

ORIGINS
OF
COMMERCIAL
BANKING
IN
AMERICA,
1750–1800

ROBERT E. WRIGHT

Origins Of Commercial Banking In America 1750 18

James R. Fichter



Origins Of Commercial Banking In America 1750 18:

Origins of Commercial Banking in America, 1750-1800 Robert Eric Wright, 2001 In a study developed from his 1997 Ph D dissertation for the State University of New York Buffalo Banking and Politics in New York 1784 1829 Wright money and banking U of Virginia investigates why American banking arose when it did and with the particular characteristics it did c Book News Inc

Underwriters of the United States Hannah Farber, 2021-10-28 Unassuming but formidable American maritime insurers used their position at the pinnacle of global trade to shape the new nation The international information they gathered and the capital they generated enabled them to play central roles in state building and economic development During the Revolution they helped the U S negotiate foreign loans sell state debts and establish a single national bank Afterward they increased their influence by lending money to the federal government and to its citizens Even as federal and state governments began to encroach on their domain maritime insurers adapted preserving their autonomy and authority through extensive involvement in the formation of commercial law Leveraging their claims to unmatched expertise they operated free from government interference while simultaneously embedding themselves into the nation s institutional fabric By the early nineteenth century insurers were no longer just risk assessors They were nation builders and market makers Deeply and imaginatively researched *Underwriters of the United States* uses marine insurers to reveal a startlingly original story of risk money and power in the founding era

The Philadelphia Stock Exchange and the City It Made Domenic Vitiello, George E. Thomas, 2010-04-14 The Philadelphia Stock Exchange and the City It Made recounts the history of America s first stock exchange and the ways it shaped the growth and decline of the city around it Founded in 1790 the Philadelphia Stock Exchange its member firms and the companies they financed had profound impacts on the city s place in the world economy At its start the exchange and its members helped spur the development of the early United States its financial sector and its westward expansion During the nineteenth century they invested in making Philadelphia the center of industrial America raising capital for the railroads and coal mines that connected cities to one another and built a fossil fuel based economy After financing the Civil War they underwrote the growth of the modern metropolis its transportation infrastructure utility systems and real estate development At the turn of the twentieth century stagnation of the exchange contributed to Philadelphia s loss of power in the national and world economy This original interpretation of the roots of deindustrialization holds important lessons for other cities that have declined The exchange s revival following World War II is a remarkable story but it also illustrates the limits of economic development in postindustrial cities Unlike earlier eras the exchange s fortunes diverged from those of the city around it Ultimately it became part of a larger global institution when it merged with NASDAQ in 2008 Far more than a history of a single institution *The Philadelphia Stock Exchange and the City It Made* traces the evolving relationship between the exchange and the city For people concerned with cities and their development this study offers a long term history of the public private partnerships and private sector led urban development

popular today More generally it traces the networks of firms and institutions revealed by the securities market and its participants Herein lies a critical and understudied part of the history of metropolitan economic development

Reconstructing the National Bank Controversy Eric Lomazoff,2018-11-07 The Bank of the United States sparked several rounds of intense debate over the meaning of the Constitution s Necessary and Proper Clause which authorizes the federal government to make laws that are necessary for exercising its other powers Our standard account of the national bank controversy however is incomplete The controversy was much more dynamic than a two sided debate over a single constitutional provision and was shaped as much by politics as by law With *Reconstructing the National Bank Controversy* Eric Lomazoff offers a far more robust account of the constitutional politics of national banking between 1791 and 1832 During that time three forces changes within the Bank itself growing tension over federal power within the Republican coalition and the endurance of monetary turmoil beyond the War of 1812 drove the development of our first major debate over the scope of federal power at least as much as the formal dimensions of the Constitution or the absence of a shared legal definition for the word necessary These three forces sometimes alone sometimes in combination repeatedly reshaped the terms on which the Bank s constitutionality was contested Lomazoff documents how these three dimensions of the polity changed over time and traces the manner in which they periodically led federal officials to adjust their claims about the Bank s constitutionality This includes the emergence of the Coinage Clause which gives Congress power to coin money regulate the value thereof as a novel justification for the institution He concludes the book by explaining why a more robust account of the national bank controversy can help us understand the constitutional basis for modern American monetary politics

