Play Guide

Book by Perrin and Laurie Flanigan Hegge
Lyrics by Laurie Flanigan Hegge
Music by Dina Maccabee

From the film Sweet Land by Ali Selim and the short story “A Gravestone Made of Wheat” by Will Weaver
# Table Of Contents

Pages 3—5  
Interview with Sweet Land Playwright and Lyricist  
with Perrin Post and Laurie Flanigan Hegge

Pages 6  
Interview with Will Weaver  
*A Gravestone Made of Wheat* Author

Page 7  
European Immigration in the 1900’s in America

Pages 8-11  
German Immigration

Pages 12-26  
Classroom Activities

Page 27  
Furthering Reading
Interview
with Perrin Post and Laurie Flanigan Hegge
Sweet Land Playwright and Lyricist

1. What was your first job in theatre? Have you always wanted to be a stage writer?

PERRIN: My first job in theater...professionally was Troupe America (Curt Wollan) - Pump Boys & Dinettes and Mixed Bloods - A My Name is Alice. I went back and forth for a couple of years acting in both shows, revival after revival.

LAURIE: My first professional gig was with a company called Heritage Ensemble, an outdoor theatre in Peninsula State Park in Door County, Wisconsin. Heritage Ensemble became American Folklore Theatre (now known as Northern Sky Theater), a company that produces all-original musicals. As a long-time company member, I wrote my first musical for that audience on that stage. My time with NST still has an influence on me, as I had the good fortune to work there with the late great Paul Sills, who directed story theatre shows at NST. Right now I’m also working on a commission for NST with Spitfire Grill composer James Valcq called Boxcar.

2. When did you first see the Sweet Land movie? Was it an instant classic in your eyes?

PERRIN: I saw the film in 2007 a couple of times when it first came out. I wouldn’t call it an “instant classic” but it was a story that resonated for me. I love immigrant stories - we were all immigrants in my eyes. My Grandfather came over from Finland at 5 years old.

LAURIE: I saw it when Perrin gave me a copy and said “you have to see this!” I’m so excited to see the tenth anniversary screening [that was at the end of October 2016] at the Twin Cities Film Festival.

3. What inspired you to make this movie into a stage production?

PERRIN: I thought about this film for the next two years and one day I was at Laurie’s house and Patrick Coyle (who was in the movie) was picking up his daughter from a play date with Laurie’s little girl. I asked him if I could have Ali Selim’s email because I was thinking about adapting Sweet Land into a stage play - not necessarily a musical.

LAURIE: The credit for this goes to Perrin.

4. Why did you decide to make this into a musical, rather than a straight play?

PERRIN: My background is in musical theater and since the characters of Inge & Olaf don’t speak much in the film (Inge doesn’t even speak English) - the songs provide the characters to be heard if only in there minds. This allows the audience to hear (in English) what is going on in Inge’s head. Olaf also has a song that allows the audience to hear how he feels staring at Inge through the lens of a camera.

LAURIE: By the time I came to the project, Perrin had already fleshed out how it would work as a musical. I’ll speak to why it works: The movie Sweet Land is visually expressive. The gorgeous cinematography captures the place and the people through a visual vocabulary. In a movie, visuals allow much to be unspoken, and are a key component of the storytelling. In our musical adaptation, music serves much the same function as cinematography. It’s a new
vocabulary, another way of telling the story, and allows a character to express emotion.

5. Were there themes or ideas you took from the short story the movie is based on?

**PERRIN:** Yes - We stayed closest to the movie story but were able to pick up details from the short story that helped enhance our adaption.

**LAURIE:** The short story has been incredibly useful in rounding out our ideas about character and intention. It’s interesting to reflect on the choices Ali Selim made in his screenplay in relationship to the original short story. It’s freeing, actually, to see how he adapted the short story into a movie. He made his own decisions about some things. We are in the same boat. We have to make sense of how to make this work as a musical, and how to tell this story in our way while remaining true to both the movie and the short story. But in terms of plot, we’ve stuck primarily to the movie, which our developmental audiences have appreciated, as fans of the movie are BIG fans of the movie.

