



Money and Banking: An Intermediate Market-Based Approach

William D. Gerdes

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The premise of the book is that the study of money should commence at the most general level.

Consequently, the book is anchored in the context of monetary systems (commodity, fiduciary, and fiat monies). The intent is to give the student of money a very broad perspective. It allows the reader to understand, for example, how the money we use today differs from money used in the past, or how our current money relates to money discovered by anthropologists in isolated subcultures.

Money is a market phenomenon. It originated as a spontaneous social institution, and its use is still inextricably tied to market exchange. Therefore, the analysis of money occurs in a market setting. Use of monetary systems and a market setting as the underlying parameters ideally positions the reader to examine money in its various uses: as foreign exchange, in credit markets, and as an instrument of monetary policy. The material in the book is suited for upper-division college students and business professionals with an interest in reaching an understanding of money.

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