Jefferson's Treasure Gregory May,2018-08-07 George Washington had Alexander Hamilton Thomas Jefferson had Albert Gallatin From internationally known tax expert and former Supreme Court law clerk Gregory May comes this long overdue biography of the remarkable immigrant who launched the fiscal policies that shaped the early Republic and the future of American politics Not Alexander Hamilton Albert Gallatin To this day the fight over fiscal policy lies at the center of American politics Jefferson s champion in that fight was Albert Gallatin a Swiss immigrant who served as Treasury Secretary for twelve years because he was the only man in Jefferson s party who understood finance well enough to reform Alexander Hamilton s system A look at Gallatin s work repealing internal taxes restraining government spending and repaying public debt puts our current federal fiscal problems in perspective The Jefferson Administration s enduring achievement was to contain the federal government by restraining its fiscal power This was Gallatin s work It set the pattern for federal finance until the Civil War and it created a culture of fiscal responsibility that survived well into the twentieth century

Banking in Oklahoma Before Statehood Michael J. Hightower,2013-10-10 This lively book takes Oklahoma history into the world of Wild West capitalism It begins with a useful survey of banking from the early days of the American republic until commercial patterns coalesced in the East It then follows the course of American expansion westward tracing the evolution of commerce and

banking in Oklahoma from their genesis to the eve of statehood in 1907 Banking in Oklahoma before Statehood is not just a story of men sitting behind desks Author Michael J Hightower describes the riverboat trade in the Arkansas and Red River valleys and freighting on the Santa Fe Trail Shortages of both currency and credit posed major impediments to regional commerce until storekeepers solved these problems by moving beyond barter to open ad hoc establishments known as merchant banks Banking went through a wild adolescence during the territorial period The era saw robberies and insider shenanigans rivalries between banks with territorial and national charters speculation in land and natural resources and land fraud in the Indian Territory But as banking matured the better capitalized institutions became the nucleus of commercial culture in the Oklahoma and Indian Territories To tell this story the author blends documentary historical research in both public and corporate archives with his own interviews and those that WPA field workers conducted with old timers during the New Deal Bankers were never far from the action during the territorial period and the institutions they built were both cause and effect of Oklahoma s inclusion in national networks of banking and commerce The no holds barred brand of capitalism that breathed life into the Oklahoma frontier has remained alive and well since the days of the fur traders As one knowledgeable observer said in the 1980s You ve always had the gambling spirit in Oklahoma *The US National Debt, 1787-1900 Vol 1* Robert E Wright,2024-10-28 This volume assembles a broad selection of rare primary resource materials in the form of essays reports books and compendia informing on US public finances in the late eighteenth century It investigates the debates put forward from which comparisons with today s debt can be drawn *Central Banking Before 1800* Ulrich Bindseil,2019 Central banking has a long and colourful history from which important lessons can be drawn This book reviews the policy objectives and financial operations of 25 central banks established before 1800 to show that many of today s central banking controversies date as far back as this time *The Evolution of the Property Relation A.* Davis,2015-02-04 Evolution of the Property Relation defines an approach to economics which is centered around the concept of property and explores the historical evolution of the relationship of the individual private property and the state and the distinctive changes wrought by the emergence of the market Nobody Men Travis Glasson,2025-06-17 The story of colonists who were neither loyalists nor patriots during the American Revolution told through the experiences of one transatlantic family At least one third of the colonial population were neutrals during the American Revolution yet they have rarely featured in narratives that shape our ideas about the conflict By following a single transatlantic family the Crugers historian Travis Glasson puts neutrals the nobody men at the center of this tumultuous period s history Like most neutrals the Crugers prioritized peace above any specific constitutional arrangement and sought ways out of the military struggle The Crugers were prominent among prewar defenders of colonial rights and their experiences once the shooting started in places including New York the island of St Croix and London reveal the complex dilemmas that confronted those in the middle during the violent upheaval The Crugers dealings with each other and with a cast of boldfaced names including Alexander

Hamilton John Jay Edmund Burke John Wilkes Lord North and George Washington illuminate how some people looked to chart alternate courses through perilous waters Based on extensive research in the United States and Britain Nobody Men humanizes what it meant to live through revolutionary civil war and recovers little known but essential histories of how new nations formed as an older empire broke apart

