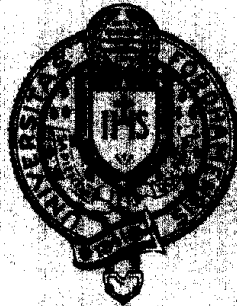


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**THE EXPANSION OF STATE BANK POWERS,
THE FEDERAL RESPONSE, AND THE CASE FOR
PRESERVING THE DUAL BANKING SYSTEM**

Arthur E. Wilmarth, Jr.

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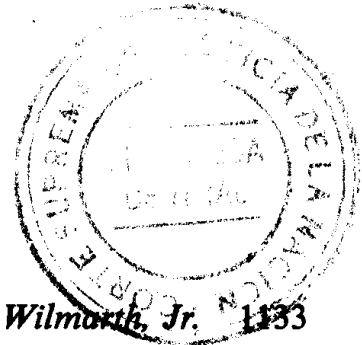
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