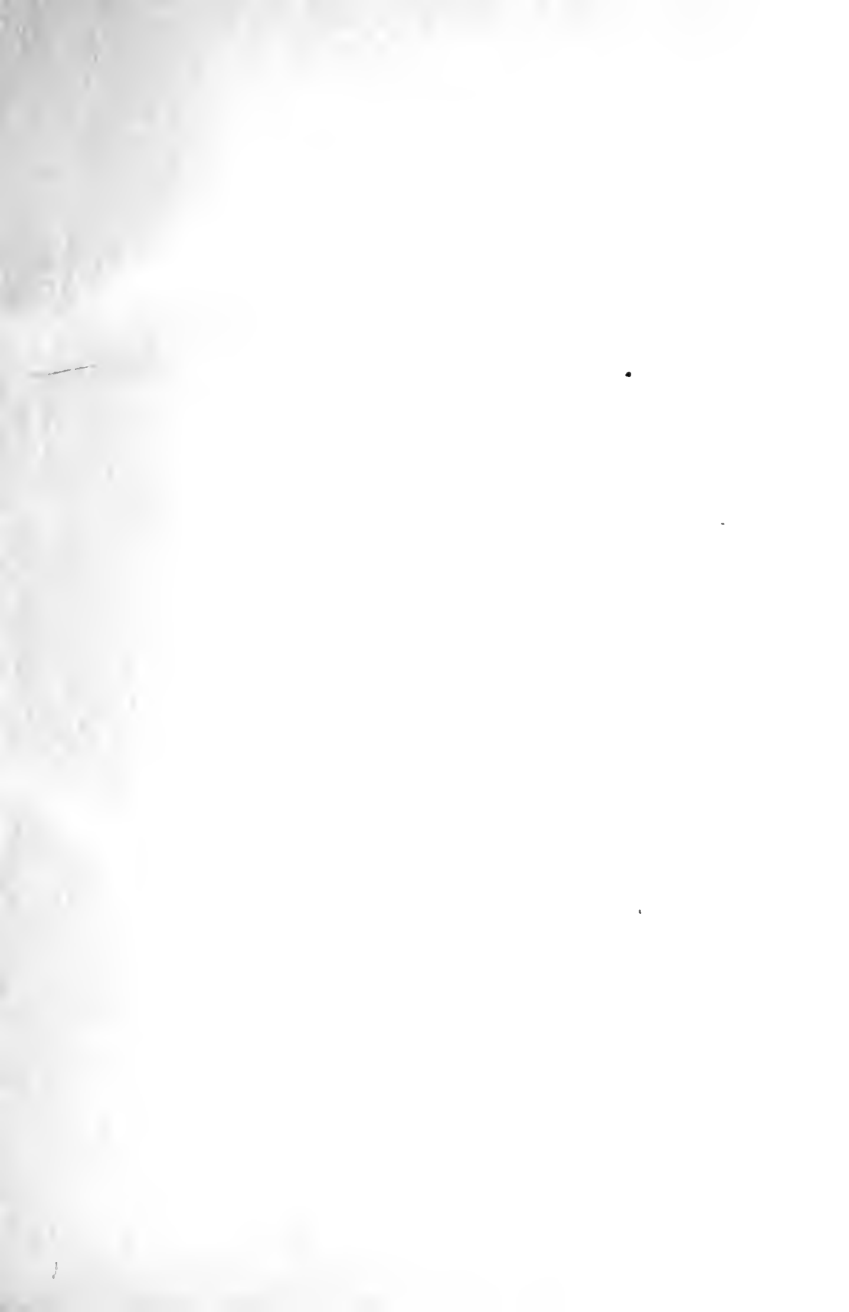


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# Mutual Banking.

SHOWING THE

## Radical Deficiency

OF THE

PRESENT CIRCULATING MEDIUM

AND THE ADVANTAGES OF

## A Free Currency.

BY

WILLIAM B. GREENE.

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*PUBLISHED BY THE ANTI-INTEREST LEAGUE.*



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## EDITOR'S PREFACE.

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THE payment of interest has been opposed by great thinkers in all ages. Philosophers have demonstrated that it has no reason for being. Ethical writers have shown that justice does not countenance it. Economists have proved it an unnecessary evil. Among its greatest opponents we find Aristotle, Berkeley and Proudhon. These three mighty thinkers, though living at different times and in different countries, neither using the same methods of research, or making deductions from the same data, yet, from their various standpoints, reached the conclusion that interest is neither wise, just or necessary. Not all the arguments which any one of these writers employs are used, or would be accepted by either of the others, but to a considerable extent the three reason-identically, so that we find Berkeley, the Christian, agreeing with the Pagan, Aristotle, and confirmed by Proudhon, the Rationalist. Of this trio, however, Proudhon alone pointed out that interest could be made to disappear, not by curtailing individual liberty, but only by extending it.

In the main the author of this work follows in Proudhon's path, departing from it in some important particulars, but in general only so modifying his master's work in finance, both critical and constructive, as to make it applicable to the monetary system and economic methods prevailing in the United States. His assault is upon the system of state banks that was in existence when he wrote (nearly half a century ago), and the system of mutual banks by which he proposed to replace it is an adjustment to American routine of the essential principles embodied in Proudhon's "Bank of the People." The reader will have little difficulty in readjusting the arguments to the new conditions resulting from the displacement of the state banks by the national banks.

Analytical examination of Greene's work will show that it is written in elucidation and illumination of the discovery that, considered as a whole, interest payment, as it exists in modern times, is not what it is professed to be, the price paid for the use of borrowed capital, but the premium paid for the insurance of credit. Paying interest is generally accepted as equitable because it is looked upon as a reimbursement of the holder of capital for foregoing the advantage of using his capital himself. Though the so-called borrower really needs capital, and ultimately gets it as a result of the transaction between himself and the so-called lender, this transaction is really not one of borrowing and lending, but simply a temporary exchange of well-known credit for credit less well known, but equally good, and the interest paid is the price of the insurance which the latter credit receives through the exchange. This, under a system of free competition in banking, would fall to cost, or less than 1 per cent per annum. It is now maintained at varying rates, averaging 5 or 6 per cent by giving a monopoly of this exchange of credits to banks, which, in addition to the perfectly sufficient insurance afforded by the centralization of their customers' credit, furnish a supposed extra security by pledging, in a prescribed form,

capital belonging to themselves, thus enabling these banks to offer a pretext for charging an exorbitant premium, the power to exact which depends in reality solely upon this monopoly. This book aims at the destruction of their monopoly by allowing perfect freedom in banking, giving to all credit instruments the liberty of such circulation as they can command upon their merits, and thereby enabling producers to monetize their credit directly and at cost, instead of through the mediation of a prescribed and privileged commodity and at an exorbitant price, as well as to increase the circulating power of their credit by methods of organization and insurance similar to that which the author proposes under the name of mutual banking.

The long-standing feud between the hard-money advocates and the fiatists has been possible only because each has persisted in looking at only one side of the shield. The former demand a safe currency; the latter desire the benefits of paper money, and each party ignores the other's arguments. This feud the author brings to an end, by proposing a paper currency secured by real property, thus combining the safety of coin with the advantages of paper, and eliminating the evils of both. Whenever a theory of financial reform is broached that involves the issue of paper money, the failures of paper money experiments in the past are brought up as a warning. But the experiments that failed after a fair trial were characterized by one or more of three features which almost inevitably bring disaster, and which mutual banking excludes:

1. The issue of money by a government, or under an exclusive privilege granted by one.
2. The legal tender privilege.
3. Redemption on demand.

When the power to issue money is confined to privileged banks, the control of the volume of currency and the rate of interest resides in a cabal, which will sooner or later use its power to drive producers into bankruptcy. When the power to issue money is confined to government itself, losses ultimately ruinous will be suffered through maladministration by incompetence, or by fraud, two factors whose operations, in combination or in alternation, constitute the history of almost all governmental undertakings.

The legal tender privilege adds no virtue to good money, and removes the only effective cure for bad money—the right to reject it. To force bad money on people is as surely disastrous as to force bad food on them. But to dwell at length on this point and on the redemption of notes on demand would anticipate the author's argument.

Within the last three years all the political parties have shown tendencies toward the ideas advocated in the following pages. The Populists, in the "sub-treasury plan," have adopted the author's economic theory that money should be based on real wealth. The Democrats, in professing to favor the repeal of the 10 per cent tax, incline to his political theory that there should be no restrictions on banks of issue. Mr. Hepburn, who was comptroller of the currency under President Harrison, is the author of the "Baltimore Plan," which provides for the issue of money based on the unimpaired capital of national banks. This plan has been received with much favor by many Republicans. The Populists fall short in not allowing all forms of property to serve as a basis of currency. The Democrats, in not demanding the removal of state restrictions as well as federal, and in not enforcing their demand when they have the power; and Mr. Hepburn in not placing the unimpaired

## EDITOR'S PREFACE.

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capital of the bank's customers on an equality with that of the bank itself.

All these theories are in opposition to the orthodox economy; the first denies that interest cannot be lowered by changes in the currency, the second denies monopoly, and the third denies the necessity of a metallic basis.

It is gratifying to observe these tendencies, and in the hope that they may soon become more marked, and to help carry them to their logical conclusion, this work is republished.

HENRY COHEN.

Denver, Colo., December 1, 1895.



# MUTUAL BANKING.

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## CHAPTER I.

### THE USURY LAWS.\*

ALL USURY LAWS appear to be arbitrary and unjust. Rent paid for the use of all lands and houses is freely determined in the contract between the landlord and tenant; freight is settled by the contract between the shipowner, and the person hiring of him; profit is determined in the contract of purchase and sale. But, when we come to interest on money, principles suddenly change; here the government intervenes and says to the capitalist, "You shall in no case take more than 6 per cent interest on the amount of principal you loan. If competition among capitalists brings down the rate of interest to 3, 2, or 1 per cent, you have no remedy; but if, on the other hand, competition among borrowers forces that rate up to 7, 8 or 9 per cent, you are prohibited, under severe penalties, from taking any advantage of the rise." Where is the morality of this restriction? So long as the competition of the market is permitted to operate without legislative interference, the charge for the use of capital in all or any of its forms will be properly determined by the contracts between capitalists and the persons with whom they deal. If the capitalist charges too much, the borrower obtains money at the proper rate from some other person; if the borrower is unreasonable, the capitalist refuses to part with his money. If lands, houses, bridges, canals, boats, wagons, are abundant in proportion to the demand for them, the charge for the use of them will be proportionally low; if they are scarce, it will be proportionally high. Upon what ground can you justify the legislature in making laws to restrict a particular class of capitalists, depriving them invidiously of the benefit which they would naturally derive from a system of unrestricted competition? If a man owns a sum of money, he must not lend it for more than 6 per cent interest, but he may buy houses, ships, lands, wagons, with it, and these he may freely let out at 50 per cent, if he can find any person willing to pay at that rate. Is not the distinction drawn by the legislature arbitrary, and therefore unjust? A man wishes to obtain certain lands,

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\*This work is a compilation of a series of newspaper articles, hence they are somewhat disconnected, and an occasional repetition will be found.—EDITOR.

wagons, etc., and applies to you for money to buy them with; you can lend the money for 6 per cent interest, and no more; but you can purchase the articles the man desires, and let them out to him at any rate of remuneration upon which you mutually agree. Every sound argument in favor of the intervention of the legislature to fix by law the charge for the use of money bears with equal force in favor of legislative intervention to fix by law the rent of lands and houses, the freight of ships, the hire of horses and carriages, or the profit on merchandise sold. Legislative interference, fixing the rate of interest by law, appears, therefore, to be both impolitic and unjust.

#### EFFECT OF THE REPEAL OF THE USURY LAWS.

But let logic have her perfect work. Suppose the usury laws were repealed today, would justice prevail tomorrow? By no means. The government says to you: "I leave you and your neighbor to compete with each other; fight out your battles between yourselves; I will have nothing more to do with your quarrels." You act upon this hint of the legislature; you enter into competition with your neighbor. But you find the government has lied to you; you find the legislature has no intention of letting you and your neighbor settle your quarrels between yourselves. Far from it; when the struggle attains its height, behold! the government quietly steps up to your antagonist, and furnishes him with a bowie knife and a revolver. How can you, an unarmed man, contend with one to whom the legislature sees fit to furnish bowie knives and revolvers? In fact, you enter the market with your silver dollar, while another man enters the market with his silver dollar. Your dollar is a plain silver dollar, nothing more or nothing less; but his dollar is something very different, for, by permission of the legislature, he can issue bank-bills to the amount of \$1.25 and loan money to the extent of double his or your capital. You tell your customer that you can afford to lend your dollar, if he will return it after a certain time, with four cents for the use of it, but that you cannot lend it for anything less. Your neighbor comes between you and your customer, and says to him, "I can do better by you than that. Don't take his dollar on any such terms, for I will lend you a dollar and charge you only three cents for the use of it." Thus he gets your customer away from you; the worst of it is that he still retains another dollar to seduce away the next customer to whom you apply. Nay, more, when he has loaned out his two dollars, he still has 25 cents in specie in his pocket to fall back upon and carry to Texas in case of accident, while you, if you succeed in lending your dollar, must go without money till your debtor pays it back. Yet you and he entered the market, each with a silver dollar; how is it that he thus obtains the advantage over you in every transaction? The BANKING PRIVILEGE which the government has given him, is a murderous weapon against which you cannot contend.



## THE USURY LAWS ARE NECESSARY UNDER PRESENT CIRCUMSTANCES.

A just balance and just weights! Very well; but if we have an unjust balance, is it not necessary that the weights should be unjust also? A just balance and unjust weights give false measure, and just weights with an unjust balance give false measure in like manner, but an unjust balance and unjust weights\* may be so adjusted as to give true measure. Under our present system, the lender who is not connected with the banks may be oppressed, but the usury laws (unjust as they are when considered without relation to the false system under which we live) afford some protection, at least to the borrower. They are the unjust weights, which, to a certain extent, justify the false balance. It would be well to have a just balance and just weights; that is, it would be well to repeal the usury laws, and to abolish, not only the banking privilege, but also, as we shall proceed to show, the exclusively specie basis of the currency; but it will not do to put new wine into old bottles, nor to mend old garments with new cloth. When the bank lends two dollars, while it owns only one, it gets twice the interest it is actually entitled to. Insist, if you will, upon retaining your peculiar privileges; but consent in the name of moderation and justice, to let me protect myself by the usury laws; for they are not very severe against you after all. The usury laws confine you to 6 per cent interest on whatever you loan, but, as the banking laws enable you to loan twice as much as you actually possess, you obtain 12 per cent interest on all the capital you really own. You cannot complain that in your case the usury laws violate, and without due compensation, the right of property; for you only own one dollar, and yet receive interest and transact business, as though you owned two dollars. The usury laws are necessary, not to interfere in your right to your own property, but to limit you in the abuse of the unjust and exclusive privileges granted you by the legislature. The antagonism between the usury and the banking laws is like the division of Satan against Satan; and, through their internal conflict and opposition, the modern Hebrew kingdom may one day be brought to destruction.

## ARGUMENT IN FAVOR OF THE REPEAL OF THE USURY LAWS.

But let us now examine the great argument in favor of the immediate repeal of the usury laws—an argument which, according to those who adduce it, is in every way unanswerable. It is said that all the above considerations, though important and certainly to the point, ought to have very little weight in our minds, and that for the following reason: MEN DO, notwithstanding the present laws, take exorbitant interest; and whatever usury laws may be passed, they will continue so to do. If it be acknowledged that it is wrong to take too high interest, that acknowledgement will not help the

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\*Take the STEELYARD for example.

matter, for, though we acknowledge the wrong, we are impotent to prevent it. The usury laws merely add a new evil to one that was bad enough when it was alone. Without a usury law, men will take too high interest; for they have the power to do it as credit is now organized, and no legislation can prevent them; with a usury law they will continue to take unjust interest, and will have recourse to expedients of questionable morality to evade the law. If the taking of too high interest be an evil, is it not still a greater evil for the community to demoralize itself by evading the laws; to demoralize itself by allowing individuals to have recourse to subterranean methods to accomplish an end they are determined to accomplish at all events—an end which they cannot accomplish in the light of day, because of the terror of the law? Thus argue the advocates of immediate repeal, and with much show of reason. There are a hundred ways in which the usury laws may be evaded.

#### POWER OF CAPITAL IN THE COMMONWEALTH OF MASSACHUSETTS.

We think few persons are aware of the power of capital in this Commonwealth. According to a pamphlet quoted by Mr. Kellogg, containing a list of the wealthy men of Boston, and an estimate of the value of their property, there are 224 individuals in this city who are worth, in the aggregate, \$71,855,000; the average wealth of these individuals would be \$321,781. In this book, no estimate is made of the wealth of any individual whose property is supposed to amount to less than \$100,000. Let us be moderate in our estimates, and suppose that there are, in all the towns and counties in the state, (including Boston), 3,000 other individuals who are worth \$30,000 each, their aggregate wealth would amount to \$90,000,000. Add to this the \$71,855,000 owned by the 224 men, and we have \$161,855,000. These estimates are more or less incorrect, but they give the nearest approximation to the truth that we can obtain at the present time. The assessors' valuation of the property in the State of Massachusetts in 1840\* was \$299,880,338. We find, therefore, by the above estimates, that 3,224 individuals own more than half of all the property in the State. If we suppose each of these 3,224 persons to be the head of a family of five persons, we shall have in all 16,120 individuals. In 1840 the State contained a population of 737,700. Thus 16,120 persons own more property than the remaining 721,580; that is, three persons out of every hundred own more property than the remaining ninety-seven. To be certain that we are within the truth, let us say that six out of every hundred own more property than the remaining ninety-four. These wealthy persons are connected with each other, for the banks are the organization of their mutual relation, and we think, human nature being what it is, that their weight would be brought to bear still more powerfully

\*This was written before the valuation for 1850 was taken. As the the question is one of principles rather than of figures, we have not conceived it necessary to rewrite the paragraph.

upon the community if the usury laws were repealed. These persons might easily obtain complete control over the banks. They might easily so arrange matters as to allow very little money to be loaned by the banks to any but themselves, and thus they would obtain the power over the money market which a monopoly always gives to those who wield it—that is, they would be able to ask and to obtain pretty much what interest they pleased for their money. Then there would be no remedy; the indignation of the community would be of no avail. What good would it do you to be indignant? You would go indignantly, and pay exorbitant interest, because you would be hard pushed for money. You would get no money at the bank, because it would be all taken up by the heavy capitalists who control those institutions, or by their friends. These would all get money at 6 per cent interest or less, and they would get from you precisely that interest which your necessities might enable them to exact. The usury laws furnish you with some remedy for these evils; for, under those laws, the power of demanding and obtaining illegal interest will be possible only so long as public opinion sees fit to sanction evasions of the statute. As long as the weight of the system is not intolerable to the community, every thing will move quietly; but as soon as the burden of illegal interest becomes intolerable, the laws will be put in force in obedience to the demand of the public, and the evil will be abated to a certain extent. We confess that it is hard for the borrower to be obliged to pay the broker, to pay also for the wear and tear of the lender's conscience, but we think it would be worse for him if a few lenders should obtain a monopoly of the market. And when the usury laws are repealed, what earthly power will exist capable of preventing them from exercising this monopoly? But here an interesting question presents itself: "What is the limit of the power of the lender over the borrower?"

#### ACTUAL VALUE AND LEGAL VALUE.

Let us first explain the difference between legal value and actual value.\* It is evident, that, if every bank-bill in the country should suddenly be destroyed, no actual value would be destroyed, except perhaps to the extent of the value of so much waste paper. The holders of the bills would lose their money, but the banks would gain the same amount, because they would no longer be liable to be called upon to redeem their bills in specie. Legal value is the legal claim which one man has upon property in the hands of another. No matter how much legal value you destroy, you cannot by that process banish a single dollar's worth of actual value, though you may do a great injustice to individuals. But if you destroy the silver dollars in the banks, you inflict a great loss on the community; for an importation of specie would have to be made to meet the exi-

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\*The reader is requested to notice this distinction between actual and legal value, as we shall have occasion to refer to it again.

gencies of the currency, and this importation would have to be paid for in goods and commodities which are of actual value. When a ship goes down at sea with her cargo on board, so much actual value is lost. But, on the other hand, when an owner loses his ship in some unfortunate speculation, so that the ownership passes from his hands into the hands of some other person, there may be no loss of actual value, as in the case of shipwreck, for the loss may be a mere change of ownership.

The national debt of England exceeds \$4,000,000,000. If there were enough gold sovereigns in the world to pay this debt, and these sovereigns should be laid beside each other, touching each other, and in a straight line, the line thus formed would be much more than long enough to furnish a belt of gold extending around the earth. Yet all this debt is mere legal value. If all the obligations by which this debt is held were destroyed, the holders of the debt would become poorer by the amount of legal value destroyed; but those who are bound by the obligations (the tax-paying people of England) would gain to the same amount. Destroy all this legal value, and England would be as rich after the destruction as it was before; because no actual value would have been affected. The destruction of the legal value would merely cause a vast change in the ownership of property; making some classes richer, and, of course, others poorer to precisely the same extent; but if you should destroy actual value to the amount of this debt you would destroy about thirteen times as much actual value (machinery, houses, improvements, products, etc.) as exist at present in the state of Massachusetts. The sudden destruction of \$4,000,000,000 worth of actual value would turn the British Islands into a desert. Many persons are unable to account for the vitality of the English government. The secret is partly as follows: The whole property of England is taxed yearly, say three per cent, to pay the interest of the public debt. The amount raised for this purpose is paid over to those who own the obligations which constitute this legal value. The people of England are thus divided into classes, one class is taxed and pays the interest on the debt, the other class receives the interest and lives upon it. The class which receives the interest knows very well that a revolution would be followed by either a repudiation of the national debt, or its immediate payment by means of a ruinous tax on property. This class knows that the nation would be no poorer if the debt were repudiated or paid. It knows that a large portion of the people look upon the debt as being the result of aristocratic obstinacy in carrying on aristocratic wars for the accomplishment of aristocratic purposes. When, therefore, the government wants votes, it looks to this privileged class; when it wants orators and writers, it looks to this same class; when it wants special constables to put down insurrection, it applies to this same class. The people of England pay yearly \$120,000,000 (the interest of the debt) to strengthen the hands of a conservative class, whose

function it is to prevent all change, and therefore all improvement in the condition of the empire. The owners of the public debt, the pensioners, the holders of sinecure offices, the nobility, and the functionaries of the Established Church, are the Spartans who rule over the English Laconians, Helots, and Slaves. When such powerful support is enlisted in favor of an iniquitous social order, there is very little prospect left of any amelioration in the condition of the people.

#### THE MATTER BROUGHT NEARER HOME.

But let us bring the matter nearer home. The assessors' valuation of the property in the state of Massachusetts in 1790 was \$44,024,349. In 1840 it was \$299,880,338. The increase, therefore, during fifty years, was \$255,855,989. This is the increase of actual value. If, now, the \$44,024,349 which the state possessed in 1790 had been owned by a class, and had been loaned to the community on six months' notes, regularly renewed, at six per cent interest per annum, and the interest, as it fell due, had itself been continually put out at interest on the same terms, that accumulated interest would have amounted in fifty years to \$885,524,246. This is the increase of the legal value. A simple comparison will show us that the legal value would have increased three times as fast as the actual value has increased.

