

Introduction: The Clerk Problem

Walt Whitman printed an insolent picture of himself on the frontispiece of the first edition of *Leaves of Grass* in 1855. It was a portrait of déclassé insouciance and cheap clothes that marked the poet, in the words of the *New York Tribune*, as one of that "exemplary class of society . . . irreverently styled 'loafers.'" In fact, Whitman was quite explicit about his identity as a loafer: "I lean and loafe at my ease observing a spear of summer grass," he wrote at the beginning of the poem that later became known as "Song of Myself." It was one of those rhetorical provocations that gave his poetics such startling resonance, as Whitman, conspicuously sought to turn the tables on a favorite expression of moral censure employed by the better classes at midcentury.¹

The age abounded in loafers. There were literary loafers, Yankee loafers, French loafers, genteel loafers, common loafers, and country loafers—the latter observed by Nathaniel Hawthorne at the Brighton Cattle Fair "wait[ing] for some friend to invite them to drink." Nevertheless, loafering was most essentially a metropolitan phenomenon, strolling the city's avenues, wharves, parks, and museums, and serving as a ready epithet for anyone seeking to hurl an anxious insult. The young New York conservative George Templeton Strong thus ascribed the worst tendencies of democracy, "so called," to the loafer, while the *Southern Literary Messenger* accused him of advocating no less than "the sublime doctrine of social equality." Loafers were known for cursing without shame and for smoking cigars. They cared little for the law and exhibited a studied disregard for public mores in general. They were eccentric, if not impudent, in their personal habits. They had a weakness for billiards and barrooms and were maddeningly self-satisfied, if not philosophically reclusive. And they wore stand-up collars that were, more often than not, covered in stains.²

This stream of invective was not without its own logic. The loafer's ubiquity in American conversation—the wide currency, that is, accorded to accusations of idleness and indolence—was testimony to an emerging labor problem: a crisis in the meaning of industriousness that was provoked, aptly enough, by industrial revolution. As someone “whose aim is to get through the world with as little energy as possible,” the loafer presented an adamant rebuke to productive effort and labor theories of value that had long informed republican thought and American political practice. “The only real employment intended for man was to eat and sleep,” the *Ladies Companion* sardonically observed in an essay on the subject in 1837, “and the Loafer’s principle and practice on the matter, were in unison.” And yet, as the *New-York Daily Times* noted some years later, the loafer was deeply implicated in the forward march of progress: “In a barbarous state of society loafers were, without doubt, scarce; in fact, their very existence is doubtful.” This was in pointed contrast to the present day, when their numbers “increase with hundred-fold rapidity beneath the benignant influence of civilization.” Loafing, it consistently followed, was no less than “the consummation of all industry.”³

And so “the real employment intended for man” became an open question in the age of capital. That was why the talking classes fretted incessantly about Americans becoming “impatient of hard work out of doors.” Henry Ward Beecher opened his best-selling *Seven Lectures to Young Men* in 1846 with a sermon on industry and idleness that warned of a “pestilent sediment” forming under society’s foundations, an expanding class of sluggards who preferred to sleep late rather than wield a plow. Beecher’s rhetoric was characteristic of a nationwide trope—shared by conservatives and radicals alike—protesting the ruinous effects of too much easy money. “The stampede towards the golden temple became general,” Joseph Baldwin observed in his *Flash Times of Alabama and Mississippi*, while Jesse Chickering, a Boston minister, physician, statistician, and writer on political economy seemingly far removed from the speculative fever of the southwestern frontier, lamented to local audiences that “we have become emphatically a commercial community.” Chickering meant that the once axiomatic relationship between labor and its fruits was coming undone, and that trade seemed to be the basis of industry rather than the opposite.⁴

The logic of accumulation that drove men to buy in order to sell, “and sell to buy the more,” as another pundit remarked of the spiraling effects of the commodity form, was poised to assume sovereign control of the economy. The *Treasury of Knowledge* consequently noted that if shopkeepers and manufacturers could not turn a surplus on their goods, there was little point in putting them up for sale in the first place since “it is only the profit that

they live upon.” The primary purpose of wealth in such a system was to make more wealth, to which end men made things.⁵

