

Teaching Thrift: A Curriculum

Unit 5: Generosity

Teaching Thrift >> Unit 5 >> Overview

Unit 5: Generosity

Enduring Understandings

- Generosity is best applied as stewardship, conservation, and community investment.
- Individual generosity engenders trust and responsibility.
- Individual decisions can impact the local community, the national economy, and the global environment.
- Individuals have a responsibility to the community, nation, and environment.
- Creativity and scientific research are essential to forming sustainable solutions to local, national, and environmental issues.

Content

- Historical understanding of the stewardship of wealth.
- Personal responsibility to community and environment.
- Causes of environmental conservation.
- Conflicts and conciliations between economy and environmental conservation.

Teaching Thrift >> Unit 5 >> Overview

Essential Questions

- What is thrift's interpretation of generosity and how is it different from charity?
- What challenges are faced by your community, nation, and the planet?
- What responsibility does an individual have to his or her community, nation, or to the planet?
- How do individual actions impact the future?
- How do consumer decisions affect the local or national economy?
- How do consumer, business, or government decisions affect the environment?

Skills

- Identify and evaluate issues in the local community.
- Create sustainable solutions to local issues.
- Apply planning skills to local issues.
- Identify sources of economic and ecological waste.
- Evaluate the sources of waste.
- Explain the impact of humans on ecology.
- Research solutions to ecological problems caused by humans.
- Apply planning skills to ecological problems.

Teaching Thrift >> Unit 5 >> Overview

Key Terms

generosity • charity • trusteeship • trust • community service • volunteering
• non-profit organization • stewardship • environmentalism • conservation •
energy sources

Standards

Reading

- | | |
|-------------|---|
| 1.1.9.A | Apply appropriate comprehension strategies to interpret and evaluate an author's implied or stated purpose using grade level text. |
| 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. |
| R11.A.2.3.1 | Make inferences and/or draw conclusions based on information from text. |
| R11.A.2.3.2 | Cite evidence from text to support generalizations. |
| R11.A.2.4.1 | Identify and/or explain stated or implied main ideas and relevant supporting details from text. Note: Items may target specific paragraphs. |
| R11.A.2.5.1 | Summarize the major points, processes, and/or events of a nonfictional text as a whole. |

Teaching Thrift >> Unit 5 >> Overview

- R11.A.2.6.1 Identify and/or describe the author's intended purpose of text.
- R11.A.2.6.2 Explain, describe, and/or analyze examples of text that support the author's intended purpose.

Writing

- 1.5.9.A Write with a clear focus, identifying topic, task, and audience.
- 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.
- 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.

Teaching Thrift >> Unit 5 >> Overview

- 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.

Environment and Ecology

- 1.9.9.A Use media and technology resources for research and problem solving in content learning.
- 1.9.9.B Analyze the techniques of media messages to evaluate how they influence society.

Math

- 4.1.10.B Explain the consequences of interrupting natural cycles.
- 4.1.12.B Research solutions to problems caused by interrupting natural cycles.
- 4.1.12.C Research how humans affect energy flow within an ecosystem. Describe the impact of industrial, agricultural, and commercial enterprises on an ecosystem
- 4.1.12.E Research solutions addressing human impacts on ecosystems over time.
- 4.5.10.A Explain how public policy encourages or discourages the sustainable use of natural resources. Research laws and policies that address the sustainable use of natural resources (eg solid and liquid waste management, industry, agriculture, and enterprise).

Teaching Thrift >> Unit 5 >> Overview

- 4.5.12.A Research how technology influences the sustainable use of natural resources. Analyze how consumer demands drive the development of technology enabling the sustainable use of natural resources.
- 4.5.12.C Analyze the costs and benefits of means to control pollution. Analyze the role of technology in the reduction of pollution. Research and analyze the local, state, and national laws that deal with point and non-point source pollution. Explain mitigation and its role in maintaining environmental health.
- 4.5.12.E Analyze how consumer demands promote the production of pollutants that affect human health.

Science

- S11.A.1.1.1 Compare and contrast scientific theories, scientific laws, and beliefs (e.g., the universal law of gravitation, how light travels, formation of moons, stages of ecological succession).
- S11.A.1.1.2 Analyze and explain the accuracy of scientific facts, principles, theories, and laws.
- S11.A.1.1.3 Evaluate the appropriateness of research questions (e.g., testable vs. not-testable).
- S11.A.1.1.4 Explain how specific scientific knowledge or technological design concepts solve practical problems (e.g., momentum, Newton's universal law of gravitation, tectonics, conservation of mass and energy, cell theory, theory of evolution, atomic theory, theory of relativity, Pasteur's germ theory, relativity, heliocentric theory, ideal gas laws).

