

Charlotte, North Carolina

Wells Fargo History Museum curriculum guide



Lessons



Activities

Wells Fargo History Museum, Charlotte
Curriculum guide



Lessons and activities for students

Together we'll go far



About this guide

Dear Educator:

Thank you for choosing the Wells Fargo History Museum for your class field trip. We hope your students are excited about their upcoming adventure, where they will be able to ride a replica stagecoach, walk through a reproduction gold mine, talk on an antique telephone, and have their picture put on a simulated five dollar bill.

This is a brief outline of the information presented to students when they visit the Wells Fargo History Museum. The goal is to help students meet North Carolina's Social Sciences Essential Standards while having a fun and memorable experience.

Students will learn about:

- The North Carolina gold rush, which occurred right outside of Charlotte, N.C., and shaped the future growth of Charlotte
- Gold mining: Mining techniques; supply and demand; qualities and value of gold
- The California gold rush and the settlement of the west
- The history of the U.S. Mint
- Primary and secondary sources
- Stagecoach travel in the 19th century
- How the stagecoach provided a communication link, speedy transportation, and carried money, mail, and people.
- Improvements in communication: the invention of the telegraph and the telephone
- The history of North Carolina banking
- Innovations in banking from 1852 to the present

We do recommend bringing one adult to every 15 students, including teachers, in order to help us provide a more enjoyable experience. Thank you again for choosing our museum. We look forward to hosting you and your class at the Wells Fargo History Museum.

Sincerely,



Sharon Robinson
Wells Fargo History Museum
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Charlotte, NC 28202

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North Carolina social science essential standards covered

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A brief history of Wells Fargo & Company



Fifty years after the discovery of gold in North Carolina, the excitement of the California gold rush in 1849 lured thousands of Argonauts (fortune-seekers) from the east coast and around the world, including some North Carolinians with previous mining experience. Two New York businessmen, Henry Wells and William Fargo, observed the increasing need for a reliable link between the new western settlers and their family and friends back home. In March of 1852, they founded a new banking and express company, delivering financial and transportation services to customers in the west. Soon after, on July 13, Wells Fargo opened offices in San Francisco and Sacramento. Before the year ended, the company had 12 offices in operation on the Pacific and Atlantic coasts.



From the beginning, Wells Fargo offices established a reputation for service and fairness to all who walked through their doors. Agents were often respected members of their communities and were relied on for any needed banking or express service. In 1864, Henry Wells summed up the company's philosophy: "There was one very powerful business rule. It was concentrated in the word courtesy." This philosophy was further spelled out in an 1888 document containing instructions to company employees: "Proper respect must be shown to all — let them be men, women or children, rich or poor, white or black — it must not be forgotten that the Company is dependent on these same people for its business."

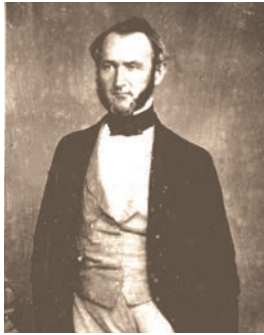
In 1858, Wells Fargo joined with other express companies to speed communication across the continent on the first cross-country stagecoach line. Stages of the Butterfield Overland Mail line provided mail delivery between Missouri and California in 24 days. A branch stage line to Memphis got letters to the Carolinas quickly. Throughout the 1860s, Wells Fargo stagecoaches carried vital mail and express shipments.

In May 1869, a golden spike completed the transcontinental railroad tracks uniting eastern and western states, and thereafter Wells Fargo express messengers often rode the rails with the goods they were in charge of transporting. The popular stagecoach gave way to the "iron horse" (train) as railroads expanded throughout the nation and in 1888 Wells Fargo extended its service area from ocean to ocean, serving North Carolina until 1918 through connecting railroads and express companies. The efficient handling of customers' business — sending money and valuables reliably, quickly, and safely — was a hallmark of Wells Fargo. Its nationwide network of express agents also offered basic financial services such as money orders and travelers checks.

In 1918, Wells Fargo left the transportation business when the federal government took over the nation's express operations as a wartime measure. Wells Fargo's San Francisco-based banking operations continued, eventually acquiring Charlotte-based Wachovia National Bank in 2008, thus officially bringing Wells Fargo to North Carolina.

The name Wells Fargo has excited our imagination for generations, symbolizing secure banking and express services for pioneers, travel by stagecoach, and Pony Express riders who connected America from coast to coast. The story of Wells Fargo's legacy and its people continues as Wells Fargo carries on its original vision of helping satisfy all its customers' financial needs.

What's in a name?



Wells Fargo
Corporate Archives

Henry Wells (1805 – 1878)

Born in Thetford, Vermont, Henry Wells moved to New York State in his youth and worked for a farmer and shoemaker. Seeing an opportunity in the express business, he changed careers. In 1841, he became an agent in Albany, New York, for William Harnden, founder of an express business. Wells made his reputation for dependability when he delivered fresh oysters to Buffalo, New York.

As the express business expanded to the Midwest, Wells formed a partnership with other expressmen to deliver gold, mail, and people. In 1850, these partners started the American Express Company. He became its first president, serving until 1868.

In 1852, Henry Wells and William Fargo founded an express company called Wells, Fargo and Company to serve customers in Gold Rush California. When he visited the company headquarters in San Francisco a year later, Wells judged it a success and wrote, "This is a great country and a greater people."

