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Frederic S. Mishkin is the Alfred Lerner Professor of Banking and Financial Institutions at the Graduate School of Business, Columbia University. From September 2006 to August 2008, he was a member (governor) of the Board of Governors of the Federal Reserve System.

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Fractional-reserve banking, the most common form of banking practiced by commercial banks worldwide, involves banks accepting deposits from customers and making loans to borrowers while holding in reserve an amount equal to only a fraction of the bank's deposit liabilities. Bank reserves are held as cash in the bank or as balances in the bank's account at a central bank.

[Fractional-reserve banking - Wikipedia](#)

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Legal tender, or narrow money (M0) is the cash created by a Central Bank by minting coins and printing banknotes. Bank money, or broad money (M1/M2) is the money created by private banks through the recording of loans as deposits of borrowing clients, with partial support indicated by the cash ratio. Currently, bank money is created as ...

[Money - Wikipedia](#)

(2) Financial Markets and Institutions by Frederic Mishkin and Stanley Eakins, 8th Edition, Pearson Education (3) Financial Institutions & Markets by Jeff Madura, 10 edition Cengage (4)Bond Evaluation, Selection and Management by R. Stafford Johnson, 2nd Edition, John Wiley & Sons, Inc. Hoboken, New Jersey

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El 21 de octubre de 1989, el Boeing 727-200 de la aerolíneaTAN SAHSA se estrelló en el Cerro de Hula, en Tegucigalpa, Honduras. Vivian Pellas sobrevivió a esta tragedia y este es su testimonio; cómo regresó de la muerte y cómo su vida cambió para siempre, entendiendo la misión que tenía por cumplir, para ser la mujer que convierte lágrimas en sonrisas. 135 personas fallecieron.

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