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Benjamin Tucker Liberty Vol. V. No. 25. Not the Daughter but the Mother of Order July 21, 1888

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## Liberty Vol. V. No. 25.

Not the Daughter but the Mother of Order

Benjamin Tucker

July 21, 1888

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ally eliminated and crime would cease, panics become unknown, and prisons and poorhouses no longer disgrace our civilization.

"For always in thine eyes, O Liberty! Shines that high light whereby the world is saved; And though thou slay us, we will trust in thee." John Hay.

## On Picket Duty.

A Boston firm announced a cut-down in the wages of its workmen in the following original way: "Next week your wages will be razed to fifteen dollars per week." The word "razed" was neither quoted nor italicized. Evidently that firm thinks that there is a great deal "in a name."

The Boston "Labor Leader" quotes some "true and epigrammatic saying" of Mazzini against Proudhon's banking theories. Mazzini was a noble-hearted and sympathetic man, but his knowledge of economics did not quite reach the level of the intellectual power of the "Labor Leader's" editor as an equipment for the comprehension of Proudhon.

Laurence Gronlund is very severe on free traders, and claims that protection will be the policy under the "cooperative commonwealth." The Chicago "Labor Enquirer" advocates free trade, and pretends that Socialism naturally implies absolute freedom of trade. Both Gronlund and the "Enquirer" are champions of "Scientific Socialism." Further comment unnecessary.

Liberty has lately referred to Rev. H. O. Pentecost's anti-Georgian position on the question of interest. It must now chronicle another point of disagreement between him and his former master. In recent sermons Mr. Pentecost placed himself squarely on agnostic ground, while Mr. George is still on good terms with theology, and continues to talk with great confidence about God's intentions and preferences in relation to the settlement of the land problem.

It is one thing to admit the possibility of revolution; it is a second thing to point out that, in the presence of certain conditions and in the absence of certain other conditions, revolution is inevitable; it is a third and entirely different thing to so vividly "foresee" revolution that vision in every other direction becomes more and more obscure. When a man's "foresight" of revolution has arrived at this dazzling pitch, it is safe to conclude that in his heart of hearts he desires revolution, clings against his reason to a superstitious belief in its economic efficacy, and would openly urge it instead of "foreseeing" it, did he not know that he could not defend such a course against reasoning men. Knowing this, however, he contents himself with "foreseeing," but "foresees" so constantly and absorbingly that his prophecies have all the effect of preaching, while enabling him to dodge the preacher's responsibility.

## Ingersoll and the Tariff.

#### [Galveston News.]

The New York "Press," a high tariff organ, publishes a long interview with R. G. Ingersoll, in which that orator lets out some of his loose thinking in favor of the spoliatory system commonly called protectionism. Mr. Ingersoll does not utter six sentences before he exhibits his first fallacy. He thinks that, because emigrants come from Europe to this country, that is some evidence that protectionism is helping to make this country a better place. Now, emigrants come from the highest tariff countries as well as from the lowest tariff countries, and it is for the protectionists to show that there are no other attractions here than war taxes on the necessaries of life. Mr. Ingersoll is reported to say as follows:

People who believe in free trade are always telling us that the laboring man is paid much better in Germany than in the United States, and yet nearly every ship that which free, open, and fair competition will deprive it of, and succeeded in extending for itself a few more decades of supremacy. We profess to despise imperialism, yet we retain its essence,— the very diet on which it fattens and without which it must die a natural death.

When the State ceases to protect the banks in the control of the medium of exchange by prohibiting its issue except on certain commodities and by certain parties, and by "fixing" the value of those commodities by making them a legal tender for a definite amount, then the paper medium of exchange can be issued, as I have shown, directly to borrowers at the cost of the transaction through the mutual bank, just as you get fire and life insurance at cost from the mutual insurance company; then money lending as a speculation will cease, and with it will also cease the objectionable features of boards of trade and stock exchanges. Without you limit currency by an arbitrary money system, speculation is impossible! The right to use one's property for purposes of credit is as unquestionable as the right to sell it. The present system denies that right by compelling you to obtain the consent of a certain class of citizens who are provided by the State with certain pieces of paper which you are prohibited from obtaining directly through association at an average of one-tenth the cost.

With the greater part of the wealth in the country convertible into available capital for productive enterprise by the issue of paper money thereon, all monopolies would have to reduce profits and increase wages, because of the enormous amount of capital that would enter into competition with them, until at last the capital-ist would be compelled to cooperate with labor for mutual good,—the natural result that must follow a surplus of capital instead of a surplus of labor, as now.

The prosperity that would result from the employment of all the people now idle, in addition to those already employed, at constantly increasing wages, would terminate in each getting the exact proportion of what each produced. Poverty would thus be gradu-

could be devised, and, therefore, to devote one's self to its study is a waste of time. This position is further strengthened by the very absurdity of prevailing notions; being so enshrouded in mystery, impossible of rational explanation, and irreconcilable with common sense, failure to comprehend is attributed to the profoundness of the subject rather than to its errors and inconsistencies. Thus we have ever been deprived of an intelligent popular verdict on this interesting and important subject. The very fact that there has never been any popular discussion of the idea of free trade in money,—which means the entire abolition of all State control,— or of the application of the mutual feature to the issue of paper money, is proof of how far we may yet be from a solution in the adoption of paternalism.

The inconsistency of our political constitution with the philosophy of liberty entertained by the founders of this republic is apparent in contrasting that document with the Declaration of Independence. The one declares the inalienable right to liberty and the pursuit of happiness; the other ignores that right by establishing a monied class that controls industry and commerce and denies the right of private property. How can such inconsistency be explained except on the ground of the ignorance that prevailed in reference to the necessity for State interference? It is a monarchical institution, and has no part or lot with a free people. The motive that prompts the thesis of State dictation is clearly *special interests*. The motive that prompts the antithesis is the interests of all. Whichever proves to be the best system of money, the people will voluntarily accept. The best and safest money is always competent to drive out inferior money, if there is enough of it.

I have shown you a glimpse of a system far superior to the present one; yet, lest it should be defective, I want *liberty*, that others may establish a better. This system would have been tried thirty years ago; but the monied power, ever alert to its own interests, ever able to command the best talent and the weightiest influence in its behalf, knew well how to secure for itself, through legislation,

that comes from Germany is crammed with Germans, who, for some unaccountable reason, prefer to leave a place where they are doing well and come to one where they must do worse.

This is either an ignorant or an intentional mistake. Germany has a high tariff with low wages. It would seem as if such an assertion as the one quoted by a man so intelligent and well informed as Ingersoll must have been conceived as a quaint sarcasm. Free traders are not always telling — indeed, they are never telling — what the reporter makes Ingersoll assert. Next he says that "to the extent that the tariff keeps out the foreign article it is a direct protection to American labor." This sickly notion is the product of an abstract view of labor as something which is only labor,— a producer who is not a consumer. The man who labors at making one protected article — and who might therefore get a higher price for his product if he were the proprietor of that product after it leaves the workshop — wants to buy hundreds of other protected articles, and in doing so he is paying to increase the profits of other laboring men's employers. Further Mr. Ingersoll says:

If free trade could be adopted tomorrow, there would be an instant shrinkage of values in this country. Probably the immediate loss would equal \$20,000,000,000,— that is to say, one-third of the value of the country. No one can tell its extent. All things are so interwoven that to destroy one industry cripples another, and the influence keeps on until it touches the circumference of human interests.

What is a shrinkage of values? It means that the people can buy more with the money which they possess. Is that a general misfortune? Does it mean that fire or flood has destroyed anything good to use? Not at all. Certain high prices must come down so

that people can buy at world's fair prices. Truly, all things are interwoven, but let it be supposed that the industry to be destroyed is robbery. In some countries the highwaymen make quite a market for certain villages. The burglary industry is interwoven with other industries in this country. The confidence game, the bunco industry, and the dram shop are interwoven with the industries of American cities. Must all industries fear their decline so much that fostering laws will have to take care of them and perpetuate them? The train-robbing, blackmailing, and pandering industries can have a hearing when it is admitted that a manufacturer who pays ten cents for a pound of cotton and two cents to a woman to spin it can have a law to give him twenty-five cents for the product when it is worth only fifteen cents. The fact that extortion is associated with an industry does not prevent it from being extortion, and the fact that the victims are prevented by national power from buying of another manufacturer only proves that the national law-makers have sanctioned robbery by proprietors of certain industries, whereas they would not sanction robbery as a policy disconnected from an industry. This is the policy. Whoever will build a mill shall be licensed to extort. But all things are so interwoven that, looking on the other side of the question, to liberate one form of industry from injustice relieves another, "and the influence keeps on until it touches the circumference of human interests." This is the truth which Mr. Ingersoll has not received. One not forced to trade at a high-priced store will make economies today, but he will have money left to spend, and it will buy more and set more hands at work, and they in turn will buy. Production can not go on freely without freedom of exchange. Production and exchange constitute prosperity. The tariff has crippled many industries to enrich a few men. The liberation of the country from its burdens is the substance of the question before the country, and those who oppose liberty and favor restriction have reason to question themselves whether they are right. They take a great responsibility.