Teaching Thrift >> Unit 5 >> Overview

- S11.A.1.1.5 Analyze or compare the use of both direct and indirect observation as means to study the world and the universe (e.g., behavior of atoms, functions of cells, birth of stars).

Civics and Government

- 5.2.9.B Analyze strategies used to resolve conflicts in society and government.
- 5.2.9.C Analyze citizens' roles in the political process toward the attainment of goals for individual and public good.
- 5.2.12.A Evaluate an individual's civil rights, responsibilities and obligations in various contemporary governments.
- 5.2.12.B Examine the causes of conflicts in society and evaluate techniques to address those conflicts.

Teaching Thrift >> Unit 5 >> Lesson 1

Lesson 5-1: What is Generosity?

Grade Level:	9-12
Timeframe:	2 class periods, 45-60 minutes each
Materials/Resources:	n/a
Objective(s):	Students will analyze the meaning of generosity in the context of thrift by generating a working definition.
Quick-write/hook:	John D. Rockefeller, Jr., gave his 14-year-old son an allowance of \$1.50 per week, with the stipulation that 20% must be saved and 20% must be used for charity. Any week his son spent more than was allotted, Rockefeller reduced his allowance. Any week his son spent under what was allotted, Rockefeller increased his allowance. Do you think this is fair? What lessons do you think the son learned from this set of rules? What do you think of the stipulation that the son spend a portion of his allowance on charity? Do you think you would be willing to adhere to this set of rules if your income depended on it?

Teaching Thrift >> Unit 5 >> Lesson 1

Narrative

- Have students brainstorm on the meaning of “generosity.” Give the class a minute to jot down words and phrases they associate with generosity. Use a whip-around to collect their ideas. Allow time for comments and/or short discussion. Teacher prompts may include: What are some positive associations with generosity? What are negative associations? What are some synonyms and antonyms?
- Students will form groups of 3-4 for collaborative work. Each group designates one student as a facilitator and one as a note-taker. Each group may also designate a speaker. Distribute one Frayer model organizer to each group, then using the ideas generated from the brainstorm and short discussion, each group should use the Frayer to create a working definition of generosity.
- The facilitator will now present to the group the proverb, “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.” Group should discuss the meaning of this proverb as it relates to the group definition of “generosity,” then revise the working definition and Frayer accordingly, if necessary.
- The facilitator will now distribute to the group copies of the definitions for “stewardship” and “trusteeship.” Again, group should discuss the meanings of these words as they relate to the group definition of “generosity,” then revise the working definition and Frayer accordingly, if necessary.
 - » **Stewardship** is often used to mean “the care, handling and management of resources.” Your school requires stewardship to make sure its supplies aren’t stretched. Your clean water may be thanks to the stewardship of an environmental office.
 - » **Trustee** (or the holding of a **trusteeship**) is a legal term which, in its broadest sense, can refer to any person who holds property, authority,

Teaching Thrift >> Unit 5 >> Lesson 1

or a position of trust or responsibility for the benefit of another, also a trustee can be a person who is allowed to do certain tasks but not able to gain income.

- The facilitator of each group should direct the group to find relationships between the first two pillars of thrift (work ethic and frugality) and the third. These relationships may be causal (generosity causes industry), convergent (frugality and generosity come together at wise spending), dependent (generosity cannot exist without hard work and careful spending), and so forth.
- Reconvening the full class after the groups have completed their tasks, have each group share out its definition of generosity (explain that these definitions are shaped by the context of the thrift ethic, and may not define generosity in other contexts). All students should be taking notes while each speaker is sharing, to compare and/or revise their own group definition.
- Tell students to consider the word “charity” in the context of the definitions of generosity they generated. Ask for volunteers to make distinctions between the two words. For example, charity means giving to people or causes in need, while generosity may mean donating time, money, or work to help build a healthy community. Charity is a stop-gap, while the thrift tenet of generosity is a more comprehensive theory of providing help.
- Present students with a list of common social problems and ask them to find ways generosity in the thrift context could be useful for this problem. Then ask them to consider how their answers are similar to or different from charity. Use the suggested list below, or comprise a list relevant to the school’s environment, or have students generate a list of problems within their community.
 - » Homelessness
 - » Litter
 - » Childhood obesity and diabetes
 - » Effects of education budget cuts

Teaching Thrift >> Unit 5 >> Lesson 2

Lesson 5-2: Generosity in American Tradition

Grade Level:	9-12
Timeframe:	1-2 class periods, 45-60 minutes each
Materials/Resources (Located at the end of this Unit):	• <i>Riches Increased by Giving</i>, Thomas Gauge (excerpt) • <i>A Model of Christian Charity</i>, John Winthrop (excerpt) • <i>The Last Will and Testament of Benjamin Franklin</i> (excerpt) • <i>Letter to John D. Johnston</i>, Abraham Lincoln (excerpt) • <i>Memorandum Between Papa and John</i>, John D. Rockefeller (excerpt)
Objective(s):	Students will analyze the continuity and change within American attitudes toward generosity dating from Puritan roots to the twentieth century by examining several primary source texts and completing a document-based question.
Quick-write/hook:	Bill Gates once famously said, “As we look ahead into the next century, leaders will be those who empower others.” Although he is obviously referring to the development of new and useful technologies, what are the larger implications of this quote? How does one become a leader by giving power to someone else?

