

CURRICULUM VITAE

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The Ewing Marion Kauffman
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The Brookings Institution
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Employment

- 2003- Vice President, Research and Policy, Ewing Marion Kauffman
Foundation
Overseeing multi-million dollar research grant program on entrepreneurship
And education; Member of Management Team
- 2003- Senior Fellow, Economic Studies Program, The Brookings
Institution
Continuing research on financial institutions, regulatory issues
Director, AEI-Brookings Joint Center on Regulatory Studies
Co-Editor, The Brookings-Wharton Papers on Financial Services (1997-2003)
Organizer and Editor, Annual Conference on International Financial
Issues, with the Tokyo Club (2003-)
- 2005 Contributing Editor, Inc Magazine – Contributor of columns on
entrepreneurship; consultant on stories on special projects

- 2002- Senior Consultant, Charles River Associates (antitrust and financial issues)
- 1996-2003 Vice President and Director, Economic Studies Program and Cabot Family Chair in Economics, The Brookings Institution
- Responsible for supervising the Institution's economic research program, its 26 scholars and support staff, and for administering and raising funds for a \$9 million annual research program; continuing research on financial institutions, trade, and legal and economic issues relating to the information revolution
- 1999-2002 Special Consultant, Analysis Group (Economic consulting firm)
- 1996-2002 Special Consultant, Economists, Inc. (Economic consulting firm)
- 1995-96 Associate Director, U.S. Office of Management Budget -- Responsible for budgets and clearance of policy for five cabinet agencies (Commerce, HUD, Justice, Treasury and Transportation) and most of the independent agencies of the U.S. Government (requiring supervision of approximately 70 professional staff)
- 1993-95 Deputy Assistant Attorney General, Antitrust Division, Department of Justice -- Supervision of approximately 150 attorneys and paralegals in non-merger civil antitrust investigations; Developing DOJ policy on regulatory issues; Active participation in the development of the Administration's policies on telecommunications, trade and various regulatory issues
- 1984-1993 Senior Fellow, Economic Studies Program; Director (1987-92), Center for Economic Progress and Employment; and Director (1992-93), Center for Law, Economics, and Politics, The Brookings Institution, Washington, D.C., -- Specialist in financial institutions; international trade; and regulatory policy.
- 1982-90 Powell, Goldstein, Frazer & Murphy, law firm, Washington, D.C.: Senior Associate (1982-84); Partner (1984); Of Counsel (1984-90) -- Attorney specializing in administrative law, antitrust, banking, energy, international trade, and legal issues generally involving law and economics.
- 1979-1982 Arnold & Porter, law firm, Washington, D.C., Associate.
- 1977-1979 President's Council of Economic Advisers, Executive Office of the President, Washington, D.C. Regulatory and Energy Specialist; principal staff for the Regulatory Analysis Review Group; handled selected legal issues for the Council.
- 1974-1976 Peabody, Rivlin, Lambert & Meyers - summer legal associate.

- 1972-1973 The Brookings Institution, Washington, D.C. - research assistant to Dr. Arthur M. Okun.
- 1970-1971 Peat, Marwick, Mitchell & Co., Wichita, Kansas - two summers as an intern tax accountant.

Board Memberships

- 2005-06 Co-Chairman, NASD Ahead of the Curve Advisory Group
- 2004 - Member, Proxy Governance Council, Folio Fm
- 2004 - Big Four Accounting Firms, Research Advisory Board
- 1996- Member, Shadow Financial Regulatory Committee; Co-Chairman ,1998-2002
- 2000- 02 Juniper Financial, Board of Advisers
- 2000-01 Double Click, Inc., Board of Privacy Advisers
- 1999- Milken Review (Board of Editors)
- 1999-2001 American Antitrust Institute, Board of Advisers
- 1999-2002 Committee for Economic Development, Board of Advisers
- 1997-98 Chairman, National Research Council Committee on Disaster Loss Estimation (And co-author of The Impacts of Natural Disasters: A Framework for Loss Estimation).
- 1996 Department of Defense, Defense Sciences Board, Member of Task Force on Vertical Integration in the Defense Industry
- 1993-94 Department of Defense, Defense Sciences Board, Member of Task Force on Mergers within the Defense Industry
- 1991-93 Chairman, Editorial Advisory Board, Public Policy Studies Series for the Insurance Information Institute.
- 1991-92 Presidential-Congressional Commission on the Causes of the Savings and Loan Crisis (Member).
- 1988-90 Conference Board of Canada Financial Institutions Group (Advisory Board).

