A PEOPLE WHO MEAN TO BE THEIR OWN GOVERNORS MUST ARM THEMSELVES WITH THE POWER WHICH KNOWLEDGE GIVES

THE ESSENTIAL THOMAS JEFFERSON

BY STEVE STRAUB
THOMAS JEFFERSON QUOTES

If I am to succeed, the sooner I know it, the less uneasiness I shall have to go through. If I am to meet with a disappointment, the sooner I know it, the more of life I shall have to wear it off: and if I do meet with one, I hope in God, and verily believe; it will be the last. - Letter to John Page (15 July 1763)

The most fortunate of us, in our journey through life, frequently meet with calamities and misfortunes which may greatly afflict us; and, to fortify our minds against the attacks of these calamities and misfortunes, should be one of the principal studies and endeavours of our lives.

The only method of doing this is to assume a perfect resignation to the Divine will, to consider that whatever does happen, must happen; and that by our uneasiness, we cannot prevent the blow before it does fall, but we may add to its force after it has fallen.

These considerations, and others such as these, may enable us in some measure to surmount the difficulties thrown in our way; to bear up with a tolerable degree of patience under this burthen of life; and to proceed with a pious and unshaken resignation, till we arrive at our journey’s end, when we may deliver up our trust into the hands of him who gave it, and receive such reward as to him shall seem proportioned to our merit. - Letter to John Page (15 July 1763)

Christianity neither is, nor ever was, a part of the common law. - Vol. 1 Whether Christianity is Part of the Common Law (1764)

A lively and lasting sense of filial duty is more effectually impressed on the mind of a son or daughter by reading King Lear, than by all the dry volumes of ethics, and divinity, that ever were written. - Letter to Robert Skipwith (3 August 1771)

The God who gave us life, gave us liberty at the same time; the hand of force may destroy, but cannot disjoin them. - Summary View of the Rights of British America (1774)

Let those flatter, who fear: it is not an American art. - Summary View of the Rights of British America (1774)
All persons shall have full and free liberty of religious opinion; nor shall any be compelled to frequent or maintain any religious institution. - Draft Constitution for Virginia (June 1776).

No freeman shall be debarred the use of arms [within his own lands]. - Draft Constitution for Virginia (June 1776)

Truth will do well enough if left to shift for herself. She seldom has received much aid from the power of great men to whom she is rarely known & seldom welcome. She has no need of force to procure entrance into the minds of men. Error indeed has often prevailed by the assistance of power or force. Truth is the proper & sufficient antagonist to error. - Notes on Religion (October 1776)

In the middle ages of Christianity opposition to the State opinions was hushed. The consequence was, Christianity became loaded with all the Romish follies. Nothing but free argument, raillery & even ridicule will preserve the purity of religion. - Notes on Religion (October 1776)

Compulsion in religion is distinguished peculiarly from compulsion in every other thing. I may grow rich by art I am compelled to follow, I may recover health by medicines I am compelled to take against my own judgment, but I cannot be saved by a worship I disbelieve & abhor. - Notes on Religion (October 1776)

He who permits himself to tell a lie once, finds it much easier to do it a second and third time, till at length it becomes habitual; he tells lies without attending to it, and truths without the world's believing him. This falsehood of tongue leads to that of the heart, and in time depraves all its good dispositions. - Letter to Peter Carr (19 August 1785)

What a stupendous, what an incomprehensible machine is man! Who can endure toil, famine, stripes, imprisonment and death itself in vindication of his own liberty, and the next moment . . . inflict on his fellow men a bondage, one hour of which is fraught with more misery than ages of that which he rose in rebellion to oppose. - Letter to Jean Nicholas Demeunier (24 January 1786)

Our liberty depends on the freedom of the press, and that cannot be limited without being lost. - Letter to Dr. James Currie (28 January 1786)

We took the liberty to make some enquiries concerning the ground of their pretensions to make war upon nations who had done them no injury, and observed that we considered all mankind as our friends who had done us no wrong, nor had given us any provocation. The Ambassador [of Tripoli] answered us that it was founded on the Laws of their Prophet, that it was written in their Koran, that all nations who should not have acknowledged their authority were sinners, that it was their right and duty to make war upon them wherever they could be found, and to make slaves of all they could take as Prisoners, and
that every Musselman who should be slain in battle was sure to go to Paradise. - Letter from the commissioners (John Adams, Thomas Jefferson) to John Jay, 28 March 1786

The basis of our government being the opinion of the people, the very first object should be to keep that right; and were it left to me to decide whether we should have a government without newspapers, or newspapers without a government, I should not hesitate a moment to prefer the latter. - Letter to Colonel Edward Carrington (16 January 1787)

Experience declares that man is the only animal which devours his own kind; for I can apply no milder term to the governments of Europe, and to the general prey of the rich on the poor. - Letter to Colonel Edward Carrington (16 January 1787)

I hold it, that a little rebellion, now and then, is a good thing, and as necessary in the political world as storms in the physical. - Letter to James Madison (30 January 1787)

The spirit of resistance to government is so valuable on certain occasions, that I wish it to be always kept alive. It will often be exercised when wrong, but better so than not to be exercised at all. I like a little rebellion now and then. It is like a storm in the atmosphere. - Letter to Abigail Smith Adams (22 February 1787)

When we get piled upon one another in large cities, as in Europe, we shall become corrupt as in Europe. - Letter to James Madison (20 December 1787)

I had rather be shut up in a very modest cottage with my books, my family and a few old friends, dining on simple bacon, and letting the world roll on as it liked, than to occupy the most splendid post, which any human power can give. - Letter to Alexander Donald (7 February 1788)

Paper is poverty,... it is only the ghost of money, and not money itself. - Letter to Colonel Edward Carrington (27 May 1788) ME 7:36

Whenever the people are well informed, they can be trusted with their own government; that whenever things get so far wrong as to attract their notice, they may be relied on to set them to rights. - Letter to Richard Price (8 January 1789)

You say that I have been dished up to you as an antifederalist, and ask me if it be just. My opinion was never worthy enough of notice to merit citing; but since you ask it I will tell it you. I am not a Federalist, because I never submitted the whole system of my opinions to the creed of any party of men whatever in religion, in philosophy, in politics, or in anything else where I was capable of thinking for myself. Such an addiction is the last degradation of a free and moral agent. If I could not go to heaven but with a party, I would not go there at all. Therefore I protest to you I am not of the party of federalists. But I am much farther from that than of the Antifederalists. - Letter to Francis Hopkinson (13 March 1789)
I say, the earth belongs to each of these generations during its course, fully and in its own right. The second generation receives it clear of the debts and incumbrances of the first, the third of the second, and so on. For if the first could charge it with a debt, then the earth would belong to the dead and not to the living generation. Then, no generation can contract debts greater than may be paid during the course of its own existence. - Letter to James Madison (6 September 1789)

I would rather be exposed to the inconveniences attending too much liberty, than those attending too small a degree of it. The republican is the only form of government which is not eternally at open or secret war with the rights of mankind. - Letter to William Hunter (11 March 1790)

We are not to expect to be translated from despotism to liberty in a featherbed. - Letter to Lafayette (2 April 1790)

I learn with great satisfaction that you are about committing to the press the valuable historical and State papers you have been so long collecting. Time and accident are committing daily havoc on the originals deposited in our public offices. The late war has done the work of centuries in this business. The last cannot be recovered, but let us save what remains; not by vaults and locks which fence them from the public eye and use in consigning them to the waste of time, but by such a multiplication of copies, as shall place them beyond the reach of accident. - Letter to a Mr. Hazard (18 February 1791)

I consider the foundation of the Constitution as laid on this ground: That "all powers not delegated to the United States, by the Constitution, nor prohibited by it to the States, are reserved to the States or to the people." To take a single step beyond the boundaries thus specially drawn around the powers of Congress, is to take possession of a boundless field of power, no longer susceptible of any definition.

