

Sidedoor: Season 11, Episode 20 – The Giving Game

[ARCHIVE CLIP, voice actor: "The man who dies thus rich dies disgraced" - Andrew Carnegie]

Lizzie Peabody: This is Sidedoor, a podcast from the Smithsonian with support from PRX. I'm Lizzie Peabody.

Lizzie: *Check. Checkity check check. Shall we go? We're off and away.*

Lizzie: I'm in New York this week, visiting the Cooper Hewitt, Smithsonian Design Museum. And there's one thing that stands out about this museum—besides the fact that it's not on the National Mall in DC, that is. And that's the fact that it's actually an old mansion. As you walk in, you find yourself at the foot of a grand staircase.

Christina de León: *Which is so much at the heart of the home, and definitely the heart of the museum even to this day.*

Lizzie: Christina de León: is a curator at Cooper Hewitt. And we are climbing to the top of the staircase, which is wide enough and tall enough for an elephant to march up. A Tiffany chandelier hangs in the center.

Lizzie: *Whoa! [gasps]*

Lizzie: And the walls are all wood paneled, carved with intricate designs.

Lizzie: *I'm not gonna know all the design terms for the—I don't know, the patterns of the wood. There's these, like, floral motifs.*

Lizzie: There's a reason this building is so ornate, and that's because it once belonged to Andrew Carnegie, one of the wealthiest Americans to ever live. His 64-room mansion on the Upper East Side was full of cutting-edge amenities for the early 1900s: an elevator, central heating, a steel frame. I mean, he did make his fortune in steel. But there's one room in this mansion that makes this house his.

Christina de León: *Did you feel something different when you walked through the doorway? Any ...*

Lizzie: *I mean, it sounds very different in this room. Maybe that's just the audio producer in me.*

Christina de León: *So as we walked over here, you know, we have this sort of, kind of empty reception space, but then the doorway is much lower than ...*

Lizzie: *Oh, it is very short!*

Christina de León: *... than all of the other doorways in the museum, which is partly because Andrew Carnegie was a little guy—a short king as one of my colleagues often quips.*

Lizzie: *[laughs]*

Lizzie: Carnegie was about five feet tall—some accounts even have him at 4'11". And we're standing in his private library.

Christina de León: *And when people came into his space, you can say that he wanted people to come down to his level.*

Lizzie: High above the bookshelves that line this room, just below the ceiling, are words. Motivational phrases painted directly onto the walls. Things like ...

Christina de León: *"The highest form of worship is service to man." "In the temple of the gods, there's continuous service." We kind of sometimes joke that it's—you know, he was doing things like "Eat, Pray, Love," you know, before ...*

Lizzie: *[laughs] Live, laugh, love?*

Christina de León: *Live, laugh, love. All of those sayings that you see in people's homes, the cushions and all of that.*

Lizzie: Off to the side of the library is another short door. As you walk through it, you enter Carnegie's office.

Lizzie: *This is a beautiful room.*

Lizzie: More of the wood paneling and more inspiration quotes on the walls.

Christina de León: *"The kingdom of heaven is within you." "To thine own self be true."*

Lizzie: But while there may have been a desk in this room long ago, today ...

Christina de León: *The centerpiece of the room is this game called "Philanthropy."*

Lizzie: The hand-painted game is an art piece that looks just like Monopoly, with properties around the edges. It's part of Cooper Hewitt's newest exhibition, "Making Home," which explores design's role in creating a sense of home. And it's here in Carnegie's old home that this wealthy American—who wasn't always wealthy and wasn't always American—devoted himself to giving away all of his money.

Christina de León: *This money is still in play today in ways that, like, we can't even imagine.*

Lizzie: So grab your game token—dibs on the car—because this time on Sidedoor we're playing the game of Philanthropy. It's a game that will help us understand how this rags-to-riches immigrant became the Godfather of American Philanthropy, and set a precedent for the billionaires of today. That's coming up, after I roll these dice. Darn it, I got a two. Wait, you can't see. I got a 12! Yes!

[ARCHIVE CLIP, voice actor: *"There is no class so pitifully wretched as that which possesses money and nothing else."* - Andrew Carnegie]

Christina de León: *We don't have the bank set up. We gotta—we gotta set up the bank. Okay.*

Lizzie: I'm at the Cooper Hewitt, Smithsonian Design Museum getting ready to play the game Philanthropy. Picture a Monopoly board with different properties lining the borders. Curator Christina de León is setting up the bank, and I'm doling out the tokens.

