The Second Bank of the United States and Ohio (1803-1860): a Collision of Interests

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ful, although many of the artifact illustrations fail to tell readers where the artifacts were found. This book admirably serves two main audiences: nonspecialists seeking an introduction to the long and rich history of Plains Indians, and archeologists and students for whom its nearly encyclopedic coverage and extensive lists of references will facilitate further research.


REVIEWED BY WILLIAM FRIEDRICKS, SIMPSON COLLEGE

Marion Brown explores the history of the Second Bank of the United States (BUS) by juxtaposing it with the development of Ohio’s financial system. In so doing, she examines the evolution of national-state relations. The study breaks new ground in two ways. First, with a broad time frame, the book considers Ohio’s banking history from its territorial period to the Civil War; and second, it provides much greater detail on the BUS branches in Ohio.

According to Brown, the early fight against autocratic territorial governance led Ohioans to be wary of the federal government. During their first decades of statehood, people of Ohio worked to develop a stable economy and create a banking system to provide credit. Many in Ohio saw the formation of the BUS in 1816 and especially the founding of branch offices in Cincinnati and Chillicothe as the intrusion of an alien, outside monopoly that threatened their rights and freedoms. The policy of appointing cashiers for these branches from the home office in Philadelphia, for instance, seemed to confirm Ohioans’ fears. The Panic of 1819 increased hostility toward the BUS when it called in loans. The severe collection policy was viewed as unreasonable and, coupled with the bank’s lack of understanding of local conditions and problems, fueled a growing anti-BUS sentiment throughout the state. Even BUS advocates reconsidered their position. Moves by the Ohio legislature to tax the bank’s branches and in 1821 to forbid its operation in Ohio reflected this antipathy.

When Nicholas Biddle took over the bank’s presidency in 1823, he worked to improve relations with branch offices. Throughout the decade, attacks on the BUS declined until the recharter debate. Concerned about President Andrew Jackson’s growing animosity toward the bank, Biddle sought rechartering early. Congress passed such a bill in 1832, but Jackson vetoed it and survived reelection. States across the nation
reacted to this veto by chartering more banks. Ohio followed suit, but the continued fear of a central bank meant that the legislature opted for a network of local banks instead of a centralized state bank.

Although the BUS’s federal charter expired in 1836, Biddle obtained a charter from Pennsylvania, and the bank continued to operate under state auspices for several years. The Ohio legislature responded by forbidding the BUS of Pennsylvania to operate any banks in the state. Even after the BUS closed its doors and went into trusteeship in 1841, it had a lasting impact in Ohio. Over the next twenty years, the state’s distrust of banks was evident in a number of laws passed to control banks and keep any giant financial institution from dominating the state.

Brown’s use of sources ably supports her study of the BUS from both the national and local perspective. She uses standard collections such as the papers of Langdon Cheves and Nicholas Biddle as well as those of lesser-known figures connected to the Ohio branches. Based on this rich variety of source material, Brown builds an effective analysis of the tempestuous relationship between the BUS and the state of Ohio.


REVIEWED BY WILLIAM HEWITT, WEST CHESTER UNIVERSITY OF PENNSYLVANIA

From the end of the Civil War until the end of the nineteenth century, the police of St. Paul, Minnesota, informally regulated brothel prostitution. Each month a police sweep of the vice district brought madams and prostitutes before the city’s municipal court to be charged with keeping houses of ill fame or prostitution and fined accordingly. “In this case,” according to Joel Best in Controlling Vice, “the police were an important group because everyone involved in the debate over vice policy assumed that the police force was the appropriate agency for controlling prostitution” (138). St. Paul’s policies using the existing prohibition apparatus (laws against prostitution, arrest powers, and so on) as a framework for regulation, Best says, “can be contrasted with fully legitimized regulatory programs, such as state alcohol control commissions, which feature formal regulatory codes, special enforcement agencies, and the like” (138).