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PART I

Organization and Structure of Finance

TYPES OF PROJECT

Projects classified in this area are of the following types: (a) those devoted principally to the objective description of the development or present constitution of international and domestic monetary organization and agencies; (b) those describing in considerable detail some phase of the development, organization, and operating characteristics and practices of specialized agencies and institutions currently rendering various financial services directly to the community; (c) those concerned primarily with the interrelationships among financial agencies and institutions, competitive and functional; (d) those dealing with the soundness of contemporary financial agencies or institutions in relation to the economic setting in which they operate and to the functions and ends they may endeavor to serve.

PART I

Organization and Structure of Finance

A. *International Monetary Organization*

- | | | |
|---------------------------------------|---|--|
| (a) Gold standard | { | Legislative provisions and features |
| (b) Other standards | | Organization and institutions |
| | | Adaptiveness to needs of individual economies |
| (c) International financial relations | { | Interrelations of financial institutions |
| | | Interdependence of commodity and financial markets |
| | | International debt and the flow of funds |

B. *Domestic Monetary Organization*

- | | | |
|---------------------------|---|-------------------------------|
| (a) U. S. Treasury | { | Powers |
| (b) Federal Reserve banks | | Policies |
| (c) Deposit banks | | Methods of executing policies |
| | | Interaction of operations |

C. *Financial Institutions—Development and Operation*

(a) Development of banking institutions	Liabilities	Capital Surplus
(b) Operating aspects of banking institutions		Demand deposits
(c) Trust departments and companies	Assets	Time deposits
(d) Consumer and other finance agencies		Borrowed funds
(e) Investment credit agencies		Loans
(f) Urban mortgage institutions		Investments
(g) Agricultural credit institutions		Cash, reserve balances
(h) Federal credit agencies		Property owned
	Type of service	
	Methods of operation	
	Administrative problems	
	Earnings and expenses	
	Geographic distribution of credit facilities and credit needs	
	Financial collapse and deficiencies in facilities	
	Economic recovery and the reconstruction of facilities	

D. *Interrelationships among Financial Institutions*

(a) Money markets	}	Organization
		Functioning
(b) Competitive relationships	}	Services
		Interest rates
		Conditions of credit granting
(c) Interlocking ownership		
(d) Relation to business and the public	}	Depositories and borrowers
		Lenders and investors

E. *Soundness of Financial Institutions*

- (a) Composition and variability of liabilities
 - Business deposits
 - Financial deposits
 - Public deposits
 - Consumer deposits
 - Savings deposits
 - Borrowed funds

- (b) Composition of assets
 - Liquid
 - Rediscountable
 - Salable
 - Frozen

- (c) Causes of failure
 - Internal—management
 - External—business fluctuations

- (d) Survival capacity of financial institutions