

1850s General Store: Cash, Barter and Credit

Overview: In the mid-19th century, the general store served as both an intimate and functional location where villagers and people from the surrounding countryside could shop and meet. The keeper of the store held an integral role in the community and operated a central hub for market shopping, credit practices, postal requests, public forums, and news exchange. From corsets to patent medicines, the 1850s general store offered a little bit of everything. In this lesson, students will learn about the function of a 1850s general store and the concepts of cash, barter, and credit through role-playing activities.

Time Required: 1-2 class periods

Recommended Grade Level(s): 3rd - 5th grades

Subject Area(s): Mathematics, Social Studies

Materials Needed:

- General Store Items List and Values (See Appendix 1.1)
- Occupations Role Cards (See Appendix 1.2)
- Pencils and Scrap Paper

Preparation Required:

- Make copies of the role cards and price list as needed.
- Begin by familiarizing students with the function of the general store: It was the main shop for a community, selling a broad line of merchandise in a small space. Merchandise could include various household goods, such as hardware and sewing supplies, as well as staple food items.
- Ask students to compare and contrast the historic general store to their modern retail establishments: What store holds pretty much everything you need? (Ex. Walmart) What about other specialty stores in your community (clothing stores, hardware stores, grocery stores, etc.)?- How might they differ from a 19th century general store? In the 1850s, why was there a need for a store that sold a bit of everything?
- Explain the concept of cash: In the mid-19th century, most people did not have cash on hand to purchase items. Until the Civil War, there was no national currency which meant cash was scarce in early America. Before printed money became widely accessible, the further away you were from the source of money, the less it was worth.
- Explain the concept of barter: The most common method of transaction was the barter system. In the general store, people could trade what they had for what they needed.
- Explain the concept of credit: Before credit cards, the general storekeeper placed trust in their customers. The storekeeper would give the customer what they needed with the expectation that the customer would pay with cash or goods when they could.
- Pass out or assign role cards to students. Each card lists an occupation and the amount of cash or items the individual has available for barter.
- Give students time to familiarize themselves with their occupational role and description, as well as the general store price list.

- Present students with the lesson vocabulary words and definitions listed at the end of the plan.

Vocabulary:

Barter: A system of exchange in which participants in a transaction directly exchange goods or services for other goods or services.

Credit: The ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future.

Tab: The customer brings in their goods and the storekeeper determines the value. The customer can then make purchases until this amount (or their tab) runs out.

Objectives:

- Students will demonstrate knowledge of the basic function and items of a 1850s general store.
- Students will engage in occupational role playing to strengthen understanding of everyday life in the 1850s.
- Students will understand the concepts of cash, barter, and credit.
- Students will demonstrate basic math skills.
- Students will acquire a basic understanding of how the general store of the mid-19th century compares and contrasts to modern retail.

Instructional Steps:

Challenge One:

- In this activity, students will role play a trip to the local general store to do some shopping. For the first couple of transactions you will play the part of the storekeeper.
- One student goes first, announces their role and what they have available for barter goods/cash. (Note: On each bartering card an occupation description is provided.)
- Using the provided price list, have the student determine the approximate value for each barter item they have listed.
Note: Because prices are not listed for every type of item, for some there will be a lot of subjectivity in determining prices and values. Here is an example of how a student might make an estimate, one student's role card is a Seamstress, and they have pants, shirts, and drawers to sell/trade. Knowing from the price list that a silk handkerchief costs \$.80 and a blanket costs \$3.00, they determine a pair of pants are worth \$2.50, a shirt \$2.00, and a pair of drawers \$1.25.
- Using pencils and scrap paper, have everyone in the class use the estimated values to do the math and calculate the total value of the student's items.
- When making a purchase, have students thinking about what they want and are willing to trade. They will need to do the math and figure out if they are owed change, have just the right amount, or are short.
- If the student is short but holds a stable profession (Ex. Farmer, Blacksmith), then the storekeeper can consider extending a line of credit. If the student's role is more itinerant, credit can be refused and they leave the general store empty handed.

- G. Once you feel students understand the general concept of cash, barter, and credit, you can consider allowing a student to take on the role of storekeeper. Encourage them to tempt their fellow students to purchase, barter, or trade items they might not necessarily need.
- H. Have students take turns being the storekeeper while assisting them with the process and math.

