

Apprentice to mechanic--double pay.

Apprenticeships were the way that skilled workers like mechanics learned their trade. A young person would spend several years as an apprentice, first as a helper, and gradually taking on more and more skilled work. By the end of as many as seven years, the new mechanic could get a much better-paid job than an unskilled worker.

Hand smashed in loom--base salary cut in half.

Injuries were common in early textile mills. There was no health insurance, no employee's compensation program. Injured employees either returned home to be taken care of by family, or found a less demanding job--at less pay.

Invent and patent improved loom--earn \$20,000.

Many mill workers had the technical skills to invent new machinery, and they certainly had the opportunity to see where technological innovation was needed. Some workers--very few--got rich through their invention, but it was more common that the owner of the mill would receive the patent, and the profits.

1815: Set up company store--base salary decrease 10 %.

Company stores allowed the mill owner to make a profit on selling goods to the employee. Since mill owners often allowed no competition with their store, their prices were sometimes higher than other stores.

Account rigged at company store--lose \$100.

Not all company stores were honest--and no competition meant that it was hard to go elsewhere.

Marry boss's kid--start on blue path.

Not a very common occurrence, but not impossible, either, because in the early mills, workers were mostly of the same ethnicity and race as the managers, and often, the owners of the mills.

Join mill owner's church--increase base salary 25%.

Being a member of the same church meant a better chance of promotion. Also, the churches established by mill owners often preached temperance, hard work, and family values, which made for more better employees--at least from the mill owners' point of view.

1824: Workers win strike--salary increase 20%.

Strikes were rare in the 1820s, and strikes won by workers were even rarer; but especially when times were good and mill owners didn't want to lose production, workers could win small salary increases.

Learn to fix looms--double base salary.

Every mill had a few skilled employees who kept machinery operating.

You may pay \$500 to buy store--double base salary.

It was possible for workers, especially those who had several family members working, to save up enough money to move West, or to purchase a store.

Win lottery--collect \$5,000.

Lotteries were common in the 1820s. Many of them were for public institutions, including, in some places, to support factories.

1828: Temperance campaign--alcohol removed from company store--no change in income.

Mill owners were often part of temperance campaigns. Temperance was in part based on religious revivals, but it was also very much in the interest of mill owners, who knew that workers would be more reliable if they were not allowed to get drunk.

Organize union--blacklisted--lose two paydays.

Unions were illegal in many states, and were nowhere protected by law. Textile mill managers circulated lists of workers who had tried to organize

unions, and it was hard for organizers to find jobs in the region where they were blacklisted.

Fall and drown while picking ice off the wheel--out of game.

In winter the waterwheel could get coated with ice, which would make it run very slowly. Picking off the ice was dangerous!

Child enters mill--increase base salary 25%.

One of the few ways that families could save money was by having their children work in the mills. Children as young as seven or eight would work in many mills.

You may pay \$500 to buy into loom supply shop--double base salary.

An investment like this could mean a way out of the mills, and into the middle class--or it could mean the loss of all a family's savings. Not many working families could save up \$500.

Replaced by power loom--lose next payday.

New machinery often meant that workers lost their jobs. Their old skills were no longer useful, and they had to start over at a much lower wage.

1832: Cholera epidemic--lose one payday.

There was no health insurance or "sick days" policy; if you didn't show up at work you weren't paid.

Spouse opens boardinghouse--double base salary.

Women could earn almost as much running a boardinghouse as working in the mills, though it took a substantial investment of savings to get things started. Running a boardinghouse was a full-time job.

Tenement burns down--lose household goods--pay \$300.

No insurance, but in cases like this other members of the community would often help out.

Blue path (Mill Owner)

Use child labor--increase base salary 25%.

Children were paid less than adult workers, of course, and so factory owners could make more profits by using child labor. Employees often like it, too, because a family with several children working in a mill could earn enough money to save some. But in many communities, child labor was frowned upon; children should be in school, not in factories, some people thought.

Embargo of 1807--collect \$10,000.

In 1807 President Thomas Jefferson declared an embargo on trade with England in an attempt to maintain neutrality in the war between France and England. England had forbidden neutral commerce with Europe except with British permission, and Napoleon threatened to seize any ship that acquiesced in the British attempt to control trade. The United States declared an embargo on both countries. This meant that no English cloth could be imported to the United States, and so the price of domestic cloth increased enormously. The owners of textile mills made a great deal of money.

1814: England dumps textiles on US at end of War--pay \$5,000.