The movie *Sweet Land* drew heavily from the short story *A Gravestone Made of Wheat.* By drawing from the movie, we are still essentially drawing from the themes of the original story.

6. How long have you been working on this show?

**PERRIN:** 7 years - the first three years were spent trying to find the right collaborators (Laurie & Dina) and getting the first rough draft done. This first draft was a much bigger cast and only held place markers for songs. The lyrics would become a huge part of story telling. I gave each song a working title and a description of what the song was about. I didn’t want *Sweet Land* to be a typical musical. I wanted the book and songs to blend seamlessly together.

**LAURIE:** I have heard that a typical development timeline for a musical is seven years.

7. Were there any major set backs either of you had to deal with during the whole process of this show?

**PERRIN:** The only set backs were with letting go of a couple of people that weren’t working well with the creative team.

**LAURIE:** We’ve been really lucky to have a robust developmental process for this piece. We’ve had three full workshops with public readings, including a Nautilus Music-Theater Rough Cuts, Raw Stages at the History Theatre, and our most recent Next Stages workshop through the HT with choreographer Joe Chvala. Every workshop has its challenges and its joys. We inevitably leave a workshop with a work list for the next one. Sometimes the developmental process can be incredibly challenging. The *Sweet Land* score is complex, and the show is conceived to work our musicians into the acting company, which in and of itself creates challenges in a workshop, because we’ve been working with a full band all along rather than just a rehearsal piano. Sometimes in a workshop situation there just hasn’t been enough time to work on everything we need to explore. But because we’ve gone in and out of the developmental space, at this point, we’ve answered most of our questions and are ready to go into rehearsal with a cast of actors and musicians who have been in that space with us already. That is a real gift.

We’ve written songs, cut them, rewritten, and cut again. You could call that a set-back, but I think its part of the normal developmental process for a new musical. It can be brutal.

8. In the raw stage talk back, you spoke about how nationality back then compares to race issues today. Do you think this show will be a huge eye opener for people on how we’ve grown as a nation?

**PERRIN:** Unfortunately - our country is still dealing with immigration issues like we were in the 1920’s. It was Germans that were shunned in our story. Immigrant issues never go completely away - it just becomes about a different group to be feared and that we don’t understand.
Laurie: I think it reflects how much we haven’t grown as a nation, and how xenophobia is alive and well.

Perrin: Remember where & who you came from - your family history is important.

Laurie: I want people to reflect on what “other” means to them, and what their own personal biases are about people they perceive as different or outsiders. I want them to reflect on the fear and hatred we are witnessing in our current climate towards immigrants and refugees.

10. What do you feel is the most important theme from the story, and the movie?

Perrin: The love story is very important. Inge & Olaf did not allow prejudices, governing laws or religious restrictions to stop their love story.

Laurie: There is no “other,” there is only humanity, and we are all in this together.

11. What's it like having to write a play (let alone a musical) about a story that's primarily about a lack of spoken communication between the main characters?

Perrin: The songs allow them to be heard - if only to the audience. It maintains the mystery between Inge & Olaf - their friends; Brownie & Frandsen serve as interpreters at times for Inge & Olaf.

Laurie: It’s a fun challenge to figure out how to make that work. As a lyricist, it gives me room to play. This is where the “emotional expansion” comes in. A song can communicate things to an audience or to another character where words, or lack of words (or visuals) fail.

12. Were there any parts in the story; you felt should have been in the movie?

Perrin: No, the short story took place in the present (1975) - the movie primarily takes place in the past.

Laurie: I love how Ali made the screenplay his own while really capturing Will Weaver’s beautiful short story.

13. Finally, one of the themes in this story is food (pie, specifically), so my last question is: what's your favorite kind of pie?