Dedicated to educational opportunities for women, Henry Wells founded one of the nation's first colleges for women, Wells College, in Aurora, New York.



Wells Fargo
Corporate Archives

William G. Fargo (1818 – 1881)

Born in Pompey, New York, William Fargo was the oldest of twelve children. At age thirteen, he had a 40-mile mail route. In 1842, Fargo met Henry Wells in Auburn, New York, and entered the express business. In 1850, Wells and Fargo founded the American Express Company, with Fargo serving as its president from 1868 to 1881. Six of Fargo's brothers also worked for American Express.

William Fargo saw opportunity on the Pacific Coast. In 1852, he and Henry Wells started the express company Wells, Fargo and Company. Fargo came to California by stagecoach in 1863 to promote a railroad over the Sierra Nevada Mountains and to lay the foundation for Wells Fargo's stagecoach business. Fargo served as president of Wells Fargo from 1870 to 1872.

William Fargo was active in New York politics for many years and served two terms as mayor of Buffalo. He was also a director of the Northern Pacific Railroad, which led to the use of his name for the town of Fargo, North Dakota.

Activity: Vocabulary review



In the story “A brief history of Wells Fargo & Company”, some of the words may not be familiar to you. List five words whose meaning you do not know. Use a dictionary to find their meaning and write the meaning after each word. Then use the word in a sentence of your own at the bottom of this page.

Word	Meaning
1	1
2	2
3	3
4	4
5	5

Sentences

1 _____

2 _____

3 _____

4 _____

5 _____

Primary versus secondary sources



Many historians gather history from primary sources. A primary source is something actually from the time in history you are studying. For example, an excellent primary source is a journal or diary written by someone from the time and place you are concerned with. Other primary sources that historians consider important are called “ephemera” or items from daily life that give clues as to what the world was like. These can be tickets to events or for travel, receipts for purchases, brochures or playbills, or anything that people from that time used in daily life and from which you can gather an idea of what the world was really like.

Some primary sources:

- Journal or diary
- Ticket for travel
- Letter written by someone during the time period you are studying
- Envelopes
- Original documents like waybills, checks, maps, etc.
- Advertisements from the time
- Objects that show what life was like: sewing baskets, toys, etc.

Secondary sources are by someone who has already studied what you're studying. It is secondary because the person telling the history didn't live in that time. A secondary source would be a book written about a time or place in the past.

Some secondary sources:

- History books
- Magazine articles written about the time
- People's belief about what happened
- Text plates in museums containing information about history
- Illustrations that were drawn about the past

Activity: Reading a historic map



Wells Fargo Corporate Archives

Wells Fargo express routes went from ocean to ocean as shown on this map. Use the map to answer the following questions.

1. What do the solid lines on the map represent? _____

2. The lines look like a web or network. Where is the center of this network? _____

3. Look at what states are shown on the map. Do you think this map was made around the year 1700, 1800, or 1900? _____

The nation's first gold rush



On a Sunday morning in 1799, twelve-year-old Conrad Reed discovered a 17-pound gold nugget while bow and arrow fishing in Little Meadow Creek, near Charlotte, North Carolina. Conrad took his discovery home to his father, John Reed, a former Hessian soldier. Though unsure of what the rock was; he knew it was special and unlike anything he had seen in 17 years working his farm.

Reed kept a close eye on his unique rock by using it as a doorstep for almost 3 years before taking it with him on a trip to Fayetteville. There a jeweler identified the rock as gold and asked Reed if he could flux it (remove the impurities) and if he could purchase the gold nugget. The jeweler told Reed to name his price, which Reed responded with a week's wage of \$3.50. The jeweler gladly paid this price, knowing the nugget was worth much more, about \$3,600 at the time.

With his newfound wealth, Reed returned to his farm in North Carolina and formed a partnership with three of his close friends, Martin Phifer, James Love, and Frederick Kiser, to begin mining the area around Little Meadow Creek.

In 1803, a 28 pound nugget was unearthed by a slave named Peter. This nugget remains the largest found east of the Mississippi River. In total, over 135 pounds of nuggets ranging from 1 to 28 pounds were found at the Reed Mine between 1803 and 1835. Though later eclipsed in production by larger mines in the Charlotte region, Reed Gold Mine is remembered for being the site of the first documented and exploited discovery of gold in America. It was here the first gold rush began.

The volume of gold produced from North Carolina's gold mining region represented all of the gold that was minted prior to 1828. The continuously high levels of gold discovery led to the first federal mint outside of Philadelphia being built in Charlotte. The gold rush spread into the Deep South and the same year that the mint opened in Charlotte, mints in Dahlonega, Georgia and New Orleans, Louisiana also began minting gold coins using southern gold.

Following the discovery of gold in California in 1848 and subsequent discoveries through the western part of the United States, North Carolina's role in gold production began to decrease. However, gold was mined in North Carolina well into the 1900s.



This sketch of Conrad Reed's gold find appeared in Harper's magazine in August, 1857. Image courtesy of North Carolina Office of Archives and History.

