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**THE BANK OF THE STATE OF MISSOURI**

**STUDIES IN HISTORY, ECONOMICS AND PUBLIC LAW**

EDITED BY THE FACULTY OF POLITICAL SCIENCE  
OF COLUMBIA UNIVERSITY

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**THE BANK OF THE STATE  
OF MISSOURI**

BY

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*Associate Professor of Finance and Banking  
in Washington University*



New York

**COLUMBIA UNIVERSITY**

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JOHN RAY CABLE

## PREFACE

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THE Bank of the State of Missouri has been singularly neglected by students of American economic development. Founded in the panic days of 1837 and surrounded by paper banks of the worst sort, it continued for thirty years to preach the doctrine of honest money. Its great mission was to set standards. An exaggerated idea of conservatism often prevented it from performing needed business services, but the private banking houses and, in later days, the chartered banks, which grew up to do the work refused by the State Bank, were forced by its example to conduct their business on a higher plane. Its last days as a national bank were clouded by mismanagement; but this should not cause its splendid record as a public institution to be forgotten. In matters of financial policy the bank doubtless made many mistakes, but they were due usually to extreme caution rather than excessive risk-taking. It should be noted, however, that the bank can be judged fairly only in the light of the problems it had to meet. It was a pioneer bank in a new country.

In beginning this study the author was struck by the outstanding fact of the financial conservatism of the state. Missouri's experience was distinctly unlike that of her neighbors. An attempt is made in this dissertation to trace the reasons for the course of this development. Why were there no paper banks in Missouri? The answer to this question is the main thesis of this

study. Part of the answer is to be found in the experiences of other states and part of it in unhappy Missouri experiences of earlier days. Accordingly it is necessary to go back to the beginnings of Missouri history in order to see how each banking and currency problem was handled as it arose. The threads of many influences from without the state have been followed. However, external events have been studied only so far as they exerted an influence on local affairs. The method is necessarily historical. Where did the bank come from? What was the extent of its service to the state? Why was it given up? These are some of the questions that have been considered. Thus far the study is conceived of as a contribution to the economic history of the Middle West. However, a serious attempt has been made to analyze the accounts of the bank in order to see just how far it was governed by sound banking principles. Here a departure is made from the historical method and much attention is given to statistical analysis.

The period of Missouri history covered is roughly from 1819 to 1877. It begins with a barter economy. A little later Saint Louis had two chartered banks (1816 to 1822). Both were unfortunate. The state then tried a Loan Office to relieve the pressure following the disturbances of 1819. It too had a stormy career. The result was that Missourians distrusted any and every sort of banking arrangement. Then came the opening of the branch of the United States Bank in Saint Louis with its years of honest service. It was followed by the Cincinnati Commercial Agency—also an honest bank. Thus by 1836 Missouri, in an unusual degree, had seen both good and bad banking, and so was in good condition to consider the building of a state bank. It has been

thought necessary to study carefully all of these experiences in order to get the setting for the organization of the State Bank in 1836 and 1837. Then came twenty years of banking monopoly, years of honest banking and of standard setting, but also of much retardation of business. In 1857 the demand for more banking capital became too great to be longer withstood. Accordingly a general banking law was passed creating a number of chartered banks of issue, and removing the State Bank from its position of monopoly to one of mere competition with the rest. The state saw the drift of events and sold out to a private syndicate in 1866. The bank was then nationalized and its character changed to an institution of the "plunger" type. The sale of the state stock really marks the end of the bank as a distinct type. Henceforth, it was merely one of a group of Saint Louis institutions. The story has, however, been carried down to the failure in 1877. This, in brief, is the history which this study has sought to develop.

It should be said in passing that the financial history of Missouri up to 1877 is, to an extent one can scarcely appreciate today, a history of the business and financial interests of Saint Louis. The city dominated the state. To a considerable degree the banking history of Saint Louis was the banking history of the state.

#### *A Note Concerning Authorities*

This study was begun in 1916 as a contribution to the history seminar conducted by Professors Jonas Viles and Frank Fletcher Stephens at the University of Missouri. It was expanded later into a sixty-page monograph and presented to the Graduate School of the University of Chicago in 1917 in partial fulfilment of the requirements for the degree of Master of Arts. At the suggestion of

Dr. Henry Rogers Seager the work was continued at Columbia University in 1919. It thus represents a study carried on over a considerable period of time; and it is believed most of the available material has been consulted. The chief sources are federal and state documents and contemporary newspapers. A careful study has been made of the *Journals of the House and Senate of Missouri*, the *Laws of Missouri*, and the *Messages of the Governors* (1819-1877). For contemporary country opinion chief reliance has been placed on the *Missouri Intelligencer*, published at Franklin, Fayette, and Columbia. The State Historical Society at Columbia, Missouri, has a complete file 1819 to date. For Saint Louis opinion *The Missouri Republican*, *The Democrat*, and *The Argus* were largely consulted. Scattered references have been made to other papers both in Saint Louis and in the country districts. *The Bankers Magazine* and certain Philadelphia financial journals have been largely used.

