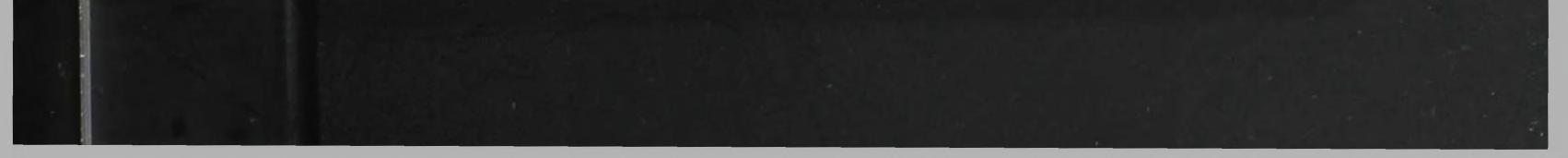


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THE PURPOSE OF THIS MAGAZINE

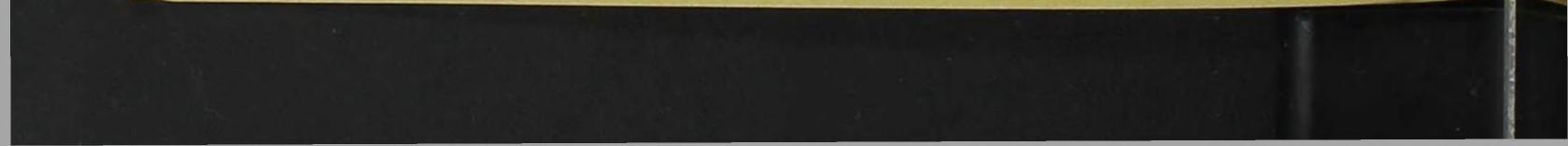
THE PALIMPSEST, issued monthly by the State Historical Society of Iowa, is devoted to the dissemination of Iowa History. Supplementing the other publications of this Society, it aims to present the materials of Iowa History in a form that is attractive and a style that is popular in the best sense—to the end that the story of our Commonwealth may be more widely read and cherished. BENJ. F. SHAMBAUGH Superintendent

THE MEANING OF PALIMPSESTS

In early times palimpsests were parchments or other materials from which one or more writings had been erased to give room for later records. But the erasures were not always complete; and so it became the fascinating task of scholars not only to translate the later records but also to reconstruct the original writings by deciphering the dim fragments of letters partly erased and partly covered by subsequent texts.

The history of Iowa may be likened to a palimpsest which holds the records of successive generations. To decipher these records of the past, reconstruct them, and tell the stories which they contain is the task of those who write history.

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EDITED BY JOHN ELY BRIGGS

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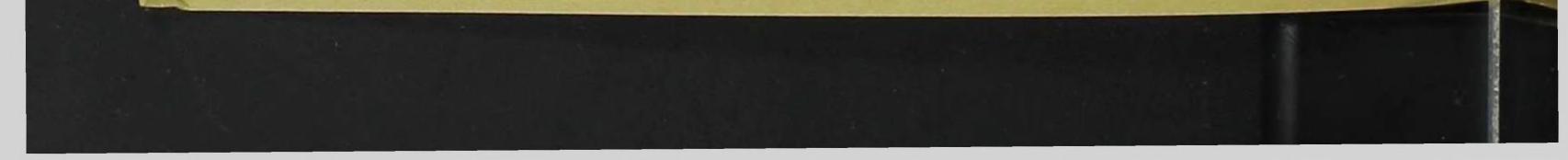
Land of Promise

"But where is Wisconsin Territory?" queried Easterners in 1837. At least one Pennsylvania editor endeavored to throw light on darkest America by explaining that Wisconsin was "a beautiful territory in the Northwest part of the United States, which some persons think is on the other side of nowhere." If Wisconsin Territory were re-established in 1937 it would include all of the States of Wisconsin, Iowa, Minnesota, and the eastern half of North and South Dakota. This vast region of the northwest challenged the imagination. It was a wilderness with a glamorous history and tremendous potentialities. Travelers told interesting stories about the Indians of the upper Mississippi Valley a hundred years ago. A celebrated artist, George Catlin, urged Americans to take the "Fashionable Tour" by steamboat to the Falls of Saint Anthony. Shipment of lead down the Mississippi from the Galena-Dubuque mineral region was reaching 65



giant proportions. Mushroom towns were springing up, newspapers were being published, churches formed, and schools established.

West of the Mississippi and north of Missouri lay the Black Hawk Purchase, which Lieutenant Albert Miller Lea had designated as the Iowa District. By the close of 1837 the Keokuk Reserve, the Half-breed Tract, and the Second Purchase had been added to the original Black Hawk Purchase, comprising in all about one-fourth of present-day Iowa. Approximately 16,000 settlers squatted in the Iowa District, some of whom were disturbed to learn that Senator Lewis F. Linn of Missouri had presented a petition of half-breed Sauks and Foxes, praying that their land "commonly called the Half-Breed Tract, above the mouth of the Des Moines river, may be annexed to the State of Missouri." A government surveyor, who had worked in Kentucky, Ohio, Indiana, Illinois, Michigan, and Wisconsin, asserted that no land could compare with that in the Black Hawk Purchase. He had never dreamed a country "existed under Heaven" where "wild cherries and plums" grew in "such abundance" they could be carted away by the wagon load. The fruit was of such "fine size and flavor" that the exuberant surveyor was "induced to take several of them with him to place in the



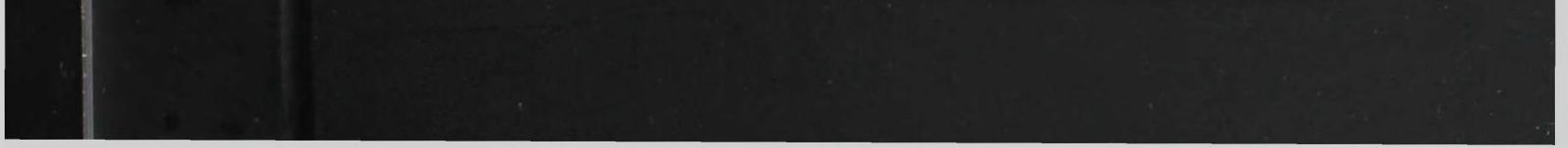
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gardens of Cincinnati." All who came and saw were conquered: a New Yorker preferred the Iowa District to "anything he had ever seen in his own State."

The western shore of the Mississippi between Muscatine Island and the mouth of the Wapsipinicon was a region "unrivalled in loveliness". While nature had lined the Mississippi above the Iowa District with "Alpine hills" and "frowning battlements," she had enriched the eastern border of the Black Hawk Purchase with the "milder beauties" of an "Arcadian country".

One traveler set out overland for Dubuque after a "good supper, bed and breakfast" at the McGregor Hotel in Davenport. On his way he saw many fine fields of good corn, some wheat, oats, and potatoes, and thought the land would "produce one hundred bushels of corn per acre" if carefully cultivated. He noted a sawmill at Duck Creek and a grist mill in operation on Crow Creek. Innumerable mill sites were observed and the need for such establishments was described as acute. Parkhurst was a "beautiful village" on the road to "Paradise".

The wayfarer stopped overnight at Mr. Bowen's "comfortable double log cabin" on the north bank of the Wapsipinicon. Here "good eating" in the form of pike, catfish, sturgeon, and red



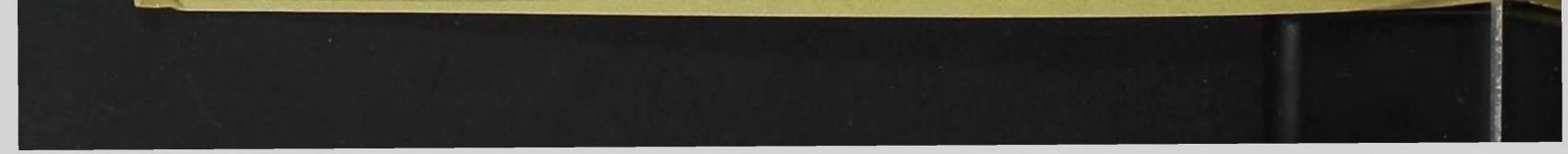
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horse, speared from the clear and beautiful Wapsie soon caused him to forget his weariness. After supper his host regaled him with hunting stories, concluding with a pressing invitation to stay a few days to shoot bear, deer, wolf, fox, and prairie chicken.

An eastern visitor was convinced that the Iowa District was destined to become one of the important States of the Union. "It has many attractions for an enterprising people, which are not united in any of the border States. And the present tide of emigration proves that this fact is well understood at the east."