Lizzie: *I am Henry Ford, so I get to be the car. Christina is Rockefeller, so she's the oil rig, and Tommy is Carnegie, so he's the steel.*

Lizzie: Tommy is Tommy Mishima, an artist and creator of this game, which is part of the

Cooper Hewitt's current exhibition, "Making Home." Tommy explains the rules.

Tommy Mishima: *You play the same way as you would play Monopoly. Instead of buying properties, you would be funding institutions.*

Lizzie: Institutions that were indeed funded by Carnegie.

Tommy Mishima: *The objective is to fund as many institutions as you can.*

Lizzie: Instead of properties like Boardwalk and Park Place, you have universities like Harvard and Yale. Instead of railroads, you have think tanks—Brookings and Cato. And instead of utilities, you have museums. As you play ...

Tommy Mishima: *You fund education, you fund science, you fund, you know, banking systems and think tanks.*

Lizzie: These funds come from people landing on your properties and paying the research fees—which Christina did a lot.

Christina de León: *No!*

Lizzie: *[laughs]*

Christina de León: *No! Um, okay. Princeton.*

Tommy Mishima: *26.*

Christina de León: *26.*

Lizzie: What you quickly learn when playing this game is just how many places have been funded with Andrew Carnegie's money—from Princeton to CalTech, Duke and many more.

Lizzie: *University of Chicago. I will fund it, for sure.*

Lizzie: Tommy, who did create the game, essentially ran away with it, funding libraries and schools and museums willy nilly, and leaving Christina and me in the dust.

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Tommy Mishima: *Library break.*

Lizzie: *Library break. What happens now?*

Tommy Mishima: *I'm just reading.*

Lizzie: *[laughs]*

Lizzie: There's a reason Tommy's game looks and plays a lot like Monopoly. That's because many of the Gilded Age industrialists that inspired the game of Monopoly were also philanthropists.

Tommy Mishima: *The fact that you have all these people that are involved in the game of Monopoly, I realized the same people were actually part of the Philanthropy game as well.*

Lizzie: But when it came to giving away money ...

David Nasaw: *No one did it with the verve, with the emphasis that Carnegie did.*

Lizzie: David Nasaw is a historian and author of the biography *Andrew Carnegie*. Oh, and before we go any further, let's clear one thing up.

David Nasaw: *Andrew Carnegie is pronounced Car-NAY-gee. He's a Scotsman.*

Lizzie: So how did the Scotsman, Andrew Car-NAY-gee, come to be one of the richest and most philanthropic Americans ever? Well, it had to do with American tariffs. Andrew Carnegie was born in Dunfermline, Scotland in 1835. He came from a long line of weavers, but by the time he was a young boy, the Scottish weaving industry was on a drastic decline. Worker strikes and new power looms were making it harder and harder to earn a living as a weaver in Scotland. And then as if that weren't enough ...

David Nasaw: *Americans, to stimulate the growth of a homegrown weaving industry, had put heavy tariffs on woven products.*

Lizzie: With their livelihood essentially disappearing, the Carnegies sold everything and

bought tickets for America. And in 1848, at the age of 13, Andrew arrived with the rest of his family in present-day Pittsburgh.

Lizzie: He and his father quickly landed jobs at a cotton mill, working grueling shifts of 12-hour days, six days a week. Andy, as young Carnegie was called, soon found a different job as a messenger for a telegraph company. He worked hard, rose up the ranks to become an operator, and was soon poached by the quickly-expanding Pennsylvania Railroad. Andy was never one to miss an opportunity, so he learned as much as possible about the railroad and the people running it.

David Nasaw: *Carnegie was smart as a whip. He was cordial, generous, charming. He knew that to succeed, he had to ingratiate himself with people who had jobs and people who had money.*

Lizzie: Carnegie learned the ways of the railroad, and how to buy stocks tied to the railroad. And he was shocked to learn the, quote, "magical powers" of compound interest. He later wrote to the Youth's Companion about his discovery that "Money could make money without any attention from me. I was, for the first time, hailed as a 'capitalist.'" And he continued to invest, sometimes in ways that could—and by 'could' I mean 'would'—be considered insider trading today. This was around the time of the Civil War, and Carnegie knew that as soon as the war was over, America would expand at a rapid pace, meaning more railroads. He knew, however, that the smart investment was not in railroads themselves, but the companies that had contracts with them.

