Teaching Thrift

A Curriculum

IAV

Thrift Plant | James Sowerby | c. 1800

About this Report

Through the efforts of IAV's curriculum specialist, Bernadette McHenry, *Teaching Thrift: A Curriculum* has come to life. In the pages that follow, Ms. McHenry explains the rationale for *Teaching Thrift* and guides the reader through the different units and their objectives. Her main goal is to give her fellow teachers (and all lovers of thrift) the resources and knowledge they need to teach high school students to invest themselves fully in planning for the future in an all-encompassing way through the practice of thrift.

Teaching Thrift has two online companions. The first is the online version of *Teaching Thrift*, located at: www.americanvalues.org/teaching-thrift/. Here users can download or read the entire curriculum, individual units, and/or lessons, as well as sources referenced (free of charge). To enrich and amplify *Teaching Thrift*, IAV's online Thrift Collection can be accessed, also free of charge, at: http://www.americanvalues.org/thrift-collection/. The Thrift Collection is the nation's most comprehensive repository of thrift research and the world's most extensive collection on the meaning, history, and possibility of thrift. All sources provided in *Thrift: A Curriculum* can be found in the Thrift Collection. Users can also enjoy many other items related to thrift such as books, audio and video, advertisements, material culture artifacts, and photographs. *Thrift: A Curriculum* will fall short of its goal if it is not used alongside the Thrift Collection; the two should be used together.

Finally, to give a sense of the academically rigorous lessons *Thrift: A Curriculum* provides, in the pages that follow we have included Unit 10: "Thrift Visionaries" in its entirety. In the overview of the unit, teachers are given an explanation of the enduring impact, content, essential questions, skills, and key terms the students will master. In addition, a list of Pennsylvania's mandated standards are provided — each lesson is linked to these common core standards (similar versions of which are used by many other states), primarily in the field of literacy and research, but extending also to math, science, and social studies as well as to career planning and domestic and fine arts.

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1. Introduction

In the film *The Great Debaters*, Forest Whitaker, playing the African-American scholar James L. Farmer, Sr., advises his son, "We do what we have to do, so that we can do what we want to do." This is as good an introduction to thrift as any. It reminds us that we must work in order to be comfortable, that we must plan for our futures if we expect to enjoy them. It holds the same meaning as, say, "A stitch in time saves nine," or, "Necessity is the mother of invention," or, "A penny saved is a penny earned."

A Word

The word "thrift" comes from the word "thrive," to live and grow and flourish. For many people in the 21st century, though, the word "thrift" has been diminished to imply miserliness, or to call forth images of second-hand goods widely considered inferior in these days of big box stores and Ikea-type warehouse stockpiles of inexpensive new goods. This modern view of thrift as dusty and quaint, though, exists in a modern social context that includes a landfill that can be seen from space and a world recovering from a great recession caused, most will agree, by unsustainable investment and borrowing practices. It is time, then, that thrift is dusted off and seen for what it is: a means of working for a sustainable future.

An Ethic

If the word itself has been forgotten, the practice of thrift has been resurrecting itself in the past several years. The practice of thrift can be seen in widespread recycling programs, the proliferation of credit unions, community gardens and co-operative workspaces. Bicycle commuters and car-sharing programs are thrifty. Public art is thrifty. Volunteering is thrifty. These diverse practices all embody the ethic of thrift because thrift means hard work, it means using personal and public resources wisely, and it means investing in

our individual futures and the futures of our various communities. It means using what we have wisely to improve our lives so we learn to thrive and to come together to make the world a better place for everyone.

The practice of thrift has three basic pillars: industry, frugality, and generosity. The ethic of thrift teaches that by working hard, saving and spending wisely and giving back, people can create a bountiful and fulfilling life for themselves and their families and communities. This ethic can be taught.

The Need

Thrift education was a common curriculum in schools through the late 19th and early 20th centuries. It combined the skills of basic financial literacy with household management to teach children how to live sustainably. It taught children to plan for the future. These skills are still needed, and while some schools offer programs in Consumer and Family Sciences, financial literacy or career and technology education tracks, the overwhelming majority of schools are lacking one holistic program that combines all of these skills to teach children to fully invest themselves in planning for the future in an all-encompassing way.

Our Approach

This curriculum addresses this need. It challenges students to be thoughtful, even critical, in making every day decisions that will have an impact on their long-term plans for the future. It teaches thrift as an ethic and inspires the impulse to thrive, rather than to simply learn disconnected, piecemeal skills. Understanding, of course, the demand for academically rigorous lessons that every teacher and administrator strives to meet every day, this curriculum is rooted very firmly in mandated standards. Overall, it is interdisciplinary; however, at its base is a heavy foundation of literacy skills and history content. Each lesson is linked to common core standards, primarily in the field of

literacy and research, but extending to math, science, and social studies as well, and even in parts to career planning and domestic and fine arts. It is constructed as a full-year academic plan, but nearly each unit of study and individual lesson is also structured as a module that can stand alone or be incorporated into pre-existing curricula. Each unit is also designed beginning with essential questions and enduring understandings, and each details the skills and content contained within so that teachers and administrators can easily align it within various disciplines and modes of study. Finally, it offers modifications for various levels and types of instruction, as well as suggestions for building a shorter, specialized thrift curriculum for use in shorter courses of study, to build non-school-based workshops, or to incorporate it into tactile programs in non-core disciplines or courses of study.

2. Curriculum Overview

Unit 1: Wise Use

This unit seeks to introduce the meaning of thrift by defining thrift and its three basic pillars—industry, frugality, and generosity—contextualize it historically, and establish modern relevance. This unit also sets the tone for the curriculum by making clear connections between history and the present. By studying primary sources, students can analyze the documents as historical artifacts, then apply their meanings and messages to modern-day issues to find continuity between the past and the present, and to re-imagine the lessons of history to find solutions to modern dilemmas. This unit uses sources from the 20th and 21st centuries, including texts, essays, articles, illustrations, and fictional children's stories. It relies heavily on student-generated content; in other words, it asks students to examine sources and then construct definitions, examples, and modernized interpretations of the material. In this way, this unit seeks to center the students within the material to give them ownership of the learning, to allow them to connect to the content by personalizing and internalizing it.

This unit is an in-depth examination of the basic meaning and principles of thrift. Because it is student-centered, it is constructed to fully engage students in the topic. Furthermore, its array of various types of sources from various time periods emerges students in over a century of thrift to provide a solid foundation of understanding and contextualization. Therefore, this unit functions as an introduction to the curriculum, as well as a cursory, yet thorough, introduction to the thrift ethic that can stand alone, or be used in conjunction with more tactile workshops or pre-existing curricula in other disciplines.

Unit 2: Anti-Thrift

Because thrift may appear to be a simple concept, most students will find it obvious at first and either try to overcomplicate it, or else dismiss its importance

altogether. By exploring and vividly illustrating anti-thrift, students will learn a greater appreciation of the simplicity and usefulness of thrift education. Indeed, the essay "How to Plan a Thrift Talk" published by the Government Printing Office in 1918, notes, "You can easily glorify thrift by talking of its opposite, waste. Waste is costly and useless and needless. … Frightful examples of it are on every hand; look for them yourself." Of course, waste is only the first and most obvious way to look at the idea of anti-thrift: as thrift is thriving and growing, so waste is decay and decrease—the diametrical opposite.

Anti-thrift is also an umbrella term for institutions and practices that are antithetical to the life approach of hard work, wise use and generosity, as well as arguments against the practice of thrift. After defining waste, hoarding and extravagance as antonyms of thrift, this unit examines this broader definition of anti-thrift. It examines anti-thrift institutions such as payday lenders and casinos by providing literature about these types of institutions then allowing students to further investigate and evaluate the practices and impact of these institutions locally. Finally, this unit examines two polar major arguments against thrift, socialism and consumerism, and requires students to evaluate these arguments by studying primary sources and employing discussion and debate strategies to allow students to make a personal investment in the materials.

Unit 3: Industry

The first pillar of thrift may be stated simply as, "Work hard and honestly." At first glance, this tenet of thrift may seem obvious, but every high school teacher knows it is not that simple. Most young people, particularly adolescents, need to be reminded persistently about due dates, planning and expectations. This lack of focus develops into habits in the formative years, and for many people, working hard becomes a struggle by early adulthood. While no one will deny the virtue of hard work, no honest person can deny the decay of the American work ethic in recent years. Though there are endless possible sources of blame, the simplest solution is to teach the value of hard work.

While young people often forget homework, procrastinate on large assignments, and find endless ways to distract themselves, they also demonstrate tremendous and even awe-inspiring attentiveness and diligence in pursuing their passions. Beginning with their personal relationships to work, this unit inspires students to build on their industriousness by helping them recognize their strengths, and transfer their capacity for dedication to long-term goals. In this way, it draws tremendously on personal reflection, goal-setting, and self-evaluation. It also introduces students to the history of the American work ethic using the document-based question format to promote close reading of the sources. Finally, this unit allows students to connect the history of the American work ethic to its contemporary incarnation, and to find its relevance in their personal lives and academic goals.

Unit 4: Frugality

The second pillar of thrift is "spend less than you earn," or simply, save and spend wisely. Our contemporary consumer culture is out of control. With easy access to credit, the danger of unchecked impulse-buying online, and an abundance of predatory financial establishments and practices, Americans have wandered so far from the traditional wisdom of careful spending that our young people have precious little example or precedence or understanding of the concept of frugality. It has been said that over-spending is part of our contemporary financial crisis. In a 2010 editorial in the *Philadelphia Inquirer*, Gerard P. Cuddy and David Lapp point to Americans' lack of attention to this tenet for the recent and arguably on-going failure of our economy. Cuddy and Lapp ask, "Should we revert back to a personal savings rate of below zero—back to the mindless consumerism and independence-killing indebtedness that helped start this recession?"

In this unit, students study the wise-spending advice of the past while indulging their creativity to come up with ideas for practicing frugality in their own lives. This student-directed unit engages multiple-intelligences and encourages students to anchor themselves in the flourishing trends of DIY and life-hacks resurrected and re-invented by 21st century culture.

Unit 5: Generosity

The final pillar of thrift is generosity. Generosity can mean many things, but in the sense of thrift, generosity has a very specific meaning. Not to be confused with simple charity or giving, thrift generosity implies giving back, investing in the community, the earth, and the future. Because thrift means working hard and spending wisely, the generosity of thrift carries these same connotations. While its practice can touch nearly every aspect of our lives, thrift generosity teaches that by working hard together and spending resources wisely, small and large communities can help each other build a better future. Generosity is an almost universal human value that cannot be practiced without hard work and an accumulation of and respect for the resources one wishes to share. Furthermore, viewing personal possessions and community and public property as finite resources for which we are stewards or trustees changes the way we interact with the world and the decisions we make. The practice of thrift generosity can be seen as major themes in such diverse figures as Andrew Carnegie, who believed it was his duty as a wealthy man to reinvest his accumulated wealth into the society from which he drew it, and John Muir, who felt an almost sacred vocation to protect the natural places and wildlife in his country from the onslaught of industry, development, and pollution.

This unit challenges students to engage directly with this third pillar. Repeating instructional themes found in the previous units, this unit moves from student-generated definitions to a close-reading of primary sources to examine the historical tradition of American generosity, then instructs students to make contemporary connections with the historical materials. Finally, it encourages students to find personal relevance in the third pillar, by asking them to look for ways generosity can personally benefit people who give. This unit ends with the study of a universally accepted practice of the third pillar, that is, stewardship of the environment through conservation of natural resources. This final piece allows students to look at the third pillar as a holistic practice, through the scope of long-term planning, and universal care for all people, globally, present and future.

Unit 6: Individual Thrift: Practicing and Preparing for Work

There are several spheres in which thrift can be practiced. This unit addresses the first sphere, the individual practice of thrift. Again, this unit is student-directed. Revisiting some of the themes explored in Unit 3: Industry, it challenges students to set personal goals and develop important life skills. This unit is strongly pointed at driving students to seek out short- and long-term work and career goals and options. Its culminating purpose is to help students to research careers with respect to their interests and aptitudes, as well the preparation necessary to achieve entry into various careers and the return-on-investment various professions can provide. Additionally, students learn to investigate financing options, by comparing and contrasting bank loans with federal loans, and finding scholarships. Strong in real-world application and relying on cross-curricular cooperation, it helps students develop critical skills in professionalism and long-term planning. This unit is designed to work within a single classroom, but it could also be used as a workshop or series of workshops outside of the context of class.

Unit 7: Household Thrift: Spending and Savings

The second sphere in which thrift is practiced is the household. While the individual practice of thrift is about developing good habits and making personal choices, household thrift follows more logical and universal patterns. It requires all members of a household—whether an individual living alone, or a nuclear or extended family—to participate in its practice. This sphere of thrift is most reminiscent of the traditional domestic thrift practiced by visionaries Catherine Beecher and Lydia Child and preached by "Poor Richard," but in this modern world, there are very immediate and scientific elements to this sphere of thrift. Thrift in the household sphere, too, becomes a holistic and team practice. It begins simply with good nutrition, moves through budgeting and stretches to include major decisions every household makes that have effects on the local and global communities. This unit is mostly hands-on as it tackles realistic and everyday decisions and problems, and relies on cross-disciplinary planning that touches several diverse fields of learning such as Consumer and Family Sciences, biology, nutrition, research, and mathematics.

Unit 8: Commercial Thrift

As individuals and households practice thrift, so do commercial enterprises practice thrift. This unit explores the delicate balances and complicated questions that challenge companies as they seek to increase worker productivity, overall output and profit, and still remain accountable to their workers and communities as they plan for the long-term. This unit, while markedly more advanced than prior units, still follows the same basic structure of challenging students to engage with primary sources and to draw parallels between historical examples and contemporary issues. It also provides teachers with a variety of instructional strategies with which to address multiple intelligences and differentiated skill sets. Thus, it builds on the routines well-established in prior units to allow students to feel comfortable as they engage with advanced ideas and open-ended social and economic questions.

In the first lesson in this unit, students will read about the scientific method of management introduced by Frederick Taylor in the beginning of the 20th century. Students will evaluate this controversial approach to the division of labor from the perspective of thrift, and then in the second lesson, they will apply their conclusions to the rapidly and radically changing landscape of work they will face when they graduate. In the third lesson in this unit, students will examine another complicated and personally relevant issue, that of the credit card industry. In this lesson they will trace the evolution of credit cards from a thrifty investment tool in their early inception to a major and highly profitably industry. They will then evaluate the industry as a whole and find ways in which individuals can still employ credit cards as tools of thrift. Finally, the last lesson in this unit invites students to explore the extremely politically polarizing question of whether companies have a responsibility to ecological responsibility and whether that can and should be imposed by federal legislation. Students will be encouraged to thoroughly explore this issue from all sides, evaluate it from a thrift perspective, and draw and defend personal conclusions.

Unit 9: Public Thrift

The fourth and final sphere in which thrift is practiced is the public sphere. In this case, the public sphere can mean a small community or national government, and so, like Unit 8, this unit challenges students to address advanced yet highly relevant topics. Like Unit 8, this unit builds on established conventions while challenging students to employ more sophisticated skills in critical thinking, research, and debate and argumentation.