France, etc.; if, I say, we had no generally accepted term by which we could convey the idea of a definite quantity of any commodity, it might be some time before we could all agree and understand how much of any commodity was meant by a dollar's worth, if we should adopt that term, or how much was meant when we should mention whatever term was proposed or agreed upon. We might possibly, under such circumstances, even be compelled to coin pieces of gold and silver, although I am so rash as to think that perhaps some other way might be devised that would involve less labor. But such is not the case. The price of every commodity in this country that can be obtained with money is expressed in, and every individual who has anything to exchange for money uses, the term dollar and its subdivisions, and there is no misunderstanding or complaint as to what is meant. Yet, notwithstanding this, and the fact that for a period of about seventeen years in this country, and at other times for longer or shorter periods, and in England for a period of twenty-five years, and in the same and many other countries for periods of many years at a time, in no place could coin be obtained on demand in exchange for currency at its face value, yet, I say, notwithstanding these facts, it is solemnly asserted by the bullionists, as I previously stated, and also by many of the learned professors, that a stable currency cannot be had unless it is based on gold, or at least on gold and silver. What more need I say than what has been said as to the real object in limiting the circulating medium?

In summing up my criticism of the National Bank System, I ask your earnest consideration to the following points.

I commenced this essay by calling your attention to the extent of the ignorance that prevails in reference to the nature of money by quoting Mr. Esterly's statement of his experience, which corroborates my own for the last fifteen years, during which time I have given this subject constant, earnest, and careful study. The general idea is entertained that, since the ablest men in the world have been occupied with this subject, the present system must be the best that

gage on his property, in order to buy for cash, he is confronted with interest. It is either interest on the merchandise or it is interest on the money; and this interest is enforced by prohibiting the issue of the currency directly on the property mortgaged to secure the money-lender instead of the money-holder.

And now let me point out to you the blunder at the door of which can be laid all the error that has confused the mind of every thinker, puzzled the brain of every financier, and defeated the efforts of every economist to solve the financial problem. It is the failure to recognize the difference between coin and currency. I have shown you that coin is wealth, and currency is but the representative of wealth. When the borrower borrows coin, some one is deprived for the time of that much wealth, and he is entitled to whatever compensation free competition will allow him when he consents to part with his property; but when the borrower obtains currency issued directly on his wealth, he is depriving no one of the use of his property. Therefore, no one is entitled to compensation. The human conscience was right, after all, in its repugnance to interest, for now we see its abolition realizable, not through philanthropy, but through the effect of a principle; and this simple method of making use of one's credit, or obtaining money without depriving any one of his wealth, changes the whole philosophy of political economy through the universal application of that element so obnoxious to our State Socialistic friends,— namely, competition!

Before summing up what has been accomplished, at least in theory, by a research deeper than most writers have made into this question; and lest I should be assailed for not providing, or for having overlooked, the supposed necessity for a "measure of value" or "standard of value," I will in a few words give it a passing notice.

If we never had used money and had no conception of what was a common denominator or unit of value, but which is improperly called "measure of value" and "standard of value," such as the dollar in this country, the pound sterling in England, or the franc in

## An Old Dogma and Its Latest Revelation.

#### [Henry Maret in Le Radical.]

You wish to know by virtue of what revealed dogma the people are forbidden to annihilate themselves before a man? Well, I will tell you. It is by virtue of the dogma of human liberty, a dogma as old as republics and citizens, and whose latest revelation was made on the Sinai of the Convention, amid thunders and lightnings.

#### The Man Born Blind.

#### [San Francisco Examiner.]

A man born blind received his sight
By a painful operation;
And these are the things he saw in the light
Of an infant observation.

He saw a merchant, rich and wise, And greatly, too, respected, Who looked, to those imperfect eyes. Like a swindler undetected.

He saw a patriot address
A noisy public meeting,
And said: "Why, that's a calf, I guess,
And for the teat is bleating."

A doctor stood beside a bed And shook his head quite sadly. "O see that foul assassin!" said The man who saw so badly.

He saw a lawyer pleading for A thief whom they'd been jailing, And said: "That's an accomplice, or My sight's already failing."

Upon the Bench a Justice sat, With nothing to restrain him; "'Tis strange," said the observer, "that They ventured to unchain him."

He saw a parson pound the Book As 'tween an erring brother; He serves Abaddon, and has a look As if he were another."

With theologic works supplied, He saw that self-same preacher; A burglar with his kit," he cried, "To rob a fellow-creature."

An honest farmer next he saw Sell produce in a village, And said: "What, what! is there no law To punish men for pillage?"

A dame, tall, fair, and stately, passed, Who many charms united; He thanked his stars that his lot was cast Where sepulchres were whited.

He saw in splendrous attire Some "Grand Supreme Commander," "A peacock's plumes I don't admire," He swore, "upon a gander."

He saw a soldier, stiff and stern,
"Full of strange oaths" and toddy,
But was unable to discern
A wound upon his body.

Twenty square leagues of rolling ground To one great man belonging Finally, we come to the question of impartiality. What do I mean by the issue of paper money with the least partiality? A money system that proposed to issue currency on any product except gold and silver would certainly be regarded as very partial by the bullionists; but why is not the system equally partial which issues currency only on gold and silver? Obviously, impartiality in the issue of paper money means that any product of labor may be a basis for the issue of currency, which would not, from the nature of the product itself, involve a risk to the holder of the currency issued on such product.

Let us now review the various conclusions we have arrived at. We have concluded that the definition of paper money is, a representative of wealth as regards its nature. That the best system of money is the one that will furnish money made of the most suitable material, that material being paper; that will provide a sufficient quantity, a sufficient quantity being such an amount as will afford a representative of wealth to all those who can pledge wealth as collateral; that will afford the greatest security, such security being only attainable by pledging actual wealth in sufficient quantity, deposited if movable, mortgaged if immovable; that will maintain the most unvarying uniformity in its purchasing power, the paper money that is best secured varying the least in its purchasing power; that will furnish it at a just rate of interest, a just rate of interest being cost; that will issue it with the least partiality, so that, to obtain it, one must pledge collateral in the form of wealth, not through favoritism or influence.

Now compare these conclusions with the present system. The present system, like all its predecessors, fails to provide the means whereby property owners may use their property for purposes of credit without submitting to the tax called interest, imposed by the monied class. A single illustration will demonstrate the truth of this assertion. An individual who has property, but no money, wishes to buy some commodities. If he buys them on credit, he has to pay more than if he buys for cash. If he borrows money giving a mort-

This fact gives some idea of how far a half million of dollars would go towards paying the expenses of a bank of issue. From the information I have gathered and the calculations I have made, I am willing to risk the statement that a bank that issued fifty millions of dollars could pay all its expenses with less than one-half of one per cent, per annum; and when such institutions as Col. Greene proposed become the source of currency instead of the State, they certainly will issue as much as that in all large cities, and in some many times that much. But the question under consideration not only involves the item of the cost of issuing this currency, but also as to whether the borrower should be called upon to pay more than cost.

Let us analyze the transaction, to see what it is that actually takes place when an individual borrows paper money on good security of which he is the owner. Paper money we have defined to be a representative of wealth. Whose wealth does it represent? It represents the *wealth which has been pledged* to secure those who may take it until it is wanted again by the owner of the wealth in order that he may get his property (wealth) released from pledge by returning it to the institution that issued it. We may define the transaction, then, by saying that the borrower makes use of his credit; for he assumes an obligation and pledges his property as a guarantee that he will fulfill that obligation. He obtains printed pieces of paper (which might, not inappropriately, also be called certificates of credit) which are given him in exchange for his promise to pay back the same amount at a definite period, which promise he guarantees he will fulfill by pledging collateral in the form of some product, deposited if movable, or mortgaged if immovable. Now, if the borrower pays the cost of the transaction, he in no way makes use of that which belongs to another; and as no one is entitled to compensation for that which he does not furnish, may we not conclude that a just rate of interest would be the actual cost of issuing paper money?

Looked like one little grassy mound With worms beneath it thronging.

A palace's well-carved stones, Where Dives dwelt contented, Seemed built throughout of human bones With human blood cemented.

He watched the yellow, shining thread A silk-worm was a spinning; "That creature's coining gold," he said, "To pay some girl for sinning."

His eyes were so untrained and dim, All politics, religions, Arts, sciences appeared to him Machines for plucking pigeons.

And so he drew his final breath.

And thought he saw with sorrow

Some persons weeping for his death

Who'd be all smiles tomorrow.

Ambrose Bierce.

## The Rag-Picker of Paris. By Felix Pyat.

Translated from the French by Benj. B. Tucker.

Part First. The Basket.

Continued from No. 128.

"Good! that's the right sort of talk, at least. Here is a word for Mme. Gavard. All ready!"

It was Louise Didier's turn.

"This is the first time that you have been here, isn't it?" said Mme. Gripon; "then pay me sixty cents for your registration. It is the custom of the house."

Louise handed her her dollar, which the old woman kept in her hand.

"What do you want to do?" finally asked the latter.

"I do not know," confessed the widow. "This is my situation. I have just lost my husband. I am left alone with my little girl, and I am a seamstress without work."

"Ah! you have a child," interrupted the agent. "That is embarrassing. Never mind, go on."

"I should like to get sewing to do at home. It is impossible to find any immediately, and I cannot wait. So I should have to work at a shop. But there is Marie."

"Yes, the little nuisance."

The old woman gave her victim a piercing look.

"It is not at all easy to find a situation for you," said she, pocketing the coin.

"I could be a housekeeper," ventured Louise.

"And the child?"

"I could put her in charge of some one else for a few hours. Undoubtedly some neighbor would take care of her."

"On that point consult Mme. Gavard, on the floor above. Perhaps she can be useful to you. She is a sensible and obliging woman". . .