But who made the market where all the goods were accordingly transformed into so much surplus value? Francis Walker, director of the federal government’s Bureau of Statistics after the Civil War, discovered the answer to that question by analyzing the nation’s census returns from 1860. They revealed the products of American industry being “conveyed from the producer to the consumer by a series of exchanges which can hardly average less than three in number, and with a percentage of expenses and profits . . . that must amount to fifty per cent upon their original cost. What a tremendous fact!” Such facts attracted Walker’s attention because they showed that men “taking the whole product to themselves . . . asking no favors of capital on the one hand, nor of hirelings and slaves on the other,” as Lincoln described an ostensibly ascendant free-soil ideal, were nevertheless beholden to the enterprise of those who produced nothing of value themselves. Champions of the commercial life could thus contend, as Charles Edwards did in the premier volume of *Hunt’s Merchant’s Magazine*, that trade enjoyed a distinct advantage over all other sectors of the economy because it increased the wealth of a nation “without the labor of producing or fabricating a single article.” Digging up rocks on a virgin hillside in preparation for planting might remain a defining moment of American civilization, in other words, but such heavy lifting was increasingly dependent on the offices of bankers, brokers, factors, and wholesalers who specialized in disposing of the surpluses of others’ productive efforts. Indeed, not fewer than three quarters of a million persons, Francis Walker continued in his survey of the census data, directly participated in bringing the products of the nation’s industry to market.⁶

All this buying and selling begat a giant class of “merchant clerks,” the generic nomenclature for an expanding cadre of young men finding employment in counting rooms, credit agencies, import houses, commission businesses, trust companies, law offices, insurance brokerages, auction firms, savings banks, retail stores, wholesale warehouses, and the era’s new “marble palaces” where they devoted long hours to taking stock, keeping accounts, displaying wares, delivering bills, distributing samples, paying import duties, figuring interest charges, and copying out a constant stream of correspondence that tied the nation’s far-flung merchants and manufacturers together in an opportunistic negotiation over the ever-shifting terms of exchange. Edgar A. Poe took note of this phenomenon and called it deskism, “for want of a better word.” In fact, there was no better word, both because it perspicaciously accorded business administration the status of doctrine and because it acknowledged the growing preponderance of a modern tribe of scribes.

who "bend over a desk and scratch from 'morn till dewey eve' without intermission from day to day," as a young general store clerk in Bangor, Maine named Benjamin Foster testified to the mass production needs of a modern "paper machine" designed to transpose the material world into commensurable units of exchange.⁷

Clerking had become the third-largest (male) occupation in Manhattan by 1855, trailing only behind the city's petty laborers and servants, encompassing the "thousands and tens of thousands who get their living in one way or another by the pen," as Benjamin Franklin Foster, America's "counting-house oracle" who is not to be confused with the young man from Bangor, identified the vast matriculation pool of candidates for his Commercial Academy, which opened its doors on Broadway in 1837. Almost every family has sent one or more representatives, Walter Barrett also observed in his *Old Merchants of New York City* of the mass movement of talent and enterprise out of rural New England and toward the emporium. "All do not succeed, but some do, and this is quite sufficient to keep the ambition to get a clerkship in New York alive." Advertisements for a sales position at the counter, "at a salary less by half than a bricklayer can earn," were answered by fifty applicants within six hours, according to other reports, "each eager to enter the field and try his chance in the mercantile world." Twenty-year-old William Hoffman, recently arrived from an upstate farm and "ready to turn my hand to anything that was honest, in the way of selling goods, figuring accounts, or fingering cash," was tipped off about an opening at a Manhattan dry-goods firm only to discover that twenty others had preceded him there that same morning. In fact, the numbers were often much larger. Charles French counted two hundred responses to an employment notice his father's hardware business placed in Boston in the winter of 1859, and a hundred more when Charles opened his own establishment several months later. He eventually hired a young man from upper New England who soon moved on to a new job in Providence.⁸

