

1. Record Nr.	UNINA9910465474703321
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Titolo	State banking in early America [[electronic resource]] : a new economic history / / Howard Bodenhorn
Pubbl/distr/stampa	New York, : Oxford University Press, 2003
ISBN	0-19-803370-2 1-60256-940-1 1-280-53223-8 1-4237-2697-9 9786610532230
Descrizione fisica	1 online resource (368 p.)
Disciplina	332.1/224/097309034
Soggetti	Banks and banking - State supervision - United States Banks and banking - United States - History Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references (p. 323-343) and index.
Nota di contenuto	Contents; 1. Introduction; 2. Establishment and Governance of the Antebellum Bank ; 3. Banking Theory and Banking Practice in Antebellum America ; 4. New England: Small Banks and Familial Ties ; 5. The Rise and Fall of the Suffolk System; 6. Middle Atlantic: Conservatism and Experimentation; 7. New York's Safety Fund System: America's First Bank Insurance Experiment ; 8. Free Banking: The Populist Revolt Takes Root in New York; 9. Banking in the South and West: Banks and the Commonweal; 10. Property Banking, Free Banking, and Branch Banking ; 11. Assessing America's Early Banks; Notes BibliographyIndex; A; B; C; D; E; F; G; H; I; J; K; L; M; N; O; P; Q; R; S; T; U; V; W; Z
Sommario/riassunto	During the latter half of the 20th century such features of early American financial markets as free banking, branch banking, deposit insurance, and micro-banking were radically reinterpreted. This text synthesizes extant research and finds alternative interpretations.