Miners from all nations



The discovery of gold in North Carolina brought many people to the Charlotte region: businessmen, miners, merchants, and more. Some came to look for gold, while others came to sell supplies and tools to the miners. The amount of people coming to Charlotte meant more businesses opening to supply the demands of all the new residents. The gold rush did more than simply make Charlotte wealthier; it also led to a rush of immigrants from around the world. One observer claimed that over 13 languages were spoken on Charlotte streets in the 1830s. Though gold was just being discovered in the United States, it had been mined for centuries in Europe and Latin America. Miners from these areas were skilled in sinking mineshafts thousands of feet below the surface. Though underground mining was always dangerous, experienced miners had knowledge and skills to lessen the danger and save money, something particularly important to mine owners.



Image courtesy of North Carolina Office of Archives and History.

Miners from all around the world had an influence on the first gold rush in America, but no group had a greater influence than those who came from Cornwall, England. Cornish miners had been mining tin and copper deposits in Cornwall since the beginning of the 17th century. Unlike in North Carolina, by the early 19th century, most Cornish families were mining exclusively, leaving their plows behind, almost eliminating the locally grown food supply. As the Industrial Revolution powered forward, demand for the precious minerals found in Cornish soil increased dramatically. Despite low wages and dangerous work the number employed in Cornish mines quadrupled between 1800 and 1838. Lack of local agriculture, famine, and a decrease in the demand for tin and copper devastated the Cornish economy and by the end of the 1830s most inhabitants were leaving to find a better life.

Miners from Cornwall were even recruited by the increasingly commercialized mines in North Carolina, especially in Mecklenburg County. Cornish miners had knowledge and experience desperately needed in the early years of lode, or underground, mining. By the mid 1830s many of the surface deposits, or placer gold, had been mined out, so miners began following the quartz veins in which gold was found deep in the earth. This type of mining was new to American miners, so the experienced Cornish miners improved the working conditions and provided safety precautions while digging shafts and tunnels, which saved many lives.

Miners from all nations (cont.)



Cornish miners also brought their experience using pumps and steam engines to increase the productivity of mines, as well as allow miners to follow the trail of gold below the water table and deeper into the earth. Around Charlotte the water table, where groundwater naturally settles, is approximately 50 feet below the surface. The introduction of pumps and steam engines allowed miners to pump water out of the mine, allowing the shafts to continue down into the earth. One of the deepest shafts in any North Carolina mine was Randolph Shaft found at Gold Hill, dug to a depth of over 700 feet. Now with the ability to dig to the end of gold bearing quartz veins mines became much more productive, though not without increased risk and expense.

The knowledge, experience, and expertise miners from Cornwall brought to North Carolina gold mines extended both the time and significance of the gold rush in North Carolina. Without their contributions it is unlikely that the Piedmont of North Carolina would have played such a large role in the financial history of our nation. It is possible Charlotte would not have developed into the financial center it is today. Cornish immigrants had a major impact on this region early on, but little remains of their presence here. Many went back to England once gold mining in the southeast began to decline. Others traveled to seek fortune in the new gold mining operations out west through the 1880s. Those who stayed assimilated into the culture of their new home. Besides names and mining terminology, there is not much left to signify the influence and presence of the many Cornish miners who came to America to seek a better life.



Cornish miners at Rudisill Mine.
Image courtesy of North Carolina Office
of Archives and History.