Teaching Thrift >> Unit 5 >> Lesson 2

Narrative

- Ask for volunteers to share out their responses to the journal prompt. Use the responses to generate a brief discussion that dives deeper into the meaning of generosity as pro-active rather than re-active, as engendering trust and cooperation, as constructive, and as capable of building community and inspiring leadership.
- Assess and fill in background knowledge for the readings, including:
 - » Religious separatist nature of colonial America
 - » Humble childhoods of Benjamin Franklin and Abraham Lincoln
 - » Inherited industrial fortune of John D. Rockefeller, II
- Allow students sufficient time and scaffolding to complete document-based question using the readings listed above.

Document-based question: Across several generations, Americans have expressed and practiced private charity on many levels. How are the early Christian demonstrations of charity different from Franklin's, Lincoln's, and Rockefeller's? How are they similar?

Teaching Thrift >> Unit 5 >> Lesson 3

Lesson 5-3: Contemporary Connections

Grade Level:	9-12
Timeframe:	1 class period, 45-60 minutes each
Materials/Resources:	n/a
Objective(s):	Students will analyze the usefulness of generosity by evaluating various charity organizations in terms of effectiveness.
Quick-write/hook:	In 1737, Benjamin Franklin wrote in the <i>Poor Richard's Almanac</i> , "The noblest question in the world is What Good may I do in it?" Reflect on your immediate reaction to that statement. Is it negative or positive? In what ways do you agree? In what ways do you disagree?

Narrative

- Ask for volunteers to share out their responses to the journal prompt. Encourage students to be honest in their opinions. Some teacher prompts may include: What does doing "good" mean? What kinds of pressures exist for "doing good?" In what ways can "doing good" be intimidating? In what ways can it be rewarding? Does it have to be a full-time way of life or can you "do good" in the world in small ways? Can you do something good in the world that also benefits yourself, like buying raffle tickets for a school fundraiser or cookies at a bake sale?
- Have students examine several examples of ordinary and extraordinary ways people practice generosity and stewardship. Students should be able to respond by explaining what each example is and how it demonstrates thrift, and analyze each

Teaching Thrift >> Unit 5 >> Lesson 3

as an act of thrift-based generosity instead of charity. (Skip over examples that do not apply to your students' community, or add slides of your own to make it more relevant.)

- » community gardens
 - » bicycle commuting
 - » PTA
 - » parent Little League coaches
 - » church or school Bingo
 - » spaghetti dinner/pancake breakfast
 - » MLK Day of Service
 - » Red Cross International
 - » Habitat for Humanity
 - » Amnesty International
- Referring back to the four spheres of thrift (individual, household, commercial, public), ask students to categorize each example above into one sphere. Then brainstorm and list examples of their own for each sphere.
 - Each student should come to class prepared with the name of a charity organization. S/he should be able to explain what the organization does, whom it benefits, and why s/he believes it is a worthy charity. Demonstrate the effectiveness of each by examining the costs and the outcomes of each. Choose a sample organization and model how to determine its efficacy. Then students may work in groups or as individuals to analyze the organizations they chose to examine.
 - Using an online non-profit directory (<http://www.charitynavigator.org/> or <http://www.guidestar.org/> or <http://www.bbb.org/us/charity/>), students should look up their charities and find out how they are rated and why. Students should then share and discuss their findings. Discussion prompts can include: What sorts of factors are charities judged by? Why is accountability and transparency important? What is the administrative cost and why is it important in judging the effectiveness of a charity or non-profit? What are some other factors you would use to judge a charity or non-profit organization?

Teaching Thrift >> Unit 5 >> Lesson 4

Lesson 4-4: Personal Application of Generosity as Trust

Grade Level:	9-12
Timeframe:	1-2 class periods, 45-60 minutes each
Materials/Resources:	n/a
Objective(s):	Students will examine the personal benefits of generosity through class discussion and hypothetical application.
Quick-write/hook:	Is there anything you do that feels like working without getting paid (examples: babysitting younger siblings, doing chores for elderly neighbors or relatives, serving as manager for a school or neighborhood sports team, participating in fundraisers like bake sales or car washes)? Why do you do this if you're not getting compensated for your time and effort? Is it worth it?