This same writer pointed out in the Newark Daily Advertiser that the emigrant who expected to find a "howling wilderness" would be "agreeably disappointed." Although the government had "sold no land as yet," he explained, families were settling "under the preëmption privilege, and so great is the influx that every foot of the District will probably be thus appropriated before a sale is advertised. The crowd is so great that the ferries of the Mississippi cannot keep up with it, and the parties are obliged to wait their turn from three days to a week."

Nor were the resources of the Iowa District entirely agricultural. The *Iowa News* of June 3, 1837, was of the opinion that "perhaps no country



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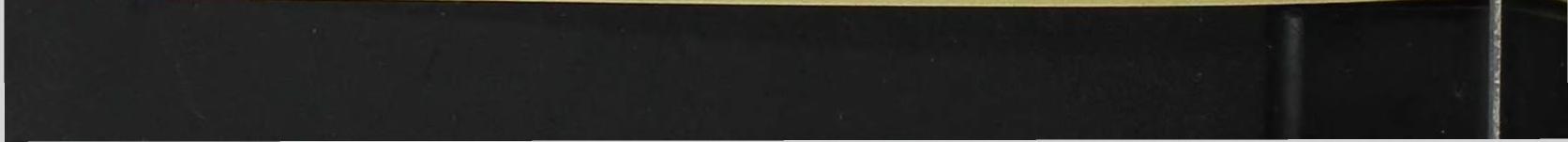
in the world is better supplied with water power than the Iowa District. The Turkey, Little Makoketa, Great Makoketa, Wabesipinecon, Iowa, Cedar, Schagua or Skunk, and Des Moines rivers, with their numerous tributaries, water the country and afford innumerable mill sites. We have travelled pretty extensively through the United States, and with the exception of the Falls of Niagara and the Falls of the Gennesee, have seen no place where a greater water power can be obtained, or a situation better adapted for a great manufacturing town than is found at the great bend of the Des Moines river." The Iowa District afforded a veritable haven for the industrious. A person with a nest egg of \$100 could "lay the foundation of an early and comfortable independence, with less toil than he must endure in the old settlements to pay his daily expenses". To "struggle with want, and continue with scarcity" along the Atlantic seaboard until the "energies of soul or body" were exhausted was proof either of a "lazy disposition or a depraved taste." Such character, the Iowa News felt, argued a "discreditable want of spirit and energy."

Laboring men were "much wanted" at Dubuque in June. Wages ran from \$20 to \$25 per month with board. High wages were paid for



hauling, and four or five dollars per acre was the rate for "breaking prairie sward". Many lead miners had actually "settled down as gentlemen of leisure", but the panic of 1837 suddenly brought an end to their idyllic life.

Settlers in the Iowa District were amazed at the opportunities for women as compared with conditions of "industrious, virtuous, and respectable poor females in the East". In Philadelphia, city of "benevolence and charity", women "unincumbered with children" made a scant dollar a week for sewing coarse shirts. "The price of sewing in Du Buque," the Iowa News pointed out, "is five times as high as in the East; and as for female servants, they are seldom to be had — their wages are from \$8 to \$10 per month." In September, John Plumbe, Jr., urged the need of laborers as "absolutely indispensable to our prosperity!" He advocated the formation of "branch societies" to add "citizens and foreigners who are disposed to go West." But one who signed himself "Osman" objected to dumping the poor of Europe in the West. "By offering increased facilities to foreign emigrants we shall have the scum and refuse, the ignorant and depraved of European cities flooded in upon us, to perpetuate their language, manners and customs, operating hereafter as a political evil. The offer-



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ing of bounties to the indigent foreigners would effectually bar the emigration of that more desirable class who bring wealth, intelligence and talent."

The Boston *Times* argued that the western climate was "not fitted" for New England women doomed from the start to trade the "lily white and rosy red" for the "saffron yellow of miasma, ague, cholera and death". But the Iowa News insisted there were proportionately as many "hearty, rosycheeked, handsome ladies" in the West as in the East. Nor was this hard to prove: Mrs. Butterworth, a resident of Dubuque since 1833, danced at her son's wedding at the ripe old age of 107 years. Again, although eighty years old, the widow of Alexander Hamilton arrived at Dubuque aboard the steamboat Burlington on a visit to her son, Colonel William S. Hamilton, then mining lead at Wiota, Wisconsin. The Iowa District was predominantly agricultural. Even in the mineral region, the Iowa News was "glad to find that those who have turned their attention to farming are likely to reap a rich reward for their industry". The editor hoped the mining district would soon produce enough for its own consumption.

The spring of 1837 was described as "very backward". By August, however, the editor of



the *Iowa News* saw some remarkable samples of wheat: "one bunch grown from one kernel, containing 32 stalks; another containing 42, which when hulled was found to contain 1400 grains! All grown from one grain of wheat." At the same time Dr. Andros produced two ears of corn which were ripe and sufficiently hard for seed. "This proves that however cold our climate may be considered, our soil is sufficiently rich to bring forth fruit in due season."

Apparently the East harbored grave doubts regarding the practicability of farming in the mineral region. "Taking all things into consideration," the Iowa News of August 26, 1837, declared, "perhaps this country is not equalled as an agricultural one. One farmer expects about 6000 bushels of corn — a yield of 60 or 65 bu. per acre; and says he did not cultivate it with any thing like care. Another says he expects 100 bushels an acre; this field being cultivated with care. Wheat, rye, buckwheat also yield abundantly; and as for potatoes they cannot be excelled in quantity or quality. Average prices are about as follows: Wheat \$1 per bu; rye 50 cts; corn 50 cts; oats 33; potatoes 25 cts. bu; other things in proportion. Taxes so light they may be said to be merely nominal."

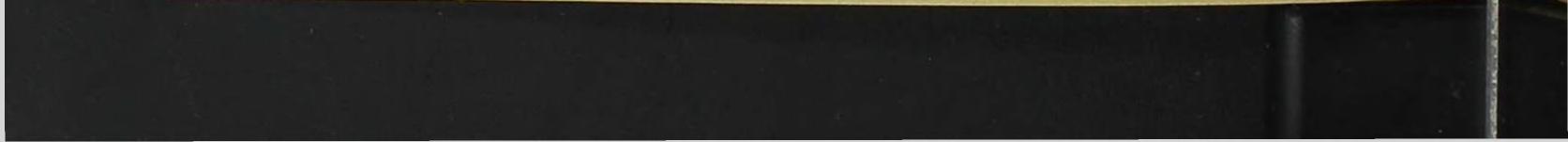
Two thriving communities — Dubuque and Burlington — dominated the northern and south-



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ern half of the Iowa District. Many of the "luxuries" as well as the "necessaries of life" were weekly brought up the Mississippi as far as Dubuque which was forging "ahead of any place in the Territory", not excepting Milwaukee. The "chief pressure" at Dubuque was for hands to keep pace with the enterprise of the people. "Among various buildings now going up is a large steam saw mill, which will furnish increased facilities for building. The capital stock of the Miners' Bank has just been subscribed, and the bank will go into operation as soon as the necessary arrangements can be made. The newspaper which was established here last year, has been revived with a good prospect, and schools and churches will not long be wanting." Next to Dubuque in importance was Burlington, the "Seat of Justice" in Des Moines County as well as the temporary capital of Wisconsin Territory. Burlington had "an abundance of timber for every purpose, running water for manufacturing, and a convenient portion of prairie for grazing and farming." Eight new buildings were going up during the spring of 1837. The population of 1200, which consisted of emigrants from the eastern, the middle, and the western States, had doubled in one year. Almost every profession and calling was represented — lawyers, doctors,

merchants, mechanics, and farmers. Eleven dry goods stores, twelve commission and grocery merchants, two hotels besides several boarding houses, two apothecary shops, two cabinet shops, two smith shops, one carriage and plow factory, one sadlery, one bakery, one boot and shoe maker, one hatter, one silver and watch smith, one gunner, two tailors, one victualler, one painter, provided an index to the prosperity of the town. "We have also the Territorial Library", an enthusiastic resident records, "which is a credit to the Territory and an ornament to the town. We also have a livery and a printing office, and a most excellent newspaper; also a steam ferry boat, which plies across the Mississippi." Dubuque had no rivals in the northern half of the Iowa District. Peru in the mineral region was only a village. Bellevue, located twenty-three miles below Dubuque, appears on a map of the "Public Surveys in Wisconsin Territory, 1837". Lyons and New York (Clinton) also are noted on this map. Thus only five villages above Davenport merited consideration by the public surveyors. The Iowa News, however, carried accounts of others. Durango, a "very promising town, nine miles west of Dubuque", had sprung up over night in 1835 as the result of the discovery of lead. About thirty or forty houses, two stores and five



