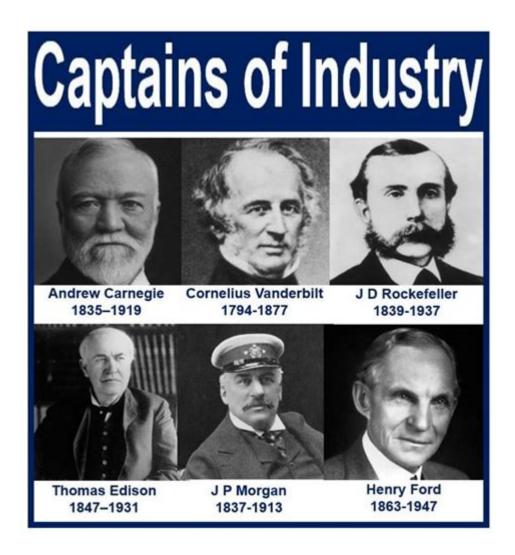
# **Captains Of Industry Definition Us History**



# Captains of Industry Definition: US History's Titans of Enterprise

The Gilded Age. A time of unprecedented industrial growth, sprawling fortunes, and towering figures who shaped the American landscape – for better or worse. These individuals, often lauded as "captains of industry," remain a fascinating, and often controversial, subject in US history. This post delves deep into the definition of "captains of industry," exploring their impact, the criticisms leveled against them, and their enduring legacy. We'll dissect the era, examining the key players and the lasting consequences of their actions, providing a comprehensive understanding of this pivotal period in American history.

What Does "Captains of Industry" Mean?

The term "captains of industry" refers to the powerful business leaders who dominated the American

economy during the late 19th and early 20th centuries. These individuals, often self-made, built vast industrial empires through innovation, aggressive business practices, and sometimes ruthless competition. They amassed enormous wealth and wielded significant political and social influence. Their impact was profound, shaping everything from the nation's infrastructure to its social fabric. However, the label is far from neutral; it reflects a specific perspective, often overlooking the exploitative practices that fueled their rise.

Key Characteristics of Captains of Industry

Several common characteristics defined these prominent figures. They displayed:

Visionary Leadership: They possessed the foresight to identify emerging markets and technological advancements, leading to the creation of large-scale enterprises. Think of Andrew Carnegie's steel empire or John D. Rockefeller's Standard Oil.

Ruthless Efficiency: Competition was fierce, and these industrialists often employed aggressive tactics to eliminate rivals and maximize profits. This sometimes included the formation of monopolies and trusts, stifling competition and controlling prices.

Technological Innovation: Many captains of industry fueled innovation, constantly seeking ways to improve production, efficiency, and distribution. This drive for technological advancement propelled the industrial revolution forward.

Philanthropy (Often Contested): Many, in later years, engaged in extensive philanthropic activities, donating vast sums to charities, libraries, and universities. However, the motivations behind this philanthropy are often debated, with some arguing it was a means of improving their public image and mitigating the negative effects of their business practices.

The Dark Side: Robber Barons and the Critique

The positive image of "captains of industry" is often countered by the term "robber barons." This label highlights the negative aspects of their actions:

Monopoly Power: The formation of monopolies and trusts allowed them to control entire industries, suppressing competition and exploiting workers and consumers.

Exploitation of Labor: Workers often faced harsh conditions, long hours, low wages, and dangerous working environments. The pursuit of profit often came at the expense of worker safety and wellbeing.

Political Influence: Their vast wealth gave them considerable political influence, allowing them to shape legislation in their favor and evade regulations designed to protect workers and consumers.

Examples of Prominent Captains of Industry:

Andrew Carnegie (Steel): His vertical integration of the steel industry revolutionized production and brought steel prices down. However, his labor practices were harshly criticized.

John D. Rockefeller (Oil): His Standard Oil Company dominated the oil industry through shrewd business tactics and monopolistic practices. He's both praised for efficiency and condemned for ruthless tactics.

Cornelius Vanderbilt (Railroads): His control over railroads profoundly impacted transportation and the national economy. His aggressive business dealings were a source of both admiration and resentment.

J.P. Morgan (Finance): A powerful financier, Morgan played a pivotal role in consolidating industries and rescuing failing companies. His influence extended deeply into the political and economic spheres.