In this unit, students will encounter complicated economic and governmental questions that are often potentially controversial. Because these topics are often divisive and polarizing, it is not the intention of this curriculum to proselytize, but to challenge students to examine these issues from various angles, to evaluate them in terms of thrift, and then choose and defend a position, or in some cases, be assigned a position to defend in a formal debate format. These issues include legislation promoting personal or privately organized generosity in the form of non-profits and foundations, tax codes that affect personal saving, spending, investment, and even family planning. In addition to controversial and complicated economic legislation, this unit introduces students to the Paradox of Thrift, and asks them to study the history of American Philanthropy as well as the history of welfare programs in the United States.

Unit 10: Thrift Visionaries

Throughout our national history—and particularly in the Progressive Era—thrift has been championed, practiced, and promoted by a variety of important leaders and public figures. This unit focuses on the rich history of American thrift leaders, and provides lessons that can be easily incorporated into any U.S. history curriculum. Some lessons may also be useful in diverse other disciplines, particularly tactile disciplines such as Art or Consumer and Family Science.

In the colonial and founding periods, thrift was an American ideal as revered as freedom and democracy. The private letters and public works of many of our

founders are strewn with references to "industry" and "frugality" and "thrift." None were so prolific in their written promotion of thrift, though, as Benjamin Franklin. Particularly in his *Poor Richard's Almanac*, Franklin devoted a great deal of his public writings to encouraging the practice of thrift. However, Franklin's writings reflected an overarching sentiment common in his time. The first lesson in this unit instructs students to compare and contrast his writings with important documents in the early years of the nation.

In the first part of the 19th century, women were particular apostles of thrift, with regard to household management. This theme resurfaced repeatedly for a century, as women advised each other and raised their daughters to be thrifty wives, to secure a good husband, or keep a bad one in line. Domestic thrift as promoted by early visionaries such as Catherine Beecher and Lydia Maria Child redefined itself after the first wave of feminism and the rise of the post-war consumer culture into Home Economics. The second lesson in this unit encourages students to contextualize the practice of domestic thrift prior to the rise of women's political, social, and financial equality, and compare it with the thrift messages employed by modern women as they struggle to balance home life with professional work.

The third lesson in this unit focuses on the educational pioneer Booker T. Washington. Using his writings regarding industrial education, it challenges students to re-examine the first pillar of thrift, hard work, in the charged historical context of the decades immediately following emancipation. The fourth lesson in this unit focuses on another charged era, that of the rise of the great industrialists. In this lesson, students read Andrew Carnegie's writings on thrift, particularly with a view to the third pillar, generosity. In both of these lessons, students must employ a great deal of critical analysis and historical perceptive, as they analyze and evaluate the work and messages of these champions of thrift who were both highly revered and fiercely criticized in their own time. These two men, who on the surface could not have been more different, were very similar in their endeavor to use their success to help generations of people after them. It is no wonder Carnegie once described Washington as "the most remarkable man living today."

The final lesson in this unit introduces students to one of the most colorful of thrift visionaries, Elbert Hubbard. After spending his youth pursuing various careers in lines such as advertising and sales, Hubbard became a disciple of the English artist and socialist William Morris. In Morris' spirit of "making beautiful things," Hubbard settled in eastern New York in 1895 and built an arts and crafts community called Roycroft, where he devoted himself to a very practical life of thrift through bookbinding and handicraft. This final lesson instructs students to examine his writings, which often tended toward moralizing, evaluate his message of thrift, and find its application in the modern world.

Unit 11: Thrift Institutions

A thrift institution is any physical, tangible object, organization or society that promotes the active, regular, and continued practice of thrift. "Piggy banks" and other types of change boxes can be considered the most basic and fundamental of thrift institutions. Naturally, then, savings and loans, buildings and loans, mutual savings funds societies, can be thought of thrift boxes writ large. Most thrift institutions are built on a cooperative model, and therefore combine wise spending and savings, as well as a collective work-ethic, with the public, community-based aspect of thrift.

This unit begins with a hands-on activity to explore the meaning of "co-operative" as it applies within the context of the thrift ethic. It then provides primary sources and other materials to allow students to explore specific types of thrift institutions. Students will study the history and application of credit unions and scrutinize modern, local credit unions to compare them to corporate banks and find the valuable resources credit unions can offer that banks can not. In doing so, students will be encouraged to view them from the perspective of thrift, particularly in its community-building value. Next, students read the history of mutual savings and buildings and loans societies, trace their changes over time to their current incarnation as modern corporate banks, and evaluate both the modern and the historical versions in terms of thrift.

To demonstrate that not all thrift institutions are banking institutions, students will next examine the proliferation of ethnic fraternal societies during the Golden Age of Immigration. These fraternal societies were developed to encourage communities formed around national origin to pool their resources to further the financial and career aims of their members. Finally, students will research consumer co-ops to evaluate the way that combining work and resources empowers consumers and producers alike to promote wise use and ethical practices. In its entirety, this unit focuses students on the ways institutionalized practices of thrift can improve entire communities and encourage widespread cooperation for the greater good.

Unit 12: Thrift Movements

This final unit allows students to explore, analyze and evaluate the major thrift movements of the first half of the last century. In the 20th century, prior to the rise of the consumer economy, people organized around thrift practices and thrift institutions for several and diverse purposes: to educate children, to expose youth to savings and banks, to mobilize national sacrifice in wartime, and to unite internationally. National Thrift Week was celebrated annually from 1916 to 1966, including events across the country attracting participants from all walks of life, teaching Americans to become financially self-sufficient. Because history has largely chosen to forget the various thrift movements, this unit is arranged to rely heavily on a wealth of artifacts and primary source documents to put students into the role of thrift historians, to bring these movements to life for them.

3. Unit 10: Thrift Visionaries

Unit 10: Thrift Visionaries — Overview

Enduring Impact

- Thrift is a historical national value.
- Thrift champions came from diverse backgrounds, but shared common goals.

Content

- Benjamin Franklin and the Founding era
- Economic democracy vs. political democracy
- 19th century household thrift: women's domestic role as described by Catherine Beecher and Harriet Beecher Stowe
- Booker T. Washington and industrial education
- Andrew Carnegie, the industrialists, and generosity
- Arts and Crafts Movement in early 20th century America

Essential Questions

- How was thrift championed by people from different walks of life and different periods in U.S. history?
- How is the thrift ethic evident in the Founding era?
- What common themes can be found in both thrift and industrialism?

Skills

- To demonstrate comprehension of primary source texts by comparing and contrasting within and among texts, evaluating an author's purpose and position, and applying historical context
- To identify and analyze patterns of continuity and change
- To interpret historical events using various sources
- To analyze the role individuals played in the social, political, cultural, and economic development of the U.S.
- To analyze inferences, citing textual support, drawn from a variety of documents
- To write complex informational and persuasive pieces

Key Terms

colonial government • Founding • Benjamin Franklin • Harriet Beecher Stowe • domestic thrift • gender roles • Reconstruction • Tuskegee • industrialists • capitalists • philanthropy • handicraft • Arts and Crafts • Elbert Hubbard

Standards

Reading, Writing, Speaking and Listening

1.1.9.A Apply appropriate comprehension strategies to interpret and evaluate an author's implied or stated purpose using grade level text

Standards, continued

1.1.9.D Demonstrate comprehension of grade level text using before reading, during reading, and after reading strategies such as comparing and contrasting within and among texts, and evaluating an author's purpose and position.

1.1.11.D Demonstrate comprehension/understanding before reading, during reading, and after reading on a variety of literary works through strategies such as comparing and contrasting text elements, assessing validity of text based upon content, and evaluating author's strategies.

1.2.9.A Evaluate text organization and content to determine the author's purpose, point of view, and effectiveness according to the author's theses, accuracy, thoroughness, and patterns of logic.

1.2.9.B Differentiate fact from opinion using a variety of texts from public documents and all academic content areas by using accurate information and supporting arguments.

1.2.9.C Distinguish between essential and nonessential information across a variety of texts from all academic content areas, identifying bias or propaganda where present.

1.2.9.D Analyze inferences, citing textual support, drawn from a variety of public documents and all academic content area texts.

1.2.9.E Read, understand, and respond to essential content in a variety of informational texts and documents across all academic content areas.

Standards, continued

1.4.9.B Write complex informational pieces (eg reviews, research papers, instructions, essays, articles). Apply purpose/audience appropriate methods to develop the thesis of the piece. Use discipline specific vocabulary, precise language, and relevant detail. Use relevant graphics (e.g. maps, charts, graphs, tables, illustrations, photographs). Evaluate the validity and significance of primary and secondary sources as related to the thesis.

1.4.9.C Write persuasive pieces. Include a clearly stated position or opinion with awareness of audience and topic. Organize ideas and appeals in a sustained and effective fashion. Clarify positions with precise and relevant evidence, including facts, expert opinions, quotations, expressions of commonly accepted beliefs, and logical reasoning. Anticipate and counter reader concerns and arguments.

1.5.9.B Develop content appropriate for the topic. Gather, organize, and determine validity and reliability of information. Employ the most effective format for purpose and audience. Incorporate specialized vocabulary for topic and audience. Write fully developed paragraphs that have details and information specific to the topic and relevant to the focus.

1.5.9.C Write with controlled and/or subtle organization. Sustain a logical order throughout the piece. Include an effective introduction and conclusion. Apply effective, subtle transitional methods within and across paragraphs.

Standards, continued

1.5.9.D Write with an understanding of style using a variety of sentence structures and descriptive word choices. Create tone and voice through the use of precise language.

1.5.9.E Revise writing to improve style, word choice, sentence variety, and subtlety of meaning after rethinking how questions of purpose, audience, and genre have been addressed.

1.5.9.F Use grade appropriate conventions of language when writing and editing. Spell all words correctly. Use capital letters correctly. Punctuate correctly. Use correct grammar and sentence formation.

History

8.1.12.A Evaluate patterns of continuity and rates of change over time, applying context of events.

8.1.12.B Evaluate the interpretation of historical events and sources, considering the use of fact versus opinion, multiple perspectives, and cause and effect relationships

8.3.9.A Compare the role groups and individuals played in the social, political, cultural, and economic development of the U.S.

8.3.9.B Compare the impact of historical documents, artifacts, and places which are critical to the U.S.

Standards, continued

8.3.9.C Analyze how continuity and change have impacted the U.S.: belief systems and religions; commerce and industry; technology; politics and government; physical and human geography; social organizations.

8.3.9.D Interpret how conflict and cooperation among groups and organizations have impacted the growth and development of the U.S.: ethnicity and race; working conditions; immigration; military conflict; economic stability.

Unit 10: Thrift Visionaries — Lesson 10-1

Benjamin Franklin: The First Champion of American Thrift

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes
Materials/Resources:	Excerpts from various readings, located at the end of this lesson.
Objective(s):	Students will analyze and contextualize Benjamin Franklin's philosophy of thrift by completing a document-based question (DBQ).
Quick-write/hook:	In 1782, Benjamin Franklin wrote, in an open letter to Europeans considering migration to the United States, that in America, "People do not inquire concerning a stranger, *What is he?* But, *What can he do?* If he has any useful Art, he is welcome; and if he exercises it and behaves well, he will be respected by all that know him." What does Franklin's quote say about the kind of culture he was attempting to promote in his new nation?

Narrative

- Ask for volunteers to share out their responses to the journal prompt.

- As necessary, explain the economic nature of democracy in the nascent United States, either using lecture/notes or a slideshow, making note of the following points:

» The founders created legal framework for a political democracy: all the citizens theoretically had equal power of government through the election of representatives to create and enforce law.

» Free residents of the colonies and later the states also enjoyed a type of economic democracy in contrast to the feudalism of European monarchies.

» In feudal Europe, very few aristocratic landowners, known by their titles of nobility, possessed most of the wealth and political power, but the majority of citizens were peasants.

» In the U.S., the majority of citizens were middle-class merchants, artisans, or subsistence farmers; in other words, there was little concentration of wealth as in Europe.

» The absence of noble titles meant a free man had the ability to employ political power despite his social position, and to rise through the social classes through the accumulation of wealth rather than by being granted a title of nobility.

- Students will complete a DBQ using the background information, their own prior knowledge, and excerpts from the following primary sources: What were Benjamin Franklin's ideas on the necessity of the practice of industry and frugality in the new North American nation, and how were they reflected by or echoed in the political writings of his contemporaries?

» 10-1-1, Benjamin Franklin, *Poor Richard Improved,* 1758 (excerpt)

» 10-1-2, Benjamin Franklin, *Advice to a Young Tradesman,* 1748 (excerpt)

» 10-1-3, Benjamin Franklin, *Information for Those Who Would Remove to America,* 1782 (excerpt)

» 10-1-4, John Adams, Foundations on Government Letter, 1776 (excerpt)

» 10-1-5, Thomas Jefferson, First Inaugural, 1801 (excerpt)

» 10-1-6, Constitution of the Commonwealth of Massachusetts, 1780 (excerpt)

» 10-1-7, Constitution of the Commonwealth of Pennsylvania, 1776 (excerpt)

- Have students research critics of Franklin and summarize arguments against Franklin's philosophy of thrift.

Resources

10-1-1 Benjamin Franklin, *Poor Richard Improved,* 1758 (excerpt)

It would be thought a hard Government that should tax its People one tenth Part of their *Time*, to be employed in its Service. But *Idleness* taxes many of us much more, if we reckon all that is spent in absolute *Sloth*, or doing of nothing, with that which is spent in idle Employments or Amusements, that amount to nothing. *Sloth*, by bringing on Diseases, absolutely shortens Life. *Sloth, like rust, consumes faster than Labour wears, while the used Key is always bright*, as *Poor Richard* says. But dost thou love Life, then do not squander Time, for that's the Stuff Life is made of, as Poor Richard says. —How much more than is necessary do we spend in Sleep! Forgetting that *The sleeping Fox catches no Poultry*, and that T*here will be sleeping enough in the Grave*, as *Poor Richard* says. If Time be of all Things the most precious, *wasting Time* must be, as *Poor Richard* says, *the greatest Prodigality*, since, as he elsewhere tells us, *Lost Time is never found again*, and what we call *Time-enough, always proves little enough*: Let us then be up and be doing, and doing to the Purpose; so by Diligence shall we do more with less Perplexity. S*loth makes all Things difficult, but Industry all easy*, as *Poor Richard* says; and *He that riseth late, must trot all Day, and shall scarce overtake his Business at Night*. While *Laziness travels so slowly, that Poverty soon overtakes him*, as we read in *Poor Richard*, who adds, *Drive thy Business, let not that drive thee*; and *Early to Bed, and early to rise, makes a Man healthy, wealthy and wise*.

10-1-2 Benjamin Franklin, *Advice to a Young Tradesman*, 1748 (excerpt)

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 Cloathes 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.

10-1-3 Benjamin Franklin, *Information for Those Who Would Remove to America*, 1782 (excerpt)

Much less is it adviseable for a Person to go thither who has no other Quality to recommend him but his Birth. In Europe it has indeed its Value, but it is a Commodity that cannot be carried to a worse Market than that of America, where People do not inquire concerning a Stranger, What is he? but, What can he do? If he has any useful Art, he is welcome; and if he exercises it and behaves well, he will be respected by all that know him; but a mere Man of Quality, who on that Account wants to live upon the Public, by some Office or Salary, will be despis'd and disregarded.

