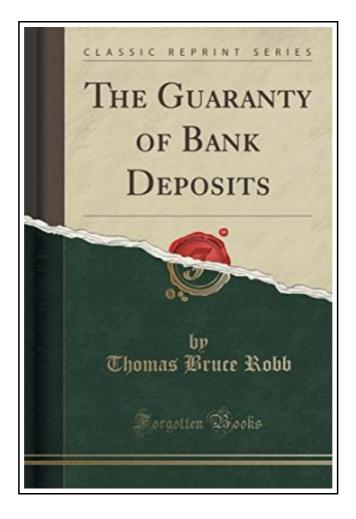
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Forgotten Books, United States, 2016. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*. Excerpt from The Guaranty of Bank Deposits The guaranty of bank deposits is a part of the larger question of the guaranty of bank credit. Bank credit is an elemental thing consisting of purchasing power which a bank manufactures. This credit manifests itself in two forms, namely, bank notes and bank deposits. The first chapter of this essay deals with the nature of bank credit. In this chapter no attempt is made at an exhaustive discussion - the attempt being made simply to show the general nature of this phenomenon and its significance in the modern world. The second chapter deals with the guaranty of bank credit. In this chapter the characteristics of the two forms of bank credit are set forth and a description is given of the safeguards that have been thrown around each. With this broad view of the nature of bank credit and the relationship existing between bank notes and bank deposits, the way is cleared for a better understanding of the strength and the weakness of the foundation upon which bank-deposit guaranty rests. In succeeding chapters a statement is given of the framework and the operation of the guaranty laws in the various states. The narrative endeavors to present what has occurred in each state. But attention is especially called to the fact that as each state is considered no attempt is made to weigh, in the light of the experience of that state, the much-mooted questions of bank guaranty. The discussion of these questions is deferred to chapter viii, where the testimony, gathered from all the states, is brought together and collated for the purpose of showing what light is thrown...



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