

THE MONEY

We have already taken a look at the pension system of the United States. The operative law when the investigation into James HC's pension was concluded was the Act of March 2nd, 1895. This Act revolves around two main issues related to James HC's family. First, when did Harriet cease to be a "widow," in other words when did she remarry, and second, when did the children still living turn sixteen years of age.

The government philosophy relating to marriage at the time generally put forth the notion that a widow was only in need of government support as long as she wasn't remarried. As soon as she did marry, her new husband was responsible for all her support and that of her children. Harriet became James HC's widow on May 6th, 1865 and became entitled to a pension that was paid to her up until her remarriage to Hiram Colvin in March of 1868. I would argue Harriet was a smart woman and put off legally marrying Hiram as long as possible, even though they lived together as husband and wife, for as long as possible, knowing that as soon as she married Hiram her pension would cease. As noted earlier Harriet received \$192.00 (\$4,600 in 2007 dollars) on April 4th, 1894. The issue of James HC's children by his two wives was clarified by the Act of 1895.

As long as the children were under the age of sixteen they were entitled to a pension under the original legislation that would first go to the widow of the soldier to be used as she saw fit. Again, as soon as she ceased to be a "widow" by remarrying, that money would cease. Nancy Jane Rodgers Garrison and Robert W. Rodgers, James HC's two oldest children turned sixteen years old in 1866 and 1868, respectively, before Harriet's official marriage to Hiram Colvin. This immediately excludes them from any pension money going directly their way. That money went to Harriet. William Henry

Rodgers, the third oldest child would have turned sixteen on January 6th, 1870, so he was eligible. Sally Ann Rodgers Rath, the fourth child who died on January 12th, 1875 was eligible, but her share would have been taken by Harriet originally as would the youngest child Louisa Elizabeth who died on February 9th or 12th, 1873. Neither of them would be eligible for later money because they died before the Act of 1880. That leaves John Ray Rodgers and Demira W. Rodgers Shannon. John would have turned sixteen on July 7th, 1877 and Demira on October 2nd, 1874. Since it was confirmed that Demira was still alive when the Act of 1880 was in place, her share should have been divided equally to her half brother William and her full brother John. Therefore, John Ray Rodgers and William Henry Rodgers were eligible for \$8 a month from May 10th, 1868 (Harriet's remarriage) to July 6th 1877 (John's sixteenth birthday) under the new Act and \$2 a month from the time of Harriet's remarriage until they each turned sixteen years old.

As of this writing I am attempting to trace the actual figures and find a copy of the payment vouchers John and William would have received. Unfortunately, because of several factors, the least of which that the vouchers were paid out of Topeka, Kansas, I have been unable to find them yet, as there are thousand of pages of these vouchers to go through. Another trip to Washington, DC is in order, I guess. Never the less, I am confident of my calculations based upon these laws are accurate and are as follows:

William Henry Rodgers would have received \$920 of his own pension and one-half of Demira's (\$1058) for a total of \$1449 in 1900's dollars. John Ray Rodgers would have received \$1096 of his own pension and half of Demira's for a total of \$1625 in 1900's dollars. I say "1900's" dollars because in 2007 dollars it would be obviously far more money. For the purposes of calculating how much money William Henry and John

Ray Rodgers would have received in 2007 dollars, I have chosen to use two different comparisons: The Consumer Price Index (CPI) and an unskilled labor index.¹

The CPI is probably the most well known comparison of money over time, but in our case it becomes somewhat of a conservative estimate because the CPI is really only valid when comparing dollars on the same standard. For example, since 1900 the United States has used a gold standard, a silver standard, a paper standard, etc. It is difficult and very complicated to compare money using these different monetary units. Putting it all together, however, William Henry Rodgers, using the CPI would have received \$35,886.78 in the year 2007. This is a dollar to dollars comparison, and does not really take into account how much the money was actually worth to him as opposed to the unskilled wage standard.

The unskilled wage standard is not very well known and was developed to compare how much money an unskilled worker would make in one year, extrapolate that out using a variety of factors, and compare it to a future year. This standard gives us an idea of how much manual labor costs in the 19th compared to the 21st century, or maybe more precisely how much someone would be *paid* in the year 2007 compared to 1900 for the same amount and type of work. To William Henry Rodgers, the \$1449.00 he received from James HC's pension would be equivalent to \$165,372.30 in 2007!² Whether you choose to use the nearly \$36,000 CPI figure or this much larger one, or something in the middle, it must have been quite a shock to Pa Bill when he received the payment voucher because he was not the one pursuing the claim, his half brother John Ray was. One can only imagine how he felt on that April day in 1900 when the mailman showed up at his home.

¹ McCusker, John J.

² Measuring Worth

I have heard since I was a little boy about Pa Bill. How he was a banker and very well respected farmer turned business man in Memphis, MO. I have heard my Dad and my Uncles talk about how wealthy he was and how they always wondered where that money came from. It now seems pretty clear that the money came from his father's Civil War service and that he used it to build a home and support him and his family for the rest of their lives. As I conclude this composition, let's briefly talk about the family and Pa Bill's siblings and their families, and take one last look at James HC Rodgers. The descriptions are brief but please contact me or refer to the family CD for detailed records and photographs of many of the people named.