Perrin: I love most pies! Apple, Pumpkin, Key Lime, Coconut Cream, Lemon Meringue!

Laurie: My favorite pie is raspberry!
Interview with Will Weaver

A Gravestone Made of Wheat Author

1. What inspired you to write this story?

When I was quite young I heard my grandfather tell part of a story about a “red-haired woman who came over from the ‘old country’ to be married” to a local farmer. But “she had troubles with her papers” (immigration), and “they were supposed to wait, but they didn’t.” I never heard the end of the story, and so as an adult writer, I went back and reimagined it—added my own structure, my own ending, in order to connect more deeply with those times in my grandparents’ lives—the early Midwest farm country.

2. What was your reaction to when you heard they wanted to make a movie based on your story?

Pleased, but cautious. I’d had one previous film adaptation, a CBS television movie of my novel RED EARTH, WHITE EARTH. It was not a very good tv movie, I didn’t get along well with the director, and the movie came and went rather quickly—which was fine by me. So I was a little gun shy. However, working with Ali Selim on this indie production was 100 percent different. Everyone got along, collaborated, and in the end, we made a film with lasting value.

3. In your opinion, what is the most important take away from your story?

In the end, SWEET LAND is a love story. And its measured (some would say slow!) pace is a big part of the success of the film. It shows two people falling in love with no shortcuts, no immediate love scenes. The two main characters do not physically touch each other in any way until deep into the movie, and so when they do, it’s a very strong moment. This was all a part of Ali Selim’s direction.

4. How do you feel knowing a musical is being made that's based on your story?

Hey, I’m all in. If we have a good film adaptation, why not a good musical production? I’ve gotten a sneak peek at it, and heard some of the new songs, and it’s going to be great.

5. How long did it take you to write this story?

One week, every day, all day, at the end of which I broke down in tears. I knew I had created something of worth.

6. This story is about nationality discrimination, do you think this is a huge eye opener for people to understand how far we've grown, but also, to understand how much farther we need to grow?

Some of the relevance of SWEET LAND is its focus on discrimination, fear, xenophobia, and the like—in this case against German immigrants right after World War 1. But the immigrant story never changes. One group replaces the next. Think of the Hmong after the Vietnam War, and then Somalis after unrest in Africa, and now Syrians and similar groups from the Middle East countries. The nationalities might change, but their problems are the same: overcoming barriers with language, cultural, resentment, and so on.

7. Did you have a lot of input into the screenwriting process of the movie?

Early on yes, but then I came to know and trust Ali Selim. A good film needs a single focus, one person behind the steering wheel, so to speak. So I felt comfortable turning the script full over to him. There are things in my story that didn’t make it into the movie, but additions that made the film better. On the whole, the same heart that beats in the story is very much alive in the film, and for that I’m grateful.
European Immigration in the 1900’s in America

During the first 15 years of the 20th Century, roughly 13 million people were immigrating to America, however, after the Immigration Quota Law of 1924, and the 1929 Act, the government began limiting the number of immigrants allowed into America, also limiting immigration was World War I, which America attempted to limit itself from the influences that began the war.

Immigrants that were traveling to America had to embark on a dangerous and difficult trip when crossing the Atlantic Ocean. The trip to simply get to a port city was risky due to the fear that family members and their belongings would either be stolen or kidnapped. The conditions on the sailing ships were no better; many families couldn’t afford first or second-class tickets, meaning that they had to make the trip in the lower decks of the ship, which were designed for cargo, not humans. Aside from the mass overcrowding on the lower ship deck, the accommodations were horrific. Passengers were not given clean drinking water, suitable toilet or washing facilities, and rats, bedbugs, head lice, and other infectious diseases spread quickly during the trip. Even with all this misery and hardship, immigrants were still migrating to the United States in hope for a better life.

