

Excerpt from The Federal Reserve Act: A Discussion of the Principles and Operations of the New Banking Act as Originally Published in the Wall Street Journal and the Boston News Bureau It is with some misgivings that I have consented to have placed in book form these twenty-eight articles discussing the Federal Reserve Act. Having studied this measure in the embryo of legislation, the principles operative in its formation and the strength and weakness in the minds of its makers, I deemed it my duty to speak the hopeful word in the financial publications with which I am associated, The Wall Street Journal, the Boston News Bureau and the Philadelphia News Bureau. I had to work quickly, in such hours of the day as I could command apart from my regular labors, to issue these articles every alternate day, beginning Jan. 9, 1914. I have been surprised at the favor of their reception. Requests for their publication in book form have come from various parts of the country and from abroad. I was surprised also to learn that they were translated as fast as issued for the use of bankers in Europe. I made my statements boldly, avoiding technical terms, and expected the response at least of criticism and controversy. Now I yield to the demand of many readers to put these notes in more enduring form than the columns of financial newspapers. It is a pleasure and a duty to acknowledge assistance. First I would thank John Perrin, probably one of the most widely known bankers in the United States and recently appointed Federal Reserve Agent for San Francisco. Together we watched the varying phases of debate at the Capitol, discussed banking principles to the wee small hours, and rejuvenated ourselves by laughing over many phases of the debates as the bill was being put into shape for final enactment. Perrin knows a bank from the messenger right up through the line to the presidents desk, and what is more, he knows all the principles underlying credit and is familiar with every financial theory that ever rooted or bloomed on either side of the Atlantic. He wont say this himself. Indeed, he will probably only recognize the fact and then doubt it when he first reads this in print. About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books. Find more at www.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.

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