



HAL
open science

Dickens's American Notes: the Literary Invention of a Single Monetary Currency

Nathalie Vanfasse

► **To cite this version:**

Nathalie Vanfasse. Dickens's American Notes: the Literary Invention of a Single Monetary Currency. Dickens Quarterly, 2014. hal-01202182

HAL Id: hal-01202182

<https://hal.science/hal-01202182>

Submitted on 16 Jan 2017

HAL is a multi-disciplinary open access archive for the deposit and dissemination of scientific research documents, whether they are published or not. The documents may come from teaching and research institutions in France or abroad, or from public or private research centers.

L'archive ouverte pluridisciplinaire **HAL**, est destinée au dépôt et à la diffusion de documents scientifiques de niveau recherche, publiés ou non, émanant des établissements d'enseignement et de recherche français ou étrangers, des laboratoires publics ou privés.

Dickens's *American Notes*: the Literary Invention of a Single Monetary Currency¹

NATHALIE VANFASSE

Aix Marseille Univ, LERMA, Aix-en-Provence, France

Dickens's 1842 travel narrative about his visit to America is entitled *American Notes* for general circulation but the meaning of this title remains unclear. A first and fairly conventional hypothesis would be that the notes are simply written notes, a traditional strategy adopted by travel writers to convey their impressions about their journey in a seemingly spontaneous way. However this idea seems to be excluded by a letter written by Dickens to his friend John Forster and mentioned by the latter in *The Life of Charles Dickens*. In this letter, Dickens wondered about a possible accompanying "motto" which read: "In reply to a question from the Bench, the Solicitor for the Bank observed, that this kind of notes circulated the most extensively, in those parts of the world where they were stolen and forged. Old Bailey Report" (30; vol 2, ch. 1). The motto clearly shows that the notes Dickens was referring to were forged and stolen banknotes. This nonetheless does not provide immediate understanding as to what such notes might have to do with the travel narrative. The book itself contains no allusion to forged notes and the reference to the Old Bailey strikes us as rather incongruous in an American context.

A key to the interpretation of the title and its accompanying motto lies in Dickens's correspondence which, contrary to his travel narrative, constantly refers to the widespread copyright violations which prevailed in the United States, ruining authors like Walter Scott and causing great losses to popular writers like Dickens himself. All through his stay in the United States, Dickens repeatedly endeavored to convince the American people that such violations were scandalous and unfair and that they should end. Though the copyright issue is not mentioned in *American Notes*, the

¹ Part of this work was carried out during while the author was a Visiting Scholar in the English Department and an Affiliated Scholar at the Center for British Studies of the University of California at Berkeley. Their invitation and hospitality are gratefully acknowledged.

title of the narrative, in the light of the intended motto, can therefore be interpreted as the fate Dickens was convinced that his book would experience once it was published in the United States. The motto indirectly, but no less ironically and bitterly, imagines illegal copies of the travel narrative being widely circulated in the country. The association with the Old Bailey presumably implies that Dickens considered such copyright violations as crimes that would have been punishable by a prison sentence, had they been committed in Great Britain. Dickens's dismal foreboding as to the fate of his new book in the United States proved true since, according to Patricia Ingham in her preface to *American Notes*, "within four days of the arrival of Chapman and Hall's edition in New York, four publishers had put pirated reprints on sale" (xxvii). Dickens's title and its related motto may therefore be interpreted as a last attempt to discourage piracy by discrediting its practice. However this interpretation of the title remained elusive, since John Forster vehemently advised Dickens against inserting the motto, for fear of further alienating American readers and deterring them from opening the book. As a result, the travel narrative was published without the explanatory motto, which means that readers had and still have to guess what Dickens had in mind.

This leads us to reconsider the complete title without the meaning provided by the abandoned motto. If one follows Virginia Hewitt's argument in *Beauty and the Banknote* in considering that circulating banknotes contribute to building and spreading the image of a country and its values through the effigies, pictures and mottos they carry, then Dickens may be seen as having tried to partake of this process when he wrote *American Notes*. Hewitt contends that "A banknote is in effect an advertisement – for a bank, a country, even for itself" and that if "the first duty of a note's design is to declare its identity, the second is to engage the holder's confidence in its quality: the soundness of the currency, the stability of a bank, the greatness of a nation" (7). The underlying ideas of advertising America and promoting its greatness are relevant to our understanding of Dickens's goal in writing *American Notes*.

