

**Activity Set #1 Muckrakers****Do Now:**

"Muckraker refers to any of a group of American writers, identified with pre-World War I reform and exposé literature. The muckrakers provided detailed, accurate journalistic accounts of the political and economic corruption and social hardships caused by the power of big business in a rapidly industrializing United States. The name muckraker was pejorative [expressing disapproval] when used by President Theodore Roosevelt in his speech of April 14, 1906; he borrowed a passage from John Bunyan's *Pilgrim's Progress*, which referred to 'the Man with the Muckrake . . . who could look no way but downward.' But 'muckraker' also came to take on favorable connotations of social concern and courageous exposition.

The muckrakers' work grew out of the yellow journalism of the 1890s, which whetted the public appetite for news arrestingly presented, and out of popular magazines, especially those established by S.S. McClure, Frank A. Munsey, and Peter F. Collier. The emergence of muckraking was heralded in the January 1903 issue of McClure's Magazine by articles on municipal government, labor, and trusts, written by Lincoln Steffens, Ray Stannard Baker, and Ida M. Tarbell."

**Questions:**

- 1- Who was a muckraker?  
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- 2- What did the muckrakers provide?  
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- 3- How were muckrakers viewed by the public?  
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- 4- Identify several significant muckrakers.  
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**Analyze the image:**

Who is meeting the newly arrived immigrant?  
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What attitudes do the "greeters" reveal?  
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Why are these greeters' hypocrites?  
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**Analyze the chart:**

"The term 'Muckrakers' was first used by President Theodore Roosevelt in referring to a character in John Bunyan's *Pilgrim's Progress* who rejected a crown for a muckrake (a rake used to gather dung into a pile). The term was applied to writers who investigated and attacked social, political, and economic wrongs. Books and magazine articles in *McClure's*, *Collier's*, and *Hampton's*

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exposed the worst abuses of the period and stirred public outcry against them.” ~ U.S. History and Government

**Significant Muckrakers**

<b>Upton Sinclair:</b> - Novelist  - Best-known novel, “The Jungle”  - Expose the appalling and unsanitary conditions of the meat inspection  - If a worker’s finger was cut off by the meat grinding machine, the human finger was ground into the meat and sold  - Influential in obtaining passage of the Pure Food and Drug Act	<b>Ida Tarbell:</b> - America’s first great woman journalist  - Her most famous work, <i>The History of the Standard Oil Company</i>  - She revealed the illegal means used by John D. Rockefeller to monopolize the early oil industry  - Yet did praise Rockefeller for his enormous accomplishments in organizing and stabilizing a volatile industry	<b>Lincoln Steffens:</b>  - a journalist, lecturer, and political philosopher, a leading figure among the writers whom Theodore Roosevelt called muckrakers  - Published stories of corruption in major American cities  - These sensational accounts stirred popular concern	<b>Frank Norris:</b>  - Wrote (1901), <i>The Octopus</i> , described the struggle between farming and railroad interests in California  - In August 1902, <i>Everybody’s Magazine</i> published an article by Norris, <i>A Deal in Wheat</i> , exposing corrupt business dealings in agriculture	<b>Jacob Riis:</b>  - a police reporter whose work appeared in several New York newspapers, documented the living and working conditions of the poor  - Wrote <i>How the Other Half Lives</i>  - Jacob Riis wrote and lectured on the problems of the poor  - He had exposed landlords and officials in articles, books, and public speeches, and with results
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1- What novel is Upton Sinclair best remembered for?

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2- What horrifying truth did this novel reveal?

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3- What was this novel influential in obtaining?

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4- Why is this act significant?

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5- Who was Ida Tarbell?

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6- What book did she write?

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7- What did the book reveal?

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8- What did the book praise?

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9- Who was Lincoln Steffens?

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10- What did he publish?

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11- What did Frank Norris write in 1901?

12- What did Frank Norris expose?

13- Who was Jacob Riis?

14- What did Jacob Riis write?

15- What did Jacob Riis expose?

16- Why were Muckrakers important in American History?

17- How did Muckrakers change American History?

18- Do you view Muckrakers favorably?