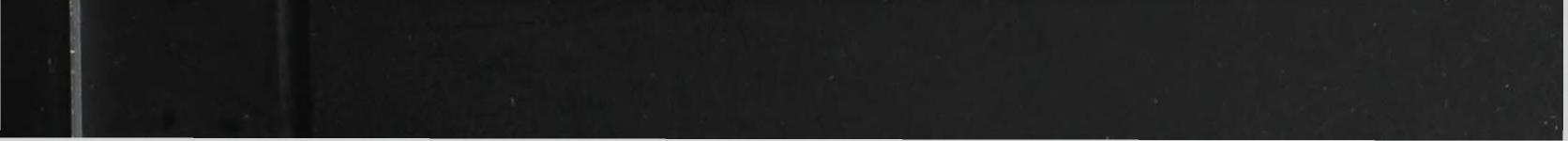
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groceries had been erected, but by 1836 the mineral was worked out and all but four or five of the families had left. Those who remained had become farmers by 1837. The reason Durango does not appear on the survey of 1837 is perhaps explained by the fact that the town was never "laid out", the sale of lots was not made, and the temporary cabins were put up "without regard to streets".

Then there was Richmond, situated on the "Great Maquoketa" three miles from its mouth, another mushroom settlement intended to "rank with the first in the far-famed West". The pro-

prietors were Riley McPherson of Richmond and J. Horton Rose of Bellevue. These gentlemen were perfectly "aware that so many new towns have of late been laid off of minor importance" that they "respectfully invited all" to examine Richmond which was destined to become the "depot for the upper trade of the Maquoketa country, so justly celebrated in the great garden of the West."

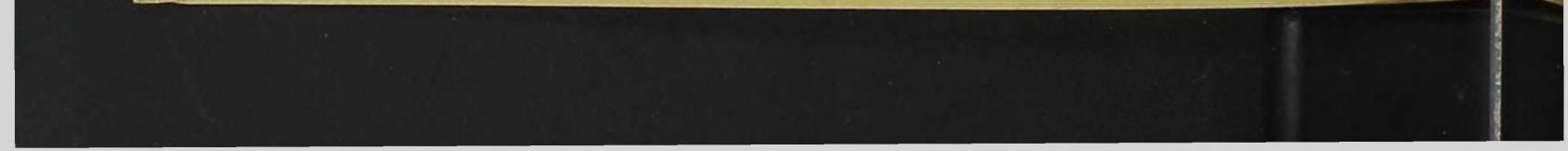
Few towns were "more advantageously situated" than Camanche which was laid out in 1836 seven miles above the Wapsipinicon. Camanche claimed a fine steamboat landing, a rich country behind, a mild climate, and an industrious and hardy population. A large three-story hotel meas-



uring thirty by fifty feet, and a large number of stores and dwellings were under construction.

Davenport, Fort Armstrong, and Stephenson (Rock Island) formed an important commercial and trading area by the spring of 1837. The editor of the Peoria *Register* counted fifteen houses in Davenport, three of which were stores. The village also boasted a tavern. A good omen of future growth was the rapidity with which the interior was being settled.

An entirely different condition existed in the southern half of the Iowa District where towns (many of them on paper only) were springing up almost over night. Whereas only five towns were noted on the surveyor's map of 1837 above Davenport, eleven had achieved sufficient importance to be recorded below Davenport. In addition to Burlington, the surveyor located Rockingham, Iowa, Bloomington, Boston, Fort Madison, West Point, Tuscarora, Washington (not present-day Washington), and two Salems. Fort Madison contained a population of "over 300, one large, commodious hotel, six dry goods stores, three provision stores, four groceries, two lawyers, two physicians, twenty-two carpenters and joiners, five plasterers, one wagon maker, four brick layers, two tailor shops, one blacksmith shop, one boot and shoe maker."



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In addition to these villages, the press of the Territory recorded other embryonic settlements. Who would not be lured by the following account? "A Rochester has been laid out on one of the bends of the river Des Moines, which must, ere long, become a great manufacturing mart, for besides all its other natural advantages, it is surrounded with inexhaustible beds of bituminous coal. It is none of your paper cities, got up for speculation, but possesses intrinsic advantages, which must attract an industrious population."

Religion, morality, and education, politics, patent medicines, and preëmption, crops and crimes,

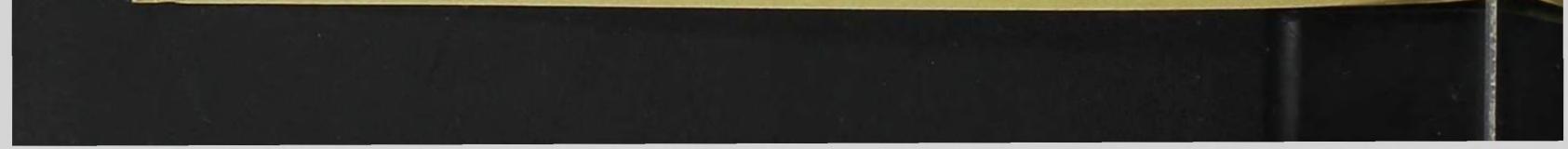
mines and banks, these, and many more items, are recorded in the yellowed files of the Territorial press. Life was not easy but those who dared the hardships of the frontier in 1837 had the courage and fortitude to withstand what might otherwise have been considered almost insuperable odds. They brought with them, moreover, unwavering faith, a boundless hope and ambition, and a good sense of humor. Fortified with such armor they could not fail.

William J. Petersen



With Rod and Chain

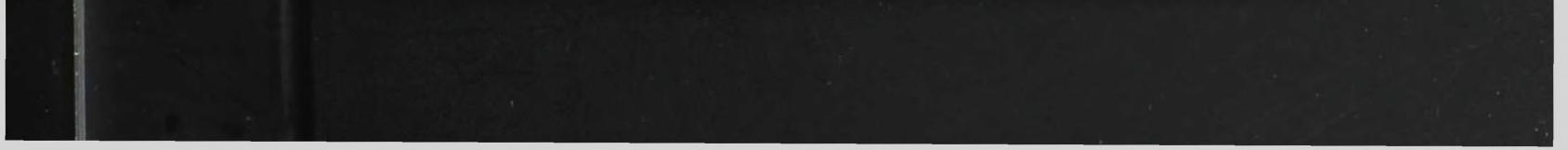
Every schoolboy knows that George Washington was a surveyor, and history records that Thomas Jefferson favored a decimal system of land surveys. According to the Jeffersonian plan, instead of making townships six miles square, land would have been "divided into hundreds of ten geographical miles square." The "geographical mile" is 6086.4 feet long, and a "hundred" in this system would have contained 850.4 acres. Jefferson's plan was not adopted. Instead, in 1785, the township system was authorized by an act of Congress for the survey of the "western territory". This system was later extended to the whole public domain. Before any land in Iowa was sold by the government it had to be surveyed. In the summer of 1824, ten chiefs of the Sauk and Fox tribes relinquished their claim to all the land they possessed in the State of Missouri, except a triangular area lying between the Des Moines and Mississippi rivers south of the northern boundary of Missouri. This tract, comprising approximately 119,000 acres in what is now Lee County, was reserved "for the use of the halfbreeds belonging to the Sock and Fox nations." 78



WITH ROD AND CHAIN 79

When possession of this area was first given to the half-breeds, the land was considered of but little value. As the population in the Half-breed Tract increased, however, the land became more valuable. Speculators urged the government to divide the tract and give each member of the halfbreed group full title to his or her share of the land.

