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LO LEARNING OBJECTIVES

After studying this chapter, you will be able to

- 1 explain why the Bank of Canada chooses to directly target interest rates rather than the money supply.
- 2 understand why many central banks have adopted formal inflation targets.
- 3 explain how the Bank of Canada's policy of inflation targeting helps to stabilize the economy.
- 5 describe why monetary policy affects real GDP and the price level only after long time lags.
- 6 discuss the main economic challenges that the Bank of Canada has faced over the past three decades.

Monetary Policy in Canada

Chapter Overview

This chapter examines the Bank of Canada's monetary policy. Monetary policy can be implemented by targeting either the money supply or the interest rate—but not both at the same time.

The Bank of Canada cannot control the money supply, although it can influence it *directly* by changing the amount of cash reserves in the banking system. The Bank can change the amount of cash reserves in the banking system through open-market operations—i.e., through the Bank's purchase or sale of government bonds in the open market. More recently, the Bank of Canada has chosen to implement monetary policy by targeting the interest rate *directly* rather than by trying to influence the money supply. The Bank of Canada influences interest rates by setting a target for the *overnight interest rate*—i.e., a target for the rate of interest that commercial banks charge each other for overnight loans.

Over the last few decades, central banks the world over came to the conclusion that high and uncertain inflation leads to arbitrary income redistributions and also undermines the efficiency of the price system. Therefore, as a way of controlling inflation the Bank of Canada adopted a formal system of *inflation targeting* in the early 1990s.

The chapter outlines the reasons why there may be long and variable lags to monetary policy. By the time that monetary policy takes effect, the Bank's policy may be destabilizing. The chapter concludes by outlining 30 years of monetary policy in Canada.

Chapter 29 Study Guide Answers

Joy Hakim



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