Activity: Gold and growth in North Carolina

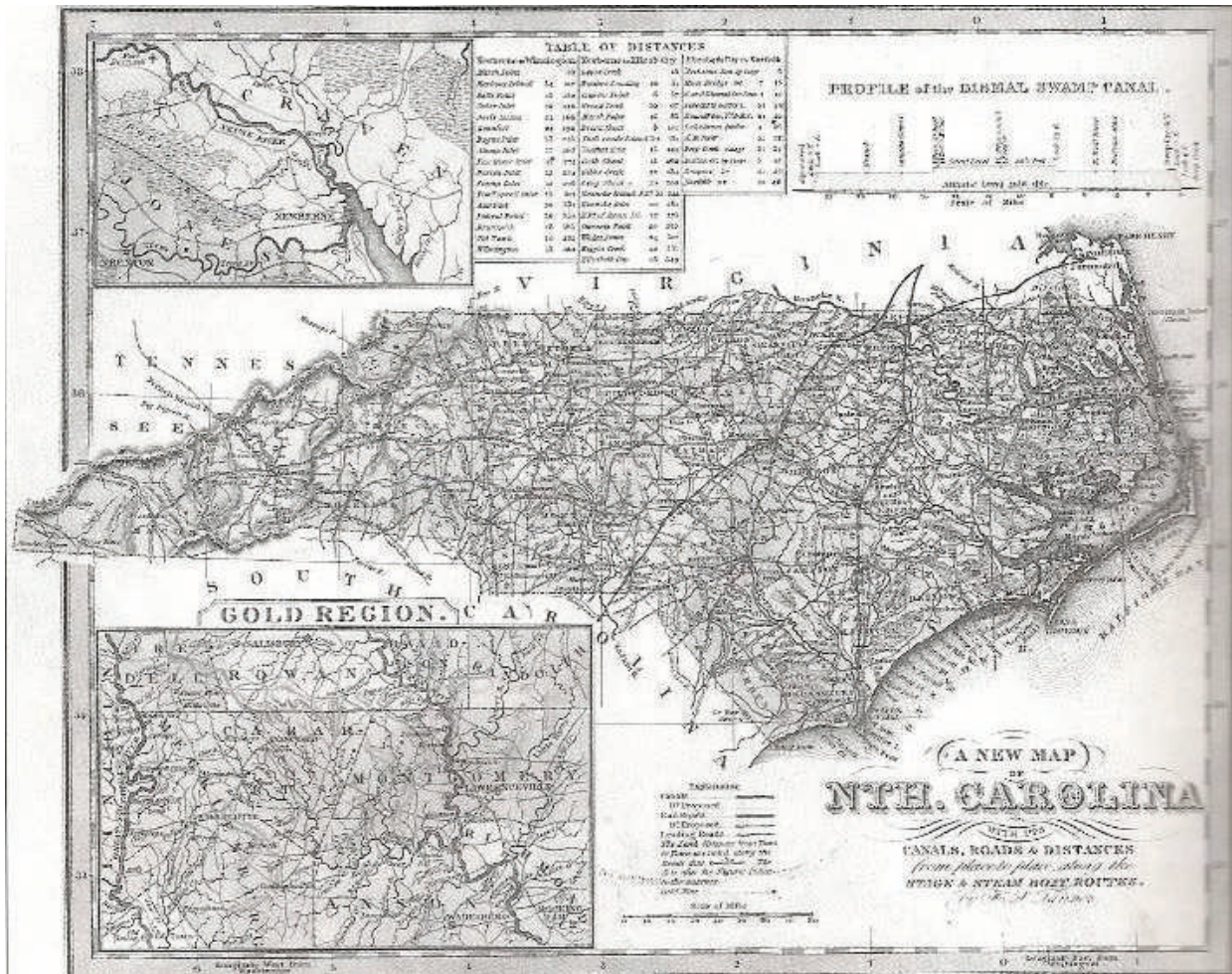


Image courtesy of North Carolina Office of Archives and History.

From 1804 to 1828, the Reed mine along with several other facilities in North Carolina supplied all of the domestic gold coined by the United States Mint. By the time of the California Gold Rush in 1849, about \$2.6 million worth of gold had been extracted from Charlotte area mines. In 1869 there were 16 gold mines operating in Mecklenburg County; by 1891 there were 60. Because of the gold rush, Charlotte had 1,065 people by 1850.

Activity: Gold and growth in North Carolina



Using the information on the previous four pages (11-14) solve the problems below to understand how the discovery of gold led to growth in North Carolina.

1. Gold was discovered in California in 1848 by John Marshall. How many years before that was gold discovered in North Carolina?

2. What was the population of Charlotte, North Carolina in 1850? Which digit is in the thousands place? the hundreds place?

3. The population of Charlotte was 2,265 by 1860. How many people moved to Charlotte between 1850 and 1860? What percentage of growth occurred during the decade (from 1850 to 1860)?

4. John Reed traded his 17-pound gold nugget for \$3.50, a full week's worth of pay for a farmer. How much did John Reed make per day as a farmer? How many days would he have had to work to make \$3,600?

5. How many gold mines were started in Mecklenburg County between 1869 and 1891?

6. Gold is measured by the Troy ounce, which means there are exactly 12 ounces in one pound of gold. Using this measurement, how many ounces of gold were found at Reed Gold Mine between 1803 and 1835? (Hint: see page 13.)

7. In addition to population growth, what other ways do you think North Carolina was affected by the discovery of gold in 1799? (How was it affected economically? politically? environmentally?)

Mining techniques and terminology



During the 1800s miners in North Carolina used two main ways of mining for gold, placer mining and lode mining. The technique they used depended upon where the gold was located.

Placer mining, (pronounced Plass-er), is also called surface mining. Until 1831 all the mining done in North Carolina was surface mining. Miners would dig holes 3.5 to 5 feet deep looking for gold nuggets and dust. The dirt they dug out would be “washed”, meaning they would run water over the dirt to separate the gold. Early on miners used small pans, which is where the term panning for gold comes from. Everyone had a pan and they were easy to carry around and have when a stream or creek bed was nearby. Most miners were farmers at this time, so they looked for gold in their spare time. These farmers and part time miners realized that the more dirt they went through, the more likely they were to find gold. So, they created several different tools to help them go through more dirt, faster. A few examples include the cradle rocker, the long tom, and the log rocker. They all worked in the same way, using the weight of gold to make finding it easier.

Gold is almost 19 times heavier than water and twice the density of lead, which means it always sinks to the bottom. Miners quickly learned that even the smallest fleck of gold was still heavier than anything else in a stream. They would dig far down into the bottom of the creek and put the dirt into one of the above tools, and shake while pouring water over it. Small holes were punched in the bottom like a flour sifter and the miners would collect the gold that settled in the bottom.



Cradle rocker



Long tom



Log rocker

Images courtesy of North Carolina Office of Archives and History.

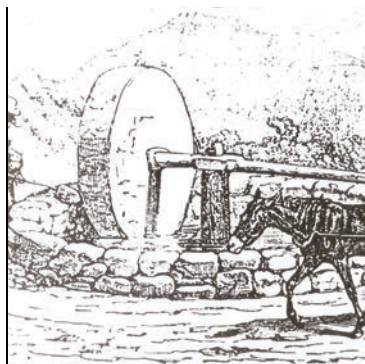
Mining techniques and terminology (cont.)