Suppose 5,000 men to own \$30,000 each; suppose these men to move, with their families, to some desolate place in the state, where there is no opportunity for the profitable pursuit of the occupations either of commerce, agriculture, or manufacturing. The united capital of these 5,000 men would be \$150,000,000. Suppose, now, this capital to be safely invested in different parts of the state; suppose these men to be, each of them, heads of families, comprising, on an average, five persons each, this would give us, in all, 25,000 individuals. A servant to each family would give us 5,000 persons more, and these added to the above number would give us 30,000 in all. Suppose, now, that 5,000 mechanics—shoemakers, bakers, butchers, etc.—should settle with their families in the neighborhood of these capitalists, in order to avail themselves of their custom. Allowing five to a family, as before, we have 25,000 to add to the above number. We have, therefore, in all, a city of 55,000 individuals, established in the most desolate part of the state. The people in the rest of the state would have to pay to the capitalists of this city six per cent on \$150,000,000 every year; for these capitalists have, by the supposition, this amount out at interest on bond and mortgage, or otherwise. The yearly interest on \$150,000,000, at six per cent, is \$9,000,000. These wealthy individuals may do no useful work whatever, and, nevertheless, they levy a tax of \$9,000,000 per annum on the industry of the state. The tax would be paid in this way. Some money would be brought to the new city, and much produce; the produce would be sold for money to

the capitalists, and with the money thus obtained, added to the other, the debtors would pay the interest due. The capitalists would have their choice of the best the state produces, and the mechanics of the city, who receive money from the capitalists, the next choice. Now, how would all this be looked upon by the people of the commonwealth? There would be a general rejoicing over the excellent market for produce which had grown up in so unexpected a place, and the people would suppose the existence of this city of financial horse-leeches to be one of the main pillars of the prosperity of the state.

Each of these capitalists would receive yearly \$1,800, the interest on \$30,000, on which to live. Suppose he lives on \$900, the half of his income, and lays the other half by to portion off his children as they come to marriageable age, that they may start also with \$30,000 capital, even as he did. This \$900 which he lays by every year would have to be invested. The men of business, the men of talent, in the state, would see it well invested for him. Some intelligent man would discover that a new railroad, canal, or other public work was needed; he would survey the ground, draw a plan of the work, and make an estimate of the expenses; then he would go to this new city and interest the capitalists in the matter. The capitalists would furnish money, the people of the state would furnish labor: the people would dig the dirt, hew the wood, and draw the water. The intelligent man who devised the plan would receive a salary for superintending the work, the people would receive day's wages, and the capitalists would own the whole; for did they not furnish the money that paid for the construction? Taking a scientific view of the matter, we may suppose the capitalists not to work at all: for the mere fact of their controlling the money would insure all these results. We suppose them, therefore, not to work at all; we suppose them to receive, each of them, \$1,800 a year: we suppose them to live on one-half of this, or \$900, and to lay up the other half for their children. We suppose new-married couples to spring up, in their proper season, out of these families, and that these new couples start, also, each with a capital of \$30,000. We ask now, is there no danger of this new city's absorbing unto itself the greater portion of the wealth of the state?

There is no city in this commonwealth that comes fully up to this ideal of a *faineant* and parasite city; but there is no city in the state in which this ideal is not more or less completely embodied.

Suppose, when Virginia was settled in 1607, England had sold the whole territory of the United States to the first settlers for \$1,000, and had taken a mortgage for this sum on the whole property. \$1,000 at seven per cent per annum, on half-yearly notes, the interest collected and reloaned as it fell due, would amount, in the interval between 1607 and 1850, to \$16,777,216,000. All the property in the United States, several times over, would not pay this debt.

If the reader is interested in this matter of the comparative

rate of increase of actual and legal value, let him consult the treatise of Edward Kellogg on "Labor and Other Capital," where he will find abundant information on all these points.

How many farmers are there who can give six per cent interest and ultimately pay for a farm they have bought on credit?

THE ANSWER.

What answer, then, shall we return to the question relating to the power of the lender over the borrower? We are forced to answer, that the borrowing community is, under the existing system of credit, VIRTUALLY, according to appearances, in the complete control of the lending community. A considerable time must elapse before this control is actually as well as virtually established, but as the ship in the eddy of the maelstrom is bound to be ultimately engulfed, so the producer of actual value (if no change is introduced in the system) is bound to be brought into ultimate complete subjection to the holder of legal value.

## CHAPTER II.

### THE CURRENCY.

GOLD and silver are peculiarly adapted to act as a circulating medium. They are: 1. Admitted by common consent to serve for that purpose. 2. They contain within themselves actual intrinsic value, equivalent to the sum for which they circulate, as security against the withdrawal of this consent, or of the public estimation. 3. They lose less by the wear and tear and by the effect of time, than almost any other commodities; and, 4. They are divisible into all and any of the fractional parts into which value may be, or necessarily is, divided. There is no occasion to notice particularly in this place the many other advantages possessed by the precious metals. But we must remember that when we exchange anything for specie we barter one commodity for another. By the adoption of a circulating medium we have facilitated barter, but we have not done away with it—we have not destroyed it. Specie is a valuable commodity and its adoption by society as a medium of exchange does not destroy its character as a purchasable and salable article. Let Peter own a horse; let James own a cow and a pig; let James's cow and pig, taken together, be worth precisely as much as Peter's horse; let Peter and James desire to make an exchange; now, what shall prevent them from making the exchange by direct barter? Again! let Peter own the horse; let James own the cow; and let John own the pig. Peter cannot exchange his horse for the cow, because he would lose by the transaction; neither—and for the same reason—can he exchange it for the pig. The division of the horse would result in the destruction of its value. The hide, it is true, possesses an intrinsic value; and a dead horse makes excellent manure for a grapevine; nevertheless, the division of a horse results in the destruction of its value as a living animal. But if Peter barter his horse with Paul for an equivalent in wheat, what shall prevent him from so dividing his wheat as to qualify himself to offer to James an equivalent for his cow and to John an equivalent for his pig? If Peter trades thus with James and John the transaction is still barter, though the wheat serves as currency and obviates the difficulty in making change. Now, if Paul has gold and silver to dispose of instead of wheat, the gold and silver are still commodities possessing intrinsic value, and every exchange which Paul makes of these for other commodities is always a transaction in barter. There is a great deal of mystification connected with the subject of the currency; but if we remember that, when we sell anything for specie, we buy the specie, and that when



we buy anything with specie, we SELL the specie—our ideas will grow wonderfully clear.

#### THE DISADVANTAGES OF A SPECIE CURRENCY.

The governments of the different nations have made gold and silver a legal tender in the payment of debts. Does this legislation change the nature of the transactions where gold and silver are exchanged for other desirable commodities? Not at all. Does it transform the exchange into something other than barter? By no means. But the exchangeable value of any article depends upon its utility, and the difficulty of obtaining it. Now, the legislatures, by making the precious metals a legal tender enhance their utility in a remarkable manner. It is not their absolute utility, indeed, that is enhanced, but their relative utility in the transactions of trade. As soon as gold and silver are adopted as the legal tender, they are invested with an altogether new utility. By means of this new utility, whoever monopolizes the gold and silver of any country—and the currency, as we shall soon discover, is more easily monopolized than any other commodity—obtains control thenceforth, over the business of that country: for no man can pay his debts without the permission of the party who monopolizes the article of legal tender. Thus, since the courts recognize nothing as money in the payment of debts except the article of legal tender, this party is enabled to levy a tax on all transactions except such as take place without the intervention of credit.

When a man is obliged to barter his commodity for money, in order to have money to barter for such other commodities as he may desire, he at once becomes subject to the impositions which moneyed men know how to practice on one who wants and must have money for the commodity he offers for sale. When a man is called upon suddenly to raise money to pay a debt, the case is still harder. Men whose property far exceeds the amount of their debts in value—men who have much more owing to them than they owe to others—are daily distressed for the want of money; for the want of that intervening medium, which, even when it is obtained in sufficient quantity for the present purposes, acts only as a mere instrument of exchange.

By adopting the precious metals as the legal tender in the payment of debts, society confers a new value upon them, which new value is not inherent in the metals themselves. This new value becomes a marketable commodity. Thus gold and silver become a marketable commodity as (QUOD) A MEDIUM OF EXCHANGE. This ought not so to be. This new value has no natural measure, because it is not a natural, but a social value. This new social value is inestimable, it is incommensurable with any other known value whatever. Thus money, instead of retaining its proper relative position, becomes a superior species of commodity—superior not in degree, but in kind. Thus money becomes the absolute

king and the demigod of commodities.\* Hence follow great social and political evils. The medium of exchange was not established for the purpose of creating a new, inestimable, marketable commodity, but for the single end or purpose of facilitating exchanges. Society established gold and silver as an instrument to mediate between marketable commodities; but what new instrument shall it create to mediate between the old marketable commodities, and the new commodity which it has itself called into being? And if it succeed in creating such new instrument, what mediator can it find for this new instrument itself, etc.? Here the gulf yawns! No bridge save that of USURY has been thrown, as yet, over this gulf. Our exposition is evidently on the brink of the infinite series; we are marching rapidly forward to the abyss of absurdity. The logicians know well what the sudden appearance of the infinite series in an investigation signifies; it signifies the recognition of a phenomenon and the assigning to it of a mere concomitant, to stand to it in the place of cause. The phenomenon we here recognize is circulation or exchange, and we ignore its cause, for we endeavor to account for it by the movement of specie; which movement is neither circulation nor the cause of circulation. But more of this hereafter. Let us return to the subject with which we are more immediately concerned; noting, meanwhile, that a specie currency is an absurdity.

#### THE EVILS OF A SPECIE CURRENCY—USURY.

Society established gold and silver as a circulating medium, in order that exchanges of commodities might be FACILITATED; but society made a mistake in so doing; for by this very act it gave to a certain class of men the power of saying what exchanges shall, and what exchanges shall not, be FACILITATED by means of this very circulating medium. The monopolizers of the precious metals have an undue power over the community; they can say whether money shall, or shall not, be permitted to exercise its legitimate functions. These men have a VETO on the action of money, and therefore on exchanges of commodity; and they will not take off their VETO until they have received usury, or, as it is more politely termed, interest on their money. Here is the great objection to the present currency. Behold the manner in which the absurdity inherent in a specie currency—or, what is still worse, in a currency of paper based upon specie—manifests itself in actual operation! The mediating value which society hoped would facilitate exchanges becomes an absolute marketable commodity, itself transcending all reach of mediation. The great natural difficulty which originally stood in the way of exchanges is now the private property of a class, and this class cultivate this difficulty, and make money out of it, even as a farmer cultivates his farm and makes money by his labor. But there is a difference between the farmer and the usurer;

\*Money is merchandise just like any other merchandise, precisely as the trump is a card just like any other card.

for the farmer benefits the community as well as himself, while every dollar made by the usurer is a dollar taken from the pocket of some other individual, since the usurer cultivates nothing but an actual obstruction.

#### THE MONOPOLY OF THE CURRENCY.

The exigencies of our exposition render it necessary that we should state here three distinct points, as a basis for certain remarks that we propose to submit to the reader:

1. Let us suppose, in order to make a thorough estimate of the amount of money circulating in Massachusetts, that each individual in the state—man, woman, or child—possesses \$10 in specie, or in the bills of specie-paying banks. The population of the state was, in the year 1850, about 1,000,000. Our estimate will give us, therefore, about \$10,000,000 as the total amount of the circulating medium of the state. This is perhaps a very extravagant supposition; but we desire to make a high estimate, as the greater the amount of the circulating medium, the less will be the force of our objections against the existing currency. Now, since children seldom control any money, our hypothesis apportions to each full-grown person an average of \$20—for the children constitute at least one-half of the community; and since women, who constitute one-half of the grown population, generally leave their money with their husbands or fathers, it apportions to each full-grown man an average of \$40. We feel confident that the reader will confess, after consulting his pocket-book, that our estimate marks as high as the circumstances of the case will warrant. But to be certain that we do not fall below the truth, let us double the total sum and say that the amount of money circulating in Massachusetts is, on an average, \$20,000,000. This is our first point.

2. The valuation of the taxable property existing in the state of Massachusetts, was, for the year 1850, about \$600,000,000—or an average of about \$600 for every man, woman and child in the state; or an average of about \$2,400 for every family of four persons—no contemptible fortune for a workingman! Now, every person of ordinary observation will recognize that this valuation is too high. We are willing to confess that the wealth of the state is unjustly distributed; but we are not willing to confess that the distribution is of the absolutely flagrant character indicated by the valuation; for if a man possessing a mere average amount of wealth, owns property to the value of \$600 and a like amount in addition for his wife and for each of his children, where is the immense mass of wealth which the average would apportion to those who actually own less than \$600; yes, to those who actually own nothing? We conceive that it is not altogether impossible to penetrate the motives which induced the Valuation Committee to mark the wealth of the State as high as \$600,000,000. Indeed we may take occasion as we proceed with our observations to indicate those motives. But let us grant,

for the sake of argument, that the people of Massachusetts, taken as a whole, do actually own property to the value of \$600,000,000. Estimating as we have done, the total value of the circulating medium at \$20,000,000, it would follow that there is one dollar of currency for every thirty dollars of taxable property. This is our second point.

3. If Mr. Kellogg's statements are worthy of confidence, there are in the city of Boston 224 individuals who are worth, in the aggregate, \$71,855,000, or property to the value of about three and one-half times the amount of the whole circulating medium of the commonwealth. This is our third point.

Having stated the three points upon which our reasoning is to turn, we will now suppose that these individuals in Boston, or 224 other persons of equal wealth, residing either in Boston or in other towns or cities in the state, see fit to combine together for the purpose of bringing the whole property of the state (\$600,000,000) into their own possession. They may accomplish their object by the following simple process: Let them gradually buy up desirable real estate situated in various parts of the commonwealth, to the value of \$40,000,000—double the total amount of the circulating medium. Then let them sell this real estate to different persons, taking mortgages for half of its value on the property, and stipulating that the payments on the mortgages shall be made, all of them, on a certain specified day. Here is the whole story; for mark the consequences! As the day for payment on the mortgages approaches, money will grow scarce, for the reason that the purchasers of the real estate will be preparing themselves to meet the claims upon them; money will, by consequence, rise rapidly in value; trade will be gradually blocked up; and men of undoubted wealth will be closely pressed. If—and they probably will not—but IF the purchasers of the real estate actually pay their debts when the day comes round, then the 224 confederates will have all the money of the state in their hands. Meanwhile the other ordinary debts of the community—debts which arise naturally—will have to be paid also; and money, the only legal tender, will be required in order to effect their payment. But as no money will be obtainable, these last debtors will fail and their property will be sold under the hammer at a fraction of its true value to satisfy their creditors. But who will buy this property? Who besides the 224 confederates will have any available funds? These 224 individuals, by their operation, notwithstanding the losses they will inevitably meet with, will thus obtain control, by means of their \$40,000,000—a little less than one-half of their aggregate property—of the greater part of the property of the state. There is no danger that so extensive an operation will ever take place, for transactions like this would convulse society to its foundations, and would necessarily be accompanied by repudiation, revolution and bloodshed. But similar operations on a smaller scale are taking place every day. It is

stated in the reports published by the Valuation Committee that the money loaned out at interest and returned as such to the assessors for the year 1850, amounted in the single county of Worcester, to more than \$5,000,000—more than one-fourth of the whole circulating medium of the commonwealth. What must have been the consequence if all these debts had happened to fall due at nearly the same time?

You cannot monopolize corn, iron and other commodities, as you can money; for to do so, you would be obliged to stipulate in your sales that payment shall be made to you in those commodities. What a commotion would exist in the community if a company of capitalists should attempt permanently to monopolize all the corn! But money, by the nature of the case, SINCE IT IS THE ONLY LEGAL TENDER, is ALWAYS monopolized. This fact is the foundation of the right of society to limit the rate of interest.

We conclude, therefore, that gold and silver do not furnish a perfect medium of circulation; that they do not furnish facilities for the exchange of ALL commodities. Gold and silver have a value as MONEY; a value which is artificial, and created UNINTENTIONALLY by the act of society establishing the precious metals as a legal tender. This new artificial value overrides all intrinsic actual values, and suffers no mediation between itself and them. Now, money, so far forth as it is mere money, ought to have NO VALUE; and the objection to the use of the precious metals as currency is, that as soon as they are adopted by society as a legal tender, there is superadded to their natural value this new, artificial and unnatural value. Gold and silver cannot facilitate the purchase of this new value which is added to themselves: "a mediator is not a mediator of one." USURY is the characteristic fact of the present system of civilization; and usury depends for its existence upon this super-added, social, unnatural value, which is given artificially to the material of the circulating medium. Destroy the value of this material AS MONEY (not its utility or availability in exchange) and you destroy the possibility of usury. Can this be done so long as material is gold or silver? No.

Whatever is adopted as the medium of exchange should be free from the above-named objections. It should serve the purpose of facilitating ALL exchanges; it should have no value AS MONEY; it should be of such a nature as to permit nothing marketable, nothing that can be bought or sold, to transcend the sphere of its mediation. It should exist in such quantity as to effect all exchanges which may be desirable. It should be co-existent in time and place with such property as is destined for the market. It should be sufficiently abundant and easy of acquirement, to answer all the legitimate purposes of money. It should be capable of being expanded to any extent that may be demanded by the wants of the community; for if the currency be not sufficiently abundant, it retards instead of facilitating exchanges. On the other hand, this

medium of exchange should be sufficiently difficult of acquirement to keep it within just limits.

Can a currency be devised which shall fulfill all these conditions? Can a currency be adopted which shall keep money always just plenty enough, without suffering it ever to become too plenty? Can such a currency be established on a firm, scientific foundation, so that we may know beforehand that it will work well from the very first moment of its establishment? Can a species of money be found which shall possess EVERY quality which it is desirable that money should have, while it possesses NO quality which it is desirable that money should not have? To all these questions we answer, emphatically, **YES!**

## CHAPTER III.

### THE CURRENCY: ITS EVILS AND THEIR REMEDY.

BANK-BILLS are doubly guaranteed. On one side there is the capital of the bank, which is liable for the redemption of the bills in circulation; on the other side are the notes of the debtors of the bank, which notes are (or ought to be, if the bank officers exercise due caution and discretion) a sufficient guaranty for all the bills; for no bills are issued by any bank, except upon notes whereby some responsible person is bound to restore to the bank, after a certain lapse of time, money to the amount borne on the face of the bills. If the notes given by the receivers of the bills are good, then the bills themselves are also good. If we reflect a moment upon these facts, we shall see that a bank of discount and circulation is in reality, two banks in one. There is one bank which does business on the specie capital really paid in; there is another and a very different bank, which does business by issuing bills in exchange for notes whereby the receivers of the bills give security that there shall be paid back by a certain time, money to the amount of the bills issued. Let us now investigate the nature of these two different banks.

### THE BUSINESS OF BANKING.

Peter goes into the banking business with one dollar capital, and immediately issues bills to the amount of one dollar and twenty-five cents. Let us say that he issues five bills, each of which is to circulate for the amount of twenty-five cents. James comes to the bank with four of Peter's bills, and says: "Here are four of your new twenty-five cent notes which purport to be payable on demand, and I will thank you to give me a silver dollar for them." Peter redeems the bills and in so doing pays out his whole capital. Afterward comes John, with the fifth note, and makes a demand similar to that lately made by James. Peter answers, slowly and hesitatingly: "I regret—exceedingly—the force of present circumstances; but—I—just paid—out my whole capital—to James. I am—under—the painful necessity—of requesting you—to wait a little longer for your money." John at once becomes indignant and says: "Your bills state on their face that you will pay twenty-five cents upon each one of them whenever they are presented. I present one now. Give me the money, therefore, without more words, for my business is urgent this morning." Peter answers: "I shall be in a condition to redeem my bills by the day after tomorrow; but for the meanwhile, my regard for the interest of the public forces me unwillingly to suspend specie payments." "Suspend SPECIE payments!" says John. "What other kind of payment, under Heaven,

could you suspend? You agree to pay SPECIE; for specie is the only legal tender and when you don't pay that, you don't pay anything. When you don't pay that YOU BREAK. Why don't you own up at once? But while I am about it I will give you a piece of my mind; this extra note which you have issued beyond your capital is a vain phantom, a hollow humbug and a fraud. And as for your bank, you would better take in your sign; for you have broken." "These be very bitter words," as said the hostess of the Boar's Head Tavern at Eastcheap.

John is right. Peter's capital is all gone and the note for twenty-five cents, which professes to represent specie in Peter's vaults, represent the tangibility of an empty vision, the shadow of a vacuum. But which bank is it that is broken? Is it the bank that does business on a specie capital, or the bank which does business on the notes of the debtors to the bank? Evidently it is the bank that does business on the specie capital that is broken; it is the specie-paying bank that has ceased to exist.

John understands this very well notwithstanding his violent language a moment since. he knows that his is the only bill which Peter has in circulation, and that Peter owes, consequently, only twenty-five cents; he knows also that the bank has owing to it one dollar and twenty-five cents. Peter owes twenty-five cents and has owing to him a dollar and twenty-five cents. John feels, therefore, perfectly safe. What is John's security? Is it the specie capital? Not at all. James has taken the whole of that. He has for his security the debts which are owing to the bank. Peter's bank begins now to be placed in a sound, philosophical condition. At first he promised to pay one dollar and twenty-five cents in specie, while he actually possessed only one dollar with which to meet the demands that might be made upon him. How could he have made a more unreasonable promise, even if he had tried? Now that he has suspended specie payments, he has escaped from the unphilosophical situation in which he so rashly placed himself. Peter's bank is still in operation—it is by no means broken; his bills are good, guaranteed, and worthy of considerable confidence; only his bank is now a simple and not a complex bank, being no longer two banks in one, for the specie-paying element has vanished in infinite darkness.

#### CURRENCY.

And here we may notice that Peter has solved, after a rough manner indeed, one of the most difficult questions in political economy. His bill for twenty-five cents is CURRENCY, and yet it is not based upon specie, nor directly connected in any way with specie. We would request the reader to be patient with us and not make up his mind in regard to our statements until he has read to the end of the chapter; it shall not be very long. Light breaks on us here, which we would endeavor to impart to the reader. The security for the bill is legal value, the security in actual value hav-



ing been carried away by James—that is, the security for the bill is the legal claim which the bank has upon the property of its debtors. We see, therefore, that LEGAL VALUE may be made a basis for the issue of notes to serve as currency; we see, therefore, the faint indication of a means whereby we may perhaps emancipate ourselves from the bondage of hard money, and the worse bondage of paper which pretends to be a representative of hard money.

Let the reader not be alarmed. We abominate banks that suspend specie payment as much as he does. The run of our argument leads us through this desolate valley; but we shall soon emerge into the clear day. Good may come out of this dark region, although we never expected to find it here. For our part, however, we will freely confess, in private to the reader, that we have lately been so accustomed to see good come out of Nazareth that we have acquired the habit of never expecting it from any other quarter. Let us spend a moment, therefore, in exploring this banking Nazareth.