For immigrants that were able to successfully migrate to the United States, they were then sent through the processing centers at Ellis Island, Boston, and Pennsylvania New York. The center handled nearly 12 million European immigrants, where they would take each person through a screening process; the process for these immigrants was invasive to say the least. Government inspectors would ask a 29 list questionnaire including questions such as: “Have you money?”, “Are you a polygamist?”, “An anarchist?”. After the questionnaire, doctors and nurses would then begin the physical inspection, looking for any signs of disease or handicaps. Immigrants were forced to sit through these inspections for up to five hours, and if they did not receive a stamp of approval, they were sent back to their homes.

As a result of the anti-German sentiment in America, many German immigrants began hiding their ethnicity, and attempted to blend into the community as much as possible. Many immigrants Americanized their names, and also suspended German heritage festivals. As new German immigrants arrived in America, many of them tried to hide their heritages.

During World War II, the rights and freedom of many German American citizens were restricted, deeming some citizens as enemy aliens, and required them to carry identification cards. Their property was often searched and seized, and they were not able to travel freely. Even with all the harsh treatment, German Americans still made up roughly one-third of the US armed forces during the war. Even though wartime hostilities towards German Americans quickly passed when the wars ended, it wasn’t until decades later that German Americans reclaimed their heritage, and took up large numbers of the nation again.

Without Germans, many things wouldn’t be about of our everyday life. Including hot dogs, potato salad, beer gardens, and many fairy tales. As of 2016, 38 percent of Minnesota residents have a reported German ancestry. With the next largest group being Norwegians at 17 percent. Without the immigration of German people to America, we wouldn’t have many beloved traditions today.
German Immigration

World War I had a devastating effect on German-Americans and their cultural heritage. Up until that point, German-Americans, as a group, had been spared much of the discrimination and collective mistrust experienced by so many different racial and ethnic groups in the history of the United States. All of this changed with the outbreak of war. At once, German ancestry became a liability. As a result, German Americans attempted to shed the vestiges of their heritage and become fully “American.” Among other outcomes, this process hastened their assimilation into American society and put an end to many German language and cultural institutions in the United States.

Although German immigrants had begun settling in America during the colonial period, the vast majority of them arrived in the nineteenth century. In fact, as late as 1910, about nine percent of the American population had been born in Germany or was of German parentage – the highest percentage of any ethnic group. Moreover, as most German-Americans lived on the East Coast or in the Midwest, there were numerous regions in which they made up as much as 35 percent of the populace.

German immigrants were generally considered to be hard working, thrifty, and charitable; a successfully integrated group that still clung to its cultural heritage by maintaining German language schools, newspapers, and various social clubs. Most of them felt united by a common conception of cultural “Germanness.”

American Reactions to the Outbreak of War in Europe

The reaction of German-Americans to the war varied. That was to be expected, given their regional, political, and religious diversity. German immigrants did not form a homogenous group. German-Americans included “Germans” who had emigrated from various German-speaking territories prior to their official political unification in the German Empire of 1871. By 1914, the vast majority of German-Americans were American-born descendants of such earlier immigrants. Although many of them strongly sympathized with their relatives, they identified firstly as Americans and thus wanted to stay out of the war.

Still, it was not enough to combat an anti-German sentiment that had been growing in the U.S. for two decades. Under Kaiser Wilhelm II, Germany had developed a militaristic reputation. Furthermore, at the time, Germany and the United States were involved in growing economic competition not only in North America and Europe, but also in Latin America, which only heightened the tensions between the two nations. Not long after the outbreak of World War I, Americans started to view the conflict as a war of ideology: the Allies were portrayed as defending “civilization,” the Axis Powers were seen as asserting their “cultural superiority.” This fateful equation of German culture with military might soon proved disastrous for German-Americans.
In May 1915, the Lusitania, a British passenger steamer, was torpedoed by a German submarine off the Irish coast, resulting in the loss of nearly 1,200 lives, including 124 Americans. The situation for German-Americans worsened immediately. In their defense, German officials maintained that the crew had been warned not to sail into a war zone, and they accused the ship of carrying war contraband for the British (which was indeed true). Still, most Americans viewed the sinking as an unscrupulous German attack on civilians, indeed as an act of cold-blooded murder.

