

The Development of Credit-Reporting in the Nineteenth Century

James D. Norris

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Joseph Kett

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The Foundations of Worldwide Economic Integration Christof Dejung, Niels P. Petersson, 2013-01-07 Discusses worldwide economic integration between 1850 and 1930 challenging the popular description of the period after 1918 as one **Southern Scoundrels** Jeff Forret, Bruce E. Baker, 2021-04-21 The history of capitalist development in of deglobalisation the United States is long uneven and overwhelmingly focused on the North Macroeconomic studies of the South have primarily emphasized the role of the cotton economy in global trading networks Until now few in depth scholarly works have attempted to explain how capitalism in the South took root and functioned in all of its diverse and duplicitous forms Southern Scoundrels explores the lesser known aspects of the emergence of capitalism in the region the shady and unscrupulous peddlers preachers slave traders war profiteers thieves and marginal men who seized available opportunities to get ahead and in doing so left their mark on the southern economy Eschewing conventional economic theory this volume features narrative storytelling as engaging and seductive as the cast of shifty characters under examination Contributors cover the chronological sweep of the nineteenth century South from the antebellum era through the tumultuous and chaotic Civil War years and into Reconstruction and beyond The geographic scope is equally broad with essays encompassing the Chesapeake South Carolina the Lower Mississippi Valley Texas Missouri and Appalachia These essays offer a series of social histories on the nineteenth century southern economy and the changes wrought by capitalist transformation Tracing that story through the kinds of oily individuals who made it happen Southern Scoundrels provides fascinating insights into the region s hucksters and its history Contents Introduction Jeff Forret and Bruce E Baker Preachers and Peddlers Credit and Belief in the Flush Times John Lindbeck A Gentleman and a Scoundrel Alexander McDonald Financial Reputation and Slavery s Capitalism Alexandra J Finley How Deeply They Weed into the Pockets Slave Traders Bank Speculators and the Anatomy of a Chesapeake Wildcat 1840 1843 Jeff Forret Bernard Kendig Orchestrating Fraud in the Market and the Courtroom Maria R Montalvo William A Britton v Benjamin F Butler Occupied New Orleans Confiscation and the Disruption of the Cotton Trade in Wartime Natchez Jeff Strickland Devils at the Doorstep Confederate Judges Masters of Sequestration Rodney J Steward Irresistibly Impelled toward Illegal Appropriation The Civil War Schemes of William G Cheeney Jimmy L Bryan Jr Das Kapital on Tchoupitoulas Street The Marketing of Stolen Goods and the Reserve Army of Labor in Reconstruction Era New Orleans Bruce E Baker The Violent Lives of William Faucett Elaine S Frantz Eureka Law and Order for Sale in Gilded Age Appalachia **Industrial Development and Manufacturing in the Antebellum Gulf South Michael S.** T R C Hutton Frawley, 2019-05-08 In the aftermath of the Civil War contemporary narratives about the American South pointed to the perceived lack of industrial development in the region to explain why the Confederacy succumbed to the Union Even after the cliometric revolution of the 1970s when historians first began applying statistical analysis to reexamine antebellum manufacturing output the pervasive belief in the region s backward ness prompted many scholars to view slavery not

