



Lombard Street: A Description of the Money Market

Walter Bagehot

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The Government is necessarily at times possessed of large sums in cash. It is by far the richest corporation in the country; its annual revenue payable in money far surpasses that of any other body or person.... A modern Government is like a very rich man with very great debts which he cannot well pay; its credit is necessary to its prosperity, almost to its existence, and if its bankers fail when one of its debts becomes due its difficulty is intense. -from "Chapter IV: The Position of the Chancellor of the Exchequer in the Money Market" Much of what we consider modern economics is the work of British journalist and economist Walter Bagehot, one of the first editors of the influential newspaper *The Economist* and an early proponent of business cycles. Here, he develops his theory of central banking, much of which continues to impact financial thinking today. First published in 1873, this replica of the updated 1910 edition explores the history of London's Lombard Street, from how it came to be the traditional home of banks and moneylenders to how the value of money was determined by the institutions there. Joint stocks, private banking, and the regulation of the banking reserve: Bagehot's discussion of these fundamental economic issues makes this a vital resource for anyone wishing to understand financial history. AUTHOR BIO: WALTER BAGEHOT (1826-1877) also wrote *The English Constitution* (1867), *Physics and Politics* (1872), and *The Postulates of English Political Economy* (1885), among other works.

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