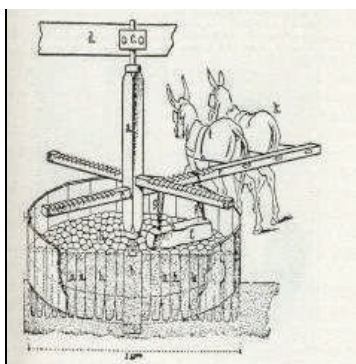
Lode mining was the other way miners discovered gold in North Carolina. Lode mining means underground mining where shafts and tunnels are dug. In 1825, a man discovered what he called a “nest of gold eggs”, which meant he found white quartz rock, or ore, with a lot of gold in it. This was the first time miners in North Carolina understood that gold is found inside of quartz. The gold nuggets they had been finding in the creeks had once been trapped inside of quartz rocks. Over time the weather, water, and knocking into other rocks had caused the quartz to erode or break off from the gold leaving it behind to be discovered later. When miners found out that gold could still be inside of quartz they began looking for it as much as the gold nuggets. Quartz that is not on the ground where we can see it has not been weathered or eroded and the gold is still trapped inside. Miners began digging the ground out around this quartz following it farther down into the earth. They were following what are called veins. Just like we have veins in our bodies, the earth has veins of rocks and minerals in it going in different directions. The miners followed these veins in all different directions digging out tunnels looking for gold.

Miners quickly discovered that not all quartz has gold in it, and sometimes the gold was so small they could not see it in the rock, but it was still valuable. In order to save time and money miners began testing the quartz before they dug it out of the ground. They would dig out a small amount and send it to an assayer, who would use chemicals to figure out how much gold was in the quartz. If there was enough gold the miners would remove all of the quartz from that vein, or part of the mine. If there was little or no gold the miners would look for a different vein of quartz. The miners knew where to look because all veins of quartz run parallel, side by side, to one another. So, the miners would dig perpendicular tunnels (like a “t”) to intersect the parallel veins of quartz.

The miners soon realized how difficult it was to get the gold out of the quartz rock once they had taken it out of the ground. Chilean mills, arrastras, and stamp mills were built in order to crush the quartz into a fine powder either by grinding or stamping. The miners would then wash the crushed rock and use additional machines to shake and sift the gold out of the rock. The chemical mercury was used to gather all of the gold from the crushed rock, even the pieces that could not be seen. Gold is attracted to mercury, similar to a magnet, so the chemical was poured into the bottom of crushing mills to make sure no gold was lost. Once it was separated the miners would collect the gold and either send it to be made into coins or use it for buying things they needed like food or clothing.



Chilean mill



Arrastra



Stamp mill

Images courtesy of North Carolina Office of Archives and History.

The formation of a Mint



Following the first discovery of gold in 1799, North Carolina supplied all of the gold made into coins at the United States Mint in Philadelphia until 1828. The steady supply of gold from North Carolina, Georgia, and South Carolina combined with the long and dangerous trip to Philadelphia, prompted the government to build the first federal mints outside of Philadelphia. In 1835 the first southern mint was authorized by President Andrew Jackson. It was to be built in Charlotte, followed shortly by mints in Dahlonega, Georgia and New Orleans, Louisiana. In 1837, all three new mints opened and by 1838 the first gold coins were being struck. In addition to making coins, gold was also melted into bars of gold, or ingots. The mint functioned as an assay office as well during this time.



The U.S. Mint and Assay Office, circa 1900. Image courtesy of North Carolina Office of Archives and History.

The job of the assay office was to test the gold in order to determine its purity and value. Gold had to be .999 pure before it was turned into coins. The purity of the gold depended on if there were other minerals present in the sample. If the sample contained a large amount of other minerals in addition to gold it was less valuable. The assayer would then have to refine the gold; heat it up to a very high temperature to remove anything that was not pure gold. Once the gold was purified, it would be heated further until it turned to liquid and then poured into bars or thin sheets to be stamped into coins.

Like today, not every United States Mint made the same coins. The Charlotte Mint produced a \$1 coin, a \$2.50 coin (quarter eagle), and a \$5 coin (half eagle). All of the coins were marked with the initial of its minting location; “C” was stamped on Charlotte coins, “D” for Dahlonega, and “O” for those minted in New Orleans. With the exception of a brief interruption in 1845 due to fire, the Charlotte Mint produced coins continuously from 1838 to 1861 when it closed following the outbreak of the Civil War. In total 1.2 million coins were minted in Charlotte valued at over \$5 million dollars worth of gold.

After 1861, the Charlotte Mint would never produce coins again, but reopened as an assay office in 1867 until closing for good, in 1913. Originally located on West Trade Street next to the old post office, the abandoned mint building was scheduled to be demolished to make room for an expansion of the post office in 1930. Through the efforts of Mary Myers Dwelle and other community members the mint building was purchased from the United States Treasury and moved to its current location off of Randolph Road becoming the Mint Museum of Art, the first art museum in North Carolina.

Activity: Tools of the trade



Look at the pictures below and identify each of the tools that were being used for mining and measuring gold.



Wells Fargo Corporate Archives



Wells Fargo Corporate Archives



Wells Fargo Corporate Archives



North Carolina Office of Archives and History.

