BANKING IN THE BRIGHTON AREA

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In England banking began as a private business. In the United States it became a semi-private business authorized and sanctioned by the government via statutes and laws. Banks issued their own bank notes/script. These became depreciated and worthless when a bank failed.

Following the 1812 War, the U.S. finally gained control over the Northwest Territory. With the opening of the Erie Canal in 1825, settlers from the eastern states surged into Michigan. The majority were anxious to improve their way of life. A high percentage of the state's new settlers came from New York. Noting that state's economic growth as a model, Michigan leaders borrowed New York laws dealing with banking, among others. Much of Michigan's first Constitution was based on the New York Constitution.

Michigan's strategy of economic development followed the national policy of settling people on the land to be accompanied with the establishment of units of government as soon as possible. To accelerate this development, lines of transportation were designated and local banks were to be launched.

These banks provided immediate income, usually in the form of credit or bank-issued notes, to the farmer for produce and crops sold. Farmers received credit for the purchase of land, seed, equipment, etc. Banks also extended credit to village merchants to launch a local enterprise, to businessmen (millers, sawyers, blacksmiths, etc.) and to professional persons (doctors, lawyers, etc.) to establish themselves in the pioneer farm community. By 1832, pioneers were acquiring land in Livingston County. Brighton Township was still part of Green Oak Township. Just over the county line, in Oakland County, where the Huron River was crossed by the Grand River Trail, a saw mill and house were built by Joel Redway. Alfred A Dwight, one of many entrepreneurs, platted the town of Kensington in 1836. By then there was already a post office the name of which was changed from Lyon to Kensington that same year. (In operation until 1902.)

Dwight, along with Sherman D. Dix, who had taken up 82 acres in Section 17 of Green Oak Township in 1832, were members of the Board of Directors of the Bank of Kensington, organized December 12, 1837. Completely within the state's corporation laws of the time, the bank was one of the many "Wild Cat" banks. (So named because their nearest neighbors often were wild cats.) (By Marleanna Bair. To be continued.)

BRIGHTON AREA HISTORICAL SOCIETY
P.O. Box 481
Brighton, MI 48116
Buses/Profs: Brighton Animal Hospital.
Couple/Indiv.: Doris Fay, Tim & Helen Hurst, James & Barbara Kovitz, Edwin & Sherry Byhan, Mary Regan (93, Detroit).
Thanks to the many who renew their membership regularly and welcome new members.
If you've been receiving Trail Tales but have never paid dues, it is hoped you will help assume some of the responsibility for the Society's activities. To be accountable to those who have paid dues, the Board of Directors must review the mailing list regularly. It is hoped non members will care about the Society's endeavors and will support with a membership. Patron dues are always welcome.

THANKS

John Linahan who is now delivering the extra newsletters to banks, realtors, medical offices, etc. The Board believes this is a good way for those unfamiliar with the Society to learn more about it. One can't support what one doesn't know.

Ethel Gebben and her crew for their faithful mailing of Trail Tales each month.

Alice Seeger for the 1931 "Household Searchlight Recipe Book; "Honor Roll of Livingston County 1917-18-19," Containing a pictorial record of the gallant and courageous men from Livingston County, MI U.S.A. who served in the Great War; pictures: tornado 1938, 39, post office 1959, Burt Miller and the firemen's ducks 1943, Main Street west from west of the mill pond, Boy camp of Union School, Brighton Peerless Band (11 members), Ore Creek dam when it was on the south side of Main, mill pond from west side of pond in 1946, and the commemorative of the Post Office on W. North St.

Jeanette Bailey: seven books of poetry and literature.

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AT THE BRIGHTON PUBLIC LIBRARY

"The Preservation Directory" - There is a difference between restoration, renovation and remodeling. If you'd like to learn what the necessary procedures for restoration are - check into this book.

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LYONS SCHOOL: Herb Warner, 229-6504,
Chairman of this committee, is working on plans for the next room, the bellfry, the well and seeding of the lawn. The fence sets off the school to good advantage on its site, 11455 Bano Rd. Do see it.

We're ready for the donation of school desks, books, maps, etc. Donors will be noted on the items.

HISTORIC RESOURCE SURVEY: Dave Barton, 299-3213, chairman, is asking that persons who have abstracts to their property to please copy or allow him to copy for the Society's files. These contain valuable resource material.

The Canopy Hotel, a local site well known to many Michiganders is being renovated. Review Properties is in the process of installing offices in the building.

