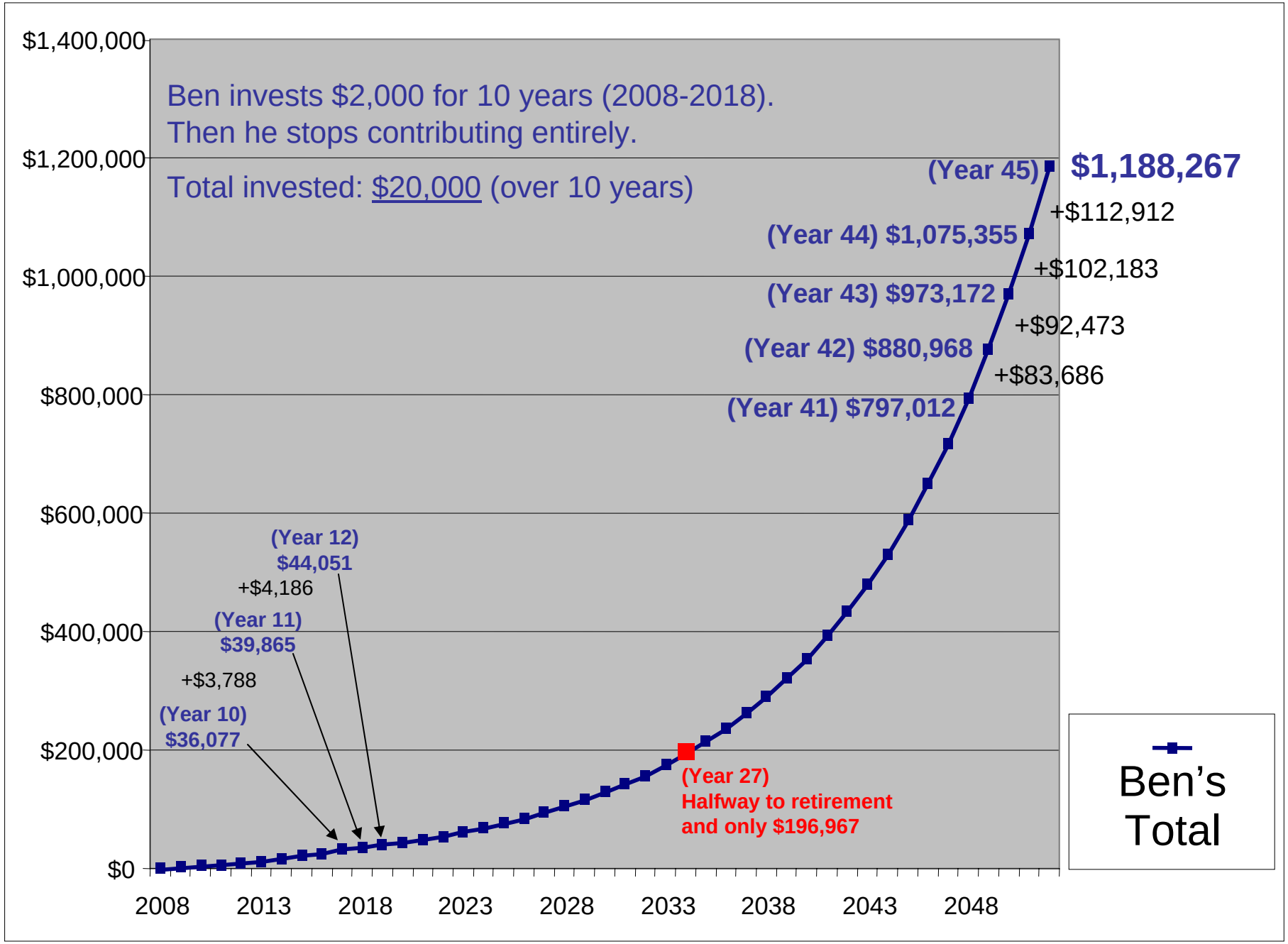The power of time + compound interest