David Nasaw: *In order to move west, we needed to build bridges across the Mississippi River. And who but little Andrew Carnegie, less than five feet tall, he raised money to build the bridges.*

Lizzie: He joined with a handful of men to form a company that built iron bridges for the railroad. And between the bridges and the tracks, he saw how much metal went into the railroads. But not just any metal.

David Nasaw: *He understood that the future of the railroads was in steel, because the railroads needed tracks, and iron was too brittle.*

Lizzie: Carnegie's first forays into steel were a smashing failure. But he kept at it, and eventually built a steel plant in the Pittsburgh area that would reshape the American landscape, making him one of the wealthiest men in the world in the process. You could argue that Andrew Carnegie got rich by being at the right place at the right time, that he got in with the right crowd, which is true, but he also had a valuable skill.

David Nasaw: *He saw the future.*

Lizzie: Carnegie's investments almost always seemed to pay out. And a month before he turned 30 years old, he looked at his investments and saw that he would soon have more money than he would ever need. So he made a resolution.

[ARCHIVE CLIP, voice actor: "I propose to take an income no greater than \$50,000 per annum. Beyond this, I need never earn. I make no effort to increase my fortune, but spend the surplus each year for benevolent purposes."]

Lizzie: This problem that Carnegie had—surplus money—wasn't new in America. There were always rich and poor people. But ...

David Nasaw: *The division between rich and poor becomes more marked during the Gilded Age than it had ever been before.*

Lizzie: The Gilded Age was the period from 1860 to roughly 1900. The term was actually coined by Mark Twain to describe this new class of wealthy people and the new world they had created.

David Nasaw: *Now that new world is filled with corruption. That new world is filled with immigrants. Many of whom are making their way. Others are stuck in the first ghettos in the cities. So it's a complicated country, but it's moving. It's moving. It's moving.*

Lizzie: Journalists of the day called wealthy industrialists like Carnegie, John D. Rockefeller and JP Morgan, quote, "Robber Barons"—men with a not-so-great-reputation. Historian TJ Stiles wrote that these "Titanic monopolists crushed competitors, rigged markets and corrupted government. In their greed and power, they held sway over a helpless democracy."

Lizzie: One of the biggest criticisms of Carnegie was his exploitation of workers. See, in the period after the Civil War, massive waves of immigrants poured into America—many of them European.

David Nasaw: *And they make up a new impoverished working class.*

Lizzie: And if you were to peer inside one of Carnegie's steel mills, you'd see a clear division among the workers.

David Nasaw: *There are the white working class, the older Americans who take the technical jobs because they have some degree of technical training.*

Lizzie: They were the managers and foremen in charge of the bottom-tier workers.

David Nasaw: *Immigrants who were working 12 hours a day, six and a half days a week for paltry wages that they can barely survive on.*

Lizzie: These jobs weren't just poorly paid, they were dangerous!

David Nasaw: *Every working man knows that if he survives into his early 40s without losing a limb or a finger or being injured in some other way, he's a lucky man.*

Lizzie: It's hard to square the conditions in Carnegie's steel mills with his benevolent reputation. But in the words of one of Carnegie's old pen pals, Walt Whitman, people "contain multitudes." And this seemed especially true about him.

David Nasaw: *So he's gonna make all this money. He's gonna push his workers and push his workers and exploit his workers. He's gonna make gazillions of dollars, and then he's gonna give it back to the community.*

Lizzie: Okay, and I know what you're probably thinking: Why exploit your workers to make all this money so you can give it away? Why not just pay your workers better? Well, I'm glad you asked because Carnegie's workers asked him the exact same question.

Lizzie: It's 1895. You're in Pittsburgh, and Andrew Carnegie is scheduled to speak at the opening of the new Pittsburgh Library he'd funded. It's a celebration.

David Nasaw: *The mayor is there, the city councilmen are there, the clergy is there, the richest people in Pittsburgh are there. And Carnegie takes to the podium among immense applause.*

Lizzie: Carnegie talks about his vision of the future: a Pittsburgh filled with cultural institutions—museums, music halls, libraries.