The First Wall Street Robert E. Wright, 2010-04-15 When Americans think of investment and finance they think of Wall Street though this was not always the case During the dawn of the Republic Philadelphia was the center of American finance The first stock exchange in the nation was founded there in 1790 and around it the bustling thoroughfare known as Chestnut Street was home to the nation's most powerful financial institutions The First Wall Street recounts the fascinating history of Chestnut Street and its forgotten role in the birth of American finance According to Robert E Wright Philadelphia known for its cultivation of liberty and freedom blossomed into a financial epicenter during the nation's colonial period The continent's most prodigious minds and talented financiers flocked to Philly in droves and by the eve of the Revolution the Quaker City was the most financially sophisticated region in North America The First Wall Street reveals how the city played a leading role in the financing of the American Revolution and emerged from that titanic struggle with not just the wealth it forged in the crucible of war but an invaluable amount of human capital as well This capital helped make Philadelphia home to the Bank of the United States the U S Mint an active securities exchange and several banks and insurance companies all clustered in or around Chestnut Street But as the decades passed financial institutions were lured to New York and by the late 1820s only the powerful Second Bank of the United States upheld Philadelphia's financial stature But when Andrew Jackson vetoed its charter he sealed the fate of Chestnut Street forever and of Wall Street too Finely nuanced and elegantly written The First Wall Street will appeal to anyone interested in the history of the United States and the origins of its unrivaled economy

Books on Early American History and Culture, 1961-1970 Raymond D. Irwin, 2007-02-28 Each entry within this guide outlines scholarly books authors editors and publishers that exhibit the most useful information for research Following each detailed citation is a brief summary of the book Each book listed covers a wide variety of subjects in American history including Native Americans slavery gender and migration to rural life agriculture politics government and communication This volume is part of a series of annotated bibliographies on early American history and culture Extensive indexes thematic chapters and book summaries will assist any researcher in an easy manner Aside from outlining fantastic scholarly books this book includes chapters on general early American history historiography and public history to name a few This is the only comprehensive guide to early American history and culture for this period and it indicates which books from the 1960s have been most influential in the journal literature of the past twenty five years

A Nation of Counterfeiters Stephen Mihm, 2007-09-15 Listen to a short interview with Stephen Mihm Host Chris Gondek Producer Heron Crane Few of us question the slips of green paper that come and go in our purses pockets and wallets Yet confidence in the money supply is a recent phenomenon prior to the Civil

War the United States did not have a single national currency. Instead, countless banks issued paper money in a bewildering variety of denominations and designs, more than ten thousand different kinds. By 1860, counterfeiters flourished amid this anarchy, putting vast quantities of bogus bills into circulation. Their success, Stephen Mihm reveals, is more than an entertaining tale of criminal enterprise; it is the story of the rise of a country defined by a freewheeling brand of capitalism over which the federal government exercised little control. It was an era when responsibility for the country's currency remained in the hands of capitalists for whom making money was as much a literal as a figurative undertaking. Mihm's witty tale brims with colorful characters: shady bankers, corrupt cops, charismatic criminals, and brilliant engravers. Based on prodigious research, it ranges far and wide from New York City's criminal underworld to the gold fields of California and the battlefields of the Civil War. We learn how the federal government issued greenbacks for the first time and began dismantling the older monetary system and the counterfeit economy it sustained. *A Nation of Counterfeiters* is a trailblazing work of history, one that casts the country's capitalist roots in a startling new light. Readers will recognize the same get-rich-quick spirit that lives on in the speculative bubbles and confidence games of the twenty-first century.

