Section 2: Money (Cost of Living)

Read Letters 3 and 4 from Mother Seton to her dear friend Julia Scott, which describes her life at the boarding school on Paca St. in Baltimore, MD, and what things cost.

LETTER 3 to Julia Scott 1808

July 4- "I have the advantage of procuring everything I use from the seminary [St. Mary's College and Seminary in Baltimore] which, as they engage by the gross, makes a difference of at least a third less expense in every article. The difference of wood at \$5.50 a cord without cartage or \$3 a load is very great. A neat delightful mansion at \$250 instead of \$350, entirely new in the French style of folding windows and recesses, is also very great. My boys are finally received in the college by the voluntary offering of these kind beings, who are the professors, without the least expense, which saves me... \$400... A very good servant at \$4.50 per month does my washing, cleaning and cooking."



LETTER 4 to Julia Scott 1808

October 10- "You ask my terms. They are \$200 per year; extra accomplishments which require the assistance of masters, as music, drawing, are paid separately. The masters engaged... [by] the college attend at my house on the most moderate terms though they are the best that can be procured. Everybody here seems to pity the poor little widow. You would hardly believe my baker's bill from the college for three full months is \$8.88, the butchers \$18.50, and the best wood, including carting, \$4.25 a cord. Very different from New York where I often paid \$3.25 per load in winter..."

ACTIVITIES

- **1.** A servant is paid \$4.50 per month. What is your allowance? Do you receive more or less than the servant? What activities or items can you buy for \$4.50 a month?
- **2.** Keep a financial record of what you spend for a week. How does this compare with what Mother Seton paid for items in her day?
- **3.** A load of firewood cost \$3.00. What can you buy for \$3.00 today? What is the amount of money Mother Seton would have paid in today's dollars?
- **4.** From store ads, make a list of what you would need for a week of groceries. How much would it cost?