

Regulating the Automobile (Studies in Regulation of Economic Activity)

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Regulating The Automobile Studies Of Government Finance Second Series

Thomas A. Durkin, Michael E. Staten



Regulating The Automobile Studies Of Government Finance Second Series:

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Perhaps the greatest long term challenge facing modern economies is how to pay for the living expenses and care costs of the elderly Following policy decisions made in Australia in the 1990s a substantial part of the pension requirements of the next cohort of retirees will be met from savings accumulated during working years The effective management of these savings is crucial If they are invested wisely the assets available to fund pensions and care will grow if not available funds may turn out to be insufficient Unfortunately there is considerable evidence worldwide that the management of funds attracts rent seeking behaviour by the financial services industry which erodes much of the potential return Australia introduced compulsory superannuation contributions for its working population in 1991 leading to a proliferation of funded schemes that are largely run by the private sector Complexity and many degrees of separation between fund members and those who manage their funds have emerged as serious problems Combined with weak competitive pressures and governance systems and insufficient legal and regulatory constraints the result is a system that does not serve its members well This book provides a detailed evaluation of the Australian experience highlights the extent to which the financial services industry has extracted rents from Australian pensioners and how and why this occurred Based on original empirical research and examination of industry reviews and relevant literature the book demonstrates the numerous principal agent conflict of interest and rent extraction problems that have emerged in Australia The book makes suggestions for how these problems can be addressed in Australia and also provides lessons for other countries wishing to enact pension reform

Congressional Record United States. Congress,1927 *Bulletin of the Public Affairs Information Service* Public Affairs

Information Service,1927 *The Impact of Public Policy on Consumer Credit* Thomas A. Durkin,Michael E. Staten,2012-12-06 As both the twenty first century and the new millennium opened and the old eras passed into history individuals and organizations throughout the world advanced their listings of the most significant people and events in their respective specialties Possibly more important the tum of the clock and calendar also offered these same observers a good reason to glance into the crystal ball Presumably the past is of greatest interest to most people when it permits better understanding of the present and maybe even limited insight into the outlook In keeping with the reflective mood of the time the staff and friends of the Credit Research Center CRC at Georgetown University s McDonough School of Business noted that the beginning of the new millennium also marked the beginning of the second quarter century of the Center s existence The Center began at the Krannert Graduate School of Management at Purdue University in 1974 and moved to the McDonough School of Business at Georgetown University in 1997 The silver anniversary of its founding offered the occasion for creating more than another listing of significant past accomplishments and milestones Rather it offered the opportunity and indeed a mandate for CRC as an academic research center to undertake a retrospective and future look into the status of research questions pertaining to consumer credit markets For this reason the Center organized a research conference which was held in Washington D C **Highways and Agricultural Engineering, Current Literature ,1949 Studies in Taxation, Public Finance, and Related Subjects ,1981** Studies prepared for the U S Congress by the Congressional Research Service CRS Library of Congress **Highway Transportation** International Chamber of Commerce. United States Associates. Highway transport committee,1927 *Government Regulation of the Automobile Industry* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Economic Stabilization,1979
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