Chapter 10

The Age of Jackson

1825 1835 1845

1838 Cherokee begin Trail of Tears
1841 President William Henry Harrison dies in office

1828 Andrew Jackson elected president

The White House, Washington, D.C.
**Section 1**

**Jacksonian Democracy**

Political ideas and major events shape how people form governments. President Andrew Jackson brought many changes to the American political system.

**Section 2**

**The Removal of Native Americans**

Differences in economic, political, and social beliefs and practices can lead to division within a nation and have lasting consequences. Many Native Americans were forced off their lands in the Southeast.

**Section 3**

**Jackson and the Bank**

Differences in economic, political, and social beliefs and practices can lead to division within a nation and have lasting consequences. Economic issues had a strong effect on politics and government in the mid-1800s.

**Foldables Study Organizer**

Evaluating Information  Make this foldable to help you ask and answer questions about the Jackson era.

Reading and Writing  As you read, ask yourself “who” Andrew Jackson was, “what” he did, “when” he did it, and “why” it happened. Write your thoughts and facts under each appropriate tab.

Step 1  Fold a sheet of paper in half from side to side, leaving a $\frac{1}{2}$-inch tab along the side.

Step 2  Turn the paper and fold it into fourths.

Step 3  Unfold and cut up along the three fold lines.

Step 4  Label your foldable as shown.
As you read, keep track of questions you answer in the chapter. This will help you remember what you have read.

How were the Seminole able to resist removal?
They joined forces with a group of African Americans and used guerrilla tactics.
This answer comes directly from the text.

The Seminole people of Florida were the only Native Americans who successfully resisted their removal. . . . The Seminole decided to go to war against the United States instead.

In 1835 the Seminole joined forces with a group of African Americans who had run away to escape slavery. . . . They used guerrilla tactics (guh • RIH • luh), making surprise attacks and then retreating back into the forests and swamps.

What are guerrilla tactics?
This answer is not directly stated. You need to rely on information you already know or draw conclusions based on how this term is used in the text.
Read the excerpt below. Answer the following questions and discuss them with a partner.

Two months after Van Buren took office, the country entered a severe economic depression, a period in which business and employment fall to a very low level. The depression began with the Panic of 1837, a time when land values dropped sharply, investments declined suddenly, and banks failed.

Within a few weeks, thousands of businesses had closed and hundreds of thousands of people had lost their jobs. Many Americans could not afford food or rent.

—from page 460

• What is a depression?
• What started the depression of 1837?
• Do you think people who lived on farms or people who lived in cities were more deeply affected by the depression of 1837?
CHAPTER 10 • The Age of Jackson

Looking Back, Looking Ahead
In the last chapter, you learned about the people and economy of the South. In this section, you will learn about the Jackson presidency.

Focusing on the Main Ideas
- Adams and Jackson introduced new ways of campaigning in the elections of 1824 and 1828. (page 447)
- The United States’s political system changed under Andrew Jackson, becoming more democratic. (page 448)
- The fight over tariffs divided the nation and raised the question of states’ rights versus the rights of the federal government. (page 450)

Meeting People
Henry Clay
Andrew Jackson
John Quincy Adams
John C. Calhoun (kal•HOON)
Daniel Webster
Robert Hayne (HAYN)

Content Vocabulary
- favorite son
- plurality (plu•RA•luh•tee)
- mudslinging
- landslide
- suffrage (byu•RAH•kruh•see)
- spoils system
- caucus (KAW•kuhs)
- tariff (TAR•uhf)
- nullify
- secede (sih•SEED)

Academic Vocabulary
- role (ROHL)
- issue (IH•SHOO)

Reading Strategy
Organizing Information As you read Section 1, create a chart to describe the political parties in 1828.

<table>
<thead>
<tr>
<th>Year</th>
<th>Candidate</th>
<th>Views</th>
</tr>
</thead>
<tbody>
<tr>
<td>1824</td>
<td>Democratic-Republican</td>
<td></td>
</tr>
<tr>
<td>1828</td>
<td>Andrew Jackson elected president</td>
<td></td>
</tr>
<tr>
<td>1830</td>
<td>Webster and Hayne debate</td>
<td></td>
</tr>
</tbody>
</table>

1825 John Quincy Adams wins presidency in House election
1828 Andrew Jackson elected president
1830 Webster and Hayne debate
The Elections of 1824 and 1828

Main Idea Adams and Jackson introduced new ways of campaigning in the elections of 1824 and 1828.

Reading Connection Think of the ways that presidential candidates campaign in current times. What methods do they use? Read on to find out how Adams and Jackson brought about new ways of campaigning.

The Election of 1824

In 1824 several candidates competed for the presidency. Three of them were favorite sons, meaning their home states supported them rather than the national party. They were Henry Clay of Kentucky, Andrew Jackson of Tennessee, and John Quincy Adams of Massachusetts, son of the former president.

