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# YOUR MONEY ORYOUR LIFE

9 STEPS TO TRANSFORMING YOUR RELATIONSHIP WITH MONEY AND ACHIEVING FINANCIAL INDEPENDENCE

FULLY REVISED AND UPDATED

## VICKI ROBIN AND JOE DOMINGUEZ

FOREWORD BY MR. MONEY MUSTACHE



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arena vary widely over time and place and are often controversial Economists have contributed to the evaluation of alcohol policy through empirical work on the effects of alcohol control measures on consumption and its consequences Economics has also provided an accounting framework for defining and comparing costs and benefits of interventions including excise taxes Outside of the policy arena economists have analyzed alcohol consumption in the context of stretching the standard model of consumer choice to include intertemporal effects and social influence Nonetheless perhaps the most important contribution by economists has been the repeated demonstration that there is nothing unusual about alcohol in at least one essential respect consumers drink less ethanol and have fewer alcohol related problems when alcohol beverage prices are increased Important econometric challenges remain including the search for a satisfactory resolution to the conflicting results on the effect of price changes on consumption by consumers who tend to drunk heavily There are also unresolved puzzles about the relationship between drinking and productivity even after controlling for a variety of other characteristics drinkers tend to have higher earnings than abstainers and women s earnings but not men s tend to increase with alcohol **Self-protection for Emerging Market Economies** Martin S. Feldstein,1999 International economic consumption crises will continue to occur in the future as they have for centuries past The rapid spread of the 1997 crisis in Asia and of the 1982 crisis in Latin America showed how shifts in market perceptions can suddenly bring trouble to countries even when there has been no change in objective conditions More recently the sharp jump in emerging market interest rates after Russia's August 1998 default underlined the vulnerability of all emerging market economies to increases in investors aversion to risk Emerging market countries that want to avoid the devastating effects of such crises must protect themselves They cannot depend on the International Monetary Fund or other international organizations nor expect that a new global financial architecture will make the world economy less dangerous Taking steps to protect themselves requires more than avoiding those bad policies that make a currency crisis inevitable The process of contagion makes even the virtuous vulnerable to currency runs Liquidity is the key to self protection A country that has substantial international liquidity large foreign exchange reserves and a ready source of foreign currency loans is less likely to be the object of a currency attack Substantial liquidity also permits a country that is attacked from within or without to defend itself better and to make more orderly adjustments The challenge is to find ways to increase liquidity at reasonable cost Kiplinger's Personal Finance ,2001

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