America's Mobilization for War

After war was declared, President Wilson immediately proclaimed all German citizens “alien enemies.” They were barred from living near military facilities or airports, in all port towns and in the nation’s capital. They had to disclose their bank accounts and any other property to an Alien Property Custodian appointed by the Attorney General. Furthermore, in 1918, Germans had to fill out registration affidavits and be fingerprinted. German citizens in America who failed to comply with these rules or who were considered potentially dangerous were placed in internment camps for the duration of the war.

The fear of spies grew when Americans were warned to be watchful of their neighbors of German descent and to report any suspicious person to the authorities. It was rumored that spies were poisoning food, and that German-Americans were secretly hording arms. The situation was only made worse by newspapers and government officials, both of which fed the public’s paranoia. German language services in churches were disrupted and German language newspapers were shut down; churches housing German congregations were painted yellow; schoolchildren were forced to sign pledges in which they promised not to use any foreign language whatsoever. By March 1918, thirty-eight out of forty-eight states had restricted or ended German language instruction in schools. Ohio, Iowa, and Nebraska passed the strictest language laws in the country; since their laws also prohibited the use of any foreign language in public places or on the telephone.

Public and university libraries ended their subscriptions to German language newspapers, books written in German and even English books that dealt with Germany and Austria-Hungary were stowed in basements for the duration of the war. However, some libraries went so far as to destroy them or to sell them as wastepaper; several of these books were actually publicly burned along with German language newspapers during local patriotic celebrations. Most German-American congregations suffered from the language ban, and many of them eventually switched to English for their religious services.

Hundreds of German names for towns, streets, parks, and public buildings were changed. Extremely recognizable German names such as “Berlin” or “Hamburg” became “Pershing” or “Belgium.” Many German-Americans sought to avoid further harassment by changing their family names, often shortening them or translating them into English. The same was true for most cultural societies. Several German theaters that
were dependent on the language skills of their patrons had to give up performing in the years to come. Even music fell victim to patriotic scrutiny. Most well-known orchestras had conductors and musicians who were either German or German-American, such as Frederick Stock of the Chicago Symphony Orchestra, Ernst Kunwald of the Cincinnati Symphony Orchestra, or Karl Muck, the conductor of the Boston Symphony Orchestra to name only the most prominent. Many orchestras and opera houses stopped playing works by German and Austrian composers such as Beethoven or Mozart to avoid being labeled disloyal.

On the whole, the treatment of German-Americans during the war varied from region to region and depended on their numbers and on the behavior of local politicians and Attorney Generals. There was less harassment in places where there were few citizens of German descent, since they were not perceived as a real threat. As a result of the war, many German-Americans preferred to conceal their ethnic background, as could be seen in the first postwar census, when about 900,000 German-born Americans seemingly vanished, only to reappear under the categories of American-born or other ethnicity. Insofar as they held onto their German language, culture, and traditions at all, many German-Americans did so in private or turned it into folklore.

**German-Americans in Minnesota**

When the United States entered World War I, Germans were the single largest ethnic group in Minnesota, as it is today (38.6% in the last census). Nativism during this period was a patriotic attitude that saw recent immigrants—particularly those of German descent—as potentially traitorous. That many German Americans advocated neutrality until the U.S. declared war was further proof of disloyalty to nativists.

The most conspicuous nativist agency was the Minnesota Commission of Public Safety (MCPS). Created by the state legislature in April of 1917, the MCPS was a seven-person commission headed by Governor J. A. A. Burnquist. It was given near-dictatorial powers to support the war effort at home and root out disloyal elements. While much of the commission’s activity focused on attacking labor advocates and political dissenters in the Nonpartisan League and the Industrial Workers of the World, the MCPS kept a close watch on German Americans as well.