We may notice in considering a bank that has suspended specie payments: 1. The BANK OFFICERS, who are servants of the STOCKHOLDERS; 2. The BILLS which are issued by the bank-officers, and which circulate in the community as money; and, 3. The NOTES of the debtors of the bank, binding these debtors, which notes, deposited in the safe, are security for the bills issued. Let us now take for illustration, a non-specie-paying bank that shall be "perfect after its kind;" that is a bank whose capital shall be, in ACTUAL value, literally=0. Suppose there are 100 stockholders; suppose \$100,000 worth of bills to be in circulation and that \$100,000 LEGAL value is secured to the bank by notes given by the bank's debtors. These stockholders will be remarkable individuals, doing business after a very singular fashion. For example: The stockholders own stock in this bank; but as the whole joint stock equals zero, each stock-holder evidently owns only the one-hundredth part of nothing—a species of property that counts much or little, according to the skillfulness with which it is administered. The stockholders, through the agency of the bank-officers, issue their paper, BEARING NO INTEREST; exchanging it for other paper, furnished by those who receive the bills, BEARING INTEREST AT THE RATE OF SIX PER CENT PER ANNUM. The paper received by the bank binds the debtor to the bank to pay interest; while the paper issued by the bank puts it under no obligation to pay any interest at all. Thus the stockholders doing business with no capital whatever, make six per cent per annum on a pretended \$100,000 of ACTUAL value which does not exist! Yet, meanwhile, these stockholders furnish the community with an available currency; this fact ought always to be borne in mind. Non-specie-paying banks, of course, make dividends. During the suspension of 1837 and 1838, all the banks of Pennsylvania made dividends, although it was prohibited in the charters of most of them. After the suspension which took place

in Philadelphia in October, 1839, most of the banks of that city resolved not to declare dividends until the pleasure of the legislature could be known. By an act authorizing the continuance of the suspension until the 15th of January, 1841, permission was granted to make dividends, contrary to every principle of justice and equity. We do not know why we speak especially of the Pennsylvania banks in this connection: as we have yet to hear of the first bank, either in Pennsylvania or in any other State, that has had the delicacy to suspend the declaration of dividends merely because it suspended specie payments.

#### THE MUTUAL BANK.

Our non-specie-paying bank being in the interesting position described, let us inquire whether it is not in the process of bringing forth something which shall be entirely different from itself. We ask first, why a non-specie-paying bank should be permitted to make dividends. Its bills are perfectly good, whether the bank have any capital or not, provided the officers exercise due discretion in discounting notes; and it is evident that the stockholders have no right to ask to be paid for the use of their capital, since the capital in question ought to be specie, which they confess, by suspending specie payments, that they do not furnish. But if no dividends are to be declared, what are we to do with the immense amount of interest-money that will accumulate in the bank. Our answer to this question is so simple that we are almost ashamed to state it. Justice requires that all the interest-money accumulated—so much only excepted as is required to pay the expenses of the institution and the average of loss by bad debts—should be paid back to the borrowers in the proportion of the business which they have individually done with the bank. But since it would be by no means easy, practically, to thus pay the extra interest-money back, it would be better for the bank to turn the difficulty by lending its money at precisely that rate of interest and no more, say one per cent per annum, which would suffice to pay the expenses of the institution, including the average loss by bad debts. A bank of this character would be a **MUTUAL BANK**. This is not the institution we advocate and of which we propose to submit a plan to the reader: but it will serve in this place for the purposes of illustration. A bank that suspends specie payments may present two evident advantages to the community—first, it may furnish a currency: second, it may loan out its bills at one per cent interest per annum. That such a bank may furnish currency is proved by abundant experience, for suspending banks go right on with their business, and that their money circulates well is proved by the fact that such banks have hitherto seldom failed to declare good dividends. That they may loan their money at one per cent interest per annum is shown by the fact that the old banks do not pay more than one per cent per annum for their expenses, including losses by bad debts, and that the guaranty of the new bills consists in the

excellence of the notes furnished by the borrower, so that, if there is anything to be paid for this guaranty, it ought to be paid to the borrower himself, and not to any other person. We will not prolong this exposition, since a multiplicity of words would serve only to darken the subject. We invite the reader to reflect for himself upon the matter and to form his own conclusions. We repeat that we do not advocate a bank of the nature here described, since we conceive that such an institution would be eminently unsafe and dangerous, and for a hundred reasons among which may be counted the inordinate power that would be conferred on the bank's officers; but, as we said before, it may serve for illustration. Neither do we propose this plan as a theoretical solution of the difficulties noticed in the preceding chapters as inseparable from the existing currency. We reserve our own plan, and shall submit it to the reader at the end of the next chapter.

## CHAPTER IV.

### MUTUAL BANKING.

IN the title-page of a book on "Money and Banking,\*" published at Cincinnati, the name of William Beck appears, not as author, but as publisher; yet there is internal evidence in the book sufficient to prove that Mr. Beck is the author. But who was or is Mr. Beck? What were his experience and history? Is he still living? No one appears to know. He seems to stand like one of Ossian's heroes, surrounded with clouds, solitude and mystery. In the pages of Proudhon, socialism appears as an avenging fury, clothed in garments dipped in the sulphur of the bottomless pit and armed for the punishment of imbeciles, liars, scoundrels, cowards and tyrants; in those of Mr. Beck, she presents herself as a constructive and beneficent genius, the rays of her heavenly glory intercepted by a double veil of simplicity and modesty. Mr. Beck's style has none of the infernal fire and profanity which cause the reader of the "Contradictions Economiques" to shudder; you seek in vain in his sentences for the vigor and intense self-consciousness of Proudhon; yet the thoughts of Proudhon are there. One would suppose from the naturalness of his manner, that he was altogether ignorant of the novelty and true magnitude of his ideas.

#### MR. BECK'S BANK.

In Mr. Beck's plan for a Mutual Bank—which consists in a simple generalization of the system of credit in account that is well described in the following extract from J. Stuart Mill's "Political Economy"—there is one fault only; but that fault is fatal; it is that the people can never be induced to adopt the complicated method of accounts which would be rendered necessary:

"A mode of making credit answer the purposes of money, by which, when carried far enough, money may be very completely superseded, consists in making payments by checks. The custom of keeping the spare cash reserved for immediate use or against contingent demands, in the hands of a banker and making all payments, except small ones, by orders on bankers, is in this country spreading to a continually larger portion of the public. If the person making the payment and the person receiving it kept their money with the same banker, the payment would take place without any intervention of money, by the mere transfer of its amount

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\*"Money and Banking, or Their Nature and Effects Considered; Together With a Plan for the Universal Diffusion of Their Legitimate Benefits Without Their Evils." By A Citizen of Ohio. Cincinnati: Published by William Beck, 1839.; 16mo, pp. 212.

in the banker's books from the credit of the payer to that of the receiver. If all persons in London kept their cash at the same banker's and made all their payments by means of checks, no money would be required or used for any transactions beginning and terminating in London. This ideal limit is almost attained in fact, so far as regards transactions between dealers. It is chiefly in the retail transactions between dealers and consumers, and in the payment of wages, that money or bank-notes now pass and then only when the amounts are small. In London, even shop-keepers of any amount of capital, or extent of business, have generally an account with a banker; which, besides the safety and convenience of the practice, is to their advantage in another respect, by giving them an understood claim to have their bills discounted in cases where they could not otherwise expect it. As for the merchants and larger dealers, they habitually make all payments in the course of their business, by checks. They do not, however, all deal with the same banker; and when A gives a check to B, B usually pays it, not into the same, but into another bank. But the convenience of business has given birth to an arrangement which makes all the banking-houses of the City of London, for certain purposes, virtually one establishment. A banker does not send the checks which are paid into his banking-house to the banks on which they are drawn and demand money for them. There is a building called the Clearing House, to which every city banker sends each afternoon, all the checks on other bankers which he has received during the day; and they are there exchanged for the checks on him which have come into the hands of other bankers, the balances only being paid in money. By this contrivance, all the business transactions of the City of London during that day amounting often to millions of pounds and a vast amount besides of country transactions, represented by bills which country bankers have drawn upon their London correspondents, all liquidated by payments not exceeding, on the average, £200,000."—(Vol. ii., p. 47).

"Money," says Mr. Beck, "follows in the track of claim. Its progress is the discharge and satisfaction of claim. The payment of money is effectually the discharge of the debtor; but it is not equally effectual in satisfaction of the creditor. Though it releases the debtor, it still leaves the creditor to seek the real object of his desire. It does not put him in possession of it, but of something which enables him to obtain it. He must exchange this money by purchase for the article he wants before that object is attained. In payment of debts, it passes from claimant to claimant, discharging and paying claims as it goes. Money follows claim; both continually revolving through all classes of society in repeated and perpetual circles, constantly returning to their several stations, drawn thither by operations of industry or of business.

"In the possession of money every one has his turn. It comes to him in the shape of payment for his sales or his industry and

passes from him in the shape of payment or expenditure, again to return at its proper time and on a proper occasion to serve the same purposes as before.

"Now, I contend that as the progress of money lies in a circular route, a certain system of account may be made to supply its place, where its track and extent can, in that circle, be included and distinguished.

"By a CIRCLE, I mean that range of society which includes the whole circulating movement of money, with the accompanying causes and effects of its progress; viz, claims, debts and payments; so that, if we wish to trace its path, every point of that path will be contained within it. Such is the great circle of society. This contains the whole body of debtors and the whole body of creditors. It contains all the debtors to the creditors and all the creditors to the debtors. All would be included in the jurisdiction of a power that by any possibility could preside over the whole. Creditors are sellers; debtors are buyers. But no man continually sells without sometimes buying, nor does any man continually buy without sometimes selling. The creditor who receives money from his debtor, again expends this money upon others, who thereby, in their turns, become creditors and receive their money back again. All these movements are within the range of the one circle of society. Now, it is evident that if an account were kept by a presiding power, the goods which any person receives, being of equal value, would pay for those which he had previously delivered; would replace him in his original assets and cancel the obligation to him without the aid of money. Hence, after the whole process, it would seem that the intermediate passage and return of money were superfluous. If the dealings are not directly backward and forward—that is, between one creditor and his debtor and back again from the same debtor to the same creditor—the effect will be the same; for as this whole circle includes every creditor, every debtor and in fact every individual in that society, so it contains every account to which the claims of any creditor would apply, and every account to which the same creditor would be indebted. The agency of the presiding power would render it *pro forma*, the representative to every creditor of his individual debtor; and to every debtor, the representative of his individual creditor. It would form a common center for all claims by every creditor on his debtor. It would form the channel for the discharge of his debts and the receipt of his claims. It would show the state of his account with society, and the balance, if in favor, would be available as so much cash.

"This is what is meant by a CIRCLE. Such is the great circle of society, the only one which is complete and perfect, and such are the advantages contained in it.

"Hence the plan I propose is adapted to this circle, to exhibit the revolving track of money within it; to contain the several points of its progress; and, at each of these points, to perform its

duty and supply its place by the revolution of debits and credits in account, instead of the revolutions of the actual material money."

There are many practical processes by which the business-world make credit perform the functions of money, among which may be especially noticed—first, that by credit in account; and second, that by bills of exchange. Mr. Beek thought out a Mutual Bank by generalizing credit in account; Proudhon, by generalizing the bill of exchange.

#### BILLS OF EXCHANGE.

Let it be supposed that there are ten shoe-manufacturers in Lynn, who sell their shoes to ten shopkeepers in Boston; let it be supposed, also, that there are ten wholesale grocers in Boston who furnish goods to ten retail grocers in Lynn. If the value of the shoes equals the value of the groceries, the ten retail grocers in Lynn would have no occasion to send money to Boston to pay their indebtedness to the wholesale grocers; neither would the ten shopkeepers in Boston have occasion to send money to Lynn to discharge their debt to the ten shoe manufacturers; for the Lynn retail grocers might pay the money to the the Lynn shoe-manufacturers; these shoe-manufacturers writing to the Boston shopkeepers, who are their debtors, requesting them to pay the Boston wholesale grocers, who are the creditors of the Lynn retail grocers. It is very possible that the transactions of all these persons with each other might be settled in this way without the transmission of any money either from Boston to Lynn, or from Lynn to Boston. The transfer of debts in the process here indicated gives rise to what are called, in mercantile language, drafts, or bills of exchange; though regular bills of exchange are seldom drawn in this country, except against foreign account. A bill of exchange reads generally somewhat as follows:

"To Mr. E. F.—days after sight, on this my FIRST bill of exchange (second and third of the same date and tenor not paid) pay to A. B., without further advice from me, — dollars, value received, and charge the same to account of your obedient servant, C. D."

This form evidently implies that the bill is made out in triplicates. The bill must also, of course be dated. A DRAFT is a bill of exchange drawn up with the omission of some of the solemnity and particularity of the regular bill.

Bills of exchange are useful, not only for the payment of debts at distant places without transportation of the precious metals, but also as a means by which a debt due from one person may be made available for OBTAINING CREDIT from another. It is usual in every trade to give a certain length of credit for goods bought—ninety days, six months, eight months, or a longer time, as may be determined by the convenience of the parties, or by the custom of the particular trade and place. If a man has sold goods to another on six month's credit, he may draw a bill upon his debtor, payable in six months, get his bill discounted at the bank and thus qualify

himself to purchase such things as he may require in his business, without waiting for the six months to expire. But bills of exchange do more than this. They not only obviate, upon occasions, the necessity for ready money; they not only enable a man to command ready money before the debts due to him arrive at maturity: they often actually take place and perform the functions of money itself. J. Stuart Mill, quoting from Mr. Thornton, says: "Let us imagine a farmer in the country to discharge a debt of £10 to his neighboring grocer, by giving him a bill for that sum, drawn on his corn-factor in London, for grain sold in the metropolis; and the grocer to transmit the bill—he having previously indorsed it—to a neighboring sugar-baker in discharge of a like debt; and the sugar-baker to send it when again indorsed, to a West India merchant in an outport; and the West India merchant to deliver it to his country banker, who also indorses it and sends it into further circulation. The bill will in this case have effected five payments, exactly as if it were a £10 note payable to bearer on demand. A multitude of bills pass between trader and trader in the country in the manner which has been described, and they evidently form in the strictest sense, a part of the circulating medium of the kingdom." Mr. Mill adds: "Many bills, both domestic and foreign, are at last presented for payment quite covered with indorsements, each of which represents either a fresh discounting, or a pecuniary transaction in which the bill has performed the functions of money. Up to twenty years ago, the circulating medium of Lancashire for sums above £5 was almost entirely composed of such bills."

In our explanation of the system of banking which results from a generalization of the bill of exchange, we will let the master speak for himself:

#### PROUDHON'S BANK.

"We must destroy the royalty of gold; we must republicanize specie, by making every product of labor ready money.

"Let no one be frightened beforehand. I by no means propose to reproduce under a rejuvenated form, the old ideas of paper money, money of paper, assignats, bank-bills, etc., etc.; for all these palliatives have been known, tried and rejected long ago. These representations on paper, by which men have believed themselves able to replace the absent god, are, all of them, nothing other than a homage paid to metal—an adoration of metal, which has been always present to men's minds, and which has always been taken by them as the measure or evaluator of products.

"Everybody knows what a bill of exchange is. The creditor requests the debtor to pay to him, or to his order, at such a place, at such a date, such a sum of money.

"The promissory note is the bill of exchange inverted; the debtor promises the creditor that he will pay, etc.

"'The bill of exchange,' says the statute, 'is drawn from one place on another. It is dated. It announces the sum to be paid;



the time and place where the payment is to be made; the value to be furnished in specie, in merchandise, in account, or in other form. It is to the order of a third person, or to the order of the drawer himself. If it is by 1st, 2nd, 3rd, 4th, etc., it must be so stated.'

"The bill of exchange supposes, therefore, exchange, provision and acceptance; that is to say, a value created and delivered by the drawer; the existence, in the hands of the drawee, of the funds destined to acquit the bill, and the promise on the part of the drawee, to acquit it. When the bill of exchange is clothed with all these formalities; when it represents a real service actually rendered, or merchandise delivered; when the drawer and drawee are known and solvent; when, in a word, it is clothed with all the conditions necessary to guarantee the accomplishment of the obligation, the bill of exchange is considered good; it circulates in the mercantile world like bank-paper, like specie. No one objects to receiving it under pretext that a bill of exchange is nothing but a piece of paper. Only—since, at the end of its circulation, the bill of exchange, before being destroyed, must be exchanged for specie—it pays to specie a sort of seigniorial duty, called DISCOUNT.

"That which, in general, renders the bill of exchange insecure, is precisely this promise of final conversion into specie; and thus the idea of metal, like a corrupting royalty, infects even the bill of exchange and takes from it its certainty.

"Now, the whole problem of the circulation consists in generalizing the bill of exchange; that is to say, in making of it an anonymous title, exchangeable forever, and redeemable at sight, but only in merchandise and services.

"Or, to speak a language more comprehensible to financial adepts, the problem of the circulation consists in BASING bank-paper, not upon specie, nor bullion, nor immovable property, which can never produce anything but a miserable oscillation between usury and bankruptcy, between the five-franc piece and the assignat; but by basing it upon PRODUCTS.

"I conceive this generalization of the bill of exchange as follows:

"A hundred thousand manufacturers, miners, merchants, commissioners, public carriers, agriculturists, etc., throughout France, unite with each other in obedience to the summons of the the government and by simple authentic declaration, inserted in the 'Moniteur' newspaper, bind themselves respectively and reciprocally to adhere to the statutes of the Bank of Exchange; which shall be no other than the Bank of France itself, with its constitution and attributes modified on the following basis:

"1st. The Bank of France, become the Bank of Exchange, is an institution of public interest. It is placed under the guardianship of the state and is directed by delegates from all the branches of industry.

"2nd. Every subscriber shall have an account open at the

Bank of Exchange for the discount of his business paper; and he shall be served to the same extent as he would have been under the conditions of discount in specie; that is, in the known measure of his faculties, the business he does, the positive guarantees he offers, the real credit he might reasonably have enjoyed under the old system.

"3rd. The discount of ordinary commercial paper, whether of drafts, orders, bills of exchange, notes on demand, will be made in bills of the Bank of Exchange, of denominations of 25, 50, 100 and 1,000 francs.

"Specie will be used in making change only.

"4th. The rate of discount will be fixed at — per cent, commission included, no matter how long the paper has to run. With the Bank of Exchange all business will be finished on the spot.

"5th. Every subscriber binds himself to receive in all payments, from whomsoever it may be and at par, the paper of the Bank of Exchange.

"6th. Provisionally and by way of transition, gold and silver coin will be received in exchange for the paper of the bank, and at their nominal value.

"Is this a paper currency?

"I answer unhesitatingly, No! It is neither paper-money, nor money of paper; it is neither government checks, nor even bank-bills; it is not of the nature of anything that has been hitherto invented to make up for the scarcity of the specie. It is the bill of exchange generalized.

"The essence of the bill of exchange is constituted—first, by its being drawn from one place on another; second, by its representing a real value equal to the sum it expresses; third, by the promise or obligation on the part of the drawee to pay it when it falls due.

"In three words, that which constitutes the bill of exchange is exchange, provision, acceptance.

"As to the date of issue, or of falling due; as to the designation of the places, persons, object—these are particular circumstances which do not relate to the essence of the title, but which serve merely to give it a determinate personal and local actuality.

"Now, what is the bank-paper I propose to create?

"It is the bill of exchange stripped of the circumstantial qualities of date, place, person, object, term of maturity, and reduced to its essential qualities—exchange, acceptance, provision.

"It is, to explain myself still more clearly, the bill of exchange, payable at sight and forever, drawn from every place in France upon every other place in France, made by 100,000 drawers, guaranteed by 100,000 indorsers, accepted by the 100,000 subscribers drawn upon; having provision made for its payment in the 100,000 workshops, manufactories, stores, etc., of the same 100,000 subscribers.

"I say, therefore, that such a title unites every condition of solidity and security and that it is susceptible of no depreciation.

"It is eminently solid; since on one side it represents the ordinary, local, personal, actual paper of exchange, determined in its object and representing a real value, a service rendered, merchandise delivered, or whose delivery is guaranteed and certain; while on the other side it is guaranteed by the contract, *in solido*, of 100,000 exchangers, who, by their mass, their independence, and at the same time by the unity and connection of their operations, offer millions of millions of probability of payment against one of non-payment. Gold is a thousand times less sure.

"In fact, if in the ordinary conditions of commerce, we may say that a bill of exchange made by a known merchant offers two chances of payment against one of non-payment, the same bill of exchange, if it is indorsed by another known merchant, will offer four chances of payment against one. If it is indorsed by three, four or a greater number of merchants equally well known, there will be eight, sixteen, thirty-two, etc., to wager against one that three, four, five, etc., known merchants will not fail at the same time, since the favorable chances increase in geometrical proportion with the number of indorsers. What, then, ought to be the certainty of a bill of exchange made by 100,000 well-known subscribers, who are all of them interested to promote its circulation?

"I add that this title is susceptible of no depreciation. The reason for this is found, first, in the perfect solidity of a mass of 100,000 signers. But there exists another reason, more direct, and if possible, more reassuring; it is that the issues of the new paper can never be exaggerated like those of ordinary bank-bills, treasury notes, paper money, assignats, etc., for the issues take place against good, commercial paper only, and in the regular, necessarily limited, measured and proportionate process of discounting.

"In the combination I propose, the paper (at once sign of credit and instrument of circulation) grows out of the best business-paper, which itself represents products delivered, and by no means merchandise unsold. This paper, I affirm, can never be refused in payment, since it is subscribed beforehand by the mass of producers.

"This paper offers so much the more security and convenience, inasmuch as it may be tried on a small scale, and with as few persons as you see fit, and that without the least violence, without the least peril.

"Suppose the Bank of Exchange to start at first on a basis of 1,000 subscribers instead of 100,000; the amount of paper it would issue would be in proportion to the business of these 1,000 subscribers, and negotiable only among themselves. Afterwards, according as other persons should adhere to the bank, the proportion of bills would be as 5,000, 10,000, 50,000, etc., and their circulation would grow with the number of subscribers, as a money peculiar to them. Then, when the whole of France should have adhered to the stat-

utes of the new bank, the issue of paper would be equal, at every instant, to the the totality of circulating values.

"I do not conceive it necessary to insist longer. Men acquainted with banking will understand me without difficulty, and will supply from their own minds the details of execution.

"As for the vulgar, who judge of all things by the material aspect, nothing for them is so similar to an assignat as a bill of the Bank of Exchange. For the economist, who searches the idea to the bottom, nothing is so different. They are two titles, which, under the same matter, the same form, the same denomination, are diametrically opposed to each other."—(*Organization du Credit de la Circulation—Banque d'Exchange*; p. 23).

#### REMARKS.

We have several objections to Proudhon's bank. We propose them with diffidence, as Proudhon has undoubtedly prepared an adequate answer to them. Nevertheless, as he has not given that answer in his writings, we have a right to state them. They are as follows:

1st. We ask M. Proudhon how he would punish arbitrary conduct, partiality, favoritism and self-sufficiency, on the part of the officers of his bank. When we go to the mutual bank to borrow money, we desire to be treated politely and to receive fair play.