David Nasaw: *And in the far reaches of this throng that has gathered to hear him are representatives of the working people, the unions. And he says, "And I know there are those among you who say I could have better used the money that went into this building to raise your wages."*

Lizzie: To this, Andrew Carnegie says, "There are higher uses for surplus wealth than adding

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petty sums to the earning of the masses." He then asks what would the workers have done with those petty sums? Would they buy a better cut of meat? Spend it on alcohol?

David Nasaw: *He said, "But that's not what they need. That's not what we need." He said, "They need libraries, they need art. You know, and that's what I'm giving them. And it is better that I give the entire community these benefits than that they dribble away worker by worker and are wasted."*

Lizzie: I don't know how the workers in the crowd responded, but I could imagine some might say, "Yeah, you keep the library. I just want my fingers." In any case, it was his business, so it was his call. It was his money, so it was his vision.

Lizzie: Still to come, Carnegie tries to give away all his money. And he urges other gazillionaires to do the same. But will he be successful? That's coming up after the break.

[ARCHIVE CLIP, voice actor: *"Man must have no idol. And the amassing of wealth is one of the worst species of idolatry. No idol is more debasing than the worship of money." - Andrew Carnegie]*

Lizzie: When Andrew Carnegie married his wife, Louise Whitfield, in 1887, he handed her a prenup. It said that when he died he was going to give the bulk of his estate to charitable and educational purposes. She signed it. In the Gilded Age, while Carnegie was amassing a vast fortune, he lectured other rich industrialists about the evils of wealth.

David Nasaw: *Andrew Carnegie believed in what he called "the gospel of wealth." And he never shut up talking about it.*

Lizzie: In an essay titled "The Gospel of Wealth," Carnegie ponders three options for disposing of excess money. The first method is to pass it down to your children. He then gives examples of how this has failed again and again in European countries—rich lords passing down grand estates to their first born sons who end up bankrupt. Carnegie concludes ...

[ARCHIVE CLIP, voice actor: *"I would as soon leave to my son a curse as the almighty dollar."]*

Lizzie: The second way to dispose of excess cash, according to Carnegie, is to simply die and leave it all to the state. He says there's no grace in these gifts, and he praises the state of Pennsylvania for imposing an estate tax. He writes ...

[ARCHIVE CLIP, voice actor: "By taxing estates heavily at death, the state marks its condemnation of the selfish millionaire's unworthy life."]

Lizzie: That is cold! Carnegie says there's only one good option for disposing of surplus wealth, and that is to give it away while you are still alive.

David Nasaw: *All the skills that you've used to make that money, you should now use to give it away to the community that enabled you to make these millions.*

Lizzie: Here we see Carnegie's belief in the concept of "Social Darwinism," this idea that millionaires didn't make all that money by accident. They were the, quote, "fittest" of the society. Lions in a capitalist jungle. Those skills they used to make their millions? Well ...

David Nasaw: *Those same skills can be used to give away the money and make the world a better place.*

Lizzie: He figured the people who transformed America into a modern 20th-century society knew better than anyone else what the country needed. But what was that?

Lizzie: Andrew Carnegie sold his steel company to JP Morgan—the man—for \$480 million in 1901. That's the equivalent of \$309 billion today. To put it in perspective, that's more than double Bill Gates's net worth, and nearly five times richer than Warren Buffet. Let's just say, he could retire comfortably—which he did, in his 64-room mansion in New York City.

Lizzie: Carnegie had been giving away his money for a while, but after he sold his company he had a lot more cash on hand, and *a lot* more people knocking on his extra low-cut door.

David Nasaw: *As Carnegie retires and he's got this money, there's a bee-line from all over the—you know, the country of people who, you know, want his money.*

Lizzie: That bee-line ranged from current president Teddy Roosevelt to future-president Woodrow Wilson to a young Scottish girl asking for money for a prosthetic leg. But even though Carnegie was known as a philanthropist, he didn't like to simply give money away. He wanted his gifts to be more of a partnership.

David Nasaw: *Carnegie literally invents the public-private partnerships that mark modern philanthropy.*

Lizzie: Okay, he didn't actually invent the public-private partnership. I mean, this is how the Smithsonian was created in the early 1800s: a wealthy man named James Smithson gave his fortune to the US under the condition that it leveraged those funds to create an institution for the, quote, "increase and diffusion of knowledge." So this concept had been around for awhile. But even if Carnegie didn't invent it, he went all in on it.