19- Explain your view of Muckrakers.

20- Are Muckrakers needed today?

21- What issues would Muckrakers expose today?

22- How could Muckrakers today change American policies or laws?



**Children Sleeping in Mulberry Street (1890)**  
Photograph by Jacob Riis

**What does this photograph reveal about conditions for the poor in New York City?**

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1. Progressive Era authors such as Jacob Riis and Upton Sinclair are best known for
  - (1) focusing attention on social conditions
  - (2) fighting for the civil rights of African Americans
  - (3) promoting the interests of the American farmer
  - (4) supporting the goal of woman's suffrage
2. In 1906, the publication of *The Jungle*, written by Upton Sinclair, led Congress to
  - (1) enact stronger prohibition laws

5. During the Progressive Era, Jane Addams responded to urban conditions by working to establish
  - (1) settlement houses that provided assistance to the poor
  - (2) newspapers that helped to inform Americans about slum conditions
  - (3) laws that restricted certain immigrant groups
  - (4) free public schools located in inner-city neighborhoods
6. Passage of the Pure Food and Drug Act and the Meat Inspection Act illustrated the federal government's commitment to
  - (1) environmental conservation

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| <ul style="list-style-type: none"> <li>(2) support the national conservation movement</li> <li>(3) establish a system for meat inspection</li> <li>(4) legalize strikes and boycotts by labor unions</li> </ul> <p>3. During the Progressive Era, muckrakers published articles and novels primarily to</p> <ul style="list-style-type: none"> <li>(1) advance their own political careers</li> <li>(2) make Americans aware of problems in society</li> <li>(3) help the federal government become more efficient</li> <li>(4) provide entertainment for readers</li> </ul> <p>4. Jane Addams and Jacob Riis were most notable for their efforts to</p> <ul style="list-style-type: none"> <li>(1) treat the wounded in World War I</li> <li>(2) stop the spread of diseases in Latin America</li> <li>(3) legalize birth control for women</li> <li>(4) aid the urban poor</li> </ul> | <ul style="list-style-type: none"> <li>(2) workers' rights</li> <li>(3) business competition</li> <li>(4) consumer protection</li> </ul> <p>7. Muckrakers contributed to the rise of Progressivism in the early years of the 20th century by</p> <ul style="list-style-type: none"> <li>(1) challenging big government and urging a return to past conditions</li> <li>(2) exposing widespread corruption in business and government</li> <li>(3) writing favorable biographies about wealthy Americans</li> <li>(4) aligning themselves with the women's suffrage movement</li> </ul> <p>8. In <i>How the Other Half Lives</i>, Jacob Riis described the living conditions of</p> <ul style="list-style-type: none"> <li>(1) workers in urban slums</li> <li>(2) African Americans in the segregated South</li> <li>(3) the rich in their mansions</li> <li>(4) Native American Indians on reservations</li> </ul> |
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Excerpt from Upton Sinclair's *The Jungle* (1905), chapter 9:  
~ gmu.edu

"There were the men in the pickle-rooms, for instance, where old Antanas had gotten his death; scarce a one of these that had not some spot of horror on his person. Let a man so much as scrape his finger pushing a truck in the pickle-rooms, and he might have a sore that would put him out of the world; all the joints in his fingers might be eaten by the acid, one by one. Of the butchers and floorsmen, the beef-boners and trimmers, and all those who used knives, you could scarcely find a person who had the use of his thumb; time and time again the base of it had been slashed, till it was a mere lump of flesh against which the man pressed the knife to hold it. The hands of these men would be crisscrossed with cuts, until you could no longer pretend to count them or to trace them.

