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# The role of fractional-reserve banking and financial intermediation in the money supply process: Keynes and the Austrians

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[John P. Cochran](#)<sup>1</sup> & [Steven T. Call](#)<sup>1</sup>

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## Author information

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### Authors and Affiliations

**Metropolitan State College of Denver, USA**

John P. Cochran (professor of economics) & Steven T. Call (professor of economics)



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