

**Merchant: Benjamin Ballard**

Benjamin Ballard was born into a wealthy New York family in February 1763. As the oldest of four children, it was understood that one day he would take over the family business. His father and grandfather owned a large distillery that manufactured rum from molasses. They also owned a fleet of ships that brought in the molasses from the West Indies. Soon after Ballard graduated from King's College, his grandfather died of tuberculosis. Ballard became a partner in the business and was quickly involved in the challenges of keeping his business competitive.

Ballard had paid little attention to the debate over the Constitution. It was not until his father turned management of the entire company over to Benjamin that he began to realize how politics, as well as politicians, affected his financial affairs. He aligned himself with politicians who supported favorable trade policies, and avoided those such as Jefferson who thought that industry was an evil influence best left to other countries. Ballard had recently taken some of the profits from his rum trade and invested in a new enterprise in Rhode Island, Samuel Slater's spinning mill. Rather than depending upon England for cloth, Ballard hoped that other mills would be built on New England's rivers so that the American textile industry might supply the needs of the American market. He knew the English merchants would respond to efforts by Americans to compete with British industries as they had in the past. They would dump goods on the market at prices so low that the new American businesses could not possibly match them. If American businesses were ever to compete with these established British industries, they needed protection by the U.S. government until they got on their feet.

**1. How might Ballard's background have affected the way he thought about politics and politicians?**

**2. What was Ballard's main concern for the way the government was being run?**

Other events were disturbing Ballard's sleep. Increasingly, American ships were being looted by pirates. Entire crews were murdered and thrown overboard. The ships, as well as the cargo, were stolen. Ballard was losing his fleet, his crews, and an enormous amount of money. The surviving crews were demanding higher wages for the increasingly dangerous job. Ballard felt this was another example of the need for a strong government that would enforce law, order, and a respect for property. The disorder in Western Pennsylvania was making headlines, as farmers defied the new government. News of the mayhem taking place in France also reached him. The rebellion in Pennsylvania increased his fear that something like the French rebellion might happen in his own country. The Whiskey Rebels compared their resistance to what Americans did in opposing the British violations of our rights to property. But Americans were not represented when the British taxed our property. These Whiskey Rebels had representation.

**1. Why did Ballard feel it was the government's obligation to protect his ship?**

**2. Ballard states that the Whiskey Rebels had representation. Do you think this statement is true?**

The actions of the farmers in Pennsylvania made Ballard worry even more about Thomas Jefferson's calls for putting government in the hands of the common people. Did they have the education or experience to make responsible decisions? Or would they simply grab up the possessions of others simply because they outnumbered those who owned property? That certainly seemed to be what was happening in France. He suspected that if government were placed into the hands of these uneducated farmers and workers they would fall prey to dishonest men who would appeal to their greed and lead them toward resentment of those who had prospered. It would be a simple matter for the mob to violate the rights of the smaller number of Americans who owned substantial property.

**1. Who is Ballard referring to as common people? Why does he worry about government by the common people?**

**2. What effect is the French Revolution having on Ballard's thinking?**

Things had gotten out of hand, and Ballard was disgusted. He felt citizens should be grateful to have a strong national government to turn to for help. Ballard knew the government should take more control over issues facing the nation. He was a businessman, and thought the country should be run as a business in order to be successful. He felt Secretary Hamilton's plan would build a strong economy that would protect the future for this great nation. Hamilton realized that businessmen were vital to the survival of the republic. He would put tariffs in place to raise the price of European goods in America. His bank would provide a common American currency that would make it easier for business to be conducted up and down the east coast. He had wisely allowed businessmen to invest in the Bank. As businessmen prospered, so would the country. As business made profits, they would expand and create more jobs for the people of the country. Those people like the farmers in Pennsylvania were short-sighted in blaming Hamilton for favoritism. By protecting men of business, Alexander Hamilton was working for the common good of all.

**1. How would Hamilton's plan help businessmen like Ballard?**

**2. Why does Ballard think that Hamilton's plan serves the interest of all Americans?**