The Great West and the Agricultural Revolution

1865 – 1896
The West, 1865 – 1890

• 1865 – line of civilization went from central Texas north to Canada
  – No white people between this line and the settlements in California except for island of Mormons, and some scattered settlements for trading or gold

• 1890 – area divided up into Utah, Arizona, New Mexico, and “Indian Territory” (Oklahoma)
  – Pioneers had rapidly settled the area, kicking off Indians and permanently changing the area
The Clash of Cultures on the Plains

• Indians in 1860
  – Numbered about 360,000
  – Those in trans-Mississippi West
    • Had highly evolved ways of living
    • Stood in way of advancing white pioneers
    • Conflict between whites and Indians over next 30 years over control of the area
The Clash of Cultures on the Plains

- Migration and conflict in the West before the whites
  - 1700s – Apaches had driven Comanches off central plains to upper Rio Grande valley
  - Late 1700s – early 1800s – Cheyenne driven off area around upper Missouri and Mississippi rivers by Mandans and Chippewas, moving to the central plains
  - Late 1700s – Sioux driven from Great Lakes woodland, moved to central plains and fought with Crows, Kiowas, Pawnees already there
  - Cheyenne and Sioux used horses (introduced by Spanish) in central plains, transforming from farming villagers to nomadic hunters of buffalo (threatened by Indian over-hunting)
The Clash of Cultures on the Plains

- Whites began moving into central plains right before the Civil War
  - Made volatile situation on plains (between clashing Indians, and between Indians and the buffalo) worse
  - Spread cholera, typhoid, smallpox among natives
  - Put more pressure on shrinking buffalo herds by hunting them and grazing cattle on prairie grass
    - Indians competed and fought for ever more scarce buffalo
The Clash of Cultures on the Plains

- Federal attempts to pacify the Indians
  - 1851 – treaty at Fort Laramie; 1853 – treaty at Fort Atkinson
- Began reservation system in West, establishing boundaries for each tribe; attempted to put tribes in 2 great colonies (to north and south of a corridor of planned settlements for whites)
The Clash of Cultures on the Plains

- White misunderstandings of Indian life and culture doomed the attempts to pacify the Indians
  - “tribes” and “chiefs” that were making treaties with whites didn’t represent most Indians
  - Indians lived in scattered bands, not organized tribes; only recognized authority of immediate family or a village elder
  - Indians’ nomadic life could not be changed to reservation living
The Clash of Cultures on the Plains

• 1860s – federal government forced Indians onto smaller reservations
  – “Great Sioux reservation” in Dakota Territory
  – Indian Territory in Oklahoma
The Clash of Cultures on the Plains

• Broken promises of whites
  – Indians gave up their land only when whites promised they would be left alone and they would get food, clothing, and supplies from whites
  – Indian agents carrying out these promises were corrupt
    • Defective provisions given to Indians; stole money that was supposed to go to Indians
The Clash of Cultures on the Plains

• Warfare between Indians and US Army continued into 1870s
  – Many US Army troops were recent immigrants (who had come to US to avoid military service)
  – 1/5 (20%) of US personnel were blacks
    • Called “Buffalo Soldiers” by Indians because their hair looked like a buffalo’s coat
Receding Native Population

• Massacres and brutal attacks occurred between whites and Indians throughout the Indian wars
  – Both sides were guilty of massacres, although (in terms of numbers), whites killed far more than Indians
Indian Wars, 1860–1890
Receding Native Population

• Sand Creek Massacre
  – Sand Creek, Colorado in 1864
  – 400 Indians, who thought they had been promised immunity, were massacred by a militia led by Colonel J. M. Chivington
    • Men, women, and children tortured, killed, and bodies mutilated
Receding Native Population

• 1866 massacre at Bozeman Trail in Wyoming
  – Whites building trail to gold fields in Montana
  – Indians attacked and killed 81 soldiers and civilians, mutilating the corpses
Receding Native Population

- 1868 – Treaty of Fort Laramie
  - US government abandoned Bozeman Trail
  - “Great Sioux Reservation” guaranteed to Indians
Receding Native Population