In response to these demands, William Clark, Superintendent of Indian Affairs, made arrangements on January 20, 1832, with Jenifer T. Sprigg, Surveyor for the State of Missouri, whereby Sprigg agreed to survey the Half-breed Tract. The contract stipulated that the surveyor should run "a line from the river Des Moines eastwardly, to the river Mississippi", and "survey into townships and fractional townships" all the lands south of the line surveyed. It was also agreed that he should "survey into sections", and "establish corners for quarter sections" in all the townships, "and meander all navigable streams" in the halfbreed area. In making the surveys trees were to be blazed and designated as marking corners in so far as that method was possible. If corners were established "where bearing or witness trees" could not be found within a reasonable distance, it was agreed that the corner should be marked "by in-



serting endways into the ground, and at least three inches below the natural surface thereof, a cylinder of charcoal, ten inches long and four inches in diameter". Over the charcoal deposit was to be erected a mound of earth, three feet high, six feet square at the base, and two feet square at the top. As a further precaution, strips of prairie sod were to be laid over the mound to prevent excessive weathering. In some instances the use of stones in lieu of charcoal was authorized, and if a corner was located in a ravine where a mound could not be erected, a site might be selected nearby on which to erect the mound. In any case full and complete explanations were to be made in the field notes. Sprigg was directed to equip himself with "two two-pole chains, of fifty links each". One of these was to be adjusted to the standard in the office of the surveyor of lands for Illinois and Missouri, and comparisons and adjustments were to be made with the chain used, "at least once in every two days". There was also an authorization to hire chain carriers, an ax man, and flag man. Sprigg received \$5.00 per day for his services while surveying, and \$2.50 per day for the time spent in going to and coming from the field of labor. His expenses were paid with funds furnished by the federal government. The sum of



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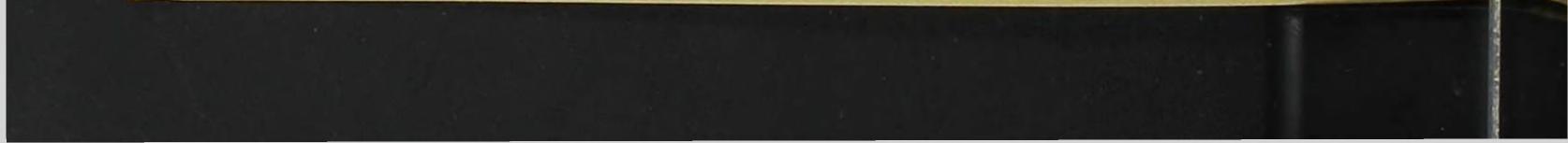
\$400 was advanced to him to purchase "horses, tent, camp equipage", and to buy provisions for himself and his assistants.

In 1816, more than a decade and a half before Sprigg contracted to survey the Half-breed Tract, Colonel John C. Sullivan had been employed by the United States government to survey and mark the boundaries of the Osage Indian lands in Missouri. In making this survey Colonel Sullivan ran a line eastward from a point one hundred miles north of the mouth of the Kansas River to a point on the Des Moines River. Sprigg's first task under his contract of 1832 was to continue the Sullivan line eastward from the Des Moines River to the Mississippi, to survey the present site of Keokuk, and establish township and section lines in the vicinity of the present town of Montrose. In surveying, principal meridians and base lines are fundamental. The initial point from which all public land surveys in Iowa started was the intersection of the Fifth Principal Meridian and the Base Line. This Fifth Principal Meridian is the line which runs directly north from the old mouth of the Saint Francis River in Arkansas, passing through eastern Iowa along the eastern boundaries of Jones and Cedar counties. The Base Line used in the Iowa surveys, was the parallel of 34° 44' north latitude, which crosses the central por-



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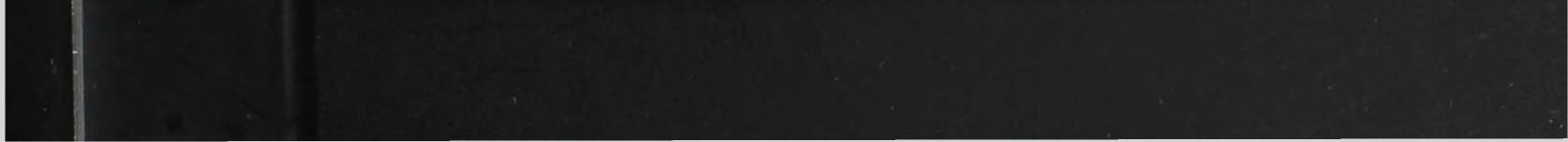
tion of Arkansas just south of the city of Little Rock. These intersecting lines served as the reference lines controlling the measurement of the most extensive territory in the United States, including Arkansas, Missouri, Iowa, and most of Minnesota, South Dakota, and North Dakota. The southern part of Iowa is approximately 390 miles north of the Base Line. Accordingly, townships in Iowa are numbered from 65 north, at the southern point of Lee County, to 100 north, on the northern boundary of the State. Since the Fifth Principal Meridian passes through eastern Iowa, lands are designated by east or west ranges. Thus the eastern extremity of Clinton County is in Range VII east of the Fifth Principal Meridian, while the western extremity of Plymouth County lies in Range XLIX west. From the time that the first land measurements were made by Sprigg in 1832, the work of public surveying continued in the Iowa country. Though the surveyors could not keep up with the settlers, the network of township lines rapidly spread. Special unofficial surveys were made to facilitate the sale of lots in new town sites. In the fall of 1833, for example, the site of Dubuque, "or what was believed would be comprehended within the limits of any city that should be built", was surveyed by George W. Harrison, an engineer from



WITH ROD AND CHAIN 83

Galena. During the same year William R. Ross surveyed a small area at the site of Burlington.

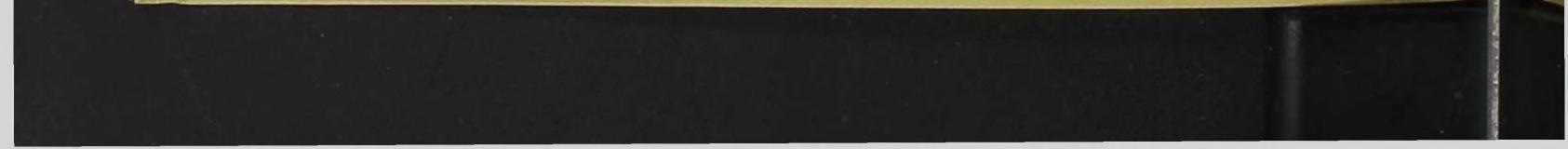
In the fall of 1835 the western boundary of the Black Hawk Purchase was surveyed and marked. This line was begun on the Missouri boundary at a point fifty miles west of the Mississippi River near the present southeast corner of Davis County and extended northeastward at an angle of 28° to a point on the Cedar River near the northeast corner of Johnson County. Thence it was projected northwestward at an angle of 29° and 15' to the southern boundary of the Neutral Ground in what is now Fayette County, thence along that line twenty-seven miles and fifty chains to the Turkey River, and from there to the Painted Rock on the Mississippi River — a total distance of more than two hundred miles. The systematic survey of Iowa began in 1836. William A. Burt, a United States deputy surveyor in Wisconsin Territory, was in charge of the work. He determined the location of the Fifth Principal Meridian and marked it between the first and second correction lines; that is, from the southern boundary of township 79 to the southern boundary of township 89 north. Beginning at what is now the southeast corner of Cedar County at the present site of Durant, he ran the line north along the meridian to the geographical center of



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Dubuque County. Forty chains (one-half mile) north of the point of beginning he set a quarter section post and made a mound. At the second half-mile point he set a corner post for sections 25 and 36 and made another mound. In his notes he recorded: "Land Rolling good 2nd Rate Prairie Soil Sandy Loam".

Continuing northward, Burt surveyed and marked the meridian for a distance of sixty miles. Thence he ran a line (the beginning of the second correction line) about twelve miles east to the Mississippi River, and proceeded then to establish the range lines eastward from the meridian to the Mississippi. Thus Burt located the line upon which the legal description of all Iowa land depends. Reference to the Fifth Principal Meridian in every land title in the State is equivalent to a specific recognition of the pioneer work of W. A. Burt. What a memorial! In making his surveys, the "course of every stream was noted, and the situation of every lake." Stone and other building materials were listed and described. Streams, springs, and other water sources were charted and their uses were suggested. The arduous task of surveying most of the Iowa section of the Fifth Principal Meridian and part of the second correction line over rough country was completed in eight days.



WITH ROD AND CHAIN

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When Missouri became a State in 1821 the Constitution defined the northern boundary as the parallel of latitude which passed through the "rapids of the river Des Moines". This did not correspond to the Sullivan line established in 1816, but the discrepancy caused no trouble until settlement began. By that time the marks of the Sullivan line could scarcely be seen and settlers did not know whether they lived in Missouri or Iowa. A controversy having arisen over the collection of taxes, the legislature of Missouri in 1837 directed a resurvey.

