

L Arte Di Ben Cucinare



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Reviews

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(Pasquale Klocko)

L ARTE DI BEN CUCINARE



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 96 pages. OCLC Number: (OCoLC)70154206 Subject: Banks and banking -- State supervision. Excerpt: . . . Act to specify either that the states and OCC share jurisdiction over operating subsidiaries, or that operating subsidiaries are to be treated as national bank affiliates. Moreover, providing for state involvement in the supervision of operating subsidiaries, even if only for consumer protection purposes, raises both policy and practical questions - for example, in drawing a line clearly defining states authority. Some officials suggested that a national consumer protection lending standard applicable to lending activities by all state-chartered and federally chartered financial institutions would avoid disputes about preemption and serve to satisfy concerns about the effectiveness of current efforts to protect consumers from lending abuses. A uniform standard, however, could limit states abilities to enact standards of their own. The third measure would involve OCC initiating efforts to involve the states in addressing their concerns. This would be consistent with one of OCCs strategic goals and could assist both the states and the OCC in their consumer protection efforts - for example, by providing a means to systematically share relevant information on local conditions. This report makes a recommendation to the Comptroller of the Currency that is designed to clarify the applicability of state consumer protection laws to national banks. We provided a draft of this report to OCC for review and comment. In a letter (reprinted in app. VII), the Comptroller of the Currency agreed with our recommendation, specifically recognizing that OCC should find more opportunities to work cooperatively with the states to address issues that affect the institutions it regulates, enhance existing information concerning the principles that guide its preemption analysis, and look for opportunities to generally address...



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