All these sellers of goods and figurers of accounts were hired to administer a system of "fast property," Charles Briggs's pithy characterization of the new industrial economy that appeared in his *Adventures of Harry Franco: A Tale of the Great Panic*, which was published in 1839. Briggs was referring to the growing number of business obligations dissolved upon the completion of each transaction, allowing the contracting parties to resume their former autonomy without any further regard to each other. The ensuing freedom from traditional tenets of commonweal—equity and just price, for instance, or kin and community, for that matter—proved essential to anyone seeking to calculate his own best interest. Property, which once served as the foundation

of a thick web of household mutuality, deference, and constraint, was consequently converted into the fungible object of restless relations between anonymous persons associated solely through the equivalencies of floating prices. The revolutionary character of this development was evident in Ralph Waldo Emerson's contention in 1841 that "Reliance on Property . . . is the want of self reliance." There was no more incisive summary of the death of a yeoman ideal that had rested on the opposite reasoning, namely, that property constituted the surest guarantee of personal as well as political integrity.⁹

Too many wish to reap before they have plowed, Henry Ward Beecher protested, adopting the most—and the least—appropriate simile in reprimanding a postagrarian generation of youth "fired with a conviction that shrewdness, cunning, and bold ventures, are a more manly way to wealth." It was a shame, the *New York Tribune* editorialized as well, "that fine, hearty lads, who might clear their 50 acres each of western forest in a short time, and have a house, a farm, a wife, and boys about them in the course of ten years, should be hired up in hot salesrooms, handing down tapes and ribbons, and cramping their genius over chintzes and delaines." Virginia Penny, meanwhile, blamed them for female poverty in her *Employments of Women*. The reason there were so many young men performing the duties of clerks and salesmen, she explained, is that "they are lazy, and do not want to perform hard work." And yet why would anyone undertake "bona fide physical labor," Horace Greeley fretted, when he could more comfortably obtain a living without it? "I am the Counter-jumper, weak and effeminate," the *New York* satirical monthly *Vanity Fair* thus retorted in an especially malevolent piece of Whitmanesque doggerel. "I love to loaf and lie about dry-goods."¹⁰

A clerk problem was born, symptomatic of the "restless, nervous, bustling, trivial Nineteenth Century," as Henry David Thoreau remarked in registering his own apprehensions about modernity's preference for relative over absolute value. Even *Hunt's Merchant's Magazine* expressed concern over the wholesale enlistment of the country's youth in the forces of market revolution. "Where lies the charm that turns so many young men to the counting-room," *Hunt's* inquired, "and puts so many tender boys behind the counter?" The charm lay in their emancipation from the inspection, admonition, and restraint of household government in favor of a freedom of contract that offered an alternate livelihood to that once gotten from the land. Because Americans had long considered growing and making things to be more than just a category of material life—seeing in productive labor the means by which culture reliably, and virtuously, reproduces itself—a sales-driven existence dedicated to the ephemera of marginal profits surely heralded the end of business as usual. The spectacle of so many tender boys engaged from morn till night "in the



occupation of writing down figures' and "taking down . . . bundles, rolls, and boxes" thus signaled a crisis in the republic's defining notions of industry and economy. "Taxes increase, and rents rise, and the goods are marked up again," as someone sardonically observed of the public's obsessive interest in these servants of yardstick and ledger: "Upon whom shall our indignation be expanded? On the clerk, of course. Who got up the war? Who levied the taxes? Who raised the rents? Who, but the clerks?"¹¹

A vision of social life organized around the bargain was only one of several competing programs for American civilization, of course. Hard-money Locofocos, western farmers, New England transcendentalists, and Southern slave owners all advanced their own designs for the nation's future.¹² And yet, as the *United States Democratic Review* concluded in 1855, "human Nature . . . was consummated in the person of a Modern Clerk?" Horatio Alger's *Ragged Dick*, for instance, that paragon of self-made manhood for the industrializing age, discovered that the best avenue out of his hardscrabble life as a bootblack

