



Real Interest Rates and Investment and Borrowing Strategy

Peter S. Spiro

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Written by one of North America's foremost authorities on the subject, this is the first sustained treatment of the complex relationship between real interest rates and investment returns. Spiro focuses specifically on the problems of measuring and predicting real interest rates in order to optimize corporate investment and borrowing strategy. The book provides a wealth of practical advice in such key areas as choosing types of investment instruments, selecting the best term to maturity, and assessing the risks versus rewards of different types of bond instruments. Considering the complex subject, the book is surprisingly well written. Corporate financial officers, in particular, will want to read it. *Journal of Accountancy*

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Spiro bases his book on rigorous empirical research and relates new findings in financial economics to the on-the-job problems and uncertainties faced by corporate investment managers. He highlights research which indicates that even moderate rates of inflation can have a substantial negative effect on the real interest rate and provides detailed empirical estimates to help the reader predict the value of the real interest rate under varying conditions. Additional topics covered include the impact of real interest rate changes on stock prices, the effects of exchange rate risk on international fixed income investment and borrowing, and the effects of government debts and deficits on real interest rates. Taken together, the information offered here will enhance the financial professional's ability to predict important interest rate trends and therefore increase the quality of their investment and financial decisions.

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