A closer examination of nineteenth-century American banknotes reveals that they were not the same size as the dollar bills printed nowadays, nor was there any uniformity to be found among notes throughout the United States. Indeed within each state, every bank produced its own paper money – the federal government being

restricted to the issue of specie money, that is gold and silver coins.² As a consequence, nineteenth-century American banknotes offered a variety of prints proportionate to the number of state banks issuing them. Stephen Mihm has established that state-chartered private banks proliferated from the 1830s onward and that after a brief dip, their number skyrocketed in the 1840s. Moreover, other state-chartered corporations also issued notes, and so did unchartered bankers and merchants, though the law forbade them to do so (3). As a result, thousands of banknotes were produced, offering an almost unlimited variety of sizes, colors and prints. The numerous designs they displayed conveyed as many representations of American society and culture. A quick survey of nineteenth-century American banknotes reveals medallions with busts of Founding Fathers, Presidents or Generals, like Benjamin Franklin, Lafayette or George Washington, depicted on some banknotes as a Roman senator (Figure 1). Other notes included vignettes of idealized women, for instance a woman with a veil, a woman with a book or with a child, a young girl wearing a crown of flowers, or a seated woman with flowers and a cornucopia.

Such representations, as Virginia Hewitt has aptly shown, were not merely decorative. They were part and parcel of strategies designed to promote American wealth and greatness (*Beauty and the Banknote* 13-14). Thus some of the vignettes representing women were allegories of American Justice, Liberty and Trade, or personifications of America (Figures 2 and 3). The American eagle on a rock was frequently printed on banknotes, as were various traditional professional activities, like farming or crafts (Figures 4, 5 and 6), either shown literally in small genre scenes – showing for instance a farm woman with a pail, a farmer and his wife, a harvest scene, or blacksmiths, stonemasons or lumberjacks – or alluded to metonymically through the instruments they used (farm tools or masons' chisels). Such scenes were meant to convey the sense of a thriving industry or of agricultural fertility and abundance. Other elements referring to daily life, like steamboats or early trains, were also to be found and suggested mobility and modernity. Most banknotes of the time presented idealized glimpses of agricultural life and, as a whole, American nineteenth-century bills

² For further information on the defects and weaknesses of the American monetary system during the first half of the nineteenth century and until the Civil War, see Bodenhorn 2003, Hepburn 1924, Moriarty 2004, Sheridan 1996 and Timberlake 1978.

conveyed the image of a perfect pastoral environment, an agrarian vision of America in keeping with Jefferson's ideals (Figure 7). These banknotes offered what Virginia Hewitt describes as "rosy" and "romanticized" views of American life (*The Banker's Art*, 10). A few banknotes however hinted at the development of another, more urban, reality, for instance a note issued by the Bostonian Bank of Commerce in 1855 shows State Street and Faneuil Hall (Figure 8). Other notes depicted the busy ports of Boston or New York (Figure 9).

Just like these banknotes, Dickens's *American Notes* can be interpreted as an attempt to offer a variety of authentic portraits, history and genre scenes delineating life and culture in the United States and mirroring what Virginia Hewitt calls "the symbolic content of designs on paper money" (*The Banker's Art*, 10). The female figures portrayed in Dickens's notes may at first sight seem very different from the idealized women depicted on nineteenth-century American banknotes. One of these figures is Laura Bridgman, a young girl who is blind, deaf and dumb and wears "a green ribbon bound round her eyelids" (40, vol. 1, ch. 3). Though she may appear unrelated to the allegories found on American banknotes, her blindfold reminds us of allegories of justice. Laura Bridgman can in fact be seen as an allegory of "conscientiousness, truthfulness and hopefulness" (49, vol. 1, ch.3) and her story reads as a parable, meant to teach those who can see and hear, and are nonetheless dissatisfied and discontented, a lesson of courage as well as of pure happiness and simple joys (53, vol. 1, ch. 3). In fact, the Americans themselves saw her in that light. Karen Bourrier has pointed out that the nineteenth-century editor of the newspaper *The Boston Evening Transcript* suggested in 1851 that Laura Bridgman be sent to the Great Exhibition in England because he saw her as the embodiment of "the transformative power of the New World's democratic commitment to educate all of its citizens" (38). Bourrier argues that Laura Bridgman thus came to epitomize quintessential American qualities in the eyes of her fellow citizens but also in the eyes of the world (38).

