

Chapter 1 : History of insurance - Wikipedia

Revolution and the growth of industrial society, Developments in 19th-century Europe are bounded by two great events. The French Revolution broke out in , and its effects reverberated throughout much of Europe for many decades.

The act stipulated that, after the death of the childless Queen Anne the last legitimate Stuart monarch the British monarchy should be Protestant and Hanoverian. The Hanoverian era continued through four successive Georges and ended with the last representative of the line, William IV, who died in . The Jacobites supported the restoration of the Stuarts to the throne. The coming of the Hanoverians to the British throne was not unanimously welcomed. George I spoke no English and was as much concerned, if not more so, with fostering the interests of Hanover as with giving full attention to his role and duties in Britain. The major opposition to the Hanoverians came from the Jacobites, who supported the restoration of the Stuarts to the throne. Two main Jacobite rebellions occurred, the first in , the second in . Both were marked by poor military organisation, lacklustre leadership and exaggerated hopes of support. Despite some Jacobite successes in battle, the rebellions were ruthlessly crushed by the British army. Top Political upheaval Britain was governed under a mixed constitution, achieved through the Glorious Revolution of . The monarch ruled in conjunction with the two houses of parliament. All three parties were closely involved in political decisions. Gradually, however, the House of Commons and the prime minister assumed more political control than had been the case under the Stuarts. Parliament existed under an unreformed system until the Great Reform Act of . Thus for virtually all the period from to , members of the Commons and Lords came from the landed interest. Enough of the existing political system survived to ensure that wealth and land were the basis of power. They were unpaid as politicians and were elected in open ballots. The franchise was limited to a small minority of Protestant adult males. Westminster and Whitehall dominated the British political stage, though vigorous political debates occurred outside their confines. Ireland was granted legislative independence in , but the chief executive roles in Dublin were British appointees. Two main parties, the Whigs and Tories, were prominent in politics but there were nearly always over a hundred independent members of parliament who needed to be persuaded on issues and bills. Radical groups - such as the supporters of John Wilkes in the s; the corresponding societies of the s; and the Hampden clubs founded in - all pressed for parliamentary reform. But it was not until after the Napoleonic Wars that a fully-fledged reform movement emerged with a mass platform. The repeal of the Test and Corporation Acts and the granting of Catholic emancipation introduced political rights for Protestant dissenters and Roman Catholics. These concessions were followed by the Whig Party introducing, after much struggle, the Great Reform Act. This revised existing parliamentary constituencies and extended the franchise moderately, but it did not introduce a secret ballot or parliamentary democracy. Enough of the existing political system survived to ensure that wealth and land were the basis of power until at least the mid-Victorian period. The continued exclusion of the working man from the franchise provided the impetus for Chartism in the later s. Top Population explosion During the Hanoverian era, Britain experienced considerable demographic growth, the birth of an industrial economy, and extensive social change. The British population doubled in the century after , from 7. Most of the growth occurred after , and particularly after the s. Between and , average family size reached five or six children per family, the highest rate in any decade in modern British history. This surge in population was to some degree the result of falling mortality, which itself was partly the result of widespread smallpox inoculation in the early 19th century. Improved material circumstances in industrialising parts of the nation explain the trend towards earlier and more extensive marriage and larger families. Britain already had a thriving economy in the early 18th century, with productive agriculture, scientific ingenuity, a strong commercial and middling sector, and extensive manufacturing. Britain built factories and canals, extended agricultural productivity through parliamentary enclosure, experienced rapid urban growth, manufactured and patented new industrial techniques, achieved a breakthrough in fuel sources for energy and traded extensively along its own coasts and with Ireland, Europe and the wider world. Industrialisation did not affect all parts of the nation equally. Though industrialisation brought disruption to communities, pollution, booms and slumps and unequal gains, it led in the long term to a

better standard of living for most workers. Factory work depended on labour mobility, the installation of new machinery and the allocation of workers to specialised tasks. Domestic industrial work changed over the generations. Thus groups such as handloom weavers found their work opportunities eroded in the early 19th century and their wages plummeted after textile weaving entered the factories. Popular education was heavily influenced by Christian morality. Women were increasingly employed in more menial tasks in industry, while men assumed the role of breadwinners. In the countryside, women were sidelined from their traditional work in dairying and found it difficult to secure well-paid harvest work. Religious and educational provision for the lower classes underwent considerable change. Protestant nonconformity, especially Methodism, gained adherents and offered more spontaneous, emotional Christian worship than the Church of England provided. The parish system of poor relief adapted to changing circumstances. Per capita expenditure on poor relief rose rapidly between the end of the American Revolution in and the aftermath of the Napoleonic Wars. But after the implementation of the New Poor Law in , relief was more difficult to obtain, workhouses were given a higher priority, and poor law expenditure was pruned. Sea power White traders inspect African slaves during a sale, c. An empire based on commerce, sea power and naval dominance consolidated British overseas settler societies. At the beginning of the 18th century, Britain possessed colonies along the eastern seaboard of North America, numerous sugar islands in the Caribbean and a foothold in Bengal. Georgia became a British colony in Britain acquired the Ceded Islands in The triangular slave trade was an important feature of British transatlantic commerce. She also extended her hold over Bengal and Madras. British oceanic enterprise provided the shipping, commerce, settlers and entrepreneurs that held these far-flung territories together. In the Atlantic Ocean, most trade was carried out by private merchant vessels. The triangular slave trade was an important feature of British transatlantic commerce, taking over three million black slaves as workers for the plantations in America and the West Indies until the trade was abolished in Trade was backed by naval power and by efficient handling of private and public credit, including substantial public borrowing via the Bank of England. Top Britain at war For over a third of the Hanoverian period, Britain was involved in international wars. The financial means to wage war extensively permitted Britain to forge a global empire. Britain fought the Americans in their War of Independence - In the French revolutionary and Napoleonic wars - and - , the British army and navy locked horns with France in Europe, the Caribbean, Egypt and India. The War of the Austrian Succession had no decisive outcome. The financial means to wage war extensively after permitted Britain to forge a global empire by that was impressive in its scope and stronger in both the Atlantic and Indian oceans and around their shores than any other European state had achieved. A Land of Liberty? A Polite and Commercial People: He specialises in the social and economic history of Britain and her colonies, primarily in the 18th century, and in music history.

