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Frederic S. Mishkin is Alfred Lerner Professor of Banking and Financial Institutions at the Graduate School of Business, Columbia University, Research Associate at the National Bureau of Economic...

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Throughout his text, Mishkin stresses that the evolution of financial markets, both in the U.S. and throughout the world, has resulted from an intricate interplay of three factors: chance, necessity, and design. In short, history matters, and it matters a lot.