

# THE SECOND BANK *of the United States*

A CHAPTER IN THE HISTORY OF CENTRAL BANKING



# Economic Aspects Of The Second Bank Of The United States

**Walter Buckingham Smith**



## **Economic Aspects Of The Second Bank Of The United States:**

**Economic Aspects of the Second Bank of the United States** Walter Buckingham Smith,1953      **Economic Aspects to the Second Bank of the United States** Walter Buckingham Smith,1953      *The Second Bank of the United States* Jane Ellen Knodell,2016-09-13 The year 2016 marks the 200th anniversary of the founding of the Second Bank of the United States 1816 1836 This book is an economic history of an early central bank the Second Bank of the United States 1816 36 After US President Andrew Jackson vetoed the re chartering of the Bank in 1832 the US would go without a central bank for the rest of the nineteenth century unlike Europe and England This book takes a fresh look at the role and legacy of the Second Bank The Second Bank of the United States shows how the Bank developed a business model that allowed it to make a competitive profit while providing integrating fiscal services to the national government for free The model revolved around the strategic use of its unique ability to establish a nationwide system of branches This book shows how the Bank used its branch network to establish dominance in select money markets frontier money markets and markets for bills of exchange and specie These lines of business created synergies with the Bank s fiscal duties and profits that helped cover their costs The Bank s branch in New Orleans Louisiana became its geographic centre of gravity in contrast with the state chartered banking system which was already by the 1820s centred around New York This book is of great interest to those who study banking and American history as well as economic students who have a great interest in economic history      The Bank of the United States and the American Economy Edward Kaplan,1999-09-30 An account of the history structure and operation of the First and Second Banks of the United States this study examines how the banks performed as national and central institutions and what happened to the economy when the charter of the Second Bank was allowed to expire in 1836 Historians have paid little recent attention to the early history of central banking in the United States and many Americans believe that the Federal Reserve created in 1913 was our first central bank The economic crisis during the American Revolution actually led to the founding of a national bank called the Bank of North America during the period of Confederation Although it became a private bank before the Constitution was ratified in 1788 it proved to be such a success that in 1791 Alexander Hamilton the first Secretary of the Treasury was able to convince President Washington that a similar bank should be established While the First Bank of the United States performed well during its tenure its charter was allowed to lapse in 1811 A Second Bank of the United States was created five years later in 1816 and it prospered under the leadership of its third president Nicholas Biddle from 1823 to 1830 when central banking was practiced This success ended with the 1828 election of Andrew Jackson who refused to recharter the bank and withdrew the government s funds in 1833 Severely weakened the Bank continued but its charter finally expired in 1836 much to Biddle s dismay      Economic Aspects of the Second Bank of the United States. Walter Buckingham Smith.... Walter Buckingham Smith,1953      **Aggressive Nationalism** Richard E. Ellis,2007-08-22 This book provides a new interpretation and examination of the public debate that

took place over Chief Justice John Marshall's famous opinion in *McCulloch v Maryland* 1819 Long recognized as one of the most significant decisions ever handed down by the Supreme Court of the United States this case dealt with the ever present and divisive problem of federal state relations Ellis sheds new light on how the case came before the Supreme Court looks at many of the key issues that Marshall either slighted or totally ignored and surveys the reaction among the States to the decision While social political and economic changes since the Civil War transformed this case into one of the most influential decisions of the Court Ellis convincingly demonstrates that the case had little impact in Marshall's day and thus places this great case and the reaction to it in its proper historical context *Governing the World's Money* David M. Andrews, C. Randall Henning, Louis W. Pauly, 2018-10-18 The effective governance of global money and finance is under enormous stress Deep changes over the last decade in capital markets exchange rate systems and government finances suggest dramatic shifts in the contours of monetary power with tensions rising between the functional logic of international economics and the geographic logic of state centered politics *Governing the World's Money* assesses those tensions and the prospects for their peaceful resolution *Governing the World's Money* surveys the frontiers of the global monetary system in ten original essays Leading scholars of international relations and economics explore the evolution of the instruments available to policy officials for monetary governance As they analyze the contemporary reordering of political authority in a market oriented global economy they open new pathways for the study of regional monetary integration and international institutional reform