2nd. We ask him how he would prevent intriguing members from caballing to obtain control of the direction; or how he would prevent such intrigues from bringing forth evil results.

3rd. We ask him how he would prevent the same property, through the operation of successive sales, from being represented, at the same time, by several different bills of exchange, all of which are liable to be presented for discount. For example: Suppose Peter sells John \$100 worth of pork at six months credit and takes a bill at six months for it; and that John sells afterward this same pork to James at a like credit, taking a like bill; what shall prevent both Peter and John from presenting their bills for discount? Both bills are REAL bills, resulting from sales actually effected. Neither of them can be characterized as fictitious paper, and meanwhile, only one represents actual property. The same barrel of pork, by being sold and resold at credit one hundred times will give rise to one hundred real bills. But is it not absurd to say that the bank is safe in discounting all this paper, for the reason that it is entirely composed of real bills, when we know only one of them represents the barrel of pork? It follows, therefore, that not every real bill is adequately guaranteed. How, then, can Proudhon be certain that his issues of bank-paper "will never be exaggerated?"

4th. We ask him how he would cause his bank to operate to the decentralization of the money power.

For ourselves, we submit (and for the reason that it is necessary to have some system that obviates the foregoing objections) that

the issues of mutual money ought—at least, here in New England, the theory of Proudhon to the contrary notwithstanding—to be related to a basis of determinate actual property.

Our plan for a Mutual Bank is as follows:

1st. Any person, by pledging actual property to the bank, may become a member of the Mutual Banking Company.

2nd. Any member may borrow the paper money of the bank on his own note running to maturity (without indorsement) to an amount not to exceed one-half of the value of the property by himself pledged.

3rd. Each member binds himself in legal form, on admission, to receive in all payments, from whomsoever it may be and at par, the paper of the Mutual Bank.

4th. The rate of interest at which said money shall be loaned shall be determined by, and shall if possible, just meet and cover, the bare expenses of the institution. As for interest in the common acceptation of the word, its rate shall be at the Mutual Bank precisely 0.

5th. No money shall be loaned to any persons who are not members of the company; that is, no money shall be loaned, except on a pledge of actual property.

6th. Any member, by paying his debts to the bank, may have his property released from pledge, and be himself released from all obligations to the bank, or to the holders of the bank's money, as such.

7th. As for the bank, it shall never redeem any of its notes in specie; nor shall it ever receive specie in payments, or the bills of specie-paying banks, except at a discount of one-half of one per cent.

Ships and houses that are insured, machinery, in short, anything that may be sold under the hammer, may be made a basis for the issue of mutual money. Mutual Banking opens the way to no monopoly; for it simply elevates every species of property to the rank which has hitherto been exclusively occupied by gold and silver. It may be well (we think it will be necessary) to begin with real estate; we do not say it would be well to end there!

## CHAPTER V.

### PETITION FOR A GENERAL MUTUAL BANKING LAW.

*To the Honorable the Senate and House of Representatives of the Commonwealth of Massachusetts.*

THIS prayer of your petitioners humbly showeth, that the farmers, mechanics and other actual producers, whose names are hereunto subscribed, believe the present organization of the currency to be unjust and oppressive. They, therefore, respectfully request your honorable body to republicanize gold, silver and bank-bills, by the enactment of a GENERAL MUTUAL BANKING LAW.

A law, embracing the following provisions, would be eminently satisfactory to your petitioners:

1. The inhabitants or any portion of the inhabitants, of any town or city in the Commonwealth may organize themselves into a Mutual Banking Company.

2. Any person may become a member of the Mutual Banking Company of any particular town, by pledging REAL ESTATE situated in that town, or in its immediate neighborhood, to the Mutual Bank of that town.

3. The Mutual Bank of any town may issue PAPER-MONEY to circulate as currency among persons willing to employ it as such.

4. Every member of a Mutual Banking Company shall bind himself, and be bound, in due legal form, on admission, to receive in payment of debts, at par, and from all persons, the bills issued, and to be issued, by the particular Mutual Bank to which he may belong; but no member shall be obliged to receive, or have in possession, bills of said Mutual Bank to an amount exceeding the whole value of the property pledged by him.

5. Any member may borrow the paper money of the bank to which he belongs, on his own note running to maturity (without indorsement), to an amount not to exceed one-half of the value of the property pledged by him.

6. The rate of interest at which said money shall be loaned by the bank, shall be determined by, and shall, if possible, just meet and cover the bare expenses of the institution.

7. No money shall be loaned by the bank to persons who do not become members of the company by pledging real estate to the bank.

8. Any member, by paying his debts to the Mutual Bank to which he belongs, may have his property released from pledge, and be himself released from all obligations to said Mutual Bank, and to holders of the Mutual-Bank money, as such.

9. No Mutual Bank shall receive other than Mutual-Bank paper-money in payment of debts due to it, except at a discount of one-half of one per cent.

10. The Mutual Banks of the several counties in the Commonwealth shall be authorized to enter into such arrangements with each other as shall enable them to receive each other's bills in payments of debts; so that, for example, a Fitchburg man may pay his debts to the Barre Bank in Oxford money, or in such other Worcester-county money as may suit his convenience.

REMARKS.

Let A, B, C, D and E take a mortgage upon real estate owned by F, to cover a value of, say, \$600; in consideration of which mortgage, let A, B, C, D and E, who are timber-dealers, hardware merchants, carpenters, masons, painters, etc., furnish planks, boards, shingles, nails, hinges, locks, carpenters' and masons' labor, etc., to the value of \$600, to F, who is building a house. Let the mortgage have six months to run. A, B, C, D and E are perfectly safe; for either F pays at the end of the six months, and then the whole transaction is closed; or F does not pay, and then they sell the real estate mortgaged by him, which is worth much more than \$600, and pay themselves, thus closing the transaction. This transaction, generalized, gives the Mutual Bank, and furnishes a currency based upon products and services, entirely independent of hard money, or paper based on hard money. For A, B, C, D and E may give to F, instead of boards, nails, shingles, etc., 600 certificates of his mortgage, said certificates being receivable by them for services and products, each one in lieu of a silver dollar; each certificate being, therefore, in all purchases from them, equivalent to a one-dollar bill. If A, B, C, D and E agree to receive these certificates, each one in lieu of a silver dollar, for the redemption of the mortgage; if, moreover, they agree to receive them, each one in lieu of a silver dollar, from whomsoever it may be, in all payments—then A, B, C, D and E are a banking company that issues mutual money; and as they never issue money except upon a mortgage of property of double the value of the money issued, their transactions are always absolutely safe, and their money is always absolutely good.

Any community that embraces members of all trades and professions may totally abolish the use of hard money, and of paper based on hard money, substituting mutual money in its stead; and they may always substitute mutual money in the stead of hard money and bank bills, to the precise extent of their ability to live within themselves on their own resources.

THE RATE OF INTEREST.

As interest-money charged by Mutual Banks covers nothing but the expenses of the institutions, such banks may lend money, at A RATE OF LESS THAN ONE PER CENT PER ANNUM, to persons offering good security.

## ADVANTAGES OF MUTUAL BANKING.

It may be asked "What advantage does mutual banking hold out to individuals who have no real estate to offer in pledge?" We answer this question by another: What advantage do the existing banks hold out to individuals who desire to borrow, but are unable to offer adequate security? If we knew of a plan whereby, through an act of the legislature, every member of the community might be made rich, we would destroy this petition, and draw up another embodying that plan. Meanwhile, we affirm that no system was ever devised so beneficial to the poor as the system of mutual banking; for if a man having nothing to offer in pledge, has a friend who is a farmer, or other holder of real estate, and that friend is willing to furnish security for him, he can borrow money at the mutual bank at a rate of 1 per cent interest a year; whereas, if he should borrow at the existing banks, he would be obliged to pay 6 per cent. Again, as mutual banking will make money exceedingly plenty, it will cause a rise in the rate of wages, thus benefiting the man who has no property but his bodily strength; and it will not cause a proportionate increase in the price of the necessaries of life: for the price of provisions, etc., depends on supply and demand; and mutual banking operates, not directly on supply and demand, but to the diminution of the rate of interest on the medium of exchange. Mutual banking will indeed cause a certain rise in the price of commodities by creating a new demand; for, with mutual money, the poorer classes will be able to purchase articles which, under the present currency, they never dream of buying.

But certain mechanics and farmers say, "We borrow no money, and therefore pay no interest. How, then, does this thing concern us?" Hearken, my friends! let us reason together. I have an impression on my mind that it is precisely the class who have no dealings with the banks, and derive no advantages from them, that ultimately pay all the interest money that is paid. When a manufacturer borrows money to carry on his business, he counts the interest he pays as a part of his expenses, and therefore adds the amount of interest to the price of his goods. The consumer who buys the goods pays the interest when he pays for the goods; and who is the consumer, if not the mechanic and the farmer? If a manufacturer could borrow money at 1 per cent, he could afford to undersell all his competitors, to the manifest advantage of the farmer and mechanic. The manufacturer would neither gain nor lose; the farmer and mechanic, who have no dealings with the bank, would gain the whole difference; and the bank—which, were it not for the competition of the Mutual Bank, would have loaned the money at 6 per cent interest—would lose the whole difference. It is the indirect relation of the bank to the farmer and mechanic, and not its direct relation to the manufacturer and merchant, that enables it to make money. When foreign competition prevents the manufacturer from keeping up the price of his goods, the farmer and mechanic, who



are consumers, do not pay the interest-money: but still the interest is paid by the class that derive no benefit from the banks; for, in this case, the manufacturer will save himself from loss by cutting down the wages of his workmen who are producers. Wages fluctuate, rising and falling (other things being equal) as the rate of interest falls or rises. If the farmer, mechanic and operative are not interested in the matter of banking, we know not who is.

MUTUAL MONEY IS GENERALLY COMPETENT TO FORCE ITS OWN WAY INTO GENERAL CIRCULATION.

Let us suppose the Mutual Bank to be at first established in a single town, and its circulation to be confined within the limits of that town. The trader who sells the produce of that town in the city and buys there such commodities—tea, coffee, sugar, calico, etc.—as are required for the consumption of his neighbors, sells and buys on credit. He does not pay the farmer cash for his produce; he does not sell that produce for cash in the city; neither does he buy his groceries, etc., for cash from the city merchant: but he buys of the farmer at, say, eight months' credit; and he sells to the city merchant at, say, six months' credit. He finds, moreover, as a general thing, that the exports of the town which pass through his hands very nearly balance the imports that he brings into the town for sale; so that, in reality, the exports—butter, cheese, pork, beef, eggs, etc.—pay for the imports—coffee, sugar, etc. And how, indeed, could it be otherwise? It is not to be supposed that the town has silver mines and a mint; and, if the people pay for their imports in money, it will be because they have become enabled so to do by selling their produce for money. It follows, therefore, that the people in a country town do not make the money, whereby they pay for store-goods, off each other, but that they make it by selling their produce out of the town. There are, therefore, two kinds of trading going on at the same time in the town—one trade of the inhabitants with each other; and another of the inhabitants, through the store, with individuals living out of town. And these two kinds of trade are perfectly distinct from each other. The mutual money would serve all the purposes of the internal trade; leaving the hard money, and paper based on hard money, to serve exclusively for the purposes of trade that reaches out of the town. The mutual money will not prevent a single dollar of hard money, or paper based on hard money, from coming into the town; for such hard money comes into the town, not in consequence of exchanges made between the inhabitants themselves, but in consequence of produce sold abroad.\* So long as produce is sold out of the town, so long will the inhabitants be able to buy commodities that are produced out of the town; and they

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\*These remarks may be generalized, and applied to the commerce which is carried on between nations.

will be able to make purchases to the precise extent that they are able to make sales. The mutual money will therefore prove to them an unmixed benefit; it will be entirely independent of the old money, and will open to them a new trade entirely independent of the old trade. So far as it can be made available, it will unquestionably prove itself to be a good thing; and, where it cannot be made available, the inhabitants will only be deprived of a benefit that they could not have enjoyed—mutual money or no mutual money. Besides, the comparative cost of the mutual money is almost nothing; for it can be issued to any amount on good security, at the mere cost of printing, and the expense of looking after the safety of the mortgages. If the mutual money should happen, at any particular time, not to be issued to any great extent, it would not be as though an immense mass of value was remaining idle; for interest on the mutual money is precisely 0. The mutual money is not itself actual value, but a mere medium for the exchange of actual values—a mere medium for the facilitation of barter.

We have remarked, that when the trader, who does the out-of-town business of the inhabitants, buys coffee, sugar, etc., he does not pay cash for them, but buys them at, say, six months' credit. Now, the existing system of credit causes, by its very nature, periodical crises in commercial affairs. When one of these crises occurs, the trader will say to the city merchant, "I owe you so much for groceries; but I have no money, for times are hard: I will give you, however, my note for the debt. Now, we leave it to the reader, would not the city merchant prefer to take the mutual money of the town to which the trader belongs, money that holds real estate and produce in that town, rather than the private note of a trader who may fail within a week?

If, under the existing system, all transactions were settled on the spot in cash, things might be different; but as almost all transactions are conducted on the credit system, and as the credit system necessarily involves periodical commercial crises, the mutual money will find very little difficulty in ultimately forcing itself into general circulation. The Mutual Bank is like the stone cut from the mountain without hands, for let it be once established in a single village, no matter how obscure, and it will grow till it covers the whole earth. Nevertheless, it would be better to obviate all difficulty by starting the Mutual Bank on a sufficiently extensive scale at the very beginning.

#### THE MEASURE OF VALUE.

The bill of a Mutual Bank is not a standard of value, since it is itself measured and determined in value by the silver dollar. If the dollar rises in value, the bill of the Mutual Bank rises also, since it is receivable in lieu of a silver dollar. The bills of a Mutual Bank are not standards of value, but mere instruments of exchange; and as the value of mutual money is determined, not by the demand and supply of mutual money, but by the demand and supply of the

precious metals, the Mutual Bank may issue bills to any extent, and those bills will not be liable to any depreciation from excess of supply. And, for like reasons, mutual money will not be liable to rise in value if it happens at any time to be scarce in the market. The issues of mutual money are therefore susceptible of any contraction or expansion which may be necessary to meet the wants of the community, and such contraction or expansion cannot by any possibility be attended with any evil consequence whatever: for the silver dollar, which is the standard of value, will remain throughout at the natural valuation determined for it by the general demand and supply of gold and silver throughout the whole world.

The bills of Mutual Banks act merely as a medium of exchange: they do not and cannot pretend to be measures or standards of value. The medium of exchange is one thing; the measure of value is another; and the standard of value still another. The dollar is the measure of value. Silver and gold, at a certain degree of fineness, are the standard of value. The bill of a Mutual Bank is a bill of exchange, drawn by all the members of the mutual banking company upon themselves, indorsed and accepted by themselves, payable at sight, but only in services and products. The members of the company bind themselves to receive their own money at par; that is, in lieu of as many silver dollars as are denoted by the denomination on the face of the bill. Services and products are to be estimated in dollars, and exchanged for each other without the intervention of specie.\*

Mutual money, which neither is nor can be merchandise, escapes the law of supply and demand, which is applicable to merchandise only.

#### THE REGULATOR OF VALUE.

The utility of an article is one thing; its exchangeable value is another; and the cost of its production is still another. But the amount of labor expended in production, though not the measure, is, in the long run, the regulator of value; for every new invention which abridges labor, and enables an individual or company to offer an increased supply of valuable articles in the market brings with it an increase of competition. For, supposing that one dollar constitutes a fair day's wages, and that one man by a certain process can produce an article valued in the market at one

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\*"I now undertake to affirm positively, and without the least fear that I can be answered, what heretofore I have but suggested—that a paper issued by the government, with the simple promise to receive it in all its dues, leaving its creditors to take it or gold and silver at their option, would, to the extent that it would circulate, form a perfect paper-circulation, which could not be abused by the government; that it would be as steady and uniform in value as the metals themselves; and that, if by possibility, it should depreciate, the loss would fall, not on the people, but on the government itself," etc.—J. C. CALHOUN: Speech in reply to Mr. Webster on the Sub-Treasury Bill, March 22, 1838.

dollar in half a day's labor, other men will take advantage of the same process, and undersell the first man, in order to get possession of the market. Thus, by the effect of competition, the price of the article will probably be ultimately reduced to fifty cents. Labor is the true regulator of value; for every laboring man who comes into competition with others increases the supply of the products of labor, and thus diminishes their value; while at the same time, and because he is a living man, he increases the demand for those products to precisely the same extent, and thus restores the balance: for the laborer must be housed, clothed and subsisted by the products of his labor. Thus the addition of a laboring man, or of any number of laboring men, to the mass of producers, ought to have no effect either upon the price of labor, or upon that of commodities; since, if the laborer by his presence increases the productive power, he at the same time increases the demand for consumption. We know that things do not always fall out thus in practice; but the irregularity is explained by the fact that the laborer, who ought himself to have the produce of his labor, or its equivalent in exchange, has, by the present false organization of credit, his wages abstracted from him. Want and over-production arise sometimes from mistakes in the direction of labor, but generally from that false organization of credit which now obtains throughout the civilized world. There is a market price of commodities, depending on supply and demand, and a natural price, depending on the cost of production; and the market price is in a state of continual oscillation, being sometimes above, and sometimes below, the natural price: but in the long run, the average of a series of years being taken, it coincides with it. It is probable that, under a true organization of credit, the natural price and market price would coincide at every moment.\* Under the present system, there are no articles whose market and natural prices coincide so nearly and so constantly as those of the precious metals; and it is for this reason that they have been adopted by the various nations as standards of value.

When Adam Smith and Malthus† say that labor is a measure of

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\*The theory that the laborer should receive sufficient wages to buy back his product, and thus prevent over-production, was discovered almost simultaneously by a number of writers about fifty years ago. The value of this discovery to economics is as great as Newton's was to physics, or Darwin's to biology.—EDITOR.

†Malthus says (we quote the substance, and very possibly the exact words, though we have not the book by us): "If a man is born into a world already occupied, and his family is not able to support him, or if society has no demand for his labor, that man has no right to claim any nourishment whatever; he is really one too many on the earth. At the great banquet of nature there is no plate laid for him. Nature commands him to take himself away; and she will by no means delay in putting her own order into execution."

value, they speak, not of the labor which an article cost, or ought to have cost, in its production, but of the quantity of labor which the article may purchase or command. It is very well, for those who mistake the philosophy of speculation on human misfortune and necessities for social science, to assume for measure of value the amount of labor which different commodities can command. Considered from this point of view, the price of commodities is regulated, not in the labor expended in their production, but by the distress and want of the laboring class. There is no device of the political economists so infernal as the one which ranks labor as a commodity, varying in value according to supply and demand. Neither is there any device so unphilosophical; since the ratio of the supply of labor to the demand for it is unvarying: for every producer is also a consumer, and rightfully, to the precise extent of the amount of his products; the laborer who saves up his wages being, so far as society is concerned, and in the long run, a consumer of those wages. The supply and demand for labor is virtually unvarying; and its price ought, therefore, to be constant. Labor is said to be value, not because it is itself merchandise, but because of the values it contains, as it were, in solution, or, to use the correct metaphysical term, *in potentia*. The value of labor is a figurative expression, and a fiction, like the productiveness of capital. Labor, like liberty, love, ambition, genius, is something vague and indeterminate in its nature, and is rendered definite by its object only; misdirected labor produces no value. Labor is said to be valuable, not because it can itself be valued, but because the products of labor may be truly valuable. When we say "John's labor is worth a dollar a day," it is as though we said, "The daily product of John's labor is worth a dollar." To speak of labor as merchandise is treason; for such speech denies the true dignity of man, who is the king of the earth. Where labor is merchandise in fact (not by a mere inaccuracy of language) there man is merchandise also, whether it be in England or South Carolina.

#### THE WAY IN WHICH THE AFFAIRS OF THE MUTUAL BANK MAY BE CLOSED.

When the company votes to issue no more money, the bills it has already issued will be returned upon it; for, since the bills were issued in discounting notes running to maturity, the debtors of the bank, as their notes mature, will pay in the bills they have received. When the debtors have paid their debts to the bank, then the bills are all in, every debtor has discharged his mortgage, and the affairs of the bank are closed. If any debtor fails to pay, the bank sells the property mortgaged, and pays itself. The bank lends at a rate of interest that covers its bare expenses: it makes, therefore, no profits, and, consequently, can declare no dividends. It is by its nature incapable of owing anything: it has, therefore, no debts to settle. When the bank's debtors have paid their debts

to the bank, then nobody owes anything to the bank, and the bank owes nothing to anybody.

In case some of the debtors of the bank redeem their notes, not in bills of the Mutual Bank, but in bills of specie-paying banks, then those bills of specie-paying banks will be at once presented for redemption at the institutions that issued them; and an amount of specie will come into the hands of the Mutual Bank, precisely equal to the amount of its own bills still in circulation; for since the Mutual Bank never issues money, except in discounting notes running to maturity, the notes of the debtors to the bank precisely cover the amount of the bank's money in circulation. When this specie comes into the hands of the bank, it deposits it at once in some other institution; which institution assumes the responsibility of redeeming at sight such of the bills of the closed bank as may be at any time thereafter presented for redemption. And such institution will gladly assume this responsibility, since it is probable that many of the bills will be lost or destroyed, and therefore never presented for redemption; and such loss or destruction will be a clear gain to the institution assuming the responsibility, since it has specie turned over to it for the redemption of every one of the bills that remains out.

Finally: let us conceive, for a moment, of the manifold imperfections of the existing system of banking. In Massachusetts, the banks had out, in the year 1849, nine and one-half dollars of paper\* for every one dollar of specie in their vaults wherewith to redeem them. Can any thing be more absurd than the solemn promise made by the banks to redeem nine and one-half paper-dollars with one dollar in specie? They may get along very well with this promise in a time of profound calm; but what would they do on occasions of panic?†

The paper issued under the existing system is an article of merchandise, varying in price with the variations of supply and demand: it is, therefore, unfit to serve as a medium of exchange.

The banks depend on the merchants; so that, when the merchant is poor, it falls out that the bank is always still poorer. Of what use is the bank, if it calls in its issues in hard times—the very occasions when increased issues are demanded by the wants of the community?

The existing bank reproduces the aristocratic organizations; it has its Spartan element of privileged stockholders, its Laconian element of obsequious speculators, and, on the outside, a multitude of Helots who are excluded from its advantages. Answer us, read-

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\*Counting, of course, the certificates of deposit which are convertible into specie on demand.

†Notwithstanding the fact that this work was written in criticism of the banking system in vogue in 1850, most people persist in calling it a "revival of the old wild-cat banks that existed before the war."—EDITOR

er: If we are able, at this time, to bring forward the existing banking system as a new thing, and should recommend its adoption, would you not laugh in our face, and characterize our proposition as ridiculous? Yet the existing system has an actual and practical being, in spite of all its imperfections: nay, more, it is the ruling element of the present civilization of the Christian world; it has substituted itself, or is now substituting itself, in the place of monarchies and nobilities. Who is the noble of the present day, if not the man who lends money at interest? Who is the emperor, if not Pereire or Baron Rothschild? Now, if the present system of banking is capable of actual existence, how much more capable of actual existence is the system of mutual banking! Mutual banking combines all the good elements of the method now in operation, and is capable of securing a thousand benefits which the present method cannot compass, and is, moreover, free from all its disadvantages!