The German-language press was an obvious target. The MCPS kept a close eye on many of these publications. Albert Steinhauser, publisher of the *New Ulm Post* and the *New Ulm Review*, featured many German articles in his papers that criticized the war. Under pressure from the commission, he was arrested and expelled from the Minnesota State Editorial Association in 1918. Even more severe, federal authorities jailed *Volkszeitung* editor Frederick W. Bergmeier of St. Paul for the duration of the war.

Perhaps the most hotly debated nativist issue was the use of German in the classroom. Many schools, both public and parochial, used German as the primary language of instruction. While Minnesota did not ban this practice outright, the MCPS did urge school boards to make English the exclusive educational language, with the exception of foreign language courses.
A particularly gruesome case of violence occurred in Luverne. On August 19, 1918, John Meints, a German American farmer suspected of disloyalty, was kidnapped by a large group of men and driven to the South Dakota border. Whipped, tarred, and feathered, he was told that if he returned to Minnesota, he would be hanged. Meints later sued thirty-two men for false imprisonment for $100,000. Though the court sided with the defendants, a 1922 settlement awarded him six thousand dollars.

The MCPS and other officials both represented and sanctioned a general culture of fear and hostility against German Americans. Such antagonism manifested itself throughout society at large. Indeed, many of the investigations conducted by the commission were petitioned by private citizens. This created a climate of paranoia and violence. Nativist Minnesotans boycotted their German neighbors’ stores, vandalized their property, and called for them to resign from their jobs.

When World War I ended, so did much of the MCPS’s justification. It was abolished by legislative act in 1919 and met for the last time in 1920.

Twenty-three years passed between World War I and America’s entry into World War II. Germany was again the enemy and German Americans faced distrust and discrimination resurfaced and remained after the conflict.

German immigration to the United States continues to this day, though at a slower pace than in the past, carrying on a tradition of cultural enrichment over 400 years old—a tradition that has helped shape much of what we today consider to be quintessentially American.
The Installment Plan in the 1920s

Brief Description of the Lesson
This lesson will explore the rise in popularity of buying things on credit in the 1920s and ask the students to make a decision as to whether they would have bought things with credit themselves.

Lesson Plan Objectives
Content Objectives:
1. Students will be able to understand the installment plan
2. Students will be able to understand the risks of buying things with borrowed money
3. Students will be able to understand some of the things people would have purchased on the installment plan in the 1920s

Day One
The students will be given a copy of “Living and Dying on Installments”

Day Two
Ask the class what bills need to be paid monthly: rent/mortgage, heat/electricity, etc. Have them break up in groups and look up on the web how much these would have cost in the 1920’s. Have each group make out a monthly budget for these items.

Taking that budget, look at the wages people earned during the 1920’s. Give each group a different employment. Have them figure out if these jobs cover their monthly expenses and how much they have left over each month.

The teacher should display car ads from the era. Look up how much cars cost during that era.

Knowing how much the two cars cost and how much the average person made in the 1920s, they should answer the following question in an essay format:

You need to purchase a car for your family. Which of the two cars would you buy and why?

Would you buy the more expensive car on the installment plan and have more debt, or would you buy the cheaper car which would not be as impressive? Explain.
Salaries in the 1920’s
Average 50 hour work week