The incorporation of a bank, and the powers assumed by this bill, have not, in my opinion, been delegated to the United States, by the Constitution. They are not among the powers specially enumerated. - Opinion against the constitutionality of a National Bank (1791)

I would rather be exposed to the inconveniences attending too much liberty, than those attending too small a degree of it. - Letter to Archibald Stuart (23 December 1791)

Let what will be said or done, preserve your sang-froid immovably, and to every obstacle, oppose patience, perseverance, and soothing language. - Letter to William Short (18 March 1792) Delay is preferable to error. - Letter to George Washington (16 May 1792)

We confide in our strength, without boasting of it; we respect that of others, without fearing it. - Letter to William Carmichael and William Short (1793)
The second office of the government is honorable and easy, the first is but a splendid misery. - Letter to Elbridge Gerry (13 May 1797)

It was by the sober sense of our citizens that we were safely and steadily conducted from monarchy to republicanism, and it is by the same agency alone we can be kept from falling back. - Letter to Arthur Campbell (1797)

A little patience, and we shall see the reign of witches pass over, their spells dissolve, and the people, recovering their true sight, restore their government to its true principles. It is true that in the meantime we are suffering deeply in spirit, and incurring the horrors of a war and long oppressions of enormous public debt. If the game runs sometimes against us at home we must have patience till luck turns, and then we shall have an opportunity of winning back the principles we have lost, for this is a game where principles are at stake. - From a letter to John Taylor (June 1798), after the passage of the Alien and Sedition Acts.

In questions of power, then, let no more be said of confidence in man, but bind him down from mischief by the chains of the Constitution. - The Kentucky Resolutions of 1798 (16 November 1798)

War is an instrument entirely inefficient toward redressing wrong; and multiplies, instead of indemnifying losses. - Letter to John Sinclair (1798)

As pure a son of liberty as I have ever known. - About Tadeusz Kościuszko, in a letter to Horatio Gates (1798)

I am for freedom of religion, & against all manoeuvres to bring about a legal ascendancy of one sect over another. - Letter to Elbridge Gerry (1799)

Commerce with all nations, alliance with none, should be our motto. - Letter to Thomas Lomax (12 March 1799)

To preserve the freedom of the human mind then and freedom of the press, every spirit should be ready to devote itself to martyrdom; for as long as we may think as we will, and speak as we think, the condition of man will proceed in improvement. - Letter to William Green Mumford (18 June 1799)

Of the various executive abilities, no one excited more anxious concern than that of placing the interests of our fellow-citizens in the hands of honest men, with understanding sufficient for their stations. No duty is at the same time more difficult to fulfill. The knowledge of character possessed by a single individual is of necessity limited. To seek out the best through the whole Union, we must resort to the information which from the best of men, acting disinterestedly and with the purest motives, is sometimes incorrect. - Letter to Elias Shipman and others of New Haven (12 July 1801)
If a due participation of office is a matter of right, how are vacancies to be obtained? Those by death are few; by resignation, none. - Letter to Elias Shipman and others of New Haven (12 July 1801)

Believing with you that religion is a matter which lies solely between man and his God, that he owes account to none other for his faith or his worship, that the legislative powers of government reach actions only, and not opinions, I contemplate with sovereign reverence that act of the whole American people which declared that their legislature should "make no law respecting an establishment of religion, or prohibiting the free exercise thereof," thus building a wall of separation between church and State. - Letter to Danbury Baptist Association, CT. (1 January 1802)

If we can prevent the government from wasting the labors of the people, under the pretense of taking care of them, they must become happy. - Letter to Thomas Cooper (29 November 1802)

To the corruptions of Christianity I am indeed opposed; but not to the genuine precepts of Jesus himself. To the corruptions of Christianity I am indeed opposed; but not to the genuine precepts of Jesus himself. I am a Christian, in the only sense he wished any one to be; sincerely attached to his doctrines, in preference to all others; ascribing to himself every human excellence; & believing he never claimed any other. - Letter to Benjamin Rush (12 April 1803)

His parentage was obscure; his condition poor; his education null; his natural endowments great; his life correct and innocent: he was meek, benevolent, patient, firm, disinterested, & of the sublimest eloquence.

The disadvantages under which his doctrines appear are remarkable.

1. Like Socrates & Epictetus, he wrote nothing himself.

2. But he had not, like them, a Xenophon or an Arrian to write for him. On the contrary, all the learned of his country, entrenched in its power and riches, were opposed to him, lest his labors should undermine their advantages; and the committing to writing his life & doctrines fell on the most unlettered & ignorant men; who wrote, too, from memory, & not till long after the transactions had passed.

3. According to the ordinary fate of those who attempt to enlighten and reform mankind, he fell an early victim to the jealousy & combination of the altar and the throne, at about 33. years of age, his reason having not yet attained the maximum of its energy, nor the course of his preaching, which was but of 3. years at most, presented occasions for developing a complete system of morals.

4. Hence the doctrines which he really delivered were defective as a whole, and fragments only of what he did deliver have come to us mutilated, misstated, & often unintelligible.
5. They have been still more disfigured by the corruptions of schismatizing followers, who have found an interest in sophisticating & perverting the simple doctrines he taught by engrafting on them the mysticisms of a Grecian sophist, frittering them into subtleties, & obscuring them with jargon, until they have caused good men to reject the whole in disgust, & to view Jesus himself as an impostor.

Notwithstanding these disadvantages, a system of morals is presented to us, which, if filled up in the true style and spirit of the rich fragments he left us, would be the most perfect and sublime that has ever been taught by man.

The question of his being a member of the Godhead, or in direct communication with it, claimed for him by some of his followers, and denied by others, is foreign to the present view, which is merely an estimate of the intrinsic merit of his doctrines.

1. He corrected the Deism of the Jews, confirming them in their belief of one only God, and giving them juster notions of his attributes and government.

2. His moral doctrines, relating to kindred & friends, were more pure & perfect than those of the most correct of the philosophers, and greatly more so than those of the Jews; and they went far beyond both in inculcating universal philanthropy, not only to kindred and friends, to neighbors and countrymen, but to all mankind, gathering all into one family, under the bonds of love, charity, peace, common wants and common aids. A development of this head will evince the peculiar superiority of the system of Jesus over all others.

3. The precepts of philosophy, & of the Hebrew code, laid hold of actions only. He pushed his scrutinies into the heart of man; erected his tribunal in the region of his thoughts, and purified the waters at the fountain head.

4. He taught, emphatically, the doctrines of a future state, which was either doubted, or disbelieved by the Jews; and wielded it with efficacy, as an important incentive, supplementary to the other motives to moral conduct.


