

CHAPTER 19: CITY OF THE FUTURE aka SAY NO TO THIS YOU GUYS IT'S SAY NO TO THIS!

Summer of 1791: Everything was coming up Ham.

- Hamilton won his bouts with Jefferson and Madison on issues of public credit, assumption, and a central bank and that made him very successful and very powerful.
- Chernow says there was still a "substantial minority" actively working against him. You'd think this would make a person maybe want to keep themselves in check, right? WRONG.
 - "Instead, in one of history's most mystifying cases of bad judgement, he entered into a sordid affair with a married woman named Maria Reynolds that, if it did not blacken his name forever, it certainly sullied it." (page 362) - HIGHLIGHTS!

PHILADELPHIA: SIN CITY! ...Kinda? I don't know, it depends on who you ask.

- The French dismissed Philly as "quaintly puritanical" because I guess in France they are just straight up heathens? But Chernow says Americans were totally into what he calls "quota of sensual pleasures." Oh hello.
 - 1) Hamilton and his government buddies had plenty to do to keep themselves busy at night including parties, balls, and plays.
 - a) The parties were usually hosted by federalist merchants.
 - 2) Anne Willing Bingham: The Queen Bee of the social scene.
 - a) She was married to William Bingham. He was super duper rich and he held court over their lavish parties.
 - 3) Abigail Adams was not a fan of this at all. She wrote about how the way the women dressed saying it "is really an outrage upon all decency... the arm naked almost to the shoulder and without stays or bodice... most ladies wear their clothes too scant upon the body and too full upon the bosom for my fancy. Not content with the *show* which nature bestows, they borrow from art and literally look like nursing mothers." (page 363)
 - a) WHOAAAAA ABBY! I know people were supposed to be all proper but it was also summer and they must've been miserable. But clearly she doesn't think their attire has anything to do with the temperature. PS: exposing your FULL ARM was so offensive and/or risque? Abigail would be appalled by everything that is happening in 2016.

RUN AWAY WITH US FOR THE SUMMER, LET'S GO UPSTATE

- 1) Alexander and Eliza were social butterflies and spent a lot of time at with the Binghams, but Eliza was kind of over it and wanted to... ahem... take a break.
 - a) The Bingham mansion is near Third and Spruce if you're going on a Philly Hamiltour
- 2) Not only was she tired, but many people got the hell outta dodge (Philly and other big cities) to avoid any epidemics that might be floating around. Philip Schuyler was really worried about this so he demanded Eliza and the four children she had with Alexander (so far) to go to Albany for the summer.
 - a) Phil wrote to Hamilton: "I fear if she remains where she is until the hot weather commences that her health may be much injured... Let me therefore entreat you to expedite her as soon as possible." (page 363)
 - i) Take a quick second and think about how much worse this makes what we all know is about to happen. Are you actually smh'ing? Me too. But JUST YOU WAIT because it gets worse.
- 3) Chernow says outright that this was a "dangerous" time to leave Hammie to his own devices. He was the center of attention - good, bad, or otherwise. All eyes were on him in one way or another.

HE'S RELIABLE WITH THE LAAAADIIIIIIIISSSS!

- 1) Everyone was talking about what a flirt Ham was. Everyone. It was super obvious and he absolutely had a reputation for being magnetic and charming - And! he was susceptible to those same qualities. But with Ham, it was more than just charm; he flirted like nobody's business. BUT GUESS WHAT YOU EVENTUALLY MADE IT EVERYONE'S BUSINESS ALEXANDER.

- a) He was sent a copy of *The Ladies of Castille* and in his thank you note he wrote: "...the sex will find a new occasion of triumph... in the career of dramatic composition at least, the female genius in the United States has outstripped the male." (page 363) TONE IT DOWN, HAM.
- b) He even flirted IN business! His friend Susanna Livingston wrote to him asking about some Treasury certificates she owed and he replied he held himself "bound by all the laws of chivalry to make the most ample reparation in any mode you shall prescribe. You will of course recollect that I am a married man!" HAM!
- i) Additionally, while Congress was getting letters and petitions all the time, Hamilton seemed to seek out the letters from women who desperately needed help and would respond to them personally.
 - (1) This isn't new. Chernow often mentions how Ham is a sucker for a damsel in distress and one zillion percent had a Madonna/Whore complex.