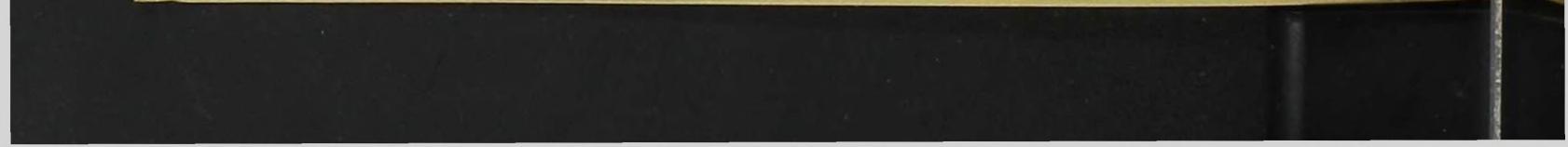
The framers of the Constitution, in defining the

boundary, meant to refer to the Des Moines Rapids in the Mississippi River. J. C. Brown, however, who was employed to make the resurvey, interpreted the words of the Constitution, "rapids of the river Des Moines", as referring to the Des Moines River and not the Mississippi. Accordingly, he found a small rapids in the Des Moines River near the present site of Keosauqua. There he began his survey, running a line due west. This line was several miles north of the old Sullivan line. The Brown line of 1837 is significant in Iowa history for it precipitated a controversy that came near resulting in civil war. In the end, however, the Sullivan line was accepted as the true boundary.



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In August, 1836, contracts were made with three experienced deputy surveyors "for the survey of the exterior township lines in the whole of the Sac and Fox cession, west of the Mississippi river." In the following year, Samuel Williams, Chief Clerk in the Surveyor General's office at Cincinnati, reported that the surveys of the township lines were completed with the exception of a few townships south of the Des Moines River. The whole cession, excepting the fractional townships adjoining the Indian boundary line, was under contract for subdivision into sections, and twenty-four deputy surveyors were engaged in this work. About forty townships had already been subdivided, and Williams expressed the hope that the survey of this land might be finished by the fifteenth of February, 1838. These early surveyors met with many hardships. Surveying parties were often far from the most advanced pioneer settlement. Accordingly, they were obliged to carry with them tents, supplies of provisions, and a complete outfit for a trip extending, in some cases, over many months. On such occasions only very limited varieties of food and clothing were at hand. "A barrel or two of salt pork, flour in barrels, navy beans, with sugar, coffee, salt and pepper", constituted a typical larder.

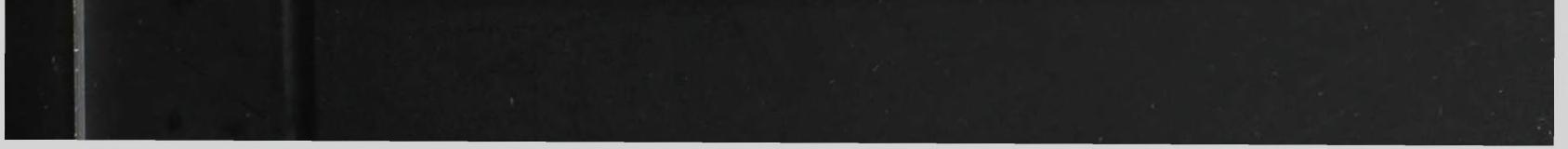


WITH ROD AND CHAIN 87

Occasionally, however, the food supply was varied by the capture of wild game. And now and again an unusual incident varied the drab pattern of life. One of the early surveyors has written: "I remember one of the boys shot a deer, and once we found a 'bee tree' containing several gallons of honey." Again he recalled that, "with the aid of a big dog, a jack staff and a convenient snow bank we captured a two hundred and fifty pound wild hog." Incidents of this kind helped not only to replenish the larder, but also to break the monotony of the frontier.

The enormous task of surveying Iowa was well begun a hundred years ago. Base lines, meridians, and correction lines had been established. The southern boundary of Iowa had been twice surveyed. Township lines had been located and most of the townships throughout the area of the Black Hawk Purchase had been subdivided into sections. In addition to these governmental surveys, numerous town sites had been platted by private enterprise. Surveying parties pushed the frontier ever westward, and established landmarks in every part of the Black Hawk Purchase. Although Iowa was still a part of Wisconsin Territory, the official survey was, in 1837, well on its way toward completion.

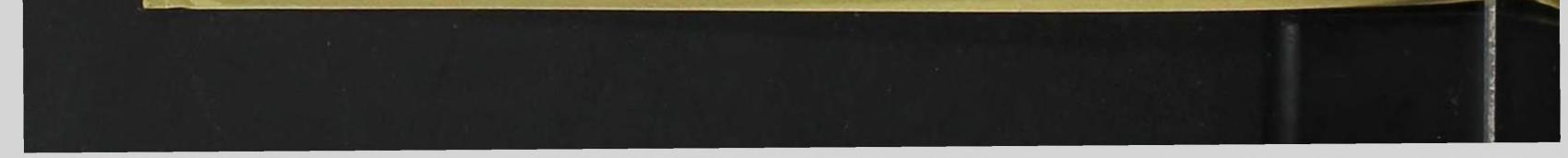
J. A. Swisher



The Second Purchase

During the summer of 1837 some Fox Indians were ascending the highlands between the Cedar and Wapsipinicon rivers in quest of game. Led by the great war chief Waucochaushe, the halfstarved Foxes discovered a band of Winnebago hunting on Fox territory and consequently moved over to the Wapsipinicon at the mouth of Otter Creek (Otterville) in present-day Buchanan County. There they encountered a large Sioux hunting party also trespassing on Fox territory. Although greatly outnumbered the Foxes attacked the Sioux in sheer desperation. Nine Foxes were killed and eleven wounded before Waucochaushe signalled a retreat. On August 8, 1837, two Fox messengers brought news of the bloody affray to Colonel George Davenport at his "Indian Lodge" on Rock Island. Waucochaushe, himself mortally wounded, urged Davenport to report the episode to Indian Agent Joseph Street. Two days later Davenport notified Street.

On August 19, 1837, the Northwestern Gazette and Galena Advertiser published a letter from Davenport explaining the sad plight of the In-88



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dians, together with Waucochaushe's description of the fight. In less than a fortnight newspapers from Saint Louis to Washington were acquainted with the grim facts. The *Missouri Republican* branded the government's failure to enforce its treaties as a "most glaring" injustice to the Indians. Moreover, settlers in the Black Hawk Purchase were already clamoring for more land.

The Sauks and Foxes of the upper Mississippi Valley were invited to send their principal chiefs to visit the Great White Father in Washington. The Ioways, the Winnebago, and the Sioux also agreed to attend the meeting. It was expected that the united delegations, consisting of about one hundred and fifty, would "form an interesting spectacle, and attract a vast concourse" to the negotiations. Meanwhile, Governor Henry Dodge of the Territory of Wisconsin was negotiating with the Chippewa at Fort Snelling. On July 29, 1837, these fierce warriors agreed to give up all claim to land in the Saint Croix Valley, thereby releasing vast acres of timber destined to feed the sawmills of future Iowa and provide homes for her citizens. Prominent among the signers of this treaty were Henry Dodge, Verplank Van Antwerp, H. H. Sibley, H. L. Dousman, E. Lockwood, J. N. Nicollet, W. W. Coriell, Indian Agent Lawrence



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Taliaferro, and John Emerson, United States army surgeon and owner of Dred Scott.

At the conclusion of the Chippewa treaty, Taliaferro boarded a steamboat with twenty-six Sioux and set out down the Mississippi. The delegation reached Washington in mid-September, the first of the red men to arrive at the capital to arrange for the "future security of the northwestern frontier".

A Galena editor described the Sioux as a curious set of "varmints", but a Washington correspondent considered them as "some of the best specimens" of the northwestern Indians. "Their forms are of the most noble mould, and the grace and majesty of their movements, despite the gaudy and grotesque trappings which encumber them, are subjects of general remark. Several are more than six feet high, straight as an arrow, with thews and sinews that seem to set fatigue at defiance, but with hands and feet of the most royal proportions." The Washington reporter was particularly interested in watching the warriors paint their faces. "The 'ground color,' to speak in painter's phrase, is a bright vermilion: on this they daub spots of white and green. Some dandies, however, draw a circle of white or black around one eye, which gives a very ferocious expression to that orb."



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The Secretary of War, Joel R. Poinsett, entered immediately into a two-day "talk" with the stoical Sioux. The meetings were held in Dr. Laurie's church and were of such "curious interest" as to attract "vast crowds". On September 29, 1837, the Sioux ceded all their rights to land east of the Mississippi.

By this time the remaining delegations had arrived in Washington. Joshua Pilcher brought his Ioway Indians and the Sauks and Foxes from the Missouri. Thomas A. B. Boyd was present with his Winnebago charges. From the land of Black Hawk came Joseph Street with his Sauk and Fox

warriors. The delegations traveled by steamboat as far as Wheeling whence they proceeded overland to Washington.

