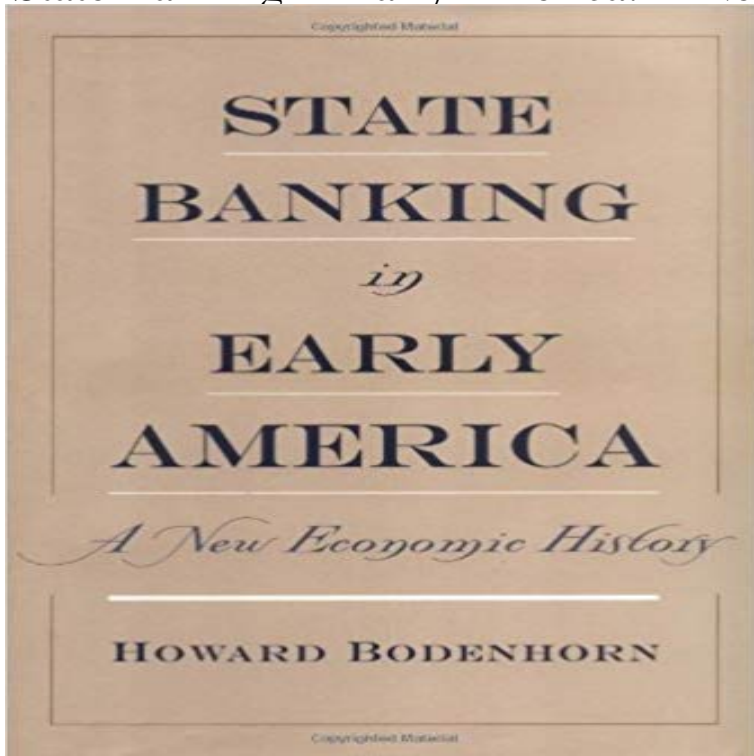


State Banking in Early America: A New Economic History



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.

Agradable ruta realizada junto al Bilbao Alpino que parte desde la localidad alavesa de Guinea, en la vertiente Sur de la sierra de Arkamo y que discurre por las cimas de Olvedo, Pelistornes y Cantoblanco.

Desde Guinea el camino es muy evidente, ya que las dos primeras cimas están muy cerca y separadas por un pequeño collado. Su subida es corta y casi directa y está señalizada justo a la salida del pueblo.

Al Olvedo se llega relativamente rápido. A pesar de que las nubes a veces nos impiden apreciar las vistas, el paisaje se intuye precioso.

2017-01-22_10-36-17

Para pasar del Olvedo al Pelistornes tan sólo tenemos que cruzar el collado y llegaremos en apenas 10 minutos a nuestra segunda cima del día.

2017-01-22_10-53-02

Una vez coronadas las cimas anteriores hay que continuar la travesía en dirección a la al Cantoblanco, que se asciende tras un durillo cortafuegos.

20170122_123405

Desde la cima tenemos justo en frente el Montemayor, máxima altura de la vecina sierra de Arkamo.2017-01-22_13-00-09

Finalmente, iniciamos el descenso hacia la curiosa localidad de Salinas de Añana...

20170122_142807

...donde podremos completar la ruta con una visita a las propias Salinas.

20170122_142812

Una ruta de unos 15 kilómetros sin dificultades reseñables. Únicamente se hace necesaria logística de vehículos. De no tener esta facilidad entonces es mejor realizar únicamente la subida al Olvedo y Pelistornes.

Tu voto:

Publicado en Araba, Rutas fáciles | Deja un comentario

Los Retos de 2017

Publicado el 01/24/2017 por 12meses12montes

Bueno, un nuevo año que ha pasado y uno nuevo que acaba de comenzar. 2016 fue un año muy intenso, si bien los retos que nos marcamos en un principio sólo se vieron cumplidos en una tercera parte. No fue un buen año para ellos, ésta vez la alineación de planetas se generó en pocas ocasiones.

Sin embargo, no decaemos. Cogemos el testigo y no vamos a desistir en su intento, por lo que los retos que no conseguimos cumplir en 2016 serán los que tratemos de realizar en 2017, más algunos otros, a ver qué os parecen. Seguir leyendo

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