In the election Jackson won the most popular votes. However, no candidate received a majority, or more than half, of the electoral votes. Jackson won 99 electoral votes, giving him a plurality (plu•RA•luh•tee), or largest single share. Under the Twelfth Amendment, when no candidate gets a majority of electoral votes, the House of Representatives selects the president.

While the House prepared to vote, Clay and Adams made an agreement. Clay would use his influence as Speaker of the House to defeat Jackson. In return, Clay may have hoped to become secretary of state. With Clay’s help, Adams was elected president. Adams then named Clay as secretary of state. Jackson’s followers accused the two men of making a “corrupt bargain” and stealing the election.

The “corrupt bargain,” as well as unpopular policies, cast a shadow over Adams’s presidency. Adams favored a stronger navy and federal government direction of the economy. Such ideas horrified people who wanted a more limited federal role. Congress turned down many of Adams’s proposals.

The Election of 1828

By 1828 there were two political parties: the Democratic-Republicans, who supported Jackson, and the National Republicans, who backed Adams. The Democratic-Republicans favored states’ rights and mistrusted strong central government. Many Democrats were frontier people, immigrants, or city workers. The National Republicans wanted a strong central government. They supported federal measures, such as road building and a national bank, that would help the economy. Many were merchants or farmers.

During the campaign, both parties resorted to mudslinging, attempts to ruin their opponent’s reputation with insults. Supporters of John Quincy Adams passed out a pamphlet attacking Jackson. One of the illustrations showed Jackson plunging his sword through the body of a helpless civilian. Meanwhile, Jackson’s supporters accused Adams of kidnapping a young American girl and selling her to the ruler of Russia.
US8.8.1 Discuss the election of Andrew Jackson as president in 1828, the importance of Jacksonian democracy, and his actions as president (e.g., the spoils system, veto of the National Bank, policy of Indian removal, opposition to the Supreme Court).

The parties also aroused enthusiasm with slogans, rallies, and buttons. These new strategies became a permanent part of American political life. In the election, Jackson won the votes of frontier people. He also did well in the South, which liked his call for states’ rights. South Carolina’s John C. Calhoun (kal•HOON) of South Carolina, who had served as Adams’s vice president, switched parties to run with Jackson. Jackson won in a landslide, an overwhelming victory, with 56 percent of the popular vote and 178 electoral votes.

Describe Why were Adams and Clay accused of making a “corrupt bargain”?

Jackson as President

Main Idea The United States’s political system changed under Andrew Jackson, becoming more democratic.

Reading Connection What are the requirements for today’s citizens to be eligible to vote? Read on to find out how President Jackson expanded suffrage to include a larger number of people.

Andrew Jackson was a man most Americans admired—a patriot, a self-made man, and a war hero. On March 4, 1829, thousands of farmers, craft workers, and other ordinary Americans crowded into the nation’s capital to hear Jackson’s Inaugural Address. After Jackson’s speech, a crowd joined him at a White House reception. They filled the elegant rooms of the mansion, trampling on the carpets with muddy shoes, spilling food on sofas and chairs. They were there to shake the hand of the new president who seemed just like them.

Why Was Jackson Popular? Jackson gained fame during the War of 1812. He led the troops that defeated the Creek Nation in the Battle of Horseshoe Bend and defeated the British at the Battle of New Orleans. His troops called him “Old Hickory” because he was as tough as a hickory—a hardwood tree.

Small farmers, craft workers, and others who felt left out of the expanding American economy admired Jackson. They felt that his rise from poverty to the White House demonstrated the American success story. His popularity with the common man changed politics in Washington, D.C.

How Did Voting Rights Change? President Andrew Jackson promised “equal protection and equal benefits” for all Americans—at least for all white American men. During his first term, a spirit of equality spread through American politics. In the nation’s early years, most states had limited suffrage, or the right to vote, for men who owned property or paid taxes.

Myths and Legends

In the early 1800s, as the West was opened for settlement, the folklore of rugged individualism began to sweep the country. This was the idea that brave and resourceful pioneers paved the way west for later settlers. Stories such as the legends of Paul Bunyan, John Henry, and Davy Crockett were loaded with feats of strength and daring. These myths, which sometimes had a basis in fact, contributed to the image of America as a country of strong, innovative, and talented citizens. They established America as a country based on individualism in politics, economics, and society.
Starting in 1815 Western and Eastern states alike relaxed the property requirements for voting. In the 1820s, people who had not been allowed to vote—white male sharecroppers, factory workers, and many others—voted for the first time. However, women still could not vote, and African Americans and Native Americans had few rights of any kind.

Another change was in the selection of presidential electors. By 1828, 22 of the 24 states changed their constitutions to allow the people, rather than the state legislatures, to choose presidential electors.

**What Is the Spoils System?** Democrats carried the spirit of democracy into government. Their goal was to shake up the federal bureaucracy (byu•RAH•kruh•see), a system in which nonelected officials carry out laws. Democrats argued that ordinary citizens could handle any government job. President Jackson replaced many federal workers with his supporters. The fired employees charged that Jackson was acting like a tyrant. Jackson responded that a new set of federal employees would be good for democracy.