**Foreign Finance in Continental Europe and the United States 1815-1870** D.C.M. Platt, 2013-11-05 First Published in 2005 This study uses the Baring archive to provide a professional and contemporary understanding of the foreign financial history of Continental Europe and the United States from the years 1815 to 1870 The material gathered in this book for France Russia Austria Spain and the United States and the conclusions reached in all the chapters go far towards supporting and confirming that the belief that capital exports give rise to growth is an inflated claim **A New Balance of Payments for the United States, 1790-1919** Lawrence H. Officer, 2021-03-24 This book develops new balance of payments statistics for the United States from 1790 to 1919 before official statistics were kept Part I of this book justifies construction of a new balance of payments table and Chapter 1 surveys existing tables from that standpoint Chapter 2 shows how this book overcomes the limitations of Office of Business Economics and its North Simon Goldsmith foundation Specific features are highlighted including measurement decisions improvement of OBE series development of new series and derived implications for the structure of the US economy and for the importance of individual sectors that loom large at various times slave trade shipping manufacturing and travel The book then generates new time series of the movement of people the movement of goods the movement of funds and the provision of services Part VI puts the new balance of payments table to use in several ways aggregates and balances within the table structure of the US economy and specific sectors of the economy slave trade shipping manufacturing travel Finally Part VII provides concluding comments **Unsettled Account** Richard S.

Grossman,2010-06-07 A sweeping look at the evolution of commercial banks over the past two centuries Commercial banks are among the oldest and most familiar financial institutions When they work well we hardly notice when they do not we rail against them What are the historical forces that have shaped the modern banking system In *Unsettled Account* Richard Grossman takes the first truly comparative look at the development of commercial banking systems over the past two centuries in Western Europe the United States Canada Japan and Australia Grossman focuses on four major elements that have contributed to banking evolution crises bailouts mergers and regulations He explores where banking crises come from and why certain banking systems are more resistant to crises than others how governments and financial systems respond to crises why merger movements suddenly take off and what motivates governments to regulate banks Grossman reveals that many of the same components underlying the history of banking evolution are at work today The recent subprime mortgage crisis had its origins like many earlier banking crises in a boom bust economic cycle Grossman finds that important historical elements are also at play in modern bailouts merger movements and regulatory reforms *Unsettled Account* is a fascinating and informative must read for anyone who wants to understand how the modern commercial banking system came to be where it is headed and how its development will affect global economic growth [A Companion to the Antebellum](#)

[Presidents, 1837 - 1861](#) Joel H. Silbey,2014-01-06 *A Companion to the Antebellum Presidents* presents a series of original essays exploring our historical understanding of the role and legacy of the eight U S presidents who served in the significant period between 1837 and the start of the Civil War in 1861 Explores and evaluates the evolving scholarly reception of Presidents Van Buren Harrison Tyler Polk Taylor Fillmore Pierce and Buchanan including their roles behaviors triumphs and failures Represents the first single volume reference to gather together the historiographic literature on the Antebellum Presidents Brings together original contributions from a team of eminent historians and experts on the American presidency Reveals insights into presidential leadership in the quarter century leading up to the American Civil War Offers fresh perspectives into the largely forgotten men who served during one of the most decisive quarter centuries of United States history [Banking on Slavery](#)