## CHAPTER VI.

### THE PROVINCIAL LAND BANK.\*

"IN THE year 1714," says Governor Hutchinson, in his "History of Massachusetts," a certain "party had projected a private bank; or, rather, had taken up a project published in London in the year 1684; but this not being generally known in America, a merchant of Boston was the reputed father of it. There was nothing more in it than issuing bills of credit, which all the members of the company promised to receive as money, but at no certain value compared with silver and gold; and real estate to a sufficient value were to be bound as a security that the company should perform their engagements. They were soliciting the sanction of the General Court, and an act of government to incorporate them. This party generally consisted of persons in difficult or involved circumstances in trade; or such as were possessed of real estates; but had little or no ready money at command; or men of no substance at all; and we may well enough suppose the party to be very numerous. Some, no doubt, joined them from mistaken principles, and an apprehension that it was a scheme beneficial to the public; and some for party's sake and public applause.

"Three of the representatives from Boston—Mr. Cooke; Mr. Noyes, a gentlemen in great esteem with the inhabitants in general; and Mr. Payne—were the supporters of the party. Mr. Hutchinson, the other (an attempt to leave him out of the House not succeeding), was sent from the House to the Council, where his opposition would be of less consequence. The governor was no favorer of the scheme; but the lieutenant-governor—a gentleman of no great fortune, and whose stipend from the government was trifling—engaged in the cause with great zeal.

"A third party, though very opposite to the private bank, yet were no enemies to bills of credit. They were in favor of loan-bills from the government to any of the inhabitants who would mortgage their estates as a security for the repayment of the bills with interest in a term of years: the interest to be paid annually, and applied to the support of government. This was an easy way of paying public charges; which, no doubt, they wondered that in so many ages the wisdom of other governments had never discovered. The principal men of the Council were in favor of it; and, it being thought by the first

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\*It is worthy of note that the present-day historians, who take such pains to show their intimate knowledge of the financial plans of remote times, studiously avoid mentioning this one.—EDITOR.



party the least of two evils, they fell in with the scheme; and, after that, the country was divided between the public and private bank. The House of Representatives was nearly equally divided, but rather favorers of the private bank, from the great influence of the Boston members in the House, and a great number of persons of the town out of it. The controversy had a universal spread, and divided towns, parishes, and particular families.

"At length, after a long struggle, the party for the public bank prevailed in the General Court for a loan of £50,000 in bills of credit, which were put into the hands of trustees, and let for five years only, to any of the inhabitants, at 5 per cent interest, one-fifth part of the principal to be paid annually. This lessened the number of the party for the private bank; but it increased the zeal, and raised a strong resentment, in those that remained."—(Thomas Hutchinson: "History of Massachusetts," vol. ii., p 188).

It is utterly inconceivable that any company of sane men should have seriously proposed to issue paper money destitute of all fixed and determinate value as compared with gold and silver, imagining that such money would circulate as currency. If paper money has "no certain value compared with silver and gold," it has no certain value compared with any commodity whatever; that is, it has no certain value at all: for, since gold and silver have a determinate value as compared with exchangeable commodities, all paper money that may be estimated in terms of marketable commodities, may be estimated in terms of silver and gold. Our author will permit us to suspect that his uncompromising hostility, not only to the land-bank, but also to everything else of a democratic tendency, blinded his eyes to the true nature of the institution he describes. Our suspicion is strengthened when we read that the paper money in question was to have a determinate value, since it was to have been secured by a pledge of "real estate to a sufficient value." The projectors of the scheme probably intended that the members of the company should redeem their bills from the bill-holders by receiving them, in all payments, in lieu of determinate and specified amounts of gold and silver; and such a method of redemption would have given the bills "a certain value as compared with silver and gold."\*

In view of this extract from Governor Hutchinson's history, we

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\*"North Carolina, just after the Revolution, issued a large amount of paper, which was made receivable in dues to her. It was also made a legal tender; which, of course, was not obligatory after the adoption of the Federal Constitution. A large amount, say between four and five hundred thousand dollars, remained in circulation after that period, and continued to circulate for more than twenty years, at par with gold and silver during the whole time, with no other advantage than being received in the revenue of the State, which was much less than one hundred thousand dollars per annum."—JOHN C. CALHOUN: Speech on the bill authorizing an issue of treasury notes, Sept. 19, 1837.

## MUTUAL BANKING.

abandon all claims to novelty or originality as regards our own scheme for a Mutual Bank. We think it very probable that our theory dates back to "the project published in London in the year 1684:" but we affirm nothing positively on this head, since we are altogether ignorant of the details, not only of the provincial project, but also of the original London plan. We have no information in regard to these matters, except that which is now submitted to the reader.

Our author says, on a subsequent page:

"In 1739, a great part of the Province was disposed to favor what was called the land bank or manufactory scheme; which was begun, or rather revived, in this year, and produced such great and lasting mischiefs, that a particular relation of the rise, progress and overthrow of it may be of use to discourage any attempts of the like nature in future ages."—("History of Massachusetts," vol. ii., 352).

It appears that after an interval of twenty-five years, the land-bank scheme rose once again above the surface of the political and financial waters. Governor Hutchinson says that this scheme produced "great and lasting mischiefs." Let us see what these "mischiefs" were:

"The project of the bank of 1714 was revived. The projector of that bank now put himself at the head of seven or eight hundred persons, some few of rank and good estate, but generally of low condition among the plebeians, and of small estate, and many of them perhaps insolvent. This notable company were to give credit to £150,000 lawful money, to be issued in bills; each person to mortgage a real estate in proportion to the sums he subscribed and took out, or to give bond with two sureties: but personal security was not to be taken for more than £100 from any one person. Ten directors and a treasurer were to be chosen by the company. Every subscriber or partner was to pay 3 per cent interest [per annum] for the sum taken out, and 5 per cent of the principal;\* and he that did not pay bills might pay the produce and manufacture of the Province at such rates as the directors from time to time should set: and they [the bills] should commonly pass in lawful money. The pretence was, that, by thus furnishing a medium and instrument of trade, not only the inhabitants in general would be better able to procure the Province bills of credit for their taxes, but trade, foreign and inland, would revive and flourish. The fate of the project was thought to depend on the opinion which the General Court should form of it. It was necessary, therefore, to have a house of representatives well disposed. Besides the 800 persons subscribers, the needy part of the Province in general favored the scheme. One of their votes will go as far in elections as one of the most opulent. The former are most numerous; and it appeared

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\*Thus the whole principal would be paid up in twenty years.

that by far the majority of representatives for 1740 were subscribers to or favorers of the scheme, and they have ever since been distinguished by the name of the Land-Bank House.

“Men of estates and the principal merchants of the Province abhorred the project, and refused to receive the bills; but great numbers of shop-keepers who had lived for a long time on the fraud of a depreciating currency, and many small traders, gave credit to the bills. The directors, it was said, by a vote of the company, became traders,\* and issued just such bills as they thought proper, without any fund or security for their ever being redeemed. They purchased every sort of commodity, ever so much a drug, for the sake of pushing off their bills; and, by one means or other, a large sum—perhaps fifty or sixty thousand pounds—was floated. To lessen the temptation to receive the bills, a company of merchants agreed to issue their notes, or bills, redeemable in silver and gold at distant periods, much like the scheme in 1733, and attended with no better effect. The governor exerted himself to blast this fraudulent undertaking—the land-bank. Not only such civil and military officers as were directors or partners, but all who received or paid any of the bills were displaced. The governor negatived the person chosen speaker of the House, being a director of the bank; and afterwards negatived thirteen of the newly elected counsellors, who were directors or partners in, or favorers of, the scheme. But all was insufficient to suppress it. Perhaps the major part in number of the inhabitants of the Province openly or secretly, were well-wishers of it. One of the directors afterwards acknowledged to me that, although he entered into the company with a view to the public interest, yet, when he found what power and influence they had in all public concerns, he was convinced it was more than belonged to them, more than they could make a good use of, and therefore unwarrantable. Many of the more sensible, discreet persons of the Province saw a general confusion at hand. The authority of the Parliament to control all public and private persons and proceedings in the Colonies, was at that day questioned by nobody. Application was therefore made to Parliament for an act to suppress the company; which, notwithstanding the opposition made by their agent, was very easily obtained, and therein it was declared that the act of the Sixth of King George I., chapter xviii., did, does and shall extend to the colonies and plantations of America. It was said the act of George I., when it was passed, had no relation to America; but another act, twenty years after, gave it force, even from the passing it, which it never could have had without. This was said to be an instance of the transcendent power of Parliament. Although the company was dissolved, yet the act of Parliament gave the possessors of the bills a right of action against every

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\*See foregoing paragraph where it is said that debts to the bank might be paid in manufactures and produce.

partner or director for the sums expressed, WITH INTEREST. The company was in a maze. At a general meeting, some, it is said, were for running all hazards, although the act subjected them to a *præmunire*; but the directors had more prudence, and advised them to declare that they considered themselves dissolved, and meet only to consult upon some method of redeeming their bills of the possessors, which every man engaged to endeavor in proportion to his interest, and to pay in to the directors, or some of them, to burn or destroy. Had the company issued their bills at the value expressed on the face of them, they would have had no reason to complain at being obliged to redeem them at the same rate, but as this was not the case in general, and many of the possessors of the bills had acquired them for half their value, as expressed equity could not be done; and, so far as respected the company, perhaps, the Parliament was not very anxious; the loss they sustained being but a just penalty for their unwarrantable undertaking, if it had been properly applied. Had not the Parliament interposed, the Province would have been in the utmost confusion, and the authority of government entirely in the Land-Bank Company."—(p. 353.)

The "mischiefs" occasioned by this land-bank seems to have been political, rather than economical, for our author nowhere affirms that the bill holders, not members of the company lost anything by the institution. We would remark that there are certain "mischiefs" which are regarded not without indulgence by posterity. Governor Hutchinson ought to have explained more in detail the nature of the evils he complains of; and also to have told us why he, a declared enemy of popular institutions, opposed the advocates of the bank so uncompromisingly. Mutualism operates, by its very nature, to render political government founded on arbitrary force, superfluous; that is, it operates to the decentralization of the political power, and to the transformation of the state, by substituting self-government in the stead of government *ab extra*.\* The Land-Bank of 1740, which embodied the mutual principle, operated vigorously in opposition to the government. Can we wonder that it had to be killed by an arbitrary stretch "of the supreme power of Parliament," and by an *ex post facto* law bearing outrageously on the individual members of the company? For our part, we admire the energy—the confidence in the principle of mutualism—of those members who proposed to go on in spite of Parliament, "although the act subjected them to a *præmunire*." If they had gone on, they would simply have anticipated the American Revolution by some thirty years.

But where is the warning to future ages? According to Governor Hutchinson's own statement, the fault of the bank was, that it would have succeeded TOO WELL if it had had a fair trial; nay,

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\*This is also Proudhon's theory; which he felicitously called "the dissolution of government in the economic organism."—EDRROR.

that it would have succeeded in spite of all obstacles had it not been for the exertion of "the transcendent power of Parliament." Where is the bank of these degenerate days that has shown anything like the same power of endurance? Some of the existing banks find it difficult to live with the power of government exerted in their favor!

The attempt of the Land-Bank Company to republicanize gold and silver, and to make all commodities circulate as ready money was, without question, premature. But our author misapprehends the matter, mistaking a transformation of the circulating medium for a mercantile scheme. The "vote of the company whereby the directors became traders," was an act for transforming the currency. We do not justify it altogether; for it put the welfare of the cause at too great hazard; but it was, nevertheless, not totally out of harmony with the general system. We remark in conclusion, that the depreciation in the provincial currency was occasioned, not by "land-bank," that is, by mutual paper—which the Parliament forced the issuers, by an arbitrary, vindictive, and tyrannical law, to redeem WITH INTEREST—but it was occasioned by government paper, "professing to be ultimately redeemable in gold and silver."\* All arguments, therefore, against mutual money, derived from the colonial currency, are foreign to the purpose.

The main objections against mutual banking are as follows: 1. It is a novelty, and therefore a chimera of the inventor's brain; 2. It is an old story, borrowed from provincial history, and therefore of no account!

How would you have us answer objections like these? Things new or old may be either good or evil. Every financial scheme should stand or fall by its own intrinsic merits, and not be judged from extraneous considerations.

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\*"We are told that there is no instance of a government paper that did not depreciate. In reply I affirm that there is none assuming the form I propose (notes receivable by government in payment of dues) that ever did depreciate. Whenever a paper receivable in the dues of government had anything like a fair trial, it has succeeded. Instance the case of North Carolina referred to in my opening remarks. The drafts of the treasury at this moment, with all their incumbrance, are nearly at par with gold and silver; and I might add the instance alluded to by the distinguished senator from Kentucky, in which he admits, that as soon as the excess of the issues of the Commonwealth Bank of Kentucky were reduced to the proper point, its notes rose to par. The case of Russia might also be mentioned. In 1827 she had a fixed paper-circulation in the form of bank-notes, but which were inconvertible, of upward of \$120,000,000, estimated in the metallic ruble, and which had for years remained without fluctuation; having nothing to sustain it but that it was received in the dues of government, and that, too, with a revenue of only about \$90,000,000 annually."—JOHN C. CALHOUN: Speech on his amendment to separate the government from the banks, Oct. 3, 1837.

## CHAPTER VII.

### MONEY.

The most concise and expressive definition of the term "capital," which we have seen in the writings of the political economists, is the one furnished by J. Stuart Mill, in his table of contents. He says: "Capital is wealth appropriated to reproductive employment." There is, indeed, a certain ambiguity attached to the word wealth; but let that pass; we accept the definition. A tailor has \$5 in money, which he proposes to employ in his business. This money is unquestionably capital, since it is wealth appropriated to reproductive employment; but it may be expended in the purchase of cloth, in the payment of journeymen's wages, or in a hundred other ways; what kind of capital, then, is it? It is evidently, disengaged capital. Let us say that the tailor takes his money and expends it for cloth; this cloth is also devoted to reproductive employment, and is therefore still capital; but what kind of capital? Evidently, engaged capital. He makes this cloth into a coat; which coat is more valuable than the cloth, since it is the result of human labor bestowed upon the cloth. But the coat is no longer capital; for it is no longer (so far, at least, as the occupation of the tailor is concerned), capable of being appropriated to reproductive employment; what is it, then? It is that for the creation of which the capital was originally appropriated; it is product. The tailor takes this coat and sells it in the market for \$8; which dollars become to him a new disengaged capital. The circle is complete; the coat becomes engaged capital to the purchaser; and the money is disengaged capital, with which the tailor may commence another operation. Money is disengaged capital, and disengaged capital is money. Capital passes, therefore, through various forms; first it is disengaged capital, then it becomes engaged capital, then it becomes product, afterwards it is transformed again into disengaged capital, thus recommencing its circular progress.

The community is happy and prosperous when all professions of men easily exchange with each other the products of their labor; that is, the community is happy and prosperous when money circulates freely, and each man is able with facility to transform his product into disengaged capital, for with disengaged capital, or money, men may command such of the products of labor as they desire, to the extent, at least, of the purchasing power of their money.

The community is unhappy, unprosperous, miserable, when money is scarce, when exchanges are effected with difficulty. For notice, that, in the present state of the world, there is never real over-production to any appreciable extent; for, whenever the baker

has too much bread, there are always laborers who could produce that of which the baker has too little, and who are themselves in want of bread. It is when the tailor and baker cannot exchange, that there is want and over-production on both sides. Whatever, therefore, has power to withdraw the currency from circulation, has power, also, to cause trade to stagnate; power to overwhelm the community with misery; power to carry want, and its correlative, over-production, into every artisan's house and workshop. For the transformation of product into disengaged capital, is one of the regular steps of production; and whatever withdraws the disengaged capital, or money, from circulation, at once renders this step impossible, and thus puts a drag on all production.

#### THERE ARE VARIOUS KINDS OF MONEY.

But all money is not the same money. There is one money of gold, another of silver, another of brass, another of leather, and another of paper: and there is a difference in the glory of these different kinds of money. There is one money that is a commodity, having its exchangeable value determined by the law of supply and demand, which money may be called (though somewhat barbarously) merchandise-money; as for instance, gold, silver, brass, bank-bills, etc.; there is another money, which is not a commodity, whose exchangeable value is altogether independent of the law of supply and demand, and which may be called mutual money.

Mr. Edward Kellogg says: "Money becomes worthless whenever it ceases to be capable of accumulating an income which can be exchanged for articles of actual value. The value of money as much depends upon its power of being loaned for an income, as the value of a farm depends upon its natural power to produce." And again: "Money is valuable in proportion to its power to accumulate value by interest."\* Mr. Kellogg is mistaken. Money is a commodity in a twofold way, and has therefore a twofold value and a twofold price—one value as an article that can be exchanged for other commodities, and another value as an article that can be loaned out at interest; one price which is determined by the supply and demand of the precious metals, and another price (the rate of interest) which is determined by the distress of the borrowing community. Mr. Kellogg speaks as though this last value and last price were the only ones deserving consideration; but this is by no means the case: for this last value and price are so far from being essential to the nature of money, that the Mutual Bank will one day utterly abolish them. The natural value of the silver dollar depends upon the demand and supply of the metal of which it is composed and not upon its artificial power to accumulate value by interest. Legislation has created usury; and the

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\*People who raise the cry of "cheap money" fall into the same error; money that circulates freely at par, whether interest-bearing or not, is neither cheap or dear.—EDITOR.

Mutual Bank can destroy it. Usury is a result of the legislation which establishes a particular commodity as the sole article of legal tender; and, when all commodities are made to be ready money through the operation of mutual banking, usury will vanish.

CONVERTIBLE PAPER-MONEY RENDERS THE STANDARD OF VALUE UNCERTAIN.

To show the effect of variations in the volume of the existing circulating medium, not only on foreign commerce, but also on the private interests of each individual member of the community, we will, at the risk of being tedious, have recourse to an illustration. Let us suppose that the whole number of dollars (either in specie or convertible paper) in circulation, at a particular time, is equal to  $Y$ ; and that the sum of all these dollars will buy a certain determinate quantity of land, means of transportation, merchandise, etc, which may be represented by  $x$ ; for, if money may be taken as the measure and standard of value for commodities, then conversely, commodities may be taken as the standard and measure of value for money. Let us say, therefore, that the whole mass of the circulating medium is equal to  $Y$ ; and that its value, estimated in terms of land, ships, houses, merchandise, etc., is equal to  $x$ . If, now, the quantity of specie and convertible paper we have supposed to be in circulation be suddenly doubled, so that the whole mass becomes equal in volume to  $2Y$ , the value of the whole mass will undergo no change, but will still be equal to  $x$ , neither more nor less. This is truly wonderful! Some young mathematician, fresh from his algebra, will hasten to contradict us, and say that the value of the whole mass will be equal to  $2x$ , or perhaps to  $x$  divided by 2, but it is the young mathematician who is in error, as may easily be made manifest. The multiplication of the whole number of dollars by 2 causes money to be twice as easy to be obtained as it was before. Such multiplication causes, therefore, each individual dollar to fall to one-half its former value; and this for the simple reason that the price of silver dollars, or their equivalents in convertible paper, depends upon the ratio of the supply of such dollars to the demand for them, and that every increase in the supply causes therefore a proportionate decrease in the price. The variation in the volume does not cause a variation in the value of the volume, but causes a variation in the price of the individual dollar. Again, if one-half the money in circulation be suddenly withdrawn, so that the whole volume shall equal  $\frac{1}{2}Y$ , the value of the new volume will be exactly equal to  $x$ , for the reason that the difficulty in procuring money will be doubled, since the supply will be diminished one-half, causing each individual dollar to rise to double its former value. The value of the whole mass in circulation is independent of the variations of the volume; for every increase in the volume causes a proportionate decrease in the value of the individual dollar, and every decrease in the volume causes proportionate increase in the value of the individual dollar. If the



mass of our existing circulating medium were increased a hundred-fold, the multiplication would have no effect other than that of reducing the value of the individual dollar to that of the existing individual cent. If gold were as plenty as iron, it would command no higher price than iron. If our money were composed of iron, we should be obliged to hire an ox-cart for the transportation of \$100; and it would be as difficult, under such conditions, to obtain a cart-load of iron, as it is now to obtain its value in our present currency.

A fall or rise in the price of money, and a rise or fall in the price of all other commodities besides money, are precisely the same economical phenomenon.

The effect of a change in the volume of the currency is therefore not a change in the value of the whole volume, but a change in the value of the individual silver dollar, this change being indicated by a variation in the price of commodities; a fall in the price of the silver dollar being indicated by a rise in the price of commodities, and a rise in the price of the dollar being indicated by a fall in the price of commodities. "The value of money," says J. Stuart Mill, other things being the same, "varies inversely as its quantity; every increase of quantity lowering its value, and every diminution raising it in a ratio exactly equivalent. That an increase of the quantity of money raises prices, and a diminution lowers them, is the most elementary proposition in the theory of the currency; and, without it, we should have no key to any of the others."

Let us use this key for the purpose of unlocking the practical mysteries attached to variations in the volume of the existing currency. The banks, since they exercise control over the volume of the currency by means of the power they possess of increasing or diminishing, at pleasure, the amount of paper money in circulation, exercise control also over the value of every individual dollar in every private man's pocket. They make great issues, and money becomes plenty; that is to say, every other commodity becomes dear. The capitalist sells what he has to sell while prices are high. The banks draw in their issues, and money becomes scarce; that is, all other commodities become cheap. The community is distressed for money. Individuals are forced to sell property to raise money to pay their debts, and to sell at a loss on account of the state of the market. Then the capitalist buys what he desires to buy while prices are low. These operations are the upper and the nether millstones, between which the hopes of the people are ground to powder.

#### THE EVILS OF CONVERTIBLE PAPER MONEY.

Paper professing to be convertible into silver and gold, by overstocking the home-market with money, makes specie to be in less demand in this country than it is abroad, and renders profitable an undue exportation of gold and silver; thus occasioning a chronic drain of the precious metals.\*

\*Persons of little foresight rejoice in the high price of commodi-

It increases the volume of the currency, and therefore decreases the value of the individual silver dollar; thus causing an enhancement in the price of all domestic commodities; giving an unnatural advantage in our own markets to foreign manufacturers, who live in the enjoyment of a more valuable currency and presenting irresistible inducements to our own merchants to purchase abroad rather than at home.

It operates to give control over the currency to certain organized bodies of men, enabling them to exercise partiality, and loan capital to their relatives and favorites; thus encouraging incapacity, and depressing merit; and therefore demoralizing the people who are led to believe that legitimate business, which should be founded altogether upon capital, industry and talent, partakes of the nature of court-favor and gambling.

It operates to encourage unwise speculation; and, by furnishing artificial facilities to rash, scheming and incompetent persons, induces the burying of immense masses of capital in unremunerative enterprises.

It reduces the value of our own currency below the level of the value of money throughout the world, rendering over-importation inevitable, causing our markets to be overstocked with foreign goods, and thus making the ordinary production of the country to present all the calamitous effects of over-production.

