MEMORIAL

OF

A NUMBER OF MERCHANTS AND OTHERS, CITIZENS OF NEW YORK.

Praying the creation of a National Bank, to be located in the City of New York.

FEBRUARY 8, 1837.
Presented, and ordered to be printed.

To the honorable the Senate and House of Representatives of the United States in Congress assembled:

The memorial of the subscribers, merchants, traders, and other citizens of New York,

RESPECTFULLY REPRESENTS:

The subscribers, merchants, traders, and other citizens of New York, beg leave respectfully to invite the attention of Congress to the present deranged state of the currency and exchanges of the United States, and ask their interposition to remedy it. They do this not merely in their character as citizens, but because their residence and their occupations, necessarily connecting them with the general business of the United States, make them the earliest witnesses and the first sufferers by any disorder in our monetary system, and impose upon them the special duty

of giving the earliest notice of its existence.

It is an obvious truth that the great object of commerce is to convey the products of industry from the original producer to the ultimate consumer. and that all obstructions and all charges upon their passage, although apparently borne by the intermediate agents, must yet fall at last on the productive classes, and are, in fact, only another form of tax on the industry of the country. The undersigned, therefore, deem it right, not merely for themselves but for all the great interests of the Union, to state that the advantages which the United States have for some years enjoyed in regard to their currency and exchanges have ceased, and that, while every thing in the country, all the branches of its industry, every specie of its produce, the rapid extension of its interior improvements, its relation with foreign countries, all indicate a high degree of prosperity, yet great inconvenience and distress are felt in consequence of the uncertain and vacillating condition of the currency and the exchanges. The want of a uniform circulation of universal and equal value is a source of constant embarrassment. The exchanges, the charges upon the carriage of the produce of the country to its destination, have become so disordered as to interpose a commercial barrier between different sections of the Union, while, as an inevitable consequence, the interest of money has risen to a rate so oppressive as to threaten ruin to all branches of industry. A correct view of the change may be obtained by comparing the rates of exchange between different parts of the United States and the city of New York, in the years 1829 and 1836.

RATES OF EXCHANGE.

		1829.			1836.			
From New York to	Portland,	- 1	par.		1/4	to	1 d	iscount.
	Portsmouth,	17	- "		1		11/2	66
"结构"的关系为	Boston,	1991	"		par	to	1 1 2	66
	Providence,	1	66		66		1	66
	Hartford,		66		66	. 0	1 2	"
	Baltimore,	2			66		1	
	Washington,	- 10 30	½ dis	count.	$\frac{1}{2}$		1	66
	Richmond,	-	34	"	1		3	66
•	Norfolk,	-	1/2	66	1		3	66
	Fayetteville,	77	par		2		3	66
	Charleston,	94			1		3	- 66
	Savannah,	-	½ dis	scount.	1		3	*66
	Augusta and M	Tacon,	$\frac{1}{2}$	66	1		6	66
	Mobile,		$\frac{1}{2}$	66	21/2		7	66
	New Orleans	-	1	66	21		7	"
	St. Louis,	/-/	34	66	3		7	66
	Lexington,	-	34 34	66	2		7	
	Louisville,	-	34	66	2		7	"
	Cincinnati,	-	34	. 66	2		7	"
	Pittsburg,		34	66	2		7	66
	Buffalo,	- 1	par.		1		4	"
	Florida,	2017	• "		$1\frac{1}{2}$		5	"

But few banks deal in exchanges at the lowest rates here quoted, and when they do, it is to a very limited amount, when compared to the immense wants of the mercantile community.

The extent of these evils upon all the operations of industry will be readily seen by Congress, and needs no illustration from your memorialists, who will proceed to the more agreeable task of suggesting what

seems to be the appropriate correction of them. It is this:

The whole moneyed system of the United States is in the hands of certain corporations called State Banks, who furnish directly or indirectly all the currency, and negotiate by far the greater part of the domestic exchanges. That their instrumentality has been eminently useful, if not necessary, is willingly conceded. But to their safe administration it was early deemed essential that the General Government, charged with the care of the circulating medium, and with the commercial regulations between the States, should by means of its revenue superintend, and to a certain degree control their movements. For this purpose was devised the National Bank, which, since the foundation of the Government, has formed a part of our monetary system, except in a single interval, when evils, produced by its absence, occasioned its re-establishment. The country was still languishing under the exhaustion of the revolutionary

