

Shin-plasters.

- - Stories from Yesteryears: Shin



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Once they entered circulation, bank notes took on a life of their own apart from the banks that issued them. People became incentivized to take coins out of circulation and melt them for the true intrinsic value. The abandoned mine site has been cleaned up, and trees have begun to hide the tailings.

Salt Lake Telegram

In marvelous detail, Joshua R. A public desperate for any cash to pay for goods and services continued to circulate bank notes even when there was general agreement that they were worth anything but face value. Like most paper currency, land scrip was not tied to its initial recipient, so if the veteran holder had no desire to move west or speculate, he could sell his bills at discounted rates in the nation's money markets.

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If we do not prosecute that fight, if we do not expose this evil in all its monstrous hideousness, it will be because the editor and the whole office force drop dead before the tale is told. Often of absurdly low denominations, they had the reputation of being as worthless as any slip of paper the men used as padding in their socks to keep their boots from rubbing on their shins. Almost overnight, nine state banks became forty, and their new bank notes flooded the nation.

Salt Lake Telegram

Instead, persistent questions about the quality of the bills ensured that they could only transfer from party to party if buyers and sellers agreed to the same terms. Stories from past issues appear in this blog. Like other poorly capitalized Monroe banks, their tiny specie reserves could not convince anyone inside or outside of Michigan to trust their notes at face value.

Shin

Noteholders did not, however, just accept bills as they were produced; they manipulated their cash by ripping it, burning it, and scribbling all over it. If the Bank of Monroe hoped to solve its public confidence problems through a deal with the Mormon Church, it did not pick the right partner.

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