I never will, by any word or act, bow to the shrine of intolerance, or admit a right of inquiry into the religious opinions of others. - Letter to Edward Dowse (19 April 1803)

There is no act, however virtuous, for which ingenuity may not find some bad motive. - Letter to Edward Dowse (19 April 1803)
The Constitution . . . meant that its coordinate branches should be checks on each other. But the opinion which gives to the judges the right to decide what laws are constitutional and what not, not only for themselves in their own sphere of action but for the Legislature and Executive also in their spheres, would make the Judiciary a despotic branch. - Letter to Abigail Adams (1804)

Whensoever hostile aggressions...require a resort to war, we must meet our duty and convince the world that we are just friends and brave enemies. - Letter to Andrew Jackson (3 December 1806)

Blest is that nation whose silent course of happiness furnishes nothing for history to say. - Letter to Count Diodati (29 March 1807)

My religious reading has long been confined to the moral branch of religion, which is the same in all religions; while in that branch which consists of dogmas, all differ. - Letter to Thomas Leiper (11 January 1809)

The care of human life and happiness, and not their destruction, is the first and only legitimate object of good government. - "To the Republican Citizens of Washington County, Maryland" (March 31, 1809).

I have often thought that nothing would do more extensive good at small expense than the establishment of a small circulating library in every county, to consist of a few well-chosen books, to be lent to the people of the country under regulations as would secure their safe return in due time. - Letter to John Wyche (19 May 1809).

Nothing was or is farther from my intentions, than to enlist myself as the champion of a fixed opinion, where I have only expressed doubt. - Letter to Joel Barlow (8 October 1809)

It has always been denied by the republican party in this country, that the Constitution had given the power of incorporation to Congress. On the establishment of the Bank of the United States, this was the great ground on which that establishment was combated; and the party prevailing supported it only on the argument of its being an incident to the power given them for raising money. - Letter to Dr. Maese (1809)

The selfish spirit of commerce knows no country, and feels no passion or principle but that of gain. - Letter to Larkin Smith (1809).

I consider the genuine (not the imputed) doctrines of Epicurus as containing everything rational in moral philosophy which Greece and Rome have left us. That we are overdone with banking institutions which have banished the precious metals and substituted a more fluctuating and unsafe medium, that these have withdrawn capital from useful improvements and employments to nourish idleness, that the wars
of the world have swollen our commerce beyond the wholesome limits of exchanging our own productions for our own wants, and that, for the emolument of a small proportion of our society who prefer these demoralizing pursuits to labors useful to the whole, the peace of the whole is endangered and all our present difficulties produced, are evils more easily to be deplored than remedied. - Letter to Abbe Salimankis (1810)

Knowing that religion does not furnish grosser bigots than law, I expect little from old judges. - Letter to Thomas Cooper (1810)

Politics, like religion, hold up the torches of martyrdom to the reformers of error. - Letter to James Ogilvie (4 August 1811)

But though an old man, I am but a young gardener. - Letter to Charles Willson Peale (20 August 1811)

The acquisition of Canada this year, as far as the neighborhood of Quebec, will be a mere matter of marching, and will give us experience for the attack of Halifax the next, and the final expulsion of England from the American continent. - in a letter to William Duane (4 August 1812)

England was, until we copied her, the only country on earth which ever, by a general law, gave a legal right to the exclusive use of an idea. In some other countries it is sometimes done, in a great case, and by a special and personal act, but, generally speaking, other nations have thought that these monopolies produce more embarrassment than advantage to society; and it may be observed that the nations which refuse monopolies of invention, are as fruitful as England in new and useful devices. - Letter to Isaac McPherson (13 August 1813).

He who steadily observes the moral precepts in which all religions concur, will never be questioned at the gates of heaven as to the dogmas in which they all differ. - Letter to William Canby (18 September 1813).

Of all the systems of morality, ancient or modern, which have come under my observation, none appear to me so pure as that of Jesus. He who follows this steadily need not, I think, be uneasy, although he cannot comprehend the subtleties and mysteries erected on his doctrines by those who, calling themselves his special followers and favorites, would make him come into the world to lay snares for all understandings but theirs. These metaphysical heads, usurping the judgment seat of God, denounce as his enemies all who cannot perceive the Geometrical logic of Euclid in the demonstrations of St.
The Essential Thomas Jefferson Quotes

Athanasius., that three are one, and one is three; and yet that the one is not three nor the three one. - Letter to William Canby (18 September 1813).

I agree with you that there is a natural aristocracy among men. The grounds of this are virtue and talents. - Letter to John Adams (28 October 1813).

If ever there was a holy war, it was that which saved our liberties and gave us independence. - Letter to John W. Eppes (6 November 1813)

History, I believe, furnishes no example of a priest-ridden people maintaining a free civil government. This marks the lowest grade of ignorance of which their civil as well as religious leaders will always avail themselves for their own purposes. - Letter to Alexander von Humboldt (6 December 1813)

Religion is a subject on which I have ever been most scrupulously reserved. I have considered it as a matter between every man and his Maker in which no other, and far less the public, had a right to intermeddle. - Letter to Richard Rush (1813).

The whole history of these books is so defective and doubtful that it seems vain to attempt minute enquiry into it: and such tricks have been played with their text, and with the texts of other books relating to them, that we have a right, from that cause, to entertain much doubt what parts of them are genuine. In the New Testament there is internal evidence that parts of it have proceeded from an extraordinary man; and that other parts are of the fabric of very inferior minds. It is as easy to separate those parts, as to pick out diamonds from dunghills. - Letter to John Adams, (24 January 1814)

Merchants have no country. The mere spot they stand on does not constitute so strong an attachment as that from which they draw their gains. In every country and in every age, the priest has been hostile to liberty. He is always in alliance with the despot, abetting his abuses in return for protection to his own. It is easier to acquire them, and to effect this, they have perverted the best religion ever preached to man into mystery and jargon, unintelligible to all mankind, and therefore the safer engine for their purposes. With the lawyers it is a new thing. They have, in the mother country, been generally the primest supporters of the free principles of their constitution. But there, too, they have changed. - Letter to Horatio G. Spafford (17 March 1814)

If we did a good act merely from love of God and a belief that it is pleasing to Him, whence arises the morality of the Atheist?...Their virtue, then, must have had some other foundation than the love of God. - Letter to Thomas Law (13 June 1814).

The Christian priesthood, finding the doctrines of Christ levelled to every understanding, and too plain to need explanation, saw in the mysticism of Plato, materials with which they might build up an artificial system, which might, from its indistinctness, admit everlasting controversy, give employment for their
The hour of emancipation is advancing. . . this enterprise is for the young; for those who can follow it up, and bear it through to its consummation. It shall have all my prayers, and these are the only weapons of an old man. - Letter to Edward Coles (25 August 1814)

Our particular principles of religion are a subject of accountability to our god alone. I enquire after no man's and trouble none with mine; nor is it given to us in this life to know whether yours or mine, our friend's or our foe's, are exactly the right. - Letter to Miles King (26 September 1814).

