

The Federal Reserve: The Mechanics of Monetary Policy

To manage the money supply, the Federal Reserve uses the tools of monetary policy to influence the quantity of reserves in the banking system. Increasing (decreasing) reserves tends to expand (contract) a bank's ability to make loans. Thus, reserve management gives the Fed powerful influence over the money supply and, in turn, over the general price level. The primary tool for reserve management today is open market operations (OMO). Discount rate changes serve primarily as signals; reserve requirements are rarely changed. Using T-accounts, Figures 38.1 and 38.2 show how the Fed could use open market operations to increase the money supply by \$100.

Example: Baseline case

Figure 38.1 shows a baseline T-account. The required reserve ratio is 10 percent of checking deposits. With \$25 in reserve accounts and \$4 in Federal Reserve notes (vault cash), total bank reserves equal \$30, exactly 10 percent of checkable deposits (in other words, no excess reserves). $\text{Net worth} = \text{assets} - \text{liabilities}$.



Figure 38.1
Baseline Case

Assets			Liabilities
	The Fed		
Treasury securities	\$83	\$25	Reserve accounts of banks
		\$57	Federal Reserve notes
<hr/>			
	Banks		
Reserve accounts	\$25	\$300	Checkable deposits
Federal Reserve notes	\$4		
Loans	\$405	\$135	Net worth (to stockholders)
<hr/>			
	Bank Customers		
Checkable deposits	\$300	\$405	Loans
Federal Reserve notes	\$53		
Treasury securities	\$52		
<hr/>			
Money supply = \$353 (\$300 + \$53)			

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SA Dillow



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Adopting the Song of Phrase: An Mental Symphony within **Macroeconomics Lesson 4 Activity 38 Answer Key**

In a world consumed by monitors and the ceaseless chatter of quick interaction, the melodic elegance and emotional symphony developed by the written term frequently fade in to the backdrop, eclipsed by the persistent noise and disturbances that permeate our lives. However, set within the pages of **Macroeconomics Lesson 4 Activity 38 Answer Key** a marvelous literary value filled with raw emotions, lies an immersive symphony waiting to be embraced. Crafted by an outstanding musician of language, this captivating masterpiece conducts viewers on a psychological trip, well unraveling the concealed tunes and profound affect resonating within each carefully constructed phrase. Within the depths with this touching assessment, we shall investigate the book is main harmonies, analyze their enthralling writing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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