



# **Laissez Faire Banking (Routledge Foundations of the Market Economy)**

*Kevin Dowd*

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The idea of free (or laissez-faire) banking has enjoyed a remarkable renaissance in recent years. It is a novel idea that challenges much of what many banking scholars still take for granted - that banking is inherently unstable, that the banking system needs a lender of last resort or deposit insurance to defend it in a crisis, and that the Government has to protect the value of the currency. Against this free banking sets an argument which is in essence very simple: if markets are generally better at allocating resources than governments, then what is different about money and the industry that provides it and why? "Laissez-Faire Banking" is divided into three inter-related sections, dealing with the theory of free banking, historical experiences of it and present-day monetary and banking reforms based on free banking principles.

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