



FOR THE PEOPLE

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LINCOLN AND THE PANICS



By Roger D. Billings, Jr.
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Northern Kentucky University
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Abraham Lincoln lived through three recessions. These “panics” occurred at regular intervals in 1819, 1837, and 1857.

While the 1819 and 1857 panics counted for relatively little in Lincoln’s life, the 1837 panic was significant. It is curious that leading Lincoln biographers have said so little about the impact of any of these panics on Lincoln’s life.

In 1819 Lincoln was only ten years old, and the panic had little impact on him. The panic of 1857 also seemed to have minimal effect on the forty-eight year old Lincoln. The economy might have been crumbling in 1858 but nothing Lincoln and Douglas said in their debates suggests they gave it much thought. It would have been unwise for Lincoln to engage in economic debate in any case, for Republicans were trying to attract Democrats to their anti-slavery cause. The traditional Republican response to economic problems, a call for higher tariffs and a national bank, might have offended them.¹

The panic that affected Lincoln the most was the panic of 1837. That panic

and the recession of 2007 share the same root cause: a real estate bubble. Land speculators, many from the East, borrowed heavily in the 1830’s and put prices on an upward spiral. The rising wealth encouraged the Illinois General Assembly to adopt massive financing for internal improvements such as railroads and canals. To fund them, the legislature authorized a new Illinois bank to issue notes from which the state would reap the profits. The legislature also authorized the state to issue bonds which would be paid off with tax revenues. Soon however, funds were lacking to repay notes and bonds. As revenues dried up Lincoln promoted a stimulus plan to keep the internal improvements going, but it was unsuccessful. Insolvencies multiplied until finally the United States enacted its second bankruptcy act. This had the desired effect of helping conclude the panic of 1842, and was promptly repealed in 1843 after it served its purpose.²

As a youth, Lincoln developed many of his ideas about internal improvements by reading the *Louisville Journal*, which supported Henry Clay’s “American System.”³ Later that term was borrowed to name the so-called “Illinois System.” Clay advocated a national bank, a protective tariff, and roads and waterways for carrying goods to market. Roads, waterways, and soon railroads, were improvements Lincoln promoted unceasingly during his eight year legislative career that began in 1834. Lincoln never wavered in his support for these improvements even after the panic was in full swing. Although he was without means himself, he demonstrated a penchant for spending public money.

In his first session of the Illinois General Assembly Lincoln cast his votes for central government and the role he thought it should play in development of the state. He voted to spend \$500,000 for the Illinois and Michigan Canal to connect the Illinois River with Lake Michigan. This would provide transportation of goods from Illinois farms via the Great Lakes and Governor DeWitt Clinton’s Erie Canal all the way to the Atlantic Coast. Since President Jackson had quashed any hope of a national bank Lincoln voted in 1835 to charter a state bank.⁴ In a special session in 1835 to strengthen support for the canal a flood of bills were introduced for new roads, bridges, canals and railroads. They were for the most part not adopted, only discussed, but they were a harbinger of the bills adopted in 1836 that would eventually break the bank. In that 1835 session, however, Lincoln was already active on behalf of the Whig party and managed to get the legislature to authorize incorporation of another canal, the Beardstown and Sangamon Canal. It just so happened that it would end at the proposed town of Huron which Lincoln had laid out as a surveyor and where he and friends owned lots! The penurious Lincoln had not purchased his lots but was given them in payment for surveying the town.

At the General Assembly session that began in 1836, Lincoln and his Whig party would join with the Democrats and Stephen A. Douglas in a massive, profligate and nonpartisan plan of internal improvements. The amount of debt ultimately authorized exceeded the states’ annual tax revenue. Some improvements were surely justified, if

(Continued on page 2)

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they were on sound financial footing. They might have been manageable as first proposed, but Lincoln and his Whig friends from Sangamon County, called “the long nine,” not only wanted internal improvements; they wanted votes to move the state capitol from Vandalia to Springfield. Critics alleged that in order to win votes for Springfield the long nine supported projects for extra improvements in counties all over the state. David Donald found no evidence of log-rolling.⁵ Michael Burlingame, on the other hand, writes that under Lincoln’s direction the long nine did promise to support internal improvements in return for endorsement of the state capitol at Springfield.⁶