- 1988-90 Foundation for Change (Board of Directors).
- 1988-89 Member of Advisory Board to Office of Technology Assessment Study on Technological Change in Banking and Securities Markets.

Consultancies

- 2006-07 Financial Services Roundtable (study director for Blue Ribbon Commission On Mega-Catastrophes; primary author for study on Pandemic Flu)
- 2006 Committee on Capital Markets Regulation and Its Effects on U.S. Competitiveness (Author of section on Enforcement and Liability)
- 2006 Big Six Global Accounting Firms (advice on future outlook for the profession)
- 2005 Securities Industries Association (report on financial services trade in the WTO Trade Negotiations)
- 2002-03 American Bankers Association (reports on predatory lending and credit card Regulation)
- 2002-03 NCAA (preparing report with Sebago on college athletic spending)
- 2001 World Bank (prepared report on Internet Commerce in Asia, with Robert Crandall)
- 2001 Monetary Authority of Singapore (prepared paper on trends in international finance)
- 2000-01 U.S. Department of the Treasury (prepared two Congressionally mandated reports On The Community Reinvestment Act, with the Harvard Joint Center on Housing Policy Studies)
- 2000 Arbitrator in electric power transmission dispute (East Coast v. PJM); Federal Deposit Insurance Corporation (expert witness in thrift goodwill cases)
- 1999 American Bankers Association (prepared report on ATM fees); Federal Deposit Insurance Corporation (expert witness in thrift goodwill cases); World Bank (prepared background paper on global finance for the World Development Report)
- 1998 Main Writer for the Report of the President's Commission to Study Capital Budgeting

- 1996-97 U.S. Department of the Treasury (prepared Congressionally mandated report on the future of the financial services industry and its regulation)
- 1996-97 Antitrust Division of the Department of Justice (on telecommunications issues)
- 1993 Federal Home Loan Bank of San Francisco (prepared report on the future role of the Federal Home Loan Bank System)
- 1990 Financial Institutions Subcommittee of the House Banking Committee (prepared report on the condition of the Federal Deposit Insurance Corporation with James R. Barth and R. Dan Brumbaugh, Jr.).
- 1987-92 Oxford Analytica (British News Service) -- regular contributor of reports on the U.S. banking and thrift industries.
- 1987 Senate Judiciary Committee -- organized hearings for the Chairman on antitrust and competitiveness issues, authored report on antitrust policy for the Committee.
- 1985-89 Institute for Liberty and Democracy, Lima Peru - legal and economic consulting on deregulation matters generally, including financial institutions issues.
- 1976-77 National Academy of Sciences - consultant to the Modeling Resources Group of the Committee on Nuclear and Alternative Energy Systems (CONAES).
- (Separate listing of expert witness assignments available on request.)

Awards

- 2001 Zale Award for Excellence in Public Policy, Stanford University

Teaching

- 2003- Teacher of law and economics to state judges as part of the AEI-Brookings Judicial Education Program
- 1993 Taught principles of Western banking to Russian bankers (under a Treasury Department grant administered by KPMG Peat Marwick)
- 1989-90 Yale Law School - Visiting Lecturer in Law (Banking).
1986-87
- 1976-1977 Yale University - Lecturer in Economics (taught Economics and Law; and Elementary Macroeconomics; both large lecture courses).

1975-1976 Yale University - Instructor in Economics (taught two sections of Elementary Micro and Macroeconomics).

Education

1987 Yale University: Ph.D. in Economics. Dissertation: An Economic Inquiry Into the Expansion of Bank Powers. (Dissertation Committee: Professors Richard Levin, Merton Peck and James Tobin).

1977 Yale University: J.D. (1977), Felix S. Cohen Prize for best essay in legal philosophy; Extra-curricular Activities: Yale Legislative Services, Barrister's Union; Employment, Consulting and Teaching 1973-1977 (see above).

1976 Yale University: M. Phil. in Economics, Distinction in Ph.D. oral examinations (international trade and finance, industrial organization).