"The midwife?"

"Yes; she would relieve you of the little one. Who knows? She might even make it an object for you."

"What do you mean?"

"Oh, that's all right; she will explain all that to you better than I can. Let us talk of our affairs. I will give you an address. The charge is forty cents. Does that suit you?"

"Since that is what I came for. What is it?"

is not able to do, if free trade prevails, because of competition; others will undersell him. Moreover, there is no more anxiety about this currency in the minds of those who hold it than there is with money-lenders about the mortgages they hold on good real estate on which they have loaned money only to the extent of one-third of its market value; hence, there will be no effort to get rid of this currency, except in the ordinary course of trade. We are, therefore, justified in concluding,— that in the issue of currency, on ample security actually pledged to redeem it at a definite period, a provision is made whereby it can be redeemed by *compelling the borrower* to return an equivalent for it at the expiration of that period. Therefore, by such a system, the purchasing power of currency *can be maintained regardless of the volume issued*.

We now come to the question of interest. What is a just rate of interest? In order to answer this question intelligently, we must know something of the cost of issuing currency. We must also have a clear and a correct idea of the nature of the transaction that takes place when currency is issued directly to the borrower who pledges collateral. We will therefore first make some inquiries in this direction. There is the paper and the printing on the paper that is to be used as money; compensation for services to the clerks, officers, and directors of the institution; the rent, fuel, stationery, etc.; and the expense attendant upon taking care of the security. Col. Greene, in his pamphlet called "Mutual Banking," gives it as his opinion that one-half of one per cent. per annum would cover all these items in the system that he proposed. Of course it would depend on the amount issued. An institution that issued one hundred millions of dollars could cover its expenses with one-half of one per cent. better than an institution that issued only one million. In the former it would amount to five hundred thousand, in the latter it would be only five thousand dollars. According to information received from the comptroller's department at Washington, it has cost about one-fifth of one per cent, to make the paper money furnished the national banks for the last ten years.

would be willing to loan on such product in gold certificates, would not such currency be as good a circulating medium as are the gold certificates? The answer that a large number of people are likely to make to this reasoning is that gold does not fluctuate in market value as much as other products do. But such an answer shows a disposition, on the part of the individual who makes it, to avoid the trouble of thinking. Laziness is one of the contending forces of nature, and it seeks the line of least resistance. It is easier to raise an objection without thinking than it is to reflect long enough to know whether the objection is well taken; and if we wish to guard against being in the wrong, we should beware of its tendency. It is supposed that gold does not fluctuate in market value as much as other products; but even if this were true, it would only be an additional argument why currency should be issued on other products as well as gold. If the artificial advantage established by the legal tender act is withdrawn from gold, and all other products (always excepting those that are too perishable) may be made use of as well as gold as a basis for the issue of currency, there can be no fluctuation in market values, except such as is caused by the uncontrolled supply and the natural demand of each product; and with sufficient margin over the amount of paper money issued to allow for possible shrinkage in value, the fluctuations of any one product can have no effect whatever on either the purchasing power of such currency or the market value of other products, because the manipulation of market values by speculators will be impossible.

We have now considered the question of the volume of currency in relation to its purchasing power and security to those who take it. Its purchasing power is determined by the means of redemption: the borrower is compelled to get the amount he borrowed from the institution that issued it, from those who now hold it. He can do so only by selling something he has that they want, or by accepting it in payment of debt. He cannot depreciate this paper money and get it back on better terms, for that would be the same thing as selling his commodity for more than its market value, and this he

The agent turned over the leaves of a thick, greasy book, mumbling:

"I hope that you will not play the prude. Money has no odor. I am going to send you to Mlle. Sophie, a ballet-dancer or something of that sort. You were not born yesterday, I take it. It is No. 24 Rue Notre-Dame-de-Lorette . . . . and *des Loreiles*, 1 you understand?"

Mme. Didier remembered the girl with the cashmere, and revolted.

"No, Madame, give me another address."

The old woman was nettled at this refusal, and a wicked smile crept over her lips.

"As you please, my dear lady. You talk sensibly. But you will have to pay me, not forty cents, but two dollars. Then we will see about getting you a place in some higher sphere."

"Two dollars!" exclaimed the widow, in the same tone that she would have said two hundred dollars.

The agent understood.

"That ends it, then; good day."

"And my dollar?"

"Costs, my beauty. Registration, sixty cents; address, forty cents; total". . .

"It is a robbery."

"Ah! do not repeat that, or I will have you shut up. The operation is legal, under the authorization and protection of the police."

Mme. Didier, in consternation, turned her back to quit this den in which she left Jean's savings, her last coin and her last resource.

The old Gripon, reconsidering, recalled her.

"Listen," said she. "You are too silly altogether. Do people return money? 'What is good to take is good to keep,' says the proverb. Now that I think again, I have a place for you. A marvel. Rich people

<sup>&</sup>lt;sup>1</sup> *Des Lorettes*, of the Lorettes. *Lorette* is a term applied in Paris to a woman of pleasure occupying a position between the grisette and the kept mistress. Many of them live in Rue Notre-Dame-de-Lorette. — *Translator*.

who are temporarily diminishing their retinue. A place as cook or head-servant". . . .

The widow snapped at the bait.

"Alas! I have nothing left," said she.

"Nothing at all? Really?"

"Not a cent!"

"Not even a pawn-ticket? My husband would take that of you. You could redeem it within a month. Ten per cent, interest, or a little more, as at the Mount of Piety."

"I have this," said Louise, taking out her certificate of seizure.

"Oh! bad! very bad!" exclaimed the old woman.

And, pretending a sudden sympathy, she added:

"But never mind, I will take it of you. To tell the truth, I am interested in you. I pressed you only to test you. We will get back your articles. We are licensed; that will be sufficient. I give you, or rather M. Gripon lends you, two dollars on this paper. There, sign that."

Louise hesitated, and then signed.

The greedy old woman took two dollars from her cash-box and showed them to her.

"I keep this money and find you a place; is it agreed?"

"Thank you. But when and how shall I again get possession of these articles, which I prize?"

"Tomorrow, if you like, by paying two dollars and ten per cent, for the week. You understand?"

"It is well. And the place?"

"In a moment."

And the agent, adjusting her spectacles, looked at her attentively.

"You have an intelligent air," she said. "Wait."

Then she turned over the leaves of her book of addresses, and her eyes rested up on three lines written in red ink.

"Let me read once more this police note," said the agent, aside.

The note read as follows:

plied, means the exchange of currency for coin. Specie basis means that provision is made for the exchange of currency for coin on *demand*. This is what it is said to be, but what is it in reality? In reality not more than one in five can obtain such a result; partly because there never is as much coin as there is currency, and partly because of the obstacles intentionally put in the way of accomplishing it. Nevertheless it is solemnly asserted that, unless we have specie basis, the purchasing power of paper money will not remain uniform. No wonder people do not understand the money question. It certainly takes a peculiar kind of intellect to comprehend that the stability of a currency depends upon false pretence!

But redemption of paper money, correctly speaking, means to retire it from circulation by rendering an equivalent for it; and can this not be done with any other product just as well as with gold and silver, if the money system is adapted to that end? The question to determine at this particular point of the discussion is whether redemption on demand is essential. We have seen that in practice it is a delusion, and I repeat that it is impossible; but it is well to go a step farther and inquire if it is at all necessary! Suppose that, instead of redeeming on demand, we redeem periodically. Here the question of security again comes to the surface. If, as I have already suggested, that collateral which is safe to loan money on for a certain period of time is safe to issue money on for the same length of time, and we devise a system that shall issue money direct to all borrowers who can pledge such collateral, we shall have periodical redemption instead of, possibly, no redemption at all; but which goes by the name of "redemption on demand." Gold certificates are receipts for so much gold that has been delivered to the State for "safe keeping." Would not currency issued on other products of labor which have been delivered for safe keeping, or pledged by mortgage to be redeemed at a specified time not to exceed one year, be practically receipts for other products, just as the gold certificate is a receipt for gold? And if the amount of paper money issued on any particular product did not exceed the amount that money-lenders

upon, without any halt in the proceedings on account of the large number of notes, and would not the only question be the same in each case,— namely, ample security? Now, if ample security makes the individual's promissory note good, why will not ample security make paper money good? If a certain amount of collateral, differing in quantity as it differs in kind, is good security for one paper dollar for a longer or shorter period, why would not a thousand or a million times that security be a good basis for the issue of a thousand or a million dollars in currency? Indeed, if this relative proportion of security to paper money be observed, why should there be any limit to the issue of currency? If some citizens can get money issued on collateral, why may not all citizens have the same advantage? If paper manufacturers and printers can furnish money for a certain class of security-holders, why can they not furnish money for all security-holders? If they can, why is it prohibited? If they cannot, why can they not? Does the fact that some citizens borrow gold and silver certificates of other citizens on good security in any way diminish the risk of the holder of this kind of State money? Would the issue, direct to the borrower of additional similar currency, on the same security that these citizens are willing to loan their gold certificates on, in any way increase the risk to the holders of these certificates? Can this security be good collateral to loan on, and yet be poor collateral to issue on? Does the security furnished the national bank by its patrons have anything to do with securing the holders of its notes?

Let us summarize: we are considering the volume of paper money in relation to its purchasing power, and the question is: would its purchasing power be affected by the volume issued regardless of the *security that is pledged to redeem it*, or would ample security maintain its purchasing power regardless of the *volume issued?* 

Let me consider for a moment what is meant by redemption, in order that the question of volume, security, and purchasing power may be fully understood. The term redemption, as it is generally ap"Learn from the servants for whom you may find employment there all that goes on in this house, where many liberals are received."