war, when the Bank of the United States, in 1791, re-established its credit, furnished a sound currency, and gave safety to its internal exchanges. When it ceased, in 1811, the creation of a multitude of State banks produced a suspension of specie payment and a total derangement of the currency and the exchanges, which nothing could retrieve but the re-establishment of a similar and larger national bank. Since that institution has ceased to possess the power of control given by the public deposites, both the currency and the exchanges have elapsed into confusion, and the question now forces itself upon Congress by what process the restoration can be accomplished. The memorialists do not hesitate to recommend as the most easy, simple, and effectual expedient, the return to the known and tried system of a national bank, which our own experience and that of the great commercial nations of Europe concur in recommending. That some controlling power is necessary must be manifest. According to the report of the Secretary of the Treasury to Congress at its present session, within less than three years the paper circulation of the banks has increased from seventy-six millions to one hundred and twenty millions; the banking capital increased from two hundred millions to three hundred millions; and the Legislatures of twentyseven States and Territories exercise the power of augmenting at will their number. Here then are twenty-seven sovereignties with an indefinite power to make banks. Here are several hundred banks with an indefinite power to make currency. They cannot control each other, the State Governments cannot control them, since the power of the State Governments is fitted more to repair than prevent the excesses of banking, so that there is no efficient check on the exercise of a power upon which every man's property depends for its value, and every man's industry for its reward. That such a state of things can long be endured is impossible. That it must end in total derangements, to be rectified only by a great confusion, is manifest, and it seems therefore the part of true wisdom to anticipate, and, if possible, prevent these excesses. This can be done in two ways only: by the power of the Treasury, or by a national bank. But the power of the Treasury over such a multitude of institutions is necessarily very imperfect. It can operate only on banks which are the depositories of the public revenue, comparatively few in number, and not able, however disposed, to superintend the operations of other banks. The extreme penalty too which the Treasury could apply to any bank negligent of its credit, would be the refusal of its notes for revenue, a penalty which would be rather a benefit by withdrawing its supervision from the offender. With every possible respect too for those who have been or may hereafter be at the head of the Treasury, it is obvious that there is no peculiar fitness in that Department for the superintendence of banks, and that there may be great danger in thus making the moneyed concerns of the country a mere appendage to a subordinate department of the Executive. The present scheme was examined by Mr. Gallatin, the Secretary of the Treasury, in 1809, and he said of it, that the State banks could not transact the public business as well as the Bank of the United States: "nor," added he, " is it desirable that the General Government should in respect to its own operations be entirely dependent on institutions over which it has no control whatever. A national bank, deriving its charter from the national legislature. [163]

will, at all times, and under every emergency, feel stronger inducements, both from interest and from a sense of duty, to afford to the Union every assistance within its power." It was tried by Mr. Dallas in 1814, and he declared that "the establishment of a national institution, operating upon credit combined with capital, and regulated by prudence and good faith, is, after all, the only efficient remedy for the disordered condition of our circulating medium." If this plan of insulated State banks, supervised by the Treasury, be insufficient, there remains only one expedient, the national bank, which has the obvious recommendation, that, during forty years of its existence, it succeeded perfectly. Placed at the head of the banks of the United States, with the public revenue to collect and disburse, coming into constant business contact with all the State banks, it, and it alone, can exercise that habitual and gentle and salutary supervision which is at once the check of each, and the security of them all. In short, such an establishment has existed, and is familiar to the habits of the country, and your memorialists desire nothing better than to return to that system under which the commerce and currency of the Union so long prospered.

As to the power of the Government to reorganize such an institution, it is presumed that no doubt can now be entertained. It was established during the administration of Washington, and has received in some form more or less direct, the sanction of all his successors. Even in refusing his assent to the act of Congress passed in 1832, the present Chief Magistrate said, "That a Bank of the United States competent to all the duties which are required by the Government, might be so organized as not to infringe on our own delegated powers or the reserved rights of the States, I have not a doubt. Had the Executive been called upon to furnish the project of such an institution, the duty would have been cheer-

fully performed."

Your memorialists accordingly request that, as the moneyed concerns of the country are already deranged, and are tending to still greater confusion, Congress will without delay create such an institution as is suggested by the President, by which great advantages may be conferred on the country, while the rights of the General Government and of the States may be

scrupulously protected from encroachment and injury.

From the relation which exists between this city and every section of the United States, in the operations of trade, as well as the receipts of the public funds, your memorialists also request that the said institution may be located in New York.

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