I agree ... that a professorship of Theology should have no place in our institution. But we cannot always do what is absolutely best. Those with whom we act, entertaining different views, have the power and the right of carrying them into practice. Truth advances, and error recedes step by step only; and to do to our fellow men the most good in our power, we must lead where we can, follow where we cannot, and still go with them, watching always the favorable moment for helping them to another step. - letter to Thomas Cooper (7 October 1814)

I am really mortified to be told that, in the United States of America, a fact like this can become a subject of inquiry, and of criminal inquiry too, as an offence against religion; that a question about the
sale of a book can be carried before the civil magistrate. Is this then our freedom of religion? and are we
to have a censor whose imprimatur shall say what books may be sold, and what we may buy? And who
is thus to dogmatize religious opinions for our citizens? Whose foot is to be the measure to which ours
are all to be cut or stretched? Is a priest to be our inquisitor, or shall a layman, simple as ourselves, set
up his reason as the rule for what we are to read, and what we must believe? It is an insult to our
citizens to question whether they are rational beings or not, and blasphemy against religion to suppose
it cannot stand the test of truth and reason. - Letter to Nicolas Gouin Dufief, (1814)

Self-interest, or rather self-love, or egoism, has been more plausibly substituted as the basis of morality.
But I consider our relations with others as constituting the boundaries of morality. With ourselves, we
stand on the ground of identity, not of relation, which last, requiring two subjects, excludes self-love
confined to a single one. To ourselves, in strict language, we can owe no duties, obligation requiring also
two parties. Self-love, therefore, is no part of morality. Indeed, it is exactly its counterpart. - Letter to
Thomas Law (1814)

The priests have so disfigured the simple religion of Jesus
that no one who reads the sophistications they have
engrafted on it, from the jargon of Plato, of Aristotle &
other mystics, would conceive these could have been
fathered on the sublime preacher of the sermon on the
mount. - Letter to Benjamin Waterhouse (13 October
1815)

If a nation expects to be ignorant and free, in a state of civilization, it expects what never was and never
will be. - Letter to Colonel Charles Yancey (6 January 1816) ME 14:384

Where the press is free, and every man able to read, all is safe. - Letter to Charles Yancey, (6 January
1816)

I, too, have made a wee-little book from the same materials, which I call the Philosophy of Jesus; it is a
paradigma of his doctrines, made by cutting the texts out of the book, and arranging them on the pages
of a blank book, in a certain order of time or subject. A more beautiful or precious morsel of ethics I
have never seen; it is a document in proof that I am a real Christian, that is to say, a disciple of the
doctrines of Jesus, very different from the Platonists, who call me infidel and themselves Christians and
preachers of the gospel, while they draw all their characteristic dogmas from what its author never said
nor saw. They have compounded from the heathen mysteries a system beyond the comprehension of
man, of which the great reformer of the vicious ethics and deism of the Jews, were he to return on
earth, would not recognize one feature. - Letter to Charles Thomson (9 January 1816),

Enlighten the people generally, and tyranny and oppressions of body and mind will vanish like evil spirits
at the dawn of day. - Letter to Éléuthère Irénée du Pont de Nemours (24 April 1816)

The system of banking we have both equally and ever reprobated. I contemplate it as a blot left in all
our Constitutions, which, if not covered, will end in their destruction, which is already hit by the
gamblers in corruption, and is sweeping away in its progress the fortunes and morals of our citizens. Funding I consider as limited, rightfully, to a redemption of the debt within the lives of a majority of the generation contracting it; every generation coming equally, by the laws of the Creator of the world, to the free possession of the earth he made for their subsistence, unincumbered by their predecessors, who, like them, were but tenants for life. - Letter to John Taylor (28 May 1816)

We may say with truth and meaning that governments are more or less republican, as they have more or less of the element of popular election and control in their composition; and believing, as I do, that the mass of the citizens is the safest depository of their own rights, and especially, that the evils flowing from the duperies of the people are less injurious than those from the egoism of their agents, I am a friend to that composition of government which has in it the most of this ingredient. And I sincerely believe, with you, that banking establishments are more dangerous than standing armies; and that the principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale. - Letter to John Taylor (28 May 1816) ME 15:23.

Our legislators are not sufficiently apprized of the rightful limits of their power; that their true office is to declare and enforce only our natural rights and duties, and to take none of them from us. No man has a natural right to commit aggression on the equal rights of another; and this is all from which the laws ought to restrain him; every man is under the natural duty of contributing to the necessities of the society; and this is all the laws should enforce on him; and, no man having a natural right to be the judge between himself and another, it is his natural duty to submit to the umpirage of an impartial third. When the laws have declared and enforced all this, they have fulfilled their functions, and the idea is quite unfounded, that on entering into society we give up any natural right. - Letter to Francis W. Gilmer (27 June 1816)

Some men look at constitutions with sanctimonious reverence and deem them like the ark of the covenant, too sacred to be touched. They ascribe to the men of the preceding age a wisdom more than human and suppose what they did to be beyond amendment. I knew that age well; I belonged to it and labored with it. It deserved well of its country. It was very like the present but without the experience of the present; and forty years of experience in government is worth a century of book-reading; and this they would say themselves were they to rise from the dead. - Letter to H. Tompkinson, 12 July 1816

I am certainly not an advocate for frequent and untried changes in laws and constitutions. I think moderate imperfections had better be borne with; because, when once known, we accommodate ourselves to them, and find practical means of correcting their ill effects. But I know also, that laws and institutions must go hand in hand with the progress of the human mind. As that becomes more developed, more enlightened, as new discoveries are made, new truths disclosed, and manners and opinions change with the change of circumstances, institutions must advance also, and keep pace with the times. We might as well require a man to wear still the coat which fitted him when a boy, as civilized
society to remain ever under the regimen of their barbarous ancestors. - Letter to H. Tompkinson, 12 July 1816 (image at Library of Congress)

I, however, place economy among the first and most important republican virtues, and public debt as the greatest of the dangers to be feared. - Letter to William Plumer (21 July 1816)

Ridicule is the only weapon which can be used against unintelligible propositions. Ideas must be distinct before reason can act upon them; and no man ever had a distinct idea of the trinity. It is the mere Abracadabra of the mountebanks calling themselves the priests of Jesus. - Letter to Francis Adrian Vander Kemp (30 July 1816)

Bigotry is the disease of ignorance, of morbid minds; enthusiasm of the free and buoyant. Education & free discussion are the antidotes of both. - Letter to John Adams (1 August 1816)

I like the dreams of the future better than the history of the past, — so good night! - Letter to John Adams (1 August 1816)

It is in our lives, and not from our words, that our religion must be read. By the same test the world must judge me. But this does not satisfy the priesthood. They must have a positive, a declared assent to all their interested absurdities. My opinion is that there would never have been an infidel, if there had never been a priest. - Letter to Mrs. Harrison Smith (6 August 1816).