It operates inevitably to involve the country and individuals doing business in the country, in foreign debts. It operates also, by blinding the people to the true nature of money, and encouraging them to raise funds for the commencement and completion of hazardous enterprises by the sale of scrip and bonds abroad, to mortgage the country, and the produce of its industry, to foreign holders of obligations against us, etc.

#### ADVANTAGES OF A MUTUAL CURRENCY.

Mutual Banks would furnish an adequate currency; for whether money were hard or easy, all legitimate paper would be discounted by them. At present, banks draw in their issues when money is scarce (the very time when a large issue is desirable), because they are afraid there will be a run upon them for specie; but Mutual Banks, having no fear of a run upon them—as they have no metallic capital, and never pretend to pay specie for their bills—can always discount good paper.

It may appear to some readers, notwithstanding the explana-

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tles—that is, in the low price or plentifulness of money—not reflecting that, when money is too plenty, the sap and vitality of the country flow forth in a constant stream to enrich foreign lands. An excessive supply of money causes a deceitful appearance of prosperity, and favors temporarily a few manufacturers, traders and mechanics; but it is always a source of unnumbered calamities to the whole country.

tions already given\*, that we go altogether farther than we are warranted when we affirm that the creation of an immense mass of mutual money would produce no depreciation in the price of the silver dollar. The difficulty experienced in understanding this matter results from incorrect notions respecting the standard of value, the measure of value, and the nature of money. This may be made evident by illustration. The yard is a measure of length; and a piece of wood, or a rod of glass or metal, is a corresponding standard of length. The yard, or measure, being ideal, is unvarying; but all the standards we have mentioned contract or expand by heat or cold, so that they vary (to an almost imperceptible degree, perhaps) at every moment. It is almost impossible to measure off a yard, or any other given length, with mathematical accuracy. The measure of value is the dollar; the standard of value, as fixed by law, is silver or gold at a certain degree of fineness. Corn, land, or any other merchantable commodity might serve as a standard of value, but silver and gold form a more perfect standard, on account of their being less liable to variation; and they have accordingly been adopted, by the common consent of all nations, to serve as such. The dollar, as simple measure of value, has—like the yard, which is a measure of length—an ideal existence only. In Naples, the ducat is the measure of value; but the Neapolitans have no specific coin of that denomination. Now, it is evident that the bill of a Mutual Bank is like a note of hand, or like an ordinary bank bill, neither a measure, nor a standard of value. It is (1) not a measure; for, unlike all measures, it has an actual, and not a merely ideal existence. The bill of a Mutual Bank, being receivable in lieu of a specified number of silver dollars presupposes the existence of the silver dollar as measure of value, and acknowledges itself as amenable to that measure. The silver dollar differs from a bill of a Mutual Bank receivable in lieu of a silver dollar, as the measure differs from the thing measured. The bill of a Mutual Bank is (2) not a standard of value, because it has in itself no intrinsic value, like silver and gold; its value being legal, and not actual. A stick has actual length, and therefore may serve as a standard of length; silver has actual intrinsic value, and may therefore serve as a standard of value; but the bill of a Mutual Bank, having a legal value only, and not an actual one, cannot serve as a standard of value, but is referred, on the contrary, to silver and gold as that standard, without which it would itself be utterly unintelligible.

If ordinary bank bills represented specie actually existing in the vaults of the banks, no mere issue or withdrawal of them could effect a fall or rise in the value of money; for every issue of a dollar-bill would correspond to the locking up of a specie dollar in

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\*Perhaps on account of those explanations. As heat melts wax, and hardens clay, so the same general principles, as applied to merchandise money and to mutual money, give opposite results.

the bank's vaults; and every cancelling of a dollar-bill would correspond to the issue by the banks of a specie dollar. It is by the exercise of banking privileges—that is, by the issue of bills purporting to be, but which are not, convertible—that the banks effect a depreciation in the price of the silver dollar. It is this fiction (by which legal value is assimilated to, and becomes, to all business intents and purposes, actual value) that enables bank-notes to depreciate the silver dollar. Substitute verity in the place of fiction, either by permitting the banks to issue no more paper than they have specie in their vaults, or by effecting an entire divorce between bank-paper and its pretended specie basis, and the power of paper to depreciate specie is at an end. So long as the fiction is kept up, the silver dollar is depreciated, and tends to emigrate for the purpose of traveling in foreign parts; but the moment the fiction is destroyed, the power of paper over metal ceases. By its intrinsic nature specie is merchandise, having its value determined, as such, by supply and demand; but on the contrary, paper-money is, by its intrinsic nature, not merchandise, but the means whereby merchandise is exchanged, and as such ought always to be commensurate in quantity with the amount of merchandise to be exchanged, be that amount great or small. Mutual money is measured by specie, but is in no way assimilated to it; and therefore its issue can have no effect whatever to cause a rise or fall in the price of the precious metals.

## CHAPTER VIII.

### CREDIT.

We are obliged to make a supposition by no means flattering to the individual presented to the reader. Let us suppose, therefore, that some miserable mortal, who is utterly devoid of any personal good quality to recommend him, makes his advent on the stage of action, and demands credit. Are there circumstances under which he can obtain it? Most certainly. Though he possesses neither energy, morality nor business capacity, yet if he owns a farm worth \$2,000, which he is willing to mortgage as security for \$1,500 that he desires to borrow, he will be considered as eminently deserving of credit. He is neither industrious, punctual, capable, nor virtuous; but he owns a farm clear of debt worth \$2,000 and verily he shall raise the \$1,500!

Personal credit is one thing; real credit is another and a very different thing. In one case, it is the man who receives credit; in the other, it is the property, the thing. Personal credit is in the nature of partnership; real credit is in the nature of a sale, with a reserved right of repurchase under conditions. By personal credit, two men or more are brought into voluntary mutual relations; by real credit, a certain amount of fixed property is transformed, under certain conditions and for a certain time, into circulating medium; that is, a certain amount of engaged capital is temporarily transformed into disengaged capital.

### THE USURY LAWS.

We have already spoken of the absurdity of the usury laws. But let that pass; we will speak of it again.

A young man goes to a capitalist, saying: "If you will lend me \$100, I will go into a certain business, and make \$1,500 in the course of the present year; and my profits will thus enable me to pay you back the money you lend me, and another \$100 for the use of it. Indeed it is nothing more than fair that I should pay you as much as I offer; for, after all, there is a great risk in the business, and you do me a greater favor than I do you." The capitalist answers: "I cannot lend you money on such terms; for the transaction would be illegal; nevertheless, I am willing to help you all I can, if I can devise a way. What do you say to my buying such rooms and machinery as you require, and letting them to you on the terms you propose? For, though I cannot charge more than 6 per cent on money loaned, I can let buildings, whose total value is only \$100, at a rate of \$100 per annum, and violate no law. Or, again, as I shall be obliged to furnish you with the raw material consumed in your

business, what do you say to our entering into a partnership, so arranging the terms of agreement that the profits will be divided in fact, as they would be in the case that I loaned you \$100 at 100 per cent interest per annum?" The young man will probably permit the capitalist to arrange the transaction in any form he pleases, provided the money is actually forthcoming. If the usury laws speak any intelligible language to the capitalist, it is this: "The legislature does not intend that you shall lend money to any young man to help in his business, where the insurance upon the money you trust in his hands, and which is subjected to the risk of his transactions, amounts to more than 6 per cent per annum on the amount loaned." And, in this speech, the deep wisdom of the legislature is manifested! Why six, rather than five or seven? Why any restriction at all?

Now for the other side (for we have thus far spoken of the usury laws as they bear on mere personal credit): If a man borrows \$1,500 on the mortgage of a farm, worth, in the estimation of the creditor himself, \$2,000, why should he pay 6 per cent interest on the money borrowed? What does this interest cover? Insurance? Not at all; for the money is perfectly safe, as the security given is confessedly ample; the insurance is 0. Does the interest cover the damage which the creditor suffers by being kept out of his money for the time specified in the contract? This cannot be the fact—for the damage is also 0—since a man who lends out money at interest, on perfect security, counts the total amount of interest as clear gain, and would much prefer letting the money at  $\frac{1}{2}$  per cent to permitting it to remain idle. The rate of interest upon money lent on perfect security is commensurate, not with the risk the creditor runs of losing his money—for that risk is 0; not to the inconvenience to which the creditor is put by letting the money go out of his hands—for that inconvenience is also 0,\* since the creditor lends only such money as he himself does not wish to use; but it is commensurate with the distress of the borrower. One per cent per annum interest on money lent on perfect security is, therefore, too high a rate; and all levying of interest-money on perfect security is profoundly immoral,† since such interest-money is the fruit of the speculation of one man upon the misfortune of another. Yet the legislature permits one citizen to speculate upon the misfortune of another to the amount of six-hundredths per annum of the extent to which he gets him into his power! This is the morality of the usury laws in their bearing on real credit.

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\*If, however, the inconvenience is anything, the lender ought to be indemnified; but such indemnification is not properly interest.

†Perhaps, we ought rather to say, "would be profoundly immoral in a more perfect social order." We suppose that must be considered right, in our present chaotic state, which is best on the whole, or which—taking men's passion as they are—is unavoidable.

## LEGITIMATE CREDIT.

All the questions connected with credit, the usury laws, etc., may be forever set at rest by the establishment of Mutual Banks. Whoever goes to the mutual bank, and offers real property in pledge, may always obtain money; for the Mutual Bank can issue money to any extent; and that money will always be good, since it is all of it based on actual property, that may be sold under the hammer. The interest will always be at a less rate than 1 per cent per annum, since it covers, not the insurance of the money loaned, there being no such insurance required, as the risk is 0; since it covers, not the damage which is done the bank by keeping it out of its money, as that damage is also 0, the bank having always an unlimited supply remaining on hand, so long as it has a printing-press and paper; since it covers, plainly and simply, the mere expenses of the institution—clerk-hire, rent, paper, printing, etc. And it is fair that such expenses should be paid under the form of a rate of interest; for thus each one contributes to bear the expenses of the bank, and in the precise proportion of the benefits he individually experiences from it. Thus the interest, properly so called, is 0; and we venture to predict that the Mutual Bank will one day give all the real credit that will be given; for since this bank will give such at 0 per cent interest per annum, it will be difficult for other institutions to compete with it for any length of time. The day is coming when everything that is bought will be paid for on the spot, and in mutual money; when all payments will be made, all wages settled, on the spot. The Mutual Bank will never, of course, give personal credit; for it can issue bills only on real credit. It cannot enter into partnership with anybody; for, if it issues bills where there is no real guarantee furnished for their repayment, it vitiates the currency, and renders itself unstable. Personal credit will one day be given by individuals only; that is, capitalists will one day enter into partnership with enterprising and capable men who are without capital, and the profits will be divided between the parties according as their contract of partnership may run. Whoever, in the times of the Mutual Bank, has property, will have money also; and the laborer who has no property will find it very easy to get it; for every capitalist will seek to secure him as a partner. All services will then be paid for in ready money; and the demand for labor will be increased three, four and five fold.

As for credit of the kind that is idolized by the present generation, credit which organizes society on feudal principles, confused credit, the Mutual Bank will obliterate it from the face of the earth. Money furnished under the existing system to individuals and corporations is principally applied to speculative purposes, advantageous, perhaps, to those individuals and corporations, if the speculations answer; but generally disadvantageous to the community, whether they answer or whether they fail. If they answer, they generally end in a monopoly of trade, great or small, and in

consequent high prices; if they fail, the loss falls on the community. Under the existing system, there is little safety for the merchant. The utmost degree of caution practicable in business has never yet enabled a company or individual to proceed for any long time without incurring bad debts.

The existing organization of credit is the daughter of hard money, begotten upon it incestuously by that insufficiency of circulating medium which results from laws making specie the sole legal tender. The immediate consequences of confused credit are want of confidence, loss of time, commercial frauds, fruitless and repeated applications for payment, complicated with irregular and ruinous expenses. The ultimate consequences are compositions, bad debts, expensive accommodation-loans, lawsuits, insolvency, bankruptcy, separation of classes, hostility, hunger, extravagance, distress, riots, civil war, and, finally, revolution. The natural consequences of mutual banking are, first of all, the creation of order, and the definite establishment of due organization in the social body; and, ultimately, the cure of all the evils which flow from the present incoherence and disruption in the relations of production and commerce.



## CONCLUSION.

The expensive character of the existing circulating medium is evident on the most superficial inspection. The assessor's valuation for 1830, of the total taxable property then existing in the Commonwealth of Massachusetts, was \$208,360,407; the valuation for 1840 was \$299,878,329. We may safely estimate, that the valuation for 1850 will be to that of 1840 as that of 1840 was to that of 1830. Performing these calculations, we find that the total amount of taxable property possessed by the people of Massachusetts in the present year, is about \$431,588,724.\* The excess of this last valuation over that of 1840—i. e., \$131,710,395—is the net gain, the clear profit, of the total labor of the people in the ten years under consideration. The average profit for each year was, therefore, \$13,171,039. In the year 1849, the banks of Massachusetts paid their tax to the state, their losses on bad debts, their rents, their officers and lawyers, and then made dividends of more than SEVEN PER CENT on their capitals. The people, must, therefore, in the course of that year (1840) have paid interest money to the banks to the amount of at least 10 per cent on the whole banking capital of the state. At the close of the year 1848, the banking capital in the state amounted to \$32,683,330. Ten per cent on \$32,683,330 is \$3,268,333—the amount the people paid, during the year 1849, for the use of a currency. If the material of the currency had been iron, \$3,268,333 would probably have paid the expenses of the carting and counting. What, then, is the utility of our present paper money? We have estimated the total profits of the whole labor of the people of the Commonwealth for the year 1849, at \$13,171,039. It appears, therefore, that the total profits of nearly one-fourth part of the whole population of the state were devoted to the single purpose of paying for the use of a currency.

Mutual Banks would have furnished a much better currency at less than one-tenth of this expense.

The bills of a Mutual Bank cannot reasonably pretend to be standards or measures of value; and this fact is put forth as a recommendation of the mutual money to favorable consideration. The silver dollar is the measure and standard of value; and the bills of a Mutual Bank recognize the prior existence of this measure, since they are receivable in lieu of so many silver dollars. The bill of a Mutual Bank is not a measure of value, since it is itself measured and determined in value by the silver dollar. If the dollar rises in value, the bill of the Mutual Bank rises also, since it is receivable in lieu of a silver dollar. The bills

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\*According to the report of the Valuation Committee, it appears to have been (in the year 1850) \$600,000,000—a much larger sum.

of a Mutual Bank are not measures of value, but mere instruments of exchange; and, as the value of the mutual money is determined, not by the demand and supply of the mutual money, but by the demand and supply of the precious metals, the Mutual Bank may issue bills to any extent, and those bills will not be liable to any depreciation from excess of supply. And for like reasons, the mutual money will not be liable to rise in value if it happens at any time to be scarce in the market. The issues of said mutual money are therefore susceptible of any contraction or expansion which may be necessary to meet the wants of the community; and such contraction or expansion cannot, by any possibility, be attended with any evil consequence whatever; for the silver dollar, which is the standard of value, will remain throughout at the natural valuation determined for it by the general demand and supply of gold and silver throughout the whole world.

In order that the silver dollar, which is the standard and measure of value, may not be driven out of circulation, the Mutual Bank—which has no vault for specie other than the pockets of the people—ought to issue no bill of a denomination less than five dollars.

THE END.

# AN APPEAL TO THE YOUNG.

BY PETER KROPOTKIN.

*New Edition. Translated by H. M. Hyndman.*

It is to the young that I wish to address myself to-day. Let the old—I mean, of course, the old in heart and mind—lay the pamphlet down, therefore, without tiring their eyes in reading what will tell them nothing.

I assume that you are about eighteen or twenty years of age; that you have finished your apprenticeship or your studies; that you are just entering on life. I take it for granted that you have a mind free from the superstition which your teachers have sought to force upon you; that you do not fear the devil, and that you do not go to hear ministers rant. More, that you are not one of the fops, sad products of a society in decay, who display their well-cut trousers and their monkey faces in the park, and who even at their early age have only an insatiable longing for pleasure at any price. . . . I assume, on the contrary, that you have a warm heart, and for this reason I talk to you.

A first question, I know, occurs to you—you have often asked yourself, “What am I going to be?” In fact, when a man is young he understands that after having studied a trade or a science for several years—at the cost of society, mark—he has not done this in order that he should make use of his acquirements as instruments of plunder for his own gain, and he must be depraved indeed, and utterly cankered by vice, who has not dreamed that one day he would apply his intelligence, his abilities, his knowledge, to help on the enfranchisement of those who to-day grovel in misery and in ignorance.

You are one of those who have had such a vision,

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**Price, Five Cents.**

are you not? Very well, let us see what you must do to make your dream a reality.

I do not know in what rank you were born. Perhaps, favored by fortune, you have turned your attention to the study of science; you are to be a doctor, a lawyer, a man of letters, or a scientific man; a wide field opens before you; you enter upon life with extensive knowledge, a trained intelligence. Or, on the other hand, you are, perhaps, only an honest artisan, whose knowledge of science is limited by the little you have learned at school; but you have had the advantage of learning at first hand what a life of exhausting toil is the lot of the worker of our time.

I stop at the first supposition, to return afterward to the second; I assume, then, that you have received a scientific education. Let us suppose you intend to be a doctor.

To-morrow a man in corduroys will come to take you to see a sick woman. He will lead you into one of those alleys where the opposite neighbors can almost shake hands over the heads of the passers-by; you ascend into a foul atmosphere by the flickering light of a little ill-trimmed lamp; you climb two, three, four, five flights of filthy stairs, and in a dark, cold room you find the sick woman, lying on a pallet covered with dirty rags. Pale, livid children, shivering under their scanty garments, gaze at you with their big eyes wide open. The husband has worked all his life twelve or thirteen hours a day at no matter what; now he has been out of work for three months. To be out of employ is not rare in his trade; it happens every year, periodically. But, formerly, when he was out of work his wife went out as a charwoman—perhaps to wash your shirts—at the rate of fifteen-pence a day; now she has been bed-ridden for two months, and misery glares upon the family in all its squalid hideousness.

What will you prescribe for the sick woman, doctor? you who have seen at a glance that the cause

of her illness is general anæmia, want of good food, lack of fresh air? Say a good beefsteak every day, a little exercise in the country, a dry and well-ventilated bedroom? What irony! If she could have afforded it this would have been done long since without waiting for your advice!

If you have a good heart, a frank address, an honest face, the family will tell you many things. They will tell you that the woman on the other side of the partition, who coughs a cough which tears your heart, is a poor ironer; that a flight of stairs lower down all the children have the fever; that the washerwoman who occupies the ground floor will not live to see the spring; and that in the house next door things are still worse.

What will you say to these sick people? Recommend them generous diet, change of air, less exhausting toil? . . . You only wish you could, but you dare not, and you go out heartbroken with a curse on your lips.

The next day, as you still brood over the fate of the dwellers in this dog-hutch, your partner tells you that yesterday a footman came to take him, this time in a carriage. It was for the owner of a fine house, for a lady worn out with sleepless nights, who devotes all her life to dressing, visits, balls, and squabbles with a stupid husband. Your friend has prescribed for her a less preposterous habit of life, a less heating diet, walks in the fresh air, and even temperament, and, in order to make up in some measure for the want of useful work, a little gymnastic exercise in her bedroom.

The one is dying because she has never had enough food nor rest in her whole life; the other pines because she has never known what work is since she was born.

If you are one of those miserable natures who adapt themselves to anything, who at the sight of the most revolting spectacles console themselves with a gentle

sigh and a glass of sherry, then you will gradually become used to these contrasts, and, the nature of the beast favoring your endeavors, your sole idea will be to lift yourself into the ranks of the pleasure-seekers, so that you may never again find yourself among the wretched. But if you are a man, if every sentiment is translated in your case into an action of the will; if, in you, the beast has not crushed the intelligent being, then you will return home one day saying to yourself, "No, it is unjust; this must not go on so any longer. It is not enough to cure diseases: we must prevent them. A little good living and intellectual development would score off our lists half the patients and half the diseases. Throw physic to the dogs? Air, good diet, less crushing toil—that is how we must begin. Without this, the whole profession of a doctor is nothing but trickery and humbug."

That very day you will understand socialism. You will wish to know it thoroughly, and if altruism is not a word devoid of significance for you, if you apply to the study of the social question the rigid induction of the natural philosopher, you will end by finding yourself in our ranks, and you will work, as we work, to bring about the social revolution.

But perhaps you will say, "Mere practical business may go to the devil! I will devote myself to pure science; I will be an astronomer, a physiologist, a chemist. Such work as that always bears fruit, if only for future generations."

Let us first try to understand what you seek in devoting yourself to science. Is it only the pleasure—doubtless immense—which we derive from the study of nature and the exercise of our intellectual faculties? In that case I ask you in what respect does the philosopher, who pursues science in order that he may pass life pleasantly to himself, differ from the drunkard, who only seeks the immediate gratification that gin affords him? The philosopher has,

past all question, chosen his enjoyment more wisely, since it affords him a pleasure far deeper and more lasting than that of the toper. But that is all! Both one and the other have the same selfish end in view—personal gratification.

But, no; you have no wish to lead this selfish life. By working at science you mean to work for humanity, and that is the idea which will guide you in your investigations.

A charming illusion! Which of us has not hugged it for a moment when giving himself up for the first time to science?

But, then, if you are really thinking about humanity, if you look to the good of mankind in your studies, a formidable question arises before you; for, however little you may have of the critical spirit, you must at once note that in our society of to-day science is only an appendage to luxury which serves to render life pleasanter for the few, but remains absolutely inaccessible to the bulk of mankind.

More than a century has passed since science laid down sound propositions as to the origin of the universe, but how many have mastered them or possess the really scientific spirit of criticism? A few thousands at the outside, who are lost in the midst of hundreds of millions still steeped in prejudices and superstitions worthy of savages, who are consequently ever ready to serve as puppets for religious impostors.

Or, to go a step further, let us glance at what science has done to establish rational foundations for physical and moral health. Science tells us how we ought to live in order to preserve the health of our own bodies, how to maintain in good conditions of existence the crowded masses of our population. But does not all the vast amount of work done in these two directions remain a dead letter in our books? We know it does. And why? Because science to-day exists only for a handful of privileged

persons; because social inequality, which divides society into two classes—the wage-slaves and the grabbers of capital—renders all its teachings as to the conditions of a rational existence only the bitterest irony to nine-tenths of mankind.

I could give plenty more examples, but I stop short: only go outside Faust's closet, whose windows, darkened by dust, scarce let the light of heaven glimmer on its shelves full of books; look round, and at each step you will find fresh proof in support of this view.

It is now no longer a question of accumulating scientific truths and discoveries. We need above everything to spread the truths already mastered by science, to make them part of our daily life, to render them common property. We have to order things so that all, so that the mass of mankind, may be capable of understanding and applying them; we have to make science no longer a luxury, but the foundation of every man's life. This is what justice demands.

I go further: I say that the interests of science itself lie in the same direction. Science only makes real progress when a new truth finds a soil already prepared to receive it. The theory of the mechanical origin of heat, though enunciated in the last century in the same terms that Hirn and Clausius formulate it to-day, remained for eighty years buried in the Academical Records until such time as knowledge of physics had spread widely enough to create a public capable of accepting it. Three generations had to go by before the ideas of Erasmus Darwin on the variation of species could be favorably received from his grandson and admitted by academical philosophers, and not without pressure from public opinion even then. The philosopher, like the poet or artist, is always the product of the society in which he moves and teaches.



