Interest rates are a calculation of how much extra you have to pay back in addition to your principal loan amount. So the higher the interest rate, the more you have to pay.

Now let's say your some small dicked, mayonnaise aficionado that wants to borrow shares to use in a short position, well those cost money to borrow. Often referred to as cost to borrow. But let's say you and your mayonnaise company are up to your ears in stupid mayonnaise purchases, so you don't have the capital to do this? Well, you will have to borrow money from a bank so you can pay the cost to borrow on shares. Even if you manage to profit a bit from your short position endeavors, you still have to pay back your loan + interest. If the interest is really high, this gets difficult and the endeavor to keep doing this no longer becomes feasible. In fact if it looks like you are really going to be up to your ass in rotten mayonnaise, the bank may say, "fuck you mayonnaise man, pay me now!" This is called a margin call and it means you have to close all your positions and liquidate, which includes buying the shares you are required to give back from borrowing in your short position. If you have to buy those shares back, but there aren't enough, then you have to offer more for them. This escalates and pretty soon you are offering mayonnaise and money for any shares you can find, but apes don't eat mayonnaise, they eat fucking bananas and grubs and shit. So in short, this is how a 75bps rate hike can help apes.

Explanation On Free Hikes

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60 Hikes Within 60 Miles: Phoenix Charles Liu,2009-01-13 With more than 4 million people the Phoenix metropolitan area is one of the country's largest Surprisingly it's also one of the most diverse and dramatic for hikers with scenic destinations ranging from area parks greenbelts and preserves to high and low deserts and breathtaking mountains This easy to use guide features the best scenic day hikes determined by author Charles Liu using state of the art GPS technology These hikes are geared to every skill level whether it's a comfortable stroll for the family or a tricky trek for the more fearless hiker Stretching from Hidden Valley to the south to the Superstition Wilderness to the north the book contains clear trail maps and profiles complemented by detailed descriptions and useful at a glance information All roughly within an hour's drive of the Valley of the Sun the trails highlighted in this updated edition begin right inside the city limits with popular Camelback Mountain Rules and Regulations, Mount Rainier National Park United States. National Park Service, 1920

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