The American Dream and the Gospel of Wealth in Nineteenth-Century America

A Unit of Study for Grades 9–12

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INCLUDING THE COMPLETE FIRST LESSON

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INTRODUCTION

I. APPROACH AND RATIONALE

_The American Dream and the Gospel of Wealth in Nineteenth-Century_ is one of over seventy teaching units published by the National Center for History for the Schools that are the fruits of collaborations between history professors and experienced teachers of United States History. They represent specific issues and “dramatic episodes” in history from which you and your students can delve into the deeper meanings of these selected landmark events and explore their wider context in the great historical narrative. By studying crucial turning points in history the student becomes aware that choices had to be made by real human beings, that those decisions were the result of specific factors, and that they set in motion a series of historical consequences. We have selected issues and dramatic episodes that bring alive that decision-making process. We hope that through this approach, your students will realize that history is an ongoing, open-ended process, and that the decisions they make today create the conditions of tomorrow’s history.

Our teaching units are based on primary sources, taken from government documents, artifacts, magazines, newspapers, films, private correspondence, literature, contemporary photographs, and paintings from the period under study. What we hope you achieve using primary source documents in these lessons is to have your students connect more intimately with the past. In this way we hope to recreate for your students a sense of “being there,” a sense of seeing history through the eyes of the very people who were making decisions. This will help your students develop historical empathy, to realize that history is not an impersonal process divorced from real people like themselves. At the same time, by analyzing primary sources, students will actually practice the historian’s craft, discovering for themselves how to analyze evidence, establish a valid interpretation and construct a coherent narrative in which all the relevant factors play a part.

II. CONTENT AND ORGANIZATION

Within this unit, you will find: Teaching Background Materials, including Unit Overview, Unit Context, Correlation to the National Standards for History, Unit Objectives, and Introduction to _The American Dream and the Gospel of Wealth in Nineteenth-Century_; and Lesson Plans with Student Resources. This unit, as we have said above, focuses on certain key moments in time and should be used as a supplement to your customary course materials. Although these lessons are recommended for use by grades 8–12, they can be adapted for other grade levels.

The Teacher Background section should provide you with a good overview of the entire unit. You may consult it for your own use, and you may choose to share it with students if they are of a sufficient grade level to understand the materials.
The Lesson Plans include a variety of ideas and approaches for the teacher which can be elaborated upon or cut as you see the need. These lesson plans contain student resources which accompany each lesson. The resources consist of primary and secondary source documents, handouts, and a selected bibliography.

In our series of teaching units, each collection can be taught in several ways. You can teach all of the lessons offered on any given topic, or you can select and adapt the ones that best support your particular course needs. We have not attempted to be comprehensive or prescriptive in our offerings, but rather to give you an array of enticing possibilities for in-depth study, at varying grade levels. We hope that you will find the lesson plans exciting and stimulating for your classes. We also hope that your students will never again see history as a boring sweep of facts and meaningless dates but rather as an endless treasure of real life stories and an exercise in analysis and reconstruction.
I. UNIT OVERVIEW

The American Dream is to achieve economic independence, especially to have a vocation and own a home in order to be happy. The “way to wealth” was outlined in its classic form by Benjamin Franklin and continues to inspire Americans. But the development of industrial society in the nineteenth century led to a competing idea: a “gospel of wealth” that exalted money-making and was used to justify the unprecedented economic power of the captains of industry. Allied with this gospel was the rags-to-riches saga, which featured rising meteorically to the top in contrast to Franklin’s lifelong prescription for industry and frugality. The tension between the limited goal for the average person and the chance of fabulous wealth possible only for a few helps explain why Americans became deeply divided about the great concentrations of wealth and the powers of big business in what Mark Twain called “the gilded age.”

The material in this unit is designed to introduce students to the origin and role of ideas in history, especially their role in the lives of ordinary people in the rapidly industrializing United States of the nineteenth century.

II. UNIT CONTEXT

These lessons concern Americans in the great age of industrialization, from 1850 to 1900. A good time to introduce the material is after covering immigration, the growth and problems of the working class, rise of the labor movement, and the appearance of big business. Having studied real-life cases where the rags to riches myth seems to have been borne out (such as Rockefeller and Carnegie), and others where it seems to have been a cruel joke (the thousands living in tenements), students will be prepared to examine industrial development and will have background for the study of populism and progressivism.
III. Unit Objectives

♦ To identify common characteristics of the late nineteenth-century success ethic, using examples from biography and literature.
♦ To describe the social, economic, and political circumstances that nurtured the success ethic.
♦ To identify promoters of the gospel of wealth and explain why they promoted it.
♦ To examine the tension between an ethic of individual success and an ideology that justifies the power of the rich.

