

This historic book may have numerous typos and missing text. Purchasers can usually download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1902 edition. Excerpt: ... CHAPTER VI INDICATIONS OF THE APPROACH OF A CRISIS OR DEPRESSION A Sudden convulsion, such as a notable failure, may precipitate a crisis and cause liquidation and the slackening of enterprise. As there is no rule by which to determine when these convulsions will occur, no one can foretell the exact date of a crisis. The convulsion is a signal for the outbreak rather than a cause. Consequences of a serious and lasting nature will not follow unless business is already upon an unstable foundation. The notable failure, or other disturbance, must concur with this instability. A crisis follows because the existing condition of affairs is clearly revealed and confidence is destroyed. Crises occur or depressions begin without the concurrence of all the usual warnings, but there are certain indications, some of which precede at one time and some at another. These indications may be considered under three divisions: 1. Those pertaining to banks and banking, including rates of interest, the supply of money, and the condition of credit. 2. Those pertaining to foreign trade or exchange, including the export and import of merchandise and specie. 3. Those derived from prices and general conditions of business. These will be considered in order. Banks And Banking Among the statistics pertaining to banks and banking most relied upon in this connection are those which show loans outstanding, deposits, bills or paper currency in circulation--whether issued by banks or by a government performing the functions of a bank--specie reserves and rates of interest. Independently considered, none of these can furnish an accurate forecast of future conditions. Attention should be given to comparative figures showing the relation between two or more of these items....

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