The scale of internal improvements became unrealistic, but Lincoln seemed blissfully ignorant of the risk. He did not perceive the state’s inability to finance so many improvements, for even after the panic started he advocated for continued expenditure. Gabor Boritt calls Lincoln’s actions “optimistic innocence.”⁷ When the dust settled the 1836-37 General Assembly session had authorized Illinois to sell \$10,000,000 in bonds for a central railroad from Cairo to Galena (with six spur lines to satisfy communities not on the mainline), and an East West “Northern Cross” railroad connecting Jacksonville, Springfield and Danville; \$400,000 was authorized to improve five rivers for navigation; \$200,000 more would be a kind of slush fund for counties not benefitting from the railroad and river money. (Recall that the Illinois and Michigan Canal had already been authorized.)⁸ The historian of Lincoln’s legislative years, Paul Simon, said that this General Assembly record reached an all-time low. The representatives were all born outside the state and the large majority had no legislative experience. Ten million dollars was a substantial debt for a state that at the time had a tax base of only five million dollars.⁹

Just as this expansive program was adopted forces were building for a panic. Ten U.S. land offices throughout the state were busily selling public lands, often to Eastern and even foreign investors. Sales were growing fast: 354,000 acres in 1834; 2,100,000 in 1835; and 3,200,000 in 1836.¹⁰ Resale values were rising, borrowing was excessive, and a bubble was developing. When the bubble burst, land values

fell; speculators defaulted on loans they owed on land purchases; banks were no longer receiving interest income from speculators; banks suspended paying specie (gold and silver coin) to those who had bought their notes; bank notes, hitherto a kind of currency, fell to less than face value; and Illinois state bonds fell to 15 cents on the dollar. It became impossible for the state to sell more bonds to continue financing the improvements and construction came to a halt.¹¹ Ultimately reduced state tax revenue did not even cover the \$600,000 annual interest on \$10,000,000.¹²

During the 1838-1839 General Assembly session the economy seemed to have stabilized and it looked for a time as though the banks might muddle through. Lincoln joined those in the legislature who tried to keep internal improvements going, but he was in the minority. He proposed a resolution to request the U.S. Government to sell the state of Illinois the 20 million acres of remaining public lands at 25 cents an acre, for around \$5,000,000. The state would then resell the acres at \$1.25 and use the profits to continue work on the improvements. The Illinois legislature adopted the resolution, but the U.S. Congress ignored it. Thus ended Lincoln’s attempt at a stimulus package.

In 1839 the second half of a “double dip” panic was underway. The State Bank again suspended payment of notes in specie, destroying note holders’ confidence. At a special session of the 1849 General Assembly Lincoln did a foolish thing he thought would keep the Bank alive: he jumped out the window to try to deprive the legislature of a quorum. Had he succeeded, the Bank would have been allowed temporarily to continue paying specie.¹³ It remained for Lincoln to cash in on the back end of the panic. The law firm of Lincoln and Logan handled more bankruptcy cases in the U.S. District Court at Springfield than all but three other Illinois law firms. They handled 77 cases at fees of around \$10.00 apiece for the mostly uncontested bankruptcies.¹⁴

Benjamin Thomas reports that the state finally racked up \$17,000,000 in debt, ceased paying interest on it in July 1841, and only completed one project, the Illinois and Michigan Canal in 1845 with the help of English investors who, after all, had purchased most of the bonds. Governor Thomas Ford dissolved the moribund

banks at the same time.¹⁵ Lincoln, of course, had moved on to other things, but the failure of the banks came back to haunt him in a law case he handled for his father-in-law, Robert S. Todd. When the State Bank of Illinois failed in February, 1842 its banknotes had fallen in value to forty-four cents on the dollar. On May 10 Todd tried to pay part of a debt owed to Nathaniel Ware with these notes, but he wanted them valued at par or one-hundred percent on the dollar. Ware refused to accept them because it had been agreed that the debt was to be repaid in “current bankable paper,” and State Bank of Illinois paper was not “currently bankable.” Lincoln filed a complaint in chancery asking for a decree that Ware must accept the notes in discharge of the debt. But the former champion of the State Bank, lost the case.¹⁶

¹ David Zarefsky, *Lincoln, Douglas and Slavery in the Crucible of Public Debate* (Chicago: University of Chicago Press, 1990), 16.

² “An Act to Establish a Uniform System of Bankruptcy Throughout the United States,” 19 August, 1841, U.S. Statutes at Large 5 (1835-45): 440-49. Edward J. Balleisen, *Navigating Failure: Bankruptcy and Commercial Society in Antebellum America* (Chapel Hill: University of North Carolina, 2001), 60-79. Brian Dirck, *Lincoln the Lawyer* (Urbana and Chicago: University of Illinois Press, 2007), 63-64.