One Jackson supporter explained it another way: “To the victors belong the spoils.” In other words, because the Jacksonians had won the presidential election, they had the right to the spoils—benefits of victory—such as handing out government jobs to supporters. The practice of replacing government employees with the winning candidate’s supporters became known as the spoils system.

**What Electoral Changes Occurred?** Jackson’s supporters worked to make the political system more democratic as well. They abandoned the unpopular caucus (KAW•kuh) system. In this system, major political candidates were chosen by committees made up of members of Congress. The caucuses were replaced by nominating conventions in which delegates from the states selected the party’s presidential candidate.

The Democrats held their first national party convention in 1832 in Baltimore, Maryland. The convention drew delegates from each state in the Union. The delegates decided to nominate the candidate who could gather two-thirds of the vote, and Jackson won the nomination. This system allowed many people to participate in the selection of political candidates.
The Tariff Debate

Main Idea The fight over tariffs divided the nation and raised the question of states’ rights versus the rights of the federal government.

Reading Connection What items do you own that were made in the United States? What items of yours were manufactured overseas? Read on to learn how foreign imports led to protests in the South.

Americans from different parts of the country disagreed strongly on some issues. One such issue was the tariff (TAR•uhf), a fee paid by merchants who imported goods. While president, Jackson faced a tariff crisis that tested the national government’s powers.

In 1828 Congress passed a law that placed a very high tariff on manufactured goods from Europe. Manufacturers in the United States—mostly in the Northeast—welcomed the tariff. Because tariffs made European goods more expensive, American consumers were more likely to buy American-made goods.

Southerners, however, despised the new tariff. There were fewer manufacturers in the South so they did not benefit from increased sales. They called it the Tariff of Abominations—something hateful. These critics argued that although tariffs forced consumers to buy American goods, tariffs also meant higher prices.

How Did the South Protest the Tariff? Southern politicians were ready to act. Vice President John C. Calhoun argued that a state or group of states had the right to nullify, or cancel, a federal law it considered against state interests. Some Southerners called for the Southern states to secede (sih•SEED), or break away, from the United States and form their own government. When Calhoun explored this idea, troubling questions arose. The United States had been a nation for nearly 50 years. What if a state disagreed with the federal government? Did a state have the right to go its own way? This debate would continue for decades and eventually lead to civil war.

Calhoun drew from ideas in the Virginia and Kentucky Resolutions of 1798–1799. Calhoun argued that since the federal government was a creation of the states, the states have the power to decide whether federal laws are constitutional. The alternative to state sovereignty, Calhoun pointed out, is to allow the Supreme Court or Congress to tell the people what our Constitution means and what laws we must obey.

The Webster-Hayne Debate In January 1830, Senator Daniel Webster of Massachusetts delivered a stinging attack on nullification.

Webster stood on the floor of the Senate to challenge a speech given by Robert Hayne (HAYN), a young senator from South Carolina. Hayne had defended the idea that the states had a right to nullify acts of the federal government and even to secede.

In his response, Webster defended the Constitution and the Union. He argued that nullification could only mean the end of the Union. Webster closed with the ringing statement, “Liberty and Union, now and forever, one and inseparable!”
Jackson Takes a Stand  Nobody knew Jackson’s thoughts about nullification. In 1830 Jackson made his position clear at a dinner given by supporters of states’ rights. In a toast, Jackson said: “Our federal union . . . must be preserved!” The audience was stunned, but Calhoun quickly responded, “The Union—next to our liberty, most dear.” He meant that the Union’s fate must take second place to a state’s liberty to overrule the Constitution if its interests were threatened.

Calhoun realized that Jackson would not change his views. Wanting to speak for the South in Congress, Calhoun won election to the Senate in December 1832. Two weeks later, he resigned the vice presidency.

What Was the Nullification Crisis?  Anger over the tariff continued to build in the South. The Union seemed on the verge of splitting apart. In 1832 Congress passed a new, lower tariff, hoping that the protest in the South would die down. Southern leaders continued their protests, however. The South Carolina legislature passed the Nullification Act, refusing to pay the “illegal” tariffs of 1828 and 1832. It threatened secession if the federal government interfered.

To ease the crisis, President Jackson supported a compromise bill by Henry Clay to lower the tariff. To make sure that the South would accept the compromise, he had Congress pass a Force Bill, allowing military action to enforce acts of Congress. In response, South Carolina nullified the Force Act. Calhoun and his supporters claimed victory because they believed they had forced a revision of the tariff. However, they also had to recognize that a state could not leave the Union without a fight.

Reading Check  Summarize  Why did South Carolina pass the Nullification Act?

Reading Summary

Review the Main Ideas

• The election of 1824 was widely seen as corrupt, and the election of 1828 ushered a president to power who identified with much of the American public.