10-1-4 John Adams, Foundation of Government Letter, 1776 (excerpt)

A constitution founded on these principles introduces knowledge among the people and inspires them with a conscious dignity becoming freemen; a general emulation takes place which causes good humor, sociability, good manners, and good morals to be general. That elevation of sentiment inspired by such a government makes the common people brave and enterprising. That ambition which is inspired by it makes them sober, industrious, and frugal. You will find among them some elegance, perhaps, but more solidity; a little pleasure, but a great deal of business; some politeness, but more civility. If you compare such a country with the regions of domination, whether monarchical or aristocratical [sic], you will fancy yourself in Arcadia or Elysium.

10-1-5 Thomas Jefferson, First Inaugural, March 4, 1801 (excerpt)

Let us, then, with courage and confidence, pursue our own Federal and Republican principles, our attachment to union and representative government. Kindly separated by nature and a wide ocean from the exterminating havoc of one quarter of the globe; too high-minded to endure the degradations of the others; possessing a chosen country, with room enough for our descendants to the thousandth and thousandth generation; entertaining a due sense of our equal right to the use of our own faculties, to the acquisition of our own industry, to honor and confidence from our fellow citizens, resulting not from birth, but from our actions and their sense of them; enlightened by a benign religion, professed, indeed, and practiced [sic] in various forms, yet all of them inculcating honesty, truth, temperance, gratitude, and the love of man; acknowledging and adoring an overruling Providence, which by all its dispensations proves that it delights in the happiness of man and his greater happiness hereafter — with all these blessings, what more is necessary to make us a happy and prosperous people? Still one thing more, fellow-citizens — 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.

10-1-6 *Constitution of the Commonwealth of Massachusetts*, 1780 (excerpt)

Declaration of the Rights of the Inhabitants of the Commonwealth of Massachusetts, Article VI: No man, nor corporation, or association of men, have any other title to obtain advantages, or particular and exclusive privileges, distinct from those of the community, than what arises from the consideration of services rendered to the public; and this title being in nature neither hereditary, nor transmissible to children, or descendants, or relations by blood, the idea of a man born a magistrate, lawgiver, or judge, is absurd and unnatural.

Chapter V, Section II: The Encouragement of Literature, Etc. Wisdom, and knowledge, as well as virtue, diffused generally among the body of the people, being necessary for the preservation of their rights and liberties; and as these depend on spreading the opportunities and advantages of education in the various parts of the country, and among the different orders of the people, it shall be the duty of legislators and magistrates, in all future periods of this Commonwealth, to cherish the interests of literature and the sciences, and all seminaries of them; especially the university at Cambridge, public schools, and grammar schools in the towns; to encourage private societies and public institutions, rewards and immunities, for the promotion of agriculture, arts, sciences, commerce, trades, manufactures, and a natural history of the country; to countenance and inculcate the principles of humanity and general benevolence, public and private charity, industry and frugality, honesty and punctuality in their dealings; sincerity, good humor, and all social affections, and generous sentiments among the people.

10-1-7 *Constitution of the Commonwealth of Pennsylvania*, 1776 (excerpt)

SECT. 36. As every freeman to preserve his independence, (if without a sufficient estate) ought to have some profession, calling, trade or farm, whereby he may honestly subsist, there can be no necessity for, nor use in establishing offices of profit, the usual effects of which are dependence and servility unbecoming freemen, in the possessors and expectants; faction, contention, corruption, and disorder among the people. But if any man is called into public service, to the prejudice of his private affairs, he has a right to a reasonable compensation: And whenever an office, through increase of fees or otherwise, becomes so profitable as to occasion many to apply for it, the profits ought to be lessened by the legislature.

NB: This curriculum has been designed to work hand in hand with IAV's online Thrift Collection at http://www.americanvalues.org/thrift-collection/, where these readings, as well as many other primary sources on thrift, can be found.

Unit 10: Thrift Visionaries — Lesson 10-2

Catherine and Harriet Beecher: Thrift as Domestic Training

Grade Level:	9-12
Timeframe:	2 class periods, 45-60 minutes each
Materials/Resources:	Catherine and Harriet Beecher, "Early Rising," 1872; Benjamin Franklin, "An Economical Project," 1784, located at the end of this lesson.
Objective(s):	Students will compare 19th century household thrift advice to messages found 21st century domestic magazines.
Quick-write/hook:	"Early to bed, early to rise, makes a man healthy, wealthy, and wise," and, "Make hay while the sun shines." What is the relationship between these two thrift maxims made popular by Poor Richard? What is it about early morning or sunshine that was so important to Benjamin Franklin and other 18th and 19th century people?

Narrative

- Ask for volunteers to share out their responses to the journal prompt. Encourage all responses, but particularly stress any responses that touch on the historical relevance, such as, the fact that prior to the Industrial Revolution, the national economic dependence on agricultural work made it necessary for people to complete the bulk of their workload during the light of day and during the spring and summer months.

- Students may share other relevant responses such as: before electricity, work was most efficiently completed during daylight; natural circadian rhythms might make the human body more efficient earlier in the day; Western religious traditions often put an emphasis on early rising for morning services.

- Ask, "Do you feel that the time at which you wake up has any effect on your productivity throughout the day?" Allow students a few minutes to discuss and argue.

- Explain that many 20th century proponents of thrift often felt that there is a direct correlation between a habit of early rising and productivity, specifically, with regard to domestic/household work. Introduce the reading selection by telling students it was written in 1843 and argues the affirmative.

- Students will read "Early Rising" (10-2-1), by Catherine and Harriet Beecher. Instruct them to jot down notes on the following while they are reading:

» Gender roles: Why is this essay directed toward women and girls? What is the goal for which girls are preparing by developing good work habits?

» Work: What kinds of domestic responsibilities and chores are referenced and how are those accomplished differently than they would be today?

» Community: What sorts of social and familial dependencies existed in the Beechers' worldview? How are those different today?

- Post-reading discussion questions. Have students work in pairs or small groups to brainstorm answers to these questions, then allot 15 minutes (depending on the students' levels of skill and of interest) for a large group discussion. Have students take notes on the ideas presented by other groups and classmates.

» Why did the gender-based division of labor in the pre-industrial era make the practice of thrift more pressing for women than for men?

» The Beechers were writing in a very different social structure than we know today. How are their values similar to our own?

» Would you expect they are conservative and old-fashioned for their time or progressive and forward-thinking?

» The Beechers, and many other advocates of thrift, became active in the abolition movement over the next twenty years. How do you think the tenets of thrift aligned with the ideals that ended slavery?

- Instruct students to find a thrift article in a modern domestic consumer magazine or websites. Tell them to use their notes from during reading and from the large-group discussion to analyze the modern article in terms of the Beecher essay.

- Students should be able to write a thoughtful and substantial constructed response or comparison essay based on the two pieces.

- Distribute the short selection from 10-2-2, "An Economical Project." This satirical essay was written by Benjamin Franklin while he was living in France prior to the American Revolution and published in the newspaper *The Journal of Paris*. Instruct students to relate this selection to the Beecher text, then to find or devise modern, practical and logistical arguments in favor of early rising.

Resources

10-2-1 Catherine and Harriet Beecher, "Early Rising," 1872

There is no practice which has been more extensively eulogized in all ages than early rising; and this universal impression is an indication that it is founded on true philosophy. For it is rarely the case that the common sense of mankind fastens on a practice as really beneficial, especially one that demands self-denial, without some substantial reason.

This practice, which may justly be called a domestic virtue, is one which has a peculiar claim to be styled American and democratic. The distinctive mark of aristocratic nations is a disregard of the great mass, and a disproportionate regard for the interests of certain privileged orders. All the customs and habits of such a nation are, to a greater or less extent, regulated by this principle. Now the mass of any nation must always consist of persons who labor at occupations which demand the light of day. But in aristocratic countries, especially in England, labor is regarded as the mark of the lower classes, and indolence is considered as one mark of a gentleman. This impression has gradually and imperceptibly, to a great extent, regulated their customs, so that, even in their hours of meals and repose, the higher orders aim at being different and distinct from those who, by laborious pursuits, are placed below them. From this circumstance, while the lower orders labor by day and sleep at night, the rich, the noble, and the honored sleep by day, and follow their pursuits and pleasures by night.

It will be found that the aristocracy of London breakfast near midday, dine after dark, visit and go to parliament between ten and twelve at night, and retire to sleep toward morning. In consequence of this, the subordinate classes who aim at gentility gradually fall into the same practice. The influence of this custom extends across the ocean, and here, in this democratic land, we find many who measure their grade of gentility by the late hour at which they arrive at a party. And this aristocratic folly is growing upon us, so that, throughout the nation, the hours for visiting and retiring are constantly becoming later, while the hours for rising correspond in lateness.

The question, then, is one which appeal to American women as anmatter of patriotism and as having a bearing on those great principles of democracy which we conceive to be equally the principles of Christianity. Shall we form our customs on the assumption that labor is degrading and indolence genteel? Shall we assume, by our practice, that the interests of the great mass are to be sacrificed for the pleasures and honors of a privileged few? Shall we ape the customs of aristocratic lands, in those very practices which result from principles and institutions that we condemn? Shall we not rather take the place to which we are entitled, as the leaders, rather than the followers, in the customs of society, turn back the tide of aristocratic inroads, and carry through the whole, not only of civil and political but of social and domestic life, the true principles of democratic freedom and equality? . . .

To this we must add the great neglect of economy as well as health in substituting unhealthful gaslight, poisonous, anthracite warmth, for the life-giving light and warmth of the sun. Millions and millions would be saved to this nation in fuel and light, as well as in health, by returning to the good old ways of our forefathers, to rise with the sun, and retire to rest "when the bell rings for nine o'clock" . . .

Another reason for early rising is, that it is indispensable to a systematic and well-regulated family. At whatever hour the parents retire, children and domestics, wearied by play or labor, must retire early. Children usually awake with the dawn of light, and commence their play, while domestics usually prefer the freshness of morning for their labors.

If, then, the parents rise at a late hour, they either induce a habit of protracting sleep in their children and domestics, or else the family are up, and at their pursuits, while their supervisors are in bed. Any woman who asserts that her children and domestics, in the first hours of day, when their spirits are freshest, will be as well regulated without her presence as with it, confesses that which surely is little for her credit.

It is believed that any candid woman, whatever may be her excuse for late rising, will concede that if she could rise early it would be for the advantage

10-2-1 (cont.) of her family. A late breakfast puts back the work, through the whole day, for every member of a family; and if the parents thus occasion the loss of an hour or two to each individual who, but for their delay in the morning, would be usefully employed, they alone are responsible for all this waste of time.

But the practice of early rising has a relation to the general interests of the social community, as well as to that of each distinct family. All that great portion of the community who are employed in business and labor find it needful to rise early; and all their hours of meals, and their appointments for business or pleasure, must be accommodated to these arrangements. Now, if a small portion of the community establish very different hours, it makes a kind of jostling in all the concerns and interests of society. The various appointments for the public, such as meetings, schools, and business hours, must be accommodated to the mass, and not to individuals. The few, then, who establish domestic habits at variance with the majority, are either constantly interrupted in their own arrangements, or else are interfering with the rights and interests of others. This is exemplified in the case of school.

In families where late rising is practiced, either hurry, irregularity, and neglect are engendered in the family, or else the interests of the school, and thus of the community, are sacrificed. In this, and many other matters, it can be shown that the well-being of the bulk of the people is, to a greater or less extent, impaired by this self-indulgent practice. Let any teacher select the unpunctual scholars—a class who most seriously interfere with the interests of the school—and let men of business select those who cause them most waste of time and vexation, by unpunctuality; and it will be found that they are generally among the late risers, and rarely among those who rise early. Thus, late rising not only injures the person and family which indulge in it, but interferes with the rights and convenience of the community; while early rising imparts corresponding benefits of health, promptitude, vigor of action, economy of time, and general effectiveness both to the individuals who practice it and to the families and community of which they are a part.

10-2-2 Benjamin Franklin, "An Economical Project," March 20, 1784

An accidental sudden noise waked me about six in the morning, when I was surprised to find my room filled with light; and I imagined at first, that a number of those lamps had been brought into it; but, rubbing my eyes, I perceived the light came in at the windows. I got up and looked out to see what might be the occasion of it, when I saw the sun just rising above the horizon, from whence he poured his rays plentifully into my chamber, my domestic having negligently omitted, the preceding evening, to close the shutters. …

This event has given rise in my mind to several serious and important reflections. I considered that, if I had not been awakened so early in the morning, I should have slept six hours longer by the light of the sun, and in exchange have lived six hours the following night by candle-light; and, the latter being a much more expensive light than the former, my love of economy induced me to muster up what little arithmetic I was master of, and to make some calculations, which I shall give you, after observing that utility is, in my opinion the test of value in matters of invention, and that a discovery which can be applied to no use, or is not good for something, is good for nothing. I took for the basis of my calculation the supposition that there are one hundred thousand families in Paris, and that these families consume in the night half a pound of bougies, or candles, per hour. I think this is a moderate allowance, taking one family with another; for though I believe some consume less, I know that many consume a great deal more. Then estimating seven hours per day as the medium quantity between the time of the sun's rising and ours, he rising during the six following months from six to eight hours before noon, and there being seven hours of course per night in which we burn candles, the account will stand thus;—

In the six months between the 20th of March and the 20th of September, there are

Nights …	183
Hours of each night in which we burn candles … … … … … … …	7
Multiplication gives for the total number of hours … … … … … …	1,281

10-2-2 (cont.) These 1,281 hours multiplied by 100,000,
the number of inhabitants, give … … … … … … … … … … … 128,100,000

One hundred twenty-eight millions and
one hundred thousand hours, spent at Paris
by candle-light, which, at half a pound of wax
and tallow per hour, gives the weight of … … … … … … … … 64,050,000

Sixty-four millions and fifty thousand of pounds,
which, estimating the whole at the medium
price of thirty sols the pound, makes the sum
of ninety-six millions and seventy-five
thousand livres tournois … … … … … … … … … … … … … … 69,075,000

An immense sum! that the city of Paris might save every year, by the economy of using sunshine instead of candles.

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Unit 10: Thrift Visionaries — Lesson 10-3

Booker T. Washington: Thrift in Reconstruction Era Black Schools

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes
Materials/Resources:	Various readings from Booker T. Washington, located at the end of this lesson.
Objective(s):	Students will analyze Booker T. Washington's advocacy of industry by reading and responding to two of his speeches.
Quick-write/hook:	In a speech delivered in 1903, Booker T. Washington said that after slavery, African-Americans had to learn that, "being worked meant degradation, while working means civilization; that all forms of labor are honorable, and all forms of idleness disgraceful." What is this difference between "being worked" and "working"? What distinction was he making and why was he making this distinction?

Narrative

- Using a KWL, have students list everything they already know about Booker T. Washington, and what they would like to know about him.

- Harvest collective prior knowledge using a whip-around or by asking for volunteers to share out some of their answers.

- If the following information does not come out in the KWL, explain to the students:

» Booker T. Washington was an African-American educator and leader during the Reconstruction era.

» Washington was born a slave in Virginia in 1856, just prior to the start of the Civil War.

