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last eight centuries (!).

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Reading the book gave me insights into how non-surprising the various crisis really should be.

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Carmen M. Reinhart
and Kenneth S. Rogoff
NBER Working Paper
No. 13882 March 2008
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ABSTRACT This paper offers a "panoramic" analysis of the history of financial crises dating from England's fourteenth-century default to the current United States sub-prime financial crisis.

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centuries,” said
Kenneth Rogoff, a
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who actually wrote the
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Abstract This paper
offers a “panoramic”
analysis of the history
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Known as “this-time-is-
different syndrome,”

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this unrealistic
optimism afflicted
bankers, investors and
policy makers before
the 1930s Great
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Carmen M. Reinhart
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time is different. They demonstrate convincingly that 'this time is different' is a common theme and

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assumption among
financial institutions,
investors, economists
and policy makers.

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Different. While the
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yet over, the REIT
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that was felt by the
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