Banking in North Carolina



The Civil War left North Carolina and its economy in trouble, but homegrown institutions soon arose to help in rebuilding the state. In the Moravian village of Salem, North Carolina Israel Lash started First National Bank of Salem in 1866. In the next decade, growing industry and railroads sparked an economic revival of the piedmont, bringing a need for an expanded local banking system. In the late 1870s, William Lemly, Lash's nephew, closed the Salem bank and moved to nearby Winston, opening Wachovia National Bank on June 16, 1879. One of Wachovia National Bank's earliest and most frequent customers was R.J. Reynolds, who borrowed money to build his tobacco business.

On June 15, 1893 a new kind of financial institution began serving Winston and Salem's business community: Wachovia Loan and Trust Company, the first trust company in North Carolina. Just weeks later, the severe financial panic of 1893 swept the country.

Wachovia Loan and Trust Company had \$5,000 in gold coin, a very important supply of money which a bank official took home every evening and hid under his bed. Wachovia Loan and Trust survived the panic, and by 1909 had become the largest financial institution in North Carolina. In 1911 two institutions that shared the Wachovia name joined together to form Wachovia Bank and Trust Company. Meanwhile in Charlotte, a local businessman, H.M. Victor set up a banking office in a hotel lobby in 1908. His Union National Bank earned a reputation as a conservative lender. Throughout the Great Depression both Wachovia and Union National weathered the storm. During World War II, both sold defense bonds.

After the war, banks expanded into more locations and offered new financial products to meet demand for North Carolinians on the move upward and outward into suburban communities. In 1958, Union National Bank joined with First National Bank and Trust Company of Asheville to form First Union National Bank of North Carolina.

First Union acquired Northwestern Financial Corporation of Greensboro in 1985, and over the next two decades added dozens of other institutions all along the east coast as First Union Corporation.

On September 4, 2001, two premier North Carolina-based financial institutions, First Union and Wachovia, merged together as Wachovia Corporation. Today, Wachovia and all its merger partners are part of the Wells Fargo family.

What's in a name?

It may seem strange that there were two banks in the same town named Wachovia. The word, which comes from the German "Wachau", was quite common in North Carolina, as it was the original name given to the 100,000 acres of land that now makes up Winston-Salem and parts of Forsyth County. Acquired by Moravians in 1753, the landscape of the area reminded the settlers of The Wachau, a section of the Danube Valley in Austria known for its architectural and agricultural history.

Banking in North Carolina



William A. Lemly (1846 – 1928)

William Lemly began his banking career at age nineteen, as cashier of First National Bank of Salem started by his uncle Israel Lash in 1866. In the late 1870s Lemly closed the Salem bank, and moved its safe and other furnishings “uptown” to the growing industrial city of Winston. Lemly obtained a charter for a new institution, Wachovia National Bank, which opened its doors on Main Street in Winston June 16, 1879, with Lemly as cashier. He became president of Wachovia National Bank in 1882.

Lemly oversaw the growth of the bank through the rest of the 19th century, including moving to a new headquarters at Third and Main, Winston-Salem.



Wells Fargo Corporate Archives

Francis H. Fries (1855 – 1931)

Born in Salem, North Carolina, Fries entered the family cotton and woolen mill business after graduating from Davidson College.

In 1887 he partnered with R.J. Reynolds and others to build a railroad connecting Winston and Salem with Roanoke, Virginia. The rail line was completed in 1892, and the following year Fries turned to finance, founding Wachovia Loan and Trust Company in Winston, the first trust company established in North Carolina. The trust business began in a modest storefront, where Fries and the only other employee, Henry F. Shaffner, “dusted the chairs and swept up the floor and polished the handle of the big front door.”

Within a decade, Fries had built Wachovia Loan and Trust into the state’s largest financial institution, and merged it with Wachovia National Bank in 1911, forming Wachovia Bank and Trust Company. Fries used his trust experience to later provide community service as a founder of the Winston-Salem Foundation.



Wells Fargo Corporate Archives

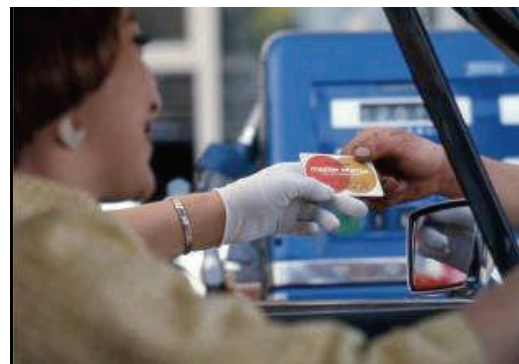
Activity: How did banking change over time?



Look at the primary sources to identify changes in banking services over time. Make a timeline marking the year the changes occurred in chronological order. All photos Wells Fargo Corporate Archives.



Drive-up teller at a bank in Milpitas, CA in 1962. They became common for banks throughout the decades.



Customer using "Master Charge", the credit card introduced by Wells Fargo in 1967.



"Tillie the Alltime Teller" was the first ATM offered by First National Bank, Atlanta in 1974.



Wachovia workers using desktop computers in 1982.



Wells Fargo introduces online banking in 1989.

Activity: Historical Accounts of stagecoach travel



Many passengers aboard the Wells Fargo stagecoach were traveling from the east to the west coast of the United States in search of gold, land, and sometimes just new opportunities. Read the quotes below from 19th century travelers to learn more about stagecoach travel.