- 1874 – Colonel George Custer led expedition into Black Hills, South Dakota (part of Sioux reservation) and found gold
  - Sioux attack hundreds of gold miners who swarm the area; rebellion led by Sitting Bull
- Custer led Seventh Cavalry to put down the Sioux rebellion
  - 1876 – Custer attacked 2,500 entrenched Indians at Little Bighorn River (in Montana)
    - All 264 white soldiers killed by Indians
  - US Army then relentlessly hunted down Indians who had defeated Custer
  - Sitting Bull escaped to Canada
Receding Native Population

• 1877 – the Nez Percé rebelled when US tried to herd them onto reservation in Oregon
  – Led by Chief Joseph on 3-month, 1,700 mile march, attempting to reach Canada and join with Sitting Bull
  – Chief Joseph surrendered when he was told the Nez Percé would be able to return to ancestral lands in Idaho
  – Nez Percé then forced onto reservation in Kansas
    • 40% died of disease there; survivors eventually allowed to return to Idaho
Receding Native Population

- Apache tribes in Arizona and New Mexico most difficult to conquer
  - Apaches led by Geronimo eventually pursued into Mexico to force a surrender
  - Apaches sent to Oklahoma to become farmers there
Receding Native Population

• By late 1800s, Native Americans ghettoized on reservations
  – Theoretically they could maintain their cultural independence
  – In reality, they lived off the charity of the government
Receding Native Population

- Important factors leading to the defeat of the Indians
  - Railroad allowed more white settlers, along with US soldiers to move into West
  - Indians destroyed by white diseases and alcohol
  - Extinction of buffalo (on which Indians depended) ended their way of life
Bellowing Herds of Bison

• Importance of buffalo for Native Americans
  – Provided food, fuel (“buffalo chips”), hides
    made clothing, lariats, harnesses
• 1500s – Spanish arrived in America, found
tens of millions of buffalo
• 1865 – about 15 million buffalo still lived
  on plains
• 1885 – under 1,000 buffalo left alive
Bellowing Herds of Bison

• Railroads helped facilitate destruction of buffalo
  – Buffalo on tracks would cause delays and even wrecks
  – Buffalo provided railroad construction crews with food
  – “sportsmen” shot buffalo while riding on trains for amusement
  – White traders killed buffalo, using railroads to transport hides, tongues, and a few choice cuts, while leaving most of the buffalo to rot
The Buffalo Population, 1800 - 2000
The End of the Trail

• 1880s – Americans began to feel guilty for what had happened to the Indians
  – 1881 – A Century of Dishonor
    • Book about the lies and ruthlessness of the US government in dealing with Indians
The End of the Trail

• The Sun (Ghost) Dance
  – Indians used the cult to revive native culture and resist white domination
  – Christians and military got federal government to outlaw the religion and dance
  – Battle (Massacre) of Wounded Knee (1890)
    • Over 200 unarmed Indians massacred by US soldiers
    • Last battle to stamp out the Ghost Dance cult
    • Last battle in US government’s effort to subdue the Indians
The End of the Trail

• The debate over how to treat the Indians
  – Reformers tried to persuade Indians to become like whites
    • Christian reformers ran some educational services on some reservations sometimes withheld food from Indians to force them to give up traditional religions and customs
  – Hard-liners insisted on forced containment and brutal punishment
  – Neither side was respectful of Indian culture
The End of the Trail

• 1887 – Dawes Severalty Act
  – Severalty – a separate and individual right to possession or ownership that is not shared with any other person
  – Goal was to destroy tribes and Indian culture
  – Dissolved tribes as legal entities, ended tribal ownership of land, set up individual Indians with 160 acres of land
  – Indians would own the 160 acres given to them, and gain US citizenship, after 25 years
    • All Indians finally gained citizenship in 1924
**The End of the Trail**

- **Impact of the Dawes Act**
  - Land not given to Indians (in 160-acre tracts) sold by US government to railroads or white settlers
  - US government used money raised to fund schooling and teachers to make Indians “civilized”
  - Carlisle Indian School (in Pennsylvania) most famous one
    - Pulled Indian children off reservation to
    - Motto: “kill the Indian and save the man”
The End of the Trail

• The failure of the Dawes Act
  – Ignored Indian reliance on tribal life and land owned by land
  – 1880 – 1900 – Indians lost 1/2 of the 156 million acres they had held
  – 1934 – Dawes Act replaced by Indian Reorganization Act, restoring Indian tribes
    • Allowed Indian population to begin to rise, after several hundreds of years of decline
Mining: From Dishpan to Ore Breaker

