

A BILL FOR THE ESTABLISHMENT OF AN EXCHEQUER.

Mr. James H. Platt, on leave, introduced the following bill in the House of Representatives, January 26, 1874:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That...

SEC. 2. That the input or capital of the said governor and managers of the Exchequer of the United States of America shall be one hundred millions of dollars, divided into shares of one hundred dollars each.

SEC. 3. That books of subscription shall be open, at such time as may be designated by the incorporators, in the following cities, under the supervision of three commissioners appointed for that purpose by the incorporators...

SEC. 4. That the commissioners shall deliver the books of subscription and the moneys received by them to the incorporators, after giving thirty days' notice thereof in one newspaper at said notice of the cities named above.

SEC. 5. That the board of managers at the chief office shall, by a majority vote, elect the governor thereof, who shall hold his office for one year, and the board of managers at each branch shall, in like manner, make an election of one of its members...

SEC. 6. That the incorporators hereby made shall be divided into two departments, the one for the business of banking exclusively, including the discounts of negotiable notes, bills of exchange, drafts, and other evidences of debt, which is hereby limited to twice the capital amount, except upon obligation of the government...

SEC. 7. That the commissioners of the issue department shall issue notes to the banking department whenever the said banking department shall deliver gold coin to the extent of one-fourth of the amount required, and the other three-fourths in four per centum bonds of the United States, until the issue shall, in the aggregate, reach two hundred millions of dollars...

SEC. 8. That the governor and managers of the Exchequer of the United States of America shall keep open for the transaction of business, at the chief office in New York, and all its branches, both departments, and all its branches, both departments, and all its branches, both departments...

SEC. 9. That accounts may be kept with individuals, partnerships, or incorporated companies, upon such terms as the governor and managers shall prescribe. Provided, that no interest or other bonus shall be allowed for moneys deposited or any evidence of debt.

SEC. 10. That transfers of money from credit or certificate of deposit, or by letter or check, in lieu of exchequer notes, at a charge of not over one-tenth of one per centum. Letters of credit, or certificates of deposits, in lieu of coin or exchequer notes, may be issued, having not over ten days to run, payable at any office, provided that such letters of credit or certificates of deposit shall bear the seal of the Exchequer, or be payable in coin or exchequer notes, at the option of the holder.

SEC. 11. That loans may be negotiated for any of the states, and the charge therefor shall not exceed one-quarter of one per centum, and the government of the United States may at any time sell, through the Exchequer, any of its obligations to redeem them, but no charge shall be made for any sale, redemption, or transfers of credits, or moneys of the United States, so long as the deposits and disbursements of that government is made through the Exchequer.

SEC. 12. That the governor and managers, as well as the commissioners of the issue department, and such other officers as the proprietors shall name, shall be elected in his or her own name, and no one shall not have held the shares upon which he may wish to vote, either in his own name or as proxy for any other person or persons, for at least thirty days prior to general or called meeting, shall be entitled to vote thereon, and no charge shall be made for any sale, redemption, or transfers of credits, or moneys of the United States, so long as the deposits and disbursements of that government is made through the Exchequer.

SEC. 13. That whenever the Exchequer shall deliver legal-tender notes of the United States, stamped "canceled by the Exchequer," or pass to the credit of the United States, or any other person, the Exchequer shall always be bound for any debt due to it by any shareholder or shareholders, or copartnerships, corporations, or associations in which he or they may have any interest.

SEC. 14. That no officer, nor any concern, corporation, copartnership, or association, of which he is a member, or in which he is interested, shall at any time owe the Exchequer more than, say ten thousand dollars, as payer or payee, and the sum of one hundred thousand dollars is fixed as the amount beyond which no discount, loan, or advance shall be made to any individual, copartnership, corporation, or association, except upon obligations of the government of the United States; and the advances, loans, or discounts on such government bonds or obligations shall not exceed the face-value thereof. Provided, that the interest on the capital stock of the Exchequer shall always be bound for any debt due to it by any shareholder or shareholders, or copartnerships, corporations, or associations in which he or they may have any interest.

SEC. 15. That as soon as twenty-five thousand shares are subscribed for, the incorporators shall be divided into two departments, the one for the business of banking exclusively, including the discounts of negotiable notes, bills of exchange, drafts, and other evidences of debt, which is hereby limited to twice the capital amount, except upon obligation of the government of the United States, and to one-half of one per centum on the rate of interest for thirty days, provided that not over ten per centum upon the capital may, in the discretion of the governor and managers, in addition thereto, be advanced upon productive stocks or bonds paying seven per centum annual dividends, for a period not exceeding six months, which is likewise fixed as the maximum period for which any loan or discount can be made; the other department shall be the issue department, which shall consist of three commissioners for the chief office and three for each branch office; one shall be appointed by the President of the United States, with the consent of the Senate, one by the governor of the state in which the office is located, and one by the governor and managers of the office or branch for which he shall act. Said commissioners shall give security in such sum as the proprietors shall name, for the faithful performance of their duties, as is hereinafter provided for, and hold their office for one year.

SEC. 16. That the provisions of this act are all times subject to amendment by the Congress of the United States of America; and the charter hereby granted shall remain in force or twenty-five years, unless forfeited by a violation of some of its provisions.

SEC. 17. That the Exchequer shall at no time, either directly or indirectly, be interested, either by purchase or sale in any agricultural, manufactured, or mineral products, nor in any real estate or other property, except only it may own the necessary buildings for its offices, or acquire real or personal property in settlement of debt or debts due to it; nor shall any officer elected by the Exchequer, or any of its branches, in any way be interested in any dealings in stocks, bonds, mortgages, or securities of any kind, or be permitted to vote for any officer or officers in any political election in any state, county, or corporation, for Federal officers, or any others.

SEC. 18. That this act shall be in force from and after its passage. [Engr. The United States to hold one-quarter of the stock of the Exchequer.]

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