

Unit 5: Impact of Economic Factors on Government Policy

Why we have a national bank: Following the revolutionary war, the American economy struggled. Without an initially strong centralized government, taxes couldn't be collected from the states and commerce went unregulated. With states operating independently of one another, finding a way to stabilize the economy equally across the nation was difficult.

Alexander Hamilton: Proposed idea of a national bank, with intention to create national currency, citing the constitution's "Necessary and Proper" clause, believing the government had the ability to do what it believed necessary whenever it needed to.

Thomas Jefferson: Opposed the proposal put forth by Hamilton because he believed that "Necessary and proper" meant that the government should only act if all other methods of attaining a desired outcome had been exhausted.

Difference of opinion: Ultimately, Hamilton's position was supported by congress. Looking at the difference between the nation then and what it's become, does this ruling still apply? Should it change?

National banks beget national problems: Andrew Jackson, being distrustful of banks, took measures to mitigate any potential growth of power in the national bank that might be a detriment to the nation. In doing so he nearly crippled the economy, causing the Panic of 1837. In short, the nation's money had been moved to smaller banks which didn't have the money it was loaning out. One bad cotton harvest later, people started withdrawing money from banks in droves.

No economic Policy – No Restraint: without any policies to regulate bank spending or loan controls/investments, banks have every opportunity to spend more money than they have and take greater risks, more often than not resulting in economic panic or disaster.

Panic of 1907: Another instance in American history where unregulated banking practices led to a mass withdrawal of money by investors and American depositors, especially when banks no longer had the money to give back. The Panic was eventually ended after several wealthy financiers invested their own money into the banks to combat the crisis.

Federal Reserve Act of 1913: Established an independent government entity, decentralizing the economy, and providing economic stability.
Decentralized – no representation. Does the government have the right to

Problems In American Democracy

Ray Osgood Hughes



Problems In American Democracy:

Problems in American Democracy Thames Williamson, 1925 **Problems of American Democracy** Ray Osgood Hughes, 1922 **Everyday Problems of American Democracy** John Thomas Greenan, Albert Barrett Meredith, 1924
Problems of American Democracy Henry Reed Burch, Samuel Howard Patterson, 1927 **Workbook and Study Outline for Problems of American Democracy** Raymond Robert Ammarell, 1928 **Problems in American Democracy** Thames Ross Williamson, 2015-06-04

Excerpt from *Problems in American Democracy* There is an increasing demand for a textbook which will bring the student into direct contact with the great current issues of American life and which will afford practical training to those who soon must grapple with the economic social and political problems of our own time It is with the hope of meeting such a demand that this text has been prepared The plan of the book calls for a word of explanation It is poor pedagogy to expect the student to attack the defects of American life and at the same time to place in his hands a book which deals preeminently with the mechanism of government As well send a boy to a hardware store to buy tools before he is told whether he is to make a mouse trap or a boat Furthermore to spend much more time on the mechanism of government than on the actual problems of democracy is a mistake in emphasis Government is a means not an end It is a tool by means of which we attack and solve our problems Therefore the student of this text begins not with the mechanism of government but with the historical background of American democracy its origin development and promise for the future Following this is a brief survey of the economic life of the nation because that economic life constitutes the fundamental basis of our problems Considerable space has been devoted to a problem growing directly out of economic conditions i e the question of social justice or industrial reform This is the most pressing question before any modern people but strangely enough one which heretofore has been neglected by our schools Because they tend to arise primarily from a bad economic situation such social problems as industrial relations health in industry and immigration are next considered About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books Find more at www.forgottenbooks.com This book is a reproduction of an important historical work Forgotten Books uses state of the art technology to digitally reconstruct the work preserving the original format whilst repairing imperfections present in the aged copy In rare cases an imperfection in the original such as a blemish or missing page may be replicated in our edition We do however repair the vast majority of imperfections successfully any imperfections that remain are intentionally left to preserve the state of such historical works

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the Supreme Court's controversial involvement in the 2000 presidential election Hudson focuses on eight challenges to American democracy to provide not only balanced clear sighted recommendations for reform but to emphasize that the strength of our political system rests on our ability to respond successfully to these pressing issues

Problems of American Democracy Ray Osgood Hughes,1935 *Government and Politics in the United States* William Backus Guitteau,1920

Problems of American Democracy R. O. Hughes,2015-06-04 Excerpt from Problems of American Democracy The highest ideal of our schools is to produce good citizens Good citizenship calls for an understanding of the great problems which a democracy such as ours must face The good citizen does not expect to be an expert at solving every problem but he at least may know that certain important problems exist and he may establish sound principles on which to base his thinking with reference to them The last opportunity that millions of our citizens will ever have to consider some of these problems in a formal way is in the secondary school Here education for the many ceases And even for the smaller number who go to college it is well that at the age when they begin to form positive opinions a definite opportunity should be afforded to consider the great questions of society industry and government And so we have in many schools and shall have in many more a course known as Problems of Democracy Such a course should consider not only the problems of government though these may well be looked upon as connecting links by which to bind together all the interests of the American citizen but also the great questions of social and industrial relationships which are in every way as vital as any questions of government Indeed government exists because we have social and economic problems which cannot be solved without its aid Each question that is treated here is considered a real problem The effort is made first to state conditions as they are second to discover without going too deeply into pure history the reasons for these conditions third to decide what ought to be done about them About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books Find more at www.forgottenbooks.com This book is a reproduction of an important historical work Forgotten Books uses state of the art technology to digitally reconstruct the work preserving the original format whilst repairing imperfections present in the aged copy In rare cases an imperfection in the original such as a blemish or missing page may be replicated in our edition We do however repair the vast majority of imperfections successfully any imperfections that remain are intentionally left to preserve the state of such historical works

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