Sharon Ann,2023-04-05 A sobering excavation of how deeply nineteenth century American banks were entwined with the institution of slavery It s now widely understood that the fullest expression of nineteenth century American capitalism was found in the structures of chattel slavery It s also understood that almost every other institution and aspect of life then was at least entangled with and often profited from slavery s perpetuation Yet as Sharon Ann Murphy shows in her powerful and unprecedented book the centrality of enslaved labor to banking in the antebellum United States is far greater than previously thought *Banking on Slavery* sheds light on precisely how the financial relationships between banks and slaveholders worked across the nineteenth century South Murphy argues that the rapid spread of slavery in the South during the 1820s and 30s depended significantly upon southern banks willingness to financialize enslaved lives with the use of enslaved individuals as loan collateral proving central to these financial

relationships She makes clear how southern banks were ready and in some cases even eager to alter time honored banking practices to meet the needs of slaveholders In the end many of these banks sacrificed themselves in their efforts to stabilize the slave economy Murphy also details how banks and slaveholders transformed enslaved lives from physical bodies into abstract capital assets Her book provides an essential examination of how our nation s financial history is more intimately intertwined with the dehumanizing institution of slavery than scholars have previously thought

**Central Banking in the Modern World** Marc Lavoie, Mario Seccareccia, 2004-01-01 The book provides a good variety of articles capable of satisfying different readers regarding central banking Eric Tymoigne Journal of Economic Issues According to the New Consensus in monetary economics monetarism is dead and central bankers target low inflation rates by acting upon short term real rates of interest Yet this synthesis hinges on variants of the long run vertical Phillips curve originally proposed by Milton Friedman the father of old line monetarism Contributors to this volume question this New Consensus While they agree that the money supply should be conceived as endogenous they carefully examine the procedures pursued by central banks the monetary policy transmission mechanisms suggested by central bankers themselves and the assumptions imbedded in the New Consensus They propose alternative analyses that clearly demonstrate the limits of modern central banking and point to the possible instability of monetary economies

The National Banking Review ,1967-03

**Excelsior** Hutchinson Family (Singers),1989 The journals of the New Hampshire family that became the best known musicians of the day chronicle not only their performances and adventures first hand but explore the social economic and cultural life of the time

The History of Foreign Investment in the United States to 1914 Mira Wilkins,1989 From the colonial era to 1914 America was a debtor nation in international accounts owing more to foreigners than foreigners owed to us By 1914 it was the world s largest debtor nation Mira Wilkins provides the first complete history of foreign investment in the United States during that period The book shows why the United States was attractive to foreign investors and traces the changing role of foreign capital in the nation s development covering both portfolio and direct investment The immense new wave of foreign investment in the United States today and our return to the status of a debtor nation once again the world s largest debtor nation makes this strong exposition far more than just historically interesting Wilkins reviews foreign portfolio investments in government securities federal state and local and in corporate stocks and bonds as well as foreign direct investments in land and real estate manufacturing plants and even such service sector activities as accounting insurance banking and mortgage lending She finds that between 1776 and 1875 public sector securities principally federal and state securities drew in the most long term foreign investment whereas from 1875 to 1914 the private sector was the main attraction The construction of the American railroad system called on vast portfolio investments from abroad there was also sizable direct investment in mining cattle ranching the oil industry the chemical industry flour production and breweries as well as the production of rayon thread and even submarines In addition there were foreign stakes in making automobile and electrical and

nonelectrical machinery America became the leading industrial country of the world at the very time when it was a debtor nation in world accounts      **Panic of 1819: Reactions and Policies, The** Murray Newton Rothbard,2007      **Baring Brothers and the Birth of Modern Finance** Peter E Austin,2015-10-06 In 1995 the Baring Brothers collapsed over a weekend brought down by the rogue trader Nick Leeson Utilizing British and American archives this work charts Baring Brothers development from wool merchants to one of the most powerful global financial institutions It also analyses the errors which led to its downfall      *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      **Rise of American Democracy** Sean Wilentz,2006-08-29 A political history of how the fledgling American republic developed into a democratic state offers insight into how historical beliefs about democracy compromised democratic progress and identifies the roles of key contributors

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