1968-72 Wharton School of Finance and Commerce, University of Pennsylvania: B.S. Economics, summa cum laude (Valedictorian); Major - Finance; Minors - Accounting, Statistics and Mathematics.

Honors and Awards: Thouron Fellowship for Graduate Study in Great Britain (which was not used); Royal Society of Arts Silver Medal (National award given to selected outstanding graduating seniors in the U.S.); Class of 1946 Award (given by the University to an outstanding graduating senior); William D. Gordon Award (given by the Wharton School to the graduating senior with the highest scholastic average); Beta Gamma Sigma Award (given by the Wharton School to the graduating senior with the highest scholastic average); Albert A. Berg Scholarship Award, 1971, 1972, (given each year by the Wharton Faculty to an outstanding upperclassman in the Wharton School).

Extra-curricular Activities: Chairman, Activities Council (major student government body); Executive Editor of Wharton Account (major undergraduate business magazine); Vice-President of Debate Council; 2 years in intercollegiate debate; President, Beta Gamma Sigma; Friars Senior Honor Society; Beta Alpha Psi; Employment in Electrical Engineering Library (4 years).

Publications

Books Good Capitalism, Bad Capitalism, and Economic Growth And Prosperity (with William Baumol and Carl

- Schramm, Yale University Press, 2007, forthcoming)
Competitive Equity: A Better Way to Organize Mutual Funds
 (with Peter J. Wallison, AEI Press, 2007)
- Worldwide Financial Reporting: The Development and Future of Accounting Standards (with George Benston, Michael Bromwich and Alfred Wagenhofer, Oxford University Press, 2006)
- Financial Statecraft (with Benn Steil, Yale University Press, 2006)
Named by Library Journal as one of the two best business Books of 2006
- Following The Money: The Enron Failure and the State of Corporate Disclosure (with George Benston, Michael Bromwich and Alfred Wagenhofer, AEI-Brookings Joint Center on Regulatory Studies, 2003)
- Protecting the American Homeland (Brookings Institution Press, 2002, With other Brookings co-authors)
- Sticking Together: The Israeli Experiment in Pluralism (Brookings Institution Press, 2002, with Yaakov Kop)
- Beyond The Dot.Coms (Brookings Institution Press, 2001, with Alice Rivlin)
- The GAAP Gap: Corporate Disclosure in the Internet Age (AEI-Brookings Joint Center on Regulatory Studies, 2000).
- None of Your Business: World Data Flows, Electronic Commerce, and The European Privacy Directive (with Peter Swire), Brookings (1998)
- Globophobia: Confronting Fears About Open Trade (with Gary Burtless, Robert Lawrence and Robert Shapiro), Brookings, Progressive Policy Institute, and the Twentieth Century Fund, 1998
- American Finance for the 21st Century (with the assistance of Jonathan Rauch), U.S. Department of the Treasury (1997) and Brookings (1998)
- Going Digital! (with William Niskanen), Brookings Institution Press and the Cato Institute (1998)
- Footing The Bill For Superfund Cleanups (with Don Fullerton, Paul Portney and Kate Probst), Brookings Institution and Resources for the Future, 1995
- Financial Regulation in the Global Economy (with Richard Herring), Brookings Institution, 1994
- Growth With Equity: Economic Policymaking For The Next Century (with Martin Baily and Gary Burtless), Brookings Institution, 1993.
- Physical Damage and Human Loss: The Economic Impact of Earthquake Mitigation Measures (with Frederick Krimgold, Karen Clark, and Jayant Khadilkar), Insurance Information Institute, 1992).
- The Future of American Banking (with James Barth and R. Dan Brumbaugh, Jr.), W. E. Sharpe, 1992.

The Revolution in U.S. Finance, Brookings Institution, 1991.
What Should Banks Do?, Brookings Institution, 1987.
Saving Free Trade: A Pragmatic Approach (with Robert Z. Lawrence),
 Brookings Institution, 1986.
Reforming Federal Regulation (with William D. Nordhaus), Yale University
 Press, 1983.

