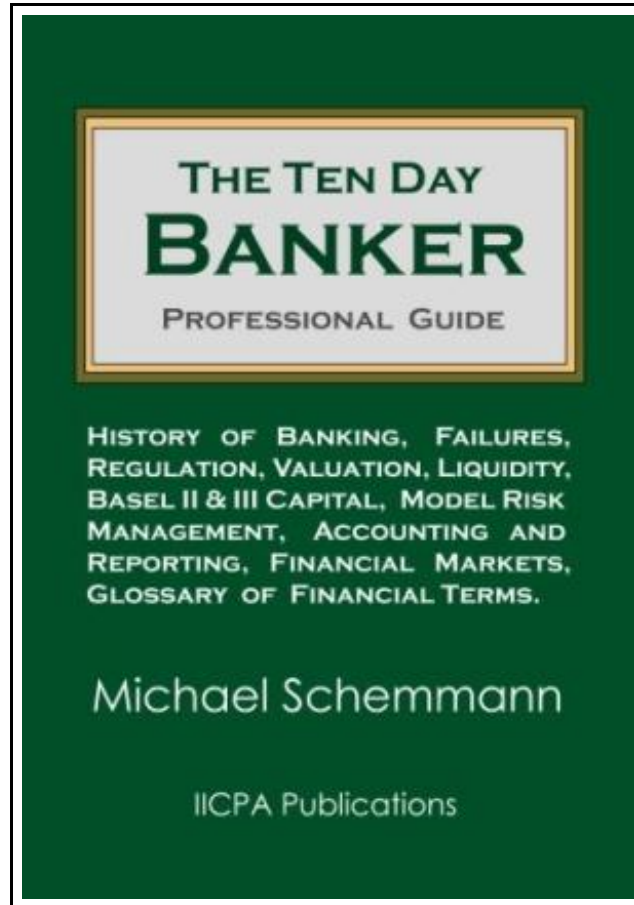


## The Ten Day Banker: Professional Guide



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*(Ally Reichel)*

## THE TEN DAY BANKER: PROFESSIONAL GUIDE



CreateSpace Independent Publishing Platform, 2014. Book Condition: New. Brand New, Unread Copy in Perfect Condition. A+ Customer Service! Summary: The author trained as a banker in Germany, worked in Switzerland under Paul Erdman (later a high-finance bestselling author), and moved up the ranks to corporate credit at a Canadian chartered bank in Toronto. He is a CPA in the State of Washington and a university professor for accounting and finance in Southeast and Central Asia. Schemmann is an outspoken critic of the current banking practices, the violations of accounting concepts and principles enshrined in IFRS, and has written widely on matters of money and banking, beginning in 1992, resulting in correspondence with ministers of finance and governors of central banks. The basic idea of commercial banking involves the simple business of receiving money from depositors for safekeeping at credit interest, and disbursing money on loan to borrowers at debit interest, covering the risk of loan default by taking adequate collateral for security, while the depositors remain unsecured. The modern idea of commercial banking involves the creation of deposits by double-entry bookkeeping without money, meaning the deposits are not backed by legal tender money -- which was learned from the goldsmith bankers of London in the 1600s, the lessons taught by John Law of Lauriston and the failure of his Banque Generale Privee (later known as Banque Royale) in Paris in 1720, and the Bank of Amsterdam founded 1609, closed in 1819 -- making bank deposits a highly questionable thing, and commercial banking one of the riskiest businesses around, as demonstrated during the Savings & Loan crisis of the 1980s when 2,790 American banks failed. The basic idea of banking has been made complex by the law, rules and regulations intended to counter-act the risks inherent in bank-deposit creation without money, requiring minimum...



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