Southern Society and Its Transformations, 1790-1860 Susanna Delfino, Michele Gillespie, Louis M. Kyriakouides, 2011-06-15. In *Southern Society and Its Transformations*, a new set of scholars challenge conventional perceptions of the antebellum South as an economically static region compared to the North. Showing that the pre-Civil War South was much more complex than once thought, the essays in this volume examine the economic lives and social realities of three overlooked but important groups of southerners: the working poor, non-slaveholding whites, and middling property holders such as small planters, professionals, and entrepreneurs. The nine essays that comprise *Southern Society and Its Transformations* explore new territory in the study of the slave era South, conveying how modernization took shape across the region and exploring the social processes involved in its economic developments. The book is divided into four parts, each analyzing a different facet of white southern life. The first outlines the legal dimensions of race relations, exploring the effects of lynching and the significance of Georgia's vagrancy laws. Part II presents the advent of the market economy and its effect on agriculture in the South, including the beginning of frontier capitalism. The third section details the rise of a professional middle class in the slave era and the conflicts provoked. The book's last section deals with the financial aspects of the transformation in the South, including the credit and debt relationships at play and the presence of corporate entrepreneurship. Between the dawn of the nation and the Civil War, constant change was afoot in the American South. Scholarship has only begun to explore these progressions in the past few decades and has given too little consideration to the economic developments with respect to the working-class experience. These essays show that a new generation of scholars is asking fresh questions about the social aspects of the South's economic transformation. *Southern Society and Its Transformations* is a complex look at how whole groups of traditionally ignored white southerners in the slave era embraced modernizing economic ideas and actions while accepting a place in

their race based world This volume will be of interest to students of Southern and U S economic and social history Bills of Union Aaron Graham,2021-03-12 This book brings together for the first time more than half a dozen proposals for an imperial paper currency in the mid eighteenth century British Atlantic to show how manage colonial currency and banking in the expanding empire Existing studies have looked at the successes and failures of schemes in individual colonies But some had grander ambitions such as Benjamin Franklin and offered proposals for imperial or continental paper currencies and monetary unions which would help knit together colonial territories throughout North America and even the Caribbean into a cohesive whole during a moment of imperial reform This book brings together these proposals for the first time including several never studied before to show how thinkers and writers on empire currency and finance drew on financial practices precedents and principles from across the British Atlantic to present their own visions of monetary union and the future of empire In doing so it makes an important and original contribution to the wider histories of monetary and financial thought and theory and the roots of American monetary policy and the links between finance empire politics reform and revolution It will be of interest to academics working on the history of finance banking and currency in the British Isles North America and the Caribbean in the eighteenth century as well as those working on the political economy of the British Empire including mercantilism trade warfare and the politics of empire in the decades leading up to the American Revolution Savannah's Midnight Hour Lisa L. Denmark,2019 Savannah s Midnight Hour argues that Savannah s development is best understood within the larger history of municipal finance public policy and judicial readjustment in an urbanizing nation In providing such context Lisa Denmark adds constructive complexity to the conventional Old South New South dichotomous narrative in which the politics of slavery secession Civil War and Reconstruction dominate the analysis of economic development Denmark shows us that Savannah s fiscal experience in the antebellum and postbellum years while exhibiting some distinctively southern characteristics also echoes a larger national experience Her broad account of municipal decision making about improvement investment throughout the nineteenth century offers a more nuanced look at the continuity and change of policies in this pivotal urban setting Beginning in the 1820s and continuing into the 1870s Savannah s resourceful government leaders acted enthusiastically and aggressively to establish transportation links and to construct a modern infrastructure Taking the long view of financial risk the city municipal government invested in an ever widening array of projects canals railroads harbor improvement drainage because of their potential to stimulate the city s economy Denmark examines how this ideology of over optimistic risk taking rooted firmly in the antebellum period persisted after the Civil War and eventually brought the city to the brink of bankruptcy The struggle to strike the right balance between using public policy and public money to promote economic development while at the same time trying to maintain a sound fiscal footing is a question governments still struggle with today *American Economic History* Jonathan R. T. Hughes,Louis P. Cain,2011 America s present economy understood through its past Rich in both quantitative techniques and economic theory American

Economic History demonstrates how an understanding of our past can illuminate economic issues that face society today and in the future In simple elegant language this text walks readers through four centuries of political social and economic history focusing on laws and institutions and emphasizing current economic topics The eighth edition has been updated and revised and includes expanded discussions on population health and labor education the automobile industry income and taxes social security unemployment regulation and the financial industry and the history of economic recessions **So Great a Proffit** James R. Fichter,2010-05-31 Fichter has given us a powerful and authoritative book of major importance to students of empire and business alike The William and Mary Quarterly Richard Lee Morton,2008 America, History and Life ,2003 Provides historical coverage of the United States and Canada from prehistory to the present Includes information abstracted from over 2 000 journals published worldwide

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