Books Edited

Financial Gatekeepers: Can They Protect Investors?', co-editor, with
 Yasayuki Fuchita (Brookings Institution Press, 2006, forthcoming)
Finance Crises: Lessons from the Past, Preparation for the Future, co-editor,
 with Gerard Caprio, James A. Hanson (Brookings Institution Press,
 2005)
The Future of State-Owned Financial Institutions, co-editor, with Gerald
 Caprio, Jonathan Fiechter and Michael Pomerleano (Brookings
 Institution Press, 2004)
The Future of Domestic Capital Markets in Developing Countries, co-editor
 With Michael Pomerleano and V. Sundararajan (Brookings Institution
 Press, 2003).
United We Serve: National Service and the Future of Citizenship, co-editor
 With E.J. Dionne and Kayla Meltzer Drogosz (Brookings Institution
 Press, 2003)
The Future of North American Integration, co-editor with Peter Hakim
 (Brookings Institution Press, 2002)
Financial Sector Governance: The Roles of the Public and Private
 Sectors, editor with Michael Pomerleano and V.
 Sundararajan (Brookings, IMF and World Bank, 2002)
Open Doors: Foreign Participation in Financial Systems in Developing
 Countries, editor with Paul Masson and Michael Pomerleano
 (Brookings, IMF and World Bank, 2001)
The Economic Payoff from the Internet Revolution (Brookings Institution
 Press, 2001, with Alice Rivlin)
Managing Financial and Corporate Distress: Lessons from Asia, editor
 with Charles Adams and Michael Pomerleano (World Bank, IMF,
 and Brookings Institution, 2000)
Finance in Emerging Markets: The Crisis in Emerging Markets (with
 Michael Pomerleano and Alison Harwood), World Bank and
 Brookings Institution, 1999.
Assessing Bank Reform: FDICIA One Year Later (with George G.
 Kaufman), Brookings Institution, 1993.
Verdict: Assessing The Civil Jury System, Brookings Institution,
 1993.
Down in the Dumps: Administration of the Unfair Trade Laws (with Richard
 Boltuck), Brookings Institution, 1991.
The Liability Maze: The Impact of Liability Law on Safety and Innovation,

co-editor (with Peter Huber), Brookings Institution, 1991.
American Living Standards: Threats and Challenges, (co-editor with Robert Z. Lawrence and Charles L. Schultze and author of two chapters), Brookings Institution, 1988.
Liability: Perspectives and Policy, (co-editor and co-author of two chapters, with Clifford M. Winston), Brookings Institution, 1988.

Reports

The Benefits of New Wireline Video Competition for Consumers and Local Government Finances (with Robert Crandall, on behalf of The US Telecomm Association, May, 2006).

Great Expectations: Potential Economic Benefits to the Nation From Accelerated Broadband Deployment to Older Americans and Americans with Disabilities (New Millennium Research Council, December, 2005)

The Top Ten Financial Risks to the Global Economy: A Dialogue of Critical Perspectives (co-editor, with Suzanne Nora Johnson and Richard Herring), Global Markets Institute, Goldman Sachs

Debunking the Real Estate Risk of Charter Schools (Kauffman Foundation, with Leslie Lukens)

North Carolina's Anti-Predatory Lending Law: Still A Problem Despite New Study (AEI-Brookings Joint Center for Regulatory Studies, September, 2003)

The Effects of Spending on Collegiate Athletics (Sebago Associates, With Jonathan Orszag and Peter Orszag), 2003

Relationships in Financial Services: Are Anti-Tying Restrictions Out Of Date? (AEI-Brookings Joint Center for Regulatory Studies, May 2003)

Financial Privacy, Consumer Prosperity and the Public Good: Maintaining The Balance, AEI-Brookings Joint Center on Regulatory Studies, March 2003 (with Fred H. Cate, Michael Staten and Peter Wallison)

Unintended Consequences: The Risks of Premature State Regulation of Predatory Lending (on behalf of the American Bankers Association, 2003)

The Case for Government-Sponsored Terrorism Reinsurance for U.S. Aircraft Manufacturers (with CRA and on behalf of Boeing, GE, And United Technologies, 2002)

Assessing the Department of Homeland Security (with other Brookings co-authors, Brookings Institution, 2002)

An Analysis of the Fifth Government Report on the Costs and Benefits Of Federal Regulation, AEI-Brookings Joint Center for Regulatory Studies, 2002 (with Robert W. Hahn) [Similar reports for 2001, 2000, 1998]