After reading this, she closed her book.

"Say," said the Gripon, "you will come to see me often, will you not? We shall soon be two friends, and you will see that I will enable you to earn a great deal."

And, to trap her more surely, she added:

"Your little one shall lack nothing."

"Ah! so much the better," said the poor mother.

The agent imposed silence upon her with a gesture.

"Here is the address. . . . A godsend! . . . Upon my word, two dollars is nothing for it; I lose by the transaction."

Louise was all ears.

"Berville mansion. Rue du Louvre," read the Gripon.

"Oh! never, not there," cried Louise Didier, in a tone of mingled repugnance and fright.

"Ah! but this is too much," exclaimed the Gripon, rising in astonishment and indignation.

"No, not there! I do not want that place," repeated the widow, energetically.

"Not there!" cried the agent, containing herself no longer. "Why, you confounded ninny, you don't know what I offer you. It is more than silver, it is ingots of gold. You would be in the service, not only of the banker, but of the police, of the government. Idiot, there is a fortune to be shared."

She stopped, choking with anger and already regretting having said too much, and then continued:

"You will die of hunger, beggar, you and your"....

But Louise, without hearing more, had run out of the little closet into the hall and thence into the street, away from the Gripon-Gavard, Jew and Christian den, authorized and honored by the State and stigmatized by the People in three words with this brand: Canaille & Co.

#### Chapter IX. In Paradise.

The furious Gripon, stammering and grimacing, was still threatening the widow with her fist, when the door opened again before a woman dressed in puce-colored silk, a white apron, and a lace cap.

In this frightful three-story house, with a crime for every story, where for no other cause than hunger and thirst for gold, auri sacra fames, without preference of faith or race, circumcised and baptized, saviour of the damned and massacrer of the innocents, with leave and even on account of the Rue de Jerusalem, crime mounted, grew, and increased, spy, robber, and assassin, from the first to the third, there, we have said, at the top, at the very summit of this three-fold commerce, the midwife was proudly located, nearest to Heaven for which she labored all day long, by the day and by the job, at home and in the city, undertaking at a fair price anything that had to do with her profession.

She was another Gripon, younger, her pupil, a second edition, augmented, not corrected but aggravated, Mme. Gavard, the "maker of angels," the outfitter of Paradise, a monster prosperous, perfect, and patented!

"Well?" said she, in a tone of interrogation and surprise. "What is the matter with you?"

The old woman was choking.

"What is it?" again asked the Gavard.

"So serious as that?" exclaimed the midwife.

Mme. Gripon, calming her exasperation, was able at last to explain her professional mortification.

Raising her hands toward the ceiling, she said:

"Would you believe that I have just pitched a goose out doors".

"Without plucking it?" said the midwife.

and sensual appetite – to uses whereof the consistent development and logical expression are exhibited in the harlot and the B'hoy.

To be continued.

## The National Banking System.

# [A Lecture recently delivered in Chicago by Alfred B. Westrup.]

Concluded from No. 128.

First, then, as to the question of material. There are very few materials that are suitable for money, and, if we confine it to such products as are limited by nature, we thereby fix the limit to the amount of such product, and this, as we shall see when we come to the question of volume, is an objection. Paper, as already stated, is the material which, of all others, contains the smallest quantity of market value. It is the most convenient to carry. Its quantity is without limit. It offers greater protection against counterfeiting than any other material. It costs less than any other material to put it in the shape of money, and the wear and tear to paper money is far less in cost than that which results to coin. We have, then, in paper the best material for money that we know of. Of the items that remain to be considered, it will be found upon reflection that volume, security, and purchasing power, are so intimately related that they must necessarily be considered collectively. To determine volume we must consider security, which is also the basis of its purchasing power. This, I think, can be readily demonstrated. What is it that makes a man's promissory note acceptable to those who sell on credit or have money to loan? Is it not the quantity of security he can furnish? Does the number of promissory notes that have already been issued in the same or other localities in itself have anything to do with the individual responsibility of each? Would not all the goods that are for sale on credit and all the money to loan be immediately disposed of if the price or rate of interest were agreed

agree; adding, that they consider this partnership exclusively their own affair, in which nobody else has any concern. I am glad they have the grace not to make the State a party to any such arrangement as this. But *true* marriage – the union of one man with one woman for life, in holy obedience to the law and purpose of God, and for the rearing up of pure, virtuous, and modest sons and daughters to the State – is a union so radically different from this, that I trust the Nantucket couple will not claim, or that, at all events, their neighbors will not concede, to their selfish, shameful alliance the honorable appellation of marriage. Let us, at least, "hold fast the form of sound words."

I do not care to follow you over a wide area which has no necessary connection with our theme. Suffice it to say that I regard free trade as neither right nor wrong, good nor bad, in itself, but only in view of its practical issues. It is always bad when it tends to throw workers out of employment, or diminish the scanty reward of Labor. When the social and industrial conditions of the various Peoples shall have been so equalized that there will be no temptation to undersell and supplant the industry of one Nation with the cheaper products of another, then absolute free trade may work well; but the mere equalization of wages is but one among several conditions precedent to healthful freedom from imposts. The cotton manufactures of India were ruined, and the Manufacturers starved, by the far better paid labor of England, aided by a vastly superior machinery. A wise, paternal Indian Government would have prohibited the British Cottons until the British Machinery could have been somehow secured and set sufficiently to work. Thus efficient Protection would have opened the speediest way to beneficent free trade; and so in other cases. But understand me to believe and hold that what you commend as "the free play and full development and varied experience of the affections!!" is not and never can be a good thing, but will remain to the end of the world a most revolting and diabolic perversion of powers divinely given us, for beneficent and lofty ends, to the base sues of selfish

"No," replied the other.

"Oh! that's all right, then; I was going to say"...

The employment agent continued, hissing like a viper rather than speaking:

"A sort of widow, a pauper . . . . more stupid than her hands . . . a good-for-nothing . . . would you believe it? I offered her a place at the Bervilles', an address recommended by the prefect of police . . . . a real chopin, and we were to share". . .

"And she wants the whole?"

"Oh, no. She refuses."

"Ah! Madame is honest!"

"Yes, too silly to accept," cried the Gripon, with redoubled rage.
"Pshaw!" said the midwife, trying to quiet her with a gesture.
"Imbeciles are a necessity; without them, my God, how should we live?"

"Yes, but there is no need of too many of them.... To be imbecile to such a degree as that! She, the only one of the lot whom I did not want to victimize. That will teach me! Fortunately I shall get her watch and ring. With those I shall secure my revenge! She will find herself in a fine fix. I shall not let her off for less than ten per cent."

"Ten? That is the usual rate. You treat her as a friend," said the Gavard. "But let us leave her case for another and better one, that of the girl whom you sent up to me; I have come down in regard to her."

"Ah, yes, I had forgotten her."

"What are we to make out of her?"

"A good thing. Listen. Placed with bourgeois, in a family of magistrates, she is with child by the son of the house". . .

"And we could threaten them with a great scandal?"

"Exactly."

"You believe it will succeed?"

"Why not? They are pious and rich. They will be frightened and will shell out. Be easy, I know these people. We have only to go and

say to the papa: 'Monsieur, your young man, the State's-attorney's substitute, is going on at a great rate, my faith! But for us you would be the subject of a scandal that would pull everything down about your ears. Your former servant is with us, and wishes to give publicity to the story with which you are familiar. Enough said. Pay, and the mother will keep quiet, and so will the child.' And thereupon, without being seen or known, we pocket the money, and good evening!"

"Well, well!" observed the midwife, "but these are magistrates. We shall have to look out for ourselves."

"No danger. Are we going to send in our cards? We are not such geese. Just have your boarder write a word that will be understood, and we will start."

"All right," approved the Gavard. "Who risks nothing". . .

And she went up stairs again.

A few minutes later she came down, holding in her hand a sheet of paper covered with bad writing.

"There, will that do?" she asked her sister.

The old Gripon read attentively:

I decline that it is in consequence of my misconduct with a valet de chambre of the establishment that I have been discharged by M. Bardin. My pregnancy is this servant's doing. This is the truth. Anything that I have said about M. Bardin or his son is simply falsehood and calumny, for which I humbly ask pardon.

"A little too correct, but that's nothing. It will do as it is, and we shall get fifty dollars, at least."

"No more than that?" said Mme. Gavard. "We shall see."

The two women went out quickly.

As they passed by Abraham Gripon's shop, they opened the door, and the young woman said to the old Jew, with a wink:

I hold exactly the contrary – that these are acts which God and all good men must reprobate, though the law of the land had never named them. I hold the systematic seducer to be the vilest wolf ever let loose to prey on innocence and purity, and one who offends far more flagrantly against the natural or divine Law than any thief or burglar. So of the bigamist, whose crime is generally perpetrated though the most atrocious deceit and perfidy. So of the adulterer – I take up a paper now before me, and read in a Philadelphia letter as follows:

"Celestin William, a Polish Catholic Priest, eloped from this city some days since with a married woman. It is believed they have gone West.

"Henry Shriver eloped from this city last week with the wife of a neighbor, leaving behind a wife and several children."

