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capital of these institutions upwards of one hundred and forty three millions of dollars these banks issue notes which serve as substitutes for coin they grant credits on their books and transfer the amount of credit from one merchant to another they receive money on deposit they buy and sell bills of exchange they discount mercantile notes they buy and sell public stocks all these are important functions and if only one of them be ill performed the community must suffer inconvenience the banks are scattered through nearly all the states and territories which compose our union but they may all be embraced in one view inasmuch as they all substitute paper for specie and credit for cash and are all endowed with privileges which individuals do not possess by their various operations immediate and remote they must affect for good or for evil every individual in the country banking is not a local temporary or occasional cause it is general and permanent like the atmosphere it presses every 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consequence

first or last has always been great and general misery and in most such cases such misery has been productive of that confusion and bloodshed which i most anxiously hope will be prevented in this instance by timely measures of a just and conciliator character and by the good sense patience and fortitude o the people about the publisher forgotten books publishes hundreds of thousands of rare and classic books find more at forgottenbooks com this book is a reproduction of an important historical work forgotten books uses state of the art technology to digitally reconstruct the work preserving the original format whilst repairing imperfections present in the aged copy in rare cases an imperfection in the original such as a blemish or missing page may be replicated in our edition we do however repair the vast majority of imperfections successfully any imperfections that remain are intentionally left to preserve the state of such historical works this is a reproduction of a book published before 1923 this book may have occasional imperfections such as missing or blurred pages poor pictures errant marks etc that were either part of the original artifact or were introduced by the scanning process we believe this work is culturally important and despite the imperfections have elected to bring it back into print as part of our continuing commitment to the preservation of printed works worldwide we appreciate your understanding of the imperfections in the preservation process and hope you enjoy this valuable book the below data was compiled from various identification fields in the bibliographic record of this title this data is provided as an additional tool in helping to ensure edition identification modern banking commercial and credit paper frederick silver commercial and financial institute of america 1920 acceptances banks and banking credit federal reserve banks excerpt from modern banking commercial and credit paper in five parts importance of improved methods not to be overlooked the acceptance its use and importance in the credit systems opeurope about the publisher forgotten books publishes hundreds of thousands of rare and classic books find more at forgottenbooks com this book is a reproduction of an important historical work forgotten books uses state of the art technology to digitally reconstruct the work preserving the original format whilst repairing imperfections present in the aged copy in rare cases an imperfection in the original such as a blemish or missing page may be replicated in our edition we do however repair the vast majority of imperfections successfully any imperfections that remain are intentionally left to preserve the state of such historical works this work has been selected by scholars as being culturally important and is part of the knowledge base of civilization as we know it this work was reproduced from the original artifact and remains as true to the original work as possible therefore you will see the original copyright references library stamps as most of these works have been housed in our most important libraries around the world and other notations in the work this work is in the public domain in the united states of america and possibly other nations within the united states you may freely copy and distribute this work as no entity individual or corporate has a copyright on the body of the work as a reproduction of a historical artifact this work may contain missing or blurred pages poor pictures errant marks etc scholars believe and we concur that this work is important enough to be preserved reproduced and made generally available to the public we appreciate your support of the preservation process and thank you for being an important part of keeping this knowledge alive and relevant

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