lay in improving his reading, writing, and arithmetic ("as far as Interest") in hopes of landing a situation in a store or "countin' room." *Scribner's Monthly* subsequently observed that "clerk" had emerged by the 1870s as a common rubric for "nearly everybody who lives on a salary," the avatar of a population embedded in market relations. Certainly, there was no more authentic agent of society's transformation from "stability and absoluteness" to "notions and relations," which is how Georg Simmel synthesized the coming of modern capitalism. Negotiable, impermanent, uprooted from the soil, and carried along by commerce's cycles of boom and bust, the clerk did not, in other words, just produce the market. He was himself one of its products. Benjamin Foster, the general-store clerk in Bangor, confirmed as much in noting his own "irresistible impulse for wealth," which led him to spurn the prospect of "settling on some farm to some safe, secure, contented, domestic life." Anyone could become a capitalist, Americans were told, a possibility that acted as "a spur to exertion to the very news-boy in our streets," as did the popular intelligence that the great majority of the country's businessmen had "commenced life behind the desk or the counter." This did not mean that everyone actually became a capitalist. It did mean, however, that everyone became capital—or what we so casually refer to as "human capital" today—rendering their own lives the subject of utility and enterprise.¹³

Trade unionists and New Harmony radicals could only dream of effecting such change in America's social fabric. But what might at first appear to be a rather Whiggish account of capital's rise to dominion in the person of the merchant clerk was anything of the sort. His trajectory off the land and into the store is revealing, in fact, of the enormous effort required to domesticate the profit motive and turn it into the practical foundation of social intercourse. "To make Adam Smith's 'simple and natural liberty' compatible with the needs of human society was a most complicated affair," Karl Polanyi observed in *The Great Transformation*. Indeed, to presume otherwise is to embrace the market's own ideological conceits about the transcendent status of truck and barter. The power and privilege of dead white capitalists, in other words, had to be earned, for there was nothing natural or preordained about the stunning ascendance of this radically new form of economy, one that relentlessly violated the temporal, physical, moral, and political boundaries that had undegraded the social order, turning apples into oranges, upstate butter into French silk shawls, and healthy plowboys into lank and sallow clerks.¹⁴

For all their disdain of tradition, however, the bourgeoisie were also frantic system builders striving to resolve the central conundrum of market society, namely, how to bring the constant mayhem of commodity exchange under control without sacrificing the earnings derived from that same tumult.

While undermining older sources of authority, in other words, there was no intention of undermining the authority of authority. The exponents of fast property consequently invested enormous moral and material effort in converting a centrifugal system of commercial opportunity based on the perpetual movement of goods and persons into the reliable foundation of civility, and in adapting the continual tug-of-war of interested exchange between anonymous parties into the source of commonality, and of commonwealth. This was the clerk's most important assignment, in fact, and his emergence at the center of popular attention—a poster boy for the profit principle—was a testament to how the flux of trade was recast as the key to stability, how personal ambition ceased to pose a threat to human civilization and became identified as its most natural expression, and how mutual cooperation was founded on the basis of pecuniary gain.¹⁵

The story that follows is, as such, an account of the winners written from the bottom up. This is a social history of capital that constitutes an alternative kind of subaltern study—not an attempt to redeem the social margins from the amnesia of a ruling ideology but a search for the everyday sources of that amnesia, an exploration of the minutiae of a cultural system that so resolutely, and convincingly, reinvented civic life in the form of a business deal. This was not just a function of rates of capital turnover, secondary multiplier effects, or subsidiary feedback processes, but the stuff of filing systems, aniline inks, bookkeeping techniques, life insurance premiums, salary negotiations, personal diary entries, gastrointestinal complaints, census blanks, and the cost of postage. These might seem to be procedural banalities, and so they were. But they were also the key operations of a new ruling class in the making, one that established social experience on the same axioms of interchangeability, impersonality, and mutability that proved essential to the commodity. “In the total movement of this disorder is its order,” Karl Marx thus wrote in 1849, referring to the peripatetic nature of prices in the labor market. In so doing, he provided an embracing maxim for capitalist civilization *in toto*, one by which “industrial anarchy” emerged as the very source of “balance.”¹⁶ As a result, the bottom line became synonymous with truth in an age shorn of absolutes, and the market's relentless logic of universal equivalence and mutual estrangement was grafted onto our very sense of the good life.