• Elections became more democratic as caucuses were eradicated and suffrage was extended to more voters.

• The introduction of a tariff on imported goods caused many Southerners to turn against the government and lobby for state rights.

What Did You Learn?

1. Why did the House of Representatives select the president in the 1824 presidential election?

2. What election practices used in the 1828 presidential campaign are still used today?

Critical Thinking

3. Organize Information  Re-create the diagram below and describe the changes that took place in the political system under Andrew Jackson.

4. The Big Ideas  What was the main reason President Adams was not popular with the Democratic-Republicans?

5. Expository Writing  Prepare a list of five questions that you might have asked President Jackson if you had interviewed him.

6. Reading  Question and Answer Relationships  Look at questions 1 and 2 above. Will the answers come directly from the text or do they require you to draw on other information as well? Explain.
Looking Back, Looking Ahead
In Section 1, you learned about some of the actions Andrew Jackson took as president. In Section 2, you will learn about his policies toward Native Americans.

Focusing on the Main Ideas
• As settlements spread westward, many Native Americans were forced off their lands. (page 453)
• Some groups of Native Americans attempted to resist relocation. Most were eventually taken from their lands by force. (page 455)

Meeting People
Black Hawk
Osceola (AH • see • OH • luh)

Content Vocabulary
relocate
guerrilla tactics (guh • RIH • luh)

Academic Vocabulary
federal (FEH • duh • ruhl)
remove (rih • MOOV)

Reading Strategy
Taking Notes As you read Section 2, create a chart like the one below that describes what happened to each group of Native Americans as the United States expanded.

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
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<tbody>
<tr>
<td>1830</td>
<td>Congress passes the Indian Removal Act</td>
</tr>
<tr>
<td>1835</td>
<td>Seminole refuse to leave Florida</td>
</tr>
<tr>
<td>1838</td>
<td>Cherokee driven from their homelands on the Trail of Tears</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tribe</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cherokee</td>
<td></td>
</tr>
<tr>
<td>Sauk/Fox</td>
<td></td>
</tr>
<tr>
<td>Seminole</td>
<td></td>
</tr>
</tbody>
</table>

Who & When?

1830
1830 Congress passes the Indian Removal Act

1835
1835 Seminole refuse to leave Florida

1838
1838 Cherokee driven from their homelands on the Trail of Tears

<table>
<thead>
<tr>
<th>Image</th>
<th>Description</th>
</tr>
</thead>
</table>
Moving Native Americans

**Main Idea** As settlements spread westward, many Native Americans were forced off their lands.

**Reading Connection** How long have you lived in your community? Can you imagine being forced to leave and settle elsewhere? Read on to find out how many Native Americans were forced onto reservations in the West.

The Cherokee held their land long before European settlers arrived. Through treaties with the United States government, the Cherokee became a separate nation within Georgia. By the early 1800s, the Cherokee had their own schools, their own newspaper, and their own written constitution. Sequoya’s invention of a Cherokee alphabet enabled many of the Cherokee to read and write in their own language. The Cherokee farmed some of Georgia’s richest land, and in 1829 gold was discovered there. White Americans began trespassing on Cherokee territory in pursuit of riches.

**What Is Relocation?** While the United States had expanded westward by the 1830s, large numbers of Native Americans still lived in the eastern part of the country. In Georgia, Alabama, Mississippi, and Florida lived the “Five Civilized Tribes”—the Cherokee, Creek, Seminole, Chickasaw, and Choctaw. These tribes had established successful farming societies.

Because the area west of the Mississippi River was dry and seemed unsuitable for farming, few white Americans lived there. Many settlers wanted the federal government to relocate Native Americans living in the Southeast. They wanted to force the Native Americans to leave their land and move west of the Mississippi River. President Andrew Jackson, a man of the frontier himself, supported the settlers’ demand for Native American land.

**What Was the Indian Removal Act?** In 1830 Congress passed the Indian Removal Act. It allowed the federal government to pay Native Americans to move west. Jackson then sent officials to negotiate treaties with Native Americans of the Southeast. In 1834 Congress created the Indian Territory, an area in present-day Oklahoma, for these Native Americans.

**The Cherokee Nation** The Cherokee Nation, however, refused to give up its land. In treaties of the 1790s, the federal government had recognized the Cherokee people as a separate nation with their own laws. Georgia, however, refused to recognize Cherokee laws.

The Cherokee sued the state and eventually took their case to the Supreme Court. In *Worcester v. Georgia* (1832), Chief Justice John Marshall ruled that Georgia had no right to interfere with the Cherokee. The Native Americans, he said, were protected by the federal government and the Constitution. (See page 849 of the Appendix for a summary of *Worcester v. Georgia*.)