IV. Correlation to National Standards for History

The American Dream and the Gospel of Wealth in Nineteenth-Century American Society provides teaching materials to support the National Standards for History, Basic Edition (National Center for History in the Schools, 1996), Era 6, “The Development of the Industrial United States (1870–1900).” Lessons within this unit assist students in attaining Standard 1A and 2C by examining how industrialization made consumer goods more available, increased the standard of living for most Americans, redistributed wealth and explaining how artists and writers portrayed American life during that era.

This unit likewise integrates a number of Historical Thinking Standards including: draw upon visual and literacy sources (Standard 2, “Historical Comprehension”); examine the influence of ideas (Standard 3, “Historical Analysis and Interpretation”); and, support interpretations with historical evidence (Standard 4, “Historical Research”).


Throughout America’s long preindustrial history, when agriculture was the source of livelihood for most people, the values expressed by Benjamin Franklin were prevalent. Yet Franklin’s way to wealth was as obvious as the road to the market for his readers: use your time wisely, conserve your income, impress creditors with regular habits, and avoid expensive vices. In this simpler age of agriculture and commercial capitalism, although there were rich individuals in America, there were no factories in the cities and no captains of industry with great power. Moreover, Americans like Thomas Jefferson, who knew about conditions in European cities, hoped Americans would not create cities and the dependent classes that inhabited them. They viewed industrial workers without their own land and tools of their trade as subject to their employers and unable to behave as independent citizens in a democracy.

The majority of Americans continued to work and live on farms throughout the nineteenth century, but by 1870 over one fourth lived in towns or cities, and by 1900 that
portion reached 40 percent. This increase was mainly the result of migration from rural America and immigration from rural Europe by people who took the jobs in the new factories. As industries became consolidated into larger and more complex forms, the decisions of a single man or the mysterious play of market forces could alter the condition of thousands of working families. Many of these people lived from day to day, owned no property, and had little or no recourse against the cheapening of their labor by industrialists except to organize. Bloody battles broke out between unions and the hired forces of employers who would deny workers any bargaining power.

The employers were guided by the philosophy of Social Darwinism the idea that progress results from a tooth-and-nail struggle for the survival of the fittest. This idea was not implied in Darwin's theory of evolution, but industrialists used it to rationalize practices of big business that many thought denied the rights of workers. Thus, businessmen also encouraged the myth that anyone could rise from rags to riches, which ignored people trapped in poverty. As an ideology, Social Darwinism also served to sanctify wealth as a sign of special fitness or even of salvation, as implied by some church ministers.

V. Lesson Plans

Lesson One: Benjamin Franklin and the Virtues of Frugality
Lesson Two: Horatio Alger and the Virtues of Wealth
Lesson Three: The Gospel of Wealth
DRAMATIC MOMENT

“FROM RAGS TO RICHES”

At the child’s scream, the father looked up, and, with a cry of horror, sprang to the edge of the boat. He would have plunged in, but, being unable to swim, would only have endangered his own life, without being able to save his child.

“My child!” he exclaimed in anguish,—“who will save my child? A thousand—ten thousand dollars to any one who will save him!”

Now Dick was an expert swimmer. It was an accomplishment which he had possessed for years, and he no sooner saw the boy fall then he resolved to rescue him. His determination was formed before he heard the liberal offer made by the boy’s father. Indeed, I must do Dick the justice to say that, in the excitement of the moment, he did not hear it at all. . . .


Horatio Alger wrote over 100 books with the theme that honesty and hard work led to success. The above excerpt is an example of a typical Alger hero: the poor but honest orphan about to be suddenly transported from rags to riches because of his good deed.
LESSON ONE

BENJAMIN FRANKLIN AND
THE VIRTUES OF FRUGALITY

A. OBJECTIVES

♦ To discuss characteristics of the success ethic and suggest reasons why it prevailed in early America.

♦ To show the commonality of values and the relatively direct route to success in a society where most free people lived on their own farms.