THAT'S WHEN MISS MARIA REYNOLDS WALKED INTO HIS LIFE

- Once again, Lin-Manuel Miranda concisely explains what happened. Maria did show up unannounced, claiming James Reynolds had been terrible to her, abandoned her for another woman, and left her with nothing. Before we get into the details of the affair, here are some things we learn from Chernow right off the bat:
 - The Hamiltons lived at 79 South Third Street #HamilTour
 - Maria told Hamilton she was from New York and figured that he would want to help her because he was also a New Yorker and solidarity or whatever.
 - She was listed in the directory as only "Mrs. Reynolds." She was the only person who didn't have a first name included and Chernow says this means she was a Philly newb.
 - When she first got to the house, apparently Hamilton told her she was in a "very interesting" situation but unfortunately he couldn't help her at the moment because why? Eliza was home. AWESOME, WOW. Instead, he told her he'd bring some money over to her house (154 South Fourth Street) later that night. He did and then they... ya know...
 - "I had frequent meetings with her, most of them at my own house" is a direct quote from the actual Reynolds Pamphlet. ...DAYUM.
 - Soon after they started their affair, Maria told Alexander that she'd made up with the awful James Reynolds. Hamilton claims he encouraged this but who knows. This is the life of Alexander Hamilton so of course there's another layer: James had speculated in government securities and "profited from information obtained from the Treasury Department." (Page 365)
 - James Reynolds said oh hey look William Duer was the guy who spilled the beans! What a pain in the patoot this Duer guy is. He is constantly causing trouble (Again: JUST YOU WAIT.).
 - Alexander was introduced to James as a good samaritan who helped Maria when she was in a bad spot. James pretended to be nice and asked Hamilton for a government job after he got back from a trip to Virginia. Hamilton left it up in the air. Apparently James had applied for a job in 1789 and was turned down.
 - How did he not realize something was up? He's SO meticulous but nothing about this seemed suspicious to him? At all?
 - Chernow hints that in the Reynolds Pamphlet, Hamilton says the more he learned about this James Reynolds character, the more he wanted to end the affair.
 - Hamilton also didn't really want to admit that he was duped by James and Maria so he goes back and forth on the issue, hoping that she started the affair and then ended up blackmailing him - knowing they were plotting against him, together, from the beginning was too much for his ego to take.

YO WHO THE EFF IS THIS?

- Let's rewiiiind, wind, wind and talk a little bit about who Maria Reynolds is exactly, as far as we know:
 - She was 23 years old (Hamilton was 36 at the time)

- She was born Mary Lewis in Dutchess County, NY and it's unclear when and why she changed her name.
- She married James Reynolds at fifteen years old and at seventeen she gave birth to their daughter Susan.
- Maria was prone to severe mood swings: in the same sentence she would go from respecting to hating on to being hysterical over her husband. Chernow says she used this to get sympathy from Ham.
- James Reynolds forced Maria to use sex to get money from rich and influential people. In fact, when they lived on North Grant Street the two had separate rooms so Maria could conduct her business. James Reynolds = Garbage. I HATE HIM.
- Her intentions are at the same time very clear and kinda murky. Chernow says it's very obvious she targeted Hamilton because of who he was and his flirtatious reputation, but he also says she was too "flighty" to stick to any kind of rehearsed script. She did really hate her husband (and who wouldn't?! What a garbage monster. #GirlBye.) so Chernow suggests that she really did want Hamilton to rescue her even though she was manipulating and extorting him.
- Hamilton called her "a great scribbler" because apparently she was a terrible writer - in every sense of the word. Her letters were often long run on sentences and her spelling and penmanship were bad, too.
- Hamilton wrote, "The variety of shapes which this woman could assume was endless." (page 367)
- To put it simply, she was the complete opposite of Eliza who was poised and sensible.

