



## The Euro

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The euro is the national currency of eleven European countries from 1 January 1999. The change is truly a revolution. But it will not be until 2002 that euro cash - notes and coin - comes into circulation. This three-year 'transition' period raises many fascinating issues regarding the operation of financial markets, economies, companies, governments and the consumer. The second edition of The euro takes an expert look at the issues involved.

Written by an internationally renowned team of expert contributors from the worlds of banking, finance, economics, regulation, accountancy and business consultancy, the second edition of The Euro addresses all the key issues involved in the final implementation of Europe's new currency.

Amongst the issues of crucial importance addressed in the book are:

- \* Will the euro be a strong or a weak currency - will it rival the US dollar?
- \* Can Europe's economies really work properly with the 'one size fits all' approach to interest rates?
- \* Will the long-term benefits of the euro outweigh the short-term pain which has been endured as a result of higher taxes and government spending cuts?
- \* Are companies ready to cope with the euro?
- \* Will the consumer benefit?
- \* To what extent will a 'United States of Europe' be created?
- \* How can Europe's citizens cope with the dramatic changes brought about by the combination of the euro plus the IT revolution and Europe's ageing population?

The Investor described the first edition as "a work of reference - although an unusually readable one" and this approach has been continued in this fully revised and updated new edition. The skill of the team of expert contributors ("Europe's most highly-regarded analysts" according to City Life) is in their ability to present the complicated issues that arise out of the single European currency in a style that is both highly informative and accessible, making this new edition once again required reading for all readers who need or want to know what will happen to Europe's economies in the future.

The euro, second edition, is published under the auspices of the European Bond Commission of EFFAS (the European federation of Financial Analysts' Societies). EFFAS was established in 1962 and is a pan-European representative group of investment analysts from some seventeen different countries. The European Bond Commission is a standing committee of EFFAS responsible for matters relating to fixed income securities.

Reviews of the first edition:

".. what has been sadly lacking in the thousand of column inches that have been written about monetary union over recent weeks and months is a detailed analysis of what it will actually mean in practice. This is

what The euro provides... for the reader who is keen to find out more about the issues that lie behind the development of the single currency. The euro will make matters considerably easier to understand."

The Investor

"Written to appeal to finance and business readers, it is a comprehensive, readable guide to the likely consequences of this momentous and radical change."

Lavoisier Management

"The EFFAS-European Bond Commission has obtained the views of Europe's most highly-regarded analysts. The results are startling."

City Life

"...the roll call of experience is longer and more illustrious than a Cruft's winner's pedigree... Anyone searching for the meat-and-potatoes lowdown on the single currency should look no further than The euro."

Chartered Banker

"Tim Congdon argues coolly that the euro plan simply will not work. He likens the euro programme to building a house with different sized bricks (dual pricing, parallel curr

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