

# BANK SUPERVISION AND EXAMINATIONS

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**EVILS DUE TO CONFLICTING MONETARY AUTHORITIES AND SUPER-  
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**DISPERSON OF SUPERVISORY AUTHORITY IN BANKING FIELD**

**Some of evils therefrom:**

**poor quality of bank bond portfolios prior to 1932  
plight of country banks (poorly capitalized) when sub-  
jected to increased city bank competition during  
decade of the twenties**

**Before 1920 crisis - misuse of trade acceptances by  
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Lunden--emphasis on state banking viewpoint;

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