# The Enduring Legacy of Captains of Industry

The legacy of these figures is complex and multifaceted. They undeniably spurred economic growth and technological advancement, shaping the modern American landscape. The railroads, steel industry, and oil industry, all heavily influenced by these individuals, formed the backbone of the nation's industrial might. However, their methods often came at a steep human cost, raising important questions about the ethical implications of unchecked capitalism and the responsibilities of those who wield immense power. The debate over whether they were "captains of industry" or "robber barons" continues to this day, reflecting the enduring complexities of their impact on American history.

#### Conclusion:

Understanding the definition of "captains of industry" requires acknowledging both the positive and negative aspects of their contributions. Their achievements in building vast industrial empires cannot be ignored, but neither can the exploitative practices that often accompanied their success. Their story serves as a crucial case study in the history of American capitalism, prompting continuous discussion about the balance between economic growth and social responsibility.

#### FAQs:

- 1. Were all wealthy industrialists of the Gilded Age considered "captains of industry"? Not all wealthy industrialists were labeled as "captains of industry." The term is applied selectively, often depending on the historian's interpretation of their actions and motivations.
- 2. How did the "captains of industry" influence government policy? They wielded significant political influence through lobbying, campaign contributions, and personal relationships with politicians, shaping legislation in their favor.
- 3. What were the long-term consequences of the monopolies created by captains of industry? Monopolies often led to higher prices for consumers, limited choices, and suppressed innovation in the long term. Antitrust legislation was eventually enacted to address these issues.
- 4. What role did philanthropy play in shaping the public perception of captains of industry? Philanthropy played a significant role in shaping public perception, helping to mitigate the negative image associated with their business practices, though the altruistic nature of their giving remains

debated.

5. How did the rise of labor unions challenge the power of captains of industry? The rise of labor unions provided a counterbalance to the power of industrialists, advocating for better working conditions, wages, and worker rights, leading to significant social and political change.

**captains of industry definition us history:** *The Gilded Age* Mark Twain, Charles Dudley Warner, 1892

captains of industry definition us history: U.S. History P. Scott Corbett, Volker Janssen, John M. Lund, Todd Pfannestiel, Sylvie Waskiewicz, Paul Vickery, 2024-09-10 U.S. History is designed to meet the scope and sequence requirements of most introductory courses. The text provides a balanced approach to U.S. history, considering the people, events, and ideas that have shaped the United States from both the top down (politics, economics, diplomacy) and bottom up (eyewitness accounts, lived experience). U.S. History covers key forces that form the American experience, with particular attention to issues of race, class, and gender.

captains of industry definition us history: Andrew Carnegie Speaks to the 1% Andrew Carnegie, 2016-04-14 Before the 99% occupied Wall Street... Before the concept of social justice had impinged on the social conscience... Before the social safety net had even been conceived... By the turn of the 20th Century, the era of the robber barons, Andrew Carnegie (1835-1919) had already accumulated a staggeringly large fortune; he was one of the wealthiest people on the globe. He guaranteed his position as one of the wealthiest men ever when he sold his steel business to create the United States Steel Corporation. Following that sale, he spent his last 18 years, he gave away nearly 90% of his fortune to charities, foundations, and universities. His charitable efforts actually started far earlier. At the age of 33, he wrote a memo to himself, noting ... The amassing of wealth is one of the worse species of idolatry. No idol more debasing than the worship of money. In 1881, he gave a library to his hometown of Dunfermline, Scotland. In 1889, he spelled out his belief that the rich should use their wealth to help enrich society, in an article called The Gospel of Wealth this book. Carnegie writes that the best way of dealing with wealth inequality is for the wealthy to redistribute their surplus means in a responsible and thoughtful manner, arguing that surplus wealth produces the greatest net benefit to society when it is administered carefully by the wealthy. He also argues against extravagance, irresponsible spending, or self-indulgence, instead promoting the administration of capital during one's lifetime toward the cause of reducing the stratification between the rich and poor. Though written more than a century ago, Carnegie's words still ring true today, urging a better, more equitable world through greater social consciousness.

captains of industry definition us history: The Robber Barons Matthew Josephson, 2010-11-01 At Home in the Netherlands uses a range of indicators to describe developments in the integration of non-Western migrants and their children in the Netherlands. Attention is focused on the situation of non-Western children in education, the position of non-Western migrants on the labour and housing markets, their representation in the crime figures and their degree of socio-cultural integration. The book also looks at civic integration, the mutual perceptions of the non-Western and indigenous populations, and the life situation of young people with a non-Western background.

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timely and still-fascinating critique of life in a consumer culture.