• Railroad and conquest of Indians led to open areas for mining in West
  – Gold still found in California
  – 1858 – gold and silver found in Colorado, in Rockies
  – 1859 – Comstock Lode (Nevada) had huge amount of gold and silver
  – Smaller lodes found in Montana, Idaho, and other Western states
Mining: From Dishpan to Ore Breaker

- Boom towns sprung up around gold and silver discoveries
  - Saloons, prostitution, vigilante justice
  - Abandoned as quickly as they were settled when gold and silver finds dried up ("ghost towns")
Mining: From Dishpan to Ore Breaker

- Independent miners replaced by corporations
  - Gold on surface dried up
  - Expensive machinery needed to blast away rock to find more gold that only mining corporations could afford
Mining: From Dishpan to Ore Breaker

- Impact of mining
  - Mining frontier attracted population
  - Women found work running boardinghouses and as prostitutes
  - Women gained right to vote much earlier in West than in East
  - Gold and silver helped finance the Civil War, helped build railroads
  - Increased mining activity made Indian – White relations worse
  - Silver discoveries made silver issue in US politics a powerful issue
Beef Bonanza and the Long Drive

- 1865 – several million long-horned cattle in Texas
  - No way to transport cattle to Eastern markets
- Transcontinental railroad built in 1870s led to cowboys making the “Long Drive” north (1866 – 1888)
  - Cattle driven north to railroads, and then shipped East from giant cattle yards in Kansas City and Chicago
  - Journey was about 1,000 miles
  - Cattle grazed on open grass on the way north
Cattle Trails
Beef Bonanza and the Long Drive

• The end of the independent cattle drives
  – Railroads brought out farmers and shepherders, who fenced off land with barbed wire
  – 1886 – 1887 – terrible winter (lows of negative 68°) left thousands of cattle frozen to death
  – Overexpansion and overgrazing
Beef Bonanza and the Long Drive

- Cattle business turned into big business
  - Breeders fenced in cattle and used winter feed
  - Cattlemen organized to control production
Beef Bonanza and the Long Drive

- Impact of the cattle drives
  - Gave US mythology of cowboys, with songs, stories, etc.
  - About 5,000 cowboys were black, who gained some independence in the West
The Farmers’ Frontier

- Farmers, not miners and cowboys, settled the West in great numbers
- 1862 – Homestead Act
  - Gave settlers 160 acres of land if they improved the land for 5 years and paid a small amount (about $30)
  - Before, land had been sold for money for government; now land given away to encourage settlement
Myth and Reality in the West
The Farmers’ Frontier

• Impact of the Homestead Act
  – 500,000 farmers got land under the law; but 2.5 million families purchased land from railroads, land companies, or states
  – 160 acres in Great Plains did not have enough water to sustain a farm
    • 2 out of 3 farmers left their land before 5 years was up
  – Much more land ended up in hands of corporations or speculators than actual farmers
    • Took the best land (with timber, minerals, oil)
Homesteads from the Public Lands (acreage legally transferred to private ownership)
The Farmers’ Frontier

• Railroads helped bring people to West
  – Helped farmers ship their crops east, opening up new markets
  – Heavily advertised to immigrants in Europe to get them to buy land from the railroads
The Farmers’ Frontier

- 100th meridian (longitudinal, north-south line) separated 2 distinct regions: climatological regions
  - East of the 100th meridian was prairie area that was very fertile, once the sod (soil) was broken by heavy iron plows and oxen
  - West of the 100th meridian was semiarid area with little rainfall
    - Farmers in 1870s pushed into area when wheat prices rose (because of world crop failures)
    - Dusty and dry region made worse by farmers when 6-year drought in 1880s hit area
The Farmers’ Frontier

• Adapting to the dry climate
  – “dry farming” technique (frequent shallow cultivation) used to adapt to dry environment; finely grinding the soil lead to Dust Bowl in 1930s
  – New crops brought in more adapted to dry environment
    • Russian wheat, sorghum (type of grain)
  – Barbed wire (invented 1874) for fences
  – Huge, federally-financed irrigation projects
    • 45 million acres in 17 states irrigated
    • Dams of Missouri, Columbia, and Colorado Rivers
The Far West Comes of Age

