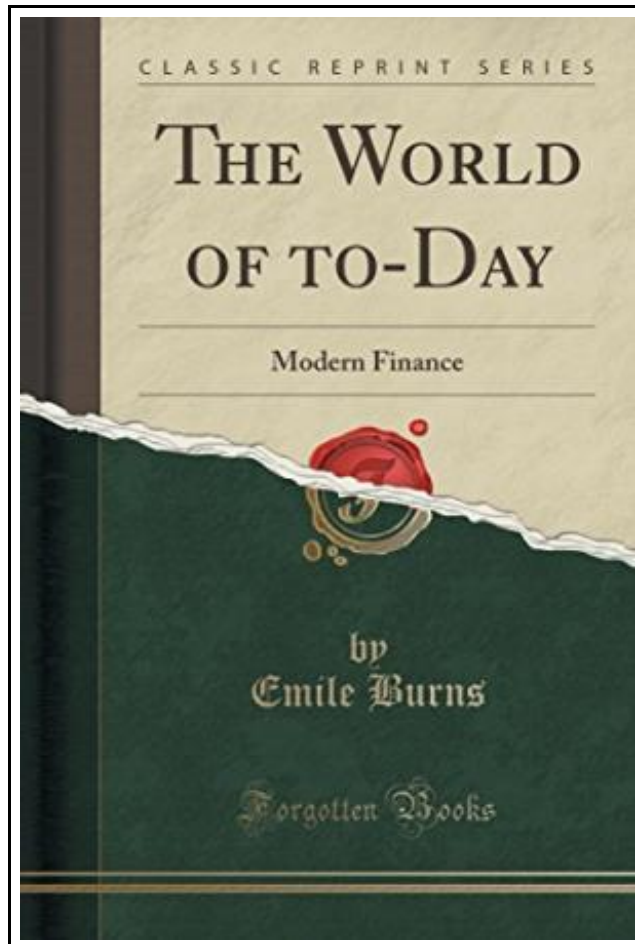


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Excerpt from *The World of to-Day: Modern Finance* It is perhaps necessary to point out that the term Banks has been used in this book to cover all specialized financial institutions as well as the Joint-Stock Banks and Private Banks. The development of the financial machine has led to a considerable degree of specialization: financial houses of different kinds - bill brokers, exchange brokers, financial firms, etc. - carry on special classes of business, which the Banks are tending to leave more and more in their hands. But the limitations of space have made it impossible to describe the subdivision of functions within the financial machine, and the term Banks has therefore been used in a general sense to cover all financial institutions. Similarly, it has not been possible to give examples of every type of transaction, and the examples given have been chosen because they illustrate the principles at work and will help the reader to understand the theory of finance. In the case of the bill of exchange, for instance (chap. iv), the example shows the double function of the bill of exchange as a means of raising money and as a means of payment for goods. Another way - and perhaps one that is more commonly adopted - in which a bill of exchange could be used is as follows: Smith, being short of capital, is unable to pay cash, and Jones cannot wait for payment until Smith has realized on the coal, so by mutual arrangement a bill of exchange is drawn by Jones on Smith and accepted by the latter for payment six months after date. Jones can now endorse the bill...

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