SOCIETY ARCHIVES: Janice Field and Marleanna Bair attended the Archives Workshop in Holland, June 20. It was a day of intensive learning. A notebook of recommended procedure was part of the workshop. Good use will be made of this material at the next meeting, July 18. Lots to do; come and help or at least see what's going on. The archival storage boxes are here.

Thanks to Milton Charbonneau for the book of obituaries gleaned from early issues of the Brighton Argus and for more of the early issues. The Board has decided to have all these microfilmed. The charge will be about $60 for each year filmed. Care to contribute to a year's microfilming?

The newly published 1850 Federal Census of Livingston County ($25.) and the reprint of the History of Howell, 1976 ($50.) have been purchased for your reference. (Donations?)

Send us a history of your farm. A copy will be made for the archives and the original returned.

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1993 NOMINATIONS

Persons willing to serve a year on the Board of Directors or as an officer, should please contact a Board member.

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PRESERVATION PROJECTS

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RESOURCES COMMITTEE

The Society booth will again be at the Brighton Arts Fair, August 8 & 9. This will be your opportunity to learn more about the Society, become a member, buy a cookie and drink, get your signature on the Signature Quilt, tiles of various local sites will be available, also stationery, needlepoint kits, and the Michigan History magazine with the story of the restoration of Livingston County's Courthouse.

May 1992

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Spaghetti Supper plans are well underway. Mark September 11 on your calendar. Tom and Audrey Leith, 229-6165, with Marian Carney's help are chairing again. Call and offer your services, there's lots to do. And it's lots of fun.

The printing and distribution of Trail Tales is a valuable medium to let people know what's going on and what needs to be done in the area of historic preservation. According to the Treasurer's Report printing and postage run close to $200. per month. This is paid from dues and contributions specifically to this expense. All other donations and fund raising proceeds are put to the various projects in which the Society is involved.

Can you help with this expense?

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"Yesterday's rural America built this country...be proud of and enhance." Pre-servation News, August 1989.
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SOCIETY MEETING
May 1992

Brighton Area Historical Society Meeting June 11, 1992

Beginning Balance 40706.87

Receipts

Donations 237.00

Miscellaneous 25.00

Total Income 262.00

Expenses

Resources Com. 43.00

Savings 48.04

Kempfer Fund 76.38

Disbursements

General Fund 118.87

Archives 11.38

Crane School Electric 76.80

Total Disbursements 217.15

Ending Balance 40589.72

BRIGHITON AREA HISTORICAL SOCIETY MEMBERSHIP FORM

NAME:_________ PHONE:_____

ADDRESS:________

NEW ( ) RENEWAL ( )

Activities in which I would like to participate:

( ) Bake Sale ( ) Help with Spec. events ( ) Newsletter ( ) Research
( ) Board Member ( ) Hospitalirty ( ) Oral History ( ) Restoration
( ) Fund Raising ( ) Photography ( ) Genealogy ( ) Membership Committee
( ) Publicity ( ) Other

DUES: $25. Patron
$25. Business/Professional
$12. Couple
$7. Individual

Send to: Brighton Area Historical Society
P.O. Box 811
Brighton, MI 48116

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BRIGHTON AREA HISTORICAL SOCIETY
P.O. Box 481
Brighton, MI 48116

MEETINGS

M E E T I N G S

MEETINGS AND EVENTS
Board of Directors: Thursday, July 8, 7 p.m., Old Town Hall, 202 W. Main.
Archives Committee: Saturday, July 10, 9-11 a.m., same place as above.
Brighton Art Fair: August 8-9.
Milford Memories: August 14, 15, 16.
Milford, Drama, Music, Art, Food, Carriage Rides; Aug. 12, Antique Auction. 313/695-7129. Milford Memories, P.O. Box 125, Milford, 48381
Spaghetti Supper: Friday, September 11.

LOCAL HISTORY IN BRIGHTON'S SCHOOLS
Several teachers in the local school district have developed short courses in Brighton history for Brighton students. We say, "Right on!!!" A lack of knowledge of our past usually results in the repetition of the same mistakes time and again. The astounding lesson one learns from historic research is how often are repeated the same unproductive, in fact destructive, actions of the past. When we don't learn from the past (because we haven't studied it) the same mistakes are made over and over again. Drug abuse, abusive relationships, poorly managed community development, unthinking environmental destruction, etc., are not recent phenomena.