» He helped build Tuskegee Institute, which started as a normal school (teacher training school) and grew into a renowned industrial arts institute.

- It is not necessary at this point to explain Washington's philosophy of industrial education or the arguments of his contemporary critics, as students will read primary sources and research criticism of his work later.

- Using a pair-and-share, have students discuss the following question with a partner: Which is more important for young people to learn, academics or practical skills? Tell each pair to jot down a few of their ideas, then allow a few minutes for a brief class discussion on this question. Assume that some students may want to answer "both" and allow for some exploration and justification of this answer. Encourage students to jot down a few of their classmates' ideas during the discussion for future reference.

- Have students read the following excerpts (or full text, depending on time allotted and students' skill level):

» 10-3-1 *Up From Slavery,* 1901 (excerpt)

» 10-3-2 *The Educational Outlook in the South*, 1884 (excerpt)

» 10-3-3 *Industrial Education for the Negro*, 1903 (excerpt)

- After students have read the pieces, have them re-connect with the prior pair-and-share question: Which, in Washington's view, was more important for young people to learn, academics or practical skills? Do you agree or disagree with him? Do his arguments have any effect on your prior position on this question? Do you think the historical context has any bearing on this question, in other words, would your feelings on this topic be different if you lived in the Reconstruction Era? Allow time for class discussion on this point.

- Give students a few minutes to fill out the "what I learned" section on their KWLs, then use a whip-around to give them an opportunity to share out their answers.

- Have students respond to the following writing prompt in a short essay: "How does Booker T. Washington's argument for industrial education exemplify the practice of thrift? Include in your answer an analysis of economic community building through practical labor."

- Extended activity: Have students research contemporary critics of Booker T. Washington, such as W.E.B. Du Bois, and hypothesize where both Washington and his critics would stand on thrift education in the modern era.

- Extended activity: Students might compare industrial education in the Reconstruction Era with modern career training education programs in public high schools and/or post-secondary trade schools.

Resources

10-3-1 *Up from Slavery*, 1901 (excerpt)

The students were making progress in learning books and in developing their minds; but it became apparent at once that, if we were to make any permanent impression upon those who had come to us for training, we must do something besides teach them mere books… Aside from this, we wanted to give them such a practical knowledge of some industry, together with the spirit of industry, thrift, and economy, that they would be sure of knowing how to make a living after they had left us. …

For a long time one of the most difficult tasks was to teach the students that all buttons were to be kept on their clothes, and that there must be no torn places and no greasy-spots. This lesson, I am pleased to be able to say, has been so thoroughly learned and so faithfully handed down from year to year by one set of students to another that often at the present time, when the students march out of the chapel in the evening and their dress is inspected, as it is every night, not one button is found to be missing. …

In meeting men, in many places, I have found that the happiest people are those who do the most for others; the most miserable are those who do the least… I often say to our students, in the course of my talks to them on Sunday evenings in the chapel, that the longer I live and the more experience I have of the world, the more I am convinced that, after all, the one thing that is most worth living for—and dying for, if need be—is the opportunity of making someone else more happy and more useful.

10-3-2 *The Educational Outlook in the South,* July 16, 1884 (excerpt)

The Tuskegee Normal School, located in the black belt of Alabama, with an ignorant, degraded Negro population of twenty—five thousand within a radius of twenty miles, has a good chance to see the direct needs of the people; and to get a correct idea of their condition one must leave the towns and go far out into the country, miles from any railroad, where the majority of the people live. They need teachers with not only trained heads and hearts, but with trained hands. Schoolhouses are needed in every township and country. The present wrecks of log cabins and bush harbors, where many of the schools are now taught, must be replaced by comfortable, decent houses. In many schoolhouses rails are used for seats, and often the fire is on the outside of the house, while teacher and scholars are on the inside. Add to this a teacher who can scarcely write his name, and who is as weak mentally as morally, and you then have but a faint idea of the educational condition of many parts of the South. It is the work of Tuskegee, not to send into these places teachers who will stand off and tell the people what to do, or what ought to be done, but to send those who can take hold and show the people how to do. The blacksmiths, carpenters, brickmasons, and tinners, who learned their trades in slavery, are dying out, and slavery having taught the colored boy that labor is a disgrace, few of their places are being filled. The Negro now has a monopoly of the trades in the South, but he can't hold it unless the young men are taught trades while in school. The large number of educated loafers to be seen around the streets of our large cities furnishes another reason in favor of industrial education. Then the proud fop with his beaver hat, kid gloves, and walking cane, who has done no little to injure the cause of education South, by industrial training, would be brought down to something practical and useful. The Tuskegee Normal School, with a farm of five hundred acres, carpenter's shop, printing office, blacksmith's shop, and brick yard for boys, and a sewing department, laundry, flower gardening, and practical housekeeping for girls, is trying to do its part towards furnishing industrial training. We ask help for nothing that we can do for ourselves; nothing is bought that the students can produce. The boys raise the vegetables, have done the painting, made the brick, the chairs, the tables, the desks; have built a stable, a carpenter's shop, and a blacksmith's shop. The

10-3-2 (cont.) girls do the entire housekeeping, including the mending, ironing, and washing of the boys' clothes; besides they make many garments to sell.

The majority of the students are poor and able to pay but little cash for board; consequently the school keeps three points before it: first, to give the student the best mental training; secondly, to furnish him with labor that will be valuable to the school, and that will enable the student to learn something from the labor per se; thirdly, to teach the dignity of labor. A chance to help himself is what we want to give to every student; this is the chance that was given me ten years ago when I entered the Hampton Institute with but fifty cents in my pocket, and it is my only ambition in life to do my part in giving it to every other poor but worthy young man and woman.

10-3-3 *Industrial Education for the Negro*, October 1903 (excerpt)

One of the most fundamental and far-reaching deeds that has been accomplished during the last quarter of a century has been that by which the Negro has been helped to find himself and to learn the secrets of civilization—to learn that there are a few simple, cardinal principles upon which a race must start its upward course, unless it would fail, and its last estate be worse than its first.

It has been necessary for the Negro to learn the difference between being worked and working—to learn that being worked meant degradation, while working means civilization; that all forms of labor are honorable, and all forms of idleness disgraceful. It has been necessary for him to learn that all races that have got upon their feet have done so largely by laying an economic foundation, and, in general, by beginning in a proper cultivation and ownership of the soil. …

For two hundred and fifty years, I believe the way for the redemption of the Negro was being prepared through industrial development. Through all those years the Southern white man did business with the Negro in a way that no

one else has done business with him. In most cases if a Southern white man wanted a house built he consulted a Negro mechanic about the plan and about the actual building of the structure. If he wanted a suit of clothes made he went to a Negro tailor, and for shoes he went to a shoemaker of the same race. In a certain way every slave plantation in the South was an industrial school. On these plantations young colored men and women were constantly being trained not only as farmers but as carpenters, blacksmiths, wheelwrights, brick masons, engineers, cooks, laundresses, sewing women and housekeepers. I do not mean in any way to apologize for the curse of slavery, which was a curse to both races, but in what I say about industrial training in slavery I am simply stating facts. This training was crude, and was given for selfish purposes. It did not answer the highest ends, because there was an absence of mental training in connection with the training of the hand. To a large degree, though, this business contact with the Southern white man, and the industrial training on the plantations, left the Negro at the close of the war in possession of nearly all the common and skilled labor in the South. The industries that gave the South its power, prominence and wealth prior to the Civil War were mainly the raising of cotton, sugar cane, rice and tobacco. Before the way could be prepared for the proper growing and marketing of these crops forests had to be cleared, houses to be built, public roads and railroads constructed. In all these works the Negro did most of the heavy work. In the planting, cultivating and marketing of the crops not only was the Negro the chief dependence, but in the manufacture of tobacco he became a skilled and proficient workman, and in this, up to the present time, in the South, holds the lead in the large tobacco manufactories. …

Some years ago, when we decided to make tailoring a part of our training at the Tuskegee Institute, I was amazed to find that it was almost impossible to find in the whole country an educated colored man who could teach the making of clothing. We could find numbers of them who could teach astronomy, theology, Latin or grammar, but almost none who could instruct in the making of clothing, something that has to be used by every one of us every day in the year. How often have I been discouraged as I have gone through the South, and into the homes of the people of my race, and have found women who

10-3-3 (cont.) could converse intelligently upon abstruse subjects, and yet could not tell how to improve the condition of the poorly cooked and still more poorly served bread and meat which they and their families were eating three times a day. It is discouraging to find a girl who can tell you the geographical location of any country on the globe and who does not know where to place the dishes upon a common dinner table. It is discouraging to find a woman who knows much about theoretical chemistry, and who cannot properly wash and iron a shirt.

In what I say here I would not by any means have it understood that I would limit or circumscribe the mental development of the Negro student. No race can be lifted until its mind is awakened and strengthened. By the side of industrial training should always go mental and moral training, but the pushing of mere abstract knowledge into the head means little. We want more than the mere performance of mental gymnastics. Our knowledge must be harnessed to the things of real life. I would encourage the Negro to secure all the mental strength, all the mental culture—whether gleaned from science, mathematics, history, language or literature that his circumstances will allow, but I believe most earnestly that for years to come the education of the people of my race should be so directed that the greatest proportion of the mental strength of the masses will be brought to bear upon the every-day practical things of life, upon something that is needed to be done, and something which they will be permitted to do in the community in which they reside. And just the same with the professional class which the race needs and must have, I would say give the men and women of that class, too, the training which will best fit them to perform in the most successful manner the service which the race demands.

I would not confine the race to industrial life, not even to agriculture, for example, although I believe that by far the greater part of the Negro race is best off in the country districts and must and should continue to live there, but I would teach the race that in industry the foundation must be laid—that the very best service which any one can render to what is called the higher education is to teach the present generation to provide a material or industrial foundation. On such a foundation as this will grow habits of thrift, a love of

work, economy, ownership of property, bank accounts. Out of it in the future will grow practical education, professional education, positions of public responsibility. Out of it will grow moral and religious strength. Out of it will grow wealth from which alone can come leisure and the opportunity for the enjoyment of literature and the fine arts.

In the words of the late beloved Frederick Douglass: "Every blow of the sledge hammer wielded by a sable arm is a powerful blow in support of our cause. Every colored mechanic is by virtue of circumstances an elevator of his race. Every house built by a black man is a strong tower against the allied hosts of prejudice. It is impossible for us to attach too much importance to this aspect of the subject. Without industrial development there can be no wealth; without wealth there can be no leisure; without leisure no opportunity for thoughtful reflection and the cultivation of the higher arts." …

Early in the history of the Tuskegee Institute we began to combine industrial training with mental and moral culture. Our first efforts were in the direction of agriculture, and we began teaching this with no appliances except one hoe and a blind mule From this small beginning we have grown until now the Institute owns two thousand acres of land, eight hundred of which are cultivated each year by the young men of the school. We began teaching wheelwrighting and blacksmithing in a small way to the men, and laundry work, cooking and sewing and housekeeping to the young women. The fourteen hundred and over young men and women who attended the school during the last school year received instruction — in addition to academic and religious training — in thirty–three trades and industries including carpentry, blacksmithing, printing, wheelwrighting, harnessmaking, painting, machinery, founding, shoemaking, brickmasonry and brickmaking, plastering, sawmilling, tinsmithing, tailoring, mechanical and architectural drawing, electrical and steam engineering, canning, sewing, dressmaking, millinery, cooking, laundering, housekeeping, mattress making, basketry, nursing, agriculture, dairying and stock raising, and horticulture.

10-3-3 (cont.) Not only do the students receive instruction in these trades, but they do actual work, by means of which more than half of them pay some part or all of their expenses while remaining at the school. Of the sixty buildings belonging to the school all but four were almost wholly erected by the students as a part of their industrial education. Even the bricks which go into the walls are made by students in the school's brick yard, in which, last year, they manufactured two million bricks.

NB: This curriculum has been designed to work hand in hand with IAV's online Thrift Collection at http://www.americanvalues.org/thrift-collection/, where these readings, as well as many other primary sources on thrift, can be found.

Unit 10: Thrift Visionaries — Lesson 10-4

Andrew Carnegie: Thrift in the Age of Capital

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes
Materials/Resources:	"Thrift as a Duty," Andrew Carnegie, 1902 and *Savage Wealth* (commonly called *The Gospel of Wealth*), 1889, located at the end of this lesson.
Objective(s):	Students will analyze the way thrift inspired and drove industrial capitalists using primary sources and collaborative learning. Students will compare industrial capitalists to pioneers of e-commerce by researching the latter to find the thrift inherent in their concepts and practices.
Quick-write/hook:	"It is not the aim of thrift nor the duty of men to acquire millions. Hoarding millions is avarice, not thrift." This quote is an obvious statement of thrift. Would it surprise you to know it was penned by 19th century steel magnate and multi-millionaire Andrew Carnegie? Why or why not?

Narrative

- Ask for volunteers to share out their responses to the quick-write.

- Expand the discussion to include a collection of prior knowledge about Andrew Carnegie. If very little prior knowledge exists, explain to students that Carnegie was one of the 19th-20th century "robber barons," that he was a poor immigrant from Scotland who amassed a fortune building a steel empire, was criticized for creating a monopoly and for overworking and underpaying his employees, that he retired from private industry at age 66 and spent the last 18 years of his life dedicated to philanthropy.

- Break students into groups of four, then further break each group into a pair.

- Distribute copies of two Carnegie texts: "Thrift as a Duty," 1902 (10-4-1) and the *Gospel of Wealth,* 1889 (10-4-2). Depending on skill-set and reading level of students, excerpts can be used in place of the full texts, particularly on the *Gospel of Wealth*, the full text of which may require historical contextualization regarding certain politically incorrect language and attitudes.

- Each pair of students will work on reading and analyzing one text. The former, "Thrift as Duty," 1902 is written for the working class, while the latter is written for the extremely wealthy. Instruct students to annotate the texts as they read, and make notes, referencing specific passages, as they discuss.

- After each pair has analyzed one text, have students switch partners within their groups, to share with each other, as in a jigsaw. Each pair can then compare the messages of thrift Carnegie delivered to two separate socio-economic audiences for consistency.

- Next, the two pairs within each group will share and discuss their findings. Remind students to continue to annotate, take notes and reference specific passages.

- Constructed response writing prompt: "Andrew Carnegie's adherence to the principle of thrift inspired him as an entrepreneur and later, as a philanthropist. How did his message of thrift remain consistent through the socio-economic stages of his life? Which of the three pillars of thrift do you think he felt most strongly about and why? Cite specific passages in your response."

- Modification for advanced classes: Distribute a copy of "Thrift," 1909 (10-4-3) to each group and instruct students to examine the ways in which Carnegie sees thrift as a capitalist value, and why he classes socialism as anti-thrift. Ask them to agree or disagree, and to defend their position.

- Extended activity: Have students research the work of successful pioneers of the internet to find modern parallels regarding how thrift inspires modern entrepreneurs. Allow students to choose founders of popular e-commerce, share economy, and monetized social networking websites and apps, such Amazon, Ebay, Etsy, Facebook, Instagram, Google, Craigslist, FreeCycle, AirBnB, KickStarter. Students will doubtless have several more ideas of their own.