industry as the economic engine of the South In Industrial Development and Manufacturing in the Antebellum Gulf South historian Michael S Frawley engages a wide variety of sources including United States census data which many historians have underutilized when gauging economic growth in the prewar South to show how industrial development in the region has been systematically minimized by scholars In doing so Frawley reconsiders factors related to industrial production in the prewar South such as the availability of natural resources transportation markets labor and capital He contends that the Gulf South was far more industrialized and modern than suggested by census records economic historians like Fred Bateman and Thomas Weiss and contemporary travel writers such as Frederick Law Olmsted Frawley situates the prewar South firmly in a varied and widespread industrial context contesting the assumption that slavery inhibited industry in the region and that this lack of economic diversity ultimately prevented the Confederacy from waging a successful war Though southern manufacturing firms could not match the output of northern states Industrial Development and Manufacturing in the Antebellum Gulf South proves that such entities had established themselves as vital forces in the southern economy on the eve of the Civil War Making Tobacco Bright Barbara M. Hahn, 2011-10-27 In her sweeping history of the American tobacco industry Barbara Hahn traces the emergence of the tobacco plant's many varietal types arguing that they are products not of nature but of economic relations and continued and intense market regulation Hahn focuses her study on the most popular of these varieties Bright Flue Cured Tobacco First grown in the inland Piedmont along the Virginia North Carolina border Bright Tobacco now grows all over the world primarily because of its unique and easily replicated cultivation and curing methods Hahn traces the evolution of technologies in a variety of regulatory and cultural environments to reconstruct how Bright Tobacco became and remains to this day a leading commodity in the global tobacco industry This study asks not what effect tobacco had on the world market but how that market shaped tobacco into types that served specific purposes and became distinguishable from one another more by technologies of production than genetics In so doing it explores the intersection of crossbreeding tobacco raising technology changing popular demand attempts at regulation and sheer marketing ingenuity during the heyday of the American tobacco industry Combining economic theory with the history of technology Making Tobacco Bright revises several narratives in American history from colonial staple crop agriculture to the origins of the tobacco industry to the rise of identity politics in the twentieth century **Cigar Box Lithographs** Charles J. Humber, 2018-11-26 CIGAR BOX LITHOGRAPHS The Inside Stories Uncovered is a thought provoking production exposing its readership to more than 160 vintage cigar boxes manufactured during the late 19th and early 20th centuries Most convey stunning litho graphs that portray prominent historical figures Such cigar boxes during the 19th century attracted a massive smoking cliental numbering in the millions While puffers more than one hundred years ago likely recognized the prominent personalities peering at them from the inside labels of these wooden cigar boxes those same headlined names today are now essentially erased from memory Lew Wallace 1827 1905 portrayed in this stunning portrait

label is virtually a forgotten name today World famous during his day he was not only a Major General during the Civil War but became more famous when he wrote what some consider to be the best selling novel of the 19th century His Ben Hur see page 34 a novel that was turned into a Hollywood blockbuster winning a record eleven Oscars in 1959 was certainly the most read and the best known book title during the 20th century that is until it was superseded by Gone with the Wind in the 1930s By examining the cartouche to the left of this stunning label portrait one detects Wallace's role as a General during the Civil War especially at the Battle of Shiloh The cartouche to the right of his portrait details his writing studio in Crawfordsville Indiana This is where his most famous novel was written Cigar boxes from the past often became an educational platform inadvertently recording and preserving history To this day this nearly 120 year old collectible cigar container whispers its provocative past that is providing one takes time out to lift its lid and peer at the lithographic image waiting to be re discovered or uncovered Peer long enough and the box just might whisper its past to you Women, and Wenches Jane H. Pease, William H. Pease, 2017-10-01 Pursuing the meaning of gender in nineteenth century urban American society Ladies Women and Wenches compares the lives of women living in two distinctive antebellum cultures Charleston and Boston between 1820 and 1850 In contrast to most contemporary histories of women this study examines the lives of all types of women in both cities slave and free rich and poor married and single those who worked mostly at home and those who led more public lives Jane Pease and William Pease argue that legal political economic and cultural contraints did limit the options available to women Nevertheless women had opportunities to make meaningful choices about their lives and sometimes to achieve considerable autonomy By comparing the women of Charleston and Boston the authors explore how both urbanization and regional differences especially with regard to slavery governed all women's lives They assess the impact of marriage and work on women's religious philanthropic and reform activity and examine the female uses of education and property in order to illuminate the considerable variation in women s lives Finally they consider women s choices of life style ranging from compliance with to defiance of increasingly rigid social precepts defining appropriate female behavior However bound women were by society s prescriptions describing their role or by the class structure of their society they chose their ways of life from among such options as spinsterhood or marriage domesticity or paid work charitable activity or the social whirl the solace of religion or the escape of drink Drawing on a variety of sources including diaries court documents and contemporary literature Ladies Women and Wenches explores how the women of Charleston and Boston made the choices in their lives between total dependence and full autonomy Cargill Wayne G. Broehl, 1992 It is difficult to imagine how the evolution of an industry through the perspective of one of its giants could be better told Tarrant Business Edge of the Sword Ted Tunnell, 2004-10 Ted Tunnell s superbly researched biography of Marshall H Twitchell is a major addition to Reconstruction literature New England native Union soldier Freedmen's Bureau agent and Louisiana planter Twitchell became the radical political boss of Red River Parish in the 1870s