Narrative

- Ask for volunteers to share out their responses to the journal prompt. Have students brainstorm the benefits of doing volunteer work. Leading questions can include: Who appreciates the work you do? Who else might recognize it? What do adults tend to think of young people who are willing to give of themselves? What kinds of character traits do you think it illustrates? In what kinds of ways is it beneficial to you to have people associate you with those character traits? What kinds of skills can you learn from these different volunteer situations? Can you put those on a resume or college application?

Teaching Thrift >> Unit 5 >> Lesson 4

- Ask students, “Can you think of a time you did something nice for someone else and were unexpectedly rewarded?” Prompt students with ideas of basic good deeds: picking something up for a stranger who didn’t notice they’d dropped it, checking on a friend or acquaintance going through a tough time, helping a classmate understand a lesson or study for a test, giving up a seat on a crowded bus or train for an elderly or pregnant passenger. Stress that a reward is not necessarily a payment: it could be a thank you card or gift, or even just recognition from someone outside the situation that it was a nice thing to do.
- Generosity in the form of community service, volunteering, or otherwise “going above and beyond” can build character and engender leadership skills. Present students with three hypothetical scenarios to explore the idea that generosity generates trust and therefore, in the long run, personal gain. This activity can be employed as a writing exercise by presenting a worksheet or as three powerpoint slides, or offered for general class discussion.
 - » Scenario 1: Imagine you are a teacher asked to nominate a student for a leadership award. Which of your classmates would you choose and why?
 - » Scenario 2: Imagine a family with two small children moves to your block from another state. They are looking for an occasional babysitter and are willing to pay better than most families will pay. Describe some experiences you have had that prove you are responsible enough to take the job.
 - » Scenario 3: Imagine you are an admissions officer at a prestigious university and you must choose only one of the following three candidates to attend. Which would you choose and why? (There is no right answer, but you must explain your answer.)
 1. Student #1: 4.0 GPA; SAT total of 2280; National Honor Society; letter of recommendation from the principal.

Teaching Thrift >> Unit 5 >> Lesson 4

2. Student #2: 3.1 GPA; SAT total of 1650; President of Student Council senior year, Assistant Editor of the school yearbook junior year, Editor senior year, soccer team sophomore through senior years; letter of recommendation from the faculty advisor for the yearbook.
 3. Student #3: 3.3 GPA; SAT total of 1790; track team freshman through junior years, cheer squad sophomore through senior years (Captain, senior year), photographer for the yearbook junior year, debate team freshman through junior years, drama club member junior and senior years; letter of recommendation from the track coach.
 4. Student #4: 3.6 GPA; SAT total of 1810; debate team freshman through senior year (secretary, junior year and captain, senior year).
- Allow time for a brief class discussion or for students to share out answers after completing each of the first two scenarios.
 - Indicate one corner of the room for each hypothetical student. Instruct students to move to the corner of the room for the student they chose for admission. Allow a few moments for the students in each corner to discuss among themselves their reasons for choosing that student. Have each group come up with a short summary to share, and one word that encompasses the summary. One student from each corner should share out. Have the whole class discuss and compare the four one-word summaries as well.
 - Each student should then complete as an exit ticket, or for homework, a short informal writing assignment describing the relationship between the student he or she chose for the final activity and the concept of generosity as voluntary service.

Teaching Thrift >> Unit 5 >> Lesson 5

Lesson 4-5: Thrift and Environmental Conservation

Grade Level:	9-12
Timeframe:	1 class periods, 45-60 minutes each
Materials/Resources:	“Conserving Pennsylvania’s Natural Resources: The Thrifty Legacy of Maurice K. Goddard” by Brenda Barrett, published in <i>Pennsylvania Legacies</i>, November 2012. http://www.jstor.org/stable/10.5215/pennle-ga.12.2.0026?seq=1#page_scan_tab_contents
Objective(s):	Students will discuss and evaluate human impact on the environment by reading and responding to an article on local conservationism.
Quick-write/hook:	The following quote gained popularity in the environmental movement in the late 20th century and has been attributed to many different people and groups. “We don’t inherit this land from our fathers; we borrow it from our children.” What does it mean? Why would environmentalists adopt it? Do you agree? Why or why not?

Narrative

- Ask for volunteers to share out their responses to the quick-write or to comment on the quote. Segue from responses to class discussion on the meaning of environmental conservationism.
- Ask students, “Do you see or can you find any similarities between thrift’s definition of generosity and the philosophy of environmentalism?”

