



# **An I O U DOMESTIC/EXTERNAL/INTERNATIONAL DEBT**

*Annette Meyer*

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## **An I O U DOMESTIC/EXTERNAL/INTERNATIONAL DEBT** Annette Meyer

The owner of an I O U has an official claim on the property of its issuer or, the debtor. The lender bears the full burden of the loss if the debtor is insolvent. The full extent of possible loss by the debtor and/or creditor is often ignored or miscalculated. An I O U: DOMESTIC/EXTERNAL/INTERNATIONAL DEBT delves into the current use of various types of debt instruments. The main setting for the examination is the four economic sectors of the U. S. economy: Consumer, Business, Government, and Foreign Trade. Additional settings include: selected world nations, transnational corporations, international groups and organizations. In the latter, larger category, more important concerns become inextricably linked to the basic issues of debt and its counterpart, credit. The strength of one or more sectors of any economy can be undermined by the debt burdens of persons, firms, or the nation. Excessive foreclosures in housing markets, overextensions of credit by business firms or financial institutions, or outright refusal to pay interest and/or principal on debt obligations by a nation can trigger a serious economic downturn. The health and the wealth of a nation and its inhabitants can be at stake. A government should provide a legal, regulatory, and social framework within a sound and reliable fiscal and monetary system that encourages private sector initiatives. Government should permit, but not materially influence, as many types of communication and production methods as the private sector chooses to support. The freedom of the individual to initiate change and to adapt to change, whether the result of innovation or nature, is essential to the preservation of the species.

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