The 18th century witnessed the birth of Great Britain (after the union of England and Scotland in) and the expansion of the British Empire. By the mids, Great Britain had developed into a commercial and military powerhouse; meanwhile, the population rose dramatically in Britain's North American colonies.

Cotton and African-American Life Two-thirds of all ready-made garments, produced with southern cotton in northern cities such as New York, Boston, and Philadelphia, were sent back to the South to be worn. The American Industrial Revolution, concentrated in the northeast, would ultimately prove to be the most significant force in the development of the modern United States. This economic innovation sprung primarily from necessity. Meanwhile, the far more fertile southern states remained fully committed to agriculture as the central source of its wealth, here, too, dramatic changes created a wholly new economy that would have been unrecognizable to late 18th century Americans. The slave-based tobacco economy that sustained the Chesapeake region was in deep crisis in the late 18th century and some Virginia leaders even talked about ending slavery. But technological innovations to process cotton soon gave new life to slavery, which would flourish in the new nation as never before. This hardier cotton variety thrived in the new land of the Old Southwest, and could now be processed far more efficiently than had been possible by hand. Indeed, the gin increased by fifty times what a single person could process in a day. This new cotton production, in turn, provided the raw material for the booming industrial textile mills of the American northeast and Great Britain. This economic triumph, however, was accompanied by an immeasurable human tragedy. By all of the northern states had outlawed slavery, but the rise of cotton made the enormous profits of the slave system irresistible to most white southerners. Distinctive northern and southern sections of the United States were emerging with the former more urban and industrial and the latter more agricultural, but the new economies of each section were deeply intertwined. Not only did southern cotton feed northern textile mills, but northern insurers and transporters played a major part in the growth of the modern slave economy of the cotton south. The rise of "King Cotton" as the defining feature of southern life revitalized slavery. The promise of cotton profits encouraged a spectacular rise in the direct importation of African slaves in the years before the trans-Atlantic trade was made illegal in 1808. After 1808, the internal slave trade forced African Americans from the border states and Chesapeake into the new cotton belt, which ultimately stretched from upcountry Georgia to eastern Texas. In fact, more than half of the Americans who moved to the Southwest after 1808 were enslaved blacks. He also started the first factory which used interchangeable parts in manufacturing. Generalizing about African American experience under slavery is especially difficult because the oppressive slave system all but entirely eliminated the avenues for slaves to honestly express themselves in public. There can be absolutely no doubt, however, that enslaved people rejected their status and that their constant resistance in small ways and large made white masters resort to terrifying violence in order to make the slave system work. In the face of abominable conditions, enslaved African Americans created communities that gave meaning and purpose to their lives. At the heart of black communities lay two central institutions: Slave marriages were not legally recognized in slave societies and as many as a third of all slave marriages were broken up by masters. In spite of this, enslaved African Americans formed long-term marital bonds. Furthermore, the severity of slave life encouraged the development of extended kin relations. Since young adults were especially likely to be sold, parents and children were frequently separated leading most slave communities to act collectively by respecting all elders and nurturing all children like one large family. Religion also provided a major source of support to enslaved African Americans. It was only in the early 19th century that significant numbers of slaves became Christians. Partly this represents an increasing Americanization among African Americans, many of whom had now lived in the New World for several generations. But to be a black Christian was not necessarily to have the same values as a white Christian. The website has some information about going to the museum itself, but it also has lots of articles and pictures on-line.

Chapter 3 : Life in the 18th Century

As a result of extensive contact with European colonizers during the early 18th century, Native American tribes of the interior altered patterns of tribal life and leadership. The advent of "modern" life occurred first in the seaboard centers of colonial America, including the transition from a

Ancient world[edit] Initially, people used to sell goods in their own villages and gathering society. However, with the passage of time, they turned to nearby villages to sell. However, they realized that selling this way, involves not only the risk of loss i. Therefore, the trend of hiring commissioned base agents across different markets emerged. Sending goods to the agents by road or sea involves different risks i. Traders exploited different measures to hedge the risk involved in the exporting. Furthermore, he pointed out that for a half century, it was considered that the first marine insurance contract was floated in Italy on October 23, ; however, professor Federigo found that the first written insurance contracts date back to February 13, , in Pisa. Furthermore, Italian traders spread the knowledge and use of insurance into Europe and The Mediterranean. In the fifteenth century, word policy for insurance contract became standardized. By the sixteenth century, insurance was common among Britain, France, and the Netherlands. The concept of insuring outside native countries emerged in the seventeenth century due to reduced trade or higher cost of local insurance. In case of dispute, policy writer and holder choose one arbitrator each and these two arbitrators choose a third impartial arbitrator and parties were bound to accept the decision made by the majority. Because of the inability of this informal court arbitrator to enforce their decisions, in the sixteenth century, traders turned to formal courts to resolve their disputes. In , Barcelona ordinance issued, making it mandatory for traders to turn to formal courts in case of insurance disputes. We know of two types of economies in human societies: Insurance in the former case entails agreements of mutual aid. Granaries embodied another early form of insurance to indemnify against famines. These types of insurance have survived to the present day in countries or areas where a modern money economy with its financial instruments is not widespread. The Babylonians developed a system that was recorded in the famous Code of Hammurabi , c. Merchants have sought methods to minimize risks since early times. Achaemenian monarchs in Ancient Persia were presented with annual gifts from the various ethnic groups under their control. This would function as an early form of political insurance, and officially bound the Persian monarch to protect the group from harm. This allowed groups of merchants to pay to insure their goods being shipped together. The collected premiums would be used to reimburse any merchant whose goods were jettisoned during transport, whether due to storm or sinkage. In the 4th century BC, rates for the loans differed according to safe or dangerous times of year, implying an intuitive pricing of risk with an effect similar to insurance. Guilds in the Middle Ages served a similar purpose. The Jewish Talmud also deals with several aspects of insuring goods. Before insurance was established in the late 17th century, "friendly societies" existed in England, in which people donated amounts of money to a general sum that could be used for emergencies. Medieval era[edit] Sea loans or foenus nauticum were common before the traditional marine insurance in the medieval times, in which investor lend his money to a traveling merchant, and the merchant will be liable to pay back if the ship returns safely, providing credit and sea insurance at the same time. The rate of interest for sea loans was high to compensate higher risk involved. Hence, in sea loans, merchants have to pay the interest charges to the lenders for bearing the sea risk rather than profit sharing, as it was the case in sedentary-traveling merchant relationship. Therefore, due to the usury involvement in the transaction, in the Pope Gregory IX condemned this practice in his decretal Naviganti Roover, , p. The commenda contracts were introduced when Pope Gregory IX condemned the sea loans because of usury. Capitalist provide funds to an entrepreneur to carry out a trade on partnership, sharing the profit but both sea and commercial risk belong to capitalist Kingston, In the fourteenth century, Italian merchants introduced cambium contracts, borrowers have to buy the bills of exchange from the lenders merchants-bankers. Since the bills of change were payable in any event, meaning they do not cover the sea risk at all. The first known insurance contract dates from Genoa in , and in the next century maritime insurance developed widely and premiums were intuitively varied with risks. Insurance became more sophisticated in