You ask if I mean to publish anything on the subject of a letter of mine to my friend Charles Thompson? Certainly not. I write nothing for publication, and last of all things should it be on the subject of religion. On the dogmas of religion as distinguished from moral principles, all mankind, from the beginning of the world to this day, have been quarrelling, fighting, burning and torturing one another, for abstractions unintelligible to themselves and to all others, and absolutely beyond the comprehension of the human mind. Were I to enter on that arena, I should only add an unit to the number of Bedlamites. - Letter to Mathew Carey (11 November 1816)

I may say Christianity itself divided into its thousands also, who are disputing, anathematizing and where the laws permit burning and torturing one another for abstractions which no one of them understand, and which are indeed beyond the comprehension of the human mind. - Letter to George Logan (12 November 1816)

I hope we shall take warning from the example [of England] and crush in its birth the aristocracy of our monied corporations which dare already to challenge our government to a trial of strength and bid defiance to the laws our country. - Letter to George Logan (12 November 1816)
There is an error into which most of the speculators on government have fallen, and which the well-known state of society of our Indians ought, before now, to have corrected. In their hypothesis of the origin of government, they suppose it to have commenced in the patriarchal or monarchical form. Our Indians are evidently in that state of nature which has passed the association of a single family... The Cherokees, the only tribe I know to be contemplating the establishment of regular laws, magistrates, and government, propose a government of representatives, elected from every town. But of all things, they least think of subjecting themselves to the will of one man. - Letter to Francis W. Gilmer (1816)

Lay down true principles and adhere to them inflexibly. Do not be frightened into their surrender by the alarms of the timid, or the croakings of wealth against the ascendancy of the people. - Letter to Samuel Kercheval (1816)

I believe... that every human mind feels pleasure in doing good to another. - Letter to John Adams (1816)

The result of your fifty or sixty years of religious reading in the four words: 'Be just and good,' is that in which all our enquiries must end. - Letter to John Adams (11 January 1817)

What all agree upon is probably right; what no two agree in most probably is wrong. - Letter to John Adams (11 January 1817)

One of our fan-coloring biographers, who paints small men as very great, inquired of me lately with real affection too, whether he might consider as authentic, the change of my religion much spoken of in some circles. Now this supposed that they knew what had been my religion before, taking for it the word of their priests, whom I certainly never made the confidants of my creed. My answer was "say nothing of my religion. It is known to my God and myself alone. Its evidence before the world is to be sought in my life; if that has been honest and dutiful to society, the religion which has regulated it cannot be a bad one." - Letter to John Adams (11 January 1817)

The Pennsylvania legislature, who, on a proposition to make the belief in God a necessary qualification for office, rejected it by a great majority, although assuredly there was not a single atheist in their body. And you remember to have heard, that when the act for religious freedom was before the Virginia Assembly, a motion to insert the name of Jesus Christ before the phrase, "the author of our holy religion," which stood in the bill, was rejected, although that was the creed of a great majority of them. - Letter to Albert Gallatin (16 June 1817)

I have the consolation to reflect that during the period of my administration not a drop of the blood of a single fellow citizen was shed by the sword of war or of the law. - Letter to papal nuncio Count Dugnani (14 February 1818)
Tried myself in the school of affliction, by the loss of every form of connection which can rive the human heart, I know well, and feel what you have lost, what you have suffered, are suffering, and have yet to endure. The same trials have taught me that for ills so immeasurable, time and silence are the only medicines. I will not, therefore, by useless condolences, open afresh the sluices of your grief, nor, although mingling sincerely my tears with yours, will I say a word more where words are vain. - Letter to John Adams (13 November 1818) regarding the death of Abigail Adams

You say you are a Calvinist. I am not. I am of a sect by myself, as far as I know. - Letter to Ezra Stiles Ely (25 June 1819)

It should be remembered, as an axiom of eternal truth in politics, that whatever power in any government is independent, is absolute also; in theory only, at first, while the spirit of the people is up, but in practice, as fast as that relaxes. Independence can be trusted nowhere but with the people in mass. They are inherently independent of all but moral law. - Letter to Judge Spencer Roane (6 September 1819)

The greatest of all the reformers of the depraved religion of his own country, was Jesus of Nazareth. Abstracting what is really his from the rubbish in which it is buried, easily distinguished by its lustre from the dross of his biographers, and as separable from that as the diamond from the dunghill. ... The establishment of the innocent and genuine character of this benevolent moralist, and the rescuing it from the imputation of imposture, which has resulted from artificial systems, [footnote: e.g. The immaculate conception of Jesus, his deification, the creation of the world by him, his miraculous powers, his resurrection and visible ascension, his corporeal presence in the Eucharist, the Trinity; original sin, atonement, regeneration, election, orders of Hierarchy, etc. —T.J.] invented by ultra-Christian sects, unauthorized by a single word ever uttered by him, is a most desirable object, and one to which Priestley has successfully devoted his labors and learning. It would in time, it is to be hoped, effect a quiet euthanasia of the heresies of bigotry and fanaticism which have so long triumphed over human reason, and so generally and deeply afflicted mankind; but this work is to be begun by winnowing the grain from the chaff of the historians of his life. - Letter to William Short (31 October 1819)

As you say of yourself, I too am an Epicurian. I consider the genuine (not the imputed) doctrines of Epicurus as containing everything rational in moral philosophy which Greece and Rome have left us. - Letter to William Short (31 October 1819)

We were laboring under a dropsical fulness of circulating medium. Nearly all of it is now called in by the banks, who have the regulation of the safety-valves of our fortunes, and who condense and explode them at their will. Lands in this State cannot now be sold for a year’s rent; and unless our Legislature
have wisdom enough to effect a remedy by a gradual diminution only of the medium, there will be a
general revolution of property in this state. - Letter to John Adams (7 November 1819)

Of liberty I would say that, in the whole plenitude of its extent, it is unobstructed action according to our
will. But rightful liberty is unobstructed action according to our will within limits drawn around us by the
equal rights of others. I do not add “within the limits of the law” because law is often but the tyrant’s
will, and always so when it violates the rights of the individual. - Letter to Isaac H. Tiffany (1819)

The priests of the different religious sects, who dread the advance of science as witches do the approach
of day-light; and scowl on it the fatal harbinger announcing
the subversion of the duperies on which they live. In this the
Presbyterian clergy take the lead. the tocsin is sounded in all
their pulpits, and the first alarm denounced is against the
particular creed of Doct. Cooper; and as impulsively
denounced as if they really knew what it is. - Letter to José
Correia da Serra (11 April 1820).

Among the sayings and discourses imputed to him [Jesus] by
his biographers, I find many passages of fine imagination,
correct morality, and of the most lovely benevolence; and
others again of so much ignorance, so much absurdity, so
much untruth, charlatanism, and imposture, as to pronounce
it impossible that such contradictions should have proceeded
from the same being. I separate, therefore, the gold from the
dross; restore to Him the former, and leave the latter to the
stupidity of some, and roguery of others of His disciples. Of
this band of dupes and impostors, Paul was the great
Coryphaeus, and first corruptor of the doctrines of Jesus. These palpable interpolations and falsifications
of His doctrines, led me to try to sift them apart. - Letter to William Short (13 April 1820)

We have the wolf by the ears, and we can neither hold him nor safely let him go. Justice is in one scale,
self-preservation in the other. - On slavery, in a letter to John Holmes (22 April 1820)

I regret that I am now to die in the belief, that the useless sacrifice of themselves by the generation of
1776, to acquire self-government and happiness to their country, is to be thrown away by the unwise
and unworthy passions of their sons, and that my only consolation is to be, that I live not to weep over
it. If they would but dispassionately weigh the blessings they will throw away, against an abstract
principle more likely to be effected by union than by scission, they would pause before they would
perpetrate this act of suicide on themselves, and of treason against the hopes of the world. To yourself,
as the faithful advocate of the Union, I tender the offering of my high esteem and respect. - Letter to
John Holmes (22 April 1820)

To talk of immaterial existences is to talk of nothings. To say that the human soul, angels, god, are
immaterial, is to say they are nothings, or that there is no god, no angels, no soul. I cannot reason
otherwise: but I believe I am supported in my creed of materialism by Locke, Tracy, and Stewart. At what age of the Christian church this heresy of immaterialism, this masked atheism, crept in, I do not know. But heresy it certainly is. - Letter to John Adams (15 August 1820)

I know no safe depository of the ultimate powers of the society but the people themselves; and if we think them not enlightened enough to exercise their control with wholesome discretion, the remedy is not to take it from them, but to inform their discretion by education. This is the true corrective of abuses of constitutional power. - Letter to William Charles Jarvis, (28 September 1820).