Here are four persons, all of whom have deliberately broken the most solemn vows Heaven was ever invoked to witness - three of whom have deceived and betrayed those to whom they had sworn fidelity in the most important and intimate relation of life – one, at least, of whom has deserted the children he was bound by every tie of Nature and Duty to support and educate in the ways of wisdom and virtue - yet all throwing themselves on their individual Sovereignty, and trampling on every dictate of Duty, in subserviency to their own selfish lusts; and what would your doctrine do with them? Nothing, but save them the expense of running away. They might have taken respectively the next house to that they deserted, and there flaunted their infidelity and lechery in the eyes of the partners they had perfidiously deserted - the children the had abandoned. I can not think this an improvement. On the contrary, so long as men and women will be thus unprincipled and lecherous, I am glad that the law imposes on them, at least, the tribute to public decency of running away.

And this reminds me of the kindred case of two persons in Nantucket who have advertised in the newspapers that they have formed a matrimonial connection for life, or *as long as they can*  growth – that it is better to Prevent than Punish – that is relatively novel, with its Maine laws, anti-Gambling laws, penalties for Seduction, etc. The tendency, so obvious in our day, to revolt against all legal impediments to the amplest sensual indulgence is a reaction against this, which is destined to give us trouble for a time, but I have no fear that it will ultimately prevail.

You deem me hopeless of the eradication of murder, and argue that, as we in New York have now no such offenses as *lèse majesté*, heresy, spoken treason, negro-stealing, etc., so we may (thus runs your logic) get rid of murder in like manner by no longer visiting it with a penalty or regarding it as a crime. I am not sure of the efficacy of this remedy. I have read with some care De Quincey's "Papers on murder considered as one of the fine arts," and while I have certainly been enlightened by them as to the more poetical aspects of human butchery, I do not feel that my personal objections to being knocked down with a slung-shot or paving-stone, dragged up some blind alley and there finished, have been materially softened by his magnificent rhetoric. I still think murderers unsafe persons to go at large – and so of seducers and adulterers. I think they would do the commonwealth more good and less harm engaged at Sing-Sing, than abroad in New York.

You tell me, indeed, that "there will be no seduction, no bigamy, and no adultery when there is no *legal* and forceful institution of marriage to defend." I think I understand you. You mean that, if the legal inhibitions and penalties now leveled at the act thus designated be abolished, they will no longer be found in the catalogue of offenses; but you *do not* mean, as your whole essay clearly shows, that no such acts as are now known by those names will be committed. On the contrary, you glory in the belief that they will be far more abundant than they now are. In other words, you believe that the acts known to our law as seduction, bigamy, and adultery *ought* to be committed and *ought not* to be repressed – that they outrage no law of nature or morality, but only certain arbitrary and ignorant human interdicts.

"We are going out on urgent and profitable business. A firstclass case of confinement. You will look out for matters up-stairs, will you not?"

"All right," said the usurer, "I will keep the house with Ismael. The child will repeat his four rules."

"Two and two make five," cried Ismael, "and two from four leaves three."

And the family burst out laughing.

As they walked along, the two women began to talk, like the two good sisters that they were.

"Let us agree carefully about our facts," said the Gavard, lowering her voice. "Shall we send the child to the Board of Public Charities? Or". . . .

"That will depend upon the bourgeois. We will give them to understand that foundlings may be found again, while". . . .

"Yes, but then it is more expensive."

"Undoubtedly. We must push the matter to the extremity," insisted the Gripon. "And with the Italian whom you took the other day". . . .

"I have a market for my products; you are right. Paolo has made a bad stroke at the Hotel d'Italie. I have confessed him a little. I hold him. Each day makes its 'angel.' Things are progressing famously now, and I am overrun with business; frankly, I needed somebody."

"Then it is agreed". . . .

"In Paradise!" said the Gavard.

"Hush!" whispered the employment agent. "There is my widow."

Louise Didier was in front of them, sinking upon a step under her load of sorrow, fatigue, and want, reduced to the last extremity.

The Gripon pointed her out with a gesture of contempt.

"It is good enough for you," she said. "Die or beg!"

And she passed by, leading the midwife after her, who approved her words with a wicked smile.

"Beg," repeated the exhausted widow, when the two knaves had passed. "Truly, I cannot die here and leave Marie alone, her father dead. Oh, bread! bread! No false shame! That would be pride. Yes, for my child."

At that moment a fashionable lady, holding a schoolboy by the hand, approached.

It was Mlle. Gertrude de Berville and the young Camille, seeming rather to be fleeing from this populous quarter than returning home after the performance of some good deed.

It must be stated here that Jean, who followed the widow like her shadow, nevertheless had left her to find the honest Bremont and induce him to help the wife and child of the deceased.

"I saw that you were afflicted as I was by the death of Jacques," he had said to the cashier, "and I come to ask your aid for his poor family. It is very annoying to me to beg, seeing that it is not my trade, but I can do nothing myself, and it is useless to attempt the impossible."

Bremont, pressing his hand, dismissed him and went at once to recommend the Didiers to Gertrude.

Thus it was that the pious old maid and the hearty child found themselves together at this hour in the Faubourg Saint-Antoine.

"Oh!" said Gertrude to Camille, "I begin to regret my carriage. The idea of going to such a place on foot! But then, we owed a visit to the widow of this poor Didier. She is not at home. So much the worse; our duty is done."

"But suppose she is in want?" said the child.

"We have left her our address. She will know very well how to find us, never fear!"

Louise Didier had heard nothing of this rapid conversation. Not knowing Gertrude and unknown to her, urged by hunger, making up her mind and lowering her head, she advanced in a supplicating attitude with outstretched hand, and said in a low voice:

"Pity, Madame . . . if you". . . and her voice stopped, her hand fell, and her tears began to flow. "I never can," she said.

Sovereignty of the Individual" to shield that villain from the Law's terrors, you do what no uncorrupted conscience can calmly justify.

As you seem unable to discern the principles which underlie my position on this subject, let me briefly state them: 1. Man has no moral right to do wrong. 2. The State ought to forbid and repress all acts which tend, in their natural consequences, or through the principles they involve, to corrupt the morals of the community, and so increase the sum of human degradation and wretchedness. 3. It is wiser, humaner, every way preferable, that crimes should be *prevented* than that they should be *punished*. 4. The great mass of criminals and public pests among us began their downward courses by Gambling, Tippling, or Lewdness; and these are almost uniformly the initial steps to a career of outlawry, depravity, and flagrant crime. 5. Sexual Love was implanted in man by his Creator expressly that the Race should be perpetuated - not merely brought into existence, but properly nurtured, guided, and educated. All Sexual Relations that do not contemplate and conform to these ends are sinful, and at war with the highest good of Humanity. 6. The commandment from Sinai, "Thou shalt not commit Adultery," is a part of the natural or moral law, contemplating and forbidding every form of Sexual Relation except the union for life of one man with one woman, in obedience to the Divine end above indicated. 7. Hence (not because of the law given by Moses, but in accordance with the same perception of moral fitness or necessity) the State honors and blesses marriage (which is such union, and none other), and frowns upon all other sexual relations.

It is nonsense, Mr. Andrews, to talk of your notion of Individual Sovereignty as a new discovery, and of our antagonist views as moss-grown. From the remotest heathen antiquity, nearly every savage or barbarous people has acted far nearer to your principles than to ours. Polygamy, Divorce at pleasure, and still wider Licentiousness, are all nearly as old as sin, and have very generally gone unwhipt of human justice. It is *our* doctrine that crime should be dealt with in the egg, and not suffer the vulture to attain his full

## Love, Marriage, and Divorce, And the Sovereignty of the Individual.

A Discussion by Henry James, Horace Greeley, and Stephen Pearl Andrews.

## Mr. Greeley' Reply to Mr. Andrews.

Continued from No. 126.

As to the harmonizing of freedom with order, I, too, desire and anticipate it; but not through the removal of all restraints on vicious appetite. On the contrary, I expect and labor for its realization through the diffusion of Light and truth with regard to our own natures, organizations, purposes, and that Divine Law which overrules and irradiates them all. In other words, I look for the harmonizing of desire with duty, not through the blotting out of the latter, but through the chastening, renovating, and purifying of the former.

As to the right of Self-Government, there is no such radical difference between us as you assert. You, as well as I, find a large class of men who are NOT capable of Self-Government; for you acquiesce in the imposition of restraint upon the lunatic, thief, burglar, counterfeiter, forger, maimer, and murderer. Where is *their* "inalienable right to Life, Liberty, and the pursuit of Happiness?" Ah! you say, "These men are depredators on the equal rights of others." "Very well," I reply, "so are the Seducer, Adulterer, Gambler, and dispenser of Alcoholic Beverages." Who would not rather have his property wrested from him by robbers, than his children enticed into dens of infamy, and there debauched and corrupted? Where is the man who does not feel and know that the seducer of his innocent daughter – perhaps a mere child of fifteen – is a blacker villain, and more deserving of punishment (no matter for what end you apply it) than any street rowdy or thief? When you invoke "the

Gertrude drew back as if frightened.

The child, affected, was already hunting in his purse for money. Mlle. Gertrude saw his movement, and stopped him.

"No, Camille, we must not encourage begging on the public streets; it favors vice or laziness. Be generous only where you know the circumstances, my child; there lies the merit of generosity. Let us give only to the good poor of our friend the abbe Ventron"....

The old maid had very hurriedly expressed her doctrine of formal charity, doubling her pace to get rid of the very sight of the poor woman.