Besides Laura Bridgman, Dickens's narrative portrays another salient female character who simultaneously recalls and clashes with female representations on mid-nineteenth century American banknotes. This second striking character is a slave woman with her children (Figure 10). Her picture reminds the reader of

representations of mothers and children on American banknotes except that, in Dickens's case, the woman and her children have just been purchased by a sinister slave owner (151, vol. 2, ch. 1). Dickens's word picture and the corresponding illustration by Stone are a far cry from the images of motherly bliss promoted by American banknotes where only white mothers and children had pride of place (Figure 11). Dickens does however offer the reader another picture of a mother and child more in keeping with the ideal depicted on banknotes in a later description of a little woman "cheerful, good-looking, bright-eyed and fair to see" (192, vol. 2, ch. 4) returning with her new-born baby by steamboat to see her husband in Saint Louis after a stay in New York (192, vol. 2, ch. 4).

Other portraits stand out in Dickens's account but, contrary to the medallions on many nineteenth-century banknotes, they are not those of American heroes. Apart from Washington Irving, briefly mentioned, though in a highly laudatory manner (140, vol. 1, ch. 8), and from the American President John Tyler, whose name is not even given, no major historical, literary or public figure is described in *American Notes*. Only a few quick allusions are made to prints of Washington and the American Eagle pasted on the bar room walls of low taverns in the seedy quarter of Five Points in New York (99, vol. 1, ch. 6), where they are ironically juxtaposed with prints of Queen Victoria. Another allusion is made to prints of Washington and President Madison decorating the parlor of an inn in the remote town of Lebanon (202, vol. 2, ch. 5). On the other hand, as do many American banknotes, Dickens devotes much time to vivid portraits of minor anonymous characters, like a "Kentucky farmer" (138, vol. 1, ch. 8), a "brown forester" (169, vol. 2, ch. 2), or a "chief of the Choctaw tribe of Indians" (194, vol. 2, ch. 4). The appearance of this chief belies the vignettes found on American banknotes (Figure 12). He is dressed in ordinary clothes, stressing a closeness between the Indians and the white settlers which the latter were not necessarily prepared to acknowledge, judging from the stereotyped representations offered by American banknotes.

Dickens's notes also portray the inmates of various institutions, which was a novelty compared to the pictures found on American banknotes. Blind men and women, paupers and prisoners are made visible by Dickens's notes, which break into

their confinement and seclusion to reveal what are sometimes enviable but more often scandalous living conditions to the public at large. The notes stress the humane treatment experienced by inmates of Bostonian charitable institutions (54-63, vol. 1, ch. 3) while condemning the dreadful and shocking conditions of confinement in New York's prison The Tombs (93, vol. 1, ch. 6) or in Philadelphia's solitary prison (111, vol. 1, ch. 7). Dickens's portraits nonetheless resemble pictures on American banknotes in so far as they provide readers with types rather than individuals, presenting the American population as a series of generic sketches.

In contrast with the primarily pastoral and agrarian vision of America derived from American banknotes, Dickens's notes offer a more urban and industrialized vision of the United States presented through a series of vignettes showing mainly American towns and institutions. On nineteenth-century American banknotes, pictures of poorhouses, prisons, institutions for the blind, insane asylums or schools were understandably absent, but Dickens, travelling through America could not help seeing this other side of American life. Though the occasional factory or town building was represented on banknotes, they were very rare compared to pastoral representations of America with fields, farmers and craftsmen. In the first volume of his travel account, Dickens concentrates on large cities like Boston, New York, Philadelphia and Washington. In the second part of his narrative devoted to some of the Southern States and to the West up to Missouri, he spends much time describing smaller towns like Cincinnati, Columbus, Cleveland, Louisville and St Louis. Besides offering a more urbanized representation of America than nineteenth-century banknotes did, Dickens devotes a whole chapter of his book to the factory town of Lowell (72-80, vol. 1, ch. 4), an unusual subject matter on banknotes, which only occasionally depicted mills. However the bright, happy and well-dressed females working in the Lowell factory, and described by Dickens in his narrative, are almost too good to be true and they are, in that respect, reminiscent of the idealized farm girls represented on American banknotes, all the more so as the narrative stresses that they were indeed farm girls and that, after having spent a few years working in the factory, they tended to go back and work in the country (76-80, vol. 1, ch. 4).

When he does depict agricultural America, Dickens generally moves away from

the idyllic and bucolic images of American banknotes. Even when referring to pastoral landscapes similar to those printed on banknotes of the time, his remarks are always brief and vague. He alludes to the scenery of New England as “specimens of rural America, as their people are of rural Americans” (81, vol. 1, ch. 5). The country around New York is depicted as “surpassingly and exquisitely picturesque” (107, vol. 1, ch. 6). He nonetheless provides a more precise representation of the idyllic rural America promoted by banknotes when he marvels over the countryside of Cincinnati depicted as beautiful and richly cultivated, with fields of Indian corn, enclosures of green wheat, worm fences and neatly-kept farms (208, vol. 2, ch. 6).