IT BECAME A PASTIME

- Here's where we all start yelling "NOOOOOOOO!!!" like everyone does during "Say No To This."
 - Hamilton wrote letters to Eliza telling her to stay upstate so he could continue his affair. Of course he didn't say it like that. No. He tried to make it seem like he had her best interests at heart!!!! UGH!
 - "I am so anxious for a perfect restoration of your health that I am willing to make a great sacrifice for it." and "as much as I long for this happy moment, my extreme anxiety for the restoration of your health will reconcile me to your staying longer where you are... think of me - dream of me - and love me my Betsey as I do you." (page 367) He also told her to let him know when she was on her way home so he could meet her in New York and travel the rest of the way.
 - His recurring kidney issue flared up again and when she wanted to RUSH HOME AND COMFORT HIS CHEATING ASS he wrote, "Don't alarm yourself nor hurry so as to injure either yourself or the children." (page 367).
- This is so skeezy but Chernow reminds us not to assume that Hamilton didn't have real feelings for Eliza and we here at The Hamilcast agree.
 - Chernow adds while you may not agree with it, Eliza always spoke very highly of Alexander. He also says that apparently Hamilton was just too complicated for one woman because as we learned earlier in the book, he seems to have two very distinct views of love: faithful and domestic (Eliza) vs. forbidden and exotic (Maria).
 - Kinda like how Faye in "That Thing You Do!" (here we are again) tries to explain Jimmy being a dick because here's what you have to understand about Jimmy and he tested at genius level and he's so smart and that's why he needs to be held at a higher standard... Uhhh I QUIT this logic.
- The affair continued even when Eliza came home that September. The Hamiltons moved to Market Street and the affair moved to Maria Reynolds' pad.
 - Hamilton was writing *Report on Manufactures* at the same time, so the fact that he managed to have an affair with his packed schedule means he was pretty addicted to it.

EVEN BETTER, IT SAID:

- It's December 1791 and things are about to get nuts:
 - December 15th: Maria writes to Hamilton telling him that James knows all about the affair (GASP!) and Hamilton better watch out.
 - The timing was perfect. Hamilton had submitted his *Report on Manufactures* to Congress on December 5th so all eyes were on him once again.

- Chernow gives us a look into Maria's writing on Page 368. *The James and Maria quotes are transcribed directly from the book, typos and all:*
 - "Oh my God I feel more for you than myself and I wish I had never been born to give you so much unhappiness do not write him no not a Line but come here soon do not send or leave anything in his power Maria."
- James' letter was packed to the brim with drama. He accused Hamilton of once being his "best friend" but is now his "great Enemy." He tried to manipulate Ham by saying that Maria has been a sobbing mess and she's a "poor Broken hearted woman." He went on and on and on and ON saying how Hamilton is the cruellest person ever, and "I would Sacrifice almost my life to make her Happy. but now I am determined to have satisfaction." aka duel (page 369)
- That same afternoon (yes! Still December 15th), Hamilton called James Reynolds into his office
 - Ham didn't confirm nor deny the affair but basically told Reynolds if he wanted satisfaction/a duel, he had to have proof.
 - Chernow says on page 369: "Hamilton was a rank amateur in adultery. By allowing James Reynolds to be seen in his office, he had given the blackmailer the upper hand." Seriously! These people are obviously professionals and Alexander was in completely over his head.
- December 17th:
 - James wrote Alex yet another letter, this time saying that Maria is even more of a mess and demanding compensation for his ruined marriage. The men set up a meeting for the next day to figure out the payment.
 - Before he left, Hamilton wrote to someone (we don't know who) saying that he's on his way to a meeting and is pretty sure there is some kind of plot against him.
- December 22nd (day after my birthday, womp womp):
 - After a few days of back and forth, they decided Hamilton would pay \$1,000 to repair James Reynolds' "wounded honor." YEAH OKAY GUY.
 - According to Google, that's equal to about \$25,000 today.
 - James was leaving town with his daughter so Hamilton was forced to pay it in installments... and of course this meant he could still sleep with Maria without James Reynolds around.
 - Hamilton paid the first installment on December 22nd, and the next one on January 3rd, 1792.
 - Soon after that second installment, Hamilton cut Maria off completely. Since they are totally in cahoots, Maria told James. James was scared he'd miss out on money if the affair ended, so he WROTE TO HAMILTON AND TOLD HIM TO VISIT MARIA. As a "friend," of course.
 - Ham - HOW DO YOU NOT GET IT??? Hamilton later wrote that he didn't immediately accept the invite but he went anyway, duh. He also claimed that he finally started to catch on after several of these letters showed up.

Check out these lyrics from "Say No To This."

[HAMILTON] **I hid the letter** and I raced to her place / Screamed "How could you?!" in her face / She said:

[MARIA] No, sir!

[HAMILTON] Half dressed, apologetic. / A mess, she looked pathetic, / she cried:

[MARIA] Please don't go, sir!