• 1870s – 1890s – huge population growth in Western states, led to huge increase in Western states admitted to Union
  – 1876 – Colorado
  – 1889 – 1890, Republican Congress (seeking votes from these presumed Republican states), admitted 6 states: North Dakota, South Dakota, Montana, Washington, Idaho, Wyoming
  – 1896 – Utah admitted after LDS church abandoned polygamy
  – By 1900 – only Arizona, New Mexico, Oklahoma left in contiguous states
The Far West Comes of Age

• Land rush in Oklahoma
  – Federal government made fertile territory in Oklahoma open for settlement
  – Some “sooners” went in before being authorized to, and were forcibly evicted by the government
  – April 22, 1889, 12pm – 50,000 settlers dashed for a claim in Oklahoma Territory
  – 1907 – Oklahoma made a state
The Fading Frontier

- 1890 – US census official determined the frontier was closed
  - Scattered settlements now found throughout West
  - 1827 – secretary of war had predicted it would take 500 years to fill the West
The Fading Frontier

• Impact of the closing of the frontier
  – Americans recognized that land was not inexhaustible
    • Government began setting aside land for national parks
  – Marked end of national state of mind of never ending expansion and opportunity
    • Farmers had continued moving west, selling land for profit after each move
The Fading Frontier

• 1893 – Frederick Jackson Turner’s essay, “The Significance of the Frontier in American History”
  – The American character came from the frontier experience
  – Frontier acted as a “safety valve”, allowing immigrants and poor in cities to move west and prosper, instead of staying in cities and spreading discontent (strikes, socialism, rebellion, etc.) as the poor did in Europe
The Fading Frontier

- Evaluating the “safety valve” thesis
  - Few city dwellers actually moved West
    - Most didn’t know how to farm
    - Few had enough money to move west and pay for livestock and equipment necessary
  - Many immigrants did move West
    - Would have caused discontent and overcrowding in eastern cities, along with more job competition
  - Possibility of moving westward might have made employers in East pay higher wages to discourage migration
  - Real safety valve wasn’t rural western farms, but western cities (Chicago, Denver, San Francisco) where displaced farmers, miners, and easterners moved when times got hard
The Fading Frontier

• US history has to be seen as series of conquests of the “West”
  – Conquest began with Columbus in West Indies and continued for 400 years, until entire continent was controlled by Americans
The Fading Frontier

• Conquest of trans-Mississippi West (between Mississippi River and Rockies) was distinct (and final) period in conquest of “West”
  – Indians made final stand against white civilization
  – White and Hispanic culture collided most openly
  – After conquering the area, US then looked to Asia for further conquest
  – Environment caused biggest challenges while shaping social and political life
  – Federal government played bigger role there than any other area in settling and developing area
  – Left lasting impact on US culture, imagination, literature, art
The Farm Becomes a Factory

• Before the Civil War, farmers had been self-sufficient
  – Grew crops for themselves (selling excess), made own clothing, bartered with neighbors for other needed items

• Post Civil War through 1870s – high prices for farm commodities led farmers to expand into “cash” crops
  – Money made from selling crops would be spent on goods at general store in town or through mail order
The Farm Becomes a Factory

• Large-scale farmers now businesspeople
  – Worked with banks, railroads, manufacturers
  – Had to buy expensive machinery to farm (that also greatly increased speed of harvesting)
    • Steam engine, twine binder (for harvesting wheat), combine (reaper and thresher in 1 machine)
  – Small farmers, or those who couldn’t manage modern farm, driven off land
    • Frequently blamed railroads, banks, global markets instead of their lack of management skills

– American farms became large, efficient outdoor factories
  • Huge tracts of land; efficient, modern production; produce shipped via railroad and ship across US and around the world
Deflation Dooms the Debtor

• 1870s – many farmers became 1-crop farmers (like wheat and corn)
  – Farmers, in debt buying expensive equipment, relied on 1 crop
  – Farmers no longer independent; if prices declined on competitive world market, farmers would be hurt

• 1880s – 1890s – farming prices fell because of foreign competition
Deflation Dooms the Debtor

• Deflation caused by static (not changing) money supply
  – 1870 – currency in circulation for each person was $19.42
  – 1890 – currency in circulation for each person was $22.67
  – 1870 – 1890 – huge amounts of business and industrial activity meant that many more people and corporations were trying to get the available money in money supply
Deflation Dooms the Debtor