President Jackson had supported Georgia’s efforts to remove the Cherokee. He vowed to ignore the Supreme Court’s ruling. “John Marshall has made his decision,” Jackson reportedly said. “Now let him enforce it.”
What Was the Trail of Tears? In 1835 the federal government persuaded a few Cherokee to sign a treaty giving up their people’s land. Yet most of the Cherokee refused to honor the treaty. They wrote a protest letter to the government and people of the United States pleading for understanding. It did not soften the resolve of President Jackson or the area’s white settlers. In 1838 federal troops under General Winfield Scott came to remove the Cherokee from their homes and lead them west. (See page 853 of the Appendix for the text of the Cherokee protest.)

Scott threatened force if the Cherokee did not leave. The Cherokee knew that fighting would only lead to their doom. Filled with sadness and anger, their leaders yielded, and then the long march to the West began. One man in Kentucky wrote of seeing hundreds of Cherokee marching by:

“Even [the] aged . . . were traveling with heavy burdens attached to the back. . . .”

—from The Trail of Tears

Brutal weather along the way claimed thousands of Cherokee lives. Their forced journey west became known to Cherokee people as the Trail Where They Cried. Historians call it the Trail of Tears.

Reading Check Explain What was the purpose of the Indian Removal Act?
Native American Resistance

Main Idea: Some groups of Native Americans attempted to resist relocation. Most were eventually taken from their lands by force.

Reading Connection: Have you ever been told to do something you thought was wrong? Did you attempt to resist? Read on to find out how some Native Americans resisted relocation.

An American Story

In 1832 the Sauk chieftain, Black Hawk, led a force of Sauk and Fox people back to Illinois, their homeland. They wanted to recapture this area, which had been given up in a treaty. The state militia and federal troops responded with force, killing hundreds of Sauk and Fox and chasing the survivors into present-day Iowa. The troops pursued the people and slaughtered most of them.

The Seminole: The Seminole people of Florida were the only Native Americans who successfully resisted their removal. Although they were pressured in the early 1830s to sign treaties giving up their land, the Seminole chief, Osceola, and some of his people refused to leave Florida. The Seminole decided to go to war against the United States instead.

In 1835 the Seminole joined forces with a group of African Americans who had run away to escape slavery. Together they attacked white settlements along the Florida coast. They used guerrilla tactics, making surprise attacks and then retreating back into the forests and swamps. In December 1835, Seminole ambushed soldiers under the command of Major Francis Dade. Only a few of the 110 soldiers survived the attack. The Dade Massacre led to sending more troops and equipment to fight the Seminole.

By 1842 more than 1,500 American soldiers had died in the Seminole wars. The government gave up and allowed the Seminole to remain in Florida. Many Seminole, however, had died in the long war, and many more were captured and forced to move westward. After 1842 only a few scattered groups of Native Americans lived east of the Mississippi. Most had been removed to the West.

Native Americans had given up more than 100 million acres of eastern land to the federal government. They had received in return about $68 million and 32 million acres in lands west of the Mississippi River.

Trail of Tears by Robert Lindneux: Native Americans who were forced from their land traveled west in the 1830s. Why was the forced march called the Trail of Tears?
Osceola was born in 1804. His ancestors were Creek, African American, British, Irish, and Scottish. After President Jackson signed the Indian Removal Act in 1830, Osceola became the leader of the Seminoles and led successful attacks on United States forts. He was much revered among the Seminole for his ability as a warrior and his refusal to yield to the government’s demands.

The Seminoles hid in the swampy lands of the Everglades throughout 1836 and continued to carry out attacks on U.S. soldiers, as well as on local farms and businesses. However, as food became scarce, the Seminoles grew tired, sick, and hungry. A group of Seminole chiefs negotiated peace with the soldiers and offered to move to a reservation in Arkansas. In exchange, they requested that the many runaway slaves who had found refuge with them be allowed to remain with the Seminoles and not be returned to slavery. The army agreed but later broke the promise and declared that those slaves who had joined the Seminoles after the start of the war would be taken back to their owners. Angered over this violation of the new treaty, the Seminoles again moved into the swamps and the war resumed.

The U.S. Army captured one of the Seminole leaders. It offered to release him if Osceola agreed to talks. Osceola tried to surrender but was captured. He and his family were imprisoned, and he died of a throat infection in 1838. Most of the Seminoles were removed from Florida to the Oklahoma Territory. Some Seminoles remained in Florida and settled in reservations there. Although Osceola had fought against the United States, he was respected as a hero and given a funeral with full military honors.

“You have guns, and so do we; . . . You have men and so have we; Your men will fight, and so will ours until the last drop of the Seminoles’ blood has moistened the dust of his hunting grounds.”

—Osceola in a letter to General Clinch

Osceola and his men had many advantages during the Seminole wars. His men knew the terrain and had superior fighting skills. Research to find information about a recent or current war. Describe the advantages and disadvantages each side possessed.
The Five Civilized Tribes  The Five Civilized Tribes were relocated in present-day Oklahoma on lands claimed by several Plains groups, including the Osage, Comanche, and Kiowa. The Plains groups agreed to let the Five Civilized Tribes live in peace. Settled in their new homes, the Five Tribes developed their governments, improved their farms, and built schools.