[HAMILTON] **So was your whole story a setup?**

[MARIA] **I don't know about any letter!**

[HAMILTON] Stop crying / Goddamnit, get up!

[MARIA] **I didn't know any better**

Hamilton hides the letter before going over there! He doesn't say a word about a letter and Maria mentions it first. And of course, no, she didn't know any better. James Reynolds is a total monster and she was an unstable woman. But once again, LMM gives us layers upon layers and shows us that Maria was in on this.

NOBODY NEEDS TO KNOW...

- And for a while, nobody did. In the middle of all of this craziness, Hamilton was focused on what Chernow calls a “futuristic industrial city” which was the complete opposite of Jefferson’s vision of all agriculture all the time.
- 1) Hamilton was pro-manufacturing like whoa. Guess why!
 - a) Because the British were doing amazing things with manufacturing and their economy was flourishing. Specifically, the British textile industry was killing it.
 - i) Sir Richard Arkwright was a major player here. He invented the *water frame*, which used the power of water to spin many threads at the same time.
 - ii) The Brits knew this was awesome and didn’t want any of their rivals to know about it
 - (1) Laws were passed against exporting and ships would be stopped in the middle of the ocean and searched for textile machines, which were considered contraband.
 - (2) Mechanics who worked in textile factories would be arrested if they tried to leave the country! Even if they didn’t steal things, they didn’t want anyone taking their knowledge out of the country.
 - (3) Even before the American Revolution, the British made it illegal to export any tools that may help America keep up with manufacturing. Not just textiles, but things like steel and nails.
- 2) Hamilton wanted to compete with the British so not only was he excited to see any kind of manufacturing happening in (no matter how small, it was all badass to him), he tried to get in on it himself.
 - a) He subscribed to the New York Manufacturing Society and learned all about the textile industry by investing in it.

SAMUEL SLATER: He was the apprentice to Sir Richard Arkwright (Don’t worry, Hercules Mulligan is still the best and OG tailor’s apprentice). He managed to get through all of the British laws and rules, and took his knowledge and made a spinning mill in Rhode Island. It was financed by a Quaker named Moses Brown and it was a big deal because it sparked the creation of milldams all over New England’s rivers.

TENCH COXE

- 1) He replaced William Duer (good riddance!...for now, ugh.) as Hamilton’s assistant treasury secretary.
- 2) Coxe was all about manufacturing and wanted to “raid Britain’s industrial secrets” and Hamilton was all over it.
 - a) They went against all of the British laws set in place and had people creep around their factories and stealing ideas, mostly from Sir Richard Arkwright.
 - b) George Parkinson: a weaver who Ham and Coxe helped get to America in exchange for a (stolen) working model of a flax mill.
 - i) The patent even says the mill has “improvements upon the mill or machinery... in Great Britain.”
 - c) Chernow says behind all of the wordiness of the day, they engaged in “industrial espionage.” Adding: “Building upon this precedent, Hamilton put the full authority of the Treasury behind the piracy of British trade secrets.” (page 372).

THE SOCIETY FOR ESTABLISHING USEFUL MANUFACTURES (SEUM) *Google says SUM*

- A manufacturing town that would be a hotbed for innovation: from paper, to textiles, to shoes, ribbon, to beer.
- It needed \$500,000 to get started and Chernow says “once again, Hamilton used one program to advance the fortunes of another in an ever expanding web of economic activity.” (page 373)
 - He used the cash from the government’s funded debt and also said some could be paid in government bonds, which was a way to promote public credit AND this brand new city at the same time.
- The Board of Directors was a mess. Hamilton hired stupid William Duer aka the Man Who Just WON’T GO AWAY and a bunch of finance dudes when he really needed to include people who actually knew something about working in an industrial world.

- Ham and Coxe decided New Jersey was the place to do this. Not just because everything is legal there but for a few other reasons:
 - The state had a big population, cheap land, lots of forests, access to New York, and most importantly, it had a lot of rivers which is exactly what they needed (since they stole the water-powered mill idea from the British). In that sense, it was a no brainer.
 - A lot of people in New Jersey protested it but they moved forward to settling in the Great Falls of the Passaic in northern NJ because William Duer said it was, “one of the finest situations in the world.”
 - And! Nicole from The AHA Society told us about this in Episode #23. Remember how she told us about the picnic with Hamilton, Washington, and Lafayette? They ate tongue? Anyway, Hamilton was familiar with the spot because of the picnic (aw) and that was a factor, too.
- The society named the new manufacturing town Paterson, as a way to flatter Governor William Paterson.
 - And hey guess what it worked! He granted the society a monopoly status and a ten year tax exemption.
- They bought seven hundred acres and it became the third biggest city in Jerz.
- George Parkinson was the foreman and the Treasury supported him financially! Shady! And he wasn't the only worker who defected from the British and Sir Richard Arkwright:
 - Thomas Marshall, William Hall, William Pearce, and more “British textile refugees” came over with their skills and information. Hamilton hired them all and every decision he made was approved.

