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The Fowler Bill

The "new Fowler bill," the passage of which has been recommended by a republican committee of the house, is as follows:

Be it enacted by the senate and house of representatives of the United States of America in congress assembled, That any national bank may, with the approval of the comptroller of the currency, take out for issue and circulation an amount of national bank notes not exceeding twenty-five per centum of its paid up and unimpaired capital without depositing United States bonds with the United States treasury in the manner provided by existing law.

Sec. 2. That said national bank notes shall be furnished by the United States at the expense of the respective banks issuing them, and shall be in the denominations of ten dollars and multiples thereof.

Sec. 3. That before any national bank shall receive any of the bank notes referred to in this act it shall first deposit in the treasury of the United States as a guaranty of the payment thereof an amount of United States bonds or gold coin, or both, equal to five per centum of the amount of notes so taken out, and such deposit shall be counted as a part of the lawful reserve of said bank against said notes. The interest upon said bonds shall be paid to the bank so depositing them, and if said bank shall retire said circulation, or any portion thereof, an amount of bonds or gold coin, or both, equal to five per centum of the notes so retired shall be returned to said bank; provided, however, that if it should be necessary to sell said bonds for the purposes defined in this act, the secretary of the treasury is hereby authorized to dispose of the same and use the proceeds in accordance with the provisions of law herein contained.

Sec. 4. That every national bank taking out such notes for issue and circulation shall, on the first days of January and July of each year, pay into the treasury of the United States, in gold coin, a tax of one-quarter of one per centum upon the average amount of such notes in actual circulation during the preceding six months and the tax so paid into the treasury shall, with the five per centum deposited as a guaranty for the payment of the notes, constitute a guaranty fund.

Sec. 5. That such notes shall be a first lien upon the assets of the respective banks issuing them, and shall be received upon deposit and for all purposes of debt and liability by every national bank at par and without any charge of whatsoever kind and such notes shall be receivable for all public dues except duties on imports, and when so received shall be paid out again.

Sec. 6. That any national bank having notes outstanding in excess of seventy-five per centum of its paid-up capital, to secure the payment of which United States bonds have been deposited, may, upon the deposit of lawful money for the redemption of such excess, take out for circulation the notes provided for in this act, without reference to the limitation of three million dollars each month prescribed in section nine of the act approved July twelfth, eighteen hundred and eighty-two.

Sec. 7. That the provisions of the law contained in section nine of the act approved July twelfth, eighteen hundred and eighty-two, limiting the amount of notes that may be retired to three million dollars in any calendar month, shall not apply to the notes taken out in accordance with

the provisions of this act.

Sec. 8. That every national bank taking out such notes for issue shall maintain at all times the same reserve against such notes when in actual circulation as is now prescribed by law for deposits.

Sec. 9. That the bank notes taken out for issue in accordance with the provisions of this act shall be redeemed on demand in gold coin over the counter of the bank issuing them, and if said bank is located outside of one of the redemption cities hereinafter established it shall then select a national bank as its agent in a redemption city, subject to the approval of the comptroller of the currency which shall upon demand redeem said notes in gold coin.

Sec. 10. That for the purposes of this act New York, Chicago, and San Francisco shall be redemption cities, and all the national banks redeeming their notes at any one of these cities shall constitute a redemption district, and the New York redemption district shall be known as redemption district numbered one, the Chicago redemption district as redemption district numbered two, and the San Francisco redemption district as redemption district numbered three.

Sec. 11. That if any national bank shall receive such circulating notes of any other national bank located outside of its own district it shall not pay them out over its own counter, but shall forward them either to some bank in the district to which the notes belong, or to some bank located in the redemption city of its own district, and then they shall be returned to the bank issuing them or to some bank in the district to which the bank issuing them belongs.

Sec. 12. That upon the failure of a national bank any national bank notes that have been taken out by it in accordance with the provisions of this act shall, upon presentation to the United States treasury, be paid in gold coin out of the guaranty fund; but the United States treasury shall recover from the assets of the failed bank an amount equal to its outstanding notes, and the same shall be paid into the guaranty fund.

Sec. 13. That any national bank desiring to go into liquidation shall first pay into the guaranty fund an amount of gold coin equal to the amount of its notes then outstanding.

Sec. 14. That if such fund shall, for any reason, fall below an amount equal to three per centum of the total amount of the bank notes taken out in accordance with the provisions of this act, the comptroller may impose an extraordinary tax, not exceeding one per centum in any one year, upon the amount of the notes at the time outstanding; but such extraordinary tax shall be refunded to the respective banks whenever such repayment shall not reduce such fund below an amount equal to five per centum of all the notes outstanding.

Congressman J. M. Moody of the Asheville, N. C., district died at his home in Waynesville on February 5.



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