David Nasaw: *The best example is his libraries.*

Lizzie: See, libraries were personal for Carnegie. Back when he was a teen working as a telegraph messenger, he knew he needed an education but he couldn't afford to buy books. One library allowed young boys to borrow books, but charged a two-dollar fee, and young Andy Carnegie protested the fee in a letter to the Pittsburgh newspaper. The library's response was a bit contemptuous, pointing out errors in Carnegie's letter. But that did not deter him. He wrote back, and eventually the library relented, allowing him to borrow a book a week for free.

Lizzie: This fight for access to books as a teenager stuck with Carnegie his whole life, so when he was sitting down to give away his money, libraries were an obvious choice. But his offer to help cities build libraries carried some conditions.

David Nasaw: *We will build the building, but only if there's an agreement that tax dollars are gonna buy the books, staff the library, maintain the library, keep it open six or seven days a week. And if the people aren't willing to support this library, I'm not gonna put up the building.*

Lizzie: At this time, local governments didn't fund cultural institutions. They'd spend money on firefighters, police and sewage.

David Nasaw: *But not on libraries. So he's gonna give them an incentive to add libraries as a social service for the people of their communities.*

Lizzie: Carnegie would go on to spend millions of dollars building thousands of libraries across America. Speaking at the dedication of the Carnegie Library in Washington, DC—now home to an Apple store—he declared, quote, "I am in the library-manufacturing business." But he didn't just bring books to American cities. He also brought music.

David Nasaw: *This is a period of time where there are no record players, there are no radios. There are very few concert halls with reasonable prices. But everybody goes to church on Sunday.*

Lizzie: Wanting to bring music to communities, Carnegie created a program that would build organs for any church that applied.

David Nasaw: *He's not gonna pay for the organist; the church is gonna have to do that. But he's gonna give the churches organs. I mean, it's an incredible idea, and it works.*

Lizzie: His plan to build organs turned out to be even more successful than his library program, and received more than 40,000 applications. You'd think that someone who gave so much money to churches to build organs might be a religious person, but Carnegie was not a particularly religious guy. In fact, he told a friend that the church organ performances were his "substitution for family prayer." And when he discovered that college professors didn't have pensions, he created a fund that is known today as TIAA.

David Nasaw: *Which every college professor in this country now has.*

Lizzie: But he had a condition for universities to qualify for these pension funds.

David Nasaw: *If you want this money, then make sure that your board of trustees has no religious requirements, that there were no religious or church requirements for your faculty. He doesn't want the churches to decide who's gonna be teaching and what's gonna be taught.*

Lizzie: Carnegie went on to fund many universities and research institutions, including what is now Carnegie Mellon. He also gave money to historically Black colleges and universities. This was the era of Jim Crow, and in a segregated society ...

David Nasaw: *You need educated Black professionals to tend to the African-American population. And he gives lots of money to Tuskegee and to the historical African-American colleges and universities.*

Lizzie: But one of Carnegie's most ambitious endeavors in his later years wasn't actually to build anything at all, but to stop it.

David Nasaw: *The coming of World War I, the Great War, which he sees on the horizon.*

Lizzie: Carnegie thought war was an outdated concept. It belonged on the battlefields of the Middle Ages, not along the avenues of an advanced industrial society.

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David Nasaw: *In the modern world, there was no place for the slaughter of innocent men in war.*

Lizzie: But as tensions mounted in Europe in the early 1900s, it became clear that the modern technology that fueled the Industrial Revolution could also make a global war possible. And Carnegie saw that the company bearing his name was making steel plates for US Navy ships, even as he was campaigning to disarm the Navy.

David Nasaw: *And he attempts to do everything he possibly can to use his millions, to use his contacts, to compel the leaders of the European nations and the United States to agree to treaties that outlaw the use of war.*

Lizzie: Despite his best efforts, Carnegie was unable to prevent the war. And as World War I entered its second year, he sunk into a depression.