**captains of industry definition us history:** The Myth of the Robber Barons Burton W. Folsom, 1991-01-01 In his book The Myth of the Robber Barons, Folsom distinguishes between political entrepreneurs who ran inefficient businesses supported by government favors, and market entrepreneurs who succeeded by providing better and lower-cost products or services, usually while facing vigorous competition.

captains of industry definition us history: The Science of Effective Mentorship in STEMM National Academies of Sciences, Engineering, and Medicine, Policy and Global Affairs, Board on Higher Education and Workforce, Committee on Effective Mentoring in STEMM, 2020-01-24 Mentorship is a catalyst capable of unleashing one's potential for discovery, curiosity, and participation in STEMM and subsequently improving the training environment in which that STEMM potential is fostered. Mentoring relationships provide developmental spaces in which students' STEMM skills are honed and pathways into STEMM fields can be discovered. Because mentorship can be so influential in shaping the future STEMM workforce, its occurrence should not be left to chance or idiosyncratic implementation. There is a gap between what we know about effective mentoring and how it is practiced in higher education. The Science of Effective Mentorship in STEMM studies mentoring programs and practices at the undergraduate and graduate levels. It explores the importance of mentorship, the science of mentoring relationships, mentorship of underrepresented students in STEMM, mentorship structures and behaviors, and institutional cultures that support mentorship. This report and its complementary interactive guide present insights on effective programs and practices that can be adopted and adapted by institutions. departments, and individual faculty members.

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captains of industry definition us history: Russian-American Dialogue on the History of U.S. Political Parties Joel H. Silbey, 2000 Russian-American Dialogue on the History of U.S. Political Parties is the fourth volume in the Russian-American Dialogues series & mdash;a series that brings together scholars in the former Soviet Union and the United States who share an interest in the study of America's heritage and its importance to contemporary Russia. In this valuable work, Russian scholars such as N.V. Sivachev, Alexander S. Manykin, and Vladimir V. Sogrin examine the history of American political parties and the role they played across two centuries. The Russians draw their own conclusions about the durability of the two-party system, giving careful consideration to historical crises & mdash;the secessionist movement and the Civil War, the reform era of the Populists and Progressives at the turn of the twentieth century, the Great Depression and the New Deal & mdash;in which the two-party structure was tested. Russian perspectives are also applied in analyzing the evolution of particular parties, from the rise and fall of the nineteenth-century Whigs to the shifting balance between twentieth-century Democrats and Republicans. The dialogue is then

developed through commentaries by American historians such as Allan G. Bogue and Theodore J. Lowi and through counter-responses, often strongly expressed, by the Russian authors. This lively exchange of ideas helps advance an understanding of key aspects of American party history and offers thought-provoking discussions of comparative international studies and historiography. Because the book provides unique perspectives on the American partisan experience by non-American specialists, it will be welcomed by all historians, as well as by anyone with an interest in the American-Russian connection.

captains of industry definition us history: The Key to Understanding U.S. History and Government James Killoran, 1995

captains of industry definition us history: How the Other Half Lives Jacob Riis, 2011 captains of industry definition us history: Woke, Inc. Vivek Ramaswamy, 2021-08-17 AN INSTANT NEW YORK TIMES BESTSELLER! A young entrepreneur makes the case that politics has no place in business, and sets out a new vision for the future of American capitalism. There's a new invisible force at work in our economic and cultural lives. It affects every advertisement we see and every product we buy, from our morning coffee to a new pair of shoes. "Stakeholder capitalism" makes rosy promises of a better, more diverse, environmentally-friendly world, but in reality this ideology championed by America's business and political leaders robs us of our money, our voice, and our identity. Vivek Ramaswamy is a traitor to his class. He's founded multibillion-dollar enterprises, led a biotech company as CEO, he became a hedge fund partner in his 20s, trained as a scientist at Harvard and a lawyer at Yale, and grew up the child of immigrants in a small town in Ohio. Now he takes us behind the scenes into corporate boardrooms and five-star conferences, into Ivy League classrooms and secretive nonprofits, to reveal the defining scam of our century. The modern woke-industrial complex divides us as a people. By mixing morality with consumerism, America's elites prey on our innermost insecurities about who we really are. They sell us cheap social causes and skin-deep identities to satisfy our hunger for a cause and our search for meaning, at a moment when we as Americans lack both. This book not only rips back the curtain on the new corporatist agenda, it offers a better way forward. America's elites may want to sort us into demographic boxes, but we don't have to stay there. Woke, Inc. begins as a critique of stakeholder capitalism and ends with an exploration of what it means to be an American in 2021—a journey that begins with cynicism and ends with hope.

