



# **The Subject Is Interest Rates**

Annette Meyer

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The subject is interest rates because it is crucial to understanding both the functioning of the national economy and the international economy.

Interest rates come in many forms, ranging from credit card charges to those for central bank funds. But the bare essence of their significance rests on more than just their height or place of application; it rests on the strength of total dollar figures of individual and institutional reaction to them over time.

Investigation of writings of economists, central bank policy, federal budget categories, and the balance of payments statements of several nations reveals omissions and uneven treatment of items, such as debt, with respect to sums of interest paid/received. Further, the role of interest rates as an adjustment mechanism in financial markets has been overruled by the implementation of fiscal and monetary policies.

Perhaps the fault is related to misunderstanding of the role of interest rates. Often viewed as the price of money, they are actually the price of time in command of money.



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