

SUPERIOR SAVINGS BANK'S NEW LOCATION DECISION: IS LESS MORE?

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Crash and Depression 1929-1932

Fall of 1929 saw 9 million Americans trading on Wall Street
October 29th 1929 "Black Tuesday" 16 million stocks were traded many stocks found no buyers

1st : Stock market 101

Factors that led to the Stock Market crash

- Over speculation
- Buying stocks on margin
- Global economic crisis



Chat of fees

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FDR and the New Dizzle.. I mean the New Deal 1933-1935



32.

ROOSEVELT, elected 38th president of 1933
1933-1935

ROOSEVELT: the first of the New Deal and the New Deal after, FDR was not to give
evidence to support his "New Deal" program.

Headline 3

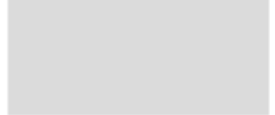


Quotation 1

Headline 4



Headline 5



Conceptual considerations

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- Main causes of the Great Depression
- How did the "New Deal" seek to fight the Depression
- The "New Deal" progress with the greatest long-term effect
- How specific groups were impacted by the New Deal

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

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ROOSEVELT, FRANKLIN D. (March 30, 1882 - February 12, 1945)

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FRANKLIN D. ROOSEVELT, 32ND PRESIDENT OF THE UNITED STATES, 1933-1945

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Democrat, elected in the election of 1932
Inaugurated in March 1933

Between the time of election and the time he took office, FDR worked to pick advisers known as the "Brain Trust"
Came up with the "New Deal"

Headline 3

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- **Main causes of the Great Depression**
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- **The "New Deal" programs with the greatest long-term effect**
- **How specific groups were impacted by the new deal**

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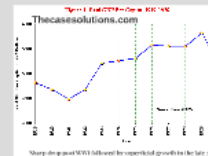
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Effects of the crash

Bank failures
life savings lost
unemployment up to 30%

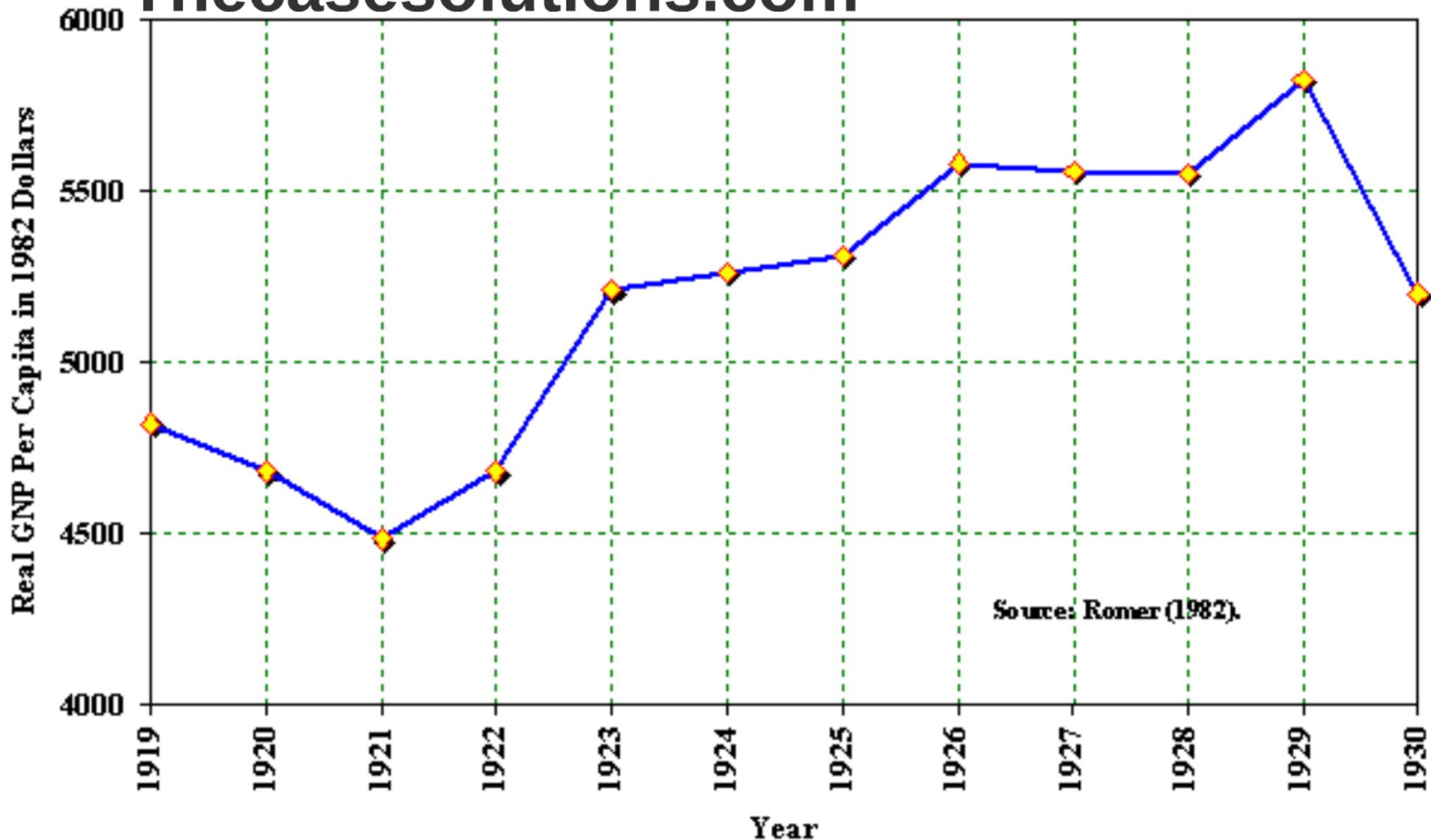
Black Thursday
By early September 1929 many began to question the strength of the market. People began selling their stocks.

Black Tuesday
October 29, 1929
Confidence in the market collapsed.
People began selling their stocks by the millions.
20 million stocks sold.
Caused the Dow Jones to lose 11.73%.
Caused the Dow to close at 30.10 after a high of 30.10.

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Figure 1: Real GNP Per Capita, 1919-1930

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Sharp drop post WWI followed by superficial growth in the late 20s

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Consumers had less money to spend

As businesses failed, wages were cut and people could not spend money on “extra” items

Since nobody was buying, more businesses failed, causing more unemployment, which caused even less money to be spent in stores

Living on credit

People were living above their means

People could not afford to buy items out right so they paid for them on credit and assumed they would pay it back later

Credit Cards

Installment Plans -paying off the total cost in monthly payments

Buying Stocks on the Margin- many wanted to invest in the stock market, but could not afford to pay the full amount of the stock so they borrowed from a broker (took out a loan to pay for it)

Many couldn't pay back the full amount of their loans or were so strapped for cash they couldn't spend money on other items, which hurt other businesses, causing more people to become unemployed

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Black Thursday-

By early September 1929 many began to question the strength of the market
People began selling their stocks

Black Tuesday-

October 29, 1929

Confidence in the market collapsed

People began selling their stocks for pennies

16 million stocks sold

Could not pay back their loans

Caused banks to close, by November investors had lost 30 billion dollars

Hoover's Response

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Hoover felt this was a natural cycle of economics, and for the federal government to intervene would go against American values

