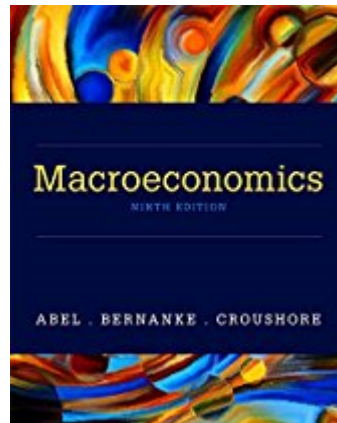


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About the Author Andrew B. Abel The Wharton School of the University of Pennsylvania Ronald A. Rosenfeld Professor of Finance at The Wharton School and professor of economics at the University of Pennsylvania, Andrew Abel received his A.B. summa cum laude from Princeton University and his Ph.D. from the Massachusetts Institute of Technology. He began his teaching career at the University of Chicago and Harvard University and has held visiting appointments at both Tel Aviv University and The Hebrew University of Jerusalem. A prolific researcher, Abel has published extensively on fiscal policy, capital formation, monetary policy, asset pricing, and Social Security—as well as serving on the editorial boards of numerous journals. He has been honored as an Alfred P. Sloan Fellow, a Fellow of the Econometric Society, and a recipient of the John Kenneth Galbraith Award for teaching excellence. Abel has served as a visiting scholar at the Federal Reserve Bank of Philadelphia, as a member of the Panel of Economic Advisers at the Congressional Budget Office, and as a member of the Technical Advisory Panel on Assumptions and Methods for the Social

Security Advisory Board. He is also a Research Associate of the National Bureau of Economic Research and a member of the Advisory Board of the Carnegie-Rochester-NYU Conference Series.

Ben S. Bernanke Brookings Institution Ben Bernanke is currently Distinguished Fellow in Residence with the Economic Studies Program at the Brookings Institution. From February 2006 to January 2014, he was Chairman of the Board of Governors of the Federal Reserve System. Before that, he served as Chair of the President's Council of Economic Advisors from June 2005 to January 2006 and was a Governor of the Federal Reserve System from August 2002 to June 2005. Prior to his work in public service, he was the Howard Harrison and Gabrielle Snyder Beck Professor of Economics and Public Affairs at Princeton University. He received his B.A. in economics from Harvard University summa cum laude—capturing both the Allyn Young Prize for best Harvard undergraduate economics thesis and the John H. Williams prize for outstanding senior in the Economics Department. Like coauthor Abel, he holds a Ph.D. from the Massachusetts Institute of Technology. Bernanke began his career at the Stanford Graduate School of Business in 1979. In 1985 he moved to Princeton University, where he served as chair of the Economics Department from 1995 to 2002. He has twice been visiting professor at MIT and once at New York University, and has taught in undergraduate, M.B.A., M.P.A., and Ph.D. programs. He has authored more than 60 publications in macroeconomics, macroeconomic history, and finance. Bernanke has served as a visiting scholar and advisor to the Federal Reserve System. He is a Guggenheim Fellow and a Fellow of the Econometric Society. He has also been variously honored as an Alfred P. Sloan Research Fellow, a Hoover Institution National Fellow, a National Science Foundation Graduate Fellow, and a Research Associate of the National Bureau of Economic Research. He has served as editor of the *American Economic Review*.

Dean Croushore Robins School of Business, University of Richmond Dean Croushore is professor of economics and Rigsby Fellow at the University of Richmond. He received his A.B. from Ohio University and his Ph.D. from Ohio State University. Croushore began his career at Pennsylvania State University in 1984. After teaching for 5 years, he moved to the Federal Reserve Bank of Philadelphia, where he was vice president and economist. His duties during his 14 years at the Philadelphia Fed included heading the macroeconomics section, briefing the bank's president and board of directors on the state of the economy and advising them about formulating monetary policy, writing articles about the economy, administering two national surveys of forecasters, and researching current issues in monetary policy. In his role at the Fed, he created the Survey of Professional Forecasters (taking over the defunct ASA/NBER survey and revitalizing it) and developed the Real-Time Data Set for Macroeconomists. Croushore returned to academia at the University of Richmond in 2003. The focus of his research in recent years has been on forecasting and how data revisions affect monetary policy, forecasting, and macroeconomic research. Croushore's publications include articles in many leading economics journals and a textbook on money and banking. He is associate editor of several journals and visiting scholar at the Federal Reserve Bank of Philadelphia.

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