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this is volume 2 of 2 covering chapters 24 34 and the appendices see textbookequity.org principles of economics excerpt principles of economics is designed for a two semester principles of economics sequence the text has been developed to meet the scope and sequence of most introductory courses at the same time the book includes a number of innovative features designed to enhance student learning instructors can also customize the book adapting it to the approach that works best in their classroom the pedagogical choices chapter arrangements and learning objective fulfillment were developed and vetted with feedback from educators dedicated to the project they thoroughly read the material and offered critical and detailed commentary the outcome is a balanced approach to micro and macro economics to both keynesian and classical views and to the theory and application of economics concepts current events are treated in a politically balanced way as well

central banks around the world have lowered their key interest rates to historical lows and

implemented large asset purchase programs in the past few years within the scientific and most recently also increasingly in the political debate the nominal interest rate is mainly the subject of discussion the question is often raised whether saving and retirement provision are still worthwhile for private households especially in germany in this context it is often ignored or not considered that the purchasing power of the nominal interest rates fluctuates considerably with the inflation rate inflation adjusted real interest rates are therefore decisive for the actual income from financial assets and crucial for the savings and investment behavior this study therefore shall play ist part to investigate scientifically the influence and correlation of low and negative key interest rates on yield levels of selected asset classes within the sphere of influence of the european central bank in this context the mainly populist question is also answered whether savers are expropriated slowly

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