Resources

10-4-1 Andrew Carnegie, "Thrift as a Duty," 1902

The importance of the subject is suggested by the fact that the habit of thrift constitutes one of the greatest differences between the savage and the civilized man. One of the fundamental differences between savage and civilized life is the absence of thrift in the one and the presence of it in the other. When millions of men each save a little of their daily earnings, these petty sums combined make an enormous amount, which is called capital, about which so much is written. If men consumed each day of each week all they earned, as does the savage, of course there would be no capital—that is, no savings laid up for future use.

Now, let us see what capital does in the world. We will consider what the shipbuilders do when they have to build great ships. These enterprising companies offer to build an ocean greyhound for, let us say, £500,000, to be paid only when the ship is delivered after satisfactory trial trips. Where or how do the shipbuilders get this sum of money to pay the workmen, the wood merchant, the steel manufacturer, and all the people who furnish material for the building of the ship? They get it from the savings of civilized men. It is part of the money saved for investment by the millions of industrious people. Each man, by thrift, saves a little, puts the money in a bank, and the bank lends it to the shipbuilders, who pay interest for the use of it. It is the same with the building of a manufactory, a railroad, a canal, or anything costly. We could not have had anything more than the savage had, except for thrift.

Thrift the First Duty

Hence, thrift is mainly at the bottom of all improvement. Without it no railroads, no canals, no ships, no telegraphs, no churches, no universities, no schools, no newspapers, nothing great or costly could we have. Man must exercise thrift and save before he can produce anything material of great value. There was nothing built, no great progress made, as long as man remained a

thriftless savage. The civilized man has no clearer duty than from early life to keep steadily in view the necessity of providing for the future of himself and those dependent upon him. There are few rules more salutary than that which has been followed by most wise and good men, namely, "that expenses should always be less than income." In other words, one should be a civilized man, saving something, and not a savage, consuming every day all that which he has earned.

The great poet, Burns, in his advice to a young man, says:

To catch Dame Fortune's golden smile,
Assiduous wait upon her:
And gather gear by every wile
That's justified by honour.
Not for to hide it in a hedge,
Not for a train attendant;
But for the glorious privilege
Of being independent.

That is sound advice, so far as it goes, and I hope the reader will take it to heart and adopt it. No proud, self-respecting person can ever be happy, or even satisfied, who has to be dependent upon others for his necessary wants. He who is dependent has not reached the full measure of manhood and can be counted among the worthy citizens of the republic. The safety and progress of our country depend not upon the highly educated men, nor the few millionaires, nor upon the greater number of the extreme poor, but upon the mass of sober, intelligent, industrious and saving workers, who are neither very rich nor very poor.

Thrift Duty Has Its Limits

As a rule, you will find the saving man is a temperate man, a good husband and father, a peaceful, law-abiding citizen. Nor need the saving be great. It is surprising how little it takes to provide for the real necessities of life. A little

10-4-1 (cont). home paid for and a few hundred pounds—a very few—make all the difference. These are more easily acquired by frugal people than you might suppose. Great wealth is quite another and a far less desirable matter. It is not the aim of thrift, nor the duty of men to acquire millions. It is in no respect a virtue to set this before us as an end. Duty to save ends when just money enough has been put aside to provide comfortably for those dependent upon us. Hoarding millions is avarice, not thrift.

Of course, under our industrial conditions, it is inevitable that a few, a very few men, will find money coming to them beyond their wants. The accumulation of millions is usually the result of enterprise and judgment, and some exceptional ability for organization. It does not come from savings in the ordinary sense of that word. Men who in old age strive only to increase their already great hoards are usually slaves of the habit of hoarding formed their youth. At first they own the money they have made and saved. Later in life the money owns them, and they cannot help themselves, so overpowering is the force of habit, either for good or evil. It is the abuse of the civilized saving instinct, and not its use, that produces this class of men.

No one need be afraid of falling a victim to this abuse of the habit if he always bears in mind that whatever surplus wealth may come to him is to be regarded as a sacred trust, which he is bound to administer for the good of his fellows. The man should always be master. He should keep money in the position of a useful servant. He must never let it master and make a miser of him.

A man's first duty is to make a competence and be independent. But his whole duty does not end here. It is his duty to do something for his needy neighbours who are less favoured than himself. It is his duty to contribute to the general good of the community in he lives. He has been protected by its laws. Because he has been protected his various enterprises he has been able to make money sufficient his needs and those of his family. All beyond this belongs in justice to the protecting power that has fostered him and enabled him to win pecuniary success. To try to make the world in some way better than you found it is to have a noble motive in life. Your surplus wealth

should contribute to the development of your own character and place you in the ranks of nature's noblemen.

It is no less than a duty for you to understand how important it is, and how clear your duty is, to form the habit of thrift. When you begin to earn, always save some part of your earnings, like a civilized man, instead of spending all, like the poor savage.

10-4-2 *The Gospel of Wealth*, 1889

There are but three modes in which surplus wealth can be disposed of. It can be left to the families of the descendents; or it can be bequeathed for public purposes; or, finally, it can be administered by its possessors during their lives. Under the first and second modes most of the wealth of the world that has reached the few has hitherto been applied. Let us in turn consider each of these modes. The first is the most injudicious. In monarchical countries, the estates and the greatest portion of the wealth are left to the first son, that the vanity of the parent may be gratified by the thought that his name and title are to descend unimpaired to succeeding generations. … Under republican institutions the division of property among the children is much fairer; but the question which forces itself upon thoughtful men in all lands is, Why should men leave great fortunes to their children. If this is done from affection, is it not misguided affection. Observation teaches that, generally speaking, it is not well for the children that they should be so burdened. …

There are instances of millionaires' sons unspoiled by wealth, who, being rich, still perform great services to the community. Such are the very salt of the earth, as valuable as, unfortunately, they are rare. It is not the exception however, but the rule, that men must regard; and, looking at the usual result of enormous sums conferred upon legatees, the thoughtful man must shortly say, "I would as soon leave to my son a curse as the almighty dollar," and admit to himself that it is not the welfare of the children, but family pride, which inspires these legacies.

As to the second mode, that of leaving wealth at death for public uses, it may be said that this is only a means for the disposal of wealth, provided a man is content to wait until he is dead before he becomes of much good in the world. … Men who leave vast sums in this way may fairly be thought men who would not have left it at all had they been able to take it with them. …

There remains, then, only one mode of using great fortunes; but in this we have the true antidote for the temporary unequal distribution of wealth, the

reconciliation of the rich and the poor… Under its sway we shall have an ideal State, in which the surplus wealth of the few will become, in the best sense, the property of the many, because administered for the common good; and this wealth, passing through the hands of the few, can be made a much more potent force for the elevation of our race than if distributed in small sums to the people themselves. …

The rich man is thus almost restricted to following the examples of Peter Cooper, Enoch Pratt of Baltimore, Mr. Pratt of Brooklyn, Senator Stanford, and others, who know that the best means of benefiting the community is to place within its reach the ladders upon which the aspiring can rise—parks, and means of recreation, by which men are helped in body and mind; works of art, certain to give pleasure and improve the public taste, and public institutions of various kinds, which will improve the general condition of the people—in this manner returning their surplus wealth to the mass of their fellows in the forms best calculated to do them lasting good.

Thus is the problem of the Rich and Poor to be solved. The laws of accumulation will be left free; the laws of distribution free. Individualism will continue, but the millionaire will be but a trustee for the poor; intrusted [sic] for a season with a great part of the increased wealth of the community, but administering it for the community far better than it could or would have done for itself. The best minds will thus have reached a stage in the development of the race in which it is clearly seen that there is no mode of disposing of surplus wealth creditable to thoughtful and earnest men into whose hands it flows save by using it year by year for the general good. This day it already dawns. But a little while, an although, without incurring the pity of their fellows, men may die sharers in great business enterprises from which their capital cannot be or has not been withdrawn, and is left chiefly at death for public uses, yet the man who dies leaving behind millions of available wealth, which was his to administer during life, will pass away "unwept, unhonored, and unsung," no matter to what he uses he leaves the dross which he cannot take with him. Of such these the public verdict will then be: "The man who dies thus rich dies disgraced."

10-4-2 (cont.) Such, in my opinion, is the true Gospel concerning Wealth, obedience to which is destined some day to solve the problem of the Rich and the Poor, and to bring "Peace on earth, among men Good Will."

10-4-3 "Thrift," 1909

The Socialistic system, as we shall see, does not harmonise with our present home and family relations, which many of us treasure, for their holy and ennobling influence upon human life, as the most precious of all institutions.

We find it also attacks or belittles one of the virtues which, as we believe, lie at the root of the progress of our race, that of Thrift.

Most men and women are born to poverty. Comparatively few are provided for and free to spend lives of ease. The vast majority must work to live. Fortunately for himself, in all probability Keir Hardie is no exception. If he had been one of the few born to competence, he might never have attained eminence through service to his fellows. In his booklet in the "Labor Ideal" series (p. 38) after writing that the Sermon on the Mount is full of the spirit of pure Socialism, he continues, "Nay, in its lofty contempt for thrift and forethought, it goes far in advance of anything ever put forward by any Communist, ancient or modern."

Thrift cannot commend itself to the true Socialist, who forbids private capital, but the story of the talent hid in the ground inculcates the duty of man not only to guard his capital but to increase it, and we are told that "he that provides not for those of his own house hath denied the faith and is worse than an infidel."

Proper provision certainly requires a reserve fund for contingencies. If we were to divide the vast army of workers of mature age into two classes, the savers and the spendthrifts, we should practically separate the creditable from the discreditable, the exemplary from the pitiable, the progressive from the back-

sliders, the sober from the intemperate. A visit to their respective homes would confirm this classification. The thrifty would be found not only the best workmen, and foremost in the shop, but the best citizens and the best husbands and fathers, the leaders and exemplars of their fellows. Many are those who have risen from the ranks of manual labor and achieved reputation for useful work performed for the community, and been held in general esteem as model citizens. Much good have they accomplished for their fellows. That they were thrifty, thoughtful men goes without saying. They could not otherwise have risen. If the workmen depositors in savings banks, members of friendly and of building societies, cooperative stores, and similar organisations were to march in procession, preceded by the workmen who are not, spectators would take heart again after their depression from seeing the first. If the workmen who own their homes were to march and be followed by those who do not, the contrast in appearance would be striking.

Apply to the masses of men any of the tests that indicate success or failure in life, progress or stagnation, valuable or worthless citizenship and none will more clearly than that of thrift separate the well-behaved, respected and useful from the unsatisfactory members of society.

The writer lived his early years among workmen and his later years as an employer of labor, and it is incomprehensible to him how any informed man, having at heart the elevation of manual laboring men, could fail to place upon the habit of thrift the highest value, second only to that of temperance, without which no honorable career is possible, for against intemperance no combination of good qualities can prevail. Temperance and thrift are virtues which act and react upon each other, strengthening both, and are seldom found apart.

The pure, elevating, happy home with wife and children is the product of both. When some part of the weekly earnings is not saved all is not as well with that home as could be wished.

NB: This curriculum has been designed to work hand in hand with IAV's online Thrift Collection at http://www.americanvalues.org/thrift-collection/, where these readings, as well as many other primary sources on thrift, can be found.

Unit 10: Thrift Visionaries — Lesson 10-5

Elbert Hubbard: Thrift as Handicraft

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes
Materials/Resources:	David Blankenhorn, "A Person Who Makes Beautiful Things," 2008; Elbert Hubbard, *The Roycroft Shop, Being a History*, 1908; "Consecrated Lives," 1916; and "Declaration," 1908, located at the end of this lesson.
Objective(s):	Students will analyze Elbert Hubbard's philosophy of thrift as handicraft through primary source readings and apply it by finding quality goods available in the modern day.
Quick-write/hook:	"To remain on earth you must be useful, otherwise Nature regards you as old metal, and is only watching for a chance to melt you over." What is the obvious thrift message in this Elbert Hubbard quote? Can you find some less obvious or more subtle allusions to the spirit of thrift in this quote?

Narrative

- Provide the following background information either as lecture/notes or as a slideshow:

» In the U.S., the Victorian Era coincided with the Industrial Revolution, and Victorian style was considered a symbol of wealth in a period in which the social classes were becoming increasingly polarized.

» Due to the growth of factories, mass produced consumer goods were readily available even to poor people to allow them to mimic the fashions of the upper classes.

» Progressive thinkers and artists, following the English socialist William Morris, preached against the accumulation of useless consumer goods in the latter part of the Victorian Era.

» In the United States, this protestation against Victorianism manifested in what became known as the Arts and Crafts movement, a style of design, manufacture, and architecture that stressed simplicity, handicraft, and usefulness in objects.

- Have students read background information on Elbert Hubbard's Roycroft community:

» 10-5-1, David Blankenhorn, "A Person Who Makes Beautiful Things," 2008

» 10-5-2, Elbert Hubbard, *The Roycroft Shop, Being a History*, 1908

- Ask students to assess the Hubbard's arts and crafts community in terms of thrift.

- Using the following sources by Elbert Hubbard, have them analyze the value of simplicity in artisanship and design inherent in the thrift ethic:

» 10-5-3, “Consecrated Lives,” 1916

» 10-5-4, “Declaration,” 1908

- Document-based question: How is Elbert Hubbard’s life and work illustrative of thrift, with particular regard to the first pillar of industry? Cite specific examples from the texts in your response.

- Have students find a modern product that illustrates simplicity and useful design, or, describe or design one of their own. Students must be able to justify why this product or object would conform to Hubbard’s standards, which means they also must be able to define Hubbard’s standards of quality, usefulness, and beauty.

- Extended Activity: Elbert Hubbard’s Roycroft community started as a printer and a book-bindery. With simple supplies and instruction, students can learn to hand-bind simple craft books. Refer to this video for instruction, or collaborate with an art teacher:
  https://www.youtube.com/watch?v=j-r6c_trSxY
  Required materials:

» Several sheets of blank or colored paper for the pages. Two pieces of thicker paper, cardstock, or chipboard for the covers. Ruler or straight-edge, and a pen or pencil

» Awl or screwpunch (thumbtacks can be substituted to punch holes)

» Needle

» Thread (waxed bookbinding thread is preferable, but regular sewing thread can be substituted by doubling it)

Resources

10-5-1 David Blankenhorn, "A Person Who Makes Beautiful Things," 2008

Elbert Hubbard was born in Bloomington, Illinois, on June 19, 1856. As a young man he worked on a farm, in a printing office, in the West as a cowboy, and in a soap factory, of which he later became manager, and, several years later, partner. He sold his interest in the soap factory in order to attend Harvard College. On a trip to Europe in 1892, he met the artist, writer, printer, and socialist leader William Morris, whose ideas deeply influenced Hubbard.

In 1895, seeking to emulate Morris and inspired by the larger arts and crafts movement of the period, Hubbard founded the Roycrofters in East Aurora, New York-a residential community built around a cluster of cooperative businesses, including a printing press, a publishing house, a bookbinding business, a lecture program, blacksmithing, carpentry, and basket weaving. From this base in East Aurora, Hubbard wrote many books, pamphlets, articles, and "preachments" and in the early years of the twentieth century became one of the most popular lecturers in the United States.

