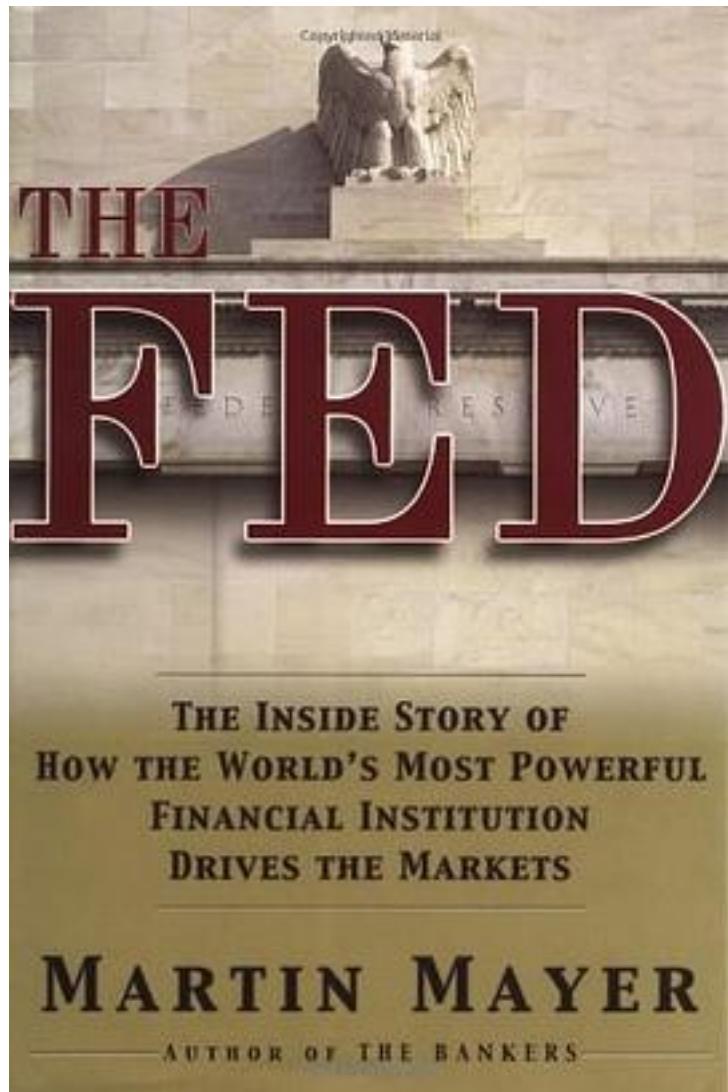


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著者:Mayer, Martin

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The Federal Reserve system was designed, built and operated as an agency that forced its policies on American banks. The banks in turn had the power to push around the real economy. Now the Federal Reserve finds itself in a world where banks don't matter as much. Markets set interest rates, markets determine liquidity and markets help or hinder the plans of businessmen. Markets are unpredictable, international and, worst of all, they have their own information systems that do not follow the rules of banking or bank supervision. In response, the Federal Reserve has reinvented itself in a way not yet understood even by sophisticated investors. This text offers a look at the "new" Federal Reserve: what it does, what it doesn't do, what it must do, how it works, and how it hasn't changed. It looks at how the Federal Reserve judges market levels, how and when it decides to intervene, how it judges whether a hot economy will produce inflation or not, and many other decisions it makes.

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