They would have no nails, - they had worn them off pulling hides; their knuckles were swollen so that their fingers spread out like a fan. There were men who worked in the cooking-rooms, in the midst of steam and sickening odors, by artificial light; in these rooms the germs of tuberculosis might live for two years, but the supply was renewed every hour. There were the beef-luggers, who carried two-hundred-pound quarters into the refrigerator-cars; a fearful kind of work, that began at four o'clock in the morning, and that wore out the most powerful men in a few years. There were those who worked in the chilling-rooms, and whose special disease was rheumatism; the time-limit that a man could work in the chilling-rooms was said to be five years. There were the woolpluckers, whose hands went to pieces even sooner than the hands of the pickle-men; for the pelts of the sheep had to be painted with acid to loosen the wool, and then the pluckers had to pull out this wool with their bare hands, till the acid had eaten their fingers off. There were those who made the tins for the canned-meat; and their hands, too, were a maze of cuts, and each cut represented a chance for blood-poisoning. Some worked at the stamping machines, and it was very



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seldom that one could work long there at the pace that was set, and not give out and forget himself, and have a part of his hand chopped off."

Questions:

- 1- Identify seven significant facts about the workers Upton Sinclair is describing in *The Jungle*:

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- 2- What does this passage reveal about working conditions?

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- 3- How might this passage shape public opinion?

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Analyze the images:



THE PROTECTORS OF OUR INDUSTRIES.

What is the main idea of the cartoon?

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What is the main idea of the cartoon?

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## Activity Set #2 Teddy Roosevelt's Square Deal for America

Do Now:

"Progressivism emerged in full force during the presidency of Theodore Roosevelt between 1901 and 1909. In addition to calling for greater government intervention to protect the welfare of the American people from big business and the social evils of rapid industrialization, the Progressive Movement was marked by a change in the perception of executive leadership. Now reformers looked to the President to be both politically powerful and to demonstrate legislative leadership, while resisting the pressures from powerful business interests.

President William McKinley was assassinated in 1901 shortly after his inauguration for his second term. McKinley's successor, Vice-President Theodore Roosevelt, finished out the term and was reelected in 1904. Roosevelt's program of domestic reform was called the 'Square Deal,' a term developed from his promise to bring a 'square deal' and 'opportunity' to every citizen."

~ U.S. History and Government

Questions:

- 1- When did Progressivism emerge in full force?  
\_\_\_\_\_
- 2- Identify two goals of the Progressive movement:  
\_\_\_\_\_
- 3- What did reformers expect the President of the United States to be?  
\_\_\_\_\_
- 4- What happened to President William McKinley?  
\_\_\_\_\_
- 5- How did Theodore Roosevelt initially become President?  
\_\_\_\_\_
- 6- What did Theodore Roosevelt promise the American people?  
\_\_\_\_\_
- 7- Explain the promise of Theodore Roosevelt to the American people.  
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**“We demand that big business give people a square deal; in return we must insist that when anyone engaged in big business honestly endeavors to do right, he shall himself be given a square deal.”**

*~ Theodore Roosevelt*

- **Explain the quote.**

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- **What is the meaning of the political cartoon?**

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Analyze the chart:

#### Theodore Roosevelt and the Square Deal, 1901 – 1909

- 1- In the late 19<sup>th</sup> century, the Presidency had been relatively weak, leaving the direction of the country's affairs mainly to Congress
- 2- Theodore Roosevelt reversed this trend when he became President.
- 3- In Roosevelt's view, the President acted as the “steward,” or manager, of the people's interests.
- 4- Roosevelt revived the use of the Sherman Antitrust Act against big business consolidations, known as trusts, but he distinguished between “good trusts” and “bad trusts” which acted against the public interest.
- 5- He launched the break-up of Rockefeller's Standard Oil Company.
- 6- Square Deal Legislation:
  - a) Congress passed the Meat Inspection Act (1906), providing for government inspection of meat
  - b) The Pure Food and Drug Act (1906), regulated the preparation of foods and the sale of medicines
  - c) Increased the power of the Interstate Commerce Commission to regulate railroads, and gave it authority over the telegraph and telephone
  - d) Drew attention to the need to conserve forests, wildlife, and natural resources; adding millions of acres to the national forests and parks

#### ~ The Key to Understanding U.S. History and Government

- 1- How did Theodore Roosevelt differ from previous Presidents?

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- 2- What is a trust?

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3- How did Theodore Roosevelt view trusts?

4- Identify three significant changes that occurred as a result of Theodore Roosevelt's Square Deal Legislation:

5- How did Theodore Roosevelt conserve the nation's land and resources?

