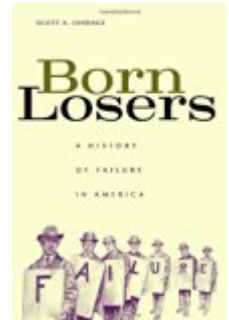


Scott A. Sandage. *Born Losers: A History of Failure in America.* Cambridge: Harvard University Press, 2005. x + 362 pp. \$16.95, paper, ISBN 978-0-674-02107-5.



Reviewed by Ronald Zboray

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In the epilogue of *Born Losers: A History of Failure in America*, Scott A. Sandage quotes a pivotal line from Arthur Miller's play, *Death of a Salesman*, that haunts his entire book: "Attention, attention must be finally paid to such a person" (p. 263). The person is, of course, Willy Loman, the quintessential loser of American dreams. Sandage, an associate professor of history at Carnegie Mellon University, reminds us that Loman represents but a long line of economic "failures" in American history who, for the most part, have been ignored or studied outside of the ever-changing, historical-cultural definitions of success. Thus Sandage pays heed to Linda Loman's injunction to remember and, above all, respect the real-life Willy Lomans on every page of *Born Losers*.

In this regard, Sandage's first book, winner of the Thomas J. Wilson Prize, succeeds admirably. We are introduced, chapter after chapter, to mainly white businessmen and sometimes their wives, who, from the panics of 1819 to 1893, fell into monetary trouble. Many of these people--mostly nobodies today--left diaries, commonplace

books, account books, or sets of correspondence from which Sandage draws his most memorable material. We hear the anguish of Philadelphian Joseph Horner, a hardware dealer, who, after investing in a steamboat, was unable to pay debts during the first panic: "What is to become of us ... I know not" (p. 29). We experience the torment of New Hampshire's John Flag, who in 1825 wrote he had "gushed into tears many a time," for fear of not securing a stable business (p. 70). Quotes from so-called begging letters of the Gilded Age supplicating wealthy men show just how desperate some "losers" were. The wife of one such man even asked him to write to John D. Rockefeller of her (literal) nightmare in which she "climbed a great hill, 'weak and worn and with clothing torn off,'" in the hopes he would give her husband a place at Standard Oil (p. 226). What Sandage is able to wrest from the numerous collections of personal papers he read at various archives is often astonishing. The liberal deployment of quotations that chew up pages--no easy task when working within editorial constraints about word length, as we well know--is commendable.

Sandage, an effective writer himself, allows his long-forgotten informants to have their own say.

Although desperation and regret bind together losers from all eras, concepts of what it meant to fail evolved over time. *Born Losers* traces this development by tapping into an impressive array of sources beyond personal papers, including periodical essays, popular songs, broadsides, novels, a family bible, pension files, and, of course, credit reports. Before the Civil War "failure" described a business in peril, not a person. Horner, the debtor mentioned above, for example, never blamed himself for his insolvency, but, instead, hard times that crippled people who owed him money. Yet the absence of a permanent bankruptcy law suggested a greater moral reprobation of those who could not repay money owed. With national expansion and greater economic opportunity came the generally accepted belief that one could usually locate failure's "reason, *in the man*"—the reference to Ralph Waldo Emerson's 1842 diary entry summation of the merchant's philosophy to which Sandage constantly returns (pp. 45-46). Scripts of failure rooted in traits such as extravagance, recklessness, and lack of character resonated in both real-life tales and fictional ones that further hindered bankruptcy reform. By the 1850s, the "go-ahead" generation born around 1835 deemed failure a lack of enterprise, fear of risk-taking, and reluctance to speculate. Consequently, an "expanding lexicon" of the "go ahead spirit" developed in popular culture venues (pp. 83-85). That the reason for failure was not usually "in the man" is best demonstrated in chapters 4, 5, and 6 that outline the formation of modern credit intelligence companies, the first of which was Lewis Tappan's Mercantile Agency, a predecessor of Dun and Bradstreet. Because damning false reports from informants about any businessman could be filed in ledgers and provided to inquiring creditors for a fee, failure, Sandage maintains, could be predicted, and, indeed, precipitated by agencies (p. 111). The flippant records of victims, such as that of Norwalk, Ohio's John Beardsley, a store-

keeper smeared by rumors of failure based upon his wife's supposed threats of divorce, are chilling to read.