<table>
<thead>
<tr>
<th>JOB</th>
<th>SALARY PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teacher</td>
<td>$105.00</td>
</tr>
<tr>
<td>Clerical</td>
<td>$100.00</td>
</tr>
<tr>
<td>Railroad Worker</td>
<td>$ 75.00</td>
</tr>
<tr>
<td>Factory Worker</td>
<td>$110.00</td>
</tr>
<tr>
<td>Postal Worker</td>
<td>$170.00</td>
</tr>
<tr>
<td>Professional Baseball Player</td>
<td>$416.00</td>
</tr>
<tr>
<td>Salesman</td>
<td>$ 74.00</td>
</tr>
<tr>
<td>Doctor</td>
<td>$583.00</td>
</tr>
<tr>
<td>Farmer</td>
<td>$ 66.00</td>
</tr>
<tr>
<td>Garment Worker</td>
<td>$ 40.00</td>
</tr>
</tbody>
</table>

House Hold Expenses

<table>
<thead>
<tr>
<th>EXPENSE</th>
<th>Average Cost</th>
</tr>
</thead>
</table>

CHANDLER SIX

$1495 to $2375

New Chandler Prices Make Choice of Car Easy

Buy It Because It's a Better Car

Ford

Model T $650

Countryman

Car Parts from Ford Motor Co. of Canada Ltd, Ford, On.
Worksheet: Buying a Car on Installments

1. Calculate annual earnings in 1926 for your job.

2. You need to buy a car for your family. Look at the advertisements on the following pages.
   a. Which car is the most impressive?
   b. Which car is the most practical?

3. You need to buy a car to get to and from your job. Assuming that you must pay a financing fee equal to 10% of the purchase price of the car, what is the total cost for the car you have decided to buy?

4. If you were able to pay installments of $20 each month, how many years/months would it take you to pay for the car?

5. With the budget that you have made out for each month, with the car payment, how much money would you have for left over?

WRITE A LETTER.

- Think about all of the arguments both for and against your decision as well as how much the car will cost relative to your annual income.
- Assume that you have a close friend who is also interested in buying a car. Write a letter to your friend telling him/her what car you have decided to buy.
So popular has installment buying become, with purchasers as well as with manufacturers and merchants, that it is possible today to buy almost everything from candy to private yachts on the deferred payment plan. Within the last twenty years, and particularly within the last six, installment buying has grown like a mushroom. Installment buying is useful, is often advisable, and is very convenient. No doubt, it is carried too far in some cases. But customers can often get what they want only by this method of buying ... From the point of view of the [seller], the trouble with the installment business had been that he, generally, could not afford to [give credit] to many of his customers.

This situation brought about the development of ... the "finance company." Today, there are about 1,500 of them in the country, although twenty-five years ago they did not exist. And now, when a dealer sells an automobile, or a radio set, or a library table for part cash and the rest on installments, he takes the first payment and has the customer sign a paper agreeing to make his payments regularly [or give back] the goods.

The finance companies have made possible the rapid and tremendous expansion of installment business.... As to the profits they make - it is obvious that, as always, the consumer pays. Furthermore, and this is one of the uneconomic features of the business, he generally pays [a lot]. As a matter of fact, the installment purchaser very often throws away one dollar in every ten by being an installment purchaser. Sometimes, it is true, it costs less than that, but sometimes, again, it costs more.

The installment business has been built up largely by manufacturers [wanting to increase] their output. So far it has worked, but there is an interesting possibility that seems to have been overlooked by many whose sales have been increased by this method.

Let us imagine a person who purchases everything on the installment plan. Let us suppose that, in doing so, he pays on the average 10 percent more for the goods than he buys. It is obvious, then, that 10 percent of his expenditures goes to pay the operating costs and profits of finance companies ... Thus the customer can buy only nine-tenths as much as he could if he paid cash, and consequently the manufacturers who serve him, reduce by 10 percent the goods they can produce for him. Carried to extremes, then, the installment plan may end by forcing a reduction in output, which is the exact opposite of what it is supposed to do. ... Now, what are the advantages and disadvantages of this method of selling goods? The advantages are as follows:

- First, it increases sales.
- Second, it makes possible the purchase of goods that can, by their operation, pay for their own use.
- Third, it makes possible the purchase of goods out of income instead of out of capital.
- Fourth, it makes possible the purchase of goods by those who cannot pay cash.