Francis Brocklehurst was a passenger traveling on the stagecoach from St. Louis, Missouri to San Francisco, California in May of 1859. He was 21 years old when he made the trip and wrote the following journal entries:

“Ninth of May 1859. Arriving at 8 p.m., we find our stage wagon already waiting for us, with a team of two pair of stout horses, and being unceremoniously bundled into it, away we went helter-skelter. The interest of the journey varied by occasionally fording rapid streams and crushing through thick, black-looking woods. We changed horses six times, and whenever we stopped I could hear in the woods about, the wild and plaintive cry of the whippoorwills, and occasionally saw one flickering about in the moonlight.”

“Eleventh of May 1859. Not having had five consecutive minutes of sleep since my departure from St. Louis, and my unfortunate body being bruised, jolted and jammed to a jelly, I felt considerably jaded and scarcely in a condition to enjoy or even notice anything that was going on. No sooner had we dined than we were called upon to resume our places, and were annoyed to find two extra passengers starting with us from this point, thereby running up our number to nine inside and depriving us of every inch of elbow room. To add to our distress, the heat of the afternoon was excessive. We crossed over the Boston Mountains which derives its name from an Indian word signifying difficult. We made the ascent with horses, but the descent with a very bad team of mules, which, when we came to an occasional rise, jibbed frightfully, thereby obliging us to turn out and walk a considerable distance, besides having to wade through a stream. I actually fell asleep on my feet as I was stumbling uphill after the coach, and had to be roused by a good shake from one of the other passengers, or should certainly have been left behind.”

“On arriving at Hannah Station, where we expected to change teams and get our daily pittance of boiled beans for which we had to pay a dollar a head, we found the place shut-up and deserted. So, with empty stomachs, we had to continue our weary way some twelve miles further to the next station.”

Activity: Historical accounts of stagecoach travel *(cont.)*



Stagecoach trivia

Answer the questions below based on what you learned from Francis Brocklehurst's journal entries

1. How many passengers could fit inside of the stagecoach?

2. What would the passengers have to do if the stagecoach could not get over a rise or across a stream?

3. Based on Brocklehurst's experience, it seems like it would be difficult to sleep on the stagecoach. List three things that would make it hard to sleep.

4. How much would a meal cost per person at the stage stops?

5. Why do you think Brocklehurst chose to ride the stagecoach across the country?

Activity: Pick and pack



Ann Pierce was 11 years old when she traveled on the stagecoach from San Antonio, Texas to San Francisco, California with her family in 1859. The trip took 22 days. Below are some of her descriptions of stagecoach travel.

“I would look forward with eagerness to the change of horses. On one part of the route they would hitch six large horses, with a man at the head of each, till the driver could take his seat and reins; then, with the order to “let go” they would rear and plunge for a mile or more before they could be brought under control. This was exciting and delightful; I remember well how I enjoyed looking on till at one time, as six restless grays were hitched to the stage, in their efforts to free themselves, the coach was upset. No one, fortunately was seriously hurt; mother had a finger painfully sprained . . .”

“At San Antonio we took the stage for the ‘overland’ route. Father was advised here to take some provisions for the way, as a lack of such as we would wish might occur. It was well for us he did so, as the food prepared by the coachman or that which we could get at the points where the horses were changed, was by no means tempting.”

Activity

If you were Ann Pierce and going on a 22-day trip across the country in 1859 by stagecoach what would you pack? What would you pack for a modern day road trip across the country with your family?

Packing lists

1859 Stagecoach journey	Modern day road trip

Hints for stagecoach travelers



People who traveled on stagecoaches learned a great deal during their travels. In 1877 the newspaper, the *Omaha Herald* printed *Hints for Plains Travelers*. The “hints” were based on eyewitness accounts of stagecoach travel and late 19th century rules of etiquette.


- Never ride in cold weather with tight boots or shoes. Wear loose overshoes and gloves two or three sizes too large.
- When the driver asks you to get off and walk, do it without grumbling.
- If a team runs away, sit still and take your chances. If you jump, nine times out of ten you will be hurt.
- In very cold weather, abstain entirely from liquor on the road.
- Don't growl at food stations. Stage companies generally provide the best they can.
- Don't smoke a strong pipe inside, especially early in the morning.
- Spit on the leeward side of the coach.
- If you have anything in a bottle to drink, pass it around.
- Be sure and take two heavy blankets with you. You will need them.
- Don't swear nor lop over on your neighbor when sleeping.
- Never attempt to fire a gun or pistol on the road. It may scare the horses.
- Don't discuss politics or religion or point out places on the road where horrible murders have been committed, especially if delicate women are among the passengers.
- Don't grease your hair before starting or dust will stick there.
- Tie a silk handkerchief around your neck to keep out dust and prevent sunburn.
- Don't imagine for a moment that you are going on a picnic. Expect annoyance, discomfort and some hardships. If you are disappointed, thank heaven.

Activity: Stagecoach advertisement



Study the primary source newspaper ad below and use it to answer the questions on the next page

New Stage to Raleigh.



THE subscriber, who is contractor for carrying the U. States Mail between Raleigh and Salisbury, by way of Randolph, Chatham, &c. respectfully informs the public, that he has fitted up an entire **NEW STAGE**; which, added to other improvements that have been made, will enable him to carry **PASSENGERS** with as much comfort and expedition as they can be carried by any line of stages in this part of the country. The scarcity of money, the reduction in the price of produce, &c. demand a correspondent reduction in every department of life: Therefore, the subscriber has determined to reduce the rate of passage from *eight* to *six* cents per mile. Gentlemen travelling from the West to Raleigh, or by way of Raleigh to the North, are invited to try the subscriber's Stage, as he feels assured it only needs a *trial* to gain a preference.