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**captains of industry definition us history: When Women Lead** Julia Boorstin, 2022-10-11 A groundbreaking, deeply reported work from CNBC's Julia Boorstin that reveals the key commonalities and characteristics that help top female leaders thrive as they innovate, grow businesses, and navigate crises--an essential resource for anyone in the workplace--

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**captains of industry definition us history: AP**® **U.S. History Crash Course, 4th Ed., Book + Online** Larry Krieger, 2017-01-11 Publisher's Note: For updates to the first printing of the 4th

edition of REA's Crash Course® for AP® United States History, please visit www.rea.com/apush2018update AP® U.S. History Crash Course® -A Higher Score in Less Time! 4th Edition - Fully Aligned with the Latest Exam Framework REA's AP® U.S. History Crash Course® is the top choice for the last-minute studier or any APUSH student who wants a quick refresher on the course. Are you crunched for time? Have you started studying for your Advanced Placement® U.S. History exam yet? Do you wish there was a fast and effective way to study for the exam and boost your score? If this sounds like you, don't panic. REA's Crash Course® for AP® U.S. History is just what you need. Go with America's No. 1 quick-review prep for AP® exams to get these outstanding features: Targeted, Focused Review - Study Only What You Need to Know REA's all-new 4th edition addresses all the latest test revisions taking effect through 2018. The book covers the full range of AP® history reasoning skills (formerly described by the College Board as historical thinking skills), including "contextualization," "comparison," "causation," and "continuity and change over time," which requires test-takers to be conversant in patterns across American history. Our Crash Course® review is based on an in-depth analysis of the revised AP® U.S. History course description outline and sample AP® test questions. We cover only the information tested on the exam, so you can make the most of your valuable study time. Expert Test-taking Strategies and Advice Written and researched by Larry Krieger, America's best known and most trusted AP® U.S. History expert, the book gives you the topics and critical context that will matter most on exam day. Crash Course® relies on the author's extensive, strategic analysis of the test's structure and content. The author presents detailed, question-level strategies for answering all APUSH question types. By following his advice, you can boost your score in every section of the test. Are You Ready for Test Day? Take REA's Online Practice Exam After studying the Crash Course®, go to the online REA Study Center to reinforce what you've learned with a format-true full-length practice test. Our practice exam features timed testing, detailed explanations of answers, and automatic diagnostic scoring that pinpoints what you know and what you don't. We give you balanced coverage of every topic and type of guestion found on the actual AP® U.S. History exam, so you can be sure you're studying smart. Whether you're using the book as a refresher in the final weeks before the exam, looking for a great way to stay on track in your AP® class throughout the school year, or want to bolster your prep for the exam with proven score-raising techniques, Crash Course® is the quick-review study quide every AP® U.S. History student should have. When it's crunch time and your Advanced Placement® exam is just around the corner, you need REA's Crash Course® for AP® U.S. History!

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startup deploying a vast network of charging stations for electric vehicles—Eisenmann offers frameworks for detecting when a venture is vulnerable to these patterns, along with a wealth of strategies and tactics for avoiding them. A must-read for founders at any stage of their entrepreneurial journey, Why Startups Fail is not merely a guide to preventing failure but also a roadmap charting the path to startup success.

captains of industry definition us history: Command Of The Air General Giulio Douhet, 2014-08-15 In the pantheon of air power spokesmen, Giulio Douhet holds center stage. His writings, more often cited than perhaps actually read, appear as excerpts and aphorisms in the writings of numerous other air power spokesmen, advocates-and critics. Though a highly controversial figure, the very controversy that surrounds him offers to us a testimonial of the value and depth of his work, and the need for airmen today to become familiar with his thought. The progressive development of air power to the point where, today, it is more correct to refer to aerospace power has not outdated the notions of Douhet in the slightest In fact, in many ways, the kinds of technological capabilities that we enjoy as a global air power provider attest to the breadth of his vision. Douhet, together with Hugh "Boom" Trenchard of Great Britain and William "Billy" Mitchell of the United States, is justly recognized as one of the three great spokesmen of the early air power era. This reprint is offered in the spirit of continuing the dialogue that Douhet himself so perceptively began with the first edition of this book, published in 1921. Readers may well find much that they disagree with in this book, but also much that is of enduring value. The vital necessity of Douhet's central vision-that command of the air is all important in modern warfare-has been proven throughout the history of wars in this century, from the fighting over the Somme to the air war over Kuwait and Irag.