But, if you are imbued with these ideas, you will understand that it is above all important to bring about a radical change in this state of affairs which to-day condemns the philosopher to be crammed with scientific truths, and almost the whole of the rest of human beings to remain what they were five or ten centuries ago; that is to say, in the state of slaves and machines, incapable of mastering established truths. And the day when you are imbued with wide, deep, humane, and profoundly scientific truth, that day you will lose your taste for science only. You will set to work to find out the means to effect this transformation, and if you bring to your investigations the impartiality which has guided you in your scientific researches you will of necessity adopt the cause of socialism; you will make an end of sophisms and you will come among us. Weary of working to procure pleasures for this small group, which already has a large share of them, you will place your information and devotion at the service of the oppressed.

And be sure that, the feeling of duty accomplished and of a real accord established between your sentiments and your actions, you will then find powers in yourself of whose existence you never even dreamed. When, too, one day—it is not so far distant in any case, saving the presence of our professors—when, one day, I say, the change for which you are working shall have been brought about, then, deriving new forces from collective scientific work, and from the powerful help of armies of laborers who will come to place their energies at its service, science will take a new bound forward, in comparison with which the slow progress of to-day will appear the simple exercises of tyros.

Then you will enjoy science; that pleasure will be a pleasure for all.

If you have finished reading law and are about to be called to the bar, perhaps you, too, have some illu-

sions as to your future activity—I assume that you are one of the nobler spirits, that you know what altruism means. Perhaps you think, “To devote my life to an unceasing and vigorous struggle against all injustice! To apply my whole faculties to bringing about the triumph of law, the public expression of supreme justice—can any career be nobler?” You begin the real work of life confident in yourself and in the profession you have chosen.

Very well: let us turn to any page of the Law Reports and see what actual life will tell you.

Here we have a rich landowner; he demands the eviction of a cotter tenant who has not paid his rent. From a legal point of view the case is beyond dispute: since the poor farmer cannot pay, out he must go. But if we look into the facts we shall learn something like this: The landlord has squandered his rents persistently in rollicking pleasure; the tenant has worked hard all day and every day. The landlord has done nothing to improve his estate. Nevertheless its value has trebled in fifty years, owing to a rise in price of land due to the construction of a railway, to the making of new highroads, to the draining of a marsh, to the enclosure and cultivation of waste lands. But the tenant who has contributed largely toward this increase has ruined himself; he fell into the hands of usurers, and, head over ears in debt, he can no longer pay the landlord. The law, always on the side of property, is quite clear: the landlord is in the right. But you, whose feeling of justice has not yet been stifled by legal fictions, what will you do? Will you contend that the farmer ought to be turned out upon the high roads?—for that is what the law ordains—or will you urge that the landlord should pay back to the farmer the whole of the increase or value in his property which is due to the farmer’s labor?—this is what equity decrees. Which side will you take? For the law and against justice or for justice and against the law?

Or, when workmen have gone out on strike against a master without notice, which side will you take? The side of the law, that is to say, the part of the master who, taking advantage of a period of crisis, has made outrageous profits, or against the law, but on the side of the workers who received during the whole time only fifty cents a day as wages, and saw their wives and children fade away before their eyes? Will you stand up for that piece of chicanery which consists in affirming "freedom of contract"? Or will you uphold equity, according to which a contract entered into between a man who has dined well and the man who sells his labor for bare subsistence, between the strong and the weak, is not a contract at all?

Take another case: A man was loitering near a butcher's shop. He stole a beefsteak and ran off with it. Arrested and questioned, it turns out that he is an artisan out of work, and that he and his family have had nothing to eat for four days. The butcher is asked to let the man off, but he is all for the triumph of justice! He prosecutes, and the man is sentenced to six months' imprisonment. Blind Themis so wills it! Does not your conscience revolt against the law and against society when you hear similar judgments pronounced every day?

Or, again, will you call for the enforcement of the law against this man who, badly brought up and ill-used from his childhood, has arrived at man's estate without having heard one sympathetic word, and completes his career by murdering his neighbor in order to rob him of twenty-five cents? Will you demand his execution, or—worse still—that he should be imprisoned for twenty years, when you know very well that he is rather a madman than a criminal, and, in any case, that his crime is the fault of our entire society? . . .

If you *reason* instead of repeating what is taught

you; if you analyze the law and strip off those cloudy fictions with which it has been draped in order to conceal its real origin, which is the right of the stronger, and its substance, which has ever been the consecration of all the tyrannies handed down to mankind through its long and bloody history; when you have comprehended this, your contempt for the law will be profound indeed. You will understand that to remain the servant of the written law is to place yourself every day in opposition to the law of conscience, and to make a bargain on the wrong side; and, since this struggle cannot go on forever, you will either silence your conscience and become a scoundrel, or you will break with tradition, and you will work with us for the utter destruction of all this injustice, economical, social, and political.

But then you will be a socialist, you will be a revolutionist.

And you, young engineer, you who dream of improving the lot of the workers by the application of science to industry—what a sad disappointment, what terrible disillusion await you! You devote the useful energy of your mind to working out the scheme of a railway which, running along the brink of precipices and burrowing into the very heart of mountains of granite, will bind together two countries which nature has separated. But, once at work, you see whole regiments of workers decimated by privations and sickness in this dark tunnel; you see others of them returning home, carrying with them, may be, a few cents and the undoubted seeds of consumption; you see human corpses—the results of a groveling greed—as landmarks along each yard of your road; and, when the railroad is finished, you see, lastly, that it becomes the highway for the artillery of an invading army. . . .

You have given up the prime of your youth to perfect an invention which will facilitate production,

and, after many experiments, many sleepless nights, you are at length master of this valuable discovery. You make use of it, and the result surpasses your expectations. Ten, twenty thousand "hands" are thrown out upon the streets! Those who remain, most of them children, will be reduced to mere machines! Three, four, ten masters will make their fortunes and will drink deep on the strength of it. . . . Is this your dream?

Finally, you study recent industrial advances, and you see that the seamstress has gained nothing, absolutely nothing, by the invention of the sewing machine; that the laborer in the St. Gothard tunnel dies of anchylosis, notwithstanding diamond drills; that the mason and the day laborer are out of work just as before at the foot of the Giffard lifts. If you discuss social problems with the same independence of spirit which has guided you in your mechanical investigations, you necessarily come to the conclusion that under the domination of private property and wage-slavery, every new invention, far from increasing the well-being of the worker, only makes his slavery heavier, his labor more degrading, the periods of slack work more frequent, the crisis sharper, and that the man who already has every conceivable pleasure for himself is the only one who profits by it.

What will you do when you have once come to this conclusion? Either you will begin by silencing your conscience by sophisms; then one fine day you will bid farewell to the honest dreams of your youth and you will try to obtain, for yourself, what commands pleasure and enjoyment—you will then go over to the camp of the exploiters. Or if you have a tender heart you will say to yourself, "No, this is not the time for inventions. Let us work first to transform the domain of production. When private property is put an end to, then each new advance in industry will be made for the benefit of all mankind; and this

mass of workers, mere machines as they are to-day, will then become thinking beings who apply to industry their intelligence, strengthened by study and skilled in manual labor, and thus mechanical progress will take a bound forward which will carry out in fifty years what now-a-days we cannot even dream of."

And what shall I say to the schoolmaster—not to the man who looks upon his profession as a wearisome business, but to him who, when surrounded by a joyous band of children, feels exhilarated by their cheery looks and in the midst of their happy laughter, to him who tries to plant in their little heads those ideas of humanity which he cherished himself when he was young.

Often I see that you are sad, and I know what it is that makes you knit your brows. This very day, your favorite pupil, who is not very well up in Latin, it is true, but who has none the less an excellent heart, recited the story of William Tell with so much vigor! His eyes sparkled; he seemed to wish to stab all tyrants there and then; he gave with such fire the passionate lines of Schiller:

Before the slave when he breaks his chain,  
Before the free man tremble not.

But when he returned home, his mother, his father, his uncle, sharply rebuked him for want of respect to the minister or the rural policeman; they held forth to him by the hour on "prudence, respect for authority, submission to his betters," till he put Schiller aside in order to read "Self-Help."

And then only yesterday you were told that your best pupils have all turned out badly. One does nothing but dream of becoming an officer; another in league with his master robs the workers of their slender wages; and you, who had such hopes of these young people, you now brood over the sad contrast between your ideal and life as it is.

You still brood over it? Then I foresee that in two years at the outside, after having suffered disappointment after disappointment, you will lay your favorite authors on the shelf, and you will end by saying that Tell was no doubt a very honest fellow, but after all a trifle cracked; that poetry is a first-rate thing for the fireside, especially when a man has been teaching the rule-of-three all day long, but still poets are always in the clouds and their views have nothing to do with the life of to-day, nor with the next visit of the inspector of schools. . . .

Or, on the other hand, the dreams of your youth will become the firm convictions of your mature age. You will wish to have wide, human education for all, in school and out of school; and, seeing that this is impossible in existing conditions, you will attack the very foundations of bourgeois society. Then, discharged as you will be by the education department, you will leave your school and come among us and be of us; you will tell men of riper years but of smaller attainments than yourself how enticing knowledge is, what mankind ought to be, nay, what we could be. You will come and work with socialists for the complete transformation of the existing system, will strive side by side with us to attain true equality, real fraternity, never-ending liberty for the world.

Lastly, you, young artist, sculptor, painter, poet, musician, do you not observe that the sacred fire which inspired your predecessors is wanting in the men of to-day? that art is commonplace and mediocrity reigns supreme?

Could it be otherwise? The delight of having rediscovered the ancient world, of having bathed afresh in the springs of nature which created the masterpieces of the Renaissance no longer exists for the art of our time; the revolutionary ideal has left it cold until now, and, failing an ideal, our art fancies that it has found one in realism when it painfully photo-

graphs in colors the dewdrop on the leaf of a plant, imitates the muscle in the leg of a cow, or describes minutely in prose and in verse the suffocating filth of a sewer, the boudoir of a prostitute of high degree.

"But, if this is so, what is to be done?" you say. If, I reply, the sacred fire that you say you possess is nothing better than a smouldering wick, then you will go on doing as you have done, and your art will speedily degenerate into the trade of decorator of tradesmen's shops, of a purveyor of libretti to third-rate operettas and tales for Christmas annuals—most of you are already running down that grade with a fine head of steam on. . . .

But, if your heart really beats in unison with that of humanity, if like a true poet you have an ear for life, then, gazing out upon this sea of sorrow whose tide sweeps up around you, face to face with these people dying of hunger, in the presence of these corpses piled up in the mines, and these mutilated bodies lying in heaps on the barricades looking on these long lines of exiles who are going to bury themselves in the snows of Siberia and in the marshes of tropical islands, in full view of this desperate battle which is being fought, amid the cries of pain from the conquered and the orgies of the victors, of heroism in conflict with cowardice, of noble determination face to face with contemptible cunning—you cannot remain neutral: you will come and take the side of the oppressed because you know that the beautiful, the sublime, the spirit of life itself are on the side of those who fight for light, for humanity, for justice!

You stop me at last!

"What the devil!" you say. "If abstract science is a luxury and practice of medicine mere chicane; if law spells injustice, and mechanical invention is but a means of robbery; if the school, at variance with the wisdom of the 'practical man,' is sure to be overcome, and art without the revolutionary idea can



only degenerate, what remains for me to do?"

Well, I will tell you:

A vast and most enthralling task; a work in which your actions will be in complete harmony with your conscience, an undertaking capable of rousing the noblest and most vigorous natures.

What work?—I will now tell you.

It rests with you either to palter continually with your conscience, and in the end to say one fine day, "Perish humanity, provided I can have plenty of pleasures and enjoy them to the full, so long as the people are foolish enough to let me." Or, once more the inevitable alternative, to take part with the socialists and work with them for the complete transformation of society. Such is the irrefragable consequence of the analysis we have gone through. That is the logical conclusion which every intelligent man must perforce arrive at, provided that he reasons honestly about what passes around him, and discards the sophisms which his bourgeois education and the interested views of those about him whisper in his ear.

This conclusion once arrived at, the question, "What is to be done?" is naturally put.

The answer is easy.

Leave this environment in which you are placed and where it is the fashion to say that the people are nothing but a lot of brutes, come among these people—and the answer will come of itself.

You will see that everywhere, in England as well as in France, in Germany as well as in Italy, in Russia as well as in the United States, everywhere where there is a privileged and an oppressed class, there is a tremendous work going on in the midst of the working-class, whose object is to break down forever the slavery enforced by the capitalist feudality and to lay the foundation of a society established on the basis of justice and equality. It is no longer enough for the man of the people to-day to pour

forth his complaints in one of those songs whose melody breaks your heart, such as were sung by the serfs of the eleventh century, and are still sung by the Slav peasant; he labors with his fellow-toilers for his enfranchisement, with the knowledge of what he is doing and against every obstacle put in his way.

His thoughts are constantly exercised in considering what should be done in order that life, instead of being a curse for three-fourths of mankind, may be a real enjoyment for all. He takes up the hardest problems of sociology and tries to solve them by his good sense, his spirit of observation, his hard experience. In order to come to an understanding with others as miserable as himself, he seeks to form groups, to organize. He forms societies, maintained with difficulty by small contributions; he tries to make terms with his fellows beyond the frontier; and he prepares the days when wars between peoples shall be impossible far better than the frothy philanthropists who now potter with the fad of universal peace. In order to know what his brothers are doing, to have a closer connection with them, to elaborate his ideas and pass them round, he maintains—but at the price of what privations, what ceaseless efforts!—his working press. . . .

What an unending series of efforts! What an incessant struggle! What toil perpetually begun afresh; sometimes to fill up the gaps occasioned by desertion—the result of weariness, corruption, prosecutions; sometimes to rally the broken forces decimated by fusilades and cold-blooded butchery! at another time to recommence the studies sternly broken off by wholesale slaughter.

The newspapers are set on foot by men who have been obliged to force from society scraps of knowledge by depriving themselves of sleep and food; the agitation is kept up by halfpence deducted from the amount needed to get the barest necessities of life;

and all this under the constant dread of seeing his family reduced to the most fearful misery, as soon as the master learns that "his workman, his slave, is tainted with socialism."

This is what you will see if you go among the people.

And in this endless struggle how often has not the toiler vainly asked as he stumbled under the weight of his burden :

"Where, then, are these young people who have been taught at our expense? these youths whom we fed and clothed while they studied? Where are those for whom, our backs bent double beneath our burdens and our stomachs empty, we have built these houses, these colleges, these lecture rooms, these museums? Where are the men for whose benefit we, with our pale, worn faces, have printed these fine books, most of which we cannot even read? Where are they, these professors who claim to possess the science of mankind, and for whom humanity itself is not worth a rare caterpillar? Where are the men who are ever speaking in praise of liberty, and never think to champion our freedom, trampled as it is each day beneath their feet? Where are they, these writers and poets, these painters and sculptors? Where, in a word, is the whole gang of hypocrites who speak of the People with tears in their eyes, but who never, by any chance, find themselves among us helping us in our laborious work?"

Where are they, indeed? Why, some are taking their ease with the most cowardly indifference; others, the majority, despise the "dirty mob," and are ready to pounce upon them if they dare touch one of *their* privileges.

Now and then, it is true, a young man comes among us who dreams of drums and barricades, and seeks sensational scenes; but he deserts the cause of the people as soon as he perceives that the road to the barricade is long, that the work is heavy, and that the crowns of laurel to be won in this campaign are intermingled with thorns. Generally these are ambitious schemers out of work, who, having failed in their first efforts, try in this way to cajole people out of their votes, but who a little later will be the first to denounce them when the people wish to apply the principles which they themselves have professed; perhaps will even be ready to turn artillery and gatlings upon them if they dare to move before *they*, the heads of the movement, give the signal.

Add mean insult, haughty contempt, cowardly calumny from the great majority, and you know what the people may expect now-a-days from most of the youth of the upper and middle classes in the way of help toward the social evolution.

But then you ask, "What shall we do?" When there is everything to be done! When a whole army of young people would find plenty to employ the entire vigor of their youthful energy, the full force of their intelligence and their talents, to help the people in the vast enterprise they have undertaken!

What shall we do? Listen:

You lovers of pure science, if you are imbued with the principles of socialism, if you have understood the real meaning of the revolution which is even now knocking at the door, do you not see that all science has to be recast in order to place it in harmony with the new principles; that it is your business to accomplish in this field a revolution far greater than

that which was accomplished in every branch of science during the eighteenth century? Do you not understand that history—which to-day is an old wife's tale about great kings, great statesmen and great parliaments—that history itself has to be written from the point of view of the people, from the point of view of work done by the masses in the long evolution of mankind? That social economy—which to-day is merely the sanctification of capitalist robbery—has to be worked out afresh in its fundamental principles as well as in its innumerable applications? That anthropology, sociology, ethics, must be completely recast, and that the very natural sciences themselves, regarded from another point of view, must undergo a profound modification, alike in regard to the conception of natural phenomena and with respect to the method of exposition?

Very well, then. Set to work! Place your abilities at the command of the good cause. Especially help us with your clear logic to combat prejudice and to lay by your synthesis the foundations of a better organization; yet more, teach us to apply in our daily arguments the fearlessness of true scientific investigation, and show us, as your predecessors did, how men dare sacrifice even life itself for the triumph of the truth.

You, doctors, who have learned socialism by a bitter experience, never weary of telling us to-day, to-morrow, in season and out of season, that humanity itself hurries onward to decay if men remain in the present conditions of existence and work; that all your medicaments must be powerless against disease while the majority of mankind vegetate in conditions absolutely contrary to those which science tells us are healthful; convince the people that it is the causes of disease which must be uprooted, and show us all what is necessary to remove them.

Come with your scalpel and dissect for us with an unerring hand this society of ours hastening to putre-

faction. Tell us what a rational existence should and might be. Insist, as true surgeons, that a gangrenous limb must be amputated when it will poison the whole body.

You, who have worked at the application of science to industry, come and tell us frankly what has been the outcome of your discoveries. Convince those who dare not march boldly toward the future what new inventions the knowledge we have already acquired carries in its womb, what industry could do under better conditions, what man might easily produce if he produced always with a view to enhance his own production.

You poets, painters, sculptors, musicians, if you understand your true mission and the very interests of art itself, come with us. Place your pen, your pencil, your chisel, your ideas, at the service of the revolution. Figure forth to us, in your eloquent style, or your impressive pictures, the heroic struggles of the people against their oppressors; fire the hearts of our youth with that glorious revolutionary enthusiasm which inflamed the souls of our ancestors; tell women what a noble career is that of a husband who devotes his life to the great cause of social emancipation! Show the people how hideous is their actual life, and place your hand on the causes of its ugliness; tell us what a rational life would be if it did not encounter at every step the follies and the ignominies of our present social order.

Lastly, all of you who possess knowledge, talent, capacity, industry, if you have a spark of sympathy in your nature, come, you and your companions, come and place your services at the disposal of those who most need them. And remember, if you do come, that you come not as masters, but as comrades in the struggle; that you come not to govern but to gain strength for yourselves in a new life which sweeps upward to the conquest of the future; that you come less to teach than to grasp the aspirations

of the many: to divine them, to give them shape, and then to work, without rest and without haste, with all the fire of youth and all the judgment of age, to realize them in actual life. Then and then only will you lead a complete, a noble, a rational existence. Then you will see that your every effort on this path bears with it fruit in abundance, and this sublime harmony once established between your actions and the dictates of your conscience will give you powers you never dreamed lay dormant in yourselves.

The never-ceasing struggle for truth, justice and equality among the people, whose gratitude you will earn—what nobler career can the youth of all nations desire than this?

It has taken me long to show you of the well-to-do classes that, in view of the dilemma which life presents to you, you will be forced, if courageous and sincere, to come and work side by side with the socialists, and champion in their ranks the cause of the social revolution. And yet how simple this truth is, after all! But when one is speaking to those who have suffered from the effects of bourgeois surroundings, how many sophisms must be combated, how many prejudices overcome, how many interested objections put aside!

It is easy to be brief to-day in addressing you, the youth of the people. The very pressure of events impels you to become socialists, however little you may have the courage to reason and to act.

To rise from the ranks of the working people, and not devote one's self to bringing about the triumph of socialism, is to misconceive the real interests at stake, to give up the cause and the true historic mission.

Do you remember the time, when still a mere lad, you went down one winter's day to play in your dark court? The cold nipped your shoulders through your thin clothes, and the mud worked into your

worn-out shoes. Even then, when you saw chubby children richly clad pass in the distance, looking at you with an air of contempt, you knew right well that these extravagantly dressed imps were not the equals of yourself and your comrades, either in intelligence, common-sense, or energy. But, later, when you were forced to shut yourself up in a filthy factory from five or six o'clock in the morning, to remain twelve hours standing close to a whirling machine, and, a machine yourself, were forced to follow, day after day for whole years in succession, its relentless, throbbing movements—during all this time the others were going quietly to be taught at fine schools, at academies, at the universities. And now these same children, less intelligent, but better taught than you, have become your masters, are enjoying all the pleasures of life and all the advantages of civilization. And you? What sort of lot awaits you?

You return to little, dark, damp lodgings, where five or six human beings herd together within a few square feet; where your mother, sick of life, aged by care rather than years, offers you dry bread and potatoes as your only food, washed down by a blackish fluid called, in irony, tea; and to distract your thoughts you have ever the same never-ending question, "How shall I be able to pay the baker tomorrow, and the landlord the day after?"

What! must you drag on the same weary existence that your father and mother did for thirty and forty years? Must you toil your life long to procure for others all the pleasures of well-being, of knowledge, of art, and keep for yourself only the eternal anxiety as to whether you can get a bit of bread? Will you forever give up all that makes life so beautiful to devote yourself to providing every luxury for a handful of idlers? Will you wear yourself out with toil and have in return only trouble, if not misery, when hard times—the fearful hard times—come upon you? Is this what you long for in life?



Perhaps you will give up. Seeing no way out of your condition whatever, maybe you say to yourself, "Whole generations have undergone the same lot, and I, who can alter nothing in the matter, I must submit also. Let us work on, then, and endeavor to live as well as we can!"

Very well. In that case life itself will take pains to enlighten you.

One day a crisis comes, one of those crises which are no longer mere passing phenomena, as they were a while ago, but a crisis which destroys a whole industry, which plunges thousands of workers into misery, which crushes whole families. You struggle like the rest against the calamity. But you will soon see how your wife, your child, your friend, little by little, succumb to privations, fade away under your very eyes. For sheer want of food, for lack of care and of medical assistance, they end their days on the pauper's stretcher, while the life of the rich sweeps past in joyous crowds through the streets of the great city gleaming in the sunlight—utterly careless and indifferent to the dying cries of those who perish.

*Then* you will understand how utterly revolting this society is; you will reflect upon the causes of this crisis, and your examination will go to the very depths of this abomination which puts millions of human beings at the mercy of the brutal greed of a handful of useless triflers; then you will understand that socialists are right when they say that our present society can be, that it must be, reorganized from top to bottom.

