



The rate of interest; its nature, determination and relation to economic phenomena

Irving Fisher

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The rate of interest; its nature, determination and relation to economic phenomena Irving Fisher This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1907 Excerpt: ...the rate of interest is halved, or halved in value if the rate of interest is doubled. In the case of dwellings, however, the life of which is limited, if the rate of interest is doubled, the price of 1 See The Nature of Capital and Income, Chap. XIII. dwellings will fall less than half, and if the rate of interest is halved, the price of dwellings will rise to less than double. In the case of furniture the fluctuations in value will be even less extensive, and so through the list of less durable commodities, such as clothing, to those of very perishable types, such as food, the value of which will not be sensibly affected by a variation in the rate of interest. § 2 As to the influence of the rate of interest on the price of services, we first observe that services may be intermediate or final.1 The value of intermediate services or "interactions" is derived from the succeeding future services to which they respectively lead. For instance, the value to a farmer of the services of his land in affording pasture for sheep will depend upon the discounted value of the services of the flock in producing wool. If he rents the land, he will calculate what he can afford to pay for it on the basis of the value of the wool which he would expect to obtain from his flock. In like manner, the value of the wool-output to the woolen manufacturer is in turn influenced by the discounted value of the output of woolen cloth to which it contributes. In the next stage, the value of the production of woolen cloth will depend upon the discounted value of the income from the production of woolen clothing. Finally, the value of the last named will depend upon the expected income which the clothing will bring to those who wear it,--in other words, upon the use of the c...



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