EDITORIAL INTELLIGENCE

The Price of Money Is Becoming *Political* Again.

Governments, technology companies and households are beginning to compete for the same capital.

EVERYONE NEEDS MONEY.
MONEY IS GETTING EXPENSIVE.

Cheap Money Was the *Exception.*

For decades after the financial crisis,
interest rates stayed unusually low.
It shaped our habits, inflated asset prices,
and made debt look harmless.
That era is now over.

NEAR-ZERO RATES

Central banks suppressed rates to stabilise economies.

ASSET INFLATION

Cheap money fuelled markets, property, and speculation.

DEBT NORMALISED

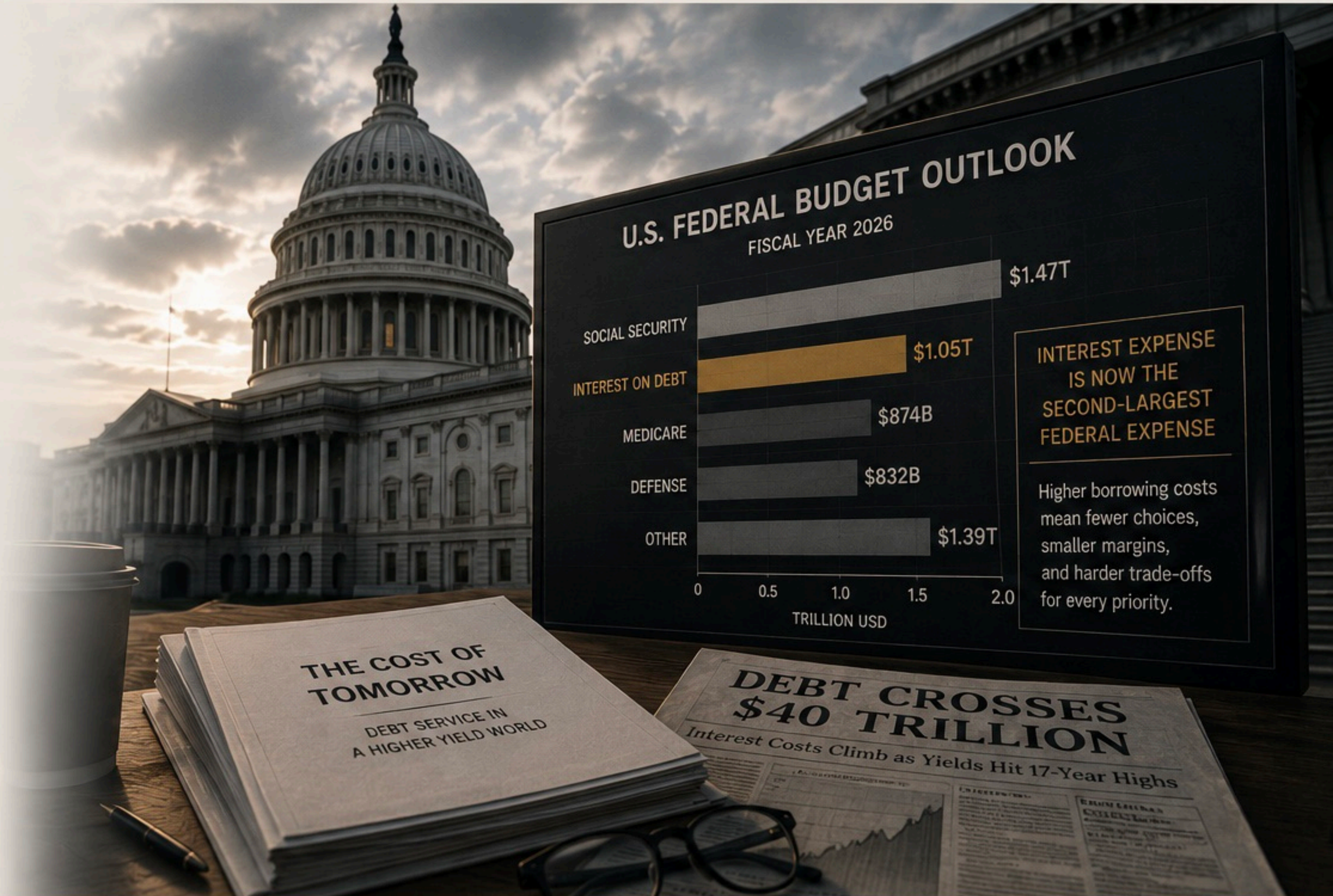
Governments, companies and households borrowed more.

THE EXCEPTION NOT THE RULE

The last decade was the anomaly — not the future.

Interest Has a *Budget.*

Every dollar borrowed today becomes tomorrow's obligation. As interest costs rise, yesterday consumes more of tomorrow.



The Evidence Has Crossed an *Important Threshold.*

Markets are no longer surprised by higher rates.
They are pricing in a higher, longer and more uncertain future.

Personalisation Creates a *New Access Problem.*

Precision medicine, AI infrastructure and advanced therapies are expensive by design. Without policy, inequality will be baked in.

WTM
MEDIA

WHY
THESE
MATTER

FINANCE × ECONOMY × POWER × GEOPOLITICS

18–20 MIN READ

The Next Shortage May Be *Affordable Capital.*

AI, energy, housing, defence, climate adaptation—every priority needs massive investment.
But high costs mean not every good idea can be built.

CAPITAL IS SCARCE.
CHOICES ARE POLITICAL.

W

INDEPENDENT. INTELLIGENT. ESSENTIAL.
WHYTHESEMATTER.COM

Noir Spider Atelier

WTM
MEDIA

WHY
THESE
MATTER

FINANCE × ECONOMY × POWER × GEOPOLITICS

18–20 MIN READ

Interest Rates Allocate *Power.*

The price of money decides
who builds, who waits,
who pays—and who benefits.
It is not just economics.
It is politics in its quietest form.

EVERY BASIS POINT
SHIFTS POWER.
EVERY DECISION
SHAPES THE FUTURE.

CAPITAL IS SCARCE.
CHOICES ARE POLITICAL.

W

INDEPENDENT. INTELLIGENT. ESSENTIAL.
WHYTHESEMATTER.COM

Noir Spider Atelier