He did not drink or smoke. He told everyone who would listen that at Roycrofters, "fresh air is free, and outdoor exercise is not discouraged." Most of the money he made as a lecturer and author, he gave to Roycrofters, which operated financially on share-and-share-alike, cooperative principles. Hubbard and his wife Alice died on May 7, 1915, in the Irish Sea when the ship on which they were passengers, the Lusitania, was sunk by German torpedoes.

Hubbard understood thrift and wrote about it eloquently. He also practiced thrift in multiple and interesting ways, both personally and in his conception and leadership of the Roycrofters.

10-5-2 Elbert Hubbard, *The Roycroft Shop, Being a History*, 1908

The old tendency to make things cheaper, instead of better, in the book line is a fallacy, as shown in the fact that within ten years there have been a dozen failures of big publishing houses in the United States. The liabilities of these bankrupt concerns footed the fine total of fourteen million dollars. The man who made more books and cheaper books than any one concern ever made, had the felicity to fail very shortly, with liabilities of something over a million dollars. He overdid the thing in matter of cheapness—mistook his market. Our motto is, "Not How Cheap, But How Good."

This is the richest country the world has ever known, far richer per capita than England—lending money to Europe. Once Americans were all shoddy—pioneers have to be, I'm told—but now only a part of us are shoddy. As men and women increase in culture and refinement, they want fewer things, and they want better things. The cheap article, I will admit, ministers to a certain grade of intellect; but if the man grows, there will come a time when, instead of a great many cheap and shoddy things, he will want a few good things. He will want things that symbol solidity, truth, genuineness and beauty. …

At the Roycroft Shop the workers are getting an education by doing things. Work should be the spontaneous expression of a man's best impulses. We grow only through exercise, and every faculty that is exercised, becomes strong, and those not used atrophy and die. Thus how necessary it is that we should exercise our highest and best! To develop the brain we have to exercise the body. Every muscle, every organ, has its corresponding convolution in the brain. To develop the mind, we must use the body. Manual training is essentially moral training; and physical work is at its best mental, moral and spiritual—and these are truths so great and yet simple that until yesterday many wise men did not recognize them.

At the Roycroft Shop we are reaching out for an all-round development through work and right living. And we have found it a good expedient—a wise business policy. Sweat-shop methods can never succeed in producing

beautiful things. And so the management of the Roycroft Shop surrounds the workers with beauty, allows many liberties, encourages cheerfulness and tries to promote kind thoughts, simply because it has been found that these things are transmuted into good, and come out again at the finger-tips of the workers in beautiful results. So we have pictures, statuary, flowers, ferns, palms, birds, and a piano in every room. We have the best sanitary appliances that money can buy; we have bathrooms, shower-baths, library, rest-rooms. Every week we have concerts, dances, lectures.

Beside being a workshop the Roycroft is a School. We are following out a dozen distinct lines of study, and every worker in the place is enrolled as a member of one or more classes. There are no fees to pupils, but each pupil purchases his own books—the care of his books and belongings being considered a part of one's education.

10-5-3 "Consecrated Lives," 1916

Here's a thought, Dearie, that I give to you because I haven't a very firm grasp upon it myself. In order to clarify my mind I explain it to you. And thus, probably, do I give you something which is already yours. Grateful? Of course you are—there!

The thought is this—but before I explain it let me tell of what a man saw in a certain cottage in Denmark. And it was such a little whitewashed cottage, too, with a single, solitary rosebush clambering over the door! An Artist, his Wife and their Little Girl lived there. There were four rooms, only, in this cottage—a kitchen, a bedroom, a workroom and the Other Room.

The kitchen was for cooking, the bedroom for sleeping, the workroom for work, and the Other Room was where the occupants of the cottage received their few visitors. When the visitors remained for tea or lunch, the table was spread in the Other Room, but usually the Artist, his Wife and their Little Girl ate their meals in the kitchen, or in Summer on the porch at the back of the house.

Now the Artist painted pictures, and his Wife carved beautiful shapes in wood; but they didn't make much money—in fact, no one seemed to know them at all. They didn't have funds to accumulate a library, and perhaps would not if they had. But still they owned all the books written by Georg Brandes. These books were kept in a curious little case, which the Artist and his Wife, themselves, had made.

And before the case of books was an ancient Roman lamp, suspended from the ceiling by a chain. And the lamp was kept always lighted, night and day. Each morning before they tasted food, the man and his Wife read from Georg Brandes, and then they silently refilled, trimmed and made the lamp all clean and tidy.

Oho! why, your eyes are filling with tears—how absurd!—and you want to hear more about the Artist and his Wife and the Little Girl! But, bless me! that is all I know about them.

However, I do know that Georg Brandes is one of the Apostles of the Better Day. His message is a plea for beauty—that is to say, harmony. He would have us live lives of simplicity, trust, honesty and gentleness.

He would have us work for harmony and love, instead of for place and power. Georg Brandes is an individualist and a symbolist. He thinks all of our belongings should mean much to us, and that great care should be exercised in selection. We need only a few things, but each of these things should suggest utility, strength, harmony and truth. All of our actions must be suggestive of peace and right.

10-5-4 "Declaration," 1908

I hold these truths to be self-evident:
That man was made to be happy;
That happiness is only attainable through useful effort;
That the best way to help ourselves is to help others;
That useful effort means the proper exercise of all our faculties;
That we grow only through this exercise;
That education should continue through life, and the joys of mental endeavor should be, especially, the solace of the old;
That where men alternate work, study and play in right proportion, the brain is the last organ of the body to fail. Death for such has no terrors;
That the possession of wealth can never make a man exempt from useful, manual labor;
That if all would work a little, none would be overworked;
That if no one wasted, all would have enough;
That if none were overfed, none would be underfed;
That the rich and "educated" need education quite as much as the poor and illiterate;
That the presence of a serving class is an indictment and a disgrace to our civilization;
That the disadvantage of having a serving class falls most upon those who are

10-5-4 (cont.) served, and not upon those who serve—just as the real curse of slavery falls upon the slave-owner;

That the presence of a serving class tends toward dissolution instead of co-operation;

That the people who are waited on by a serving class cannot have a just consideration for the rights of others, and that they waste both time and substance, both of which are lost forever, and can only partially be made good by additional human effort;

That the person who lives on the labor of others, not giving himself in return to the best of his ability, is really a consumer of human life;

That the best way to abolish a serving class is for all to join it;

That in useful service there is no high nor low;

That all duties, offices and things which are useful and necessary are sacred, and that nothing else is or can be.

NB: This curriculum has been designed to work hand in hand with IAV's online Thrift Collection at http://www.americanvalues.org/thrift-collection/, where these readings, as well as many other primary sources on thrift, can be found.

Unit 10: Thrift Visionaries — Lesson 10-6

Independent Research

Grade Level:	9-12
Timeframe:	1-2 class periods, 45-60 minutes each
Materials/Resources:	Andrew Yarrow, "Leaders of the Thrift Movement," 2014, located at the end of this lesson.
Objective(s):	Students will conduct their own research, using "Leaders of Thrift Movement" and the Thrift Collection (http://www.americanvalues.org/thrift-collection/) on a leader of the Thrift Movement, and based on the format of lessons 10.1-10.5, create and share a lesson on that leader with the class.

Resources

10-6-1 Andrew Yarrow, "Ten Leaders: Allies and Strange Bedfellows," 2014

The early twentieth-century American thrift movement included a wide array of organizations, many of which had colorful and compelling leaders such as S. W. Straus of the American Society for Thrift, Sara Louisa Oberholtzer of the Women's Christian Temperance Union's school savings bank division, and Roy Bergengren of the Credit Union National Extension Bureau. Some were wealthy philanthropists like Adolph Lewisohn and Straus. Some were ardent reformers, like Bolton Hall, Charles Stelzle, and Bergengren. While some were politically conservative, like Straus and Oberholtzer, others—like Maggie Walker, Hall, and Stelzle—espoused quite progressive positions.

The movement had many spokespeople like Arthur Chamberlain and Straus and local leaders like Anna Kelton Wiley in Washington, D.C., and Walker in Richmond, Virginia. Many organizations worked together, particularly in planning National Thrift Week activities at the local level and at national conferences like the 1924 gathering in Washington and the 1926 one in Philadelphia, most of their leaders had surprisingly little to do with one another. Lewisohn, chairman of the YMCA's National Thrift Committee, promoted Thrift Week with J. Robert Stout of the Educational Thrift Service, who also became chairman of the executive committee of National Thrift Week. However, Lewisohn and Straus, both wealthy Jewish financiers, philanthropists, and thrift advocates, attended Jewish philanthropic events in New York and were a part of Palm Beach's Jewish elite, but appear not to have been at the same ones, and it is notable that Straus did not attend National Thrift Week or YMCA gatherings chaired by Lewisohn. On the other hand, Straus worked closely with Arthur Chamberlain, who he appointed to lead his American Society for Thrift.[1]

While there were thousands of educators, authors, and others who promoted thrift between the 1910s and about 1930, this chapter will provide snapshots of ten of the movement's more notable figures, focusing on four categories of

leaders—the financiers, the educators, the radicals, and the thrift institutionalists.

The Financiers

Many of the commercial bankers, industrialists, and other businessmen who supported thrift represented the politically conservative flank of the movement, seeing thrift as a set of beliefs to restrain working-class radicalism and draw workers and immigrants into the practices and ideology of American capitalism and finance. However, two of the movement's most prominent leaders were financiers—S. W. Straus and Adolph Lewisohn—who made thrift a major sidelight of their long careers. Straus was more of a zealot, cajoling educators and political leaders to see thrift instruction as a national imperative. Conversely, Lewisohn was both more of a polyglot philanthropist, making thrift but one of several major causes that he supported, and someone who consorted with Presidents and lived flamboyantly.

Simon William Straus

Simon William Straus—a wealthy Jewish businessman and philanthropist who developed the mortgage real estate bond that helped finance thousands of early twentieth-century American buildings, was arguably the most prominent and tireless leader of the thrift movement during its heyday. Straus founded the American Society for Thrift (AST) in 1913, prodded the National Education Association (NEA) to establish a National Committee on Thrift Education, and wrote the *History of the Thrift Movement in America* (1920) and countless essays and articles promoting thrift.[2]

Straus advanced a muscular, moralistic idea of thrift. It entailed "the exercise of the will, the development of stamina, the steadfast refusal to yield to temptation," he said. He damned waste of resources, time, and energy. He argued with an almost religious zeal that thrift would benefit everyone, helping even

10-6-1 (cont.) the poorest escape poverty and dependence. And he crusaded for thrift to be taught to every schoolchild.[3]

Something of a scold, and given to long-winded speeches, Straus castigated the American people as "unthrifty," given to waste, extravagance, and get-rich-quick schemes. He attacked both the wealthy and labor agitators for wanting "to satisfy every whim and follow every fashion." He was a foe of radical movements, and saw thrift as a "stabilizing influence" for society. Dispelling the idea that thrift was merely about saving money, he said, "Thrift is not an affair of the pocket, but an affair of character."[4]

Given to hyperbole, Straus declared in 1915, when he organized the first International Congress for Thrift at the Panama-Pacific Exposition in San Francisco: This is "the first time in the history of the world that a body of men and women ever came together for the purpose of definitely inaugurating a national thrift movement along broad educational lines . . . Words are incapable of describing the magnitude, significance and possibilities of this movement, if we are faithful to our duties and our opportunities. For if we shall lead humanity into more thrifty ways, and especially our fellow American citizens, we shall, in reality, be turning many a human soul from penury to prosperity, from want to affluence, from failure in everything to success in Everything."[5]

During the 1915 conference, Straus persuaded California Gov. Hiram Johnson to proclaim August 11 as "Thrift Day" and took his crusade to the NEA, which was meeting concurrently in Oakland. He persuaded the teachers' association to appoint a committee to "take such steps as might be necessary to give thrift a place in the curricula of the public schools of the nation." Arthur Chamberlain, secretary of the California Council of Education, became the committee's chair and Straus's right-hand man as AST president. The NEA joined Straus's American Society for Thrift to launch the first of what were to be many thrift essays contests. By the second contest in 1916, more than 100,000 students and adults submitted 1,000-word essays, with medals given for the best discussions of thrift. Straus went to the federal Bureau of Education, whose commissioner appointed him an advisor on thrift education.[6]

When U.S. entry into the First World War made thrift a national cause, advanced by President Woodrow Wilson and the U.S. Department of the Treasury, Straus promoted the sale of Thrift Stamps and Liberty Bonds and convinced many governors to declare National Thrift Day on the Sunday before Labor Day. Straus worked with the government as well as the NEA, YMCA, the American Bankers' Association, and other leading thrift proponents to make thrift a national priority.[7]

Straus brought together a motley crew of governors and educators, suffragists and industrialists to become members and advisors to the American Society for Thrift. The AST opened its headquarters at 565 Fifth Avenue in midtown Manhattan, began publishing Thrift Magazine in 1919, and issued many pamphlets geared to children and adults. Straus wrote syndicated newspaper columns called "Little Talks on Thrift," which received wide distribution during the 1920s. He traveled widely, speaking on thrift in the United States and Europe, often unfavorably comparing America's "thriftlessness" to more thrifty habits across the Atlantic. He also was instrumental in organizing many thrift conferences, including what was to be the largest—a 1924 gathering in Washington, D.C., that was attended by representatives of 150 organizations.

Straus, who was born in Ligonier, Indiana in 1866, took over his father's Chicago banking business in 1898 and incorporated it as S. W. Straus & Company in 1905. Four years later, his growing business floated the first real estate bond to finance construction of an office building. During the next two decades, Straus's business financed many of America's early skyscrapers, including the Chrysler and Chanin buildings in New York, as well as many hotels and apartment buildings. As his firm grew, he built a thirty-two-story headquarters in Chicago, moved the company to New York in 1915, and eventually opened branches in more than fifty cities and more than 1,000 employees. He also founded banks in both New York and Chicago, and owned the luxurious Alba Hotel and Sun-and-Surf Beach Club in Palm Beach, Florida. Straus encouraged thrift among his workers by pioneering the idea of a matching savings program, and also attempted to launch an employee-management plan for one of his Chicago businesses.[8]

10-6-1 (cont.) Straus, who married Hattie Klee in 1893 and had three children, gave to Jewish and other philanthropies in both the United States and Europe, and was honored by the French government in 1927 for his charitable work. He died in 1930.[9]

Adolph Lewisohn

Adolph Lewisohn, a German Jewish investment banker, copper magnate, and philanthropist, was a co-founder of the YMCA's National Thrift Committee in 1916 and was a leading figure in the American thrift movement into the 1930s. A "short, animated man with a shrewd philosophical air," Lewisohn's temperament and beliefs differed notably from Straus's, and he had a rich and varied life in which promoting thrift was but one of many interests.

Lewisohn chaired the Y's thrift committee through 1933, presiding over thrift luncheons at the Bankers' Club and thrift dinners at the Astor Hotel every year during National Thrift Week. He became honorary chairman of the National Thrift Week committee, wrote editorials and other articles about thrift, and spoke in many public forums and on the radio about the virtues of thrift. Lewisohn's prominence among business and financial leaders helped entice many of New York's elite to support the thrift movement.