Enlightenment era Europe, and specialized varieties developed. Some forms of insurance developed in London in the early decades of the 17th century. For example, the will of the English colonist Robert Hayman mentioned two "policies of insurance" taken out with the diocesan Chancellor of London, Arthur Duck. Hamburg Fire Office is the first officially established fire insurance company in the world, [15] and the oldest existing insurance enterprise available to the public, having started in 1636. Initially, 5,000 homes were insured by his Insurance Office. In the wake of this first successful venture, many similar companies were founded in the following decades. Initially, each company employed its own fire department to prevent and minimize the damage from conflagrations on properties insured by them. These would be displayed prominently above the main door of the property and allowed the insurance company to positively identify properties that had taken out insurance with them. Eventually, a solution was agreed upon in which all the insurance companies would supply money and equipment to a municipal authority charged with stationing fire prevention assets and firefighters equally around the city to respond to all fires. This did not solve the problem entirely, as the brigades still tended to favor saving insured buildings to those without any insurance at all. Benjamin Franklin helped to popularize and make standard the practice of insurance, particularly Property insurance to spread the risk of loss from fire, in the form of perpetual insurance. Not only did his company warn against certain fire hazards, but it also refused to insure certain buildings where the risk of fire was too great, such as all wooden houses. At the same time, the first insurance schemes for the underwriting of business ventures became available. Life insurance[edit] The first life insurance policies were taken out in the early 18th century. At the end of the year a portion of the "amicable contribution" was divided among the wives and children of deceased members and it was in proportion to the amount of shares the heirs owned. Amicable Society started with members. The first life table was written by Edmund Halley in 1693, but it was only in the 18th century that the necessary mathematical and statistical tools were in place for the development of modern life insurance. James Dodson, a mathematician and actuary, tried to establish a new company that issued premiums aimed at correctly offsetting the risks of long term life assurance policies, after being refused admission to the Amicable Life Assurance Society because of his advanced age. He was unsuccessful in his attempts at procuring a charter from the government before his death in 1702. The first modern actuary was William Morgan, who was appointed in 1703 and served until 1728. In 1704 the Society carried out the first actuarial valuation of liabilities and subsequently distributed the first reversionary bonus and interim bonus among its members. Premiums were regulated according to age, and anybody could be admitted regardless of their state of health and other circumstances. Between 1700 and more than two dozen life insurance companies were started, but fewer than half a dozen survived. Accident insurance[edit] The Railway Passengers Assurance Company was founded in 1825 as the first company to provide accident insurance. In the late 19th century, "accident insurance" began to become available. This operated much like modern disability insurance. It was registered as the Universal Casualty Compensation Company to: The company was able to reach an agreement with the railway companies, whereby basic accident insurance would be sold as a package deal along with travel tickets to customers. The company charged higher premiums for second and third class travel due to the higher risk of injury in the roofless carriages. Germany built on a tradition of welfare programs in Prussia and Saxony that began as early as in the 18th century. His paternalistic programs won the support of German industry because its goals were to win the support of the working classes for the Empire and reduce the outflow of immigrants to America, where wages were higher but welfare did not exist. Asquith and David Lloyd George. The National Insurance Act gave the British working classes the first contributory system of insurance against illness and unemployment. As a result, workers could take sick leave and be paid 10 shillings a week for the first 13 weeks and 5 shillings a week for the next 13 weeks. Workers also gained access to free treatment for tuberculosis, and the sick were eligible for treatment by a panel doctor. The National Insurance Act also provided maternity benefits. Time-limited unemployment benefit was based on actuarial principles and it was planned that it would be funded by a fixed amount each from workers, employers, and taxpayers. This system was greatly expanded after the Second World War under the influence of the Beveridge Report, to form the first modern welfare state. With the passage of the Act, the new program expanded the concept and acceptance of insurance as a means to achieve the individual financial security that might not otherwise be available. That expansion

experienced its first boom market immediately after the Second World War with the original VA Home Loan programs that greatly expanded the idea that affordable housing for veterans was a benefit of having served. The mortgages that were underwritten by the federal government during this time included an insurance clause as a means of protecting the banks and lending institutions involved against avoidable losses. During the s there was also the GI life insurance policy program that was designed to ease the burden of military losses on the civilian population and survivors.

Chapter 4 : Immigrants, Cities, and Disease - US History Scene

18th-century city life was frequently confusing and chaotic. The network of narrow allies and lanes, that had remained largely unchanged in many towns since medieval times, proved increasingly inconvenient to horse-drawn vehicles, and, like today, many cities were prone to traffic congestion.

