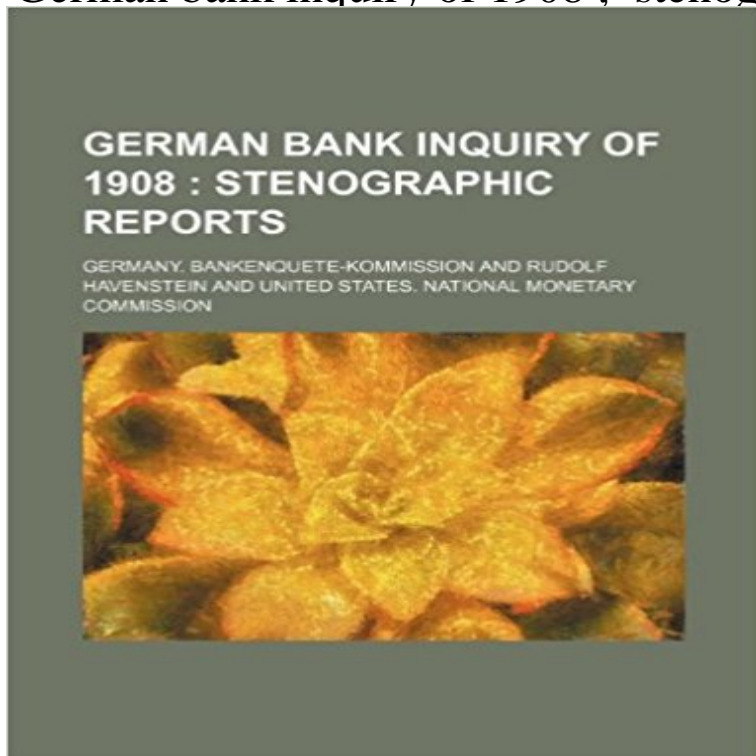


## German bank inquiry of 1908 ; stenographic reports



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. 1910 Excerpt: ...can we perform the task intrusted to us; what can we suggest in the way of a remedy to hinder the flow of gold abroad; and how do we propose to compel the gold that is now in the country to remain where it is? I think that in this matter it would do no harm just to cast a glance at the Bank of France. Geheimrat Wagner called our attention yesterday to the wonderful way in which various foreign banks have developed, as well as to the way in which they have managed to increase their stock of gold, while that of the Reichsbank has remained stationary. I want to lay stress upon the fact that this gold famine which we have had, especially in the past year, did not affect France in the least, the Bank of France having managed to get along with a discount rate of 4 per cent, while we have had to endure a rate of 7 and even 8? per cent. I refer you to an article, which attracted considerable attention, published by the former president of the Reichsbank, Herr Koch, about two years ago, in the Deutsche Revue. We are apt to have a false impression, he says, with respect to the manner in which the Bank of France disposes of the matter of gold payments. It redeems its notes, as a rule, unless the amount is small, in silver; and in the granting of credit, barring exceptional cases, it likewise pays out nothing but silver. When it pays out gold, which it hands out in the form of bars or of foreign coins, it makes a small charge, which in French parlance, is designated as a premium. Such a procedure would be utterly out of the question in Germany. If the Reichsbank, renouncing the principles which have hitherto guided its conduct, were to refuse to pay gold when its notes were presented or when it had to meet

other liabilities, as, for instance, in ...

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