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most new or alternative religious are gravely misunderstood by members of the religious mainstream labeled cults or sects groups and their members are often ridiculed or otherwise disregarded as weird and potentially dangerous by the populace at large despite their efforts at educating the general public the various anti and counter cult activists have in fact promoted much more mis understanding than accurate understanding of the religious lives of some of their fellow citizens consequently they have helped to create a very hostile environment for anyone whose religious practices do not fit within a so called mainstream this set rectifies the situation by presenting accurate comprehensive authoritative and accessible accounts of various new and alternative religious movements that have been and are active in american society and it addresses ways of understanding new and alternative religions within a broader context determining what actually constitutes a new or alternative religion is a subject of constant debate questions arise as to a new faith s legitimacy beliefs methods of conversion and other facets of a religious movement s viability and place in a given culture how a religion gains recognition by the mainstream which often labels such new movements as cults is fraught with difficulty tension and fear here experts delineate the boundaries and examine the various groups beliefs movements and other issues related to new faiths and alternative beliefs readers will come away with a fuller understanding of the religious landscape in america today volume 1 history and controversies discusses the foundations of new and alternative religions in the united states and addresses the controversies that surround them this volume helps readers better understand what makes a new or alternative belief system a religion and the issues involved volume 2 jewish and christian traditions explores the various new religions that have grown out of these two abrahamic faiths groups such as the shakers the people s temple the branch davidians jehovah s witnesses and others are examined volume 3 metaphysical new age and neopagan movements looks at shamanism spiritualism wicca and paganism among other movements as they have developed and grown in the u s these faiths have found new and devoted followers yet are often misunderstood volume 4 asian traditions focuses on those new and alternative religions that have been inspired by asian religious traditions from baha i to soka gakkai from adidam to the vedanta society contributors look at a full range of groups practicing and worshiping in the u s today volume 5 african diaspora traditions and other american innovations examines the various traditions linked to the african diaspora such as rastafarianism santeria and the nation of islam alongside traditions that are truly american incarnations like scientology ufo religions and heaven s gate some of the new and alternative religions covered in these pages include shamanism wicca black israelites santeria scientology elan vital hare krishna soka gakkai and many more

the main purpose of this research is to understand the patterns of consumption of addictive goods their economic and welfare consequences for society and the long run effect of tax policy in a dynamic general equilibrium model of rational addiction in contrast to prior research we allow individuals to make their consumption decisions simultaneous with savings and labor supply when addictive goods have a stronger habit formation effect an addiction effect individuals choose to save less due to the anticipated adverse health consequences of addiction a detrimental health effect this is particularly important since total savings pins down future productivity in the economy we also consider the role of peer influence in the choice of addiction and find that more peer pressure raises addictive consumption lowers savings and reduces productivity in light of the various distortions associated with addiction we conclude by studying the long run effects of an excise tax on addictive goods our calibration exercises suggest that incorporating capital formation and peer effects in a model of rational addiction are crucial for the design of public policy in particular accounting for peer externalities increases the optimal sin tax rate by more than 50 percent

the field of affordable housing and community economic development in the united states has evolved since the 1960s it has become a solid and complex industry building healthy communities a guide to community economic development for advocates lawyers and policymakers documents the themes and trends of the contemporary ced movement and provides guidance for strengthening our communities and ensuring that they and their residents prosper in today s global economy

since max weber there has been an active debate on the impact of religion on people s economic

attitudes much of the existing evidence however is based on cross country studies in which this impact is confounded by differences in other institutional factors we use the world values surveys to identify the relationship between intensity of religious beliefs and economic attitudes controlling for country fixed effects we study several economic attitudes toward cooperation the government working women legal rules thriftiness and the market economy we also distinguish across religious denominations differentiating on whether a religion is dominant in a country we find that on average religious beliefs are associated with good economic attitudes where good is defined as conducive to higher per capita income and growth yet religious people tend to be more racist and less favorable with respect to working women these effects differ across religious denominations overall we find that christian religions are more positively associated with attitudes conducive to economic growth