Paperwork

All basic histories of the American economy report that by the third decade of the nineteenth century the nation's aggregate wealth began to register dramatic gains. Wheat, flour, corn, butter, pork, tobacco, hemp, coal, lead, and cotton were shipped in increasing volume—and decreasing cost—from Buffalo, Cincinnati, Pittsburgh, Louisville, Nashville, St. Louis, Galena, and Mobile to points north, south, east, and west. The raw goods were then exchanged for finished ones in a melee of converging prices and marginal profits that turned the United States into “but one extended counter from Maine to Texas,” as a contemporary soon quipped. Nor was all this surging business activity the exclusive focus of a narrow class of commercial agents who bought and sold things for a living. Trade was becoming a practical concern of the public at large, a public that earned, and often grew, its bread in an economy increasingly driven by capital, credit, and collateral, not to mention “the efficiency of the markets.”¹⁷

Such industrial revolution was inventoried by the yard, ton, box, piece, bale, bundle, barrel, keg, pack, case, and crate. These quantitative measurements were a function of qualitative processes that transposed the general miscellany of wares into a standard set of commensurable values, reinventing trade as a far more universal, abstract grid of relations than anything previously known in the marketplaces and seasonal fairs of older systems of exchange. *Hunt's Merchant's Magazine* celebrated the dematerializing character of this surfeit of goods by invoking the efficiencies of a modern port warehouse where tens of thousands of dollars worth of merchandise changed hands every day, but “all the bustle perceivable . . . is one quiet clerk calling and taking away a bundle of warrants.” Such operations rested on a close management of the flies that was evident, as well, in the administrative routines of a commission house specializing in the transfer of western produce to

Notes

Introduction

1. The *Tribune's* critic was Charles Dana. *New York Tribune*, July 23, 1855; Walt Whitman, *Leaves of Grass* (New York: W. W. Norton, 1965), 28. See too, the attack on Whitman in Maximilian Schele De Vere, *Americanisms: The English of the New World* (New York: C. Scribner & Co., 1872), 141. Whitman was reportedly fired from the *Aurora* for "loafism." Hans Bergmann, *God in the Street: New York Writing from the Penny Press to Melville* (Philadelphia: Temple University Press, 1995), 79.
2. Hawthorne, quoted in Clement Eaton, ed., *The Leaven of Democracy: The Growth of the Democratic Spirit in the Time of Jackson* (New York: George Braziller, 1963), 125; George Templeton Strong, November 5, 1838, in *The Diary of George Templeton Strong: Young Man in New York, 1835-1849*, ed. Allan Nevins (New York: Macmillan, 1952); *Southern Literary Messenger* 9, no. 4 (April 1843), 198.
3. "This peculiarly American word," John Russell Bartlett reported on "loafers" in 1848, "has been gradually growing into extensive use during the last twenty years." Bartlett, *Dictionary of Americanisms: A Glossary of Words and Phrases, Usually Regarded as Peculiar to the United States* (Hoboken, NJ: John Wiley & Sons, 2003), 209. Was the loafer a "peculiarly American" problem? Comparisons to the flaneur might yield an interesting cultural history. See Charles Baudelaire, *The Painter of Modern Life and Other Essays*, ed. and trans. Jonathan Mayne (New York: Da Capo, 1964).
4. *Ladies Companion*, September 1837; *New-York Daily Times*, December 10, 1852. See generally Andrew Lyndon Knighton, "Idle Threats: The Limits of Productivity in 19th-Century America" (PhD diss., University of Minnesota, 2004).
5. "Impatient of Hard Work" in Horace Bushnell, "Age of Honnespun," in *Litchfield County Centennial Celebration* (Hartford, CT: Edwin Hunt, 1851), 123; Henry Ward Beecher, *Lectures to Young Men* (Boston: John P. Jewett, 1846), 15-48, and sediment on 38; Joseph G. Baldwin, *The Flush Times of Alabama and Mississippi* (New York: D. Appleton & Co., 1854), 87; draft of speech, box 4, writings and speeches, Misc. 1821-1851, n.d., Chickering Papers, Special Collections, Duke University, Durham, NC.
6. Edwin Freedley, *How to Make Money, Being a Practical Treatise on Business* (London: Routledge, Warner and Routledge, 1859), 41-2; W. Chambers and R. Chambers, *Treasury of*

Knowledge (New York: A. S. Barnes & Co., 1849), 75. As Max Weber wrote, capitalism entailed “the idea of a duty of the individual toward the increase of his capital, which is assumed as an end in itself.” Weber, *The Protestant Ethic and the Spirit of Capitalism* (1904; New York: Scribner’s, 1958), 51.