David Nasaw: *He stopped talking, he stopped writing letters. He retreated into himself because he had failed in his last great mission. He was called by others, and then he gladly accepted the title that he was a fool for peace. And I think that's something we should honor and celebrate.*

Lizzie: Carnegie died in 1919, just two months before the signing of the Treaty of Versailles that ended World War I. By the time he died, he'd done his best to live up to his own gospel of wealth. He'd given away \$350 million of his fortune, but he still had \$30 million left.

David Nasaw: *He was defeated by compound interest. The more he gave away, the more interest he made.*

Lizzie: But he created the Carnegie Corporation to disperse the rest of his wealth, which it is still doing today through grants to promote education, democracy and peace. Carnegie's philanthropy provided free tuition for Scottish university students, pensions for American college professors, a scientific research center in Washington DC. Music halls, art galleries. The list goes on and on.

Lizzie: He also helped build nearly 1,700 libraries in the US and more than 700 overseas, nearly 8,000 pipe organs in churches and temples—and the famed Carnegie Hall. And more than a century after his death, his gospel of wealth is more honored today than it was even in his lifetime.

David Nasaw: *It has become part of the American creed that the gazillionaire has to give back.*

Lizzie: Carnegie played a real game of Philanthropy. Meanwhile, I'm playing the board game version of Philanthropy, and I'm losing miserably. Tommy has built scores of research institutions, including some at Harvard, which is like the Boardwalk of Philanthropy. So when I landed on it ...

Lizzie: *Tommy funds Harvard.*

Tommy Mishima: *With three research centers. \$6 million.*

Lizzie: *What? I do not have \$6 million.*

Christina de León: *She owes you \$6 million?*

Tommy Mishima: *Yeah.*

Lizzie: *Hang on. Lemme count up all my money.*

Tommy Mishima: *Hey, I didn't make the rules.*

Lizzie: *Yes, you did!*

Lizzie: *So I lose Philanthropy, but gain the lesson that Tommy intended.*

Lizzie: *Is philanthropy the antithesis to Monopoly?*

Tommy Mishima: *It seems like it is, but at the end it's really the same. It's really sort of like the same outcome, just because the people that are playing both games are the same.*

Lizzie: *It makes sense that Andrew Carnegie is part of the Cooper Hewitt's "Making Home" exhibition. And it's not just because we're in Carnegie's former home. It's because you can argue that Carnegie was trying to make America the home he wanted it to be.*

Christina de León: *He was trying to shape the world literally with his money. And sometimes*

he succeeded and sometimes he didn't.

Lizzie: You've been listening to Sidedoor, a podcast from the Smithsonian with support from PRX.

Lizzie: To learn more about Andrew Carnegie, check out our newsletter. You can subscribe at SI.edu/Sidedoor. We'll also include a link to David's book, *Andrew Carnegie*. For help with this episode, we want to thank Christina de León, Tommy Mishima, David Nasaw, Laurie Bohlk and Ashley Tickle. And a big thanks to Steven de Righetti, the Scotsman from Dunfermline who gave voice to Andrew Carnegie.

Lizzie: And if you're in New York, stop in and check out the Cooper Hewitt, Smithsonian Design Museum. It's along the upper side of the city's Museum Mile, and just a few blocks from the Guggenheim and The Met. And you really want to see their triennial, "Making Home." The exhibition has taken over the entire museum, with more than two dozen installations exploring the role of design in creating that feeling of home. And some of these installations are big, three dimensional structures. Producer James Morrison even trapped me inside of one.

Lizzie: *Let me out! [laughs]*

Lizzie: Our podcast is produced by the aforementioned James Morrison, who did finally let me out, and me, Lizzie Peabody. Executive producer is Ann Conanan. Our editorial team is Jess Sadeq and Sharon Bryant. Fact-checking by Nathalie Boyd. Episode artwork is by Dave Leonard. Transcripts are done by Russell Gragg. Extra support comes from PRX. Our show is mixed by Tarek Fouda. Our theme song and episode music are by Breakmaster Cylinder.

Lizzie: And if you have a pitch for us, send us an email at [Sidedoor \[at\] si \[dot\] edu](mailto:Sidedoor@si.edu). If you want to sponsor our show, please email [sponsorship \[at\] prx \[dot\] org](mailto:sponsorship@prx.org). I'm your host, Lizzie Peabody. Thanks for listening.

Lizzie: *Are you rolling? Okay, I'll stop my string of curse words. Clean it up, Peabody! [laughs]*