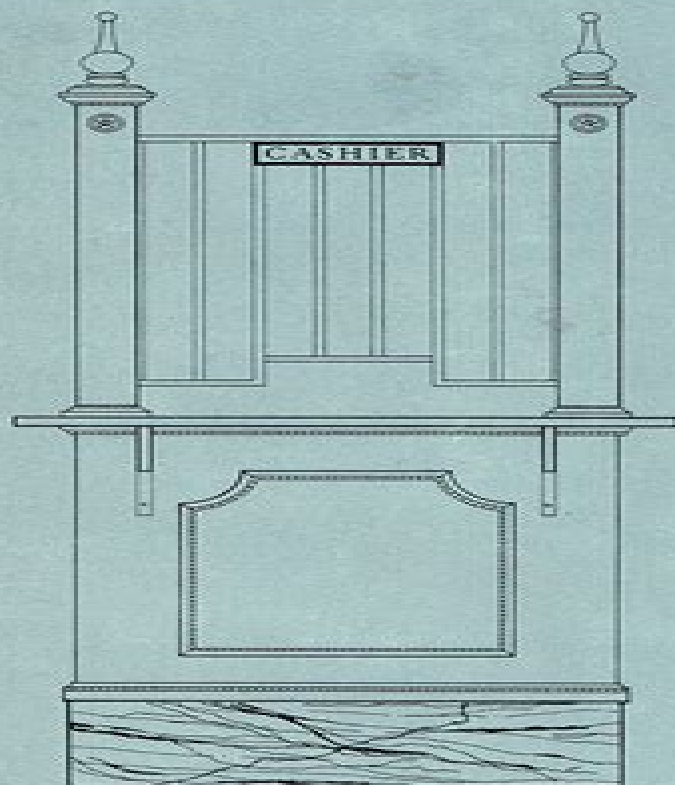


The Development of State-Chartered Banking in Texas



**Joseph M. Grant
Lawrence L. Crum**

Bureau of Business Research • The University of Texas at Austin

The Development Of State Chartered Banking In Texas From Predecessor Systems Until 197

Ying-Ying Zheng



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The Development of State-Chartered Banking in Texas from Predecessor Systems Until 1970 Joseph M. Grant, Lawrence L. Crum, 1978-02 **Current Book Review Citations**, 1981 **Paperbound Books in Print**, 1982 **The Publishers' Trade List Annual**, 1985 Books in Print Supplement, 1985 The Chicago Legal News, 1913 World Who's who in Commerce and Industry, 1957 Who's who in Commerce and Industry, 1957 Current Law Index, 2000 Development of State-Chartered Banking in Texas Joseph M. Grant, 1978 *A Banking History of Texas, 1835-1929* Avery Luvere Carlson, 2007 The history of banking in Texas from the Republic era through the Great Depression is a tale of uncertainty distrust and confusion but it is not without a cast of heroic figures This is the story of the pioneering institutions and individuals that laid the foundation for the current system of banking in Texas despite enormous legislative and economic obstacles The Texas Revolution repeated constitutional prohibitions on banks civil war and unstable economic conditions hampered the development of an established system of dependable institutions From the embattled history of the first bank chartered in Mexican Texas The Commercial Agricultural Bank to far more obscure firms the essential facts are here The product of years of research drawing on primary documents this work has been cited extensively in subsequent works relating to Texas and southern banking Originally published in 1930 by the Fort Worth National Bank upon the death of the bank's founding father this title has been out of print since This new edition has been wholly revised and re-designed for improved readability

State Banking in Early America Howard Bodenhorn, 2002-11-28 Howard Bodenhorn's *State Banking in Early America* studies the financial experimentation that took place in the United States between 1790 and 1860 Dr Bodenhorn's book explores regional differences in banking structures which bear indirectly in the connection between financial and economic development If a single theme emerges it is that the United States benefitted from its free banking philosophy in which state governments rather than a centralized authority created financial structures designed to serve specific local needs Thus decentralized federalism provided state legislatures with a great deal of flexibility in their individual approaches to economic and financial issues The important lessons to be learned from Dr Bodenhorn's historical account are that successful banking systems are flexible predictable and incentive compatible they meet the needs of the borrowers depositors and shareholders and they reduce downside risks to generally agreed upon levels These lessons imply that we cannot a priori define an optimal one size fits all banking system We need to know something about the formal and informal institutions underlying an economy and about the risk preferences of its citizenry Historically outsiders view Americans as experimenters and risk takers Nowhere is this experimentation and risk taking more apparent than in early American banking policies

Analysis of the evolution

of the state banking system of Texas Joseph Moorman Grant,1970 **Overview of State Chartered Banking in Texas**
Texas. Department of Banking,1999 **Texas Bankers Record** Texas Bankers Association,2025-05-22 Texas Bankers
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Commerce Bank one of the city s largest **A Profile of State-chartered Banking** Conference of State Bank
Supervisors,1988 A Monetary and Banking History of Texas from the Mexican Regime to the Present Day, 1821-1929
Avery Luvere Carlson,1930 History of money and banking in Texas

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