He tended to define thrift in more practical terms than Straus and others. Lewisohn came close to equating thrift with efficiency and careful budgeting, with the aim of helping individuals of modest means become independent.[10]

Born in Hamburg, Germany in 1849, he emigrated to New York as a sixteen-year-old to join his father's mercantile business, which imported ostrich feathers to be sold to carpet makers and bought pig hair and bristles to be used in mattresses and brushes. Using the profits from these enterprises, Adolph and his brother, Leonard, established Lewisohn Brothers in 1872 and became involved in trading metals. In 1879, they acquired copper mines in Montana, followed by other mines in Tennessee and Arizona. Having met Thomas

Edison, Lewisohn saw the future importance of electricity and recognized the value of copper for electrical wiring. By the late 1880s, they formed the United Metals Selling Company with businessmen William Rockefeller—the brother of John D. Rockefeller, the founder of Standard Oil—and Henry Rogers. At one point, they controlled 55 percent of the U.S. copper market.

By the time that Leonard left the business in 1901, Adolph's business interests had expanded to include gold and platinum mines in Colombia and the new brokerage and investment house, Adolph Lewisohn & Sons. Having become a multimillionaire by his late 40s, Lewisohn turned his attention to the arts and civic matters.

He collected paintings, statues, rare books, and manuscripts, filling his mansion at 881 Fifth Avenue with works by Cezanne, Degas, Gauguin, Renoir, Monet, and Picasso. In addition to his 400-acre estate in Ardsley, N.Y. and home, "Adelawn," on the New Jersey shore, Lewisohn in 1904 bought and developed a great private camp on Upper Saranac Lake in the Adirondacks, Prospect Point, which included a collection of Bavarian-style chalets and Japanese shrines. When he summered there, he would bring his servants and relatives, along with his French, voice, and dancing instructors, and a troop of gardeners who helped him raise prize chrysanthemums and cultivate what were said to be among America's finest gardens. Always living flamboyantly, Lewisohn danced and sang in his deep baritone in French, German, Italian, and Hebrew at his birthday parties in his Manhattan ballroom until his ninetieth year. After Hitler's rise to power, Albert Einstein played violin in Lewisohn's home for one of many benefits for Jewish scientists and others escaping from Nazi Germany.

While this pedigree and lifestyle makes Lewisohn an unlikely proponent of thrift, he was active in progressive causes during the last thirty-five years of his life. Once called "New York's most useful citizen," Lewisohn was involved with issues ranging from the care of dependent children to prison reform. He spoke at the first White House Conference on Children, organized by Teddy Roosevelt in 1909 and was an early member of the National Child Labor Committee. Lewisohn chaired a committee on penal reform, appointed by New York

10-6-1 (cont.) Gov. Al Smith, which led to recommendations that prisoners should be employed in occupations that they could take up after leaving prison. Lewisohn was even said to have given money to the socialist newspaper, *The Masses*.

Very much a member of New York's German-Jewish elite chronicled in Stephen Birmingham's *Our Crowd* and active in Jewish philanthropies geared to education and children, Lewisohn may seem a curious choice for the Protestant-dominated Young Men's Christian Association to have made their leading spokesman on thrift. Nonetheless, when President Coolidge reached out to the Y for its thrift work, it was Lewisohn to whom he turned. Similarly, throughout the decade and a half when he headed the Y's National Thrift Committee, it was Lewisohn who was most quoted by the *New York Times* and *Wall Street Journal*.

Lewisohn, who married Emma Cahn in 1878 and had five children (one daughter married investment banker Arthur Lehman), also made huge bequests to Columbia University, the City College of New York, the Metropolitan Opera, and the Brooklyn Museum, which acquired much of his art collection. Columbia University named its stadium Lewisohn and, belatedly, its School of Mines, which Columbia president Nicholas Murray Butler was originally reluctant to do because of the philanthropist's Jewish background. Was it ironic that a great thrift advocate like Lewisohn had spent or given away most of his money by the time he died in 1938? Perhaps not, in light of the conscientious choices he made in disbursing his fortune. A friend of every president from Teddy Roosevelt to Herbert Hoover, Lewisohn was praised by former President William Taft in 1917, who said, "This country is far better off for Mr. Lewisohn's coming. He has . . . has helped the community by his forethought, his enterprise and the practice of sound business principles. The great field, however, in which he has shown his highest civic usefulness is . . . by devoting his great wealth to aiding his fellowmen."[11]

The Educators

Although Straus and Lewisohn clearly promoted thrift education, it was figures like Sara Oberholtzer, Arthur Chamberlain, and Robert Stout who were instrumental in bringing thrift into America's schools and to the attention of the nation's teachers. Oberholtzer, a temperance movement leader, devoted more than thirty years to spreading the idea of school savings banks, seeing thrift as a broad philosophy of self-control and an integral part of character education. Chamberlain, a California educator who Straus called upon to lead the American Society for Thrift and who became chairman of the National Education Association's National Committee on Thrift Education, was an indefatigable advocate of making thrift a part of primary and secondary school curricula. By contrast, Stout—who chaired the National Thrift Committee in the 1930s and was a led the International Benjamin Franklin Society—was an entrepreneur who established a profitable company that served as a middleman between thousands of school savings banks and commercial banks.

Sara Louisa Oberholtzer

Sara Louisa Oberholtzer, a Philadelphia journalist, poet, and temperance crusader, was the leading promoter of school savings banks between 1890 and the late 1910s. Born Sara Louisa Vickers in Pennsylvania in 1841, she was a leading figure in the Women's Christian Temperance Union (WCTU), was active in a variety of women's causes in both the United States and internationally.

In 1888, when Oberholtzer attended a convention of the recently formed American Economic Association, she became captivated by the work of a New York City school principal who had set up a savings banks for his students. The principal, a Belgian immigrant named John Thiry, had seen banks in European schools and believed that they would be a good way to teach children about money and thrift. Oberholtzer ran with the idea and convinced her WCTU superiors to create a School Savings Bank division and make her its National Superintendent in 1890. She argued that every Prohibitionist should support

10-6-1 (cont.) school savings because they taught children the evils of waste and want," which she called the "companions of intemperance."

Oberholtzer traveled the country, speaking and writing about the virtues of school banks. Their goal was than the "inculcation of the principles of thrift, honesty and self-responsibility; the upbuilding, through the schools, of prosperity and stability for home and State; the improvement of the organic, social and economical conditions under which we live; the moral and financial welfare of the nation."[12]

Thrift was a foundational value for Oberholtzer, who saw it as the critical determinant of individual and national success. It was the best antidote to many of the nation's problems—poverty and inequality, drunkenness, and crime. Oberholtzer inveighed against "the unequal distribution of wealth, which results in great wealth and abject poverty," and called for "the diffused possession of property." To her, the remedy was to teach thrift. In one of her earliest writings on the subject, "A Plea for Economic Teaching" (1889), she said: "What we need most as a nation to distribute the wealth of our country properly is a general knowledge of economy and thrift."

"We all know that thrift and industry are the strong back bones of an individual as well as of a nation, and that in every country the frugal and industrious will always rise among his mates, above the ordinary scale of morality and happiness," she said. "Lack of industry and economy is the great cause of poverty, crime, vice, pauperism and intemperance . . . The lazy and spendthrift land on a barren coast."

In subsequent writings and speeches, she declared that thrift, in general, and school savings banks, in particular, would lead to "purer lives," independence, self-reliance, and manliness.

Oberholtzer published countless pamphlets, distributing them by the tens of thousands, as well as a quarterly magazine called *Thrift Tidings*, or the *Little School Savings Bank Quarterly*, which she edited from 1907 to 1923. This

slender publication included updates about school savings banks around the country. She carefully chronicled the movement's growth, recoding precise numbers of students participating and savings accumulated in dozens of communities. She reported that the number of student depositors increased from about 28,000 in 1891 to 400,000 in 1915.

Oberholtzer offered awards to states with the most banks and the most meetings to explain school savings banks. Articles addressed legislative efforts such as Massachusetts' 1911 compulsory thrift education law and the 1911 federal Postal Savings Bank bill. In the magazine, she also told stories of how children's saved money benefited individuals and communities. In one case, school savings bank deposits helped fund the building of a church. In another, $80 enabled a boy who had lost a leg to buy a wooden one.[13]

Thrift Tidings typically opened with a paragraph of Oberholtzer's homespun philosophy. In the April 1909 issue, for example, she wrote: "In order that thrift and prosperity abound, it is necessary that people understand the practical use of time and money."

Oberholtzer wrote how-to manuals for schools developing banks, as well as poems and songs such as "Save Your Pennies" and "A School Savings Rally." At least 50,000 copies of one pamphlet, "How to Institute a School Savings Bank" (1913), were distributed. She also spoke at national and international conferences, won over government leaders in the U.S. Bureau of Education, which published her 1914 essay on school savings banks, and told stories of trekking fifteen miles in a day to interest additional schools.[15] In a poem called "The Browns," Oberholtzer wrote: "We owe our knowledge to the schools/The Browns in chorus say,/If any don't teach Savings Banks/They're quite behind the day."

By the late 1910s, many others—including S. W. Straus and the National Education Association—were working to expand thrift education and school banks. Indeed, the movement proved to be such a success, that the number of schools with banks grew from a handful at the turn of the twentieth century to 3,000 in 1922 and 15,000 in 1929.[15]

10-6-1 (cont.) As she wrote in the final issue of her magazine "*Thrift Tidings*, the humble carrier of the . . . coming of school savings banks, is not especially needed now, because the natural forces have heard and heeded, and the thrift teaching has proved of such value it . . . is being so widely taken up."[16]

Oberholtzer also published a number of volumes of poetry. Some of her poems were set to music as hymns. Married in 1862 to John Oberholtzer, she had one son and died in 1930.[17]

Arthur Henry Chamberlain

Born in Chicago in 1870, Arthur Henry Chamberlain, an educator and textbook writer, became one of the thrift movement's foremost spokesmen after the National Education Association (NEA) named him chairman of the newly formed National Committee on Thrift Education in 1915 and S. W. Straus appointed him as a leader of his American Society for Thrift (AST). Not one for understatement, he said in 1921: "Never was the need for thrift, practically applied, so great as at the present time."[18]

His 1919 book, *Thrift and Conservation: How to Teach It*, written with his brother James Franklin Chamberlain, was one of the more exhaustive, if not terribly original, explications of the thrift movement's philosophy. He also wrote one of the many thrift textbooks of the period, *Thrift Education: Course of Study Outline for Use in Years One to Eight Inclusive* (1928), edited a thrift book series for the Philadelphia publisher Lippincott, and edited the AST's *Thrift Magazine*.

In his books, articles, and lectures, Chamberlain described thrift as earning, managing, planning, and saving, while avoiding waste and extravagance. He emphasized that thrift was about more than amassing wealth. Its "social aspects" included thrift of time, energy, health, and natural resources. "Thrift is the habit of character that prompts one to work for what he gets, to earn what is paid him; to invest part of his earnings; to spend wisely and well; to save, but not to hoard," he declared.[19]

Chamberlain tirelessly advocated for expanding instruction in thrift in the schools, beginning *Thrift and Conservation* by declaring: "The need for public school instruction in the principles of thrift education was never so great or apparent as at the present time. The Americans are a most prodigal people." Year after year, at NEA conferences, he urged teachers and school administrators to either create special classes in thrift or integrate it into virtually every subject. At the 1924 National Conference on Thrift Education in Washington, D.C.—the movement's largest single gathering, which Chamberlain chaired—he said that math, geography, literature, the sciences, industrial arts, and home economics could all "be enriched and vitalized if they be taught in the light of the principles of thrift."[20]

At the 1926 National Thrift Conference in Philadelphia, Chamberlain reported that four million children were depositors in school savings banks in 10,000 cities across the nation and that eight million elementary and secondary students were studying thrift in school. By the time he published his thrift textbook two years later, the thrift movement had already reached its zenith.[21]

While Chamberlain was very much a leader of the movement, his eclectic career provides little suggestion that thrift would become a major interest. After serving as a school principal in Illinois, he came to California at age twenty-six, when he was appointed professor at the new Throop Polytechnic Institute in Pasadena, which became Cal Tech in 1920. Chamberlain headed the manual-training department and was acting president of the Institute. He also became state director of the California NEA in the early 1900s.

Chamberlain wrote several books on vocational and elementary education, including *The Condition and Tendencies of Technical Education in Germany* (1908) and *The Growth of Responsibility and Enlargement of Power of the City School Superintendent* (1913). With his brother, he also authored a series of geography textbooks about each of the world's continents. One review of their Asia book criticized it for "the priggish doctrine that everything outside our own little parish is outlandish." [22] Chamberlain died in 1942.

10-6-1 (cont.) **J. Robert Stout**

J. Robert Stout, a Ridgewood, N.J., banker and publisher who was born in 1878, was a thrift promoter who turned thrift education into a profitable business. For many years the chairman of the juvenile section of the YMCA's National Thrift Committee and chairman of the National Thrift Week Committee, Stout founded the Educational Thrift Service (ETS) in 1914.

The company served as an intermediary between commercial banks and school savings banks, which were proliferating in the nation's schools in the 1910s and 1920s. ETS worked with schools, providing students with passbooks and keeping records of thousands of small deposits for the banks. While banks got good publicity for supporting thrift education, ETS earned a profit. The firm became so successful by the early 1920s that it occupied four floors of New York's Woolworth Building.

Stout and his brother Rex, who became a prominent mystery novelist, promoted school savings by sending their *ETS Gazette* to 30,000 teachers a months. They hired sales people to go on the road to drum up more accounts. Stout, who was also a founder and leader of the International Benjamin Franklin Society, arranged for schools with 100 percent enrollment to get buttons and collotype photos of Franklin and Lincoln.

"All children possess a natural saving instinct," he said. "Cooperation between banks and schools can do much to encourage thrift."

At the 1924 Washington thrift conference, John Stout, another brother involved with ETS, claimed that the company had helped 1.6 million boys and girls to become bankers. While Stout profited, he also frequently opined on thrift. As chair of the National Thrift Committee, he was a public face of the thrift movement, corresponding with President Herbert Hoover in 1932.

Stout, who was also president of a bank in Ridgewood, wrote an eccentric 1934 book, *Myself: A Profit and Loss Statement—Evaluating Ego, Income and*

Outgo, a Search for Values, in which his topics ranged from savings and charity to bathing and sneezing. Stout died in 1965. [23]

The Radicals

The thrift movement's more radical side included conservationists, labor activists like Charles Stelzle, civil rights pioneers like Maggie Lena Walker, and "simple living" proponents like Bolton Hall. For them, thrift was about taking care of the land and empowering, economically and otherwise, those on the margins of American society.

Charles Stelzle

While many Christians and Jews in the late nineteenth and early twentieth centuries actively supported efforts to improve the economic well-being and expand the rights of America's working class—particularly those associated with the Social Gospel movement, Charles Stelzle was one of the leading figures in bringing together the labor movement and Christianity. In his lifelong work against poverty, he sought to economically empower working-class men and youth both through labor organizing and adopting principles of thrift. Stelzle, who was born into poverty on Manhattan's Lower East Side in 1869 and went to work at age 8, was ordained as a Presbyterian minister in 1900. Influenced by the Social Gospel, he preached at churches in Minneapolis, St. Louis, and New York, where he reached out to workers and "boys of the street," the title of his first book in 1895. Thanks to his organizing abilities, his St. Louis church had 1,400 members of its Sunday school by 1902, the largest of any Presbyterian church west of the Mississippi River.