- The Net Impact Study (with Hal Varian and Momentum Research, on behalf Of Cisco Corporation, January 2002)
- A Prudent Approach to Preventing “Predatory” Lending (on behalf of The American Bankers Association, February, 2001)
- The Community Reinvestment Act After Financial Modernization: A Final Report (U.D. Department of the Treasury, January, 2001, With Eric Belsky, Gary Fauth, Maureen Kennedy, Paul Leonard, And Nicolas P. Restinas)
- The Community Reinvestment Act After Financial Modernization: A Baseline Report (U.S. Department of the Treasury, April 2000, With Nicolas P. Retsinas, Eric S. Belsky and Susan White Haig)
- Reforming Bank Capital (co-authored with other members of the Shadow Financial Regulatory Committee), AEI, 2000
- ATM Fees: An Economic Analysis (sponsored by the American Bankers Association, November 1999)
- Report of the President’s Commission to Study Capital Budgeting (Main Writer, 1999)
- Improving Regulatory Accountability (with Robert Hahn), AEI and Brookings, 1997
- An Agenda for Federal Regulatory Reform (with Robert Crandall, Christopher DeMuth, Robert Hahn, Pietro Nivola, Paul Portney), AEI and Brookings, 1997
- Options for Reinforcing and Expanding the Role of the Federal Home Loan Bank System, Financing Affordable Housing in America Conference (sponsored by Affordable Housing Advisory Council, Federal Home Loan Bank of San Francisco), Washington, D.C., April 20, 1993.
- The Economics of Credit Cards, 1993 (sponsored by MasterCard and Visa).
- Charting A Future For The Civil Jury System, Brookings Institution, 1992 (with G. Marc Whitehead)
- Consumers, Competition and Choice: The Impact of Price Controls on the Credit Card Industry, March 1992 (prepared for MasterCard International).
- Back To Basics: Solvency As the Primary Objective Of Insurance Industry Regulation, for State Farm Insurance Companies, October 1991.
- Protecting Taxpayers From Deposit Insurance: Bank Capital, Consumers Union, May 1991.
- A National Earthquake Mitigation and Insurance Plan: Response to Market Failures, The Earthquake Project, April 1991.
- The Banking Industry In Turmoil: A Report to the Financial Institutions Subcommittee on the Condition of the U.S. Banking Industry and the Federal Deposit Insurance Corporation, U.S. Government Printing Office, December 1990 (with James Barth and R. Dan Brumbaugh, Jr., revised later into a book; see The Future of American Banking,

above).

Justice For All: Reducing Costs and Delay In Civil Litigation, Brookings Institution, 1989 (with Mark Gitenstein).

A Blueprint for Restructuring America's Financial Institutions, Brookings Institution, 1989 (with George Benston, R. Dan Brumbaugh, Jack Guttentag, Richard Herring, George Kaufman, and Kenneth Scott).

Energy Modeling for an Uncertain Future, National Academy of Sciences, 1978 (with Tjalling C. Koopmans).

Articles

“The Unintended Consequences of Net Neutrality Regulation,” *Journal of Telecommunications and High Technology Law* (with Hal Singer, 2007).

“The President’s New Executive Order on Regulation,” *The Economist’s Voice*, April, 2007 (with Robert W. Hahn)

“Polling the Risk Takers: What Entrepreneurs Really Want the Government To Do,” *Ripon Forum*, February/March 2007 (with Carl Schramm)

“Capital Ideas,” *The American Interest*, September/October 2006 (with Carl Schramm)

“Preparing for Future “Katrina’s”, *Brookings Policy Brief*, No. 150, March, 2006

“Sharing and Reducing The Costs of Natural Catastrophes,” *Brookings Occasional Paper*, March 2006

“The Future of Charge Card Networks,” Working Paper 06-03, February 2006, AEI-Brookings Joint Center for Regulatory Studies (with Alex Pollock)

“Urgent: Wal-Mart Needs a Foreign Policy,” *Foreign Policy*, November/December, 2005

“Seventeen workers, and \$60 million in Sales.” *Inc. Magazine*, November 2005 (with Carl Schramm)