6- Does Theodore Roosevelt's Square Deal Legislation affect Americans today? Explain your answer.

1. A main purpose of President Theodore Roosevelt's trustbusting policies was to

- (1) reduce corruption in government
- (2) save the nation's banks
- (3) encourage competition in business
- (4) end strikes by labor unions

2. Theodore Roosevelt, Woodrow Wilson, and Robert M. LaFollette are all considered progressives because they

- (1) supported the formation of the first trade union
- (2) used Presidential power to break up strikes
- (3) worked to limit the power of big business
- (4) formed the first civil rights organizations

3. Speaker A: "The business of America is business, and we would be wise to remember that."

Speaker B: "Government ownership of business is superior to private enterprise."

Speaker C: "Strict government regulation of business practices is a means to insure the public good."

Speaker D: "Only through personal effort can wealth and success be achieved."

Which speaker would most likely have supported the ideas of the Progressive movement?

- (1) Speaker A
- (2) Speaker B
- (3) Speaker C
- (4) Speaker D

4. A belief shared by Presidents Theodore Roosevelt, William Taft, and Woodrow Wilson is that the Federal Government should

- (1) allow the free-enterprise system to work without regulation
- (2) use its power to regulate unfair business practices
- (3) provide jobs for unemployed workers
- (4) support unions in labor-management disputes

5. Which statement best summarizes President Theodore Roosevelt's views about conservation?

- (1) Environmental issues are best decided by the private sector.
- (2) Unlimited access to natural resources is the key to business growth.
- (3) Wilderness areas and their resources should be protected for the public good.
- (4) Decisions about the use of natural resources should be left to the states.

6. The Panamanian revolt, the Russo-Japanese war, and the creation of the national parks system occurred during the presidency of

- (1) William McKinley
- (2) Woodrow Wilson
- (3) Herbert Hoover
- (4) Theodore Roosevelt

7. Which president was known as a trustbuster?

- (1) George Washington
- (2) Calvin Coolidge
- (3) Theodore Roosevelt
- (4) Dwight Eisenhower



**Reading:**

“With the assassination of President McKinley, Theodore Roosevelt, not quite 43, became the youngest President in the Nation’s history. He brought new excitement and power to the Presidency, as he vigorously led Congress and the American public toward progressive reforms and a strong foreign policy.

He took the view that the President as a ‘steward of the people’ should take whatever action necessary for the public good unless expressly forbidden by law or the Constitution. ‘I did not usurp power,’ he wrote, ‘but I did greatly broaden the use of executive power.’

Roosevelt’s youth differed sharply from that of the log cabin Presidents. He was born in New York City in 1858 into a wealthy family, but he too struggled – against ill health – and in his triumph became an advocate of the strenuous life.

In 1884 his first wife, Alice Lee Roosevelt, and his mother died on the same day. Roosevelt spent much of the next two years on his ranch in the Badlands of Dakota Territory. There he mastered his sorrow as he lived in the saddle, driving cattle, hunting big game – he even captured an outlaw. On a visit to London, he married Edith Carow in December 1886.

During the Spanish-American War, Roosevelt was lieutenant colonel of the Rough Rider Regiment, which he led on a charge at the battle of San Juan. He was one of the most conspicuous heroes of the war.

Boss Tom Platt, needing a hero to draw attention away from scandals in New York State, accepted Roosevelt as the Republican candidate for Governor in 1898. Roosevelt won and served with distinction.

As President, Roosevelt held the ideal that the Government should be the great arbiter of the conflicting economic forces in the Nation, especially between capital and labor, guaranteeing justice to each and dispensing favors to none.

Roosevelt emerged spectacularly as a ‘trust buster’ by forcing the dissolution of a great railroad combination in the Northwest. Other antitrust suits under the Sherman Act followed.

Roosevelt steered the United States more actively into world politics. He liked to quote a favorite proverb, ‘Speak softly and carry a big stick...’

Aware of the strategic need for a shortcut between the Atlantic and Pacific, Roosevelt ensured the construction of the Panama Canal. His corollary to the Monroe Doctrine prevented the establishment of foreign bases in the Caribbean and arrogated [take or claim for oneself without justification] the sole right of intervention in Latin America to the United States.