³ Richard Carwardine, *Lincoln, A Life of Purpose and Power* (New York: Random House, 2003), 14.

⁴ An Act to Incorporate the Subscribers to the Bank of the State of Illinois, 12 February 1835, Laws of the State of Illinois (1835), 7-14.

⁵ David Donald, *Lincoln* (New York: Simon & Schuster, 1995), 62.

⁶ Michael Burlingame, *Abraham Lincoln: A Life* (Baltimore, The Johns Hopkins University Press, 2008), vol. 1, 116.

⁷ Gabor Boritt, *Lincoln and the Economics of the American Dream* (Memphis: Memphis State University Press, 1978) 25.

⁸ Donald, 61.

⁹ Paul Simon, *Lincoln’s Preparation for Greatness, The Illinois Legislative Years*, Illinois Books Edition (Urbana: University of Illinois Press, 1971), 49-50.

¹⁰ James E. Davis, *Frontier Illinois* (Bloomington: Indiana University Press, 1998) 207, 209.

¹¹ Donald, 61.

¹² Stephen B. Oates, *With Malice Toward None* (New York: Harper & Row, 1977) 54.

¹³ Benjamin P. Thomas, *Abraham Lincoln* (New York, Alfred A. Knopf, 1952) 78.

¹⁴ Donald, 97; Dirck, 63-64.

¹⁵ Thomas, 78-79.

¹⁶ Daniel W. Stowell, Editor, *The Papers of Abraham Lincoln, Legal Documents and Cases, Todd v. Ware* (Charlottesville: University of Virginia Press, 2008), 1:301-37.



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PRESIDENT LENZ'S GREETING

Dear ALA Members,

One hundred and fifty years ago this summer, the First Battle of Bull Run was fought at Manassas Junction, Virginia. This resulted in a Confederate victory and a retreat for the Union troops. In recognition of the Sesquicentennial of the Civil War, the Abraham Lincoln Association is planning the Lincoln Symposium of 2012, which will follow the same two day format as this year. I want to thank Brooks Simpson, the Chairman of the ALA Symposium Committee along with Michael Burlingame and Tom Schwartz for their hard work, and to our partners the Abraham Lincoln Presidential Library and Museum and the University of Illinois Springfield. I am pleased to announce the distinguished list of speakers:

February 11, 2012 in the evening at the University of Illinois Springfield:
James Oakes, University of California, Berkeley

February 12, 2012 in the morning at the Old State Capitol:
Ethan Rafuse, United States Army Command & General Staff College
Chandra Manning, Georgetown University

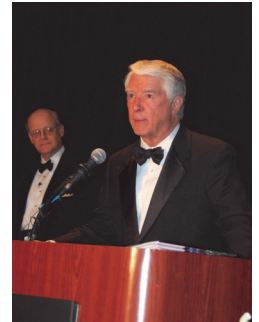
February 12, 2012 at the Presidential Library and Museum, luncheon lecture
Howard Jones, University of Alabama

Directly following luncheon: Roundtable featuring all four speakers.

On February 12 we will also have the Abraham Lincoln Association banquet to celebrate President Lincoln's 203rd birthday. We have not finalized the speaker at this time, however, the banquet will be returning to the President Lincoln Hotel in the historic district of downtown Springfield.

I look forward to seeing you for another wonderful weekend of Lincoln events. More details will be in our Fall newsletter, which will be sent in September and will also be posted on our website as they become available.

Sincerely,
Robert J. Lenz
President



NEW MEMBERS

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Ned Williams
Springfield, Illinois

Chris Walsh
Auburn, Alabama

Jonathan White
Newport News, Virginia

The new members are from 12 different states and one foreign country, France. We welcome these new members.

Why not make a gift of a membership in the ALA to a relative or friend? See the ALA membership information on page 5 or visit the ALA website at: abrahamlincolnassociation.org



The Papers of Abraham Lincoln

PRIVATE COLLECTORS ARE AN IMPORTANT SOURCE

Stacy Pratt McDermott
Assistant Director/Associate Editor
Papers of Abraham Lincoln

Editors of the Papers of Abraham Lincoln are treated to an almost weekly discovery of Lincoln documents in private collections. From large international auction houses to small online dealers to local antique and collectibles shops, Lincoln documents continue to surface. Thankfully, the project is often able to obtain high-resolution digital images of these documents before they are sold. The project is grateful to both manuscript dealers and private collectors who make the documents known to us and make them available for digitization.