“Foreign Students Who Study Engineering Deserve Citizenship,” *Inc. Magazine*, October 2005 (with Carl Schramm)

“Why Democracy is America’s Second Most Valuable Export,” *Inc. Magazine*, September 2005 (with Carl Schramm)

“A Fairer Deal for America’s Workers in a New Era of Offshoring,” *Brookings Trade Forum*, 2005 (with Lael Brainard and Nicholas Warren)

“Insuring America’s Workers in a New Era of Offshoring,” *Brookings Policy Brief*, No. 143, July 2005 (with Lael Brainard and Nicholas Warren)

“Sold! Sold! Sold! But what’s the brokerage fee?,” *The Milken Review*, 4th Quarter, 2005, with Robert Hahn and Jesse Gurman

“Corporate Disclosure in a Global Age: Next Steps,” in Tokyo Club Papers, Volume 16, 2004

- “Universal Broadband Access: Implementing President Bush’s Vision,” *Policy Review*, 2004, No. 127 (with Robert Crandall, Robert Hahn, And Scott Wallsten)
- “The Future of State-Owned Financial Institutions,” Brookings Conference Report #18, September, 2004 (with Gerald Caprio, et al).
- “Internet Telephones: Hanging up on Regulation?”, The Milken Review, March 2004 (with Robert Crandall, et al.).
- “Offshoring Service Jobs: Bane or Boon and What to Do”, *Brookings Policy Brief*, April 2004 (with Lael Brainard); also published in *CES Ifo Forum*, Summer 2004.
- “The Uncertain Future of the Telecommunications Industry,” *Brookings Policy Brief*, January 2004 (with Roger G. Noll)
- “Why the Government Should Not Regulate Internet Telephony,” AEI-Brookings Joint Center working paper (with Bob Crandall, Scott Wallsten and Robert Hahn), 2003.
- “Beyond GAAP,” *Regulation*, Fall 2003, (with Peter J. Wallison)
- “A Global Economic Agenda for the United States,” in Henry Aaron, et al., eds., Agenda for the Nation (Brookings, 2003) (with Lael Brainard)
- “Financial Conglomerates: The Future of Finance?”, Brookings Policy Brief, Conference Report #14, April 2003 (with Richard J. Herring)
- “Governance in an Integrated Global Economy,” The Brookings Review, Spring 2003 (with Carol Graham)
- “The Bigger They Are, The Harder They Fall: The Cost of the Crisis in Corporate Governance,” Milken Review, First Quarter, 2003 (with Carol Graham and Sandip Sukhtankar)
- “No Stepping Back: America’s International Economic Agenda for 2003-05,” The Brookings Review, Winter 2003 (with Lael Brainard)
- “The Telecom Crash: What To Do Now?”, Brookings Policy Brief, November, 2002
- “Constitutional Issues in Information Privacy,” Michigan Technology and Telecommunications Law Review, Winter, 2003 (with Fred Cate)
- “The Case for Universal Service,” Brookings Review, Fall 2002
- “Fixing Corporate Disclosure After Enron,” The Milken Institute Review, Third Quarter, 2002
- “The Bigger They Are, The Harder They Fall: A Ballpark Estimate of the Cost of the Crisis in Corporate Governance,” Brookings Policy Brief, July 2002 (with Carol Graham and Sandip Sukhtankar)
- “Strengthening Financial Sector Governance in Emerging Markets,” Brookings Conference Report, July 2002 (with Michael Pomerleano and V. Sundararajan).