Teaching Thrift >> Unit 5 >> Lesson 5

- Distribute or display several other quotes regarding environmental conservation, with the short description of the person who said or wrote it. Have students read each and discuss its meaning and its relationship to thrift.
- Prompts may include: How is this concept of “borrowing the land from our children” related to thrift and generosity? How is protecting the environment similar to trusteeship or stewardship? In what ways is the environment valuable (spiritual, healthy living, natural resources)? Where else do the pillars of thrift and environmentalism overlap?
- Students will read Brenda Barrett’s article from *Pennsylvania Legacies* and analyze it in terms of thrift by constructing a response to following writing prompt: “Maurice K. Goddard successfully balanced environmental conservation with the economic interests of the state government through careful management of private and public use. How did his philosophy and methods illustrate the tenets of thrift?”
- Students should present evidence from the article to demonstrate an understanding of each pillar of thrift.

Extensions & Modifications:

Create a class fundraiser for a charity organization. This can be done as a whole class, or as a project students complete in small groups. Students need to find a way to use the first two pillars of thrift in order to raise an amount of money to donate to a local or national organization. Some suggestions:

- » Students could create something, such as friendship bracelets, to sell.
- » Students could hold a bakesale.
- » Students could use a site such as Ebay to sell their own abandoned childhood toys.

The desired result is that, without investing any (or a very minimal amount) of their own money, students should use their work ethic to raise money. They must plan and execute the project; they must research the charity to which to contribute the money.

Teaching Thrift >> Unit 5 >> Readings

Readings, Lesson 5. 2

Again, 'Cast they bread upon the waters, for thou shalt find it after many days.' Eccles. xi. 1. By bread here is meant all things necessary for the support of men's lives. And by casting their bread upon the waters is meant their giving freely of that which they have for God's cause in the earth, the relief of the poor, and whose weeping eyes betray their great necessity. And though that which thou bestowest may seem to be as clearly lost and cast away as that which is thrown down the river, or cast into the sea, where there is no likelihood of receiving it again, because given to those who cannot recompence thee; when arose that Greek proverb 'Thou sowest upon the water,' which is usually applied to such as bestow kindnesses where they are utterly lost.

'Yet thou shalt find it after many days,' *Lavater in locum* saith, that there is implied a promise of long life to the kind and generous man, that God will lengthen out his days to a good old age. Though this falls out true in many, yet I conceive it not to be here intended, nor to be the meaning of the words, but rather this, that though thy reward doth not presently appear, yet if thou bestowest thine alms with a sincere heart, it shall not be lost, but certainly be returned into thy bosom with an increase.

Yet farther, saith the Lord by the Prophet, 'If thou deal thy bread to the hungry, and bring the poor that are cast out to thy house? and when thou seest the naked, if thou cover him, and that thou hide not thyself from thine on fleshy, by turning thy face from him? Then (see what a gracious promise of signal blessings follow here) shall thy light break forth as the morning,' Isa. lviii. 7, 8., that is, then shall the night of thine adversity be dispelled, and the day-spring of thy prosperity break forth as the morning light; 'and thy righteousness shall go before thee,' that is, the fruit and reward of thy charity shall be visible to all; 'the glory of the Lord shall be thy rereward,' that is, the God of glory shall by his power and providence, both go before thee, and follow thee with his blessing. And, verse 10. 'If thou draw out thy soul to the hungry, and satisfy thy the afflicted soul,' that is afford that hearty relief unto him which shall satisfy his necessity, 'then shall thy light rise in obscurity,' thy adversity shall be turned

Teaching Thrift >> Unit 5 >> Readings

into prosperity. And ‘the Lord shall guide thee continually, and satisfy thy soul in drought,’ as thou didst satisfy the poor man’s soul by supplying his wants, so the Lord will supply thee with a sufficiency in the greatest dearth and famine; ‘and make fat thy bones; and thou shalt be as a watered garden, and a little spring of water, whose waters fail not;’ an emblem of a flourishing and prosperous estate, which usually follows and accompany merciful men.

— Thomas Gauge, *Riches Increased by Giving* (excerpt). Reformation England, late 17th century.

Question: What rule must we observe in lending?

Answer: Thou must observe whether thy brother hath present or probable or possible means of repaying thee, if there be none of those, thou must give him according to his necessity, rather than lend him as he requires (requests). If he hath present means of repaying thee, thou art to look at him not as an act of mercy, but by way of commerce, wherein thou art to walk by the rule of justice; but if his means of repaying thee be only probable or possible, then he is an object of thy mercy, thou must lend him, though there be danger of losing it. (Deut. 15:7-8): “If any of thy brethren be poor ... thou shalt lend him sufficient.” That men might not shift off this duty by the apparent hazard, He tells them that though the year of Jubilee were at hand (when he must remit it, if he were not able to repay it before), yet he must lend him, and that cheerfully. It may not grieve thee to give him, saith He. And because some might object, why so I should soon impoverish myself and my family, he adds, with all thy work, etc., for our Savior said (Matt. 5:42), “From him that would borrow of thee turn not away.”