We are not afraid to follow truth wherever it may lead, nor to tolerate any error so long as reason is left free to combat it. - Letter to William Roscoe (December 27, 1820).

You seem to consider the federal judges as the ultimate arbiters of all constitutional questions, a very dangerous doctrine, indeed, and one which would place us under the despotism of an oligarchy. Our judges are as honest as other men, and not more so. They have with others the same passions for the party, for power and the privilege of the corps. Their power is the more dangerous, as they are in office for life and not responsible, as the other functionaries are, to the elective control. The Constitution has erected no such single tribunal, knowing that to whatever hands confined, with the corruptions of time and party, its members would become despotis. It has more wisely made all departments co-equal and co-sovereign within themselves. - Letter to William Charles Jarvis (1820).

That one hundred and fifty lawyers should do business together ought not to be expected. - On the U.S. Congress, in his Autobiography (6 January 1821)

And even should the cloud of barbarism and despotism again obscure the science and libraries of Europe, this country remains to preserve and restore light and liberty to them. In short, the flames kindled on the fourth of July, 1776, have spread over too much of the globe to be extinguished by the feeble engines of despotism; on the contrary, they will consume these engines and all who work them. - Letter to John Adams (12 September 1821)

Where the preamble declares, that coercion is a departure from the plan of the holy author of our religion, an amendment was proposed by inserting "Jesus Christ," so that it would read "A departure from the plan of Jesus Christ, the holy author of our religion;" the insertion was rejected by the great majority, in proof that they meant to comprehend, within the mantle of its protection, the Jew and the Gentile, the Christian and Mohammedan, the Hindoo and Infidel of every denomination. - Autobiography (1821)
Nothing is more certainly written in the book of fate, than that these people are to be free; nor is it less certain that the two races, equally free, cannot live in the same government. Nature, habit, opinion have drawn indelible lines of distinction between them. - Autobiography (1821)

The doctrines of Jesus are simple, and tend all to the happiness of man.

1. That there is one only God, and he all perfect.

2. That there is a future state of rewards and punishments.

3. That to love God with all thy heart and thy neighbor as thyself, is the sum of religion.

These are the great points on which he endeavored to reform the religion of the Jews. But compare with these the demoralizing dogmas of Calvin.

1. That there are three Gods.

2. That good works, or the love of our neighbor, are nothing.

3. That faith is every thing, and the more incomprehensible the proposition, the more merit in its faith.

4. That reason in religion is of unlawful use.

5. That God, from the beginning, elected certain individuals to be saved, and certain others to be damned; and that no crimes of the former can damn them; no virtues of the latter save.

Now, which of these is the true and charitable Christian? He who believes and acts on the simple doctrines of Jesus? Or the impious dogmatists, as Athanasius and Calvin? Verily I say these are the false shepherds foretold as to enter not by the door into the sheepfold, but to climb up some other way. They are mere usurpers of the Christian name, teaching a counter-religion made up of the deliria of crazy imaginations, as foreign from Christianity as is that of Mahomet. Their blasphemies have driven thinking men into infidelity, who have too hastily rejected the supposed author himself, with the horrors so falsely imputed to him. Had the doctrines of Jesus been preached always as pure as they came from his lips, the whole civilized world would now have been Christian. I rejoice that in this blessed country of free inquiry and belief, which has surrendered its creed and conscience to neither kings nor priests, the genuine doctrine of one only God is reviving, and I trust that there is not a young man now living in the United States who will not die an Unitarian. - Thomas Jefferson, letter to Benjamin Waterhouse, (26 June 1822)

They might need a preparatory discourse on the text of 'prove all things, hold fast that which is good,' in order to unlearn the lesson that reason is an unlawful guide in religion. They might startle on being first
awaked from the dreams of the night, but they would rub their eyes at once, and look the spectres boldly in the face. - Letter to Benjamin Waterhouse (19 July 1822)

In our university [of Virginia] you know there is no Professorship of Divinity. A handle has been made of this, to disseminate an idea that this is an institution, not merely of no religion, but against all religion. Occasion was taken at the last meeting of the Visitors, to bring forward an idea that might silence this calumny, which weighed on the minds of some honest friends to the institution. - Letter to Thomas Cooper (3 November 1822)

No historical fact is better established, than that the doctrine of one God, pure and uncompounded, was that of the early ages of Christianity ... Nor was the unity of the Supreme Being ousted from the Christian creed by the force of reason, but by the sword of civil government, wielded at the will of the fanatic Athanasius. The hocus-pocus phantasm of a God like another Cerberus, with one body and three heads, had its birth and growth in the blood of thousands of martyrs ... The Athanasian paradox that one is three, and three but one, is so incomprehensible to the human mind, that no candid man can say he has any idea of it, and how can he believe what presents no idea? He who thinks he does, only deceives himself. He proves, also, that man, once surrendering his reason, has no remaining guard against absurdities the most monstrous, and like a ship without rudder, is the sport of every wind. With such person, gullibility which they call faith, takes the helm from the hand of reason, and the mind becomes a wreck. - Letter to James Smith (1822)

I can never join Calvin in addressing his god. He was indeed an Atheist, which I can never be; or rather his religion was Daemonism. If ever man worshipped a false god, he did. The being described in his 5 points is not the God whom you and I acknowledge and adore, the Creator and benevolent governor of the world; but a daemon of malignant spirit. It would be more pardonable to believe in no god at all, than to blaspheme him by the atrocious attributes of Calvin. Indeed I think that every Christian sect gives a great handle to Atheism by their general dogma that, without a revelation, there would not be sufficient proof of the being of a god. - Letter to John Adams (11 April 1823)

The truth is, that the greatest enemies of the doctrine of Jesus are those, calling themselves the expositors of them, who have perverted them to the structure of a system of fancy absolutely incomprehensible, and without any foundation in his genuine words. And the day will come when the mystical generation of Jesus, by the supreme being as his father in the womb of a virgin will be classed with the fable of the generation of Minerva in the brain of Jupiter ... But may we hope that the dawn of reason and freedom of thought in these United States will do away with this artificial scaffolding, and
restored to us the primitive and genuine doctrines of this most venerated reformer of human errors. - Letter to John Adams (11 April 1823)

I agree with you that it is the duty of every good citizen to use all the opportunities, which occur to him, for preserving documents relating to the history of our country. - Letter to Hugh P. Taylor (4 October 1823)

I thank you, Sir, for the copy you were so kind as to send me of the revd. Mr. Bancroft's Unitarian sermons. I have read them with great satisfaction, and always rejoice in efforts to restore us to primitive Christianity, in all the simplicity in which it came from the lips of Jesus. Had it never been sophisticated by the subtleties of Commentators, nor paraphrased into meanings totally foreign to its character, it would at this day have been the religion of the whole civilized world. But the metaphysical abstractions of Athanasius, and the maniac ravings of Calvin, tinctured plentifully with the foggy dreams of Plato, have so loaded it with absurdities and incomprehensibilities, as to drive into infidelity men who had not time, patience, or opportunity to strip it of its meretricious trappings. - Letter to John Davis (18 January 1824).