- “A Complicated Intersection: Public Action to Protect Private Property,”
The Brookings Review, Summer 2002 (with Peter Orszag)
- “The Enron Failure and the State of Corporate Disclosure”, Brookings Policy Brief, April 2002
- “The Future of Securities Markets,” Brookings Conference Report, March 2002
- “Antitrust Policy in the Clinton Administration,” in Jeffrey A. Frankel and Peter Orszag, American Economic Policy in the 1990s (MIT Press, 2002) (with Carl Shapiro)
- “Diversity in Israel: Lessons for the United States”, Brookings Review, Winter 2002 (with Yaakov Kop)
- “The Internet, New and Old Economics, and Implications for Asia,” in Li Luoili, ed., New Economy & Asia, Proceeding of International Think Tank Forum 2001
- “Projecting the Economic Impact of the Internet”, The CAPCO Institute Journal of Financial Transformation, July 2001, No. 2
- “Economics: Global Finance,” in P.J. Simmons and Chantal de Jonge Oudraat, eds., Managing Global Issues: Lessons Learned (Carnegie Endowment for International Peace, 2001).
- “The GAAP Gap: Corporate Disclosure in the Internet Age,” University of West Los Angeles Law Review, 2001 (with Peter Wallison)
- “Foreign Participation in Financial Systems in Developing Countries” Brookings Conference Report, #6, June 2001 (with Paul Masson And Michael Pomerleano)
- “Effective Property Rights and Economic Development: Next Steps,” Brookings-Wharton Papers on Financial Services, 2001 (with Hernando De Soto)
- “Central Bank Supervision in the Digital Age,” in Anthony Santomero, Staffan Viotti and Anders Vredin, Challenges for Central Banking (North Holland, 2001)
- “The Data Paradox”, Gallup Management Journal, Spring 2001
- “The Need for More Information on Predatory Lending”, ABA Bank Compliance, May/June 2001
- “Projecting the Economic Impact of the Internet”, American Economic Review, Papers and Proceedings, May 2001.
- “A Prescription to Relieve Worker Anxiety”, Brookings Policy Brief, March 2001 (with Lori G. Kletzer)
- “Think Again: The Internet Economy”, Foreign Policy, March-April 2001
- “Antitrust and the New Economy,” University of Pittsburgh Law Review, Vol. 62, No. 3, 2001
- “Law and Policy in the Internet Age”, Duke Law Journal, February 2001
- “Accepting Foreign Capital: Lesson from Recent Crises,” Development Outreach, Fall 2000
- “The Economy and the Internet: What Lies Ahead? Brooking Conference

- Report #4, December 4, 2000 (with Alice Rivlin)
- “The Need for a New Financial Architecture,” The International Economy, November/December 2000 (with Tony Santomero)
- “Technology and America’s Good Times”, The Brookings Review, Winter 2000
- “The First Microsoft Case”, in Simon J. Evenett, Alexander Lerhmann, and Benn Steil, eds., Antitrust Goes Global (The Brookings Institution Press, 2000).
- “Trade Policy: What Next?”, Brookings Review, Fall 2000.
- “Toward a Global Financial Architecture for the 21st Century” in Shahid Yusuf, Weiping Wu and Simon Evenett, Local Dynamics In An Era of Globalization (World Bank and Oxford Press, 2000).
- “Effective Structural Relief in US v. Microsoft” (with William D. Nordhaus), Computer Industry, ABA Section of Antitrust Law, Summer 2000
- “Catastrophe Insurance and Mitigating Disaster Losses: A Possible Happy Marriage?” Alcira Kreimer and Margaret Arnold, eds., Managing Disaster Risk in Emerging Economies, Disaster Risk Management Series, No.2, World Bank, 2000
- “International Bank Capital Standards: Next Steps”, in Joseph Bisignano, et al., eds., Global Financial Crises: Lessons from Recent Events (Bank for International Settlements and Federal Reserve Bank of Chicago, Kluwer Academic Publishers, 2000).
- “Financial Regulation in a Global Marketplace,” Brookings-Wharton Papers on Financial Services, 2000 (with Charles Calomiris)
- “The ‘Globalization’ Challenge”, The Brookings Review, Spring 2000
- “Covering Financial Services: Advice to the Media from the Academy,” in Money, Markets and the News: Press Coverage of the Modern Revolution in Financial Institutions (Joan Shorenstein Center for Press and Politics of Harvard University, 2000).
- “Who Wins With HR 10?”, The International Economy, January/February 2000
- “Balancing Costs and Benefits of New Privacy Mandates”, Telecommunications and Space Journal, Vol. 6, 1999
- “Data Protection and Electronic Commerce”, Telecommunications and Space Journal, Vol. 6, 1999 (with Peter P. Swire)
- “Why ATM Surcharge Fees Are Pro-Consumer”, Consumers’ Research, December 1999
- “Moving Towards An Open World Economy: The Next Phase”, in Andrew Stoeckel and Hugh Corbet, eds., Reason Versus Emotion: Requirements for a Successful WTO Round (1999)
- “The US Economy After the Asia Crisis”, IIES Seminar Series, 1999:8
- “Antitrust and the WTO: Some Heretical Thoughts,” in Jagdish Bhagwati, The Trade Negotiating Round: Examining the Agenda for Seattle

