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下载地址 这一讲是我们这套二十四讲系列节目的最后一讲。我们要跟您继续谈谈二十世纪末发生在亚洲的金融危机。亚洲的经济危机是从金融行业开始的。它是如何迅速地蔓延到整个经济领域的呢？美国密执安州立大学的克雷宁教授对此作了解释：In all these countries, the trouble started in the financial sector. The question is, how did it move from the financial sector to the real economy, to economic growth, to real GDP? Well there are several channels. Number one is what we call in economics a negative wealth effect. If the stockmarket declines by 40%, then people feel less wealthy. if they feel less wealthy they buy less. if they buy less, less is produced and fewer people are employed. So thats one channel. But there were other channels through investments where the credit system was flawed. even sound companies couldnt get credit with which to produce, with which to buy material, with which to buy capital, with which to invest and to produce. So the credit system problem ... that lubricant of the economy was non-existent. So those are only some of the channels through which it moved from the financial sector to the real economy. 克雷宁教授在谈话中使用了这样一些缩略语或词汇：1 GDP（Gross Domestic Product 的缩写）国内生产总值2 Negative wealth effect 财富递减效应3 lubricant of the economy 经济的润滑剂