we propose a new framework for pricing assets derived in part from the traditional consumption based approach but which also incorporates two long standing ideas in psychology prospect theory and evidence on how prior outcomes affect risky choice consistent with prospect theory the investor in our model derives utility not only from consumption levels but also from changes in the value of his financial wealth he is much more sensitive to reductions in wealth than to increases the loss aversion feature of prospect utility moreover consistent with experimental evidence the utility he receives from gains and losses in wealth depends on his prior investment outcomes prior gains cushion subsequent losses the so called house money effect while prior losses intensify the pain of subsequent shortfalls we study asset prices in the presence of agents with preferences of this type and find that our model reproduces the high mean volatility and predictability of stock returns the key to our results is that the agent s risk aversion changes over time as a function of his investment performance this makes prices much more volatile than underlying dividends and together with the investor s loss aversion leads to large equity premia our results obtain with reasonable values for all parameters

a first step in the big bang markets was the deregulation of the foreign exchange market on april 1 1998 this paper examines how the bid ask spread and conditional volatility in the yen dollar foreign exchange market changed around the time of the deregulation intra day data are analyzed with the following results 1 holding constant the effects of volume and volatility the deregulation was associated with a convergence of japanese quoted spreads toward those of other banks 2 modeling the persistence in volatility reveals that deregulation lowered conditional volatility

this paper is a comparative study of the responses to the 1995 wharton school survey of derivative usage among us non financial firms and a 1997 companion survey on german non financial firms it is not a mere comparison of the results of both studies but a comparative study drawing a comparable subsample of firms from the us study to match the sample of german firms on both size and industry composition

this paper addresses estimation of an outcome characterized by mass at zero significant skewness and heteroscedasticity unlike other approaches suggested recently that require retransformations or arbitrary assumptions about error distributions our estimation strategy uses sequences of conditional probability functions similar to those used in discrete time hazard rate analyses to construct a discrete approximation to the density function of the outcome of interest conditional on exogenous explanatory variables once the conditional density function has been constructed we can examine expectations of arbitrary functions of the outcome of interest and evaluate how these expectations vary with observed exogenous covariates this removes a researcher s reliance on strong and often untested maintained assumptions we demonstrate the features and precision of the conditional density estimation method through monte carlo experiments and an application to health expenditures using the rand health insurance experiment data overall we find that the approximate conditional density estimator that we propose provides accurate and precise estimates of derivatives of expected outcomes for a wide range of types of explanatory variables we find that two part smearing models often used by health economists do not perform well our results both in monte carlo experiments and in our real application also indicate that simple one part ols models of level health expenditures can provide more accurate estimates than commonly used two part models with smearing provided one uses enough expansion

terms in the one part model to fit the data well

this paper uses a panel of individual tax returns and the bracket creep as source of tax rate variation to construct instrumental variables estimates of the sensitivity of income to changes in tax rates from 1979 to 1981 the us income tax schedule was fixed in nominal terms while inflation was high around 10 this produced a real change in tax rate schedules taxpayers near the top end of a tax bracket were more likely to creep to a higher bracket and thus experience a rise in marginal rates the following year than the other taxpayers compensated elasticities can be estimated by comparing the differences in changes in income between taxpayers close to the top end of a tax bracket to the other taxpayers these estimates based on comparisons between very similar groups are robust to underlying changes in the income distribution such as a rise in inequality the elasticities found are higher than those derived in labor supply studies but smaller than those found previously with the same kind of tax returns data

we provide a conceptual and empirical framework for evaluating the effects of short term capital flows a simple model of the joint determination of the maturity and cost of external borrowing highlights the role played by self fulfilling crises the model also specifies the circumstances under which short term debt accumulation is socially excessive the empirical analysis shows that the short term debt to reserves ratio is a robust predictor of financial crises and that greater short term exposure is associated with more severe crises when capital flows reverse higher levels of m2 gdp and per capita income are associated with shorter term maturities of external debt the level of international trade does not seem to have any relationship with levels of short term indebtedness which suggests that trade credit plays an insignificant role in driving short term capital flows our policy analysis focuses on ways in which potential illiquidity can be avoided

we present a model that shows that exchange rate pass through is likely to be substantially altered when firms face antidumping ad duties and that optimal pass through of ad duties may be up to 200 percent we examine both pass through issues using monthly prices across 345 u s imported canadian iron and steel products from 1989 through 1995 some of which received duties in u s ad cases filed in 1992 we find that exchange rate pass through rise dramatically after products received ad duties with no such change for closely related products not subject to final ad duties this result has important implications for previous studies that have pooled ad and non ad products we also find that pass through of the final ad duties is 160 percent which is consistent with our model s predictions

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