When the War of 1812 ended, British mills resumed selling textiles to the United States. In part because they had a large stockpile, and in part because they wanted to regain the markets they had lost during the War, they sold the cloth very cheaply. Many American mills went out of business.

1815: Set up company store--base salary increase 10%.

Company stores were another way for mill owners to make money. Because they often allowed no competition, they could be quite profitable.

1818: Skilled mule spinners arrive from England--collect \$5,000.

Mule spinners were among the most skilled of all textile workers. They used the "mule" to spin very high quality yarn. The mill owner who could afford the new machinery and to pay their high wages could make a large return on his investment.

You may acquire mule spinning equipment--pay \$500 and increase base salary 50%.

Mules were a type of spinning machine that made it possible to produce higher-quality yarn than could be produced any other way. Though mule spinners were highly paid, and often went on strike for higher wages, the yarn they spun sold for a high price, and installing mule spinning machines was profitable for mill owners who could afford the initial investment, and had the capital to pay the mule spinners their high wages.

1822: Win right to incorporate into integrated mill--you may pay \$5,000 for stock and increase base salary 50%.

In the 1820s state legislatures began to grant some mill owners the right to incorporate their mills. Incorporation was a way of pooling capital from many investors, which made it possible to build larger mills, with more machines and more workers, and make more money. It also meant that the capital of each of the shareholders could be protected in case of bankruptcy. Incorporation was a matter of heated political debate in the 1820s and 1830s, with many people arguing that corporations were anti-democratic, giving an unfair advantage to wealthy investors.

1824: Workers win strike--lose salary 25%.

Wages were a large part of the expenses of running a mill, and when workers won a strike, the mill owner made less than he did before.

You may buy water rights--pay \$1,000 and increase base salary by 25%.

Mill owners who bought water rights could increase the size of their mills; it took a lot of water to run the wheels of the mills, and only by buying either the rights to water power or the land surrounding whole

lakes and rivers could owners increase their output and profits.

Financial panic--declare bankruptcy and go to red path.

Financial panics occurred regularly during the 19th century. Mill owners without large capital reserves could be wiped out.

Invent and patent roller method for printing calico-- collect \$1,000

Many mill owners had the technical knowledge needed to invent new machines. Not all patents made a great deal of money, but some of them did.

Buy Danforth's cap spinner--pay \$2,000 and increase salary by 50%.

The Danforth cap spinner was a major improvement in spinning machines, spinning yarn of better quality more quickly. It meant a big investment, since old machines needed to be thrown out, but could mean big profits.

1828: Temperance campaign--increase salary 10%.

Alcoholism was a problem in many early factories, for workers were accustomed to drinking whenever they wished; it wasn't unusual for many workers not to show up Monday after a weekend of drinking. Many mill owners helped support religious revival and temperance movements, one effect of which was a harder-working workforce.

1828: Bribe Daniel Webster for passage of Tariff of 1828--pay \$5,000 and increase base salary 50%.

The Tariff of 1828 raised import duties on the sort of low-priced cotton cloth made by the big northern New England textile mills, but not on the higher quality fabrics made by many small mills. Daniel Webster, the leading New England senator of the day, supported the Tariff after the large mills put him on retainer as their lawyer.

Factory burns--no insurance--give up mill and start on red path.

Textile mills, wooden and brick buildings full of combustible materials, were fire hazards. Fire precautions were a part of everyday life in the mill, but still it was not uncommon for them to burn down. Many mill owners joined in mutual fire insurance corporations, but some didn't--and lost everything when the mill burned down.

You may invest in turbine--pay \$5,000 and increase base salary 25%.

The turbine was the hot new technology of the 1830s and 1840s. It meant that more power could be taken from a stream, which meant that the mill owner could run more machinery--and make more money.

1832: Cholera epidemic--lose one payday.

Cholera is a disease caused by contaminated water, an all-too-common event in mill towns. A cholera epidemic could shut down a mill for weeks.

Rival builds mill upstream, depleting water supply--cut base salary 25%.

A new mill upstream, with a new canal to divert water to it, meant less water for those downstream. There were many court cases over who owned the right to waterpower.

You may buy machine shop--pay \$10,000 and increase base salary 50%.

Mill owners at some of the larger mills invested money in building machine shops, to make textile machinery, so that they wouldn't have to buy their machinery from other manufacturers. Many of these machine shops later went into the business of producing other machinery, including locomotives.

Build church for mill workers--pay \$3,000 and increase base salary 10%.

Churches taught, in addition to religion, habits that happened to be good for industrial workers, like temperance. Many mill owners established churches for their employees.