He won the Nobel Peace Prize for mediating the Russo-Japanese War, reached a Gentleman’s Agreement on immigration with Japan, and sent the Great White Fleet on a goodwill tour of the world.

Some of Theodore Roosevelt’s most effective achievements were in conservation. He added enormously to the national forests in the West, reserved lands for public use, and fostered great irrigation projects.”

He crusaded endlessly on matters big and small, exciting audiences with his high-pitched voice, jutting jaw, and pounding fist. ‘The life of strenuous endeavor’ was a must for those around him, as he romped with his five younger children and led ambassadors on hikes through Rock Creek Park in Washington, D.C.

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Leaving the Presidency in 1909, Roosevelt went on an African safari, then jumped back into politics. In 1912 he ran for President on a Progressive ticket. To reporters he once remarked that he felt as fit as a bull moose, the name of his new party.

While campaigning in Milwaukee, he was shot in the chest by a fanatic. Roosevelt soon recovered, but his words at that time would have been applicable at the time of his death in 1919: 'No man has had a happier life than I have led; a happier life in every way.'

~ *WhiteHouse.gov*; from *"The Presidents of the United States of America,"* by Frank Freidel and Hugh Sidey.

1- Identify one fascinating fact about Theodore Roosevelt.

2- Explain Theodore Roosevelt's "steward of the people". What did he mean?

3- Describe Theodore Roosevelt's early life.

4- How did Theodore Roosevelt cope with the tragedy of his first wife's death and his mother's death on the same day?

5- How did Theodore Roosevelt distinguish himself in the Spanish-American War?

6- Why was Theodore Roosevelt chosen to run for governor of New York?

7- What issues did Theodore Roosevelt address as President of the United States?

8- Prove that Theodore Roosevelt was a "trust buster".

9- What did Theodore Roosevelt mean when he said, "Speak softly and carry a big stick."?

10- Why was Theodore Roosevelt's party known as the "Bull Moose Party"?

11- What actions did Roosevelt take in Latin America?

12- What happened to Theodore Roosevelt while campaigning in Milwaukee?

Analyze the following images:



THE MAN BEHIND THE EGG—From the *Times* (New York)

What is the meaning of the political cartoon?



Image: 1908 editorial cartoon of President Theodore Roosevelt as "A Practical Forester." Source: St. Paul Minnesota "Pioneer Press".

What is the meaning of the image?

Do you believe that Americans have successfully preserved and conserved the forest lands and natural resources? Explain your answer.

### Activity #3 Wilson, The New Freedom, and the Graduated Income Tax

#### Do Now:

"Theodore Roosevelt was a Progressive Republican. In 1908, Roosevelt refused to run for office again and helped his friend William Taft win the Presidency.

In 1912, Taft was nominated again by the Republican Party. By then, Roosevelt had grown unhappy with Taft and decided to accept the nomination of a new third party, known as the Bull Moose Party. This division of the Republican Party helped the Democratic nominee, Woodrow Wilson, win the election.

While Roosevelt was emotional and enthusiastic, Wilson was cool and logical. Wilson nevertheless shared Roosevelt's belief in a strong President who would use all the powers at his disposal. In the campaign of 1912, Wilson promised Americans a "New Freedom," taming big business, allowing greater competition, and eliminating special privileges. Wilson especially focused his attention on attacking the tariff, the banking system, and trusts, and pushed several major reforms through Congress."

~ The Key to Understanding U.S. History and Government

- 1- What did Theodore Roosevelt do in 1908?  
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- 2- What did Theodore Roosevelt do in 1912?  
\_\_\_\_\_
- 3- Why did Woodrow Wilson win the Presidential election?  
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- 4- How was Wilson different from Roosevelt?  
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- 5- How was Wilson similar to Roosevelt?  
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- 6- What was Wilson's "New Freedom"?  
\_\_\_\_\_

*The New Freedom of Woodrow Wilson*



*Woodrow Wilson, as a ruler-wielding teacher, goes after big business. (Robert Carter)*

**Caption: Woodrow Wilson, as a ruler-wielding teacher, goes after big business**

[Woodrow Wilson was the President who passed the right for women to vote nationwide in 1919. He also created our banking system for the US called the Federal Reserve Act.]