Of all the mighty warriors none attracted more attention than Keokuk and Black Hawk. Keokuk spoke in many towns along the way and everywhere his dignity of bearing and his eloquence won him warm applause. He was compared favorably with Webster and Calhoun. Black Hawk was induced to accompany the delegation to avoid the possibility of another outbreak on the frontier. Appanoose and Kishkekosh were other Sauk chiefs, and Wapello and Poweshiek ranked highest among the Foxes.

The government provided special entertainment



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to make the Indians amenable to suggestion. Soon after their arrival the Sauks and Foxes attended the theater on the night of Miss Nelson's benefit. "Delighted with the novelty and splendor of the scene, and the beauty and costume of the fair beneficiary, who was enacting Perseus, one of the chiefs threw his war cap, ornamented with feathers of the eagle, to her, as an offering, as the interpreter said, to the 'Beauty of Washington!' " Miss Nelson "gracefully and gratefully" accepted this gift. Then another chief "threw his cap" to her. In return for these favors she presented the chiefs with "several ostrich feathers from her helmet." Two buffalo robes were then presented to the actress. On the eve of the departure of Major Taliaferro and his Sioux, the Secretary of War hopefully but "very unwisely" brought the warring factions together in Dr. Laurie's church. The obvious result was "a war of recrimination and sarcasm". The Sioux placed all the blame for the incessant warfare in the Neutral Ground upon the Sauks and Foxes. They claimed to have been struck many times by their mortal enemies without striking back. "My ears are always open to good counsel," Mampuweechastah declared, "but I think my great father should take a stick and bore



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the ears of these people. They appear to shut their ears when they come here into the council."

The Sauks and Foxes remained seated for some moments after the bitter Sioux tirade. Finally Keokuk arose and strode majestically before the commissioners. He was followed by Wapello, Appanoose, and Poweshiek. At the same moment that Keokuk shook hands with the commissioners, the other chiefs and braves of the confederated tribes rose solemnly. They continued standing throughout Keokuk's oration.

With biting sarcasm, Keokuk upbraided the Sioux, charging them with flagrant violations of

sacred treaties. "These people", he thundered dramatically, "say we are deaf to your advice, and advise you to bore our ears with sticks. I think their ears are so closed against the hearing of all good, that it will be necessary to bore them with iron." Showing the remarkable understanding which characterized his leadership, he continued. "If among the whites, a man purchased a piece of land, another came upon it, you would drive him off. Let the Sioux keep from our lands, and there will be peace."

Wapello then stepped forward. "You have heard our chief speak. In him consists the strength of our nation. We are his arms, his heart, his soul." Scornfully addressing the Sioux, Pow-



eshiek roared, "When I killed a Sioux, I revenged myself on my own land, not on theirs. These men are like I was when a little boy; there is a great deal of mischief in their heads." Appanoose scoffed at the Sioux tales of Sauk depredations, each of which had been registered by placing a stick on the council table. "I suppose every time we drove them off our land they cut a stick; that will account for that bundle of sticks on the table."

After listening patiently to these implacable enemies villify each other, the Secretary of War arose and pointed out that he had not brought them together to "judge which had attacked the other first, or to determine which was in the wrong." He explained that the forty-mile strip of land known as the Neutral Ground was erected to keep the two tribes apart and whoever crossed it did wrong. "I exhort you again, on returning home," he concluded, "to throw away the warclub and bury the tomahawk, and I trust that I shall hear that the two great tribes now represented before me have smoked the pipe together, and promised to remain at peace with each other."

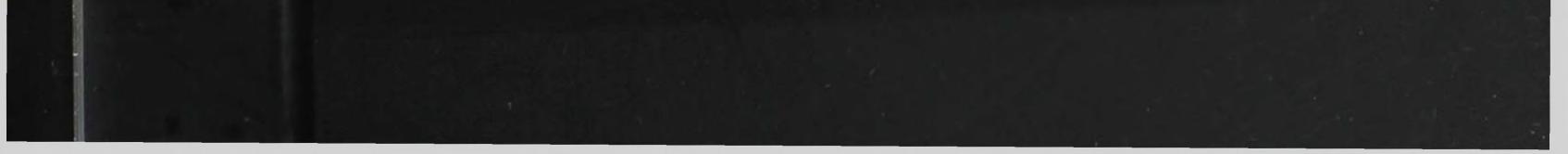
After the Sioux departed, the government entered into final negotiations with the Sauks and Foxes for a tract of land west of the Black Hawk Purchase. On October 21, 1837, the confederated



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tribes agreed to cede 1,250,000 acres. The western boundary of this tract was to be determined by surveying straight lines from the northwest and southwest corners of the Black Hawk Purchase to a point "about twenty-five miles" west of the angle in the western boundary of the Black Hawk Purchase.

The Second Purchase included most of presentday Linn, Johnson, and Washington counties, much of Buchanan, Benton, Iowa, Keokuk, Jefferson, and Van Buren counties and corners of Fayette, Cedar, and Davis counties. Within this area are Cedar Rapids, Iowa City, Marion, Independence, Fairfield, and most of the Amana colonies. The cession furnished homes for nearly eight thousand more pioneer families with the regulation quarter section each, and remained the western limit of settlement for nearly five years. In return for this generous slice of territory the government paid \$377,000, or a little over thirty cents per acre. Of this sum \$200,000 was to be held in trust, the government guaranteeing to pay not less than five per cent annually "in the manner annuities are paid, at such time and place, and in money or goods as the tribe may direct." The remainder of the money not required for debts or presents was to be expended to secure laborers to help in agricultural pursuits, break up and fence



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the land still in possession of the Indians, erect two grist mills, and purchase a large amount of goods desired by the Sauks and Foxes.

The Second Purchase was negotiated by Carey A. Harris, Commissioner of Indian Affairs, and signed in the presence of Chauncey Bush, secretary, Indian agents Joseph M. Street and Joshua Pilcher, Interpreter Antoine Le Claire, George Davenport, J. F. A. Sanford, S. C. Stambaugh, and P. G. Hambaugh. Twenty-three Indians, including Keokuk, Appanoose, Wapello, and Poweshiek, made their marks on the treaty. Black Hawk was not allowed to sign. The Missouri Sauks and Foxes agreed to another treaty surrendering all claim to land in central Iowa. At the conclusion of these ceremonies the Secretary of War expressed pleasure that the Indians had made "liberal provisions for the support of schools" and hope that the red men would treat their teachers "with respect and kindness." Poinsett was also delighted with the provisions for receiving instruction in the "art of cultivating the soil." Finally, he urged all his listeners to return home and "live at peace with each other, and with the surrounding tribes."

Before returning to Iowaland the Sauks and Foxes visited several eastern cities. At Boston a holiday was declared. The Indians performed the



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war dance on Boston Common, and were welcomed at the State House by Governor Edward Everett. The Governor spoke highly of his red brethren and Keokuk hoped the Great Spirit would "long keep friendship between the white and red man." Poweshiek had often heard his grandfather tell of the sea coast where his ancestors first greeted the white man. "I wish I had a book, and could read in it all these things", he lamented wistfully. "I have been told that that is the way you get all your knowledge."

Black Hawk felt sure the Great Spirit was pleased that the Indian and his white brother were

talking together with friendship and understanding. "I have lived for a long time between the Mississippi and Missouri," he told Governor Everett. "I like to hear you talk of them." At the conclusion of the speeches Governor Everett presented each warrior with a sword, a brace of pistols, and a blanket. To the women, he gave bright shawls and trinkets. With these tokens of friendship and the memory of pleasant experiences the Indians returned to their wickiups beyond the frontier.