Secondary material is of a scattering nature and highly unsatisfactory. A number of contemporary books on banking and currency problems have been consulted in an effort to get at the serious thought of the day. A great mass of local secondary material is available. It consists chiefly of city directories, gazetteers, city and county histories, and biographies. It is chiefly of a journalistic type and often quite unreliable. Considerable use has been made of it where nothing better could be found. Wherever possible, it has been verified by comparison with other like data and with the sources mentioned above. A statement of the more important authorities quoted will be found in the Appendix.

The following libraries have been consulted and acknowledgment is here made for the many courtesies

shown the author by those in charge at each of them: Missouri Historical Society, Saint Louis; Public Library, Saint Louis; State Historical Society, Columbia, Missouri; University of Missouri, Columbia, Missouri; Massachusetts State Library, Boston; Public Library of Boston; Harvard University; Yale University; John Carter Brown Collection at Brown University; the Public Library of New York City; Columbia University; New York University; Public Library of Chicago; Chicago Historical Society; the University of Chicago; and the Congressional Library.

Acknowledgment also is made to Professors Jonas Viles and Frank Fletcher Stephens of the University of Missouri; to Dr. Thorstein Veblen of the New School of Social Research; to Dean L. C. Marshall of the University of Chicago; and to Professors Henry Rogers Seager, H. Parker Willis and other members of the staff at Columbia University for much valuable assistance and criticism. Credit is also due to Alma S. Cable for the reading of the proof.



	PAGE
CHAPTER VII	
The Charter . . . . .	134
CHAPTER VIII	
How the Charter was Made. . . . .	145
CHAPTER IX	
The Organization of the Bank . . . . .	161
CHAPTER X	
The State Bank and the Panic of 1837. . . . .	169
CHAPTER XI	
The Fight Against Unsound Money . . . . .	179
CHAPTER XII	
The Career of the Bank, 1843-1857 . . . . .	188
CHAPTER XIII	
An Economic and Statistical Study of the Accounts of the Bank . . . . .	200
PART III	
THE BREAK-DOWN OF BANKING MONOPOLY	
CHAPTER XIV	
Private Banking and Business Development . . . . .	227
CHAPTER XV	
The Demand for Additional Banking Capital . . . . .	241
CHAPTER XVI	
The Legislation of 1857 and Banking Progress until the Outbreak of the Civil War . . . . .	249
CHAPTER XVII	
Missouri Banking During the Civil War . . . . .	269
CHAPTER XVIII	
The Sale of the State Stock . . . . .	283

PART IV

THE FINAL PERIOD

CHAPTER XIX

The National Bank of the State of Missouri . . . . . 295

CHAPTER XX

The Failure of the Bank . . . . . 300

BIBLIOGRAPHY . . . . . 314

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- to Columbia in 1830. It supported the U. S. Bank and was against a state institution. The Missouri Historical Society at Columbia, Missouri has an almost complete file. Extensive use was made of this for the period, 1819-35. It is unusually valuable for its reflection of financial conditions in the rural districts. It still survives as the present *Herald-Statesman* of Columbia, Missouri.
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## APPENDIX

Letter from W. J. Fowler, Deputy-Comptroller of the Currency, relative to the liquidation of The National Bank of the State of Missouri.

Treasury Department  
Washington  
June 22, 1921.

Mr. J. Ray Cable  
The University of Oklahoma  
Norman, Oklahoma

Sir:

Your letter of June 15th, is received with reference to the Bank of the State of Missouri.

You are advised that the records of this office show that The National Bank of the State of Missouri in St. Louis, Missouri, was declared insolvent and placed in the hands of a receiver on June 23, 1877, Walter S. Johnston being the receiver appointed.

Mr. Johnston subsequently resigned and Mr. Edgar T. Welles was appointed to succeed him on January 31, 1885. The receivership paid dividends aggregating one hundred per cent and interest to creditors who proved their claims as required by law; and the affairs of the receivership were finally closed and a shareholders' agent elected to whom the remaining assets of the bank, aggregating \$63,676.85 were turned over. Mr. Edgar T. Welles was elected shareholders' agent on June 16, 1887.

The cause for the failure of the bank was fraudulent management, excessive loans to officers and directors and depreciation of securities.

Respectfully,  
W. J. Fowler  
Deputy Comptroller.

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OF COLUMBIA UNIVERSITY

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## CONTENTS

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	PAGE
1. THE EVOLUTION OF PEOPLE'S BANKS— <i>Donald S. Tucker,</i> <i>Ph.D.</i> . . . . .	I
2. THE BANK OF THE STATE OF MISSOURI— <i>J. R. Cable, Ph.D.</i>	273

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