However his other, more detailed, accounts of agricultural activities are less rosy. The first is devoted to tobacco plantations in the South. It stresses that the sight of the wretched cabins where the slaves were quartered quickly obliterated the handsome planter’s houses in the minds of travellers. Another dark and more detailed vision of American agriculture is to be found in Dickens’s painting of the “poor field(s) of wheat... full of unsightly stumps” only just cleared by settlers in the West. Dickens emphasizes the wistful look of these settlers (178, vol. 2, ch. 3) and expatiates on what he sees as the sinister, hostile and dreary landscape of the Midwest.

So far we have discovered that the examination of mid-nineteenth-century American banknotes sheds new light on what Dickens meant by “American Notes”. Now a closer look at the nineteenth-century American monetary system will give us a better understanding of the subtitle “ for General Circulation”. At the time when Dickens was travelling in the United States, the country already had a single unit of account, namely the dollar, but it was by no means a single currency. America did not resemble England with its Bank of England and its subsequent 1844 Bank Charter, which gave the Bank of England control over the emission of banknotes.³ The American federal government minted coins made from the gold and silver reserves it possessed, but it did not produce paper money. Banknotes were issued by state banks regulated by state governments, not by the federal government and these state regulations regarding charters of incorporation and bank legislation tended to be very loose. As a consequence, the proliferation of state banks and banknotes made

³ On the bank on England’s control over the emission of money, see Esposito (2009).

counterfeiting easier (Figure 13), which brings us back to Dickens's concern about forgery in his abandoned motto.⁴ Besides counterfeiting, banknote holders were also faced with the problem of bank solvency. In theory, a state bank was not supposed to issue more banknotes than it could redeem in gold, but poor regulation meant that this was not always the case and banknote holders were often faced with the risk of bank default. This uncertainty as to bank solvency resulted either in bank failures or in bank-holders retrieving less than the face value of their notes in coins.⁵

The risk of bank failures added to the proliferation of forged notes made payment in banknotes a risky business and it prevented their broad circulation. The problems just mentioned were worsened when one tried to use banknotes issued in one state for transactions in another. Bankers, investors and merchants lacked information on what was going on in other states, especially distant states, and they were therefore reluctant to accept notes from banks they were not familiar with and which complied with financial laws set by another state than their own. When they did accept notes from other states, they often applied a discount, to protect themselves against possible risks. Furthermore, as Jerome Sheridan has pointed out, redeeming notes issued by banks from other states was also complicated, because rudimentary transport facilities made it difficult and costly to repatriate gold from distant banks (1145).

Dickens could not have been unaware of these problems when he came to the United States. In the first place, as Nancy Aycock Metz has shown, the country had gone through a succession of financial crises prior to his arrival, the latest having occurred only a few years before his visit, in 1837. Metz argues that "the resulting devaluation of American paper money is pointedly satirized in the full title of Dickens's *American Notes, for General Circulation*" (180). Moreover, during his stay in the United States, Dickens also had a first-hand experience of most of the monetary problems previously mentioned, since he had to pay for at least some of his expenses and since he travelled from one state to another.

While in Sandusky, Ohio, he wrote to John Forster that he was staying in a

⁴ The extent and ubiquity of banknote counterfeiting in America during the first-half of the nineteenth has been thoroughly researched and demonstrated by Stephen Mihm (2007).

⁵ For further details on the chaos of Antebellum America's banking system and the resulting monetary instability, see the article by Jerome Sheridan and the prologue of Stephan Mihm's book *A Nation of Counterfeiters*.

rough log house and that his room had “two doors, one opposite the other opening directly on the wild black country, and neither having any lock or bolt” (*Letters* 3: 206). As a result, the air rushing in through one of the doors was constantly blowing the other open. This proved particularly inconvenient to Dickens and his wife, not so much because of the drafts as because they were in possession of large amounts of money in cash. Dickens humorously describes himself and his wife “blockading the doors with portmanteaus” (*Letters* 3: 206). He informs Forster that he was carrying £250 in gold, adding that “for the amount of the middle figure in that scarce metal there are not a few men in the West who would murder their fathers” (*Letters* 3: 206). He goes on to explain why he is carrying so much gold instead of banknotes, and the reasons he gives for this strange behavior are precisely the lack of American banknotes as well as other deficiencies in the American monetary system:

