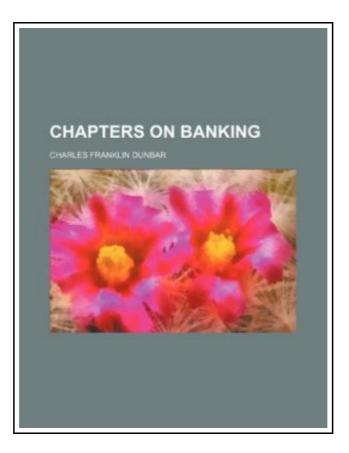
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Rarebooksclub.com, United States, 2012. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****. This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1885 Excerpt: .per cent. Without doubt this rate of dividends shows a prosperous business, but how far the prosperity is due to privileges enjoyed under the national system may be judged, from the near approach which State banks make to national banks in their earning capacity. f 7. There is no doubt that, in adopting the national banking system the majority of Congress understood themselves to be establishing the agency by which the sole paper currency of the country should be issued in the future. The legal tender issues were still regarded as a temporary expedient, resting upon For many years the largest surplus held has belonged to a bank which issues no notes, but has accumulated many times the amount of its capital. It is true in general that the banks of largest surplus have not owed it to their issue of notes. t In New York, where there are nearly ioo banks organized under the laws of the State, the percentage of surplus and undivided profits to capital under the two systems respectively was in September, 1879, 1882, and 1884 as follows: National banks. State banks. September, 1879 45 37 1882 58 52 1884 57 54 See Report of State Banking Department for 1884, and Comp. trailer s Report. the overwhelming exigency of the moment for their justification; the bank act is entitled An act to provide a national currency, emphasizing by its title the permanence of the substitute which was to fill the place left...

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