Men by their constitutions are naturally divided into two parties: 1. Those who fear and distrust the people, and wish to draw all powers from them into the hands of the higher classes. 2. Those who identify themselves with the people, have confidence in them, cherish and consider them as the most honest and safe, although not the most wise depositary of the public interests. In every country these two parties exist, and in every one where they are free to think, speak, and write, they will declare themselves. Call them, therefore, liberals and serviles, Jacobins and Ultras, whigs and tories, republicans and federalists, aristocrats and democrats, or by whatever name you please, they are the same parties still and pursue the same object. The last appellation of aristocrats and democrats is the true one expressing the essence of all. - Letter to Henry Lee (10 August 1824)

I think myself that we have more machinery of government than is necessary, too many parasites living on the labor of the industrious. - Letter to William Ludlow (6 September 1824)

"A Decalogue of Canons for Observation in Practical Life"

1. Never put off till to-morrow what you can do to-day.
2. Never trouble another for what you can do yourself.
3. Never spend your money before you have it.
4. Never buy what you do not want, because it is cheap; it will be dear to you.
5. Pride costs us more than hunger, thirst and cold.
6. We never repent of having eaten too little.
7. Nothing is troublesome that we do willingly.
8. How much pain have cost us the evils which have never happened.

9. Take things always by their smooth handle.

10. When angry, count ten before you speak; if very angry, an hundred.

Letter to the infant Thomas Jefferson Smith (21 February 1825)

An opinion prevails that there is no longer any distinction, that the republicans & Federalists are completely amalgamated but it is not so. The amalgamation is of name only, not of principle. All indeed call themselves by the name of Republicans, because that of Federalists was extinguished in the battle of New Orleans. But the truth is that finding that monarchy is a desperate wish in this country, they rally to the point which they think next best, a consolidated government. Their aim is now therefore to break down the rights reserved by the constitution to the states as a bulwark against that consolidation, the fear of which produced the whole of the opposition to the constitution at its birth. Hence new Republicans in Congress, preaching the doctrines of the old Federalists, and the new nick-names of Ultras and Radicals. But I trust they will fail under the new, as the old name, and that the friends of the real constitution and union will prevail against consolidation, as they have done against monarchism. I scarcely know myself which is most to be deprecated, a consolidation, or dissolution of the states. The horrors of both are beyond the reach of human foresight. - Thomas Jefferson to William B. Giles, December 26, 1825

There is not a truth existing which I fear or would wish unknown to the whole world. - Letter to Henry Lee (15 May 1826)

All eyes are opened, or opening, to the rights of man. The general spread of the light of science has already laid open to every view the palpable truth, that the mass of mankind has not been born with saddles on their backs, nor a favored few booted and spurred, ready to ride them legitimately, by the grace of God. These are grounds of hope for others. For ourselves, let the annual return of this day forever refresh our recollections of these rights, and an undiminished devotion to them. - Letter to Roger C. Weightman,

**Declaration of Independence (1776)**

When, in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth the separate and equal station to which the laws of nature and of nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.
We hold these truths to be self-evident, that all men are created equal; that they are endowed by their Creator with inherent and inalienable Rights; that among these, are Life, Liberty, and the pursuit of Happiness; that to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed; that whenever any Form of Government becomes destructive of these ends, it is the Right of the people to alter or abolish it, and to institute new Government, laying its foundation on such principles, and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness.

For the support of this declaration, with a firm reliance on the protection of divine providence, we mutually pledge to each other our lives, our fortunes, and our sacred honor.

**Thomas Jefferson's First Inaugural Address**

All, too, will bear in mind this sacred principle, that though the will of the majority is in all cases to prevail, that will to be rightful must be reasonable; that the minority possess their equal rights, which equal law must protect, and to violate would be oppression.

Every difference of opinion is not a difference of principle. We have called by different names brethren of the same principle. We are all Republicans, we are all Federalists.

If there be any among us who would wish to dissolve this Union or to change its republican form, let them stand undisturbed as monuments of the safety with which error of opinion may be tolerated where reason is left free to combat it.

Would the honest patriot, in the full tide of successful experiment, abandon a government which has so far kept us free and firm on the theoretic and visionary fear that this Government, the world's best hope, may by possibility want energy to preserve itself? I trust not.

Sometimes it is said that man can not be trusted with the government of himself. Can he, then, be trusted with the government of others? Or have we found angels in the forms of kings to govern him? Let history answer this question.

A wise and frugal Government, which shall restrain men from injuring one another, shall leave them otherwise free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned. This is the sum of good government, and this is necessary to close the circle of our felicities.
Equal and exact justice to all men, of whatever state or persuasion, religious or political; peace, commerce, and honest friendship with all nations, entangling alliances with none; the support of the State governments in all their rights, as the most competent administrations for our domestic concerns and the surest bulwarks against antirepublican tendencies; the preservation of the General Government in its whole constitutional vigor, as the sheet anchor of our peace at home and safety abroad; a jealous care of the right of election by the people -- a mild and safe corrective of abuses which are lopped by the sword of revolution where peaceable remedies are unprovided; absolute acquiescence in the decisions of the majority, the vital principle of republics, from which is no appeal but to force, the vital principle and immediate parent of despotism; a well-disciplined militia, our best reliance in peace and for the first moments of war till regulars may relieve them; the supremacy of the civil over the military authority; economy in the public expense, that labor may be lightly burthened; the honest payment of our debts and sacred preservation of the public faith; encouragement of agriculture, and of commerce as its handmaid; the diffusion of information and arraignment of all abuses at the bar of the public reason; freedom of religion; freedom of the press, and freedom of person under the protection of the habeas corpus, and trial by juries impartially selected.

I have learnt to expect that it will rarely fall to the lot of imperfect man to retire from this station with the reputation and the favor which bring him into it.

I shall often go wrong through defect of judgment. When right, I shall often be thought wrong by those whose positions will not command a view of the whole ground. I ask your indulgence for my own errors, which will never be intentional, and your support against the errors of others, who may condemn what they would not if seen in all its parts.

I advance with obedience to the work, ready to retire from it whenever you become sensible how much better choice it is in your power to make.

He who steadily observes the moral precepts in which all religions concur, will never be questioned at the gates of heaven as to the dogmas in which they all differ.

**Finance, Banking & Taxation**

The idea of creating a national bank I do not concur in, because it seems now decided that Congress has not that power...

I am an enemy to all banks discounting bills or notes for anything but coin.

Necessity, as well as patriotism and confidence, will make us all eager to receive treasury notes, if founded on specific taxes.
There can be no safer deposit on earth than the Treasury of the United States. The incorporation of a bank and the powers assumed [by legislation doing so] have not, in my opinion, been delegated to the United States by the Constitution. They are not among the powers specially enumerated. - Opinion on the Constitutionality of the Bill for Establishing a National Bank., 1791.

The government of the United States have no idea of paying their debt in a depreciated medium, and... in the final liquidation of the payments which shall have been made, due regard will be had to an equitable allowance for the circumstance of depreciation. - Letter to Jean Baptiste de Ternant, 1791.