Stelzle stood beside striking miners in Cripple Creek, Colorado, and steel workers in Pennsylvania, and organized shop floor meetings between ministers and workers. He sought to counter the' belief that "the church seems to work in the interest of the capitalist." His success brought Stelzle to the attention

10-6-1 (cont.) of church leaders, who named him to lead the Presbyterian Departments of Church and Labor and of Immigration. In these positions, he led sociological research projects detailing the conditions of immigrant workers and produced the first church inquiry into an industrial strike.

Stelzle also preached thrift to working-class boys and men as a means of self-improvement. He supported savings banks as a key component of urban boys' clubs, writing that this was "a practical businesslike way of teaching thrift and economy." Stelzle was a temperance advocate, believing that alcohol caused workingmen to squander their resources. He also argued that the labor movement taught workers thrift by organizing them to improve their own fortunes rather than turning to charity.[24]

By 1910, Stelzle had become the nation's leading Christian trade unionist. That year, he founded the East Side Labor Temple in New York and established an exchange program between unions and ministers. Stelzle allied himself with Samuel Gompers, president of the American Federation of Labor and a skeptic toward religious leaders. He began writing a weekly column that often addressed thrift and was syndicated in more than three hundred labor newspapers and many city dailies.

While Stelzle's work was praised by the church in 1907 as "one of the providential movements of the day," by 1913 conservatives charged that he was a socialist and he was forced to leave his ministry. During the next quarter century, he continued his advocacy in civic and religious groups and as a well-known writer. He directed New York's Committee on Unemployment and was field secretary for the Federal Council of the Churches of Christ in the 1910s. His radical views were expressed just before the end of World War I, when he called for "an industrial revolution," although he expressly distanced himself from socialism. He also startled one audience by saying that it was neither capitalists nor labor agitators who were "the dangerous classes," but rather the "complacent citizens" who neglect social issues.

Stelzle published nearly twenty books including *The Social Application of Religion* (1908), *The Gospel of Labor* (1912), and his autobiography, *Son of the Bowery* (1926). During the Depression, he urged churches to "tax" members to provide relief to the unemployed and he managed the Good Neighbor League, founded at President Franklin Roosevelt's request.

Stelzle married Louise Rothmayer in 1889 and, nine years after she died, Louise Ingersoll in 1899, and had three children. He died in New York City in 1941.[25]

Maggie Lena Walker

Maggie Lena Draper Mitchell, born in Richmond, Virginia in 1864 the daughter of a servant to prominent abolitionist Elizabeth Van Lew, was the first woman to charter a bank in the United States and the first African American woman to become president of a U.S. bank. This path-breaking woman also became a leading advocate for thrift among African Americans in the early twentieth century.

After graduating from high school and becoming a teacher, she married Armstrong Walker in 1886 and became increasingly involved in the Independent Order of Saint Luke, an African American fraternal society that she had joined when she was fourteen. She became the order's Right Worthy Grand Secretary in 1899, expanding its activities to promote economic empowerment of Richmond's black community.

By 1902, Walker had founded a newspaper, the *St. Luke Herald*, and a year later she chartered the St. Luke Penny Savings Bank, saying: "Let us have a bank that will take nickels and turn them into dollars . . . [for] who is so helpless as the Negro woman?" As president, she intended for the bank to be entirely run by women, but had to hire men because of a lack of qualified women. The bank quickly gained thousands of depositors. By 1909, one-third of the depositors were children.

10-6-1 (cont.) "We teach them to save with the definite purpose of wise use of the money," Walker said, explaining her interest in fostering children's saving. "We try to give them a sense of moral responsibility for its wise use." Children were given metal pocket banks to collect their pennies; once they had 100, they could open an account at the bank. Directing her comments to children, Walker urged them to "save some part of every dollar you have and the practice will become a habit—a habit which you will never regret, and of which you will never grow shame."

Walker also established a department store for African Americans, the St. Luke's Emporium, in 1905, which provided jobs and job training for black women. The Richmond Council of Colored Women, which she also founded, raised money for education and health programs such as the Virginia Industrial School for Colored Girls.

Although her life was shaken when one of her two sons shot her husband in 1915—accidentally, the court ruled—Walker continued to work for African American economic advancement until her death in 1934. When her bank merged with two others in 1930 to become the Consolidated Bank and Trust Company, Walker became chairman of the board; the bank was America's oldest continuously operating African American-owned bank.[26]

Bolton Hall

Bolton Hall, a labor activist and founder of the "back to the land movement," wrote extensively about thrift, notably in his 1916 book, *Thrift*, and its 1923 sequel, *The New Thrift*. Whether in his efforts to develop urban and other community gardens or in his advocacy on behalf of industrial workers, Hall made thrift the underpinning of his philosophy.

Offering one of the better definitions of thrift, Hall wrote: "The prudent man looks ahead and gets ready. The frugal man lives carefully and saves persistently. The economical man spends judiciously and uses wisely. The careful man

buys only what he needs and wastes nothing. The industrious man works hard and saves hard; the miser hoards; but the man of thrift earns largely, plans carefully, manages economically, spends wisely, and saves consistently."[27]

But Hall was anything but an armchair philosopher. Born in Armagh, Ireland in 1854, the son of a Presbyterian minister, he was thirteen when his family came to New York. Hall spent his early adulthood as a businessman and lawyer after obtaining degrees from Princeton and Columbia Universities. While he took cases defending the poor, by the late 1880s, his focus turned to social reform. A follower of social reformer Henry George, Hall helped organize the New York Tax Reform Association and published *Who Pays Your Taxes?* in 1892, pushing for a single tax based on real estate. Reacting to the horrendous overcrowding of lower Manhattan, he became an advocate for slum clearance.

Popular with working men, Hall was instrumental in founding the American Longshoremen's Union in 1896. He was said to have been offered the Democratic nomination for governor a few years later, but turned it down. Hall was influenced by Pierre Proudhon, the French radical, the British cooperative movement, and Leo Tolstoy, and befriended American socialist leaders Eugene Debs and Emma Goldman. Opposed to both Marxism and charity, he supported many radical causes, getting arrested for handing out birth-control literature by Margaret Sanger, opposing Tammany Hall, and providing Goldman with a rural retreat in Ossining, New York. He attacked America's "misfit civilization [that] implies luxury and poverty cheek by jowl" and a society where "we are troubled about petty possessions while children cry for bread."[28]

However, his "back to the land" efforts became the cause closest to his heart. In his 1907 book, *Three Acres and Liberty*, and through the Little Land League that he founded, Hall became a champion of school and "vacant lot" urban gardens, playgrounds, and rural camps for children. Influencing the thrift movement's belief in home and school gardening, Hall wrote: "If you have a back yard, you can do your part and help the world and yourself by raising some of the food you eat. The more you raise, the less you will have to buy,

10-6-1 (cont.) and the more there will be left for some of your fellow countrymen who have not an inch of ground on which to raise anything."[29]

In 1910, Hall bought seventy-five acres in Watchung, N.J., where he established a cooperative farm called Free Acres, founded on principles of environmental conservation, participatory democracy, and sexual equality. The community, which still survives, attracted celebrities such as actor James Cagney and singer Paul Robeson. Hall was a pioneer in calling for "simple living," urging city dwellers and trade unionists to go "forward to the land" to produce their own food to break free from price-gouging food producers and become self-sufficient.[30]

Hall, a tall man who spoke with a brogue and had an "aquiline scholar's face," married Susie Hurlbut Scott in 1884 and had one daughter. He died in Georgia in 1938.[31]

The Thrift Institutionalists

Roy Bergengren and Henry Morton Bodfish, as influential leaders of the credit union and building and loan movements, helped create and develop institutions that would promote thrift. Both building and loans, which dated to the 1800s, and credit unions, which Bergengren built from almost nothing into a national movement, were intended to be cooperative financial institutions to help working-class and poor Americans save, have access to credit, and borrow money to build or buy homes. Both were conceived as populist institutions to serve as alternatives to usurious money-lenders and big commercial banks that, until the early-to-mid twentieth century, primarily served well-to-do customers and businesses. Both men saw thrift and thrift institutions as ways of alleviating poverty and promoting economic independence.

Henry Morton Bodfish

Henry Morton Bodfish promoted thrift as a longtime leader of the building and loan movement. Bodfish, an economist and banker born in Mount Pleasant, Michigan, in 1902, worked to promote home ownership through his work with the United States Building and Loan League, as an academic and writer, and as an adviser to government.

Bodfish, a professor of land economics and real estate at Northwestern University from 1935 to 1944 and later at Stanford and Arizona State Universities, became executive vice president of the U.S. Savings and Loan League in 1930 and head of its educational arm, the American Savings and Loan Institute. He served in a number of capacities with the League, rising to become chairman of the board from 1950 to 1953.

Bodfish lectured and wrote extensively not only about building and loan and savings and loan activities, but also about home ownership and thrift. He was a strong believer in cooperative principles, predicated on an "idealism looking toward the development of habits of thrift," which enabled members to save and borrow money to build or buy their own homes.

In his 1931 book, *History of Building and Loan in the United States*, Bodfish argued that because members had to make regular contributions, this self-discipline encouraged thrift. "These institutions were organized so that the working class might develop habits of thrift through having a place where their small savings might be regularly deposited and kept safely while also earning interest." Like other thrift advocates, Bodfish believed that thrift promoted individual independence—"a citizenry not dependent on doles, nor on charity."[32]

Bodfish was called upon by President Herbert Hoover to participate in a National Conference on Home Ownership in 1931, a time when many Americans were defaulting on their mortgages because of the Depression. He helped author the Federal Home Loan Bank Act of 1932, which created twelve federally chartered regional banks to provide loans to savings and loans to finance

10-6-1 (cont.) home mortgages, and became one of the five original members of the Federal Home Loan Bank Board. Bodfish also helped create the Federal Savings and Loan Insurance Corporation as part of the National Housing Act of 1934, which provided deposit insurance for S & Ls.

Bodfish, who co-authored *Savings and Loan Principles* in 1938 with Adrian Daniel Theobald, also founded the First Federal Savings & Loan Association of Chicago in 1934, serving as its president and chairman until he retired in 1962. After World War II, he helped revive the National Thrift Committee, moving it to Chicago, and offering to subsidize it through the U.S. Savings and Loan League. Bodfish also was involved with the International Union of Building and Loan Associations, was an adviser to a United Nations housing committee, and helped draft legislation for savings and loans in West Germany, Austria, and Peru.[33]

A longtime resident of Chicago, Bodfish was active in civic affairs, serving on the city's planning commission and as president of the Civic Federation. Married twice, he retired to Wickenburg, Arizona, where he died in 1966. True to his beliefs in thrift, Bodfish was a collector of toy mechanical penny banks, which were first developed in the late nineteenth century to help children learn to save. [34]

Roy F. Bergengren

Roy Frederick Bergengren, the most influential leader of the credit union movement during its formative years in the first half of the twentieth century, was born in Gloucester, Massachusetts in 1877. A lawyer and commissioner of finance in Lynn, Mass., he attracted the attention of department store magnate and reformer Edward Filene, who had been the leading force behind the 1909 enactment of the first credit union law in the United States.

Hired by Filene to lead the Credit Union National Extension Bureau in 1921, Bergengren had enormous success in organizing credit unions throughout the nation. Despite the opposition of the ABA and the Chamber of Commerce

and growing differences between Filene and Bergengren, credit unions proliferated during the 1920s. Bergengren's movement won passage of legislation in thirty-one other states to charter credit unions, and Bergengren drafted the Federal Credit Union Act of 1934, which President Franklin Roosevelt signed. Bergengren saw credit unions as a powerful means of combating usury, reducing poverty, and economically empowering workers and small farmers. Credit unions were "people's banks" that would enable Americans of modest means to help themselves and help each other by saving and making funds available for "provident purposes" to buy homes, start small businesses, and lift themselves into secure, middle-class lives. Their goal, he wrote, was to bring "normal credit facilities to the masses of people" at a time when large commercial banks did not make small loans to people who were not well-to-do.

"As a thrift agency, the credit union is unexcelled for several reasons," Bergengren wrote in 1929. "To begin with, the plan is gauged down to the member of the group who can save the least." Saving was made particularly easy because many credit unions were employment-based, with payroll deductions going directly into workers' accounts.

In 1933 testimony to a Senate Banking subcommittee in June 1933, Bergengren argued that credit unions are intended to promote the public good "by developing thrift . . . solving the short-term credit problems of the worker, the small business man, and the farmer, freeing them from the usurious money lenders, and teaching sound economic lessons at a time when such teaching is very essential."[35]

Bergengren wrote widely on credit unions and cooperative thrift. During the 1920s, he edited *The Bridge*, the national credit union magazine, which published articles on thrift and cartoons by Joe Stern that warned of the dangers of loan sharking and displayed the virtues of saving. His books included *Cooperative Banking* (1923), *Credit Union*, a *Cooperative Banking Book* (1932), *We the People* (1932), *Credit Union North America* (1940), and *Crusade* (1952). He was also a gifted orator, giving idealistic speeches proclaiming: "The real job of a credit union is to prove, in modest measure, the brotherhood of man."

10-6-1 (cont.) Bergengren established the Credit Union National Association (CUNA) in 1934 in Madison, Wisconsin, which he led until 1945. After World War II, he helped found CUNA's World Extension Department. By the time of his death in 1955, 20,000 credit unions were operating in the United States with 10 million members, a number that was to rise to almost 90 million in 2008. Bergengren, who married Gladys Louise Burroughs in 1911 and had three children, died in 1955.[37]

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NB: This curriculum has been designed to work hand in hand with IAV's online Thrift Collection at http://www.americanvalues.org/thrift-collection/, where these readings, as well as many other primary sources on thrift, can be found.

The IAV Thrift Collection

http://www.americanvalues.org/thrift-collection/

The IAV Thrift Collection is the nation's most comprehensive repository of thrift research and the world's most extensive collection on the meaning, history, and possibility of thrift. All sources provided in *Thrift: A Curriculum* can be found in the Thrift Collection. Users can also enjoy many other items related to thrift such as books, audio and video, advertisements, material culture artifacts, and photographs. The Thrift Collection enriches and amplifies *Thrift: A Curriculum*; the two should therefore be used together.

Online visitors to the Thrift Collection can navigate through the Collection in the following ways:

- Categories – allows users to search the Collection by themes or subjects related to thrift, such as household thrift, wartime thrift, teaching thrift, and environmental thrift
- Item Types – allows users to search items in the Collection by type, such as advertisements, books, cartoons, and thrift box/bank
- Authors – allows users to search the authors of the publications within the Collection, such as Benjamin Franklin, Bolton Hall, Elbert Hubbard, and Samuel Smiles
- Dates – allows users to search the Collection by time period, such as before 1500, 1800-1899, 1900-1980, and 2000s

Visitors also have the option to search the Collection by keyword. We hope that the Thrift Collection becomes a valuable and much-visited tool that puts original, historical, and contemporary resources on thrift into the hands of teachers, students, scholars, and anyone interested in the concept of thrift as a public virtue.

Additional Resources for Teaching Thrift

http://www.americanvalues.org/teaching-thrift/

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