**Reading Check**  Compare  How was the response of the Seminoles different from that of the Cherokee when they were removed from their lands?
Jackson and the Bank

Looking Back, Looking Ahead
In Section 2, you learned about the removal of Native Americans to Western lands. In this section, you will learn about Jackson’s fight with the National Bank and the election of the Whigs to power.

Focusing on the Main Ideas
• President Jackson forced the National Bank to close, and the Panic of 1837 caused economic problems that split the Democratic Party. (page 459)
• After Harrison’s death, Tyler took the presidency in a direction opposed to the Whigs’ goals, and the Whigs lost power after 1844. (page 461)

Meeting People
Nicholas Biddle
Martin Van Buren
William Henry Harrison
John Tyler

Content Vocabulary
veto
depression
laissez-faire (LEH • SAY • FEHR)

Academic Vocabulary
contribute (kuhn • TRIH • byuht)
symbol (SIHM • buhl)

Reading Strategy
Sequencing Information As you read the section, re-create the diagram below. In the spaces provided, describe the steps Andrew Jackson took that put the Bank of the United States out of business.

1830
1832
Andrew Jackson challenges the Bank of the United States
1836
1837
Economic depression strikes the nation
1842
1841
President William Henry Harrison dies in office

William Henry Harrison

Who & When?

NATIONAL GEOGRAPHIC

Bettmann/CORBIS, National Portrait Gallery, Smithsonian Institution/Art Resource, NY

CONTENTS
War Against the Bank

Main Idea  President Jackson forced the National Bank to close, and the Panic of 1837 caused economic problems that split the Democratic Party.

Reading Connection  Do you have a bank account? Do you know what would happen to your money if an economic crisis occurred? Read on to find out what happened to banks during the Panic of 1837.

Jackson had another great struggle during his presidency. For years, he had criticized the Bank of the United States as being an organization of wealthy Easterners over which ordinary citizens had no control. The Bank of the United States was a powerful institution. It held the federal government’s money and controlled much of the country’s money supply. Although the Bank had been chartered by Congress, it was run by private bankers rather than elected officials.

The Bank’s president, Nicholas Biddle, represented everything Jackson disliked. Jackson prided himself on being a self-made man who started with nothing. Biddle, on the other hand, came from a wealthy family.

In 1832 Jackson’s opponents gave him the chance to take action against the Bank. Senators Henry Clay and Daniel Webster, friends of Biddle, planned to use the Bank to defeat Jackson in the 1832 presidential election. They persuaded Biddle to apply early for a new charter—a government permit to operate the Bank—even though the Bank’s current charter did not expire until 1836.

Clay and Webster believed the Bank had popular support. They thought that an attempt by Jackson to take away its charter would lead to his defeat and allow Henry Clay to be elected president. When the bill to renew the Bank’s charter came to Jackson for signature, he was sick in bed. Jackson told his friend Martin Van Buren, “The bank, Mr. Van Buren, is trying to kill me. But I will kill it!” Jackson vetoed, or rejected, the bill.

Jackson, like many others, believed the Bank was unconstitutional despite the Supreme Court’s decision to the contrary in McCulloch v. Maryland (1819). In a message to Congress, Jackson denounced the Bank arguing that:

“when the laws… make the rich richer and the potent more powerful, the humble members of society—the farmers, mechanics, and laborers—who have neither the time nor the means of securing like favors to themselves, have a right to complain of the injustice of their Government.”

—Andrew Jackson, as quoted in The Annals of America

Once again, Jackson was publicly opposing a ruling by the Supreme Court, as he had in Worcester v. Georgia.

The Election of 1832  Webster and Clay were right about one thing. The Bank of the United States did play a large part in the campaign of 1832. Their strategy for gaining support for Clay as president, however, backfired. Most people supported Jackson’s veto of the bank charter bill. Jackson was reelected, receiving 55 percent of the popular vote and collecting 219 electoral votes to Clay’s 49. Martin Van Buren was elected vice president.

Once reelected, Jackson decided on a plan to “kill” the Bank. He ordered the withdrawal of all government deposits from the Bank and placed the funds in smaller state banks.
Without those government deposits, the National Bank could not do business. By putting an end to the Bank, Jackson had won a political victory. Later, however, critics charged that the end of the National Bank contributed to the economic problems that the nation faced in the years ahead.

What Caused Economic Problems? When Jackson decided not to run for a third term in 1836, the Democrats selected Martin Van Buren of New York, Jackson’s vice president, as their candidate. Van Buren faced bitter opposition from the Whigs, a new political party that included former National Republicans and other anti-Jackson forces. Jackson’s great popularity and his personal support helped Van Buren easily defeat several Whig opponents. Van Buren was inaugurated in 1837.

