



The Federal Reserve Act: Making the American Banking System Stronger (Progressive Movement 1900-1920: Efforts to Reform America's New Industrial Society)

Melanie Ann Apel

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The American banking system after the Civil War was not centralized but rather functioned independently in different geographical areas. Policies were not coordinated to insure that the money supply was sufficient to keep governments and businesses running properly. Through the efforts of the progressives, the Federal Reserve Act was passed to devise and implement a plan to stave off problems in currency, policies, and the money supply.

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