Question: What rule must we observe in forgiving (a debt)?

Answer: Whether thou didst lend by way of commerce or in mercy, if he hath nothing to pay thee, thou must forgive, (except in cause where thou hast a

Teaching Thrift >> Unit 5 >> Readings

surety or a lawful pledge). Deut. 15:1-2 --- Every seventh year the creditor was to quit that which he lent to his brother if he were poor, as appears in verse 4. “Save when there shall be no poor with thee.” In all these and like cases, Christ gives a general rule (Matt. 7:12), “Whatsoever ye would that men should do to you, do ye the same to them.” ...

First of all, true Christians are of one body in Christ (1 Cor. 12). Ye are the body of Christ and members of their part. All the parts of this body being thus united are made so contiguous in a special relation as they must needs partake of each other’s strength and infirmity; joy and sorrow, weal and woe. If one member suffers, all suffer with it, if one be in honor, all rejoice with it. ...

Fifthly, this sensitivity and sympathy of each other’s conditions will necessarily infuse into each part a native desire and endeavor, to strengthen, defend, preserve and comfort the other. To insist a little on this conclusion being the product of all the former, the truth hereof will appear both by precept and pattern. 1 John 3:16, “We ought to lay down our lives for the brethren.” Gal. 6:2, “Bear ye one another’s burden’s and so fulfill the law of Christ.” ...

For this end, we must be knit together, in this work, as one man. We must entertain each other in brotherly affection. We must be willing to abridge ourselves of our superfluities, for the supply of others’ necessities. We must uphold a familiar commerce together in all meekness, gentleness, patience and liberality. We must delight in each other; make others’ conditions our own; rejoice together, mourn together, labor and suffer together, always having before our eyes our commission and community in the work, as members of the same body. So shall we keep the unity of the spirit in the bond of peace. ... For we must consider that we shall be as a city upon a hill. The eyes of all people are upon us.

—John Winthrop, *A Model of Christian Charity* (excerpt), 1630, off the coast of New England.

Teaching Thrift >> Unit 5 >> Readings

I have considered that, among artisans, good apprentices are most likely to make good citizens, and, having myself been bred to a manual art, printing, in my native town, and afterwards assisted to set up my business in Philadelphia by kind loans of money from two friends there, which was the foundation of my fortune, and all the utility in life that may be ascribed to me, I wish to be useful even after my death, if possible, in forming and advancing other young men, that may be serviceable to their country in both these towns. To this end, I devote two thousand pounds sterling, of which I give one thousand thereof to the inhabitants of the town of Boston, in Massachusetts, and the other thousand to the inhabitants of the city of Philadelphia, in trust, to and for the uses, intents, and purposes herein after mentioned and declared.

The said sum of one thousand pounds sterling, if accepted by the inhabitants of the town of Boston, shall be managed under the direction of the selectmen, united with the ministers of the oldest Episcopalians, Congregational, and Presbyterian churches in that town, who are to let out the sum upon interest, at five per cent, per annum, to such young married artificers, under the age of twenty-five years, as have served an apprenticeship in the said town, and faithfully fulfilled the duties required in their indentures, so as to obtain a good moral character from at least two respectable citizens, who are willing to become their sureties, in a bond with the applicants, for the repayment of the moneys so lent, with interest, according to the terms hereinafter prescribed; all which bonds are to be taken for Spanish milled dollars, or the value thereof in current gold coin; and the managers shall keep a bound book or books, wherein shall be entered the names of those who shall apply for and receive the benefits of this institution, and of their sureties, together with the sums lent, the dates, and other necessary and proper records respecting the business and concerns of this institution. And as these loans are intended to assist young married artificers in setting up their business, they are to be proportioned by the discretion of the managers, so as not to exceed sixty pounds sterling to one person, nor to be less than fifteen pounds; and if the number of appliers so entitled should be so large as that the sum will not suffice to afford to each as much as might otherwise not be improper, the proportion to each shall be diminished so as to afford to every one some assistance. These aids may, there-

Teaching Thrift >> Unit 5 >> Readings

fore, be small at first, but, as the capital increases by the accumulated interest, they will be more ample. And in order to serve as many as possible in their turn, as well as to make the repayment of the principal borrowed more easy, each borrower shall be obliged to pay, with the yearly interest, one tenth part of the principal and interest, so paid in, shall be again let out to fresh borrowers.

