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Fractional-reserve banking is the common practice by commercial banks of accepting deposits, and making loans or investments, while holding reserves at least equal to a fraction of the bank's deposit liabilities. Reserves are held as currency in the bank, or as balances in the bank's accounts at the central bank.

### **Fractional-reserve banking - Wikipedia**

Box and Cox (1964) developed the transformation. Estimation of any Box-Cox parameters is by maximum likelihood. Box and Cox (1964) offered an example in which the data had the form of survival times but the underlying biological structure was of hazard rates, and the transformation identified this.

### **Glossary of research economics - econterms**

New York Times columnist Paul Krugman, Cato Institute analyst Michael Tanner, and Joshua Micah Marshall of Talking Points Memo participate in a debate on Social Security at the New York Society for Ethical Culture.

### **The Unofficial Paul Krugman Web Page**

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