Surprised at not being pursued and annoyed, she looked back and saw the wretched woman sinking back upon the stone, overcome by shame and despair.

Retracing her steps, though not her doctrine, and without contradicting herself by the gift of an obolus, she nevertheless had a Pharisaical word for the satisfaction of her conscience.

"If you are in need, why do you not apply to your parish-church or to the Board of Public Charities?"

And, believing herself acquitted of responsibility by this good advice, she passed on, leading Camille after her.

Unconvinced and mutinous, remembering the bread tickets, the child repeated: "Poor woman! Oh! it is not good, Gertrude; no, it is not good. Mother would have given her something."

And he threw back, toward Louise, his little purse, which a professional picked up.

#### Chapter X. At Parish-Church.

The widow had doubtless shed all the tears in her body, for she wept no more. She gave a dry cough, a long shiver, and a sigh.

"These rich people," said she, "they do not know! Oh! how hungry I am. . . and cold!"

Not a cry of revolt, not a word of hatred.

Before begging, she had tried to borrow at usury, but in vain; then she thought of getting a loan as a favor, but she did not know Dupont's address, and, as for the baker, she was already in his debt. She was in a corner.

"To die or to beg," she continued. "To die! to rejoin my poor Jacques, that would be so good. But no. What would become of Marie? I cannot take her with us into the grave. I have no right to do so. Well! to beg? Yes, but no longer in the street. The parish-church, the Board of Public Charities . . . . the lady is right; that is less distressing. Come, courage! to suffer, always to suffer, but bravely, such is my life henceforth."

Feverish, with death in her heart, determined however upon all sacrifices, not for herself, but for the fruit of her love, the noble woman resumed her painful journey from one station to another.

She was in front of St. Paul's Church; she crossed the threshold and made her way into the nave.

They were saying mass.

A Swiss, a burlesque remnant of the temporal power, all covered with velvet and gold, carrying a cane, sword, and halberd, a soldier of the good God of armies, proud of his position and consequently naughty, attracted the attention of the widow.

She advanced toward him, and, with an effort to put firmness into her voice, said:

"I should like to speak to Monsieur the priest."

"To Monsieur the priest," repeated the Swiss, astonished at the enormity of the request.

"Or to a vicar," continued Louise, seeing her mistake.

"For a mass?"

"No; for help."

The Swiss turned upon his heels.

"Speak to the beadle," said he, with a disdain that bordered on disgust.

other individuals that the child shall be no expense to them. That the mother's home is the natural home of the infant. That Nature has placed the child nearer to and connected it more intimately with the mother than the father, and, therefore, the mother has the casting vote in deciding all questions pertaining to it as a ward. That the child does not belong to the mother as a slave, but, first, as a natural appendage, and, afterward, as a naturally dependent but becoming-free individual. That the pecuniary expense borne by the parents on the child's account may properly be regarded as a loan, payable on the ability of the debtor. That the control of the child exercised by the Anarchistic parent is not government, but, first (regarding the child as an appendage), is that self-liberty which is miscalled self-government; secondly (regarding the child as a dependent, partial-individual, liable to injure the parent), is selfdefence; thirdly (regarding the child as a dependent for whose good behavior the parent is responsible), is both self-defence and defence of others;— is altogether defendment, and can never justifiably extend beyond the defensive limit. And that therefore all analogies drawn from the control of children by parents to justify government by the State are fallacious.

J. Wm. Lloyd.

## A Requisite of Successful Journalism.

#### [William Morris in the Commonweal.]

No adventure in this kind of wares [newspapers] has any chance of success if it has more than the merest suspicion of a flavor of literature or thoughtfulness. I will not say that the worse a periodical is the better chance it has of success, but that, if it intends to succeed, it must appeal to habits that are as much akin to the reasonable aims of education as is the twiddling of a bit of string by a fidgetty person.

of the Grand Man is realized. And so the mother in Anarchy will selfistically – autoistically – study to promote the growth and education of her child, will respect its decisions, and permit as far as she may the natural consequences of its acts to fall squarely upon it. And as lovingly as an artist puts the finishing touches on his creation, will she teach it the supreme self-wisdom of the simple lore of equal rights. Where the child's welfare alone seems concerned, where no necessary pain or loss accrue to her, the mother, I think, should not overrule the child's choice. Indeed I question her right to do so. If a boy has two neckties, red and blue, and prefers to wear blue where his mother prefers red, let the mother give way, for the difference in color probably brings her no expense; if it does, she may forbid. I admit that the child is dependent; I admit that in all relations of dependence the supported and the supporter form one, and that one the supporter; I admit that for the child to overrule the mother's choice inverts the natural order of dependence; but I claim that liberty consists in deciding what is best for one's self, and that to teach the child liberty it should usually be permitted to make this decision unless the mother is thereby invaded.

To overrule the child's choice is to intercept the lessons of experience. And if, at any time, the child comes to believe it has been in leading strings long enough, and can now support itself, it has appealed unto Liberty, and must be permitted to try, and if it can support its claim by supporting itself, there is nothing more to be said; he has ceased to be *it*, has attained his majority, and is now a free man, albeit a little one, among men, and responsible for his own acts.

A thousand questions upspring, but I have said enough, I trust, to enable the logical reader to answer them for himself. My argument, briefly restated, is this: That a separate home for each individual best maintains liberty. That the man is equally concerned with the woman in begetting the child, and, under the principle of equal liberty, is equally responsible with her to the child for support (up to the period of self-support) and equally responsible, with her, to

The widow obeyed, and was sent by the beadle to the sexton, who sent her flying to the church-warden, very busily engaged just then in twirling his silver chain with his fingers.

"Monsieur"....

"Well?" exclaimed the sexton's subordinate, without raising his eyes.

"To whom should I apply to solicit"....

"To me, first."

"My husband has been killed . . . I have a little girl . . . no work . . . rent-day is at hand". . . .

"Have you your last year's certificates of confession? Monseigneur Quelen's charge requires one every month."

"I received the sacrament only at Easter," ventured Louise Didier, "and". . . .

"At Easter! Well! you shall have your help at Trinity."

"But I follow my religion strictly," insisted Louise. "My daughter is baptized."

"The only point left for you to fail in," exclaimed the beadle, with horror.

"In future . . . since it is necessary". . . .

"Pshaw! pshaw! we have our poor who come to mass every morning, confess every week, and receive the sacrament once a month at least."

"But, Monsieur, generally I am at work."

"Work, then, and leave the aid for the faithful who do not work. Moreover, you have only to write to Monsieur the priest; he will answer you."

And the church rat, satisfied at having staved off an applicant in accordance with his instructions, resumed his interrupted occupation, twirling his chain with an increasing interest.

The widow went out of this other den, not of Jews, but of Christians, where the Catholic, apostolic, and Roman Gripons rarely lend, always take, and never restore money.

As she reached the portal, she met the Swiss, striking the flagging with his heavy gold-headed cane, before Monsieur the priest who was collecting: For the poor of the parish, with a very pronounced and very conclusive If you please.

#### Chapter XI. At the Board of Public Charities.

Determined to struggle against fate to the end, the widow started for the department of Public Charities, the last station of her cross.

Private and religious charity was refused to her; Louise was about to have recourse to public charity, to civil beneficence, to social and official aid, hoping to finish there her Golgotha of pain and shame.

She inquired the way to the Charity Office, reached there, and was at last admitted into a waiting-room, a Calvary full of the scum of civilization, of a detritus of both sexes or rather of no sex, of shabby and decrepit old people, so old that death seemed to have forgotten them, so ugly that they seemed to have frightened death away.

There Madame Didier again had to wait her turn amid this needy crowd, which, by no means disposed to snare and embittered by fear of want, already repulsed her with eyes, gesture, and voice, as a competitor, an enemy, coming to cut down the shares of the habitues.

"She is not a mendigotte," the word was passed round.

An attendant, a good fellow like his chief, whose duty it was to keep order in the room, noticed the widow as she advanced, trembling and with lowered head.

"A new one!" said he, "and timid. . . Come with me. Silence in the crowd, do you hear, subscribers? Otherwise your incomes will be cut off."

or any other individual that consents; all the powers and responsibilities of a parent, or supporter, henceforth, becoming vested in the one chosen. This is the Anarchistic right of secession, by using which every dependent, or associate, defends himself against undesired restrictions. Furthermore, in compensating his parents for his cost, an individual can deduct compensation not only for services rendered them during his dependency, but for injuries received which may make him imperfect as an individual; for those who perform a task must show that the work was well done, if they would obtain the full price.

And a mother, or parent, can refuse to support a lazy child able for self-support. Disputes on these points can be arbitrated, like all others in Anarchy.