On the other hand, installment buying has these disadvantages:

- First, the cost to the consumer is always higher.
- Second, through excessive use of the method, credit is being improperly used.
- Third, irresponsible buyers buy many things they cannot afford, and in extreme cases buy more than they can pay for.
- Fourth, because consumers pay more for their goods, they can buy fewer goods, and consequently the factories will ultimately be forced to produce less for them.
Guided Reading for “Living and Dying on Installments”

Unfamiliar Words. Create a list of words that were new to you. Write down what you think each word means.

When did the installment plan begin to gain popularity, according to this article? Do you think this time period is significant?

How did the installment plan lead to the creation of the finance company?

What is a finance company?

What criticism was there of the installment plan?

Why does the author think that buying things on credit is a bad idea for the retailers?

Knowing that there depression will begin in 1929, what is significant about the following quote (keep in mind that this article was written in 1926)?

“Undoubtedly the greater proportion of installment buyers are wage earners, who feel, whether justifiably or not, that their incomes are bound to continue to be regular. Of course, there is no means of telling in advance how regular one's income is going to be.”
World War I-era Propaganda Posters

Overview
In this lesson students will analyze World War I-era propaganda posters and consider how German Americans would have reacted to them during that time. Students will also reflect on cultural bias and its effect on ethnic groups in the United States.

Culture
- Predict how data and experiences may be interpreted by people from diverse cultural perspectives and frames of reference.

Governance
- Analyze and explain ideas and mechanisms to meet needs and wants of citizens, regulate territory, manage conflict, establish order and security, and balance competing conceptions of a just society.
- Evaluate the role of technology in communications, transportation, information processing, weapons development, or other areas as it contributes to or helps resolve conflicts.
- Evaluate the extent to which governments achieve their stated ideals and policies at home and abroad.

Materials Required
- Paper • Pencil, pens, and markers • Newsprint or posterboard • World War I posters

Activity Procedure
- Conduct a brief class discussion to define propaganda and gather student ideas and examples of what propaganda materials might say. Questions to ask students might include:

What would a wartime message say? What point of view would it reflect? Who is the intended audience? Who is the message intended to attack? Write student examples on the board.

- Place color copies of the propaganda posters at different locations around the room so that each work area has a complete set of the posters.
- Divide the class into small groups (the number and group size will depend on overall class size) and provide each student with copies of the “Poster Analysis Worksheet,” one for each poster to be reviewed.
- Explain to the students that they will be looking at propaganda posters from World War I. Their assignment is to read the instructions on the handout and respond to the questions. Allow students time to review each poster and respond to questions on the handout.
Directions: 1. Look at World War I propaganda posters and take notes about your impressions 2. As a class, develop criteria for determining effectiveness for propaganda posters and apply these criteria to one poster 3. In small groups, apply these criteria to three posters and determine the best, most effective piece of propaganda

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Poster</th>
<th>Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Best Poster: _____________________________________________________________

Because:
HALT the HUN!

BUY U.S. GOVERNMENT BONDS
THIRD LIBERTY LOAN
HUN or HOME?
BUY MORE LIBERTY BONDS
MUST
CHILDREN DIE
AND MOTHERS
PLEAD IN VAIN

Buy More
LIBERTY BONDS
REMEMBER BELGIUM

Buy Bonds
Fourth Liberty Loan
THE SNAKE

EVERY LIBERTY BOND BOUGHT BY YOU HELPS UNCLE SAM UNCOVER THE REPTILE WHICH IS HIDING UNDER OLD GLORY IN OUR OWN FRONT YARD

God pity the SPIES, the TRAITORS, the PROFITEERS, the SLACKERS, the SNAKES, who are filling their pockets with American Gold at the cost of American Blood—"WOE BE UNTO YOU!"

BUY LIBERTY BONDS
For Further Reading


