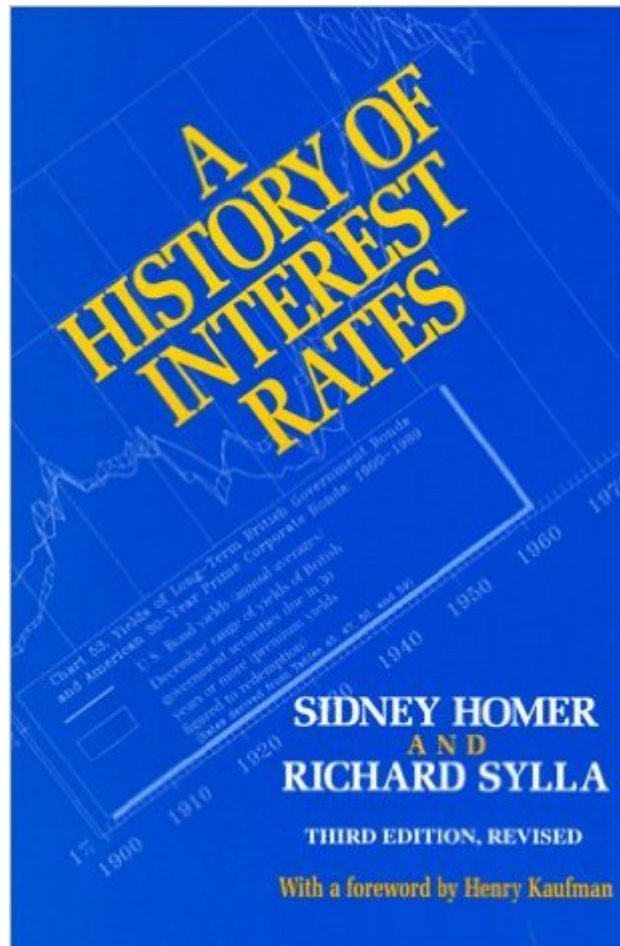


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A History Of Interest Rates: Third Edition, Revised



Synopsis

The late Sidney Homer published the First Edition of *A History of Interest Rates* in 1963 because he believed that a comprehensive history of this universal and basic economic and commercial price was necessary. Now in its Fourth Edition, *A History of Interest Rates* has become a classic in the fields of economics and finance. This one-of-a-kind guide presents a readable account of interest rate trends and lending practices spanning over four millennia of economic history. Filled with in-depth insights and illustrative charts and tables, this updated Fourth Edition provides a historical perspective of interest rate movements as well as a new chapter of contemporary material and added discussions of interest rate developments over the past ten years. A sampling of eras and areas covered include: Ancient Times: Mesopotamia, Greece, and Rome Medieval Times and Renaissance Europe: Italy, Spain, Germany, France, and more Modern Europe and North America to 1900: England, France, and other European countries, as well as the United States Europe and North America since 1900: England, France, Germany, and Italy, as well as Canada and the United States Other countries and regions in the 1900s: Japan, Russia, China, and Latin America

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Customer Reviews

Sidney Homer delivers what he promised - a lengthy and extremely detailed history of interest rates. Almost completely absent is any commentary on why interest rates have changed through history. Any observations of cause and effect are left up to the reader to discern. But as a pure history text, the book is readable and thorough both in breadth and depth.

This exceptionally written, highly readable volume, written by a true pioneer in bond trading and fixed income research, covers interest rate trends and lending practices spanning over four millennia of economic history. Despite the paucity of data prior to the Industrial Revolution, the book manages to present a highly detailed analysis of money markets and borrowing practices in major economies. *A History of Interest Rates* seeks to provide a helicopter perspective of interest rate movements, avoiding anecdotal indications if possible and applying analytical tools such as yield curves and decennial averaging of the available data. Homer asserts that "the free market long-term rates of interest for any industrial nation, properly charted, provide a sort of fever chart of the economic and political health of that nation." Given the unprecedented rise in asset price volatility and the emergence of extraordinary inflation rates during twentieth-century episodes of economic distress--occurrences which were nearly imponderable during the nineteenth century--it would seem that we are now living in times of eschatological excess, which is actually one of the understated themes in this book's third edition. This book should be part of the library of every investment analyst, together with such finance classics as Graham and Dodd's *Security Analysis* and Lefevre's *Reminiscences of a Stock Operator*.

Really increased my frame of reference when thinking in the realm of interest rates. It seems unreal how all across the board rates have been for millennia. The info in this book provides clarity when attempting to understand today's present situation; "Oh man, what's the Fed going to do?!" Highly recommended.

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