6. Francis Walker, “American Industry in the Census,” *Atlantic Monthly* 24, no. 146 (December 1869), 691–2; Lincoln, quoted in Eric Foner, *Free Soil, Free Labor, Free Men: The Ideology of the Republican Party before the Civil War* (New York: Oxford, 1970), 30; Edwards, in *Hunt’s*, vol. 1 (October 1839), 391 (hereafter in the notes, *Hunt’s Merchants’ Magazine* is referred to as *Hunt’s*). On the merchant roots of modern industrial capitalism, see Sven Beckert, *Empire of Cotton: A Global History* (New York: Knopf, 2014), 199–242.

7. Edgar A. Poe, “The Man of the Crowd” (1840), in *The Norton Anthology of American Literature*, 2nd ed. (New York: W. W. Norton, 1985), 11382; Charles H. Foster, ed., *Down East Diary by Benjamin Browne Foster* (Orono: University of Maine at Orono Press, 1975), 12; Jacques Derida, *Paper Machine* (Palo Alto, CA: Stanford University Press, 2005). “My life,” as Kafka wrote of his day job at the offices of the Workmen’s Accident Insurance Institution, “resembles that punishment in which each pupil must according to his office write down the same meaningless (in repetition, at least) sentence ten times, a hundred times or even oftener: except that in my case the punishment is given me with only this limitation: as many times as you can stand it.” Quoted in Roy Fuller, “A Normal Enough Dog: Kafka and the Office,” in *The World of Franz Kafka*, ed. J. P. Stern (London: Weidenfeld and Nicolson, 1980), 193.

8. *Journal of the Geographic and Statistical Society*, July 1859, 213; B. F. Foster, *Prospectus of the Commercial Academy* (New York: 183 Broadway, New York, 1837); “Oracle” in *New-York Daily Times*, May 21, 1853; Joseph Alfred Barrett, *Old Merchants of New York City* (New York: M. Doolady, 1865), 56–7; *American Phenological Journal* (April 1853), 74; “ready to turn my hand” quoted in Brian P. Luskey, *On the Maker: Clerks and the Quest for Capital in Nineteenth-Century America* (New York: New York University Press, 2010), 33; William Hoffman, *Diary* (1847–1850), March 31, 1848 (New-York Historical Society); Charles Edward French, *Journal* (1859) (Massachusetts Historical Society, Boston), 6, 15–6. On numbers of clerks, see Stuart Blumin, *The Emergence of the Middle Class: Social Experience in the American City, 1760–1900* (Cambridge: Cambridge University Press, 1989), 73–8; Luskey, *On the Maker*, 5–11; Mary Ryan counted a 7,500 percent increase in the number of clerks in the commercial town of Utica, New York, between 1817 and 1850, in her *Cradle of the Middle Class: The Family in Oneida County, New York, 1790–1865* (New York: Cambridge University Press, 1981), 108, 167, 178–9. The federal census of 1850 reported that farmers and laborers were the country’s most numerous occupations (among men), followed, in turn, by carpenters, cordwainers, clerks, and merchants. The “mercantile professions” in other words, had drawn even with artisanal employments by mid-century. *Hunt’s*, vol. 34 (February 1856), 173.

9. Charles Frederick Briggs, *The Adventures of Harry Franco: A Tale of the Great Panic* (New York: F. Saunders, 1839), 16; Freeman Hunt: “There is gloom over society when the ship stops too long at the wharf” Hunt, *Lives of American Merchants* (New York: Hunt’s Merchant’s Magazine, 1856), lxxxviii; Ralph Waldo Emerson, “Self-Reliance” (1841), in *Norton Anthology of American Literature*, 2nd ed. (New York: W. W. Norton, 1985), 1908. See, too, Jeffrey Sklansky, *The Soul’s Economy: Market Society and Selfhood in American Thought, 1820–1920* (Chapel Hill: University of North Carolina Press, 2002), 33–72.