He forged an economic alliance with entrepreneurial Jewish merchants and rose to power during the first upswing of the southern economy after the war The Panic of 1873 however undermined his regime and virtually overnight the New Englander guickly went from financial benefactor to scapegoat for northwest Louisiana's failed dreams of prosperity His life and death struggle with the notorious White League has more gut wrenching suspense than most novels The first full length study of Twitchell Edge of the Sword is edifying entertaining and cutting edge scholarship Financial Crimes: Psychological, Technological, and Ethical Issues Michel Dion, David Weisstub, Jean-Loup Richet, 2016-06-08 This book on the psychology of white collar criminals discusses various cases of financial crime while also attempting to delve into the minds of the criminals in question The literature on this topic is growing as it gains momentum in the scientific field as a result of the extremely negative impact white collar crime has on its victims Because there is considerable damage and vulnerability from these crimes it is important to begin to classify them and to understand the minds of those that commit these offenses While the current literature is not extensive this work provides a closer look into the various ethical and legal facets of financial crime and helps to uncover the social psychological and neurobiological factors that intersect in the minds of those Merit Joseph Kett, 2013-01-15 The idea that citizens advancement should depend exclusively on merit on criminals qualities that deserve reward rather than on bloodlines or wire pulling was among the Founding ideals of the American republic Joseph F Kett argues in this provocative and engaging book Merit's history he contends is best understood within the context of its often conflicting interaction with the other ideals of the Founding equal rights and government by consent Merit implies difference equality suggests sameness By sanctioning selection of those lower down by those higher up merit potentially conflicts with the republican ideal that citizens consent to the decisions that affect their lives In Merit which traces the history of its subject over three centuries Kett asserts that Americans have reconciled merit with other principles of the Founding in ways that have shaped their distinctive approach to the grading of public schools report cards the forging of workplace hierarchies employee rating forms merit systems in government the selection of officers for the armed forces and standardized testing for intelligence character and vocational interests Today the concept of merit is most commonly associated with measures by which it is quantified Viewing their merit as an element of their selfhood essential merit members of the Founding generation showed no interest in quantitative measurements Rather they equated merit with an inner quality that accounted for their achievements and that was best measured by their reputations among their peers In a republic based on equal rights and consent of the people however it became important to establish that merit based rewards were within the grasp of ordinary Americans In response Americans embraced institutional merit in the form of procedures focused on drawing small distinctions among average people They also developed a penchant for increasing the number of winners in competitions what Kett calls selection in rather than selection out in order to satisfy popular aspirations Kett argues that values rooted in the Founding of the republic continue to influence Americans approach to controversies

including those surrounding affirmative action which involve the ideal of merit Calcutta Weekly Notes, 1908

