

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 \$26 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). Net worth = assets - liabilities.



Figure 38.1
Baseline Case

Assets	The Fed		Liabilities
Treasury securities	\$83	\$26	Reserve accounts of banks
		\$57	Federal Reserve notes

	Banks		
Reserve accounts	\$26	\$300	Checkable deposits
Federal Reserve notes	\$4		
Loans	\$405	\$135	Net worth (to stockholders)

	Bank Customers		
Checkable deposits	\$300	\$405	Loans
Federal Reserve notes	\$53		
Treasury securities	\$52		
Money supply = \$353 (\$300 + \$53)			

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Enjoying the Track of Term: An Emotional Symphony within **Macroeconomics Lesson 4 Activity 38 Answer Key**

In a world taken by monitors and the ceaseless chatter of quick transmission, the melodic splendor and psychological symphony developed by the prepared term often fade in to the backdrop, eclipsed by the relentless noise and disturbances that permeate our lives. Nevertheless, located within the pages of **Macroeconomics Lesson 4 Activity 38 Answer Key** a charming literary treasure full of fresh thoughts, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, this captivating masterpiece conducts viewers on a mental journey, skillfully unraveling the hidden tunes and profound affect resonating within each carefully constructed phrase. Within the depths with this moving examination, we shall investigate the book is central harmonies, analyze their enthralling writing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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