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- 127 Commentary
- 148 Institutional Shareholders' Committee :
press announcement, 16th April 1973
- 149 Analysis of financial statistics
- 164 The United Kingdom's invisible account 1962-72*
- 177 An inventory of U.K. external assets and liabilities :
end-1972
- 184 Multinational enterprises
Text of an address given by the Governor at the S.U.E.R.F. Colloquium,
Nottingham, on 11th April 1973
- 193 Does the money supply really matter ?
Text of an address given by the Deputy Governor to the Lombard
Association on 11th April 1973
- 203 Statistical annex

*Off-prints of this article will be available early next month from the Bank's Economic Intelligence Department at the address shown overleaf