For example, during the past three months the project has obtained digital images of important Lincoln documents from a New York auction house that specializes in historical documents, an online auction company that usually sells sports memorabilia, and a small antique shop in Springfield Illinois.

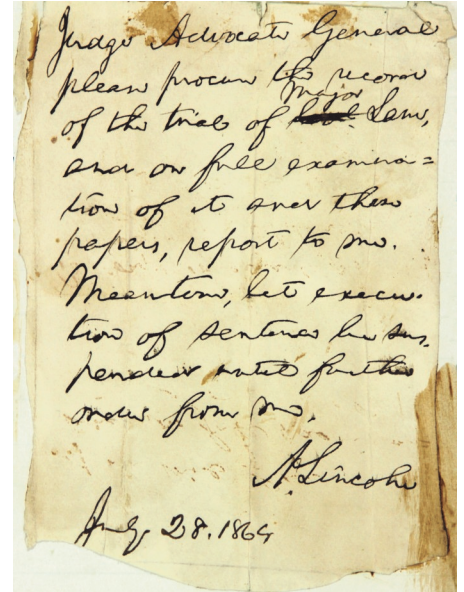
Seth Kaller Inc., a company that has been extremely helpful over the past few years in making documents available to us, provided digital images of seventeen documents in their possession. As well, Mears Online Auctions, a company that sells mostly sports-related artifacts, provided images of two previously unknown Lincoln endorsements. One of those (pictured here) concerned a white officer in the 31st Regiment of United States Colored

Troops.

The Papers of Abraham Lincoln relies on the support of collectors and dealers to make us aware of Lincoln documents in the private sector and make them available to us for digitization.

However, the most serendipitous discovery happened in early March, when the proprietor of Abe's Old Hat Antiques, a shop directly across the street from the Abraham Lincoln Presidential Library in downtown Springfield, walked into the library with five documents from Lincoln's legal practice. Michael Naylor had obtained the documents from a Peoria-area collector who had offered the documents for sale.

Since publishing the *Law Practice of Abraham Lincoln, Second Edition* online in 2009, the Papers of Abraham Lincoln has uncovered dozens of new Lincoln legal documents. The recurring discovery of such documents never ceases to amaze project editors, but this new batch of documents was particularly interesting. The five documents from Abe's Old Hat Antiques added substantive historical details to four of Lincoln's known cases from the Tazewell County Circuit Court in Pekin, Illinois. The most interesting item in this new find was a five-page document of pleas and joinders in the complicated case of *Pearl and Holland v. Wellman and Wellman*, a debt case that ended up in the Illinois Supreme Court. The project knew



of the case and also of Lincoln's role in it from circuit court docket books and the Illinois Supreme Court opinion. However, the case file in the Pekin courthouse did not contain documents related to a crucial round of pleading on the part of the defendant, which had fueled the appeal. The opinion briefly discussed the pleading, but details were absent. The new document, written almost entirely by Lincoln, filled in the gaps. Now we not only know that Lincoln argued the case, we know *how* he argued the case. Incidentally, Lincoln lost it on appeal.

Present at the Beginning

The Abraham Lincoln Association was present at the beginning of the Lincoln Legal Papers project (now expanded to the Papers of Abraham Lincoln). In fact, it was the ALA's Harlington Wood who planted the seed that has now grown into a young oak.

Since the beginning, the ALA has given its financial support and endorsement to the project. The project's first computer was purchased with funds donated by the ALA.

Annual solicitation letters by the ALA have raised well over \$100,000. The ALA's endorsement letters have been vital to the project's request for Federal and other grants. ALA's recent commitment to the project is a \$15,000 grant to be paid over three years.

Perhaps an even more significant ALA contribution has been the ALA's allowing the project to use materials originally collected, copyrighted and published by the ALA. *Lincoln Day by Day* (renamed by the project as the *Lincoln Log*) was origi-

nally published by the ALA in the 1930s and 40s. *The Collected Works of Abraham Lincoln*, the ALA's magnum opus, has also been generously shared. The ALA has permitted the project to use all of the materials in the *Collected Works* under the new project name *Papers of Abraham Lincoln*.

The present Director and Editor of the project since 2000, Daniel W. Stowell, is also a Director of the ALA as was his predecessor, G. Cullom Davis.

Dr. Thomas F. Schwartz to Head Herbert Hoover Presidential Library and Museum

Tom Schwartz, our good friend and worthy Secretary, is stepping down as Illinois Historian and stepping up to a new position as Director of the Herbert Hoover Presidential Library and Museum in West Branch, Iowa. His departure from Springfield is bittersweet. We will miss him greatly, but we are happy for Tom and wish him well in this new position and challenge.