captains of industry definition us history: City of the Century Donald L. Miller, 2014-04-09 "A wonderfully readable account of Chicago's early history" and the inspiration behind PBS's American Experience (Michiko Kakutani, The New York Times). Depicting its turbulent beginnings to its current status as one of the world's most dynamic cities, City of the Century tells the story of Chicago—and the story of America, writ small. From its many natural disasters, including the Great Fire of 1871 and several cholera epidemics, to its winner-take-all politics, dynamic business empires, breathtaking architecture, its diverse cultures, and its multitude of writers, journalists, and artists, Chicago's story is violent, inspiring, passionate, and fascinating from the first page to the last. The winner of the prestigious Great Lakes Book Award, given to the year's most outstanding books highlighting the American heartland, City of the Century has received consistent rave reviews since its publication in 1996, and was made into a six-hour film airing on PBS's American Experience series. Written with energetic prose and exacting detail, it brings Chicago's history to vivid life. "With City of the Century, Miller has written what will be judged as the great Chicago history." —John Barron, Chicago Sun-Times "Brims with life, with people, surprise, and with stories." —David McCullough, Pulitzer Prize-winning author of John Adams and Truman "An invaluable companion in my journey through Old Chicago." —Erik Larson, New York Times-bestselling author of The Devil in the White City

**captains of industry definition us history: The Philosophy of History** Georg Wilhelm Friedrich Hegel, 2012-03-06 One of the great classics of Western thought develops concept that history is not chance but a rational process, operating according to the laws of evolution, and embodying the spirit of freedom.

**captains of industry definition us history:** *Pentagon 9/11* Alfred Goldberg, 2007-09-05 The most comprehensive account to date of the 9/11 attack on the Pentagon and aftermath, this volume includes unprecedented details on the impact on the Pentagon building and personnel and the scope of the rescue, recovery, and caregiving effort. It features 32 pages of photographs and more than a dozen diagrams and illustrations not previously available.

**captains of industry definition us history:** *Capitalism and Slavery* Eric Williams, 2014-06-30 Slavery helped finance the Industrial Revolution in England. Plantation owners, shipbuilders, and merchants connected with the slave trade accumulated vast fortunes that established banks and heavy industry in Europe and expanded the reach of capitalism worldwide. Eric Williams advanced

these powerful ideas in Capitalism and Slavery, published in 1944. Years ahead of its time, his profound critique became the foundation for studies of imperialism and economic development. Binding an economic view of history with strong moral argument, Williams's study of the role of slavery in financing the Industrial Revolution refuted traditional ideas of economic and moral progress and firmly established the centrality of the African slave trade in European economic development. He also showed that mature industrial capitalism in turn helped destroy the slave system. Establishing the exploitation of commercial capitalism and its link to racial attitudes, Williams employed a historicist vision that set the tone for future studies. In a new introduction, Colin Palmer assesses the lasting impact of Williams's groundbreaking work and analyzes the heated scholarly debates it generated when it first appeared.

captains of industry definition us history: Hoosiers and the American Story Madison, James H., Sandweiss, Lee Ann, 2014-10 A supplemental textbook for middle and high school students, Hoosiers and the American Story provides intimate views of individuals and places in Indiana set within themes from American history. During the frontier days when Americans battled with and exiled native peoples from the East, Indiana was on the leading edge of America's westward expansion. As waves of immigrants swept across the Appalachians and eastern waterways, Indiana became established as both a crossroads and as a vital part of Middle America. Indiana's stories illuminate the history of American agriculture, wars, industrialization, ethnic conflicts, technological improvements, political battles, transportation networks, economic shifts, social welfare initiatives, and more. In so doing, they elucidate large national issues so that students can relate personally to the ideas and events that comprise American history. At the same time, the stories shed light on what it means to be a Hoosier, today and in the past.