10. Henry Ward Beecher, *Lectures to Young Men, on Various Important Subjects*, 3rd ed. (New York: J. C. Derby, 1856), 26–9; *New York Tribune*, May 7, 1845; Virginia Penny, *The Employments*

of Women: A Cyclopaedia of Woman’s Work (Boston: Walker, Wise & Co., 1865), 126; Horace Greeley, *Hints toward Reforms* (New York: Harper and Bros., 1850), 360; *Vanity Fair*, March 17, 1860. On the source of “bureaucracy” as a term of disdain and contempt, see Ralph Kingston, *Bureaucrats and Bourgeois Society: Office Politics and Individual Credit in France, 1789–1848* (London: Palgrave Macmillan, 2012).

11. Henry David Thoreau, *Walden; or, Life in the Woods* (1854; New York: Holt, Rinehart, and Winston, 1963), 275; *Hunt’s*, vol. 7 (October 1842), 349; *American Whig Review*, vol. 15 (May 1852), 472; “taxes increase” in T. De Witt Talmage, *Behind the Counter: A Sermon to Clerks* (Philadelphia: George H. Hartman, 1866), 14.

12. The slaveholders’ vision of America and, more specifically, that vision’s relationship to capitalism, deserves additional, if marginal, discussion, if only because it has become the bon mot of so much recent scholarly attention. While there was no lack of clerks administering the Southern hubs of the global economy, it remains unclear whether the wholesale commodification of social relations that the clerk personified in antebellum America was symptomatic of slave society. Certainly, slavery would play little part in capitalism’s ongoing destruction of the traditional structures of American material and cultural life over the rest of the century and into the next one. For a more detailed discussion of these questions, see Michael Zakim, “Capitalism and Slavery in the United States,” in *Routledge History of Nineteenth-Century America*, ed. Jonathan Daniel Wells (New York: Routledge, 2017).

13. *United States Democratic Review*, February 1855, 119; Horatio Alger Jr., *Ragged Dick: or, Street Life in New York with Boot Black*, ed. Hildgard Hoeller (New York: Norton, 2008, 1868), 85–7; *Scribner’s Monthly*, vol. 1 (February 1871), 361; Georg Simmel, *The Philosophy of Money*, ed. David Frisby, trans. Tom Bottomore and David Frisby (London: Routledge, 1990), 103; Foster, *Down East Diary*, 109 (May 13, 1848). Anyone could become a capitalist in Gary J. Kornblith, “Self-Made Men: The Development of Middling-Class Consciousness in New England,” *Massachusetts Review* 26, nos. 2–3 (1985), 469.

14. Karl Polanyi, *The Great Transformation: The Political and Economic Origins of Our Time* (Boston: Beacon Press, 1944), 140.

15. For outstanding treatments of the success of the American bourgeoisie in overcoming the imbroglis of their own making, see Sklansky, *Soul’s Economy*; Thomas Augst, *The Clerk’s Tale: Young Men and Moral Life in Nineteenth-Century America* (Chicago: University of Chicago Press, 2003); Roy Kreimer, *Calculating Promises: The Emergence of Modern American Contract Doctrine* (Stanford, CA: Stanford University Press, 2007); Jonathan Levy, *Freeds of Fortune* (Cambridge, MA: Harvard University Press, 2012).

16. Karl Marx, “Wage Labor and Capital” (1849), in *Selected Works* (New York: International Publishers, n.d.), 1261.

Chapter One

1. Douglass C. North, *Structure and Change in Economic History* (New York: W. W. Norton, 1981); Robert Greenhalgh Albion, *The Rise of New York Port* (New York: Charles Scribner’s Sons, 1939); “Maine to Texas” in *Hunt’s*, vol. 39 (October 1858), 411. “Efficiency of the markets” is a blatant anachronism, of course, and this study’s sole gesture to the discipline of economic history. For more of the latter, see, for instance, Joel Mokyr, “The Industrial Revolution and the New Economic History,” in *The Economics of the Industrial Revolution*, ed. Joel Mokyr (Totowa, NJ: Rowman & Allanheld, 1985), 1–51.