



Modern Money Mechanics: A Workbook On Bank Reserves And Deposit Expansion

Federal Reserve Bank Of Chicago

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What is money? The purpose of this booklet, published by the Federal Reserve Bank of Chicago, is to describe the basic process of money creation through the "fractional reserve" banking system. Money is such a routine part of everyday living that its existence and acceptance ordinarily are taken for granted. A user may sense that money must come into being either automatically as a result of economic activity or as an outgrowth of some government operation. But just how this happens all too often remains a mystery. This official publication is published by the Federal Reserve Bank of Chicago, but is now out of print from the original publisher.

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