B. LESSON ACTIVITIES (One Day)

1. Divide students into small groups and have them go over Franklin’s maxims from Poor Richard’s Almanac (Document A). Ask them to take a few minutes to create their own maxims that would fit into Franklin’s list. In the process of thinking they should notice the ways society teaches values by recognizing where they have learned the wisdom in the maxims they write.

2. Have students share their lists with the class, then lead a discussion. Have them evaluate each other’s creations by asking “Would Franklin have found them acceptable?” Ask them how society tries to enforce certain values. (Be prepared for this discussion to become dominated by television). Why is the goal of success important? Should nonconformists be allowed to have different goals?

3. Have students read Franklin’s letter to a friend (Document B). Do they notice any differences between Franklin’s tone in this letter and the maxims of Poor Richard? Is the emphasis still on industry and frugality?

4. Have the students read Part I of the excerpt from Irvin Wyllie’s The Self-Made Man (Document C) to introduce them to the century that followed Franklin’s death in 1790. They should read critically. What, for example, does the author mean by suggesting that young men in the nineteenth century were more inspired by economic opportunity than by Franklin’s frugality? (Wyllie refers only to those young men who became millionaires in big cities.)

5. Ask students to make a checklist of facts they know about the industrial revolution and volunteer them so that everyone can work with the same list. Remind them of the growth of consumer demand and advertising. Remind them of the rising expectations of everyone during the nineteenth century for certain amenities like indoor plumbing.
C. **Evaluating the Lesson**

Check for understanding during discussion. As an alternative assessment strategy, have students write a short essay on how the demand for consumer goods and advertising in the latter part of the nineteenth century effected expectations. Some students may have difficulty understanding the difference between an ethic (a moral route to success), values (the worth accorded to a condition, goal, or possession), and, if you choose to introduce the concept later in the lesson, an ideology (a system of doctrines held by an individual or class of people).
Industry, Perseverance, and Frugality make Fortune yield.

Tomorrow I'll reform, the fool does say;
Today itself's too late, the wise did yesterday.

Neither trust, nor contend, nor lay wagers, nor lend, and you'll have peace to your live's end.

At the working man's house hunger looks in, but dares not enter.

He that riseth late, must trot all day, and shall scarce overtake his business at night.

Glass, china, and reputation are easily cracked, and never well mended.

Proportion your charity to the strength of your estate, or God will proportion your estate to the weakness of your charity.

The second vice is lying; the first is running in debt.

Don't judge of men's wealth or piety by their Sunday appearances.

The sleeping fox catches no poultry. Up! Up!

God helps them that helps themselves.

Beware of little expenses: a small leak will sink a great ship.

A light purse is a heavy curse.

Early to bed and early to rise, makes a man healthy, wealthy, and wise.

Be always ashamed to catch thyself idle.

Lost time is never found again.
Benjamin Franklin

Letter to “My Friend, A.B.”

July 21, 1748

Remember that TIME is Money. He that can earn Ten Shillings a Day by his Labour, and goes abroad, or sits idle one half of that Day, tho' he spends but Sixpence during his Diversion or Idle-
ness, ought not to reckon That the only Expence; he has really spent or rather thrown away Five Shillings besides.

Remember that CREDIT is Money. If a Man lets his Money lie in my Hands after it is due, he gives me the Interest, or so much as I can make of it during that Time. This amounts to a considerable Sum where a Man has good and large Credit, and makes good Use of it.

Remember that Money is of a prolific generating Nature. Money can beget Money, and its Off-
spring can beget more, and so on. Five Shillings turn’d, is Six: Turn’d again, ’tis Seven and Three Pence; and so on ‘til it becomes an Hundred Pound. The more there is of it, the more it pro-
duces every Turning, so that the Profits rise quicker and quicker. He that kills a breeding Sow, destroys all her Offspring to the thousandth Generation. He that murders a Crown, destroys all it might have produc’d, even Scores of Pounds.

Remember that Six Pounds a Year is but a Groat a Day. For this little Sum (which may be daily wasted either in Time or Expence unperceiv’d) a Man of Credit may on his own Security have the constant Possession and Use of an Hundred Pound. So much in Stock briskly turn’d by an industrious man, produces great Advantage.