Challenge Two:

- A. In this next optional activity, you can adjust the prices by percentages to make the activity more challenging. Based on the quality of the item, consider raising the price as much as 20%.
- B. Continue having students take turns bartering/purchasing items, and having everyone in the class do the math to determine the value of the student's items.
- C. With particularly attentive or advanced groups, continue to adjust the percentages of prices accordingly.

Missouri Learning Standards Addressed:

Mathematics

- 3. NBT.A: Use place value understanding and properties of operations to perform multi-digit arithmetic.
- 3. NF.A: Develop understanding of fractions as numbers.
- 3. RA.A: Represent and solve problems involving multiplication and division.
- 4. NBT.A: Use place value understanding and properties of operations to perform multi-digit arithmetic with numbers up to one million.
- 4. NF.B: Extend understanding of operations on whole numbers to fraction operations.
- 4. NF.C: Understand decimal notation for fractions, and compare decimal fractions.
- 5. NBT.A: Use place value system understanding to perform operations with multi-digit whole numbers to billions and decimals to thousandths.
- 5. NF.A: Understand the relationship between fractions and decimals.

Social Studies

- 3. EG.5.C.b: Describe human characteristics of Missouri (such as population composition, architecture, kinds of economic and recreational activities, transportation and communication networks, etc.)
- 4. E.4.A.a: Compare and contrast saving and financial investment.
- 4. E.4.A.b: Explain the relationship between profit and loss in economic decisions.
- 5. E.4.A.a: Explain how scarcity, supply and demand, opportunity costs, income, labor, wages and other economic concepts affect our nation's past, present and future.

Assessment:

- Following the lesson plan activities, are students able to demonstrate basic knowledge of the general store, its function, and what items were available there.
- Demonstrate understanding of the concepts of cash, barter, and credit.
- Identify the pros and cons of bartering and credit.
- Exhibit basic math skills.

Resources:

Clark, Thomas D. *Pills, Petticoats, and Plows: The Southern Country Store*. University of Oklahoma Press, 1974.

Hattervig, Eldon. *Jefferson Landing: Commercial Center of the Steamboat Era*. Missouri Department of Natural Resources. Reprinted from the Missouri Historical Review. Vol. IXXIV, No. 3, April 1980.

Museum/ Historic Site Information:

The Missouri State Museum is where visitors go to immerse themselves in the history of the Show-Me State. The museum, located in the state Capitol, houses an impressive collection of exhibits portraying the state's natural and cultural history. Museum staff provide guided tours of the Capitol building's history, architecture, and artwork.

Address: 201 W. Capitol Ave, Jefferson City, MO 65101
Phone: (573) 751-2854

Jefferson Landing State Historic Site (JLSHS) located in Jefferson City, Missouri serves as a working 19th century general store. The historic site explores, through hands-on activities and knowledgeable interpretation, what life was like for those living in Missouri's Capitol City during the 19th century. For a knowledgeable and interactive field study of early general store history, come visit us at JLSHS.

Address: 100 Jefferson St, Jefferson City, MO 65101
Phone: (573) 751-2854

Appendices:

1.1: General Store Items List and Values

1.2: Occupations Role Cards

Appendix 1.1: General Store Items List and Values

1850 vs. 2021 Prices

Item	1850	2021
Baking Soda (one pound)	\$0.15	\$4.09
Beef (per pound)	\$0.05	\$1.36
Bottle of ink	\$0.10	\$2.73
Bottle of pain killer	\$0.25	\$6.03
Coffee (one pound)	\$0.14	\$3.82
First Reader	\$0.15	\$4.09
Green blanket	\$3.00	\$81.87
Indigo	\$0.10	\$2.73
Ink Pen	\$0.10	\$2.73
Molasses (per gallon)	\$0.60	\$16.37
Needles	\$0.10	\$2.73
Paper (1 quill)	\$0.20	\$5.46
Pen Point	\$0.05- \$0.10	\$1.37- \$2.73
Salt (one pound)	1 ½ cents	\$0.41
Second Reader	\$0.20	\$5.46
Shoes (one pair)	\$1.10- \$1.50	\$30.02- \$40.29
Silk handkerchief	\$0.85	\$23.20
Snuff	\$0.05	\$1.36
Spelling book	\$0.10	\$2.73
Spool of thread	\$0.05	\$1.36
Striped cotton fabric (per yard)	\$0.25	\$6.82
Sugar (one pound)	\$0.10	\$2.73
Third Reader	\$0.30	\$8.19
Tin bucket	\$0.35	\$9.55
Tobacco (one twist)	\$0.20	\$5.46
Wheat (one bushel)	\$1.00	\$27.29
Whiskey Barrel	\$0.50	\$13.65

*Price estimates are from ledger pages, however, it is important to keep in mind prices varied from place to place and throughout the century.