Chamber of Commerce Journal of Maine ,1903 **Creditworthy** Josh Lauer, 2017-07-25 The first consumer credit bureaus appeared in the 1870s and guickly amassed huge archives of deeply personal information Today the three leading credit bureaus are among the most powerful institutions in modern life yet we know almost nothing about them Experian Equifax and TransUnion are multi billion dollar corporations that track our movements spending behavior and financial status This data is used to predict our riskiness as borrowers and to judge our trustworthiness and value in a broad array of contexts from insurance and marketing to employment and housing In Creditworthy the first comprehensive history of this crucial American institution Josh Lauer explores the evolution of credit reporting from its nineteenth century origins to the rise of the modern consumer data industry By revealing the sophistication of early credit reporting networks Creditworthy highlights the leading role that commercial surveillance has played ahead of state surveillance systems in monitoring the economic lives of Americans Lauer charts how credit reporting grew from an industry that relied on personal knowledge of consumers to one that employs sophisticated algorithms to determine a person s trustworthiness Ultimately Lauer argues that by converting individual reputations into brief written reports and later credit ratings and credit scores credit bureaus did something more profound they invented the modern concept of financial identity Creditworthy reminds us that creditworthiness is never just about economic facts It is fundamentally concerned with and determines our social standing as an honest reliable profit generating person Farm, Shop, Landing Martin Bruegel, 2002-04-24 Bruegel shows how the development of a market economy created historical change in a parochial community A Corner of the Tapestry Carolyn LeMaster, 1994-07 One of the most comprehensive studies ever done on a state s Jewish community A Corner of the Tapestry is the story untold until now of the Jews who helped to settle Arkansas and who staved and flourished to become a significant part of the state s history and culture LeMaster has spent much of the past sixteen years compiling and writing this saga Data for the book have been collected in part from the American Jewish Archives American Jewish Historical Society the stones in Arkansas s Jewish cemeteries more than fifteen hundred articles and obituaries from journals and newspapers personal letters from hundreds of present and former Jewish Arkansans congregational histories census and court records and some four hundred oral interviews conducted in a hundred cities and towns in Arkansas This meticulous work chronicles the lives and genealogy of not only the highly visible and successful Jews who settled in Arkansas but also those who comprised the warp and woof of society It is a decidedly significant contribution to Arkansas history as well as to the wider <u>Inventing the Cotton Gin</u> Angela Lakwete, 2003-12-05 Lakwete shows how indentured British study of Jews in the nation and later enslaved Africans built and used foot powered models to process the cotton they grew for export After Eli Whitney patented his wire toothed gin southern mechanics transformed it into the saw gin offering stiff competition to northern manufacturers Transition to an Industrial South Michael J. Gagnon, 2012-10-12 Renowned New South booster Henry

Grady proposed industrialization as a basis of economic recovery for the former Confederacy Born in 1850 in Athens Georgia to a family involved in the city s thriving manufacturing industries Grady saw firsthand the potential of industrialization for the region In Transition to an Industrial South Michael J Gagnon explores the creation of an industrial network in the antebellum South by focusing on the creation and expansion of cotton textile manufacture in Athens By 1835 local entrepreneurs had built three cotton factories in Athens started a bank and created the Georgia Railroad Although known best as a college town Athens became an industrial center for Georgia in the antebellum period and maintained its stature as a factory hub even after competing cities supplanted it in the late nineteenth century Georgia too remained the foremost industrial state in the South until the 1890s Gagnon reveals the political nature of procuring manufacturing technology and building cotton mills in the South and demonstrates the generational maturing of industrial laboring managerial and business classes well before the advent of the New South era He also shows how a southern industrial society grew out of a culture of social and educational reform economic improvements and business interests in banking and railroading Using Athens as a case study Gagnon suggests that the connected networks of family business and financial relations provided a framework for southern industry to profit during the Civil War and served as a principal guide to prosperity in the immediate postbellum **Auditing Theory and Practice: General principles** Robert Hiester Montgomery, 1922 years Practice Robert Hiester Montgomery, 1922 The Industrial Book, 1840-1880 Scott E. Casper, 2007 V 1 The colonial book in the Atlantic world This book carries the interrelated stories of publishing writing and reading from the beginning of the colonial period in America up to 1790 v 2 An Extensive Republic This volume documents the development of a distinctive culture of print in the new American republic v 3 The industrial book 1840 1880 This volume covers the creation distribution and uses of print and books in the mid nineteenth century when a truly national book trade emerged v 4 Print in Motion In a period characterized by expanding markets national consolidation and social upheaval print culture picked up momentum as the nineteenth century turned into the twentieth v 5 The Enduring Book This volume addresses the economic social and cultural shifts affecting print culture from Word War II to the present

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