



Lombard Street: A Description of the Money Market

Walter Bagehot

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Lombard Street began as a series of articles the esteemed essayist and financial advisor, Walter Bagehot had written for The Economist during the 1850s. First published in book form in 1873, it is a vivid description of the money market that seamlessly brings together theoretical analyses, historical anecdotes, and incisive commentary on sociology, politics, and the Street's various personalities.

Sharing his invaluable insights and unique observations, Bagehot touches on everything from the mechanics of deposit banking within a fractional reserve system to the nature of foreign deposits in Britain. Along with a clear explanation of why economic growth and rising living standards are dependent upon a well-managed financial system, he offers straightforward guidelines for the function of lender-of-last resort; a penetrating look at the consequences of uncontrolled credit and speculation; and an in-depth examination of the exchequer in the money market that includes a stimulating analysis of the interaction between the government's fiscal operations and the functioning of the Bank of England, the commercial banks, and the money market. Perhaps most importantly, Lombard Street features Bagehot's prescription for crisis management, which after nearly 150 years, remains the formula of choice for containing-and curtailing-financial crises.

Filled with descriptions of Lombard Street that still ring true today, this jewel of a book has withstood the test of time to become a true investment classic-one that will appeal as much to the readers of today as it did to those of years ago.



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