Appendix 1.2: Occupations Role Cards

Blacksmith

Creates objects from wrought iron or steel by forging the metal, using tools to hammer, bend, and cut

Cash: \$1.60

Items for Barter: 3 iron pots, 2 lbs. of nails

Carpenter

Builds or repairs wooden structures

Cash: \$1.10

Items for Barter: Carpentry repairs, wagon repairs

Cobbler

Makes or mends shoes and other leather goods

Cash: \$0.50

Items for Barter: Shoe repairs, 3 pairs of shoes

Cook

Paid to prepare food for eating

Cash: \$0.30

Items for Barter: 3 loaves of bread, 2 dozen biscuits, 1/2 bushel of carrots

Dressmaker

Paid to make women's dresses

Cash: \$0.00

Items for Barter: Clothing alterations, wool dress

Farmer: Cattle

Cultivates land or crops or raises animals

Cash: \$0.20

Items for Barter: 20 lbs. of beef, 4 lbs. of tallow

Farmer: Corn

Cultivates land or crops or raises animals

Cash: \$0.10

Items for Barter: 4 bushels of corn, 10 lbs. of cornmeal

Farmer: Wheat

Cultivates land or crops or raises animals

Cash: \$0.20

Items for Barter: 3 bushels of wheat

Farmer's Daughter

Cash: \$0.00

Items for Barter: 1 bushel of wheat, 8 skeins of linen yarn

Farmer's Wife

Cash: \$0.00

Items for Barter: 3 lbs. of butter, 2 dozen eggs, 1 bushel of apples

Gunsmith

Designs, makes, and repairs small firearms

Cash: \$2.10

Items for Barter: Gun repairs, 2 bushels of apples

Herbalist

Practices healing using herbs

Cash: \$0.15

Items for Barter: 3 bushels of fresh herbs

Laborer

Performs unskilled physical labor for wages

Cash: \$0.35

Items for Barter: Miscellaneous services

Laundress

Washes clothing for wages

Cash: \$0.00

Items for Barter: Laundry services, 4 lbs. of soap, 1 lb. of tallow

Lawyer

Works for others conducting lawsuits or other matters dealing with the law

Cash: \$5.00

Items for Barter: None

Lumberman

Oversees the business of cutting, processing and selling lumber

Cash: \$0.40

Items for Barter: Wood-chopping services, 1/2 cord of firewood

Physician

Educated and experienced to practice medicine

Cash: \$5.00

Items for Barter: None

Potter

Makes an assortment of household items out of clay

Cash: \$0.90

Items for Barter: 9 clay pots

Seamstress

Sews clothing for wages

Cash: \$0.15

Items for Barter: Clothing alterations, 2 pairs of pants, 2 cotton shirts, 2 pair of drawers

Stable-Hand

Works in a stable or farm and cares for the animals located there for wages

Cash: \$0.25

Items for Barter: Wagon repairs

Street-seller

Sells items while on the street, often from a cart, and travels around to different locations while selling wares

Cash: \$0.50

Items for Barter: 1 jar of pickled cucumbers

Tailor

Makes clothing for men for wages

Cash: \$1.10

Items for Barter: Clothing alterations, 3 cotton shirts, 4 pairs of pants

Teacher

Instructs children

Cash: \$0.75

Items for Barter: None

Tinsmith

Makes or repairs things made of
tinfoil

Cash: \$1.00

Items for Barter: 5 tin scoops, 1
lantern

Traveling Medicine Man

Sells medicines (elixirs, miracle
cures) of dubious quality

Cash: \$2.00

Items for Barter: A cure-all tonic

Waitress

Waits on tables at a restaurant

Cash: \$0.25

Items for Barter: 7 hemmed napkins,
1 pair of slippers