Of course, we remember Woodrow Wilson from World History as the President of the United States during World War I; his Fourteen Points and his League of Nations. Yet this is a different aspect of Wilson.

**What have you learned thus far about Woodrow Wilson?**

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Analyze the following chart:

Woodrow Wilson's Legislative Record	
Underwood Tariff (1913):	<ul style="list-style-type: none"><li>• Wilson believed that high tariffs benefited rich monopolists but hurt average Americans</li><li>• He enacted a law lowering tariffs by 25%</li><li>• To make up for the lost revenue, he introduced the nation's first income tax</li></ul>
Graduated Income Tax (1913):	<ul style="list-style-type: none"><li>• In a graduated income tax, rich taxpayers are taxed at a higher rate than less well-off taxpayers</li><li>• The original Constitution did not permit Congress to tax individuals on their income</li><li>• The Sixteenth Amendment, ratified in 1913, gave Congress the power to tax personal income</li></ul>
The Federal Reserve Act (1913):	<ul style="list-style-type: none"><li>• The act reformed the banking industry by establishing 12 regional Federal Reserve Banks to serve as "banker's banks"</li><li>• The act further allowed the Federal Reserve to regulate the money in circulation by controlling the amount of money that banks could lend</li></ul>
Antitrust Legislation:	<ul style="list-style-type: none"><li>• In 1914, Congress passed the Clayton Antitrust Act increasing the federal government's power to prevent unfair business practices</li><li>• In addition, the Federal Trade Commission Act was created to further protect consumers against unfair business practices by corporations</li></ul>

- 1- How did the Underwood Tariff affect America's tariffs?  
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  - 2- Why was a Graduated Income Tax instituted?  
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  - 3- Why was an Amendment necessary for the implementation of a Graduated Income Tax?  
\_\_\_\_\_
  - 4- What Amendment was ratified to give Congress the power to tax personal income?  
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  - 5- What did the Federal Reserve Act establish?  
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  - 6- What powers were reserved for the Federal Reserve?  
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  - 7- What was the Clayton Antitrust Act?  
\_\_\_\_\_
  - 8- Why was the Federal Trade Commission Act created?  
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  - 9- Of all of these changes, what do you believe was the most significant change implemented by Wilson's New Freedom?  
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  - 10- Why do you believe that was the most significant change?  
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  - 11- Why is it important to regulate money in circulation? \_\_\_\_\_
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| 1. The Sherman Antitrust Act and the Clayton Antitrust Act were passed in an effort to<br>(1) promote the formation of new trusts<br>(2) maintain competition in business<br>(3) increase business investment<br>(4) limit the activities of foreign corporations | 5. To improve distribution of money and guarantee an adequate money supply, President Woodrow Wilson asked Congress to<br>(1) eliminate the gold standard<br>(2) limit foreign investment<br>(3) provide insurance for bank deposits<br>(4) establish the Federal Reserve System |
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| <p>2. The Federal Reserve System was created to</p> <ul style="list-style-type: none"><li>(1) maintain a national petroleum supply</li><li>(2) provide military support for the armed forces</li><li>(3) protect consumers from fraud</li><li>(4) manage the nation's supply of currency and interest rates</li></ul> <p>3. Supporters of a graduated national income tax argued that it was the fairest type of tax because the</p> <ul style="list-style-type: none"><li>(1) rate of taxation was the same for all persons</li><li>(2) rate of taxation increased as incomes rose</li><li>(3) income tax provided the most revenue for the government</li><li>(4) income tax replaced state and local government taxes</li></ul> <p>4. When the Federal Reserve Board lowers interest rates, it is most likely attempting to</p> <ul style="list-style-type: none"><li>(1) stimulate consumer spending</li><li>(2) lower prices</li><li>(3) encourage saving</li><li>(4) reduce investment</li></ul> | <p>6. The Federal Reserve System helps to regulate</p> <ul style="list-style-type: none"><li>(1) the annual federal budget</li><li>(2) state sales tax rates</li><li>(3) Social Security payments</li><li>(4) the nation's money supply</li></ul> <p>7. Today, the Federal Reserve System attempts to stabilize the economy of the United States by</p> <ul style="list-style-type: none"><li>(1) requiring federal budgets be prepared and presented to Congress</li><li>(2) levying and collecting income taxes</li><li>(3) regulating interest rates and the money supply</li><li>(4) backing all currency with silver and gold</li></ul> <p>8. The Federal Reserve Act of 1913 was intended to</p> <ul style="list-style-type: none"><li>(1) create a national parks system</li><li>(2) regulate the stock market</li><li>(3) control the nation's money supply</li><li>(4) establish homelands for Native American Indians</li></ul> |
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**Reading: What is the purpose of the Federal Reserve System?**

