## THE NATIONAL BANKS

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The national banks by H. W. Richardson

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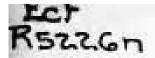
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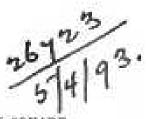


## THE NATIONAL BANKS

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#### H. W. RICHARDSON

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#### PREFACE.

Trus review is, primarily, a collection from official sources of the main facts concerning the origin and practical working of the National Banking System. These facts appear to establish the following propositions :

 The bank act was not an empirical measure, but a compilation of the best results of a series of legislative experiments carried on by the States for three-quarters of a century.

2. The law conferred some new privileges upon the banks, but so restricted their exercise of these, and of all privileges previously enjoyed by them, as to excite their almost unanimous opposition.

• 3. These restrictions, intended to protect the community at large, have proved so wholesome that the banks, with few exceptions, have become