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The resulting system, with its myriad of local unit banks, was “fragile by design.” Eventually, however, the system of unit banks was broken because of the declining economic role and political

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power of agriculture. The crisis of 2008
in the United States is covered in
chapters 7 and 8.

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Reviewed by Philip R. P. Coelho | Fragile
by Design is an excellent and
provocative book. It is an amalgam of

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economic history and theory combined to illuminate banking and financial history with special relevance to the recent collapse in American banking. My review is somewhat idiosyncratic; I think that the authors, Charles W. Calomiri

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Charles W. Calomiris and Stephen H.
Haber Princeton, N.J.: Princeton
University Press, 2014, 570 pp. Charles
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"Fragile by Design bristles with insights about how conflicting private interests, intermediated through political institutions, have sometimes produced banking and social insurance arrangements that make financial crises much more likely than they should be."
--Thomas Sargent, Nobel Laureate in Economics "Why do America's banks go

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bust so often?

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The Answer of Fragile by Design Politics are “baked into” the property rights systems that underpin banks. Thus, countries do not “choose” their banking systems in any coherent meaning of the

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word. Rather, countries get the banking system that their political institutions will permit.

Fragile by Design: Banking Crises, Scarce Credit, and ...

Fragile by design : the political origins of banking crises and scarce credit / Charles W. Calomiris and Stephen H.

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**Fragile by design : the political
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In Fragile by Design, Calomiris and
Haber set out to explain why some
countries, like the United States, appear
prone to banking crises, while other
countries, like Canada, have been crisis

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free. Their conclusion is that it all comes down to politics.

Book Review: Fragile by Design: The Political Origins of ...

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and conflict affected ...

**What We've Learned: Constitution-
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JB: There are also lots of people who just don't think of it as an issue in graphic design. They say: "Well, this is my job, I am a graphic designer, I do this for companies and politics has nothing to do

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with it.” But the absolute decision to be a graphic designer is a political decision. Graphic design is at the heart of capitalism.

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These were among the topic of this week's most compelling political images.

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Smoke hangs over the Oakland-San
Francisco Bay Bridge on Sept. 9. Dozens
of major fires have smothered California
in

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