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Ezra Klein

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THINK TANK

- This Congressional Research Service [report](#) on derivatives is probably the clearest thing anyone has ever written on the subject -- myself included.
- Did financial illiteracy [contribute](#) to the subprime crisis? Seems so: "Twenty percent of the borrowers in the bottom quartile of our financial literacy index have experienced foreclosure, compared to only 5 percent of those in the top quartile."
- Raj Date writes a great paper [explaining](#) too-big-to-fail, and the options for getting past it.
- The Center for American Progress lays out [what you'd actually need to do](#) to balance the 2015 budget entirely with spending cuts.

Encouraging organ donation

Alex Tabarrok [notes](#) an interesting program on organ donation coming out of Israel:

In January, Israel will become [the first country](#) in the world to give people who sign their organ donor cards points pushing them up the transplant list should they one day need a transplant. Points will also be given to transplant candidates whose first-degree relatives have signed their organ donor cards or whose first-degree relatives were organ donors.

In the case of kidneys, for example, two points (on a 0-18 point scale) will be given if the candidate had three or more years previous to being listed signed their organ card. One point will be given if a first-degree relative had signed and 3.5 points if a first-degree relative had previously donated.

"No give, no take," he calls it.

By Ezra Klein | December 22, 2009; 9:30 AM ET

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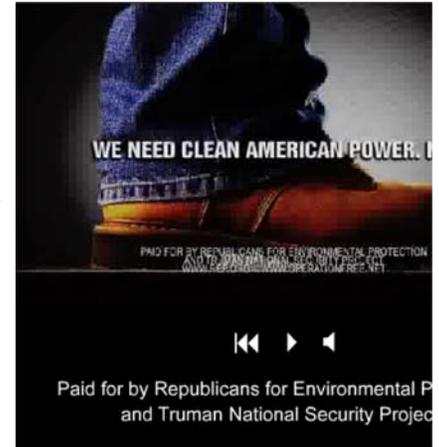
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