Colonial Economy Whatever early colonial prosperity there was resulted from trapping and trading in furs. In addition, the fishing industry was a primary source of wealth in Massachusetts. But throughout the colonies, people relied primarily on small farms and self-sufficiency. Households produced their own candles and soaps, preserved food, brewed beer and, in most cases, processed their own yarn to make cloth. In these areas, trade and credit were essential to economic life. Supportive industries developed as the colonies grew. A variety of specialized operations, such as sawmills and gristmills, began to appear. Shipyards were opened to build fishing fleets and, in time, to build the basic merchant marine; oak, which had become relatively rare in England, was easily available in New England. Iron manufacturing also gradually began to develop in the colonial era. By the 18th century, regional patterns of development had become clear and reasonably stable: The New England colonies produced large-scale ship builders and ship operators; plantations in Maryland, Virginia and the Carolinas grew staple crops of tobacco, rice and indigo; and the middle colonies of New York, Pennsylvania, New Jersey and Delaware were shippers of general crops and furs. In all three regions standards of living were very high -- higher for workers than in England itself. But because the colonies were slow to show profits, many English capital investors withdrew, leaving the field open to entrepreneurs among the colonists. As a result, by the North American colonies were economically and politically ready to become part of the emerging self-government movement, which had dominated English politics since the time of James I. Disputes developed over taxation of colonies and other matters. Yet few Americans thought that the mounting quarrel with the English government would lead to independence for the colonies. Rather, they hoped for a modification of English taxes and regulations that would satisfy their demand for a greater measure of self-government. But in April an event occurred that would lead to a total political separation. British soldiers, intending to capture a colonial arms depot at Concord, Massachusetts, and forestall a colonial rebellion, clashed with colonial militiamen and someone--no one knows who--fired a shot, beginning the American War of Independence. The war lasted until the signing of a peace treaty in that declared the independence of the new nation, the United States.

Chapter 5 : History of New England - Wikipedia

-Average life span of Europeans increased from 25 years to 35 years in the 18th century -Development of public health techniques was important in the last half of the 18th century -Better diet due to the Agricultural Revolution and Columbian Exchange improved health.

Eccles Editor ; Jacob E. Cooke Editor This groundbreaking compendium covers the colonial experience from the 11th-century Norse settlers in Newfoundland to the Spanish in New Mexico and the Russians in s Alaska. Thackeray Designed to help students better understand the vitally important historical events of 18th century American history, this volume in the acclaimed series presents 10 major events in separate chapters. Thackeray From the settlement of the earliest peoples in the Americas to the close of the seventeenth century, enormous changes took place in what was to become the continental United States. To help students understand this sweep of history, this unique resource provides detailed description and expert analysis of the ten most important events through the seventeenth century: Augustine, ; Early English Colonization Efforts, c. Colonial America to by Thomas L. Purvis; Richard Balkin Editor From the first European explorations of the Americas to the coming of age of American cities in the 18th century, this volume vividly portrays the realities of daily life for those who came to the New World in search of a better life and settled a vast continent. The book provides unparalleled coverage of the economy, politics, culture, society, art, and other elements that defined colonial life. Brief sketches and extended essays on a wide range of topics are used as appropriate to place quantitative data into perspective. A chronology of colonial American history through documents significant developments as well as events related to social customs, law, and the economy, such as the first American woman denied the right to vote Martha Brent of Maryland in , and the earliest antismoking legislation passed by Massachusetts Bay in which forbade smoking in town as a fire hazard. Volo How did the patriot army dress themselves? What types of weapons did the combatants use and how large were the naval vessels of the day? This engaging and informative resource on the social and material history of the Revolutionary War period answers these and many other questions. Also included are more than 35 photographs and illustrations, and over a dozen charts. Heidler In the early years of the American Republic the political ideals of the Revolution had pervaded the daily lives of Americans, affirming and transforming the country and its people in the process. Rapid developments in agriculture, encouraged by a strong sense of dignity in work and a bold new spirit of ingenuity sharply reduced the percentage of people who made their living in the fields; the tone of religious tolerance taken up by the founders manifested itself in a fervent yet diverse spiritual community; working and educated citizens alike attended intellectual lectures together in an effort to become responsible and informed citizens; and the family dynamic underwent a profound transformation, especially as it involved children, at the hands of a new democratic idealism. David and Jeanne Heidler discuss the people who lived during this critical time, and uncover the essential and unexpected realities of ordinary life in the early American republic. Included are sections on agriculture; rituals of life, love, and death; employment and the economy; leisure; religion; life beyond the mainstream; and life in the military. This volume is ideal for school and college students, as well as anyone interested in examining the prosaic realities underpinning the lives of the people of the time. A chronology of the time period, maps, illustrations, a bibliography and an index are also included.

Chapter 6 : Cotton and African-American Life [calendrierdelascience.com]

Economic recessions were common in the colonies during the eighteenth century, and they affected workers in the cities most. When the supply of labor outstripped demand, wages fell and the level of unemployment rose.