And, as it is presumed that there will always be found in Boston virtuous and benevolent citizens, willing to bestow a part of their time in doing good to the rising generation, by superintending and managing this institution gratis, it is hoped that no part of the money will at any time be dead, or be diverted to other purposes, but be continually augmenting by the interest; in which case there may, in time, be more that the occasions in Boston shall require, and then some may be spared to the neighbouring or other towns in the said State of Massachusetts, who may desire to have it; such towns engaging to pay punctually the interest and the portions of the principal, annually, to the inhabitants of the town of Boston.

If this plan is executed, and succeeds as projected without interruption for one hundred years, the sum will then be one hundred and thirty-one thousand pounds; of which I would have the managers of the donation to the town of Boston then lay out, at their discretion, one hundred thousand pounds in public works, which may be judged of most general utility to the inhabitants, such as fortifications, bridges, aqueducts, public buildings, baths, pavements, or whatever may make living in the town more convenient to its people, and render it more agreeable to strangers resorting thither for health or a temporary residence. The remaining thirty-one thousand pounds I would have continued to be let out on interest, in the manner above directed, for another hundred years, as I hope it will have been found that the institution has had a good effect on the conduct of youth, and been of service to many worthy characters and useful citizens. At the end of this second term, if no unfortunate accident has prevented the operation, the sum will be four millions and sixty one thousand pounds sterling, of which I leave one million sixty one thousand pounds to the disposition of the inhabitants of the town of Boston, and three millions

Teaching Thrift >> Unit 5 >> Readings

to the disposition of the government of the state, not presuming to carry my views farther.

All the directions herein given, respecting the disposition and management of the donation to the inhabitants of Boston, I would have observed respecting that to the inhabitants of Philadelphia, only, as Philadelphia is incorporated, I request the corporation of that city to undertake the management agreeably to the said directions; and I do hereby vest them with full and ample powers for that purpose. And, having considered that the covering a ground plot with buildings and pavements, which carry off most of the rain and prevent its soaking into the Earth and renewing and purifying the Springs, whence the water of wells must gradually grow worse, and in time be unfit for use, as I find has happened in all old cities, I recommend that at the end of the first hundred years, if not done before, the corporation of the city Employ a part of the hundred thousand pounds in bringing, by pipes, the water of Wissahickon Creek into the town, so as to supply the inhabitants, which I apprehend may be done without great difficulty, the level of the creek being much above that of the city, and may be made higher by a dam. I also recommend making the Schuylkill completely navigable. At the end of the second hundred years, I would have the disposition of the four million and sixty one thousand pounds divided between the inhabitants of the city of Philadelphia and the government of Pennsylvania, in the same manner as herein directed with respect to that of the inhabitants of Boston and the government of Massachusetts.

It is my desire that this institution should take place and begin to operate within one year after my decease, for which purpose due notice should be publicly given previous to the expiration of that year, that those for whose benefit this establishment is intended may make their respective applications. And I hereby direct my executors, the survivors or survivor of them, within six months after my decease, to pay over the sum of two thousand pounds sterling to such persons as shall be duly appointed by the Selectmen of Boston and the corporation of Philadelphia, to receive and take charge of their respective sums, of one thousand pounds each, for the purposes aforesaid.

Teaching Thrift >> Unit 5 >> Readings

Considering the accidents to which all human affairs and projects are subject in such a length of time, I have, perhaps, too much flattered myself with a vain fancy that these dispositions, if carried into execution, will be continued without interruption and have the effects proposed. I hope, however, that is the inhabitants of the two cities should not think fit to undertake the execution, they will, at least, accept the offer of these donations as a mark of my good will, a token of my gratitude, and a testimony of my earnest desire to be useful to them after my departure.

I wish, indeed, that they may both undertake to endeavour the execution of the project, because I think that, though unforeseen difficulties may arise, expedients will be found to remove them, and the scheme be found practicable. If one of them accepts the money, with the conditions, and the other refuses, my will then is, that both Sums be given to the inhabitants of the city accepting the whole, to be applied to the same purposes, and under the same regulations directed for the separate parts; and, if both refuse, the money of course remains in the mass of my Estate, and is to be disposed of therewith according to my will made the Seventeenth day of July, 1788.

