## Title, authors, etc.

The title is printed in lower case bold (initial cap) followed by the author or authors, in upper case. An address for the corresponding author is given in full (italic), followed by an e-mail address (italic). Co-authors follow. Acknowledgements are included as footnote on p. 1.

## **Title of Paper**

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## **Title of Paper**

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#### Abstract

The abstract follows (100 words max).

#### JEL classification numbers

The JEL classification numbers follow (at least two).

#### Keywords

The Keywords follow (at least three).

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Displayed equations are numbered sequentially throughout the text. All maths notation should be in italic, except differential d, exponential e, cos, sin, lim, etc. which are roman as standard. Displayed equations are not punctuated. The equation number is ranged right.

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## TABLE 1

# Shares of various types of saving to the total amount saved

	Mean (%)	Median (%)
Cash	51.55	88.6
Bank Saving	33.90	0
Securities	1.96	0
Hard currencies	10.87	0
Credit	1.71	0

*Notes:* The entries in this table are calculated at the annual level.

Source: Goskomstat HBS, 1996:1–1996:12.

## Figures

If possible camera-ready artwork should be submitted with the final manuscript. Figure headings should be included on a separate sheet in the style: Figure 1. Title of figure (no full point). In the text, references to the

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Author, A. (1994). 'Title of paper in single quotes', *Journal in Italic*, Vol. 1, pp. 111–21.

Author, A. (1999). 'Title', in A.N. Editor (ed.), *Book Title*, Vol. 1, University Press, Cambridge, MA.

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Use single quotes for articles and italics for titles of books and journals. Please note that we include only the volume number, not the issue number, and that we use full page range, i.e. 133–147, not 133–47.

## Appendices

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Lists. Lists are numbered (i), (ii), (iii), etc. For lists within lists we use (a), (b), (c), etc.

Propositions, definitions, etc. Sections headed Proposition, Definition, Corollary, Proof, etc. have the relevant title in italic, no colon, and the text running on in roman, i.e.:

*Proposition 1* Text of the proposition. Proofs end with an open box ranged right.

Spelling. Spelling can be Oxford English (-ize), English (-ise), or American, as long as authors are consistent throughout.

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Use %, not per cent; use a comma with thousands, i.e. 1,000, 10,000, etc.; use abbreviated numbers for dates, i.e. 1993–6; i.e. and e.g. are spelt with points, the abbreviation for editors in the references is (ed.) with a full point, but for editors (eds), without a full point. Similarly Fig. is short for Figure, Figs for Figures, eq. for equation, but eqs for equations.