Until then most people lived in the countryside and made their living from farming. By the mid 18th century most people in Britain lived in towns and made their living from mining or manufacturing industries. From a man named Thomas Newcomen made primitive steam engines for pumping water from mines. In James Watt patented a more efficient steam engine. In his engine was adapted to driving machinery in a cotton factory. The use of steam engines to drive machines slowly transformed industry. Meanwhile during the 18th century Britain built up a great overseas empire. The North American colonies were lost after the War of Independence. In the Act of Union was passed. Scotland was united with England and Wales. England became part of Great Britain. Owning land was the main form of wealth in the 18th century. Political power and influence was in the hands of rich landowners. At the top were the nobility. Below them were a class of nearly rich landowners called the gentry. In the early 18th century there was another class of landowners called yeomen between the rich and the poor. However during the century this class became less and less numerous. However other middle class people such as merchants and professional men became richer and more numerous, especially in the towns. Below them were the great mass of the population, craftsmen and laborers. In the 18th century probably half the population lived as subsistence or bare survival level. In the early 18th century England suffered from gin drinking. It was cheap and it was sold everywhere as you did not need a license to sell it. Many people ruined their health by drinking gin. Sadly for many poor people drinking gin was their only comfort. The situation improved after when a tax was imposed on gin. At the end of the 18th century a group of Evangelical Christians called the Clapham Sect were formed. They campaigned for an end to slavery and cruel sports. They were later called the Clapham Sect because so many of them lived in Clapham. The population of Scotland was about 1 million. The population of London was about 700,000, In the late 18th century it grew rapidly and by it was over 900,000. The population of London was almost 1 million. During the 18th century towns in Britain grew larger. Nevertheless most towns still had populations of less than 10,000. However in the late 18th century new industrial towns in the Midland and the North of England mushroomed. Meanwhile the population of London grew to nearly 1 million by the end of the century. Other Georgian towns were much smaller. The population of Liverpool was about 77,000, in Birmingham had about 73,000 people and Manchester had about 70,000, Bristol had a population of about 68,000, Sheffield was smaller with 31,000 people and Leeds had about 30,000 people. Leicester had a population of about 17,000, In the south Portsmouth had a population of about 32,000, while Exeter had about 20,000 people. Towns in 18th Century England Many towns in England were improved in the later 18th century when bodies of men called Paving or Improvement Commissioners were formed by Acts of Parliament. They had powers to pave and clean the streets and sometimes to light them with oil lamps. Some also arranged collections of rubbish. Since most of it was organic it could be sold as fertilizer. The history of towns in England Agriculture in 18th Century England During the 18th century agriculture was gradually transformed by an agricultural revolution. Until seed was sown by hand. In that year Jethro Tull invented a seed drill, which sowed seed in straight lines. He also invented a horse drawn hoe which hoed the land and destroyed weed between rows of crops. Furthermore until the 18th century most livestock was slaughtered at the beginning of winter because farmers could not grow enough food to feed their animals through the winter months. Until the 18th century most land in England was divided into 3 fields. Each year 2 fields were sown with crops while the third was left fallow unused. The Dutch began to grow swedes or turnips on land instead of leaving it fallow. When they were harvested the turnips could be stored to provide food for livestock over the winter. Under the 3 field system, which still covered much of England, all the land around a village or small town, was divided into 3 huge fields. Each farmer owned some strips of land in each field. During the 18th century land was enclosed. That means it was divided up so each farmer had all his land in one place instead of scattered across 3 fields. Enclosure allowed farmers to use their land more efficiently. Also in the 18th century farmers like Robert Bakewell began scientific stock breeding selective breeding. Farm animals

grew much larger and they gave more meat, wool and milk. The history of farming Food in the 18th Century There was little change in food in the 18th century. Despite the improvements in farming food for ordinary people remained plain and monotonous. For them meat was a luxury. In the 18th century drinking tea became common even among ordinary people. Houses in the 18th Century In the 18th century a tiny minority of the population lived in luxury. The rich built great country houses. A famous landscape gardener called Lancelot Brown created beautiful gardens. The leading architect of the 18th century was Robert Adam He created a style called neo-classical and he designed many 18th century country houses. In Georgian Britain the wealthy owned comfortable upholstered furniture. They owned beautiful furniture, some of it veneered or inlaid. In the 18th century much fine furniture was made by Thomas Chippendale , George Hepplewhite? The famous clockmaker James Cox made exquisite clocks for the rich. However the poor had none of these things. Craftsmen and laborers lived in 2 or 3 rooms. The poorest people lived in just one room. Their furniture was very simple and plain. The history of furniture Clothes in the s In the 18th century men wore knee-length trouser like garments called breeches and stockings. They also wore waistcoats and frock coats. They wore linen shirts. Both men and women wore wigs and for men three-cornered hats were popular. Men wore buckled shoes. Women wore stays a bodice with strips of whalebone and hooped petticoats under their dresses. Women in the 18th century did not wear knickers. Fashionable women carried folding fans. Leisure in the 18th Century Traditional games remained popular in the 18th century. These included games such as chess, draughts and backgammon. They also tennis and a rough version of football. It is believed dominoes was invented in China. It reached Europe in the 18th century. Horse racing was carried on for centuries before the 18th century but at this time it became a professional sport. The Jockey Club was formed in The Derby began in For the well off card games and gambling were popular. The theater was also popular. In the early 18th century most towns did not have a purpose built theater and plays were staged in buildings like inns.

Chapter 7 : Colonial Society and Economy

World Population Growth, At the turn of the 21st century, almost 75 million people were being added to the earth every year—about a quarter of the entire U.S. population.

Reconstruction in Practice New England Colonies It has long been understood that the prime motive for the founding of the New England colonies was religious freedom. Certainly what those early colonists wanted was the freedom to worship God as they deemed proper, but they did not extend that freedom to everyone. Those who expressed a different approach to religious worship were not welcome. Puritans especially were intolerant toward those who held views other than their own. Much of the religious disaffection that found its way across the Atlantic Ocean stemmed from disagreements within the Anglican Church, as the Church of England was called. They argued that the Church of England was following religious practices that too closely resembled Catholicism both in structure and ceremony. The Anglican clergy was organized along episcopalian lines, with a hierarchy of bishops and archbishops. A more extreme view was held by the Separatists, a small group mainly from the English town of Scrooby, who opposed any accommodation with the Anglican Church. At first, the Separatists left England for the more tolerant atmosphere of the Netherlands, but after a while, their leaders found the Dutch a little too tolerant; their children were adopting Dutch habits and culture. When the opportunity arose to settle on land granted by the Virginia Company of London, the Separatists accepted the offer. In 1620, they set sail for America on the Mayflower. As a result of their migrations, the Separatists became known as the Pilgrims, people who undertake a religious journey. Instead of landing on Virginia Company land, however, the Pilgrims found themselves in what is now southern Massachusetts. Because they were outside the jurisdiction of the company and concerned that new Pilgrims among them might cause problems, the leaders signed the Mayflower Compact, an agreement establishing a civil government under the sovereignty of King James I and creating the Plymouth Plantation colony. The Pilgrims endured terrible hardships in their first years at Plymouth, with disease and starvation taking a toll. The infant colony grew slowly, raising maize and trading furs with the nearby Dutch as well as with the Indians. Plymouth Plantation was the first permanent settlement in New England, but beyond that distinction, its place in American history is somewhat exaggerated. The Massachusetts Bay colony. Almost overnight, they founded a half dozen towns, setting up churches on the congregationalist pattern under the Reverend John Cotton. These churches ran their own affairs, taxed the community to finance operations, and hired and fired ministers. Although church attendance was compulsory, not everyone was deemed worthy of membership. This intimidating test ultimately served to limit church membership and forced the next generation to modify procedures. Education was a high priority in Puritan society because literacy was essential to Bible study. Laws were passed calling for the creation of grammar schools to teach reading and writing, and Harvard College was founded in 1636 to train the clergy. The narrow views of the Puritan leaders regarding religious conformity provoked opposition. Roger Williams argued for the separation of church and state, and the right of privacy in religious belief, and against compulsory church service. Banished from Massachusetts Bay in 1635, he went south to Narragansett Bay and founded the Providence settlement. In 1639, Williams received royal permission to start the colony of Rhode Island, a haven for other religious dissenters. Anne Hutchinson was another critic of clerical authority. Puritan leaders called her and her supporters Antinomians—individuals opposed to the rule of law. Tried for sedition, Hutchinson was also exiled as a danger to the colony. She lived in Rhode Island for a time and then moved to New Netherland, where she was killed in 1637 during a conflict between settlers and Indians. The Puritans brought disease as well as their religion to the New World, and the impact on the native population was the same as it had been in the Caribbean, Mexico, and South America a century earlier. As settlements expanded beyond the coastal region, conflicts with the local tribes became common, with equally devastating results. Notably, for the colonists in Massachusetts Bay and New England, disease was less of a problem than it was in the southern colonies. The cold winters limited travel, and the comparatively small farming communities that were established limited the spread of infection. Death rates dwindled, and life expectancy rose. Improved survival combined with the immigration of entire families contributed to the rapid growth of the population.

