



THE THEORY OF INTEREST (Illustrated and Bundled with THE NATURE OF CAPITAL AND INCOME)

Irving Fisher

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This book has an active table of contents for readers to easy access to each chapter of the following titles:

1. THE THEORY OF INTEREST – IRVING FISHER
2. FISHER'S RATE OF INTEREST - THORSTEIN VEBLEN
3. THE NATURE OF CAPITAL AND INCOME – IRVING FISHER
4. FISHER'S CAPITAL AND INCOME - THORSTEIN VEBLEN

Irving Fisher was the greatest economist the United States has ever produced. He made important contributions to utility theory, general equilibrium, theory of capital, the quantity theory of money and interest rates. Fisher was also a pioneer of the development of index numbers for stock markets. Fisher equation, the Fisher hypothesis, the international Fisher effect, and the Fisher separation theorem were named after him.

Following David Ricardo and John Keynes, Fisher was also one of those rare people who were deeply involved in investing and researching stock markets.

Fisher's theory of debt deflation was widely used to explain the cause of the Great Depression and became more popular after the 2008 recession.

One of Fisher's key contributions is Interest Theory. Fisher presented the theory of interest by giving a full demonstration of the principles that determine an interest rate in the book **THE THEORY OF INTEREST**. Irving Fisher used the book to answer the fundamental changes in the nature of the world economy including financing, the sensational inflation of the currencies of the combatants, and the remarkable developments in new scientific, industrial and agricultural revolution. Fisher pioneered a new theory that integrated all the aspects of the fundamental changes. He called it the theory of interest and defined the interest as "an index of a community's preference for a dollar of present income over a dollar of future income." He labeled his theory of interest the "impatience and opportunity" theory that is result from the interaction of two forces: the "time preference" people have for capital now, and the investment opportunity principle (that income invested now will yield greater income in the future).

Thorstein Veblen is a great American economist along with Irving Fisher in many economic thoughts for combining a Darwinian evolutionary perspective with his new institutionalist approach to economic analysis. He developed a 20th-century evolutionary economics based upon Darwinian principles and new ideas emerging from anthropology, sociology, and psychology. Veblen's important works includes *The Theory of the Leisure Class* and *The Theory of Business Enterprise*.

In the book *Fisher's Rate of Interest*, Thorstein Veblen presented his view and thoughts for *The Rate of Interest* written by great American economist Irving Fisher.

Using his interest theory as the foundation, Irving Fisher further detailed a rational foundation in **THE NATURE OF CAPITAL AND INCOME** for the most fundamental of concepts behind the modern economics, capital and income.

THE NATURE OF CAPITAL AND INCOME explores the following important ideas of modern economic system:

- 1) Difference between wealth and property rights
- 2) Bankruptcy and its cascade effect
- 3) Challenge of defining income
- 4) Premium and Price concepts of interest
- 5) Risk in the economic arena

In the title Fisher's Capital and Income, Thorstein Veblen presented his view and thoughts for THE NATURE OF CAPITAL AND INCOME written by great American economist Irving Fisher.

This book presents deepest thoughts and analytic assessment about the interest and income. This is a must read book for readers who are interested in the deepest thoughts and fundamental theory of Interest and Income by Irving Fisher and Thorstein Veblen, two of the greatest economic thinkers on the planet.

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Gerald Rountree:

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