- (Columbia University, Department of Economics, Law School and Center for Japanese Economy and Business, July 1999)
- “Does The IMF Have A Future? What Should It Be?”, in William C. Hunter, et al, eds., The Asian Financial Crisis: Origins, Implications, And Solutions (Federal Reserve Bank of Chicago and the International Monetary Fund, 1999)
- “The Crisis in Emerging Markets,” Brookings Conference Report, May 1999 (with Alison Harwood and Michael Pomerleano)
- “Expanding The Winner’s Circle,” Blueprint, Winter 1999.
- “Unleashing Telecommunications: The Case for True Competition,” Brookings Policy Brief, November 1998, No. 39 (with Roger G. Noll)
- “Preventing Bank Crises: Lessons from Bank Failures in the United States,” (With James R. Barth), forthcoming in a volume to be edited by George Kaufman)
- “The Asian Financial Crisis,” Looking Ahead (National Planning Association), Vol. XX, No. 2, 1998
- “Trading Carefully: A Prudent Agenda for Democrats in an Age of Budget Surpluses,” The New Democrat, May/June 1998
- “Globalization and Its Discontents,” Foreign Affairs, May/June 1998 (With Richard Haass)
- “Reducing Anxiety About Trade Agreements,” in Jeffrey J. Schott, ed., Restarting Fast Track (Institute for International Economics, April 1998)
- “Institutions and Policies for Maintaining Financial Stability,” in Maintaining Financial Stability in a Global Economy, Federal Reserve Bank of Kansas City (Jackson Hole Symposium Conference)
- “Three-Step Remedy for Asia’s Financial Flu,” Brookings Policy Brief, February 1998, No. 30 (reprinted in ASLI Review, Vol. 5, 1998)
- “Avoiding a Showdown Over EU Privacy Laws,” Brookings Policy Brief, February 1998, No. 29 (with Peter P. Swire)
- “The Big Bang: An Ambivalent Japan Deregulates Its Financial Markets” (with Edward J. Lincoln), The Brookings Review, Winter 1998
- “What’s Next After FDICIA?,” in George G. Kaufman, ed., Research In Financial Services: Private and Public Policy, 1997, Vol. 9 (JAI Press, 1997)
- “Globophobia: The Wrong Debate Over Trade Policy,” Brookings Policy Brief, No.24, September, 1997 (with Robert Z. Lawrence)
- “Disciplining Large Banks After FDICIA,” Journal of Retail Banking Services (Summer 1997)
- “Uncle Sam in the Housing Market: The Section 8 Rental Subsidy

- Disaster," The Brookings Review, Fall 1996 (with James Barth); and "The Housing Disaster That Hasn't Been Fixed," Brookings Policy Briefs, 1996, No. 1 (with James Barth)
- "Antitrust Enforcement and the Telecommunications Revolution: Friends, Not Enemies", in Revolution in the U.S. Information Infrastructure (National Academy of Engineering, 1995)
- "The Relative Decline of Banking: Should We Care?", in proceedings of the 1994 Conference on Bank Structure, Federal Reserve Bank of Chicago (1995)
- "More Value for the Legal Dollar", Judicature, January-February 1994 (with Steven C. Salop)
- "Saving Our Way out of the Deficit Dilemma", Brookings Review, Fall 1993 (with William Gale)
- "Superfund: Assessing The Program And Options For Reform", in Enhancing Environmental Quality through Economic Growth (American Council for Capital Formation, 1993).
- "Nightmare in Basle," International Economy, November/December 1992.
- "Banks and Real Estate: Regulating the Unholy Alliance," in Real Estate and the Credit Crunch, Proceedings of a Federal Reserve Bank of Boston Conference, September 1992.
- "The Impact of EC 1992 on Financial Services--A Different Perspective: A Comment on "Europe 1992," Research in International Business and Finance, 1992.
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Regular speeches, seminars on entrepreneurship, banking, insurance, international trade and regulatory issues before academic, government and other professional audiences.

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