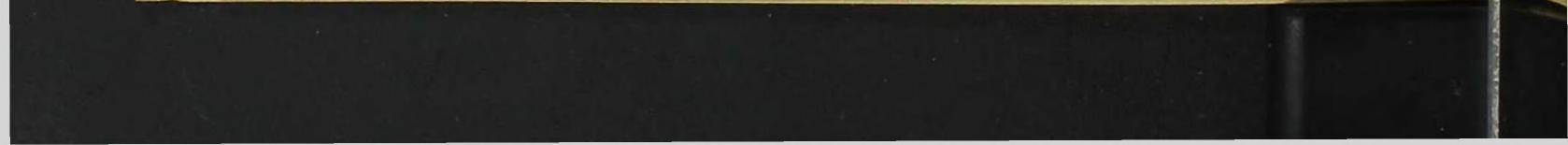
WILLIAM J. PETERSEN



The Capitol at Burlington

In the midst of the debate at Belmont early in 1837 over the location of the capital of the Territory of Wisconsin, Jeremiah Smith, a Council member from Des Moines County, made an unexpected offer. He proposed that, if the Wisconsin legislature would meet for the next session at Burlington, he would provide a building, to be erected expressly for the Legislative Assembly without cost to the Territory. That offer closed the discussion. It was accepted by the legislature in an act which located the seat of government at Burlington until March 4, 1839, unless the public buildings at Madison, chosen as the permanent capital, were sooner completed. Belmont in the present State of Wisconsin was the first capital of Wisconsin Territory. The town and capitol building had been hastily built to provide a temporary home for the Legislative Assembly. Some citizens had protested against the location of the capital at that place from the beginning, and so scant were the comforts and even necessities which were afforded the legislators there, that the question of finding another commanded serious attention.

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Jeremiah Smith had been a member of the last Legislative Assembly of Michigan Territory and a member of the Council in the first Wisconsin Territorial legislature which met at Belmont. He was a merchant and a farmer, and "the wealthiest man in the county" of Des Moines. His offer to construct a suitable building at Burlington for the legislature might be considered both a gift and an investment, for the capitalship was perhaps the best boom for business and a rising town which any circumstance could afford.

The new capitol was constructed in the summer of 1837, facing the Mississippi River on Front

(formerly Water) Street between Columbia and Court in the "fairest portion" of the village. It was a two-story frame building, forty by seventy feet in size. The second story was for the Council, and the House of Representatives was to occupy the lower story. Each chamber had a lobby separated from the chamber proper by a railing. Heat was supplied from hearths, and a stove was placed in the lobby after the Assembly had been in session for a month. A carpet for the lobby floor was ordered at the same time, as well as the "necessary convenience for hats and cloaks".

On October 12th, when the building was nearly completed, the Wisconsin Territorial Gazette and Burlington Advertiser described it as contrasting



favorably with the capitol at Belmont: "The edifice is commodious, handsomely built, and well arranged for the purposes of legislation; and in all respects, we think we may promise the members very comfortable accommodations this winter. The halls are larger, and much better adapted to the purposes for which they are intended, than those at Belmont." As a "very great improvement", a desk was furnished each member in place of the single table supplied in the earlier session. The building was finished in the latter part of October.

The night of December 12, 1837, was cold. Logs which had blazed all day smoldered in the fireplaces of the capitol. Suddenly, about two o'clock in the morning, John C. Madden, engineer of the steamboat Smelter, lying at the wharf nearly opposite the capitol, noticed flames in the Council chamber. The village awoke to his alarm. Townspeople and members of the legislature hurried to the blazing scene.

By the time help arrived, the fire had already spread to adjoining buildings. Little attempt could be made to curb the progress of the flames for the town had no fire fighting equipment. Men worked frantically to save the furniture in the capitol and merchandise in the stores. Spectators futilely watched the fire continue its course along



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the block of seven buildings, chiefly groceries and storehouses, among which was one owned by Jeremiah Smith. In a few hours much of the business section of the frontier town was destroyed. The winter sun rose on smoking ruins. The property loss was estimated to be \$20,000.

A committee appointed by the Council to investigate the origin of the fire reported that according to the testimony of John C. Madden, Joseph T. Fales, the doorkeeper of the House of Representatives, Smith Bowen, and J. B. Snowden, the fire originated in the chimney of the Council chamber. No one was to blame. The calamity was "the re-

sult of accident alone". The Council moved to a room above the newspaper office and the House of Representatives was "comfortably quartered in the upper story of Webber & Reney's new building".

Jeremiah Smith suffered the greatest loss, probably as much as \$7000. He had no insurance or claim against the Territory. The only reward for his generosity was the prestige of Burlington as the capital city. That advantage had already been realized. So complete was the financial loss to the donor of the legislative hall, however, that the Secretary of the Territory, W. B. Slaughter, wrote about it to George W. Jones, the Delegate of the Territory in Washington. "A good deal is



due to Major Smith", he declared, for his enterprise in erecting the temporary capitol, "and still more for his patriotism in thus providing for the convenience & comfort of the Representatives of the people. We can only appreciate such motives and conduct when we contrast them with the miserly selfishness of the great mass who seek their own advantage to the exclusion of the interests of all others. I hope you will exert yourself to procure a sufficient sum to reward him amply for his loss and for all his exertions and patriotism." The records, however, do not indicate that Delegate Jones acted upon the suggestion of the Secretary. Besides the losses of Jeremiah Smith and other citizens, Burlington's prosperity in its early development suffered a severe shock by the fire. Nevertheless, "there is a buoyant and elastic spirit, and an active enterprise among our people," observed the Territorial Gazette, "which will, we feel confident, sustain them in this emergency, and which in the end will bring them triumphantly out of all difficulties." The conflagration did not deprive Burlington of being the capital of Wisconsin Territory, nor of the honor of becoming on July 4, 1838, the first capital of the Territory of Iowa. MARIE HAEFNER



The First Bank in Iowa

On the morning of October 31, 1837, a new institution opened its doors in the frontier settlement of Dubuque. It had been christened "The Miners' Bank of Dubuque". Probably (although no definite statement has been found to that effect) the president, Ezekiel Lockwood, and the cashier, G. D. Dillon, were present on this occasion. The building, near the present corner of Central Avenue and Ninth Street, was one of many hastily erected houses. No one has left an inventory of the equipment, but certainly there was no spacious lobby with mahogany fixtures, no huge safe with a time lock to defy burglars and kidnapers, no glass and grill-work compartment to separate the cashier from the customers, no luxurious private office for the president. The usual furniture of a frontier bank no doubt sufficed — a desk, table, or counter with drawers for cash and notes, two or three chairs, a stove, perhaps a strong box or primitive safe, and a shelf or cupboard for the books.

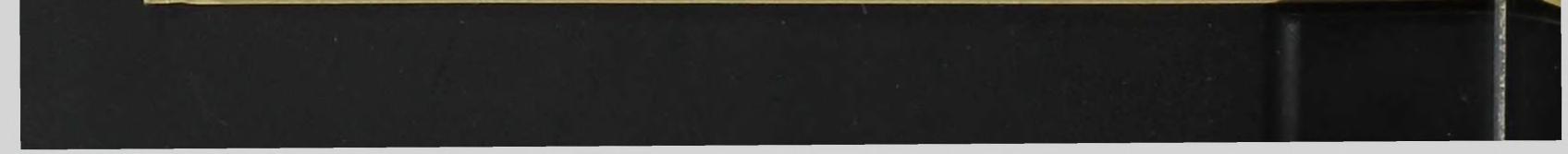
The principal purpose of banks at that time was to borrow money and conduct the business of exchange in currency. They increased the amount 103



of money in circulation by issuing bank notes. There were few deposits. The need for more currency and the emphasis on the freedom of the individual to conduct his business as he pleased soon produced a deluge of bank notes. None of these was adequately safeguarded by law and many were entirely worthless. Indeed, the evaluation of bank notes required the most skilful study. But the issue of such notes did at first help business in a community. If such currency had to be used, it might as well be issued by a local bank for the benefit of the home town.

So it was that in the summer of 1836 a group of

men at Dubuque applied to the legislature of the Territory of Wisconsin for a bank charter. Dubuque had a population of about 1200 persons. Lead, land, politics, and river traffic were the chief topics of conversation. Churches, stores, hotels, and dwelling houses had been built and more were springing up. A newspaper had been started. The town plat had been surveyed. Yes, Dubuque needed a bank. The Wisconsin Territorial lawmakers granted the requested charter and an act creating the Miners' Bank of Dubuque was approved on November 30, 1836. The statute was submitted to Congress and on March 3, 1837, the charter was approved, but with several amendments.



Nine men — Ezekiel Lockwood, a merchant, Francis Gehon, Marshal of Wisconsin Territory, John King, founder of the Dubuque Visitor, Lucius H. Langworthy, one of the prominent business men of Dubuque, William W. Coriell, a lawyer and later proprietor of the *Iowa News*, William Myers, Robert D. Sherman, Simeon Clark, and E. M. Bissell — were named in the act as temporary directors and commissioners to sell stock. After the actual organization of the bank, seven directors were to be elected annually on the first Monday of October by a plurality vote.

The total indebtedness of the bank (and in

1837 this meant largely the issue of notes) as fixed by the legislature was not to exceed three times the amount of paid-in capital. Congress reduced this to twice the paid-in capital. No note or bill was to be issued for less than five dollars and no notes or bills were to be put in circulation until half of the capital stock was on hand.

