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“Financial stability cannot depend on omniscient supervisors identifying and preemptively defusing any potential source of crisis; it requires safeguards that can help the system withstand the force of a severe storm, and tools the government can use to limit the damage.” — Timothy F. Geithner, *Stress Test: Reflections on Financial Crises*

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economy from collapsing in the wake of the 2008 financial crisis. Journalist Michael Grunwald is credited as Geithner's collaborator for the writing.

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