—The Last Will and Testament of Benjamin Franklin (excerpt), Will & Codicil, July 17, 1788. <http://sln.fi.edu/franklin/family/lastwill.html> and <http://franklinpapers.org/franklin/framedVolumes.jsp?vol=7&page=199a>

Dear Johnston:

Your request for eighty dollars I do not think it best to comply with now. At the various times when I have helped you a little, you have said to me, “We can get along very well now” but in a very short time I find you in the same difficulty again. Now this can only happen by some defect in your conduct. What that defect is, I think I know. You are not lazy, and still you are an idler. I doubt whether since I saw you, you have done a good whole day’s work, in any one day. You do not very much dislike to work; and still you do not work

Teaching Thrift >> Unit 5 >> Readings

much, merely because it does not seem to you that you could get much for it. This habit of uselessly wasting time, is the whole difficulty; it is vastly important to you, and still more so to your children, that you should break this habit. It is more important to them, because they have longer to live, and can keep out of an idle habit before they are in it, easier than they can get out after they are in.

You are now in need of some [ready?] money; and what I propose is, that you shall go to work, “tooth and nails” for somebody who will give you money for it. Let father and your boys take charge of things at home—prepare for a crop, and make the crop; and you go to work for the best money wages, or in discharge of any debt you owe, that you can get. And to secure you a fair reward for your labor, I now promise you that for every dollar you will, between this and the first of next May, get for your own labor, either in money, or on your own indebtedness, I will then give you one other dollar. By this, if you hire yourself at ten dolla[rs] a month, from me you will get ten more, making twenty dollars a month for your work. In this, I do not mean you shall go off to St. Louis, or the lead mines, or the gold mines in Calif[ornia,] but I [mean for you to go at it for the best wages you] can get close to home in Coles county. Now if you will do this, you will be soon out of debt, and what is better, you will have a habit that will keep you from getting in debt again. But if I should now clear you out, next year you would be just as deep in as ever. You say you would almost give your place in Heaven for \$70 or \$80. Then you value your place in Heaven very cheapl[y] for I am sure you can with the offer I make you get the sventy or eighty dollars for four or five months work. You say is I furnish you the money you will deed me the land, and, if you don’t pay the money back, you will deliver possession. Nonsense! If you cant now live with the land, how will you then live without it? You have always been [kind] to me, and I do not now mean to be unkind to you. On the contrary, if you will but follow my advice, you will find it worth more than eight times eighty dollars to you.

Teaching Thrift >> Unit 5 >> Readings

Affectionately
Your brother
A. Lincoln

—Abraham Lincoln, Letter to John D. Johnston, December 24, 1848. From *Abraham Lincoln, His Speeches and Writings*, edited by Roy P. Basler, 1946, pp.250-252

1. Beginning with May 1st, John's allowance is to be at the rate of One dollar and fifty cents (\$1.50) per week.
2. At the end of each week during which John has kept his accounts accurately and to Papa's satisfaction, the allowance for the succeeding week will be increased ten cents (10¢) over the week just ended, up to but not beyond a total per week of two dollars (\$2.00).
3. At the end of each week during which John has not kept his accounts accurately and to Papa's satisfaction, the allowance for the succeeding week shall be reduced ten cents (10¢) from the week just ended.
4. During any week when there have been no receipts or expenditures to record the allowance shall continue at the same rate as in the preceding week.
5. During any week when the account has been correctly kept but the writing and figuring are not satisfactory the allowance shall continue at the same rate as in the preceding week.
6. Papa shall be the sole judge as to whether an increase or a decrease is to be made.
7. It is understood that at least Twenty Per cent (20%) of the allowance shall be used for benevolences.

Teaching Thrift >> Unit 5 >> Readings

8. It is understood that at least Twenty Per cent (20%) of the allowance shall be saved.
9. It is understood that every purchase or expenditure made is to be put down definitely and clearly.
10. It is understood that John will make no purchases, charging the same to Mama or Papa, without the special consent of Mama, Papa or Miss Scales [a family governess].
11. It is understood that when John desires to make any purchases which the allowance does not cover, he will first gain the consent of either Mama, Papa, or Miss Scales, who will give him sufficient money with which to pay for the specific purchases, the change from which, together with a memorandum showing what items have been bought and at what cost and what amount is returned, is to be given to the person advancing the money, before night of the day on which the purchases are made.
12. It is understood that no governess, companion or other person in the household is to be asked by John to pay for any items for him, other than carfare.
13. To any savings from the date in this account which John may from time to time deposit in his bank account, in excess of the twenty per cent (20%) referred to in Item No. 8, Papa will add an equal sum for deposit.
14. The allowance above set forth and the agreement under which it shall be arrived at are to continue in force until changed by mutual consent.

The above agreement approved and entered into by
John D. Rockefeller, Jr. and John D. Rockefeller, 3rd, Dated May 1, 1920

— John D. Rockefeller. “Memorandum Between Papa and John,” *Smithsonian Magazine*, June 2004. <http://www.smithsonianmag.com/history/who-wants-to-be-a-billionaire-2996641/>