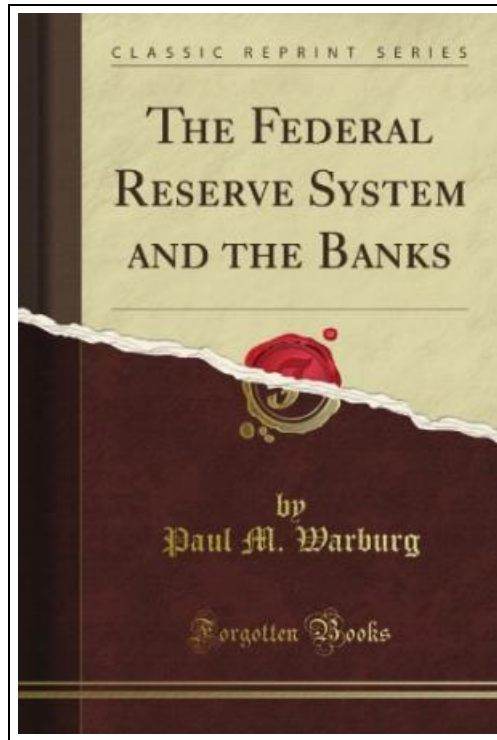


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THE FEDERAL RESERVE SYSTEM AND THE BANKS (CLASSIC REPRINT)



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Forgotten Books. Paperback. Condition: New. 34 pages. Dimensions: 9.0in. x 6.0in. x 0.1in. Bank Organized to do Business in Foreign Countries Usm of American Credit Facilities as A gainst Foreign forced the other banks to modify their resistance and to compete for our bills which, up to that time, they had tried to disregard. It is to be hoped that other American banks will soon follow in establishing themselves in foreign countries. As you know, the Federal Reserve Board has recommended an amendment to the Act to enable national banks, singly or jointly, to hold stock in banks organized principally to do business in foreign countries. One bill has already passed the House, and another has been reported favorably by the Senate committee on banking and currency. The Board hopes that a satisfactory bill will be agreed upon by both houses in the very near future. It is a strange fact, however, that many of our business men, who enjoy the reputation of being keen and progressive, are actually wasting their funds by still using foreign acceptance credits instead of American. At Rio I found to my surprise that the majority of American coffee importers were still using letters of credit in sterling for which they were paying a discount rate of about 4 as against the American discount rate of 2. Moreover, in doing so, they were often paying two commissions, one to the foreign banker who issues, and one to the American banker who opens the credit, instead of paying a single commission to the American banker. It is true that the wool and hide business, done by New England with the Argentine, is today financed by dollar acceptances drawn on Boston and New York, and that the oriental trade has begun to use dollar...



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