REPORT ON MANUFACTURES: Because building an entire manufacturing town wasn't enough, Hamilton wrote yet another report. And yes, two years earlier the House requested a report on how America could promote manufacturing but Hamilton is still nonstop. This was the “first government-sponsored plan for selective industrial planning in America.” (page 374).

- The main focus was how this relates to the military. As we learned from the end of the American Revolution, relying on foreign manufacturers is a bad look and could have an even worse outcome. Chernow says he devoted two “skimpy” paragraphs to this topic but hey, at least it's there. He talked about re-upping military weapons every year and he supported government-owned factories specifically to keep our military in tip top shape.
- Hamilton, of course, went ALL IN. He went all over the place to literally get his hands on all the fabric. He wanted to hold and examine everything, and even brought back samples so he could lay them all out on a table in the middle of the House of Representatives.
- In a MAJOR first, Hamilton recruited Coxe for help on this report. He always worked alone!
 - Even with The Federalist Papers! Yeah, it was - kind of - a combined effort (THEOTHERFIFTYONE) but he still wrote his own essays. Oh and Eliza helped physically write some because love.
 - Hamilton eventually decided he didn't like Coxe anymore, and thought he was too cunning and deceitful. But at this point, they were boys. Hmmm... noticing yet another pattern.
- Chernow says this report was more than just a technical document, it predicted American nationalism.
- Hamilton didn't mention slavery specifically but he made it very clear that this was all happening through actual employment and not slave labor. Point for Hammie. However...
- In yet another moment of “wait... seriously?” Hamilton was very supportive of having women and children working in these mills. Child labor wasn't a big deal back then, and people obviously weren't aware of how dangerous mills and factories can be. As as crazy as it is for us to think about now, it probably wasn't that crazy for Hamilton since by fourteen... they placed him in charge of a trading charter. Still, it's very irresponsible.
- The anti-manufacturing people argued that America should keep it rural because there was a ton of land but not a lot of funds. And Ham was like, “uhhhhhh you guys I got this.”
- Jefferson was pro-agriculture (WEKNOWWHOSREALLYDOINGTHEPLANTINGTJEFF) and kind of had blinders on about it.
- Hamilton, of course, had to remind everyone of his intentions. I'll let him tell it...
 - He wrote that agriculture had “intrinsically a strong claim to preeminence over every other kind of industry.” (page 375) aka “Can everyone calm down? I'm not trying to replace agriculture. That is impossible and dumb. And did I mention that this would actually HELP agriculture? 'Cause it would. So there.”

- Hamilton was all about high tariffs (taxes on imports/exports) and interest rates to encourage Americans to buy American-made goods and promote speculation and this is exactly what Jefferson and Madison are talking about “making American credit competitive” in “Washington on Your Side.”