The outbreak of civil war in 1861 gave impetus to both the birth of the National Bankrupt Association and "the first comprehensive bankruptcy law" of 1867 (p. 190). U.S. Representative Thomas A. Jenckes was instrumental in carrying the legislation through, arguing that the bondage of life-long debt was akin to the bondage of slavery, a racial rhetoric that appealed to debtors who flooded him with mail. The language of emancipation gave way to a discourse of sentiment in the Gilded Age that filtered into begging letters that "challenged prevailing assumptions that failure and success were achieved identities, that people always deserved their struggles or triumphs" (p. 229). This crack in the ideology that found failure's "reason, in the man" was evidently sealed with 1920s notions of "averageness," causing hard luck. The man with a less-than-brilliant personality was destined to be a loser. Besides tracking the diverse manifestations of failure over the years, Sandage makes important points about its persistent cultural legacy. One worth contemplating is that credit reporting normalized surveillance such that it has become "a ubiquitous part of our lives, from the supermarket to the automatic teller machine" (p. 274).

Besides its strong research base and attention to manuscript sources, *Born Losers* is well written. Some metaphors are tightly extended throughout paragraphs. Vivid imagery enhances the book's somber tone. For example in depicting the notorious credit ledgers, or "red books" now plagued by "red rot," Sandage writes, "Touch volume 101 and you draw blood: crimson platelets stain your hands" (p. 185). Easily, a reader could stop dead in her or his tracks to ask "how long did it take to polish that phrase?" But still, *Born Losers* is a page turner, and accessible to the general reader. Skillful writing is also demonstrated through the surprising juxtaposition of personali-

ties. Sandage finds complex, figurative, cultural connections between his commoners and celebrated litterateurs. For example, he sees the mission of J. Henry Hill (a Worcester, Massachusetts attorney emotionally burdened by throngs of insolvents) as one with that of Ralph Waldo Emerson: "Each beheld failure and success as incarnations of self-reliance: the wages and taxes of individual effort and vision" (p. 45). The nuanced interweaving of Walt Whitman and Lewis Tappan as both "voluminous cataloger[s] of intelligence" is inspiring (p. 118).

It is difficult to find fault with a book as inventive and as carefully constructed as this. But questions arise that plague any scholars (including ourselves) using personal papers and contemporary artifacts to document cultural history. Should one interpret a culture mainly through the "emic" sensibility of its informants or through the "etic" distance of the investigator's eye? While Sandage consistently brings a variety of evidence to bear upon the diarists, correspondents, essayists, and cartoonists he quotes, we felt, at times, the author could have qualified a few of his statements by referring more substantively to economic history--that after all, being a subtext of the topic. For example, those familiar with Peter Temin's work might wince at Sandage's seemingly free rein on some writers, like "'broken merchant'" Milton Buckingham Cushing, who fault Andrew Jackson's monetary policies for the boom and bust of the 1830s (p. 54).[1] *Born Losers*, however, is not an economic history, but an exploration of the shifting cultural meanings of the word "failure" beyond its roots in insolvency.

Born Losers is not a social history of subalterns either, although the title might suggest such. It is not the story of mill workers, servants, hard-scrabble farm hands, or prostitutes--a population also denied monetary security, but one that rarely had ever achieved a high perch from which to fall. One wonders, however, if the narratives of failure for both groups--if we can find them--in

some way overlap. Our own research into antebellum New England diaries revealed, for example, a laid-off consumptive mill worker's self-description as a "loafer," a term, as far as he was concerned, synonymous with "loser," and a farm laborer's derision of his lack of vision beyond his lot in life. We also found that the prosperous and poor alike often expressed, in ways similar to Sandage's subjects, an extra-monetary sort of failure: moral and ethical imperfections, intellectual underachievement (hence the slew of failed New Year's resolutions to read more), and religious backsliding. These are but a few of the many questions stimulated by Sandage's thought-provoking book that asks us, above all, to "pay attention." It is difficult not to.

Note

[1]. Peter Temin, *The Jacksonian Economy* (New York: W. W. Norton, 1969).

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