“The Federal Reserve System, often referred to as the Federal Reserve or simply ‘the Fed,’ is the central bank of the United States. It was created by the Congress to provide the nation with a safer, more flexible, and more stable monetary and financial system. The Federal Reserve was created on December 23, 1913, when President Woodrow Wilson signed the Federal Reserve Act into law.

Today, the Federal Reserve's responsibilities fall into four general areas.

- Conducting the nation's monetary policy by influencing money and credit conditions in the economy in pursuit of full employment and stable prices.
- Supervising and regulating banks and other important financial institutions to ensure the safety and soundness of the nation's banking and financial system and to protect the credit rights of consumers.
- Maintaining the stability of the financial system and containing systemic risk that may arise in financial markets.

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- Providing certain financial services to the U.S. government, U.S. financial institutions, and foreign official institutions, and playing a major role in operating and overseeing the nation's payments systems.

~ federalreserve.gov

Questions:

- 1- What is the Federal Reserve System?  
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- 2- When was the Federal Reserve System created?  
\_\_\_\_\_
- 3- What is a goal of the Federal Reserve?  
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- 4- Why does the Federal Reserve supervise and regulate banks?  
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- 5- It may surprise you to learn that a bank could go "bankrupt". How might a bank go bankrupt?  
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- 6- How might the Federal Reserve help prevent a bank from going bankrupt?  
\_\_\_\_\_
- 7- Why does the Federal Reserve control the money supply?  
\_\_\_\_\_
- 8- What happens when there is too much money in circulation?  
\_\_\_\_\_
- 9- What happens when there is too little money in circulation?  
\_\_\_\_\_
- 10- What are interest rates?  
\_\_\_\_\_
- 11- How does the Federal Reserve use interest rates to control the money supply?  
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Reading: A Graduated Income Tax

"The income tax was originally a Populist idea. It was finally put into effect under Wilson. A progressive income tax is designed to tax the poor less heavily.

Under such a tax, the more money one earns, the more money one pays in taxes. Earlier taxes were said to be regressive. They placed an unfair tax burden on those who could not afford to pay it. (Regressive taxes today would include sales taxes.)

The ratification of the 16<sup>th</sup> Amendment in 1913 gave Congress the authority to tax personal and corporate income. The Revenue Act (1913) placed a 1% tax on incomes over \$3,000 and a higher tax on those incomes over \$20,000 a year. The vast number of Americans did not pay any tax." ~ United States History and Government

- 1- Do you remember the Populists? Who were they and what did they believe?  
\_\_\_\_\_
- 2- Why do you think Populists would have supported an income tax?  
\_\_\_\_\_
- 3- What is a progressive income tax?  
\_\_\_\_\_ What is a  
regressive tax? \_\_\_\_\_
- 4- Provide an example of a regressive tax.  
\_\_\_\_\_
- 5- Why do many Americans consider a progressive income tax fair?  
\_\_\_\_\_



**Explain the meaning of the political cartoon.**

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**Do you agree or disagree with the political cartoon? Explain your answer.**

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Analyze the following images:



What is the meaning of the political cartoon?

Create a summary of Woodrow Wilson's The New Freedom in the space below:

I. The New Freedom

A. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_

B. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_

C. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_

D. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_