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this book boldly challenges the conventional view that the state must play a dominant role in the monetary system

the question of free banking or laissez faire in money raises fundamental theoretical historical and normative issues discussions of free banking contemplate the consequences of abolishing government central banks and allowing unrestricted money issue by private banks research on free banking questions has expanded tremendously in the past two decades these three volumes collect the most important modern articles on the theory history and policy implications of free banking the literature is marked by a number of sharp intellectual controversies and the editor has included both sides of the most important debates the editor s introduction provides a fresh perspective on the developments in monetary theory and in the real world that have stimulated the several strands of research represented here

the idea of free or laissez faire banking has enjoyed a remarkable renaissance in recent years it is a novel idea that challenges much of what many banking scholars still take for granted that banking is inherently unstable that the banking system needs a lender of last resort or deposit insurance to defend it in a crisis and that the government has to protect the value of the currency against this free banking sets an argument which is in essence very simple if markets are generally better at allocating resources than governments then what is different about money and the industry that provides it and why laissez faire banking is divided into three inter related sections dealing with the theory of free banking historical experiences of it and present day monetary and banking reforms based on free banking principles

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this book gathers a collection of multidisciplinary essays by jess huerta de soto examining the dynamic processes of social cooperation which characterize the market with particular emphasis on the role of both entrepreneurship and institutions

beginning with the development of credit money theory in the twentieth century paul dalziel derives a model that explains how interest rates are used by authorities to maintain price stability his conclusions suggest ways in which the current policy framework can be improved to promote growth without sacrificing that stability

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