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CURRENCIES AND CREDIT MARKETS

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Just 40 years after being flattened and dismembered, West Germany has become the economic powerhouse of Europe. Rich, industrious and energetic, it has conquered Western Europe's markets and has penetrated deep into the economies of the East. Bonn is well prepared to play the dominant role in the reconstruction of countries behind the fast-vanishing Iron Curtain.

Amil Roy, Sunday Times
November 12, 1989, London

HIGHLIGHTS

Economic and financial implications of the recent events surrounding East and West Germany have been grossly misinterpreted. The inflation scare-mongering and DM bashing couldn't be more ridiculous.

The relationship between credit and savings now faces the most critical imbalance ever seen in the United States and several other countries. Yet, the familiar inflation symptom of rapidly rising price indexes has generally been missing. Why?

The overall growth in credit and debt provides the most illuminating answer. There are two reasons for that persuasion: first, because credit is the driving force behind money growth; and second, because it is the only aggregate that can provide insight into the question of where the borrowing excesses have imparted their overheating boom.

Principally, new money can be spent in three different ways: on current goods and services domestically, capital assets (real or paper), and on foreign goods or capital assets. Whichever the primary channel, that also determines where the major distortions of inflation will be found and where one can look for the inevitable busts to follow later.

All this leads to one indelible conclusion. The diversion of credit inflation into U.S. financial markets since 1984, and the export boom of 1987/88, have created both a mirage and a false sense of security about U.S. economic and financial strength.

It's no surprise that the popular mythology of a "perpetual soft landing" - like a lifeboat in a sea of grasping economic illiteracy - has found a clinging majority of hopeful adherents. The whole concept is based on an illusion caused by asset inflation and non-recurring external economic factors.

It is a fact that all cyclical upswings caused by monetary inflation start with rising asset prices, just as all recessions begin with falling prices. The only thing new in the U.S. experience presently, is that a widespread collapse in property prices has occurred without a visible credit crunch. In the meantime corporate profits have begun their collapse.

Frightening as all these trends are, they become quite ominous when one realizes that all this is occurring while the economy is still expanding. One can only wonder what will happen to profits and asset prices should production and sales actually decline...even if only moderately.

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