Massachusetts Bay was a theocratic society, or a society in which the lines between church and state were blurred. Church membership, for example, was required for men to vote for elected local officials. Single men and women could not live on their own. Disrespectful servants, errant husbands, and disobedient wives were subject to civil penalties, and rebellious children could even be put to death. The laws also provided a degree of protection for women by punishing abusive men and compelling fathers to support their children. Puritan efforts to maintain an intensely ideal religious community did not endure past the first generation. Their restrictive membership requirements in place made it difficult for the Puritan churches to maintain themselves. Without sainthood, however, they could neither vote on church matters nor take communion. Change was also imposed from outside. The New England Way was breaking down, and a consequence was the Salem witchcraft trials of 1692. What made the events in Salem Village unique was the extent of the hysteria, which led to the imprisonment of more than one hundred men and women and the execution of twenty. Historians attribute the outbreak to several factors—rivalries between families, a clash of values between a small farming community like Salem Village and the more cosmopolitan commercial center of Salem, and the ties between many of the accused with Anglicans, Quakers, and Baptists, whom the Puritans considered heretics. Connecticut, New Hampshire, and Maine. Connecticut was settled by colonists from Plymouth and Massachusetts Bay in the 1630s. Thomas Hooker, a minister from Cambridge who advocated less stringent views on religious conformity than other Puritan clergy, brought part of his congregation to the territory in 1636. New Haven, on the other hand, was founded two years later by Puritans who found even Massachusetts Bay too liberal. The Pequot War in 1637 largely wiped out the Pequot tribe and cleared away the last obstacle to the expansion of settlements in the Connecticut River Valley. Despite the Fundamental Orders, Connecticut was really without legal status until 1786, when it was chartered as a royal colony. New Hampshire and Maine were originally proprietorships granted not by the king but the Council of New England. Both colonies strove to maintain their independence but were only partly successful. Massachusetts effectively controlled New Hampshire until 1776, when it became a separate colony under a royal charter; Maine remained part of Massachusetts until 1820.

Chapter 8 : NOVA | World in the Balance | Human Numbers Through Time | PBS

The early 18th century was noted for its lack of religious enthusiasm and the churches in England lacked vigor. However in the mid century things began to change. In the great evangelist George Whitefield () began preaching.

Reconstruction in Practice Colonial Society and Economy Although the colonists enjoyed a good deal of political autonomy through their elected assemblies for example, the Virginia House of Burgesses and the Maryland House of Delegates , the colonies were part of the English imperial system. The Navigation Acts, first enacted by Parliament in , regulated trade by requiring that goods be shipped on English ships with predominantly English crews and that certain commodities, called enumerated articles, be shipped to only England or its colonies. The laws reflected the economic policy known as mercantilism, which held that colonies exist for the benefit of the mother country as a source of raw materials and a market for its manufactured goods. On the international scene, the colonies could not escape the great power rivalry between England and France. Each of the wars fought between the two countries in Europe had its counterpart in North America. By , more than one million people, representing a population increase of significant proportions, were living in the thirteen colonies along the Atlantic coast. Disease, which had threatened the survival of many of the early settlements, was much reduced. Infant mortality rates in the colonies were much lower than those in England, and life expectancy was considerably higher. Women married earlier, giving them the opportunity to have more children, and large families were the norm. It was not uncommon at all for a woman to have eight children and more than forty grandchildren. Natural increase, the excess of live births over deaths, was important to the population growth, but ongoing European immigration was a factor as well. The largest ethnic group to arrive—the African slaves—came in chains. The expansion of slavery. At midcentury, just under a quarter million blacks lived in the colonies, almost twenty times the number in . The slave numbers increased, as had the white population, through a combination of immigration, albeit forced, and natural increase. As the supply of indentured servants diminished, in part because work opportunities had improved in England, the supply of slaves either imported directly from Africa or transshipped from the West Indies was increased. The overwhelming majority of slaves lived in the southern colonies, but there was regional variation in distribution. In the Chesapeake area, slaveholding was far from universal, and many of the plantations had fewer than twenty slaves. A typical South Carolina planter, on the other hand, might own as many as fifty slaves to work in the rice fields. In some districts of the sparsely populated South Carolina colony, blacks outnumbered whites by as much as eight to one, and they were able to retain their African culture more than slaves who were taken to Virginia or Maryland. Although a mainstay of the southern economy, slavery was not unknown in the northern colonies. Slaves made up twenty percent of the population of New York in , for example. Given the demographics, it is not surprising that the largest colonial slave revolt—the Stono Rebellion—took place in South Carolina. In , about one hundred fugitive slaves killed twenty whites on their way to Florida and were killed themselves when captured. The rebellion sparked other slave revolts over the next few years. The overwhelming majority of colonists were farmers. The crops they grew—barley, wheat, and oats—were the same as those grown in England, so they had little export value compared with the staples of the southern plantations. Many New Englanders left farming to fish or produce lumber, tar, and pitch that could be exchanged for English manufactured goods. In the Middle Colonies, richer land and a better climate created a small surplus. Corn, wheat, and livestock were shipped primarily to the West Indies from the growing commercial centers of Philadelphia and New York. Tobacco remained the most important cash crop around Chesapeake Bay, but the volatility of tobacco prices encouraged planters to diversify. Cereal grains, flax, and cattle became important to the economies of Virginia and Maryland in the eighteenth century. Rice cultivation expanded in South Carolina and Georgia, and indigo was added around . The indigo plant was used to make a blue dye much in demand by the English textile industry. Population growth put pressure on the limited supply of land in the north, while the best land in the south was already in the hands of planters. Filtering into the backcountry of Pennsylvania, Virginia, and the Carolinas, they established farms on the frontier and grew just enough food to keep themselves going. Colonial trade and