YOU ARE ZE WORST, WILLIAM DUER/THE PANIC OF 1792

- Seriously WHY won't this dude just go away. He is terrible and causes problems left and right. And this time he brought Alexander Macomb into the mix.
- Hamilton (stupidly) hired Duer to be the Governor of the Society for Establishing Useful Manufactures (SEUM/SUM) and Macomb was also a director. CAN'T WAIT TO SEE HOW THIS TURNS OUT.
- These dudes were basically the Bernie Madoffs of the 1790's.
- January 1792 BANCOMANIA replaces SCRIPPOMANIA.
 - Duer and Macomb wanted to use big loans to take control of the US debt securities market because other investors needed those securities to make payments on stocks in the Bank of the United States.
 - Then, they made their own line of credit by endorsing each other's bank notes back and forth in what they so childishly called The Million Bank. It was a way for them and their jerk pals (like Governor George Clinton) so get rich quick.
 - They wanted this bank to take over the Bank of New York.
 - No one could pay anyone anything back and it was a complete and total mess.
 - Hamilton was of course furious and didn't support this in the least. This was ruining EVERYTHING and Jefferson was like, “YES! SEE! TOLD YOU!” He loved it.
- By March 1792 Duer couldn't make a single payment so he stopped paying altogether.
 - “He owed so much money to so many people that his failure to provoked financial mayhem.” (page 381)
 - He was also being sued by the Secretary of the Treasury Board because he still owed them \$236,000 from a loan in the 1780s. Hamilton gave the okay for the New York District Attorney told Duer to pay up.
 - Duer had the nerve to ask Hamilton to bail him out and Hamilton surprisingly didn't ask him if he was out of his GODDAMN MIND?! Instead he sternly told him no.
- Hamilton fixed this mess and steadied the market by having the Treasury buy up government securities and buy back public debts at a bargain.
- William Duer went to debtor's prison literally followed by an angry mob. People obviously hated him and they would stand outside the prison and scream threats and try to kill him. Through all of this, he STILL thought Hamilton was going to be his knight in shining armor and whisk him away to safety. It never happened. Hamilton was not having it, duh.
 - BUT! While Duer rotted in prison for the last seven years of his life, he would wrote Hamilton begging him for small loans of ten or fifteen bucks and Hamilton OBLIGED! And! Hamilton even had him moved to a safer part of the prison during a yellow fever outbreak. For whatever reason, Hamilton was never as angry with Duer as we all want him to be. The dude almost ruined him!!!

FOLLOW THE SCENT OF HIS ENTERPRISE

- Madison and Jefferson were loving this. They were hating it, but you know what I mean: they were loving that Hamilton's ideas were failing.
 - Page 383/4: “William Duer's downfall exposed the magnitude of the securities market that Hamilton had opened up. It also showed how easily the market for government bonds could be rigged by swindlers planting false rumors and exploiting the auction system for stock trades.”
- The Buttonwood Agreement: set the minimum for broker's commissions and was the start of the New York Stock Exchange
- Tontine Coffee House at Wall and Water Streets was dubbed “Scrip Castle” in honor of Hamilton
- July 4th, 1792: the famous full-length portrait of Hamilton by John Trumbull was placed in City Hall

- September 1792: Lawyer Elisha Boudinot tells Ham that a “strong party” was coming together in Philly to work against him. He said that “one unidentified Virginian was ‘very violent on the subject’ and was trying to see what could be done ‘with regard to displacing’ him.” HMMM I WONDER?!
- PS: Is anyone shocked that Burr killed Hamilton and not Jefferson? Where the hell is Burr? We’re almost 400 pages in and so far Jefferson is the one who has said he wants Hamilton dead on multiple occasions. Mrs. White in “Clue” like whoa.

YOU’RE NOT JOINING US... WAIT...?

- The Panic of 1792 ruined Hamilton’s big plans. AWESOME, WOW.
- After ALLLLLLL of that work and back and forth, nothing ever came of Hamilton’s *Report on Manufactures*. Because it was a general idea and not a specific call to action like his report on the mint or the public credit, the House of Representatives shelved it... presumably next to every other treatise on the shelf.
- And since no one trusted William Duer and they were terrified because of the panic, nothing came of the SEUM/SUM either.
 - Oh ALSO because Duer took over \$100,000 from the Society because he is a garbage person.
 - Hamilton tried to get a loan from the Bank of New York to pay for the Society but it didn’t work out. He was scared this would ruin his career.
 - So he built a new, smaller program in the same location and recruited architect Pierre Charles L’Enfant. It was another disaster.
 - Ham micromanaged the hell out of it even though he didn’t know anything about physically manufacturing things and he even put in some of his own money because L’Enfant wanted this super extravagant construction.
 - Workers started to sabotage the plan and steal machines
 - Hamilton wanted kids to work and go to school but there wasn’t any time for school at all so that was another failure
 - But I guess here’s some silver lining? In the early 1800s, the area was a “raceway” system of canals that powered all kinds of manufacturing. It’s still there in the Great Falls Historic District in Paterson, NJ

This chapter is all about Hamilton’s terrible decisions; everything he started ended badly. Hamilton always hoped that businessmen would do the right thing and act for the greater good, but that wasn’t always the case. Chernow says Hamilton was so focused on outside factors coming in and fighting **against** the rich that he didn’t think about the damage done **by** the rich.