And if it were true that the individual naturally and necessarily depended upon the State as a parent and supporter, as a child depends upon its individual parent, "paternalism" (with the right of secession) would be justified. But the individual is parent of the State. The problem is only complex because the child is gradually becoming free. Growth and Education are the parents of Liberty, and these two interlace till they are as one; for education is growth in knowledge, or adaptation, and growth is the result of education, or adaptation. True education is development in liberty in the comprehension, attainment, assimilation, and use of freedom. And growth and education are progressively freeing the child. And this the Anarchistic parent is compelled by consistency to recognize and aid, for the sooner the child becomes free the less the expense to the parent. And the quicker and better the child is educated, the greater will be the man's power to exploit Nature, the cheaper will he support himself, and the more wealth will he be likely to add to humanity's treasury, thus diminishing cost in both directions. And we must never forget that cost diminished anywhere is cost diminished everywhere, for under the beautiful operation of the cost principle every nerve touches, and every throb of joy or pain thrills from world's end to world's end — under it the solidarity

is, the self-liberty, or "health," of the organism. She has the right to direct it in matters pertaining to health and education, and to prevent any action on its part calculated to invade itself, herself, or others; in matters pertaining to health and education, because she has undertaken the artistic task of constructing an individual, and is responsible to the child that it shall not be left incomplete, and to others that it shall not be left to their unwilling hands to finish; in matters of defence, because the child is a part of herself, is herself, because self-liberty forbids her to invade herself, and equal liberty, to invade others. Those who have rights can rightfully transfer them, and the mother can transfer her rights of control to the father, teachers, assistants, etc. This principle, that a dependent becomes merged in the individuality of the one depended upon, applies to adults, as well as children, in all relations of dependence. For, if I have to depend upon my neighbor for food, I am in so much not a complete individual, and I must eat what he sets before me, and wear what he gives me. If I can compel him to feed me as I wish and clothe me as I please, he is my slave, and Liberty is slain by Charity. And if I dwell in his house, my behavior must be such as he wishes, or I am manifestly an ungrateful usurper, overthrowing his sovereignty and invading his liberty. Only when I earn my own food and clothes, have I the absolute right to say what I shall eat, and what I shall drink, and wherewithal I shall be attired. And only when I possess the home I have earned, may I attest my sovereignty by whatsoever antics and eccentricities I can find delight in.

A criminal who subsists upon the stolen labor-products of another becomes dependent upon that other for support, voluntarily abdicates his individuality, and can no longer ask that it should be respected, or find fault with the robbed one for controlling him. Only when he has made compensation up to the line of equivalence, does he regain his individuality. For protection against invasion from the mother, the child has this resource in Anarchistic society; to declare himself independent at any time, support himself if possible or, if not, to voluntarily become dependent upon his father,

The threat had its effect. Needy and lazy, parasites and pariahs, beggars professional and beggars occasional, all became quiet. The recriminations died out in a sullen growl.

Louise Didier followed her escort toward an office situated at the end of a gallery.

There she found herself before a stout gentleman seated at a double desk. Opposite him was a young secretary, with pen raised and eye attentive, ready to write at his chief's dictation.

The poor woman could not have felt a more poignant emotion in presence of an examining magistrate.

She lifted her eyes humbly upon the man who was about to decide her fate.

The kind face of the chief inspired her with confidence.

"Monsieur," said she, "I come to you in despair". . . .

And in one outburst of frankness she told her story of her misfortune, omitting no detail, insisting on her child who was "dying by a slow fire," to use the popular expression. She finished by soliciting immediate aid.

The chief of the department had listened with a certain benevolence.

"In abolishing rent and interest, the last vestiges of oldtime slavery, the Revolution abolishes at one stroke the sword of the executioner, the seal of the magistrate, the club of the policeman, the gauge of the exciseman, the erasing-knife of the department clerk, all those insignia of Politics, which young Liberty grinds beneath her heel." — Proudhon.

#### Census-Taking Fatal to Monopoly.

The makers of party platforms, the writers of newspaper editorials, the pounders of pulpit-cushions, and the orators of the stump, who are just now blending their voices in frantic chorus to proclaim the foreign origin of evil and to advocate therefore the exclusion of the foreign element from American soil, should study the figures compiled by Rev. Frederick Howard Wines from the tenth census reports and presented by him to the congress of the National Prison Association lately held in Boston. Such of these shriekers as are provided with thinkers may find in these statistics food for thought. From them it appears that, though the ratio of crime among our foreign-born population is still very much higher than the ratio among our native population, the former ratio, which in 1850 was more than five times as high as the latter, in 1880 was less than twice as high. And it further appears that, if crimes against person and property are alone considered, the two ratios stand almost exactly on a level, and that the ratio of foreign-born criminals tends to exceed that of native criminals in proportion as the catalogue of "crimes" is extended to cover so-called offences against public morals, public policy, and society. In other words, the percentage of natives who steal, damage, burn, assault, kidnap, rape and kill is about us large as the percentage of foreigners of similarly invasive tendencies, and the percentage of foreign-born law-breakers exceeds that of native law-breakers only because the foreign-born are less disposed than the natives to obey those laws which say that people shall not drink this or eat that or smoke the other; that they shall not love except under prescribed forms and conditions; that they shall not dispose or expose their persons except as their rulers provide; that they shall not work or play on Sunday or blaspheme the name of the Lord; that they shall not gamble or swear; that they shall not sell certain articles at all, or buy certain others without paying a tax for the privilege; and that they shall not mail, own, or read any obscene literature except the Bible. That is to

in these days of cheap and painless death in every drug-store, no living man can consistently say he finds life not worth the living; his choice belies him.

So, if I have found life worth living, and all my living fellows have found it preferable to death, I have a right to infer that my possible child would like to be born. And, if he consents to live after he has found that the door to Death opens with an easy touch, he ratifies my choice and acknowledges his debt. If he denies the value of life and therefore the debt, let him kill himself and escape both.

Still more, so far as the child has any existence prior to conception, it does consent. Does not the sperm-cell agitate the whole nervous system of the man for union with the germ-cell? — and is not the germ-cell equally passionate in its clamor to receive it?

It would be a great hardship, under present conditions, to require a young man to pay such a debt, but under Anarchistic conditions, making the labor-cost of child-raising small on the one hand, and the labor-cost of self-support small on the other, it would be a debt easily paid.

I deny government in the right relations of parent and child, just as I deny government in all inter-human right relations, even in the right relations of self with self. Liberty is the line of harmony in human life, and the defence of equal liberty — defendment — alone justifies any individual in compelling another human being, or any part of self, to the performance of undesired action. Only in the relations between human nature and non-human nature do I admit the right of government; everywhere else, when we meet, we fight. Until the child becomes self-supporting,— the age of self-support is the Anarchistic age of majority in which the child becomes socially a man, free, and equal with his fellows,— it is to be reckoned an appendage and part of the mother, is merged in her individuality, and is rightfully subject to the providing care of her intellect, just as her other organs and appendages are subject to it; it being the office of the intellect to preserve the equal liberty of the organs, that

And now it is asked, "what inducement is there for a man to beget a child which he does not own, over which he can, probably, exercise no authority, and from which he can receive no return for his pecuniary investment?" Money advanced to human beings gives no powers of slavery. It is either a gift or a loan. If a gift, the compensation is in the pleasure of giving, and, probably, in love and gratitude returned. If a loan, compensation is to be made in like values, at some figure time. Is there not sufficient inducement to beget in the generous thought that you have given life, conscious life, the content of all joy, to one or more human beings? Is there no artistic pleasure in the sculpture of a statue that breathes and speaks? If not, perhaps the world would be no worse off if you refrained from begetting.

If a parent cannot afford to give, or considers it better for the moral development of the child that it should pay its way, then the labor-cost of the child's birth and support can be regarded as a loan. It is the child's first debt, takes precedence of all others, and should be paid as soon as the debtor is able to pay,— that is, as soon as the child can earn a surplus beyond his support. (Note, please, that the child now ceases to be it, a part, and becomes him, a full individual.) It is for the parent to decide whether to give, or lend, or do each in part.

Do you say: "The parent, without consulting the child, placed it in this helpless position, and is bound to see it safely through without charge"? Your argument is plausible, but I doubt its justice. Applied to the relations of individuals able to consent or refuse, it would be just, but no man is to blame for bestowing a favor where he has every reason to believe it will be welcome, but where the incipient is unable to express desire. If I see a man struck insensible by the sun, and at considerable expense to myself procure his medical restoration, can he escape the debt, if I charge him with the labor-cost, by saying that he did not consent and preferred to die? I had a right to infer, from human nature generally, that he wanted to live, and he has approved my inference by consenting to live; for

say, again, people who happen to have been born in Europe are no more determined to invade their fellow-men than are people who happen to have been born in America, but that the latter are much more willing to be invaded and trampled upon than any other people on earth. Which speaks very well, in Liberty's opinion, for the foreigners, and makes it important for our own liberty and welfare to do everything possible to encourage immigration.

But, say the shriekers, these foreigners are Anarchists and Socialists. Well, there's some truth in that; as a general rule, the better people are, the more Anarchists and Socialists will be found among them. This, too, is a fact which the tenth census proves. The ratio of native criminals to native population is as 1 to 949. How about other nationalities? Listen to Rev. Mr. Wines:

From the West Indies, the number of prisoners is 1 in 117 of our West Indian population; from Spain, 1 in 155 of the Spaniards in this country; of the South Americans, 1 in 197; of the Chinese, 1 in 199; of the Italians, 1 in 260; of the Australians, 1 in 306; of the Irish, 1 in 350; of the Scotch, 1 in 411; of the French, 1 in 433; of the English, 1 in 450; of the British Americans, 1 in 590; of the Russians, 1 in 916; of the Germans, 1 in 949; of the Poles, 1 in 1033; of the Welsh, 1 in 1173; of the Belgians, 1 in 1195; of the Swiss, 1 in 1231; of the Hollanders, 1 in 1383; of the Scandinavians, 1 in 1530; and of the Austrians (including the Hungarians and Bohemians), 1 in 1936. Thu Hungarians and Bohemians make the best showing, in respect of crime, of any nationality; this is probably contrary to the popular opinion, which seems to have no better foundation than an unjust prejudice, founded in ignorance.