Two months after Van Buren took office, the country entered a severe economic depression, a period in which business and employment fell to a very low level. The depression began with the Panic of 1837, a time when land values dropped sharply, investments declined suddenly, and banks failed.

Within a few weeks, thousands of businesses had closed and hundreds of thousands of people had lost their jobs. Many Americans could not afford food or rent. In February 1837, people in New York put up signs voicing their anger: “Bread, Meat, Rent, and Fuel! Their prices must come down!”

President Van Buren believed in the principle of laissez-faire—that government should interfere as little as possible in the nation’s economy. However, Van Buren believed that some actions were necessary. Van Buren persuaded Congress to establish an independent federal treasury in 1840. The government would no longer deposit its money with private individual banks as it had started to do during President Jackson’s war with the Bank of the United States. Instead, the government would store its money in the federal treasury. The new system, Van Buren believed, would guard against bank crises.

Van Buren called the new law a “second declaration of independence” because it separated government finances from those of the nation’s banks. However, criticism of the act came from members of Van Buren’s own Democratic Party as well as from Whigs. The split in the Democratic Party meant the Whigs had a chance to win the presidency in 1840.
The Whigs Come to Power

**Main Idea** After Harrison’s death, Tyler took the presidency in a direction opposed to the Whigs’ goals, and the Whigs lost power after 1844.

**Reading Connection** What kind of political disagreements take place in your community? Read on to find out how the Whig Party lost the election of 1844 due to internal disputes.

With the country still in a depression, the Whigs hoped to beat Van Buren in the election of 1840. Their candidates were the military hero William Henry Harrison and his running mate John Tyler. Because Harrison had won fame in the Battle of Tippecanoe, the Whigs’ campaign slogan was “Tippecanoe and Tyler Too.”

Harrison sought the votes of laborers and farmers. Harrison was portrayed as a “man of the people.” Whig cartoons showed him in front of a log cabin, the Whigs’ campaign symbol. The log cabin campaign worked, and Harrison won easily. Four weeks after his inauguration in 1841, Harrison died of pneumonia. John Tyler became the first vice president to gain the presidency because the elected president died in office.

Although Tyler had been elected as a Whig, he had once been a Democrat. As president, Tyler backed states’ rights and vetoed several Whig-sponsored bills. This lack of party loyalty angered Whigs. Most of the cabinet resigned, and Whig leaders in Congress expelled Tyler from the party.

Whig leaders, however, could not agree on policies. This division partly explains why the Whig candidate, Henry Clay, lost the election of 1844 to Democratic candidate Polk. After only four years, the Whigs were out of power again.

**Reading Check** Describe How did John Tyler become president?
Jacksonian Democracy

The spirit of Jacksonian democracy was seen in the 1829 inauguration of America’s new president, Andrew Jackson. Unlike previous presidents, Jackson invited “common people” to his inauguration and presented himself as one of them. Called “the people’s choice,” Jackson responded to the wishes of ordinary Americans who wanted changes in their government’s leadership.

Jackson is sworn in as president.

Reader’s Dictionary

**tranquil** (TRAN • kwuhl): free of disturbance or commotion

**edifice** (EH • duh • fuhs): a building, especially one that is large or impressive

**portico** (POHR • th • KOH): a covered entrance or walkway

**rotunda** (roh • TUHN • duh): a large round room or hall

**reverberate**: to echo repeatedly

**sublime** (suh • BLYM): awe-inspiringly beautiful

**pecuniary** (pih • KYOO • nee • EHR • ee): relating to or involving money

**incalculably** (ihn • KAL • kyu • luh • buh • lee): too great or numerous to be measured

**solicitude** (suh • LIH • suh • too): concern and consideration

The Inauguration of Andrew Jackson

In 1829 Andrew Jackson became president. A Washington resident, Mrs. Samuel Harrison Smith, wrote about Jackson’s inauguration in a letter:

Thousands and thousands of people, without distinction of rank, collected in an immense mass round the Capitol, silent, orderly and tranquil, with their eyes fixed on the front of that edifice, waiting the appearance of the President in the portico. The door from the Rotunda opens, preceded by the marshals, surrounded by the Judges of the Supreme Court, the old man with his gray locks, that crown of glory, advances, bows to the people, who greet him with a shout that rends the air, the Cannons from the heights around, . . . proclaim the oath he has taken and all the hills reverberate the sound. It was grand,—it was sublime! An almost breathless silence, succeeded and the multitude was still,—listening to catch the sound of his voice, [though] it was so low, as to be heard only by those nearest to him. After reading his speech, the oath was administered to him by the Chief Justice. The Marshal presented the Bible. The President took it from his hands, pressed his lips to it, laid it reverently down, then bowed again to the people—Yes, to the people in all their majesty.

—from The First Forty Years of Washington Society
Indian Removal

In 1830 President Andrew Jackson delivered a message to Congress describing his plans for removing Native Americans from their lands by forcing them west to an area beyond the Mississippi River.

