

**LETTER TO A LADY IN FRANCE: ON THE
SUPPOSED FAILURE OF A NATIONAL
BANK, THE SUPPOSED
DELINQUENCY OF THE NATIONAL
GOVERNMENT, THE DEBTS OF THE
SEVERAL STATES, AND REPUDIATION**

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CAPT. MARRYAT & MR. DICKENS & THOMAS G. CARY

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LETTER

TO

A LADY IN FRANCE

OR

THE SUPPOSED FAILURE OF A NATIONAL BANK,

THE SUPPOSED

DELINQUENCY OF THE NATIONAL GOVERNMENT,

THE DEBTS OF THE SEVERAL STATES,

AND

REPUDIATION;

WITH ANSWERS TO ENQUIRIES CONCERNING THE BOOKS

OF

CAPT. MARRYAT AND MR. DICKENS.

BY THOMAS G. CARY.

Third Edition.

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INTRODUCTION.

AN American lady, who went to Europe while very young, and when all was tranquil and flourishing in the United States, lately wrote to a lady here, to enquire what ground there could possibly be for the dreadful accusations which she hears against us everywhere abroad. The following letter was written, at the request of her correspondent, in answer to the enquiry. In order that any future allusion to it might be understood, it was shown to some of her old friends here, who had ridiculed the idea of any attempt at exculpation, supposing that the nation was dishonored, past hope. They were not only surprised at what could be said to the contrary, but so much relieved by a simple statement of the facts, that they urged the printing of the letter, here, as well as sending it to France.

Perhaps those who are thoroughly informed on public affairs, may smile at their simplicity in both respects. But there seem to be many people, ladies in particular, and young persons, who know little on the subject but what they gather from detached remarks; who are puzzled by the confusion of national institutions with those of the separate states, in the use of names; and who, having no ready means of examining the subject, avoid it, as one that will not bear investigation.

Adrian 1835 12-31 35

To all such, a clear statement, in familiar language, which is attempted in the following letter, may give the pleasure that fairly belongs to those who shrink from every thought of dishonor; and may renew their confidence in our system of self-government.

For the convenience of the reader, the principal subjects of remark are noted under separate heads, as they occur; but, as the letter was written without them, the divisions are not, in every case, exact.

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L E T T E R

TO

MISS H——,

V——,

FRANCE.

BOSTON, Oct. 31, 1843.

MY DEAR E——:

I occasionally see your letters, always with interest, but more so of late, because some of your enquiries show that you feel concerned on a subject that warmly engages my own feelings, — the reputation and the true character of the United States. The expressions which show that your regard for the land of your nativity has endured an absence of so many years with new associations, prompt me to offer you an explanation of some of the changes that appear to have come over us. It is a formidable undertaking to address a young lady on national matters; but, if you have the patience to read, I may venture to promise you some relief from the humiliation which an American in Europe is now compelled to endure. If I cannot furnish the means of repelling, at once, the odium that we suffer, you will, at least, have the satis-

faction of perceiving that it is not entirely deserved ; for I think I can convince you that it has not arisen from any intention to defraud, on the part of our people.

UNITED STATES BANK.

You will want to know something of that great bank which failed, called "The Bank of the United States." It is a matter of deep concern in Europe, for a large portion of its stock was owned there. I must remind you that our national government is formed by a combination among the people of different independent states, each of which manages its own domestic concerns, while all of them choose to be represented together, as one, in their intercourse with the rest of the world. The powers necessary for this latter purpose were given to that government, and it was the intention of the several states that it should have no more. One of the first questions which arose in its administration was, whether the power to establish a bank had been given. It was not expressed ; but Washington thought it a necessary incident, and a bank was established for a limited time, in opposition to the opinions of a numerous class of politicians. When the limited time expired, this class of men had prevailed. A renewal of the bank was refused. Its affairs were brought to a close ; and every stockholder received back his share of the capital, in full.

After some years, it was concluded, that, on the whole, the bank had been useful. Some men changed their opinions ; and a new bank was created, also for