Remember this Saying, That the good Paymaster is Lord of another Man’s Purse. He that is known to pay punctually and exactly to the Time he promises, may at any Time, and on any Occasion, raise all the Money his Friends can spare. This is sometimes of great Use: Therefore never keep borrow’d Money an Hour beyond the Time you promis’d, lest a Disappointment shuts up your Friends Purse forever.
The most trifling Actions that affect a Man’s Credit, are to be regarded. The Sound of your Hammer at Five in the Morning or Nine at Night, heard by a Creditor, makes him easy Six Months longer. But if he sees you at a Billiard Table, or hears your Voice in a Tavern, when you should be at Work, he sends for his Money the next Day. Finer Cloaths than he or his Wife wears, or greater Expence in any particular than he affords himself, shocks his Pride, and he duns you to humble you. Creditors are a kind of People, that have the sharpest Eyes and Ears, as well as the best Memories of any in the World.

Good-natur’d Creditors (and such one would always chuse to deal with if one could) feel Pain when they are oblig’d to ask for Money. Spare ‘em that Pain, and they will love you. When you receive a sum of Money, divide it among ‘em in Proportion to your Debts. Don’t be ashamed of paying a small Sum because you owe a greater. Money, more or less, is always welcome; and your Creditor had rather be at the Trouble of receiving Ten Pounds voluntarily brought him, tho’ at ten different Times of Payments, than be oblig’d to go ten Times to demand it before he can receive it in a Lump. It shews, besides, that you are mindful of what you owe; it makes you appear a careful as well as an honest Man; and that still encreases your Credit.

Beware of thinking all your own that you possess, and of living accordingly. ’Tis a Mistake that many People who have Credit fall into. To prevent this, keep an exact Account for some Time of both your Expences and your Incomes. If you take the Pains at first to mention Particulars, it will have this good Effect; you will discover how wonderfully small trifling Expences mount up to large Sums, and will discern what might have been, and may for the future be saved, without occasioning any great Inconvenience.

In short, the Way to Wealth, if you desire it, is as plain as the Way to Market. It depends chiefly on two Words, INDUSTRY and FRUGALITY: i.e. Waste neither Time nor Money, but make the best Use of both. He that gets all he can honestly, and saves all he gets (necessary Expences excepted) will certainly become RICH: If that Being who governs the World, to whom all should look for a Blessing on their honest Endeavors, doth not in his wise Providence otherwise determine.

The Myth of Rags to Riches
Part I


It was no accident that the best-known colonial self-made man was Benjamin Franklin, a product of Puritan Boston. At a tender age he read Cotton Mather’s *Essays To Do Good*, later crediting them with having had a profound and lifelong influence on his thought and conduct. He also received advice from his father, a humble Puritan candlemaker, who drummed into his head the meaning of the ancient proverb: “Seest thou a man diligent in his business? He shall stand before kings.” Fortified by these principles of self-help Franklin migrated to Philadelphia, the Quaker commercial metropolis, to begin his rise in the printing trade. The story of his upward climb has always enjoyed a prominent place in the folklore of success. Through *Poor Richard’s Almanack* (1732–1757) he publicized prosperity maxims which have probably exerted as much practical influence on Americans as the combined teachings of all the formal philosophers. Certainly in the nineteenth century the alleged virtues of the American people closely resembled the alleged virtues of Poor Richard.

During the American Revolution Franklin’s energies were diverted into other channels, and it was the third decade of the nineteenth century before his self-help themes were revived by a new generation of success propagandists. . . . By 1830, however, the impacts of the Industrial Revolution could no longer be ignored; in the great cities of the North and East, journalists, clergymen, lawyers and other spokesmen began to lay the foundations for the powerful nineteenth-century cult of the self-made man. . . .

Important though Franklin was as a symbol and inspiration, the magnificent economic opportunities of nineteenth-century America constituted a far more important inspiration to young men in quest of wealth. The urge to get ahead was especially strong in areas which had been transformed by the Industrial Revolution; it was no accident that three out of every four nineteenth-century millionaires were natives of New England, New York, or Pennsylvania, and that 70 percent won their fortune in either manufacturing, banking, trade, or transportation. Such activities were concentrated in the cities, in old commercial centers like New York, Philadelphia, and Boston, or in new industrial towns such as Lawrence, Lowell, Rochester, and Pittsburgh, cities which held the key to fortune for the ambitious poor. . . .
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