The consequences of a speedy removal will be important to the United States, to individual states, and to the Indians themselves. The pecuniary advantages which it promises to the government are the least of its recommendations. It puts an end to all possible danger of collision between the authorities of the general and state governments on account of the Indians. It will place a dense and civilized population in large tracts of country now occupied by a few savage hunters. By opening the whole territory between Tennessee on the north and Louisiana on the south to the settlement of the whites it will incalculably strengthen the southwestern frontier and render the adjacent states strong enough to repel future invasions without remote aid. It will relieve the whole state of Mississippi and the western part of Alabama of Indian occupancy, and enable those states to advance rapidly in population, wealth, and power.

It will separate the Indians from immediate contact with settlements of whites; free them from the power of the states; enable them to pursue happiness in their own way and under their own rude institutions; will retard the progress of decay, which is lessening their numbers, and perhaps cause them gradually, under the protection of the government and through the influence of good counsels, to cast off their savage habits and become an interesting, civilized, and Christian community. These consequences, some of them so certain and the rest so probable, make the complete execution of the plan sanctioned by Congress at their last session an object of much solicitude.

—Message to Congress, December 6, 1830

The Inauguration of Andrew Jackson
1. How do you think Mrs. Smith’s account of this event might be different from a news reporter’s account?

Indian Removal
2. What does President Jackson state is the best reason for the removal of Native Americans?
3. How will the Native Americans benefit from this plan, according to President Jackson?

Read to Write
4. President Jackson was known as a “man of the people.” Is this perception apparent in these documents? Do you see any inconsistencies? Summarize your conclusions. Next, identify a political leader that has an image in popular culture and contrast that with policy decisions made by that leader. Compare the contemporary leader you chose with Andrew Jackson.
Reviewing Content Vocabulary

Match each word below to the correct definition.

a. plurality  
   e. landslide
b. suffrage  
   f. secede
c. majority  
   g. depression
d. nullify

___ 1. a period in which business and employment fall to very low levels
___ 2. a portion that is more than half
___ 3. to cancel
___ 4. the largest single share of something
___ 5. an overwhelming victory
___ 6. the right to vote
___ 7. to break away

Critical Thinking

15. **Conclude** President Andrew Jackson promised “equal protection and equal benefits” for all Americans. Do you think he included Native Americans in his promise? Why or why not? [CA H11]

16. **Organize Information** Re-create the chart below. List the issues that Jackson dealt with during his presidency. Then describe how he responded to each issue. [CA C52]

<table>
<thead>
<tr>
<th>Issues</th>
<th>Jackson’s response</th>
</tr>
</thead>
</table>

Geography Skills

The issue of states’ rights was debated in the election of 1828. Study the map below and answer the questions that follow. [CA C53]

- **Election of 1828**
  - Total electoral votes received:
    - Jackson: 178 Democrat
    - Adams: 83 Republican

- **Texas**
  - **Lambert Azimuthal Equal-Area projection**
  - **Election of 1828**
  - **Total electoral votes received**
    - Jackson: 178 Democrat
    - Adams: 83 Republican

- **Map**: Shows the distribution of electoral votes between Jackson and Adams in the election of 1828.

Review the Main Ideas

**Section 1 • Jacksonian Democracy**

8. How did the supporters of Jackson and Adams differ in their beliefs?

9. What were some of the political tactics used by Democratic-Republicans and the National Republicans in the election of 1828?

10. Which Americans were prohibited from voting in most states before the 1800s?

**Section 2 • The Removal of Native Americans**

11. Who did the Seminoles join forces with as they fought against forced removal from their land?

12. What was the outcome of *Worcester v. Georgia*?

**Section 3 • Jackson and the Bank**

13. How did the Panic of 1837 affect the nation’s economy?

14. Why was Harrison’s log cabin campaign successful?
17. Region Which general areas of the United States voted for Andrew Jackson in the election of 1828?

18. Location Which candidate won more votes in Adams's home state of Massachusetts?

Read to Write

19. Persuasive Writing
Choose one of the events in this chapter over which Americans were divided in opinion. Choose one side or the other and write a short essay arguing why you think your view is correct.

20. Using Your Foldables Use the information you gathered in your foldable to create a time line of Andrew Jackson's presidency. Illustrate your time line with drawings or pictures.

Using Academic Vocabulary
Some words like issue have multiple meanings. Find definitions of the word issue. It can be a noun or a verb. Write T for True or F for False to indicate whether the following statements use the correct meaning of the word issue.

21. An important issue during Andrew Jackson's presidency was the National Bank.

22. The Five Civilized Tribes issued farming societies with successful economies.

Building Citizenship

23. Become an Informed Voter With a partner, choose an election in your community. Outline how you would become informed on the candidates and/or the issues. Share your outline and your findings with the class.

Economics Connection

24. Predict How would an economic recession or depression affect your life today? Write a few paragraphs describing your ideas.