• Impact of low prices for farm products and deflation on farmers’ loans
  – If a farmers had borrowed $1,000 in 1855 (wheat was about $1 per bushel), farmer would expect to produce 1,000 bushels of wheat to pay back the loan (plus interest)
  – If loan was extended to 1890 (when wheat was about .50 cents per bushel), farmer would have to produce 2,000 bushels of wheat to pay back the loan (plus interest)
Deflation Dooms the Debtor

• Impact of low prices for farm products and deflation on farmers
  – Got into debt paying for expensive machinery
  – Machinery increased output of farmers, lowering prices even more
  – Many farmers forced off land through foreclosures (banks took over land and sold it when farmers couldn’t make payments on machinery or land)
    • Increased number of farmers (about 1/4) worked as tenants instead of owners, especially in South, where sharecropping was common
Unhappy Farmers

• Environmental problems
  – Grasshoppers (in West) and boll weevils (in South) attacked crops
  – Flooding and erosion took away fertile topsoil
  – Droughts in West in mid 1880s
Unhappy Farmers

Governmental problems

- High taxes at all levels (local, state, federal)
- Protective tariffs helped Eastern manufacturers but forced farmers to pay higher prices
- Farmers had to sell goods on competitive, unprotected world market
Unhappy Farmers

• Corporate problems
  – Large trusts that made things for farmers (like harvesters and barbed wire) could raise prices on farmers to very high levels
  – Middlemen took large cut when farmers bought needed goods
  – Grain operators who stored farm products before sale raised rates
  – Railroad monopoly meant railroads could charge farmers high rates to ship goods
    • If farmers didn’t ship, grain would spoil
Unhappy Farmers

- Organization problems
  - Did not organize the way corporations or industrial workers did to fight for their rights as a group
The Farmers Take Their Stand

• Grange movement
  – Organized in 1867 by Oliver H. Kelley
  – Gave farmers sense of belonging (ranks, passwords) and social and educational activities
The Farmers Take Their Stand

- Grange moved from self-improvement to try to better farmers’ economic condition
  - Cooperative grain elevators and warehouses
  - Manufacturing of harvesting equipment (unsuccessful)
The Farmers Take Their Stand

• Grangers then moved into politics, passing Granger Laws
  – Most successful in upper Mississippi Valley (esp. Illinois)
  – State laws regulated railroad rates and fees from grain elevators and warehouses
  – Most laws overturned by Supreme Court
    • Wabash v. Illinois (1886) – states had no power to regulate interstate commerce; only Congress could do that
  – Grange faded as laws overturned
The Farmers Take Their Stand

• Greenback Labor Party
  – 1870s party
  – Inflation platform of earlier (1860s) Greenbacks with push to help workers
  – Won 14 Congressmen in 1878 (high point)
Prelude to Populism

• Farmers’ Alliance
  – Organized in late 1870s to socialize and work together to fight railroads and manufacturers
  – Failed because ignored landless tenant farmers, sharecroppers, and farm workers; excluded blacks (1/2 of farmers in South) because of white racism
Prelude to Populism

• Populist (People’s) Party
  – Organized in early 1890s; grew out of Farmers’ Alliance
  – Platform
    • Nationalize railroads, telephone, telegraph
    • Graduated income tax
    • Federal subtreasury (government would loan money to farmers using crops stored in government-owned warehouses; crops held until prices rose)
    • Free, unlimited coinage of silver
Prelude to Populism

- Crusaders for Populism
  - William Hope Harvey
    - Wrote Coin’s Financial School, advocating free silver
  - Ignatius Donnelly
    - Elected congressman from Minnesota
  - Mary Elizabeth (“Mary Yellin””) Lease
    - Kansans should raise “less corn and more hell”
Prelude to Populism

- Electoral power of Populism
  - Many threatened to leave traditional parties for 3rd party
  - Over 1 million votes for James B. Weaver for president; elected several congressmen
  - Weak in South (because of racial divide), but very strong in West
Coxey’s Army and the Pullman Strike

• 1893 – panic and depression hurt farmers and workers worst, making their arguments even stronger
Coxey’s Army and the Pullman Strike