I wish it were possible to obtain a single amendment to our Constitution. I would be willing to depend on that alone for the reduction of the administration of our government to the genuine principles of its Constitution; I mean an additional article, taking from the federal government the power of borrowing. - Letter to John Taylor (26 November 1798)

The monopoly of a single bank is certainly an evil. The multiplication of them was intended to cure it; but it multiplied an influence of the same character with the first, and completed the supplanting the precious metals by a paper circulation. Between such parties the less we meddle the better. - Letter to Albert Gallatin, 1802.

In order to be able to meet a general combination of the banks against us in a critical emergency, could we not make a beginning towards an independent use of our own money, towards holding our own bank in all the deposits where it is received, and letting the treasurer give his draft or note for payment at any particular place, which, in a well-conducted government, ought to have as much credit as any private draft or bank note or bill, and would give us the same facilities which we derive from the banks? - Letter to Albert Gallatin, 1803.

[The] Bank of the United States... is one of the most deadly hostility existing, against the principles and form of our Constitution... An institution like this, penetrating by its branches every part of the Union, acting by command and in phalanx, may, in a critical moment, upset the government. I deem no government safe which is under the vassalage of any self-constituted authorities, or any other authority than that of the nation, or its regular functionaries. What an obstruction could not this bank of the United States, with all its branch banks, be in time of war! It might dictate to us the peace we should accept, or withdraw its aids. Ought we then to give further growth to an institution so powerful, so hostile? - Letter to Albert Gallatin, 1803.

The principle of rotation... in the body of [bank] directors... breaks in upon the esprit de corps so apt to prevail in permanent bodies; it gives a chance for the public eye penetrating into the sanctuary of those proceedings and practices, which the avarice of the directors may introduce for their personal emolument, and which the resentments of excluded directors, or the honesty of those duly admitted,
might betray to the public; and it gives an opportunity at the end of the year, or at other periods, of correcting a choice, which on trial, proves to have been unfortunate. - Letter to Albert Gallatin, 1803.

It has always been denied by the republican party in this country, that the Constitution had given the power of incorporation to Congress. On the establishment of the Bank of the United States, this was the great ground on which that establishment was combated; and the party prevailing supported it only on the argument of its being an incident to the power given them for raising money. - Letter to Dr. Maese, 1809.

That we are overdone with banking institutions which have banished the precious metals and substituted a more fluctuating and unsafe medium, that these have withdrawn capital from useful improvements and employments to nourish idleness, that the wars of the world have swollen our commerce beyond the wholesome limits of exchanging our own productions for our own wants, and that, for the emolument of a small proportion of our society who prefer these demoralizing pursuits to labors useful to the whole, the peace of the whole is endangered and all our present difficulties produced, are evils more easily to be deplored than remedied. - Letter to Abbe Salimankis, 1810.

The idea of creating a national bank I do not concur in, because it seems now decided that Congress has not that power (although I sincerely wish they had it exclusively), and because I think there is already a vast redundancy rather than a scarcity of paper medium. - Letter to Thomas Law, 1813.

Everything predicted by the enemies of banks, in the beginning, is now coming to pass. We are to be ruined now by the deluge of bank paper. It is cruel that such revolutions in private fortunes should be at the mercy of avaricious adventurers, who, instead of employing their capital, if any they have, in manufactures, commerce, and other useful pursuits, make it an instrument to burden all the interchanges of property with their swindling profits, profits which are the price of no useful industry of theirs. - Letter to Thomas Cooper, 1814.

I am an enemy to all banks discounting bills or notes for anything but coin. - Letter to Thomas Cooper, 1814.

Necessity, as well as patriotism and confidence, will make us all eager to receive treasury notes, if founded on specific taxes. Congress may borrow of the public, and without interest, all the money they may want, to the amount of a competent circulation, by merely issuing their own promissory notes, of proper denominations for the larger purposes of circulation, but not for the small. Leave that door open for the entrance of metallic money. - Letter to Thomas Cooper, 1814.
The State legislatures should be immediately urged to relinquish the right of establishing banks of discount. Most of them will comply, on patriotic principles, under the convictions of the moment; and the non-complying may be crowded into concurrence by legitimate devices. - Letter to Thomas Cooper, 1814.

Instead of funding issues of paper on the hypothecation of specific redeeming taxes (the only method of anticipating, in a time of war, the resources of times of peace, tested by the experience of nations), we are trusting to tricks of jugglers on the cards, to the illusions of banking schemes for the resources of the war, and for the cure of colic to inflations of more wind. - Letter to José Correia da Serra (1814)

Treasury notes of small as well as high denomination, bottomed on a tax which would redeem them in ten years, would place at our disposal the whole circulating medium of the United States... The public... ought never more to permit its being filched from them by private speculators and disorganizers of the circulation. - Letter to William H. Crawford, 1815.

Put down the banks, and if this country could not be carried through the longest war against her most powerful enemy without ever knowing the want of a dollar, without dependence on the traitorous classes of her citizens, without bearing hard on the resources of the people, or loading the public with an indefinite burden of debt, I know nothing of my countrymen. Not by any novel project, not by any charlatanerie, but by ordinary and well-experienced means; by the total prohibition of all private paper at all times, by reasonable taxes in war aided by the necessary emissions of public paper of circulating size, this bottomed on special taxes, redeemable annually as this special tax comes in, and finally within a moderate period. - Letter to Albert Gallatin, 1815.

Our people... will give you all the necessaries of war they produce, if, instead of the bankrupt trash they now are obliged to receive for want of any other, you will give them a paper promise funded on a specific pledge, and of a size for common circulation. - Letter to James Monroe, 1815.

The system of banking we have both equally and ever reprobated. I contemplate it as a blot left in all our constitutions, which, if not covered, will end in their destruction, which is already hit by the gamblers in corruption, and is sweeping away in its progress the fortunes and morals of our citizens. - Letter to John Taylor (28 May 1816)

The bank mania... is raising up a moneyed aristocracy in our country which has already set the government at defiance, and although forced at length to yield a little on this first essay of their strength, their principles are unyielded and unyielding. These have taken deep root in the hearts of that class from which our legislators are drawn, and the sop to Cerberus from fable has become history. Their principles lay hold of the good, their pelf of the bad, and thus those whom the Constitution had placed as guards to its portals, are sophisticated or suborned from their duties. - Letter to Josephus B. Stuart (1817)

Nearly all of it is now called in by the banks, who have the regulation of the safety-valves of our fortunes, and who condense and explode them at their will. - Letter to John Adams (1819)
Certainly no nation ever before abandoned to the avarice and jugglings of private individuals to regulate according to their own interests, the quantum of circulating medium for the nation — to inflate, by deluges of paper, the nominal prices of property, and then to buy up that property at 1s. in the pound, having first withdrawn the floating medium which might endanger a competition in purchase. Yet this is what has been done, and will be done, unless stayed by the protecting hand of the legislature. The evil has been produced by the error of their sanction of this ruinous machinery of banks; and justice, wisdom, duty, all require that they should interpose and arrest it before the schemes of plunder and spoliation desolate the country. - Letter to William C. Rives (1819)

Put down all banks, admit none but a metallic circulation that will take its proper level with the like circulation in other countries, and then our manufacturers may work in fair competition with those of other countries, and the import duties which the government may lay for the purposes of revenue will so far place them above equal competition. - Letter to Charles Pinckney, (1820)