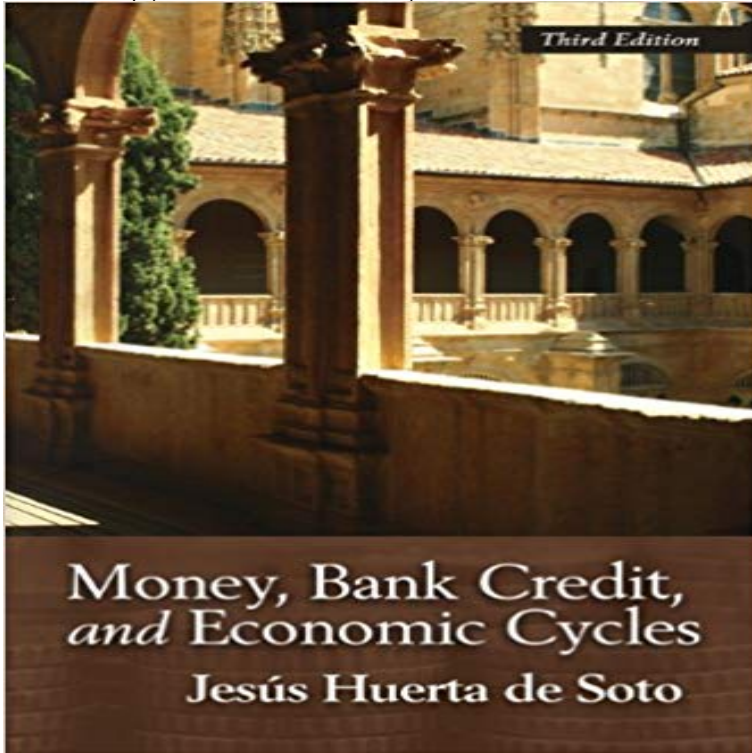


## Money, Bank Credit, and Economic Cycles



3rd Edition - Updated and revised. The three years since the publication of the previous English edition of *Money, Bank Credit, and Economic Cycles* have seen a continuation of the economic recession process set in motion after the 2007 financial crisis. This process has consisted of the inevitable microeconomic readjustment and realignment of a real productive structure which the credit expansion of the prior speculative bubble years had rendered unsustainable. Though governments fiscal and monetary policies have on many occasions been erratic and counterproductive, in the end, enormous growth in public deficits has brought on a sovereign public debt crisis in international markets. This crisis has been so severe that one by one, the different governments have been forced to take measures, even if timid ones, in the right direction, measures to reduce public spending, interventionism, and regulation of the economy, and to liberalize factor markets and make them more flexible, especially the labor market.

Can the market fully manage the money and banking sector? Jesus Huerta de Soto, professor of economics at the Universidad Rey Juan Carlos, Madrid, has made history with this mammoth and exciting treatise. He integrates sweeping history and rigorous theory to make the good-as-gold case that the institutions of money and banking can be part of the free market -- without a central bank, without bailouts, without inflation, without business cycles, and without the economic instability that has characterized the age of government control. Such a book as this comes along only once every several generations: a complete comprehensive treatise on economic theory. It is sweeping, revolutionary, and devastating--not only the most extended elucidation of Austrian business cycle theory to ever appear in print but also a decisive vindication of the Misesian-Rothbardian perspective on

money, banking, and the law. Jorg Guido Hulsmann has said that this is the most significant work on money and banking to appear since 1912, when Mises' own book was published and changed the way all economists thought about the subject. Its five main contributions: a wholesale reconstruction of the legal framework for money and banking, from the ancient world to modern times, an application of law-and-economics logic to banking that links microeconomic analysis to macroeconomic phenomena, a comprehensive critique of fractional-reserve banking from the point of view of history, theory, and policy, an application of the Austrian critique of socialism to central banking, the most comprehensive look at banking enterprise from the point of view of market-based entrepreneurship. Those are the main points but, in fact, this only scratches the surface. Indeed, it would be difficult to overestimate the importance of this book. De Soto provides also a defense of the Austrian perspective on business cycles against every other theory, defends the 100% reserve perspective from the point of view of Roman and British law, takes on the most important objections to full reserve theory, and presents a full policy program for radical reform. It was Hulsmann's review of the Spanish edition that inspired the translation that led to this Mises Institute edition in English. The result is astonishing: an 875-page masterpiece that utterly demolishes the case for fiat currency and central banking, and shows that these institutions have compromised economic stability and freedom, and, moreover, are intolerable in a free society. De Soto has set new scholarly standards with this detailed discussion of monetary reform from an Austro-libertarian point of view.

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