The restriction on the issue of bank notes of small denominations seems incomprehensible, and explanations of it made at the time are not clear. Apparently the greater number of small notes which could be issued on a certain amount of capital made liquidation more difficult. It was also pointed out that small notes circulated chiefly among poor people and were less often returned



to the bank for redemption. Moreover, small notes were more easily counterfeited.

It should be noted that the charter of the Miners' Bank lacked many of the requirements of safe banking. There was no required reserve, no specific requirement that the notes be redeemed in specie, no preference of note holders over other creditors, not even a requirement that the specie paid in on the capital stock be retained.

The legal formalities of organization having been settled, the commissioners opened the books for stock subscriptions at Dubuque on May 22, 1837, in the store of Francis Gehon. The Iowa News recorded in an editorial on June 3rd that all the stock was subscribed during the four days of May 22nd, 23rd, 24th, and 30th. At this time only ten per cent had to be paid and payments could be in either currency or specie. The same issue of the paper carried a notice that a payment of forty per cent of the price of the shares purchased must be paid by the second Monday of October and half of this payment must be in specie. On October 14, 1837, a meeting of the stockholders was held at the counting room of Ezekiel Lockwood. It appears that the election of officers was accompanied by some friction. Ezekiel Lockwood was elected president and G. D. Dillon cashier. E. M. Bissell, one of the original direc-



tors, apparently expected to be the cashier, but was displaced by Dillon.

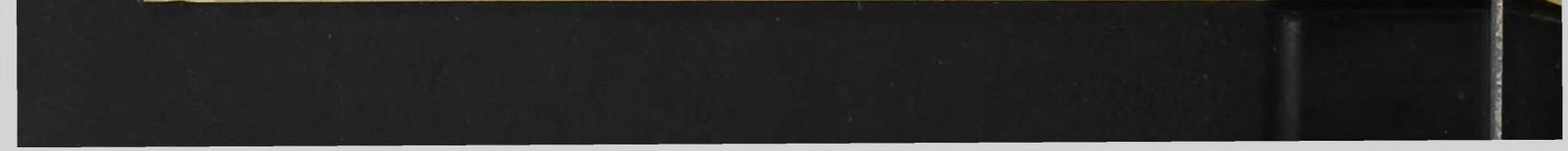
It was, perhaps, due to this internal friction that the Wisconsin Territorial legislature, meeting at Burlington, turned its attention to the bank. Rumors circulated that the required payments had not been made before the first notes were issued and that the specie paid in had been borrowed for the occasion. It was also charged that the larger stockholders were attempting to control the votes of small stockholders. Panic was in the air, and the general mismanagement of banks caused suspicion of all such institutions. On November 16, 1837, a little more than two weeks after the Miners' Bank opened its doors, the House of Representatives, then in session at Burlington, decided to investigate. Why the Council did not join in this is not clear. Perhaps politics prevented. At any rate the House, acting alone, appointed three members — William B. Sheldon, Charles C. Sholes, and Peter H. Engle, the last from Dubuque — as a committee to investigate the Miners' Bank and two others in Wisconsin Territory. The committee visited Dubuque, remained twenty-eight hours, and questioned the cashier. It did not, however, inspect the books of the bank nor did it count the money on hand. Indeed, it appears that this committee had little



appreciation of its responsibilities or else that it was appointed to bring in a favorable report.

The statistics furnished by the cashier indicated that \$100,000 of the capital had been paid in, of which \$41,147 was in specie. Notes to the amount of \$11,435 had been issued, of which \$2000 was in demand notes and \$9435 in post notes, payable twelve months after date. Specie amounting to \$42,118 was reported on hand. Deposits were \$3043, debts due the bank \$57,321, and real estate holdings \$950. Apparently the bank had purchased a building or some share in it. On this record, the House committee submitted a report that the Miners' Bank was "in a sound and solvent condition". One member of the committee (a strict constructionist) did, however, object to the issue of post notes as contrary to the charter. The other members frowned on the practice, but thought such notes were not forbidden and were therefore legal. The Iowa News rejoiced editorially that the bank had been vindicated and asserted that it was one of the "most solvent institutions in the country".

Perhaps we may pause here for a moment to look at some of the notes of the Miners' Bank. They are printed only on one side, but elaborately ornamented. One, a five dollar demand note, signed by T. O. Martin, cashier, is dated January



6, 1838. The picture of a train at the top reminds us that John Plumbe, Jr., a resident of Dubuque at that time, had already thought of a railroad to the Pacific. Some notes bear pictures of steamboats. On one ten-dollar note, an Indian brandishes a tomahawk in one corner, while a race horse appears in the opposite corner. Pictures of scantily draped women appear on the twenty, fifty, and hundred dollar notes. In front of one of these figures a celestial donor proffers a cornucopia full of money, while behind her stands an eagle bearing in his beak a streamer with the slogan "merces tutamen et decus". One of the notes is made pay-

able (in handwriting) at the Mechanics and Traders Bank of Cincinnati.

In spite of the report of the committee and the comment of the local newspaper, the whispering campaign against the management of the bank continued. That the charges were whispered seems, however, to have been due to the attitude of the *Iowa News* which refused to permit the opponents of the bank to publish their views in the paper, perhaps because one of the directors was also the proprietor of the newspaper. As a last resort the opposition faction published its charges in the *Miners' Free Press* at Mineral Point, of which W. S. Hamilton, son of Alexander Hamilton, was the editor.



Again the Legislative Assembly of Wisconsin Territory determined to investigate the bank and the charges against it. This time a joint resolution, adopted on January 19, 1838, authorized the appointment of two members from each house as a committee to visit the bank, examine its books and papers, count the money, and determine whether or not the bank had violated its charter. The committee was to report at the special session to be held in the following June. The members appointed on this investigating committee were Thomas H. McKnight, chairman, J. R. Vineyard, James P. Cox, and E. E. Childs. This committee visited Dubuque in February, remaining about two weeks. This time the books were inspected, the money counted, and various persons interviewed. As a result, the committee reported that of the \$100,000 paid-in capital, \$40,000 had been in the form of certificates for specie in Detroit, Michigan, \$50,000 in the notes of two Michigan banks — the Bank of Manchester and the Jackson County Bank — and \$10,000 in specie and "various other bank notes". At this time, it may be explained, the bank commissioners of Michigan listed both the Manchester and Jackson County banks as having no claim to public confidence.

A total of \$14,030 had been issued in bank



notes, of which \$12,680 was in post notes which the bank officials explained they would redeem in notes of other banks, but not in specie. A count of the funds on hand revealed \$40,000 in certificates of specie deposited at Detroit, \$1318 in specie, and \$20,000 in the notes of the Jackson County Bank and the Manchester Bank. G. D. Dillon, former cashier, testified that some of the stockholders had paid in the required installments on their stock in specie and then had borrowed back the money on their personal, unendorsed notes.

In June, 1838, the committee made a supplementary investigation. At that time the bank had only \$457.30 in specie to redeem some \$11,000 in notes outstanding. The bank, however, reported that \$20,000 in specie was "intransito". The committee, after what appears to be a complete and fair investigation, reported that the bank was not conducted on sound principles and recommended that its charter be repealed. Before any action could be taken by the legislature, the jurisdiction over the Miners' Bank was changed by the division of Wisconsin Territory. The legislature, therefore, decided to adjourn, leaving the newly elected Legislative Assembly of Iowa Territory to wrestle with the problem of approving, supervising, reforming, or destroying the Dubuque bank.



This ended what may be called the first chapter of the history of the Miners' Bank. It lasted until 1849, but its career was beset by a series of investigations ordered by Iowa legislatures. There was also the constant struggle to maintain specie payments — that is, redeem its notes in coin when presented at its counter. This was the final proof of solvency, but it was, in fact, almost impossible for a bank to do this, partly because specie was constantly drained from the western banks by land payments, for the government required that land be paid for in gold and silver coins.

Probably, on the whole, the Miners' Bank bene-

fited Dubuque and the surrounding area. Certainly its notes were as good as those of some other banks in circulation and better than many of them. At any rate the Miners' Bank of Dubuque was typical of frontier banks. Chartered in 1836, organized in 1837, and closed in 1849, the Miners' Bank saw the organization of the Territory of Iowa and the admission of Iowa into the Union. Its organization is noteworthy among the events of 1837 for it was the only banking institution incorporated and legally doing business in Iowa until after the adoption of the Constitution of 1857.

RUTH A. GALLAHER



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