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captains of industry definition us history: Strategy and Structure Alfred D. Chandler, Jr., 1969-08-15 This book shows how the seventy largest corporations in America have dealt with a single economic problem: the effective administration of an expanding business. The author summarizes the history of the expansion of the nation's largest industries during the past hundred years and then examines in depth the modern decentralized corporate structure as it was developed independently by four companies—du Pont, General Motors, Standard Oil (New Jersey), and Sears, Roebuck. This 1990 reprint includes a new introduction by the author.

captains of industry definition us history: The Economics of Industry Alfred Marshall, Mary Paley Marshall, 1888

captains of industry definition us history: The British Industrial Revolution Joel Mokyr, 2018-02-06 The Industrial Revolution remains a defining moment in the economic history of the modern world. But what kind and how much of a revolution was it? And what kind of ?moment? could it have been? These are just some of the larger questions among the many that economic historians continue to debate. Addressing the various interpretations and assumptions that have been attached to the concept of the Industrial Revolution, Joel Mokyr and his four distinguished contributors present and defend their views on essential aspects of the Industrial Revolution. In this revised edition, all chapters?including Mokyr's extensive introductory survey and evaluation of research in this field?are updated to consider arguments and findings advanced since the volume's initial 1993 publication. Like its predecessor, the revised edition of The British Industrial Revolution is an essential book for economic historians and, indeed, for any historian of Great Britain in the eighteenth and nineteenth centuries.

captains of industry definition us history: The Zero Marginal Cost Society Jeremy Rifkin, 2014-04-01 The New York Times-bestselling author describes how current trends will create an era when anything and everything is available for almost nothing. In The Zero Marginal Cost Society, New York Times-bestselling author Jeremy Rifkin uncovers a paradox at the heart of capitalism that has propelled it to greatness but is now taking it to its death—the inherent entrepreneurial dynamism of competitive markets that drives productivity up and marginal costs down, enabling

businesses to reduce the price of their goods and services in order to win over consumers and market share. (Marginal cost is the cost of producing additional units of a good or service, if fixed costs are not counted.) While economists have always welcomed a reduction in marginal cost, they never anticipated the possibility of a technological revolution that might bring marginal costs to near zero, making goods and services priceless, nearly free, and abundant, and no longer subject to market forces. Now, a formidable new technology infrastructure—the Internet of things (IoT)—is emerging with the potential of pushing large segments of economic life to near zero marginal cost in the years ahead. Rifkin describes how the Communication Internet is converging with an Energy Internet and Logistics Internet to create a new technology platform that connects all. There are billions of sensors feeding Big Data into an IoT global neural network. Prosumers can connect to the network and use Big Data, analytics, and algorithms to accelerate efficiency, dramatically increase productivity, and lower the marginal cost of producing and sharing a wide range of products and services to near zero, just like they now do with information goods. The plummeting of marginal costs is spawning a hybrid economy—part capitalist market and part Collaborative Commons—with far reaching implications for society, according to Rifkin. Hundreds of millions of people are already transferring parts of their economic lives to the global Collaborative Commons. Prosumers are plugging into the IoT and making and sharing their own information, entertainment, green energy, and 3D-printed products at near zero marginal cost. Students are enrolling in free massive open online courses (MOOCs) that operate at near zero marginal cost. Social entrepreneurs are even bypassing the banking establishment and using crowdfunding to finance startup businesses as well as creating alternative currencies in the fledgling sharing economy. In this new world, social capital is as important as financial capital, access trumps ownership, sustainability supersedes consumerism, cooperation ousts competition, and "exchange value" in the capitalist marketplace is increasingly replaced by "sharable value" on the Collaborative Commons. Rifkin concludes that capitalism will remain with us, albeit in an increasingly streamlined role, primarily as an aggregator of network services and solutions, allowing it to flourish as a powerful niche player in the coming era. We are, however, says Rifkin, entering a world beyond markets where we are learning how to live together in an increasingly interdependent global Collaborative Commons.

captains of industry definition us history: The Financial Crisis Inquiry Report Financial Crisis Inquiry Commission, 2011-05-01 The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world.THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to examine the causes, domestic and global, of the current financial and economic crisis in the United States. It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government. News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be

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protagonist, Holden Caulfield. The novel is set in the 1950s and follows Holden, a 16-year-old who has just been expelled from his prep school, Pencey Prep. Disillusioned with the world around him, Holden decides to leave Pencey early and spend a few days alone in New York City before returning home. Over the course of these days, Holden interacts with various people, including old friends, a former teacher, and strangers, all the while grappling with his feelings of loneliness and dissatisfaction. Holden is deeply troubled by the "phoniness" of the adult world and is haunted by the death of his younger brother, Allie, which has left a lasting impact on him. He fantasizes about being "the catcher in the rye," a guardian who saves children from losing their innocence by catching them before they fall off a cliff into adulthooda. The novel ends with Holden in a mental institution, where he is being treated for a nervous breakdown. He expresses some hope for the future, indicating a possible path to recovery.

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