

STUDIES IN HISTORY, ECONOMICS AND PUBLIC LAW

EDITED BY THE FACULTY OF POLITICAL SCIENCE
OF COLUMBIA UNIVERSITY

Volume CII]

[Number 1

Whole Number 231

THE EVOLUTION OF PEOPLE'S BANKS

BY

DONALD S. TUCKER, Ph.D.

Assistant Professor Massachusetts Institute of Technology



New York

COLUMBIA UNIVERSITY

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PREFACE

THE success of various European systems of cooperative credit has aroused wide interest not only in this country, but also in every civilized nation. Almost every important government in the world has tried at some time to secure for its citizens the benefits of these unique institutions. Finally in 1913 the President of the United States appointed a commission to go to Europe with a larger group assembled by the Southern Commercial Congress, to study, among other aspects of rural life, those cooperative institutions which served farmers. The testimony presented to this commission offered an unusual abundance of source material. But the speed with which that commission was compelled to travel over Europe seemed to leave still some room for investigations of a humbler and more detailed kind, while the fact that this commission devoted its attention primarily to rural credits made it seem desirable to gather some additional material with respect to urban institutions. Thus it happened that the writer of the following pages also spent some months abroad in 1913 trying to gather material for a description of these institutions.

Before the results of this investigation were ready for presentation to the public, there was published in this country a remarkable book on Rural Credits by Myron T. Herrick, and R. Ingalls. Substantially half of that work was devoted to a description of Cooperative Credit. This description included urban as well as rural institutions. The completeness and excellence of the description which Ambassador Herrick thus presented, made further work along

that line quite useless. But the very excellence of his work brought out one defect which is necessarily inherent in the purely descriptive method;—it is not possible in that way to bring out so clearly the conditions under which cooperative institutions have succeeded or failed. The effect which a changing environment has on such institutions and the changes within the institutions themselves which have been made to secure adaptation to the changed conditions, can be brought out clearly only in an historical account. It is for this reason, rather than because of any desire to compete in its own field with a classic investigation, that this study has been attempted.

In presenting this monograph to the public it is necessary first to thank three members of the Department of Economics of Columbia University,—Professors Seligman, Seager and Simkhovitch, for their kindly interest. To his colleague and superior officer, Professor Davis R. Dewey of the Massachusetts Institute of Technology, the writer gratefully acknowledges a similar debt. To two officials of the audit-leagues of the Imperial Federation, Dr. Bunning and Dr. Lindekugel, the writer is indebted for much information. To several professors at the University of Halle a. S. the writer of these pages is also much indebted. To his host, Professor Gutzeit, the writer owes many opportunities to come in contact with people who could give information and advice. To Professor Conrad the writer is indebted for much kindly interest. To the course given in the University of Halle by Dr. Hans Crüger, the Counsel of the Universal Federation, the writer is indebted for much of his present view-point with respect to people's banks; and to Dr. Crüger personally the writer is indebted for his most generous offer of the translation privileges of Dr. Crüger's own excellent treatise. It has always been a matter of regret to the writer that he was not able to avail himself of

that offer. But most of all the writer is indebted to Dr. Rabe, the manager of the Imperial Federation's audit-league for the province of Saxony. To the latter's course on rural cooperation, to the opportunities which he afforded to secure first hand contact with various institutions, and to his kindly interest is due no inconsiderable portion of the writer's views with respect to rural cooperation.

DONALD S. TUCKER.

THE MASSACHUSETTS INSTITUTE OF TECHNOLOGY,
CAMBRIDGE, MASS., MARCH 14, 1922.

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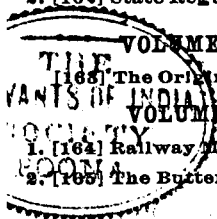
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