

Chapter 11: Money and Banking

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Learning objectives

1. Various functions of money, how it has evolved over time
2. Banking systems include private owned commercial banks and government-owned central banks
3. How commercial banks create money by taking deposits and making loans
4. Describe various measures of money supply

11.1 The Nature of Money

Money: A medium of exchange as well as a store of value and as a unit of account

Money as a Medium of Exchange:

Without money there is Barter, the exchange of goods and services; the issue with bartering that there must be a double coincidence of wants.

Thus, money solves this issue, furthermore

- Monet contributes to efficiency of the economic system
- Human freedom and well-being

Money as a Store of Value

- Should be relatively stable over time, when the price level is highly variable, so is the purchasing power of money

Chapter 11 Money In Review

Canada. Department of Labour



Chapter 11 Money In Review:

Money, Payments, and Liquidity Ed Nosal,Guillaume Rocheteau,2011-10-28 Two experts in monetary policy offer a unified framework for studying the role of money and liquid assets in the economy In *Money Payments and Liquidity* Ed Nosal and Guillaume Rocheteau provide a comprehensive investigation into the economics of money and payments by explicitly modeling trading frictions between agents Adopting the search theoretic approach pioneered by Nobuhiro Kiyotaki and Randall Wright Nosal and Rocheteau provide a logically coherent dynamic framework to examine the frictions in the economy that make money and liquid assets play a useful role in trade They discuss the implications of such frictions for the suitable properties of a medium of exchange monetary policy the cost of inflation the inflation output trade off the coexistence of money credit and higher return assets settlement and liquidity After presenting the basic environment used throughout the book Nosal and Rocheteau examine pure credit and pure monetary economies and discuss the role of money different pricing mechanisms and the properties of money In subsequent chapters they study monetary policy the Friedman rule in particular and the relationship between inflation and output under different information structures economies where monetary exchange coexists with credit transactions the coexistence of money and other assets such as another currency capital and bonds and a continuous time version of the model that describes over the counter markets and different dimensions of liquidity bid ask spreads trade volume trading delays

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