Now, in what class of foreigners in this country do the Anarchists and Socialists figure most largely. Certainly not among the

Chinese or the Irish or the Cubans or the Spaniards or the Italians of the Australians or the Scotch or the French or the English or the Canadians. But these are the only foreigners except the Russians who make a poorer showing in point of criminality than the native Americans. To find in this country any considerable number of Anarchists and Socialists of foreign birth, we must go to the Russians, the Germans, the Poles, the Hungarians, and the Bohemians. The statistics show, however, that the Russians are almost as orderly as Americans, the Germans exactly as orderly, the Poles more orderly, and the Hungarians and Bohemians more than twice as orderly.

Moral: If the defenders of privilege desire to exclude from this country the opponents of privilege, they should see to it. that congress omits the taking of the eleventh census. For the eleventh census, if taken, will undoubtedly emphasize these two lessons of the tenth: first, that foreign immigration does not increase dishonesty and violence among us, but does increase the love of liberty; second, that the population of the world is gradually dividing into two classes,— Anarchists and criminals.

T.

#### Theoretical and Practical Land Reform.

Dr. McGlynn's "scheme for getting city tenants to band together, refuse to pay for their houses and rooms more than a fair building rent, and by their numbers make evictions difficult, if not impossible," Henry George pretends to regard as "ridiculous," "crazy," "demagogic," and even "dangerous." Mr. George is evidently in a great rage. The glib-tongued politician who gets thousands of dollars "for the propaganda" of free trade must needs feel very uncomfortable and ashamed of the no-rent agitation which his former friend and disciple is now carrying on with such energy in New York. But isn't it rather delightfully cool for the cork-screw reformer George to talk about the honest

mother than to the father. For nine months it is inseparably connected with her body, and for many months thereafter it draws its nourishment from her blood in lacteal form. During this time the child naturally and necessarily makes its home with the mother, and naturally and necessarily there is established between the two a magnetic and mental understanding and sympathy which makes the mother's home continue to be the proper home of the child until it becomes fully self-supporting,— an individual. I say fully self-supporting, because I consider the independence of the child a gradual act of progression, of which parturition is the first important step, and the cessation of suckling, learning to walk, talk, etc., are others, consummating finally in "earning a living." As fast as the child becomes an individual, just so fast, and to that degree, it progressively frees itself from the control of the mother, cares for itself, and is responsible to equal liberty. Once fully an individual, it of course establishes a separate home.

In view of all this, I consider that nature decides that, after the initial step of begetting, all active belonging resides mainly in the mother; the father's belonging becoming mainly latent, as it were, only properly to become active in case of the mother's death or inability; and, even then, nature usually compels the father to transfer the child to some foster-mother. Of course there will be nothing to prevent the father's winning the child's love and admiration by whatever care, caresses, and tenderness. He will be equally free with all others to do this, and will have, probably, the advantage of a harmony resulting from consanguinity, and of the affectionate endeavors of the mother that her child should love its father, her lover. As the father conjoined equally with the mother in begetting the child, so he must conjoin equally with her, to the extent of his ability, in supporting it. Bear it in uterus, or suckle it, be cannot; Nature forbids; but he can bear equally any pecuniary expense necessitated by those functions, this he should do, and also bear his share of all other expenses necessarily incurred on account of the child.

to liberty. All this appears to me self-evident, and I affirm it as the line of justice — that is, of harmony — in the parental relations. Of course I am not considering any variations from this which may be produced by mutual consent,— such as the father's assuming the whole expense, or the mother's doing so, or adoption of the child by a stranger. The father's responsibility is further proved by the fact that any court of equity or arbitration would at once decide, in case of the death or inability of the mother, that he was responsible for the child's support. I am sorry to disagree with any Anarchist on this point, but I see no escape.

I am met with the questions: "To which parent then does the child belong? — to both?" I answer, in the sense of property to neither. The child is not a slave, or a chattel; is not a product which the parent can claim to absolutely own because of repugnance overcome in its production. To assert such property is to deny Individuality. Yet I do not deny that the child belongs to the parent. I admit it. A thing belongs to something else when it goes with it, or is attached to it, in some necessary relation of dependence or cooperation. A child belongs to a parent very much as an apple belongs to the tree on which it hangs and from which it draws nourishment. When the apple falls, it begins its independent career, and is no longer a part of the tree. While the child haugs upon the parent for support, it belongs to the parent, and is really a part of the parent, and is rightfully directed by the parent's intellect, just as the arm and foot of the parent are. This is not government of one individual by another, for the child is not yet an individual, not being self-supporting, self-support being the test and evidence of individuality. So in adult life, if one individual depends upon another for support, he has, to the extent of that support, abdicated his individuality, and become a part or appendage of the one who supports him, and is rightfully controlled by the supporter's wishes. As soon as the sperm-cell has left the father's body, there is no longer any physical connection between father and child. Henceforth, by natural necessity, the child belongs much more to the

and enthusiastic doctor's "having utterly lost his grasp upon principle"? I think the editor of the "Standard" is relying too much on the primitive simplicity of his readers. To be sure, he has been exceptionally lucky thus far, and his "reform," in all its various transformations, has not failed to be full of material advantages to his person, but even those who have not been led to question his sincerity in abandoning non-pop liar issues for popular ones will cry halt when he goes so far as to denounce those who do stand by the unpopular issues as crazy and dangerous. When the doings of Mr. George and Dr. McGlynn are contrasted, the suspicion that the former is a labor agitator for revenue only assumes more and more the color of a certainty.

However, Mr. George does not content himself with calling the doctor names. He argues that the tenants have no more right than landlords to the free use of land made valuable by the whole community. He is to conscientious and so loyal to principle that he can't he satisfied with anything short of absolute and universal justice. Believing that land values belong to the community as a whole, he will not substitute one form of injustice for another, take from the landlords and give to the tenants,- but hopes and prays and strives for that perfect solution which will do justice justly and right existing wrongs without creating or planning new wrongs. Ought we not to kneel down and worship this ideal purity of heart? Why, even Jesus "brought a sword" to be used against a certain class of men; and all who succeeded him in the task of elevating mankind acted upon the notion that it is not possible for men black as sin to become suddenly white as snow, and that gradual and slow improvement must be the necessary road to the final point of perfection. "No, only those who lose their grasp upon principle can lower themselves to such compromising measures. I fight landlordism, call the landlords robbers, and make the stupid tenants who feed these idle usurpers ashamed of their cowardice and folly; but I will not allow or encourage the tenants to stop paying tribute, for they are a part of the community, not the whole, and

the benefit should go to the whole." Thus would Mr. George have us interpret him.

Gladly would we gratify him, but really we must ask him to explain a little difficulty that causes us some uneasiness about his consistency. If we understand him rightly, he favors political methods and believes that his theories about land-ownership and taxation must be practicalized through the enactment of laws by the representatives of the successful majority. Now, if he converts a majority of voters only, and they force his schemes upon the unwilling and protesting minority, how is absolute justice to be rendered to the whole community? Suppose landlords remain in a minority, or both a part of the landlord class and a part of the present tenants, what becomes of the "whole community"? If his political method is just and proper, why is Dr. McGlynn's so obnoxious? It will not do for Mr. George to say that his method is constitutional and legal, while the doctor's is illegal and revolutionary, for, in the first place, Dr. McGlynn claims that he proposes nothing unlawful, and, secondly, Mr. George, as a reformer and Jeffersonian, cannot hold any such obedience to government obligatory or even commendable. Jefferson maintained that citizens not only have the right to rebel, but are bound to do so, whenever government ceases to minister to the public good; and he would despise a man who feared to lift his finger without the permission of constituted authority.

Mr. George will see the necessity of making this point clear. As it is, his violent condemnation of Dr. McGlynn's plan of campaign raises the suspicion that he cares very little about the lot of the landless and would rather resist than help a practical method of relief, bent only on the personal advantages of his position as theoretical reformer and on securing for his writings as wide a market as possible both among landlords and tenants.

Y. Yarros.

#### Liberty and Responsibility in Babyland.

I was intensely interested in reading the views of Victor and Zelm on the domestic relations. Although reared in a most harmonious communal home, and having, for nearly a decade, maintained an equally happy one myself, I have seen enough in these two examples, to say nothing of others, to condemn that system as fatally defective. And in tracing out the logical consequences and corollaries of the principle of individuality, I arrived at the conception of the independent home, or, as I termed it, the individual's home, some time before I knew other Anarchists had affirmed it.

The centre of controversy on this question is the relations of parents and children. All plausible arguments urged against the individual home system, and indeed against free-love in its totality, root themselves here. Nay, more, a weapon which sheathes itself here (the argument that, because a child needs government, therefore child-like adults need it too) I deem the sharpest ever drawn against Anarchy.

I am conscious of but one important point of difference with Zelm.

I claim that in the financial support of the child the father is equally responsible with the mother; responsible, that is, first, to the child, to whom the parent owes support until it can support itself, and, secondly, to other individuals that the expense of the child's support shall not fall upon them. My argument is this: Liberty consists in doing as one pleases at one's own expense; therefore no Anarchist can consistently throw the expense of his voluntary act upon another. If I beget a child conjointly with a woman, I must bear the expense of its support (up to the age of its self-support) conjointly with her. If I desert, and throw the expense of my act on her, I act contrary to liberty; if she deserts, and throws the expense of her act on me, she acts contrary to liberty; and if we both desert and throw the expense of our acts upon others who have had no connection with the matter, we act still more contrary