• 1894 – Jacob S. Coxey and his “army” marched from Ohio to Washington, DC
  – Demanded government public works programs (to give people jobs), paid for by inflationary $500 million in paper money
  – Army arrested in Washington, DC
Coxey’s Army and the Pullman Strike

• 1894 – Pullman Strike
  – Pullman Palace Car Company (built luxury cars) cut wages by 1/3 but did not cut rent prices
  – Railroad workers, led by Eugene V. Debs and the American Railway Union, struck
Coxey’s Army and the Pullman Strike

- Attorney General Richard Olney (with support of Cleveland) breaks the strike
  - Very conservative ex-railroad lawyer
  - Argued the strike interfered with delivery of US mail
  - Federal troops used to attack the strikers
  - Debs spent 6 months in jail becoming a socialist
Coxey’s Army and the Pullman Strike

• Worker reaction to the strikebreaking
  – Workers, and many Populist farmers, believed the courts were being used by the rich to attack them
Golden McKinley and Silver Bryan

- Election of 1896 seen as very important by both sides
  - Election centered on whether to maintain gold standard or inflate currency with silver
Golden McKinley and Silver Bryan

- Election of 1896: the Republicans
  - William McKinley nominated
    - Former Congressman from Ohio (important for electoral votes)
  - Marcus Hanna made McKinley president behind the scenes
    - Organized money, industry, and press to get McKinley nomination
Golden McKinley and Silver Bryan

• The Republican platform
  – Hanna, as Hamiltonian, believed in government aid to business; riches would trickle down to poor
  – Gold standard
  – Blamed Democrats from panic and depression of 1893
  – Favored protective tariff
Golden McKinley and Silver Bryan

• The election of 1896: the Democrats
  – Cleveland blamed for depression, conservative hard-money policies, and crushing of Pullman strike
    • Convention refused to support Cleveland
Golden McKinley and Silver Bryan

- William Jennings Bryan’s Cross of Gold speech
  - Young man (only 36) who argued for silver
  - “We will answer their demands for a gold standard by saying to them: ‘You shall not press down upon the brow of labor this crown of thorns, you shall not crucify mankind upon a cross of gold.’”
  - Bryan nominated on platform of unlimited coinage of silver (16 to 1 ratio, instead of market 32 to 1)
Golden McKinley and Silver Bryan

• “Gold Bug” Democrats
  – Left Democratic party for their own 3rd party candidate or for the Republicans
Golden McKinley and Silver Bryan

• Populists
  – Endorsed Bryan (because of his support for coinage of silver)
  – Lost identity as 3rd party after 1896
Class Conflict: Plowholders Versus Bondholders

• Bryan makes the campaign about free coinage of silver
  – Makes 600 speeches in 27 states
  – Free silverites follow Bryan fanatically
Widespread fear of a Bryan win unites Republicans (whose savings would be devalued if silver was coined)

- Rich donate huge amounts of money to McKinley ($16 million total, to Bryan’s $1 million)
- Fear and dirty tricks used: orders, jobs, pay might be taken away if Bryan won
Class Conflict: Plowholders Versus Bondholders

• Results of the election of 1896
  – McKinley won: 271 to 176 electoral votes; 7.1 million to 6.5 million popular votes
  – McKinley won in Northeast and upper Mississippi Valley
  – Bryan won in South and West
Class Conflict: Plowholders Versus Bondholders

• Importance of the 1896 election
  – Eastern workers did not unite with debtor farmers against big business
    • Factories in East threatened by free silver and inflation
  – Big business, financial conservativism, middle-class values won
  – Political power shifted from rural areas to cities
  – Fourth party system began
    • Republicans dominated politics for next 36 years (except for 1912 – 1920)
    • Parties weakened, less voter participation in elections, regulation of industry and worker welfare became important issues
Republican Stand-pattism Enthroned

• McKinley and the tariff issue
  – Business leaders wanted higher tariff as repayment for support of McKinley in 1896
  – Existing (Wilson-Gorman) tariff not high enough to cover government’s expenses

• Dingley Tariff Bill (1897) passed
  – Special business interests added amendments, making average tariff rate 46.5%
Republican Stand-pattism

Enthroned

- Prosperity returned to US after McKinley elected, erasing gold and silver issue
  - 1900 – Gold Standard Act passed
    - All paper money redeemable in gold
  - New gold discoveries around the world and new process (using cyanide) put enough money into economy to introduce inflation and help debtors