<ext>Apropos of this golden store, consider at your leisure the strange state of things in this country. It has no money; really no money. The bank paper won't pass; the newspapers are full of advertisements from tradesmen who sell by barter; and American gold is not to be had, or purchased. I bought sovereigns, English sovereigns at first: but as I could get none of them at Cincinnati to this day, I have had to purchase French gold; 20-franc pieces; with which I am travelling as if I were in Paris! (*Letters* 3: 206-207)<extx>

The risks and ensuing circulation problems previously mentioned can therefore be seen as the situation Dickens is alluding to and claiming to counteract with his own *American Notes*. By offering his readers an alternative and unique series of notes, Dickens wanted to achieve a perfect “general” and not merely “local” circulation, thus overcoming the hurdles of the defective or non-existent circulation he had become aware of regarding real American banknotes. He prided himself on being able to issue a single American currency that would be recognized worldwide as well as in the whole of America.

The problem is that Dickens's *American Notes* were in turn perceived by the American public as a forgery of sorts. The book was considered by many as an

outrageous and unfair view of America and its inhabitants. Dickens was seen as a criminal who had produced notes bearing no resemblance to reality. He was now the one to be blamed for poor imitation and the depreciation that went with it. As Patricia Ingham has shown, he strove to counter this accusation in his preface to the 1850 cheap edition which mentions readers “judging” him for his opinions and searching the book for “evidence of wrong-doing” (278).

Finally there is no denying that the full title *American Notes for General Circulation*, understood in a monetary sense sheds new light on the content of Dickens’s narrative. It shows us that Dickens’s was appraising and often revaluing the representations of America conveyed by banknotes of that time. It also reveals how he used his knowledge of the risks and imperfections of the American paper money market to offer his readers a new and better currency, designed to be widely circulated. He can in this respect be considered as the inventor of a single literary currency, namely his *American Notes*, designed to replace an imperfect monetary currency within America, and to be recognized by the world at large as the only valid American currency. Dickens did not however anticipate his readers’ rejection of his notes, considered in turn as paltry and depreciated imitations of the reality of American life. He nonetheless foresaw that his notes would be counterfeited as soon as they had been printed.

WORKS CITED

Bodenhorn, Howard. *State Banking in Early America: a New Economic History*. New York: Oxford University Press, 2003.

Bourrier, Karen. “Reading Laura Bridgman: Literacy and Disability in Dickens’s *American Notes*.” *Dickens Studies Annual* 40 (2009): 37-60.

Dickens, Charles. *American Notes for General Circulation*. Ed Patricia Ingham. London: Penguin Books, 2000.

Dickens, Charles. *The Letters of Charles Dickens*. Eds. Madeline House and Graham Storey et al. 12 vols. Oxford: Clarendon, 1965-2002.

Esposito, Marie-Claude. "Le contrôle de l'émission de monnaie en Grande-Bretagne au XIXe siècle: avancées et limites du Bank Charter de 1844." *Histoire, économie & société* 2 (2009): 59-74.

Forster, John. *The Life of Charles Dickens*. Ed. J. W. T. Ley. London: Cecil Palmer, 1928.

Hepburn, A. Barton. *A History of Currency in the United States*. New York: MacMillan Company, 1924.

Hessler, Gene. *The Comprehensive Catalog of U.S. Paper Money*. 6th edition. Port Clinton: BNR Press, 1997.

Hewitt, Virginia ed. *The Banker's Art: Studies in Paper Money*. London: British Museum Press, 1995.

Hewitt, Virginia. *Beauty and the Banknote: Images of Women on Paper Money*. London: British Museum Press, 1994.

Krause, Chester L., Robert F. Lemke and Joel T. Edler eds. *Standard Catalog of United States Paper Money*. 19th edition. Iola: Krause Press, 2000.

Metz, Nancy Aycock. *The Companion to Martin Chuzzlewit*. East Sussex: Helm Information, 2001.

Mihm, Stephen. *A Nation of Counterfeiters: Capitalists, Con Men, and the Making of the United States*. Cambridge, MA: Harvard University Press, 2007.

Moriarty, J. T. *The Growth of American Banks*. New York: The Rosen Publishing Group Inc, 2004.

Sheridan, Jerome. "The Déjà vu of EMU: Considerations for Europe from Nineteenth-Century America." *Journal of Economic Issues* 30.4 (December 1996): 1143-61.

Timberlake, Richard H. *The Origins of Central Banking in the United States*. Cambridge: Harvard University Press, 1978.

