



A History of Interest Rates, Fourth Edition (Wiley Finance)

By Sidney Homer, Richard Sylla

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A History of Interest Rates presents a very readable account of interest rate trends and lending practices over four millennia of economic history. Despite the paucity of data prior to the Industrial Revolution, authors Homer and Sylla provide a highly detailed analysis of money markets and borrowing practices in major economies. Underlying the analysis is their assertion 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 enormous volatility of rates in the 20th century, this implies we're living in age of political and economic excesses that are reflected in massive interest rate swings. Gain more insight into this assertion by ordering a copy of this book today.

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Editorial Review

From the Inside Flap

The late Sidney Homer published the First Edition of *A History of Interest Rates* in 1963—a time when interest rates weren't making front-page news—because he believed that a comprehensive history of this universal and basic economic and commercial price was necessary. More than forty years later, *A History of Interest Rates* has become a classic in the fields of economics and finance.

A History of Interest Rates, Fourth Edition 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 unique resource provides a broad perspective on interest rate movements—from which financial professionals can evaluate contemporary interest rate and monetary developments—and applies analytical tools, such as yield-curve averaging and decennial averaging, to the data available.

A History of Interest Rates, Fourth Edition offers a highly detailed analysis of money markets and borrowing practices in major economies. It places the rates and corresponding credit forms in context by summarizing the political and economic events and financial customs of particular times and places, including:

- 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

Much has transpired in the financial world since the last edition of *A History of Interest Rates* was published. New credit instruments have been introduced, the volume of outstanding fixed-income obligations has exploded, and capital now moves across the globe quicker than ever before. To help you stay as current as possible, this revised and updated Fourth Edition contains a new chapter of contemporary material as well as added discussions of interest rate developments over the past ten years.

Interest rates in the twenty-first century are as much a subject of political and economic controversy as they were in antiquity. Today, they even provide a trail of clues into a nation's economic, political, and financial market health. With *A History of Interest Rates, Fourth Edition* as your guide, you'll discover just how important interest rates have always been and how you can take advantage of the information embedded within them.

From the Back Cover

A History of INTEREST RATES

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

About the Author

SIDNEY HOMER, who died in 1983, was a limited partner in Salomon Brothers and was the general partner in charge of the firm's bond market research department. He is best known for his pioneering and analytical works of bond market history and the economic forces that drive bond market trends.

RICHARD SYLLA is Henry Kaufman Professor of the History of Financial Institutions and Markets and a Professor of Economics, Entrepreneurship, and Innovation at NYU's Stern School of Business. He is a past president of the Economic History Association and is a trustee of the Museum of American Financial History.

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