industry. The colonies were part of an Atlantic trading network that linked them with England, Africa, and the West Indies. The pattern of commerce, not too accurately called the Triangular Trade, involved the exchange of products from colonial farms, plantations, fisheries, and forests with England for manufactured goods and the West Indies for slaves, molasses, and sugar. In New England, molasses and sugar were distilled into rum, which was used to buy African slaves. Southern Europe was also a valuable market for colonial foodstuffs. Colonial industry was closely associated with trade. A significant percentage of Atlantic shipping was on vessels built in the colonies, and shipbuilding stimulated other crafts, such as the sewing of sails, milling of lumber, and manufacturing of naval stores. Concurrently, restrictions were placed on finished goods. The social structure of the colonies. At the bottom of the social ladder were slaves and indentured servants; successful planters in the south and wealthy merchants in the north were the colonial elite. In the Chesapeake area, the signs of prosperity were visible in brick and mortar. The rather modest houses of even the most prosperous farmers of the seventeenth century had given way to spacious mansions in the eighteenth century. South Carolina planters often owned townhouses in Charleston and would probably have gone to someplace like Newport to escape the heat in summer. Both in their lifestyles and social pursuits such as horse racing, the southern gentry emulated the English country squire. Large landholders were not confined just to the southern colonies. The descendants of the Dutch patroons and the men who received lands from the English royal governors controlled estates in the middle colonies. Their farms were worked by tenant farmers, who received a share of the crop for their labor. In the northern cities, wealth was increasingly concentrated in the hands of the merchants; below them was the middle class of skilled craftsmen and shopkeepers. Craftsmen learned their trade as apprentices and became journeymen when their term of apprenticeship as long as seven years was completed. Even as wage earners, the journeymen often still lived with their former master and ate at his table. Saving enough money to go into business for himself was the dream of every journeyman. Among the urban poor were the unskilled laborers, stevedores, and crew members of the fishing and whaling fleets. Economic recessions were common in the colonies during the eighteenth century, and they affected workers in the cities most. When the supply of labor outstripped demand, wages fell and the level of unemployment rose. By and large, women in the colonies assumed traditional roles; they took care of their home and brought up their children. On small farms throughout the colonies and in the backcountry, they also worked the fields and cared for livestock alongside their husbands and children. Urban women, freed from such domestic chores as spinning and candle making cloth and candles could be purchased in the cities, had somewhat more leisure time, and they might help their husbands in their shop or tavern. Although women gave up their property rights when they married, single women and widows could inherit property under English law. Midwifery, which required years of training, was the one profession open to women.

Chapter 9 : BBC - History - British History in depth: Overview: Empire and Sea Power, -

In response to rapid population growth, the government commissioned the first modern census in 1801. The records show that Britain's working practices changed dramatically during the 19th century.

TOP Spreading Diseases As American cities industrialized throughout the nineteenth century, infectious diseases emerged as a real threat. The introduction of new immigrants and the growth of large urban areas allowed previously localized diseases to spread quickly and infect larger populations. Towns grew into cities as industrialization sparked urban migration from rural communities in both the United States and Europe. The increased demand for cheap housing by urban migrants led to poorly built homes that inadequately provided for personal hygiene. Immigrant workers in the nineteenth century often lived in cramped tenement housing that regularly lacked basic amenities such as running water, ventilation, and toilets. These conditions were ideal for the spread of bacteria and infectious disease. Without organized sanitation systems, bacteria easily passed from person to person through the water and sewage. The nineteenth century was a time of massive population growth for the United States. By 1860, that number skyrocketed to seventy-five million. A large portion of this extraordinary growth can be attributed to European immigrants. It was during this time that many Britons, Germans, and those of Scandinavian descent crossed the Atlantic and landed in America. Instead, they faced a variety of struggles that will be discussed later on in the article. Especially in rural communities, Irish immigrants were generally welcomed and easily found work. Louis to New York, it now takes less than two days in time and not more than twenty-five dollars in money; and from San Francisco, the trip is made in six or seven days, at a total expense of about one hundred and fifty dollars. The inference is plain that the emigrant of today has many advantages over his predecessor of some years back. But the advantages here alluded to are trifling when compared with the increased facilities of obtaining good and cheap land in every State and Territory of the Union. In his Report on a Journey to the Western States of North America, Prussian lawyer Gottfried Duden detailed the advantages of life in America and described how American life avoided many of the societal and political problems that were present in nineteenth century German society. Duden preached that America was a bastion of cheap and available land, especially in the western states and territories. He encouraged Germans to escape the political chaos and limited economic opportunities of Germany to start a new, freer life on the American prairie. Moreover, these immigrants were very different than the typical American because they were overwhelmingly Catholic or Greek Orthodox, or Jewish, and unfamiliar with democratic government. The large influx of Catholic immigrants into the United States in the mid to late nineteenth century drastically changed the perception of Catholicism in America. To combat this discrimination, many American Catholics took refuge in the Catholic Church. Another group that came to America in large numbers in the late nineteenth century were Jews. Over two and a half million Eastern European Jews were forced out of their homelands by government persecution and economic hardships. Americans began to associate many of the societal ills related to urbanization—such as overcrowding, the spread of disease, and lack of jobs—with incoming immigrants. In 1882, the federal government attempted to address those concerns by reforming immigration policy with the Immigration Act of 1882. Those who failed to show this were shipped back to their homelands. The Immigration Act of 1891 did, however, make an exemption for political refugees. This was consistent with the American tradition of acting as a safe haven for those persecuted by other governments. The second piece of immigration legislation that Congress passed in 1882 was the Chinese Exclusion Act of 1882. An newspaper article from the Wisconsin State Journal outlines much of the racial motivation behind the legislation: His race has outlived every other because it is homogeneous, and for that reason alone it has imposed its religion and peculiarities upon its conquerors and still lived. If immigration is not checked now, when it is within manageable limits, it will be too late to check it. His shelter is the straw stack and his food is anything that he can get. The great wheat growers, in their immense operations, are thus relieved from employing continuous labor, and the result is large farming to the exclusion of small American homes. In the manufacturing districts the result is hoodlumism, which drives the young of both classes to idleness in the street. In an article from the Worcester Daily Spy, an explanation is given as to why the

