

## CHAPTER 3

## SUGGESTED ANSWERS TO CHAPTER 3 QUESTIONS

1. a. What are the five basic mechanisms for establishing exchange rates?

**ANSWER.** The five basic mechanisms for establishing exchange rates are free float, managed float, target-zone arrangement, fixed-rate system, and the current hybrid system.

b. How does each work?

**ANSWER.** In a **free float**, exchange rates are determined by the interaction of currency supplies and demands. Under a system of **managed floating**, governments intervene actively in the foreign exchange market to smooth out exchange rate fluctuations in order to reduce the economic uncertainty associated with a free float. Under a **target-zone arrangement**, countries adjust their national economic policies to maintain their exchange rates within a specific margin around agreed-upon, fixed central exchange rates. Under a **fixed-rate system**, such as the Bretton Woods system, governments are committed to maintaining target exchange rates. Each central bank actively buys or sells its currency in the foreign exchange market whenever its exchange rate threatens to deviate from its stated par value by more than an agreed-on percentage. Currently, the international monetary system is a **hybrid system**, with major currencies floating on a managed basis, some currencies freely floating, and other currencies moving in and out of various types of pegged exchange rate relationships.

c. What costs and benefits are associated with each mechanism?

**ANSWER.**

**Benefits of a Floating Rate System.** At the time floating rates were adopted in 1973, proponents said that the new system would reduce economic volatility and facilitate free trade. In particular, floating exchange rates would offset international differences in inflation rates so that trade, wages, employment, and output would not have to adjust. High-inflation countries would see their currencies depreciate, allowing their firms to stay competitive without having to cut wages or employment. At the same time, currency appreciation would not place firms in low-inflation countries at a competitive disadvantage. Real exchange rates would stabilize, even if permitted to float in principle, because the underlying conditions affecting trade and the relative productivity of capital would change only gradually; and if countries would coordinate their monetary policies to achieve a convergence of inflation rates, then nominal exchange rates would also stabilize. Another benefit is that—as Milton Friedman points out—with a floating exchange rate, there never has been a foreign exchange crisis. The reason is simple: The floating rate absorbs the pressures that would otherwise build up in countries that try to peg the exchange rate while simultaneously pursuing an independent monetary policy. For example, the Asian currency crisis did not spill over to Australia and New Zealand because the latter countries had floating exchange rates. A floating rate system can also act as a shock absorber to cushion real economic shocks that change the equilibrium exchange rate.

**Costs of a Floating Rate System.** Many economists point to excessive volatility as a major cost of a floating rate system. The experience to date is that the dollar's ups and downs have had little to do with actual inflation and a lot to do with expectations of future government policies and economic conditions. Put another way, real exchange rate volatility has increased, not decreased, since floating began. This instability reflects, in part, nonmonetary (or real) shocks to the world economy, such as changing oil prices and shifting competitiveness among countries, but these real shocks were not obviously greater during the 1980s than they were in earlier periods. Instead, uncertainty over future government policies has increased.

**Benefits of a Managed Float.** The potential benefit of a managed float is that governments can reduce the volatility associated with a freely floating exchange rate.

**Costs of a Managed Float.** The costs of a managed float stem from the demonstrated inability of governments to recognize the difference between a temporary exchange rate disequilibrium and a permanent one. By trying to

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**James R. Hasselback**



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## **Table of Contents Multinational Financial Management Instructors Manual**

1. Understanding the eBook Multinational Financial Management Instructors Manual
  - The Rise of Digital Reading Multinational Financial Management Instructors Manual
  - Advantages of eBooks Over Traditional Books
2. Identifying Multinational Financial Management Instructors Manual
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Multinational Financial Management Instructors Manual
  - User-Friendly Interface
4. Exploring eBook Recommendations from Multinational Financial Management Instructors Manual
  - Personalized Recommendations
  - Multinational Financial Management Instructors Manual User Reviews and Ratings
  - Multinational Financial Management Instructors Manual and Bestseller Lists

5. Accessing Multinational Financial Management Instructors Manual Free and Paid eBooks
  - Multinational Financial Management Instructors Manual Public Domain eBooks
  - Multinational Financial Management Instructors Manual eBook Subscription Services
  - Multinational Financial Management Instructors Manual Budget-Friendly Options
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  - Multinational Financial Management Instructors Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Multinational Financial Management Instructors Manual
  - Highlighting and Note-Taking Multinational Financial Management Instructors Manual
  - Interactive Elements Multinational Financial Management Instructors Manual
8. Staying Engaged with Multinational Financial Management Instructors Manual
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Multinational Financial Management Instructors Manual
9. Balancing eBooks and Physical Books Multinational Financial Management Instructors Manual
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Multinational Financial Management Instructors Manual
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Multinational Financial Management Instructors Manual
  - Setting Reading Goals Multinational Financial Management Instructors Manual
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Multinational Financial Management Instructors Manual
  - Fact-Checking eBook Content of Multinational Financial Management Instructors Manual
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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