I first remember seeing Tom in the reading room of the Illinois State Historical Library under the Old State Capital. Jim Hickey, the then Curator of the Lincoln Collection and Tom's mentor in all things Lincoln, would have Tom in tow. From afar, I judged that the two were on important Lincoln and Illinois history business. It was only later that I learned that they were planning their next field trip to the sites and cemeteries of Lincoln's rural central Illinois. And that is where Tom learned about the Illinois people whom Lincoln knew, Hickey's cardinal rule to understanding Lincoln.

As I became involved in the Abraham Lincoln Association, I observed Tom annually on February 12th acting as the ALA sym-

posia moderator. He was low key, unflappable and extremely knowledgeable and articulate. I thought that this was a man who would make his mark.

And indeed Tom has made his mark and then some. He has not only become the soul of the ALA, but he has been the creative genius behind the Lincoln Presidential Museum. The depth of his commitment and love of the ALA is evidenced by his history of the ALA, *Defining the Study of Lincoln: The Contributions of The Abraham Lincoln Association*.

www.abrahamlincolnassociation.org/history.asp

Through ALA ups and downs, Tom has been a stalwart supporter and keeper of the ALA flame. In fact, it can honestly be said that but for Tom and his and our good friend Georgia Northrup, the ALA may have died a quiet death in the years following the restoration of the Old State Capitol. Tom and Georgia were the ALA's face and soul during those years. Tom wore many ALA hats—Secretary, symposium creator, banquet speaker selector, sometime program creator, and editor of the ALA's *Journal* and *For the People*.



Tom will remain the go to person for anything involving the history of the ALA-- he is the repository of our historical memory. He will also remain as a member of the Board of Directors of the ALA, so we will stay in touch.

We wish Tom and his wife, Cathy, and their family the very best in their new Iowa home. Don't be strangers.

Richard E. Hart
Editor

WE INVITE YOU TO BECOME A MEMBER

Your membership is essential to the ALA's success. It allows the ALA to provide you with the *For The People* newsletter and the *Journal of the Abraham Lincoln Association* and to sponsor many worthwhile programs related to the life of Abraham Lincoln. Use the form below to enroll as a member.

William G. Shepherd, Membership Chairman

Mail this application (or a photocopy) and a check to:

The Abraham Lincoln Association
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Springfield, Illinois 62701

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- Congressman.....\$500
- President.....\$1,000

You may join through our website at:
www.abrahamlincolnassociation.org
Call toll free for more information: (866) 865-8500

Welcome To New ALA Board Member Thomas S. Johnson

The next several issues of "For The People" will feature articles introducing recently added members to the ALA Board of Directors. Our first introduction is that of Thomas S. Johnson, who is also pictured on the following page at his installation as Chancellor of The Lincoln Academy of Illinois.

Thomas S. Johnson was born in Rockford, Illinois and graduated from Rockford College and Harvard Law School.

For over thirty years, Tom has provided leadership to a wide range of professional organizations serving as President of his local bar association, a member of the Board of Governors of the Illinois State Bar Association and member of the House of Delegates of the American Bar Association. He served as Chairman of four national commissions of the American Bar Association, testified on behalf of the American Bar Association at the Access to Justice hearing of the U. S. Senate Judiciary Committee, and chaired the ABA's National Conference on Legal Services and the Public.

He served as co-chair of a Joint Commission of the Chicago Bar Association and the Illinois State Bar Association to survey the legal needs of the citizens of Illinois, which was instrumental in devising better ways for the Illinois Bar to meet the legal needs of the indigent. He was one of the founders of the Lawyers Trust Fund of Illinois, a major funding source for legal aid offices across the state, and served as Chancellor of the Academy of Illinois Lawyers. He is the author of numerous articles for professional journals and delivered major speeches at meetings of the American Bar Association and of fourteen different state bar associations. In 1997, he received the Award of Honor from the Illinois State Bar Association for a "lifetime of service to the public and the profession."

Mr. Johnson has also been a staunch supporter of the cause of education, as Chairman of the Board of Trustees of Rockford College, Chairman of the Board of Trustees of the Illinois Institute for Continuing Legal Education, member of the Board of Trustees of the Illinois

Institute for Continuing Legal Education, and member of the Board of Trustees of Eastern Illinois University. In 1990 he chaired a state bar association task force to determine how best to respond to bigotry and hate speech on college and university campuses and was the author of the final report of the task force "If Words Could Kill." Since 1987, Mr. Johnson has served as President of the Board of Directors of Illinois Boys State, which conducts an annual week-long leadership conference on the campus of Eastern Illinois University. In 1989, he received the honorary degree of Doctor of Humane Letters from Rockford College for his service to the cause of education.

