

The Development of Credit-Reporting in the Nineteenth Century

James D. Norris

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Christof Dejung, Niels P. Petersson

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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 Cargill Wayne G. Broehl, 1992 It is difficult to imagine how the evolution of an industry through the of deglobalisation perspective of one of its giants could be better told Tarrant Business Southern Scoundrels Jeff Forret, Bruce E. Baker, 2021-04-21 The history of capitalist development in 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 T R C Hutton 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 Industrial Development and Manufacturing in the Antebellum Gulf South Michael S. 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 Ladies, 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

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 criminals Merit Joseph Kett, 2013-01-15 The idea that citizens advancement should depend exclusively on merit on 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 Farm, Shop, Landing Martin Bruegel, 2002-04-24 Bruegel shows how the development of a market economy created historical change in a parochial 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 quickly 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 **Inventing the Cotton Gin** Angela Lakwete, 2003-12-05 Lakwete shows how indentured British 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 I 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 years **Auditing Theory and Practice: General principles** Robert Hiester **Auditing Theory and Practice** Robert Hiester Montgomery, 1922 Creditworthy Josh Montgomery, 1922 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 The Rise of the Midwestern Meat Packing Industry Margaret Walsh, 2021-09-15 The history of the meat packing industry of the Midwest offers an excellent illustration of the growth and development of the economy of that major industrial region In the course of one generation meat packing matured from a small scale part time activity to a specialized manufacturing operation Margaret Walsh's pioneering study traces the course of that development shedding light on an unexamined aspect of America's economic history As the Midwest emerged from the frontier period during the 1840s and 1850s the growing urban demand for meat products led to the development of a seasonal industry conducted by general merchants during the winter months In this early stage the activity was widely dispersed but centered mainly along rivers which provided ready transportation to markets The growth of the railroads in the 1850s coupled with the westward expansion of population created sharp changes in the shape and structure of the industry The distinct advantages of good rail connections led to the concentration of the industry primarily in Chicago but also in St Louis and Milwaukee The closing of the Mississippi River during the Civil War insured the final dominance of rail transport and spelled the relative decline of such formerly important

packing points as Cincinnati and Louisville By the 1870s large and efficient centralized stockyards were being developed in the major centers and improved technology particularly ice packing favored those who had the capital resources to invest in expansion and modernization By 1880 the use of the refrigerated car made way for the chilled beef trade and the foundations of the giant meat packing industry of today had been firmly established Margaret Walsh has located an impressive array of primary materials to document the rise of this important early industry the predecessor and in many ways the precursor of the great industrial complex that still dominates today s midwestern economy The National Union Catalog, Pre-1956 Imprints Library of Congress, American Library Association. Committee on Resources of American Libraries. National Union Catalog Subcommittee, 1970 The First Tycoon T.J. Stiles, 2010-04-20 NATIONAL BESTSELLER WINNER OF THE NATIONAL BOOK AWARD In this groundbreaking biography T J Stiles tells the dramatic story of Cornelius Commodore Vanderbilt the combative man and American icon who through his genius and force of will did more than perhaps any other individual to create modern capitalism Meticulously researched and elegantly written The First Tycoon describes an improbable life from Vanderbilt's humble birth during the presidency of George Washington to his death as one of the richest men in American history In between we see how the Commodore helped to launch the transportation revolution propel the Gold Rush reshape Manhattan and invent the modern corporation Epic in its scope and success the life of Vanderbilt is also the story of the rise of America itself

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