The Stage arrives in Salisbury every Tuesday, 8 or 9 o'clock, and departs thence for Raleigh the same day at 2 o'clock; it arrives in Raleigh Friday evening, and leaves there for Salisbury on Saturday at 2 o'clock.

May 22, 1821. 50 JOHN LANE.

Carolina Watchman, 1821. Courtesy of North Carolina DCR Echo Project.

Activity: Stagecoach advertisement (cont.)



Answer the questions below using the primary source newspaper advertisement on the previous page

1. What transportation image is used at the top of the ad?

2. Between which two cities does this contractor carry the mail?

3. What is the advertisement announcing?

4. When was this advertisement written?

5. What will the new changes allow the mail carrier to do?

6. How much will the rate of passage be reduced per mile? Why is it being reduced?

7. Where does the stage arrive every Tuesday? What day does it arrive in Raleigh?

8. Who operates this new stage line?

The telegraph and Morse code



In 1837, Samuel Morse invented a new way to communicate over long distances. The machine he invented was the telegraph, which transmitted electrical signals across wire. Before the telegraph the only way people could communicate across long distances was by writing letters and sending them through the mail.

The telegraph works using a very simple electronic circuit; the difficulty came in the construction of the wires needed to transport the signal. For his invention, Morse used a system of dots and dashes, known as Morse code, to represent the English alphabet. On May 24, 1844, Morse sent the first telegraph message through a wire between Baltimore and Washington, D.C. This marked the beginning of communication as we know it today.

After gold was discovered in California and the need for fast, long distance communication became apparent, a transcontinental telegraph line was completed in 1861. Three years later, Louis McLane, a Wells Fargo General Manager — and telegraph company director — arranged for Wells Fargo money to be sent electronically using the telegraph.

RECEIPT FOR TRANSFER OF MONEY BY TELEGRAPH.

Wells Fargo & Co. Express.

Croville Office, State of *Cal*

Nov 16 1897

Received of *E. W. Fogg*

Fifty six 30 Dollars,

to be paid to *London Liverpool Globe Co.*

No. *San Fran* Street,

at

subject to the following terms and conditions:

It is understood and agreed that WELLS FARGO & COMPANY assumes no responsibility, and is not to be held liable for errors or delays of the Telegraph Co's, or others in the transmission of any messages connected with this transfer of money, but such risks are assumed by the sender.

J. J. [Signature] Agent.

Amount of Transfer, \$	<i>66 30</i>
Premium, - - - - \$	<i>1 00</i>
Telegraph Service, - \$	<i>1 00</i>
Express Charges, - \$	<i>04</i>
Total, \$	<i>67 34</i>

71-16 75

Telegraph transfer receipt from 1897. Wells Fargo Corporate Archives.

Activity: Using Morse code



Can you decode this message using the Morse code chart below? (The / divides the letters)

A	•—	N	—•
B	—•••	O	— — — —
C	—•—•	P	•— — —•
D	—••	Q	— — —•—
E	•	R	•—•
F	••—•	S	•••
G	— — —•	T	—
H	••••	U	••—
I	••	V	•••—
J	•— — — —	W	•— — —
K	—•—	X	—••—
L	•—••	Y	—•— — —
M	— — —	Z	— — —••

—• —•/•—•••/•••/— — /—•••

•—/—••••/— — — /•—/•—•/—•• —/•••••/•

••/—/•—/— —•/•/—•—•/— — — /•—/—•—•/••••

Write your own message in Morse code below.

Reading list

Non-fiction

The Great American Gold Rush, by Ronda Blumberg

The Gold Rush of 1849: Staking a Claim in California, by Arthur Blake and Pamela Dailey

Gold Mining in North Carolina, by Richard F. Knapp and Brent D. Glass

The Carolina Gold Rush, by Bruce Roberts

The Gold Rush, by Liza Ketchum

Gold Rush! The Young Prospectors Guide to Striking It Rich, by James Klein

Striking it Rich: The Story of the California Gold Rush, by Stephen Krensky

Stagecoach: The Ride of a Century, by A. Richard Mansir

Fiction

The Ballad of Lucy Whipple, by Karen Cushman

The Story of Stagecoach Mary Fields, by Robert H. Miller

By The Great Horn Spoon!, by Sid Fleishman

One-Eyed Charlie, the California Whip, by Randall A. Reinstedt

Stagecoach Santa, by Randall A. Reinstedt

Riding Freedom, by Pam Muñoz Rya

Curriculum guide evaluation

We hope this guide was helpful in enhancing your 4th grade curriculum. Please help us meet your needs by answering the questions below. We appreciate your opinions and suggestions.

1. Which activities were the most helpful?

2. Which activities were the least helpful?

3. Does the Curriculum Guide contain too much or too little information?

4. How did you use the activities? As they are presented or did you adjust them to meet your needs or teaching style?

5. Do you have any ideas or suggestions for the Museum or other teachers?

Please mail this evaluation to:

Wells Fargo History Museum
401 S. Tryon Street, Suite 100
Charlotte, NC 28202