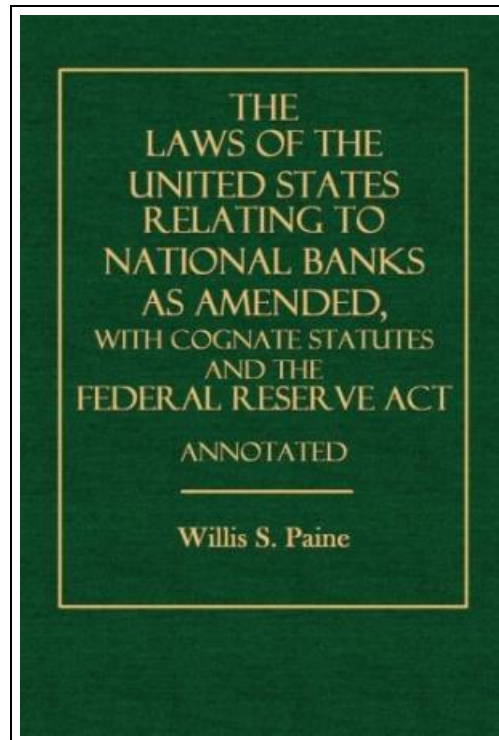


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THE LAWS OF THE UNITED STATES RELATING TO NATIONAL BANKS AS AMENDED: WITH COGNATE STATUTES AND THE FEDERAL RESERVE ACT, ANNOTATED (PAPERBACK)



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Createspace, 2014. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****. An excerpt from the Introduction: The Federal Reserve Act AFTER a full discussion, Congress enacted a law entitled An act to provide for the establishment of Federal Reserve Banks, to furnish an elastic currency, to afford means of rediscounting commercial paper, to establish a more effective supervision of banking in the United States, and for other purposes. This law was approved on December 23, 1913. This statute is one of the greatest constructive laws ever approved by the Federal legislature; it may be said to change the financial map. It is no secret that before the law was adopted, not a few banks had been quietly decreasing their loans and increasing their reserves. This action increased the feeling of distrust. The adoption of the new statute gave assurance of the policy to be pursued as to cashing commercial paper and supplying a currency to meet the demands of trade. At once confidence in the ability of the banks to meet depositors demands was restored but whatever may be the result claimed by the enthusiastic advocates of the measure, its machinery cannot be operated without competent financial engineers. The statute known as the National Bank Act (based on the laws of New York of 1838 ch. 260) gave the nation a safe form of money, which, although not legal tender, is taken everywhere. It is almost wholly preserved under the Federal Reserve Act. Certain amendments to the Revised Statutes of the United States to be found in that act, are of very material importance. The statute as to the conversion of State banks to the national banking system is modified to a slight extent. Heretofore, authority for conversion was acquired from shareholders representing two-thirds of...

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