Mr. Johnson, now the Chancellor of The Lincoln Academy of Illinois, chaired its Lincoln Bicentennial Committee. He also served as Chairman of the Lincoln Bicentennial Commission of Winnebago County and the Lincoln Bicentennial Committee of the Illinois State Bar Association.

Lincoln's Sangamon River in Early June



Catfish and bass, perch and pike, flipped in the still waters at the edge of the stream; they could be taken with a hook. The shadows of a blue jay, a kingfisher, moved flying over the water of the Sangamon, and once the silhouette of a bald eagle moved up a slope of bottom land away from the river—and these shadows were the same as air.

Carl Sandburg
Abraham Lincoln The Prairie Years

The Lincoln Academy of Illinois



A photograph taken at the 2011 Convocation of The Lincoln Academy of Illinois. Standing: Chancellor Thomas S. Johnson. Seated left to right: Chancellor Emeritus John Simon, Laureates Timothy Nugent, Dawn Clark Netsch, Shirley Madigan, Shahid Khan, Richard Gray and Mary Lackritz Gray.

Abraham Lincoln Association Director Thomas S. Johnson of Rockford, Illinois was installed as the 8th Chancellor of The Lincoln Academy of Illinois in April of 2011. This was the 47th Convocation of the Academy which has two goals: to work with the Illinois Governor's office to nominate and honor Illinois' most outstanding citizens each year at a convocation and dinner and to work with the presidents of all four-year, degree-granting public universities in Illinois to honor one senior student from each university annually.

The Lincoln Academy of Illinois is a not-for-profit and nonpartisan organization and is governed by a Board of Regents and a membership of General Trustees. The Academy administers the Order of Lincoln, the state's

highest honor, and the Governor of Illinois is the President of the Academy.

Since the group's inception, it has elected almost 300 Laureates. Past recipients include a President of the United States, several cabinet members, retired Governors of Illinois, Members of Congress, Nobel and Pulitzer Prize winners as well as leaders in all branches of the arts, sciences, and many other fields.

In 2009 to honor the Bicentennial of Abraham Lincoln's birth, the Academy chose laureates who were dedicated to the study of Abraham Lincoln. The honorees included several members of The Abraham Lincoln Association as well as eleven individuals who are current or former

members of the Board of Directors of the Abraham Lincoln Association. Those eleven were: Michael Burlingame, Cullom Davis, Allen Guelzo, Harold Holzer, Ron Keller, Thomas Schwartz, Louise Taper, Daniel Weinberg, Frank Williams, Doug Wilson and Rodney O. Davis.

We commend Thomas Johnson for his dedication to The Lincoln Academy of Illinois. For more information about the Academy, please visit their website at:

www.thelincolnacademyofillinois.org



FOR THE PEOPLE

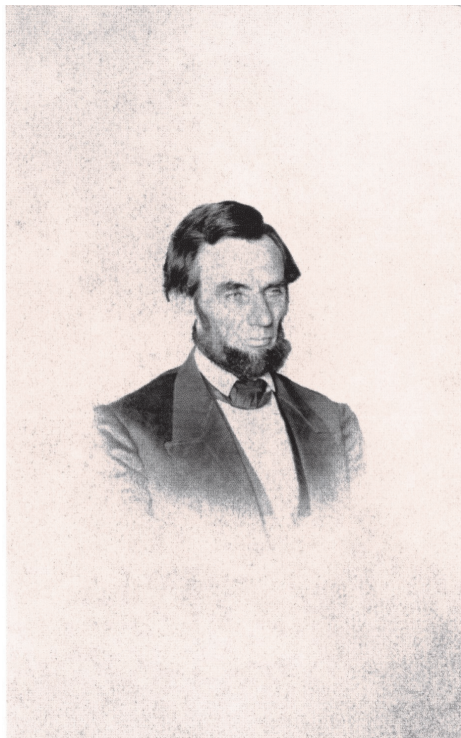
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150 YEARS AGO: LINCOLN IMAGES



This photograph of Abraham Lincoln was taken circa September 1861, by an unknown photographer probably in Washington, D. C.



This photograph of Abraham Lincoln was taken on May 16, 1861, by an unknown photographer in the Mathew B. Brady Studio in Washington, D. C.