Chinese Exclusion Act of 1882 was a symbol of American hypocrisy and against American interests: Americans in China are aliens in race and religion; they are not homogeneous, as Senator Edmunds would say; they do not assimilate; they do not become the subjects of the empire, and are not even willing to submit to its laws and local authorities. Many powerful organizations supported the passing of these bills. These organizations contested the immigration of different ethnicities for cultural and economic reasons, but also because of rising health concerns. Instead, most New Yorkers relied on outdoor outhouses and privies. These outhouses were usually poorly maintained and covered in filth. Poorer families did not even have the luxury of an outhouse. They simply dug a small trench into the ground outside of their homes. Trenches and outhouses were both unsavory solutions as waste was rarely removed from them and frequently flowed into the streets of the city.

BruckmannSunset over New York City, Because of the high levels of unmanaged waste, epidemics of infectious diseases were commonplace in New York. In 1817, a rash of cholera struck the city, killing more than five thousand people. Cholera, for instance, was never a problem in New York until the overseas shipment of goods and persons between Asia and New York drastically increased in the mid-nineteenth century. Especially in the summer months, infants and children were extremely susceptible to diarrheal diseases. These infections led to severe dehydration and frequently death. Between 1817 and 1820, nearly twenty-five percent of twenty year olds did not make it to the age of thirty. People in their twenties were often the most exposed to infectious diseases because of the long hours and dirty conditions they were expected to work in. Urban families realized that most likely at least one of their children would not reach the age of five. It was even more unlikely that parents would have most of their children survive their twenties to have children of their own. As a result, many working-class families adopted a sense of fatalism and planned on having large families so that at least some of their children would survive. The answers to these questions came later in the nineteenth century with the emergence of germ theory. Towards the end of the nineteenth century, people sought to better understand and manage infectious diseases. A large part of this process was the widespread acceptance of germ theory. By stressing personal hygiene, however, responsibility for sickness was placed on the individual. This caused many people to blame the poor and infected for spreading their diseases. As scientists analyzed transmission patterns of infectious diseases, they began to understand how specific pathogens were the causes of specific diseases. At first, many doctors doubted that something as small as a single bacterium could cause such deadly diseases. However, by the end of the nineteenth century, germ theory gained widespread acceptance in the medical community. The work of scientists such as Louis Pasteur and Robert Koch helped convince doctors and the public that the ideas proposed by germ theory were in fact true. Their work focused on testing the spawning of infections from bacteria, proving that specific pathogens were the causes of specific diseases. Convinced of the science behind germ theory, doctors and public health officials began testing water, food, and blood samples for traces of specific diseases. Using this data, government officials scrapped the old plan that emphasized simply ridding cities of waster and introduced a new strategy based on germ theory. Highlighting that diseases were often spread by individual contact, the new public health strategy focused on educating people on how they could prevent the transmission of diseases. The introduction of germ theory shifted the focus of public health and disease prevention away from citywide waste control towards an emphasis on personal contact and the individual spread of disease. A water and food borne bacteria, the disease spread easily and caused about a ten percent fatality rate. Typhoid typically struck hardest in cities without proper water sanitation systems, such as New York. However, by the end of the nineteenth century, when most American cities had built water treatment facilities, typhoid fever was still an issue and public health officials did not understand why. The answer was that many people remained typhoid carriers, without showing symptoms of the disease. Carriers of the disease showed no signs of illness themselves, but were host to the typhoid bacteria and could spread the disease to others. An Irish immigrant cook living in New York City, Mary was the first recorded carrier of typhoid fever. As a cook, Mary unknowingly spread the disease to many of the wealthy families she worked for across the city. In 1854, Mary began working in a summer rental home for a New York banker. Over the summer typhoid fever struck over half the persons living in the home and the banker became worried that he would not be able to rent out the house again until he found the source of the disease. The banker hired George Soper to investigate the outbreak. In 1854, Soper turned over his findings

to the New York City health department. The health department proceeded to apprehend Mary and quarantine her in a hospital. By this point, Mary was extremely untrusting of any health officials and frequently acted aggressively towards them. For three years Mary was forcibly held in health department custody so that she could not spread the disease any further. Mary was eventually released under the condition that she never cook again. Mary lived in forced isolation for the rest of her life, until her death in 1854. Mary Mallon was the first known healthy carrier of typhoid fever, but definitely not the last. At the beginning of the twentieth century, approximately one hundred New Yorkers became carriers of the disease each year. Another carrier, Tony Labella, is attributed with spreading typhoid fever to almost three times as many people as Mary and Alphonse Cotils, a bakery owner and typhoid carrier, crossed the health department and continued to operate his bakery against their will. What she found was a dirty and crowded city that offered work that came with low pay and long hours.