To pass from general crises to your particular case. One day when your master tries by a new reduction of wages to squeeze out of you a few more cents in order to increase his fortune still further you will protest; but he will haughtily answer, "Go and eat grass, if you will not work at the price I offer." Then you will understand that your master not only tries to shear you like a sheep, but that he looks upon you

as an inferior kind of animal altogether; that not content with holding you in his relentless grip by means of the wage-system, he is further anxious to make you a slave in every respect. Then you will either bow down before him, you will give up the feeling of human dignity, and you will end by suffering every possible humiliation; or the blood will rush to your head, you shudder at the hideous slope on which you are slipping down, you will retort, and, turned out workless on the street, you will understand how right socialists are when they say "Revolt! rise against this economic slavery!" Then you will come and take your place in the ranks of the socialists, and you will work with them for the complete destruction of all slavery—economic, social, and political.

Some day again you will learn the story of that charming young girl whose brisk gait, frank manners, and cheerful conversation you so lovingly admired. After having struggled for years and years against misery, she left her native village for the metropolis. There she knew right well that the struggle for existence must be hard, but she hoped at least to be able to gain her living honestly. Well, now you know what has been her fate. Courted by the son of some capitalist she allowed herself to be enticed by his fine words, she gave herself up to him with all the passion of youth, only to see herself abandoned with a baby in her arms. Ever courageous, she never ceased to struggle on; but she broke down in this unequal strife against cold and hunger, and she ended her days in one of the hospitals, no one knows which. . . .

What will you do? Once more there are two courses open to you. Either you will push aside the whole unpleasant reminiscence with some stupid phrase: "She was not the first and will not be the last," you will say; perhaps, some evening, you will be heard in a public room, in company with other

beasts like yourself, outraging the young girl's memory by some dirty stories; or, on the other hand, your remembrance of the past will touch your heart; you will try to meet the seducer to denounce him to his face; you will reflect upon the causes of these events that recur every day, and you will comprehend that they will never cease so long as society is divided into two camps: on one side the wretched and on the other the lazy—the jugglers with fine phrases and bestial lusts. You will understand that it is high time to bridge over this gulf of separation, and you will rush to place yourself among the socialists.

And you, woman of the people, has this left you cold and unmoved? While caressing the pretty head of that child who nestles close to you, do you never think about the lot that awaits him, if the present social conditions are not changed. Do you never reflect on the future awaiting your young sister, and all your own children? Do you wish that your sons should vegetate as your father vegetated, with no other care than how to get his daily bread, with no other pleasure than that of the gin-palace? Do you want your husband, your boys, to be ever at the mercy of the first comer who has inherited from his father a capital to exploit them with? Are you anxious that they should remain slaves for a master, food for powder, mere dung wherewith to manure the pasture-lands of the rich expropriator?

Nay, never; a thousand times no! I know right well that your blood has boiled when you have heard that your husbands, after they entered on a strike full of fire and determination, have ended by accepting, cap in hand, the conditions dictated by the bloated bourgeois in a tone of haughty contempt! I know that you have admired those Spanish women who in a popular rising presented their breasts to the bayonets of the soldiery in the front ranks of the insurrectionists. I am certain that you mention with reverence the name of the woman who lodged a

bullet in the chest of that ruffianly official who dared to outrage a socialist prisoner in her cell. And I am confident that your heart beats faster when you read how the women of the people in Paris gathered under a rain of shells to encourage "their men" to heroic action.

Every one of you, then, honest young folks, men and women, peasants, laborers, artisans and soldiers, you will understand what are your rights and you will come along with us; you will come in order to work with your brethren in the preparation of that revolution which, sweeping away every vestige of slavery, tearing the fetters asunder, breaking with the old worn-out traditions and opening to all mankind a new and wider scope of joyous existence, shall at length establish true liberty, real equality, ungrudging fraternity throughout human society; work with all, work for all—the full enjoyment of the fruits of their labor, the complete development of all their faculties; a rational, human and happy life!

Don't let anyone tell us that we—but a small band—are too weak to attain unto the magnificent end at which we aim.

Count and see how many of us there are who suffer this injustice.

We peasants who work for others and who mumble the straw while our master eats the wheat, we by ourselves are millions of men.

We workers who weave silks and velvets in order that we may be clothed in rags, we, too, are a great multitude; and when the clang of the factories permits us a moment's repose, we overflow the streets and squares like the sea in a spring tide.

We soldiers who are driven along to the word of command, or by blows; we who receive the bullets for which our officers get crosses and pensions; we, too, poor fools who have hitherto known no better than to shoot our brothers—why, we have only to make a right-about-face toward these plumed and

decorated personages who are so good as to command us, to see a ghastly pallor overspread their faces.

Ay, all of us together, we who suffer and are insulted daily, we are a multitude whom no man can number, we are the ocean that can embrace and swallow up all else.

When we have but the will to do it, that very moment will justice be done: that very instant the tyrants of the earth shall bite the dust.

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HERBERT SPENCER'S  
SYNTHETIC PHILOSOPHY

BY  
BENJAMIN F. UNDERWOOD

### COLLATERAL READINGS SUGGESTED:

Spencer's First Principles, Principles of Biology, Principles of Psychology, Principles of Sociology, Data of Ethics, and Chapters on *Justice*, in Popular Science Monthly; Fiske's Cosmic Philosophy; Thompson's A System of Psychology; Cazelles's Evolution Philosophy; E. L. Youmans's Lecture on *Herbert Spencer and the Doctrine of Evolution*, in Cazelles.



## HERBERT SPENCER'S SYNTHETIC PHILOSOPHY.\*

BY B. F. UNDERWOOD.

THE movement imparted to philosophy by the application of the "Newtonian method" to philosophical problems gave rise to that form of sensationalism which originated with Locke and culminated with Hume. Its motto was: *Nihil est in intellectu quod non fuerit in sensu.*

Before this movement was started philosophical tenets were principally deduced from "innate ideas." Descartes had appealed to the innate idea of God as *ens realissimum*, as supreme truth, with which all philosophy had to conform; and to Leibnitz innate ideas afforded the main premises for philosophical deductions. But, of course, if there is nothing in mind but what enters into it through the senses, there can not be any innate ideas, such, for instance, as an innate idea of "God" or of "immortal soul." All knowledge must, then, be derived from sensorial experience.

The negative or destructive phase of the sensation philosophy resulted consistently in the annihilation of all ideas not sense-derived. Its positive or constructive phase consisted in the attempt to build up knowledge out of sensorial data alone.

Berkeley dissipated the idea of the "extended substance," or matter as externally subsisting, by showing that the sensorial elements entering into the idea of matter—its primary qualities, such as extension, form, etc., as well as its secondary qualities, such as hardness, color, etc.—that all these elements, without exception, are subjective, mere modes of feeling; that the belief that there exists an extended, formed, hard, and colored substance outside the perceiving mind is an illusion. Berkeley made use of this way of reasoning to combat materialism, and to glorify the idea of God and of the immortality of man. With him it was God who awakened the sensorial perceptions in us, and our immortal soul that perceived them.

\* This lecture is intended not merely as an exposition of the Synthetic Philosophy, but also as a history of its origin, and its relation to other systems, especially to those of Hume and Kant.

Hume, following Berkeley's manner of reasoning, aimed to show that our belief in the "thinking substance" or soul is just as much an illusion as our belief in the extended substance or matter; and that no sensorial experience can bring us any knowledge of supreme being awakening perceptions in us. The sensation philosophy had thus run out in complete nihilism—a godless, soulless, matterless world, consisting of nothing but sensorial elements more or less closely connected by mental links, so as to form a somewhat consistent experience.

Amid these nihilistic implications of the sensation philosophy it remained clear beyond doctrinal cavil that the sensorial particulars leave faint copies behind them in memory; and that these faint copies, called ideas, enter into manifold combinations among themselves, and also with the direct or vivid sensorial feelings. The question concerning the nature of the bond of connection between experiential data became from now on the principal question in philosophy. Hume had rendered it evident that the connection between the direct, vivid, matter-of-fact data is of an essentially different kind from that between the faint remembered copies of them—different, above all, from mere logical connection.

In modern philosophy, through the influence of Descartes and Leibnitz, the method of acquiring knowledge was held to be exclusively that of deduction, as taught by formal logic; the ancient and current method of syllogistic reasoning from universals to particulars.

Hume's argumentation left no doubt that direct matter-of-fact knowledge is derived in an opposite manner—namely, by beginning with particular sensorial feelings, whose connection is not ascertained by a process of thought, but is entirely given in direct sensorial experience. Not because I originally have the general idea that fire burns do I know that this particular fire will burn when I touch it: but because I have numbers of times experienced that particular fires burn, have I formed the general idea that all fires burn. This means that the logical connection found to exist in the realm of ideas is secondary to the real connection found to exist in the realm of sensorial experience. The connection between natural events or matter-of-fact occurrences can be derived solely through sensorial experience, and can not be arrived at by purely logical or mental processes. Causal connection differs *toto genere* from logical connection.

The relation of cause and effect consists merely in the succession of our impressions and ideas. The sequence is ideal and its order has become established by a habit of expectation derived from many and frequent experiences of a definite succession of impressions. Thus the sight of a flame having been uniformly followed by the feeling of heat, this feeling will always in the future arise vividly whenever and wherever a flame is seen. The connection of cause and effect is therefore only ideal, having no relation to an invariable permanent objective order, being only a subjective bond between the transitory particulars of sense and their reflected remembrance.

Besides the fundamental distinction between causal connection and logical connection implied in Hume's argumentation, the derivation of all ideas from sensorial experience—purely experiential links forming the connection between these data of knowledge—gave rise to what is known as English experientialism, or the association philosophy. The aim of this philosophical method is to discover the general laws that govern the association of ideas experientially derived, and to show that all our complex ideas are formed by association of experienced particulars, in accordance with those general laws.

It was Hume's elucidation of the process of matter-of-fact experience that awakened Kant from the "dogmatic slumber" into which he had been rocked by the purely logical or deductive philosophy of the Leibnitz-Wolfian school, "leading him," as Dr. Edmund Montgomery says, "to discover the enchanted path traveled by so many since, on which the charmed wanderer is carried, far away from real nature, to the mystic realm of transcendental idealism." By this school of thought it has been taken for granted uncontestedly that the general ideas or so-called concepts, found ready-made in our mind when we begin to philosophize, are eternal and universal verities implanted in us independently of all external experience, and that our understanding of truth is arrived at solely by deriving it from these pre-existing concepts by means of syllogistic reasoning.

Kant was the first fully to appreciate the important implications involved in Hume's experiential derivation of all knowledge; for if there is really no other way of arriving at the knowledge of truth than that of accepting it as it comes to us in sensorial experience, and if the knowledge of such truth consists simply in an experienced connection of

sensorial and therefore wholly natural data, then all metaphysical conceptions out of which philosophy had been hitherto constructed could be nothing but idle illusions, and all existing metaphysics nothing but a baseless dream, a mere castle in the air.

Kant's life-long and most earnest endeavor was to extricate philosophy from these God and soul eliminating implications of sensorial experientialism. With him the problem assumed the following form: Is our mind endowed or not endowed with a faculty of forming *a priori* synthetical propositions? Or, in other words, is it or is it not capable of forming knowledge of some kind without the existence of sensorial experience? If not, then the cause of metaphysical philosophy is hopeless.

Kant believed that in pure mathematics he had discovered a kind of knowledge constructed wholly from *a priori* data by the mind without the aid of sensorial experience. That the truths of pure mathematics consist of such *a priori* synthetical propositions is the fundamental assertion upon which the entire Kantian philosophy is grounded. To make good his case, he had first to show that space and time, in which all mathematical constructions take form, are themselves *a priori* possessions of the mind, and he had furthermore to show that the synthetic power—the power which combines particular data into systematic knowledge—is likewise an *a priori* possession of the mind.

Philosophers in Germany before Kant had looked upon perception, or the manifold of experience which appears in time and space, as merely an indistinct kind of apprehension, whose clear and distinct knowledge they held to consist exclusively in concepts. Kant now declared perceptual sensibility to be a fundamental faculty of the mind altogether distinct from its conceptual apprehension. According to him, this original or pure perceptual sensibility of the mind consists in the empty forms of space and time, which he calls the outer and the inner sense, respectively. Into these *a priori* forms of our sensibility all sense-derived material, all *a posteriori* or externally imparted sensorial data, are received. This occurs in a purely receptive manner without the active part of our nature coming into play. The active part of our nature Kant declares to be intelligence exclusively. In his view sensibility is an entirely passive faculty, all activity being exclusively a matter of intellect.

It is this lodging of all activity, of all combining and ap-

prehending power in nature, in a special faculty called intelligence, and believed to constitute mind proper, that inevitably leads to pure transcendental idealism, such as was taught by the late Thomas Hill Green, and is taught at present in many of the universities; for, if our knowledge is in fact out and out, and through and through, a synthesized compound, it follows that—intelligence being declared the only synthetical power extant—our knowledge must be out and out, and through and through, a product of intelligence. And this means that thought and being are identical, that the world consists of nothing but thought.

Kant himself abhorred pure idealism. He firmly believed that sense-material is given to sensibility from outside; that there exists actually a realm of things in themselves, of the true nature of which, however, he was positive that we can know nothing, and this because space and time, the forms in which the sense-given material appears to us, and the different modes of combination, the so-called categories, through which this raw material is elaborated into systematic knowledge, are faculties belonging to our own mental nature.

Moreover, though Kant believed that pure mathematics is constructed *a priori* by force of our sensorially unaided mental endowments, he came to the final conclusion that our combining faculty, in order to constitute real knowledge, requires imperatively sense-given material to work upon; that constructions formed of any other material are baseless. It is, however, important to notice that Kant believed the combining categories or synthetical functions of the intellect to inhere in an intelligible Ego, belonging to a supernatural sphere of existence. In spite of his complete overthrow of the old metaphysical idols by force of his theoretical speculations, Kant had in reserve a loop-hole through which he was convinced he could more effectively than ever establish connection with the intelligible world, the real existence of which he had never doubted. God and the immortal soul of man, as intelligible or supernatural existences, were to him primordial verities, attested beyond contention by the moral law, in obedience to which our own intelligible nature has power to determine the course of nature by means of free volitional causation.

Leibnitz, having become acquainted with Locke's sensationalism, modified considerably his view of innate ideas. He changed, however, the motto of the sensation philosophy

by adding a clause to it, which made it read: *Nihil est in intellectu quod non fuerit in sensu, nisi ipse intellectus*. Thus changed, it became the motto of Kant's transcendental idealism, and this view of innate *faculties*, instead of innate *ideas*, distinguishes the Kantian view, on the one hand, from the old Leibnitz-Wolffian philosophy that rested entirely on innate ideas, and on the other hand from Hume's sensorial experientialism, which denies the existence of any sort of innate possession, whether in the form of ready-made ideas or of mere potential faculties. Kant undertakes to show that the mind brings with it certain elements of *a priori* knowledge in which no empirical influence, personal or ancestral, is traceable. "Experience," he says, "consists of intuitions which are entirely the work of the understanding." "Experience consists in the synthetical connections of phenomena (perceptions) in consciousness, so far as the connection is necessary" (Prolegomena 1, sec. 22, 23). "The reader had probably been long accustomed to consider experience a mere empirical synthesis of perception, and hence not to reflect that it goes much further than these extend, as it gives empirical judgments universal validity, and for that presupposes pure unity of the understanding which precedes *a priori*" (ibid., sec. 26, Mahaffy's translation). "It is the matter of all phenomena that is given to us *a posteriori*; the form must be ready *a priori* for them in the mind."

"Before objects are given to me, that is *a priori*, I must presuppose in myself laws of the understanding which are expressed in conceptions *a priori*. To these conceptions all objects of experience must necessarily conform" (Preface to second edition of *Kritik*). We are affected by objects, he argued, only by intuition, which is always sensuous. The faculty of thinking the object of sensuous intuition is the understanding. "Understanding can not intuit, the sensibility can not think. In no other way than from the united operation of both can knowledge arise."

Thus Kant maintains that before sensuous impressions can be changed into experience they must be molded by the mutual forms of sensible intuition and logical conception. It is universally admitted among thinkers that Kant tried to hold positions that are contradictory; but on this point I can not dwell here.

The post-Kantian philosophers aimed to overcome the new dualism implied by Kant's contention that not only

sensations as such, but also space and time, the very media in which they appeared, and their whole synthesis in consciousness, are products of the feeling and thinking individual, and by his insisting on the existence of an outside realm of things-in-themselves affecting the individual's sensibility. Fichte tried to prove the synthetical power of the individual to create the objective world; Hegel, by identifying thought with being, and subjective thought with universal thought (transcendental idealism); Schelling, by making the subjective and objective both inhere in one and the same all-comprising hyper-subjective and hyper-objective substance or subject-object (transcendental realism). Fichte, Hegel, Schelling, Schopenhauer, all founded their systems on Kant's *a priori* elements in knowledge. The main line of descent from Hume in England was represented by Hartley, James Mill, and John Stuart Mill; and none of them were able to reconcile with their experiential philosophy the fact of *a priori* forms of intuition on which Kant had rightly insisted.

It remained for Herbert Spencer to apply the principle of evolution to mind and to show that Kant's "forms of thought," although *a priori* in the individual, are experiential in the race—in other words, were acquired in the evolutionary process. Long before Spencer, instincts were regarded as acquired mental habitudes that had become organically fixed. Conscious experience and conscious memory of it were thus held to pass, by means of organic fixation and subsequent transmission of the modified structure, into organized experience and memory. This conception forms the nucleus of Spencer's mental philosophy. Thus Herbert Spencer, "our great philosopher"—as Darwin called him—in his *Principles of Psychology*, published before Darwin's *Origin of Species* had appeared, assuming the truth of organic evolution, endeavored to show how man's mental constitution was acquired. Spencer, recognizing the existence of the subjective forms, with a grasp of thought and philosophic insight never surpassed, shows that while in the individual they are *a priori*, in the race they are experiential, since they are constant, universal experiences organized as tendencies and transmitted, like any of the physical organs, as a heritage; that thus such *a priori* forms as those of space, time, causality, etc., must have had their origin in experience. Says Dr. Carpenter: "No physiologist can deem it improbable that the intuitions which we

recognize in our mental constitution have been acquired by a process of gradual development in the race corresponding to that which we trace by observation in the individual. . . . The doctrine that the intellectual and moral intuitions of any one generation are the embodiment in its mental constitution of the experience of the race was first explicitly put forth by Mr. Herbert Spencer, in whose philosophical treatises it will be found most ably developed."

Lewes remarks: "Such is one of the many profound conceptions with which this great thinker has enriched philosophy, and it ought to have finally closed the debate between the *a priori* and the experiential schools, in so far as both admit a common ground of biological interpretation, though, of course, it leaves the metempirical hypothesis untouched."

Spencer saw that this conception affords a solution of the problems of sensorial experience and innate faculties, and is a compromise between Locke's and Kant's school of thought; between the sensation philosophy and transcendental idealism. With Hume, and against Kant, this view maintains that all knowledge is derived from sensorial experience. But with Kant, and against Hume, it asserts that we are, nevertheless, born with predisposed faculties of thought, which necessarily constitute a preformed recipient and norm for all new experience.

As regards the inseparable bond of connection between experiential particulars, it holds that it is, indeed, established through habit, but by means of generical inheritance, and not merely during individual life; that it is, however, certainly not established through the functional play of faculties inherent in mind prior to all experience, individual or ancestral.

Hume ignored completely the existence of anything beyond consciousness. He does not assume powers outside of us awakening our sensations. He takes account of nothing but vivid and faint ideas and their combinations. Spencer, on the contrary, assumes with Kant the existence of a realm external to us that has power to affect our sensibility. But, unlike Kant, who allows these affections to fall chaotically into empty space and time, and to receive all their significance solely from the combining, systematizing, and apprehending power of the intellect, Spencer teaches that the order found obtaining among conscious states has been established by vital and organic adjustment to a corresponding order obtaining among the forces that constitute existence



outside of consciousness. Life, with all its mental as well as vital manifestations, consists with him in the adjustment of internal or subjective relations to external or objective relations.

The psychological fact is that the forms are connate, therefore *a priori*; the psychogenetical fact is that the forms are products of ancestral experience, and therefore *a posteriori*. Locke was right in claiming that all knowledge is ultimately derived from experience, from intercourse between organism and its medium. Kant was right in recognizing the fact that there are definite tendencies or predispositions in the individual at birth. Locke was wrong in denying that there is any element in mind *a priori* to the individual. Kant was wrong in ignoring the results in the individual mind of ancestral experiences.

Says Mr. John Fiske: "Though Kant was one of the chief pioneers of the doctrine of evolution, having been the first to propose and to elaborate in detail the theory of the nebular origin of planetary systems, yet the conception of a continuous development of life in all its modes, physical and psychical, was not sufficiently advanced in Kant's day to be adopted into philosophy. Hence, in his treatment of mind, as regards both intelligence and emotion, Kant took what may be called a statical view of the subject; and finding in the adult, civilized mind, upon the study of which his systems of psychology and ethics were founded, a number of organized moral intuitions and an organized moral sense, which urges men to seek the right and shun the wrong, irrespective of utilitarian considerations of pleasure and pain, he proceeded to deal with these moral intuitions and this moral sense as if they were ultimate facts, incapable of being analyzed into simpler emotional elements. . . . So long as the subject is contemplated from a statical point of view, so long as individual experience is studied without reference to ancestral experience, the follower of Kant can always hold his ground against the followers of Locke in ethics as well as in psychology. When the Kantian asserts that the intuitions of right and wrong, as well as the intuitions of time and space, are independent of experience, he occupies a position which is impregnable so long as the organization of experiences through successive generations is left out of the discussion. . . . Admitting the truth of the Kantian position that there exists in us a moral sense for analyzing which our individual experience does not afford

the requisite data, and which must therefore be regarded as ultimate for each individual, it is, nevertheless, open to us to inquire into the emotional antecedents of this organized moral sense as indicated in ancestral types of physical life. The inquiry will result in the conviction that the moral sense is not ultimate, but derivative, and that it has been built up out of slowly organized experiences of pleasures and pains."

Says Dr. Edmund Montgomery, learned in all the schools of philosophic thought: "Philosophy, after twenty-four centuries of most diversified trials, had failed to discover the ways of knowledge. In no manner could it be adequately extracted from reason, and just as little could it be fully derived from the senses. Nor had any compromise at all succeeded. Nativism and empiricism remained fundamentally irreconcilable. Suddenly, however, light began to pierce the hitherto immovable darkness. It was Mr. Herbert Spencer who caught one of those rare revealing glimpses that initiate a new epoch in the history of thought. He saw that the evolution hypothesis furnishes a solution of the controversy between the disciples of Locke and Kant. To us younger thinkers, into whose serious meditations Darwinism entered from the beginning as a potent solvent of many an ancient mystery, this reconciliation of transcendentalism and experientialism may have consistently presented itself as an evident corollary from the laws of heredity. But what an achievement for a solitary thinker, aided by no other light than the penetration of his own genius, before Darwinism was current, to discover this deeply hidden secret of nature, which with one stroke disclosed the true relation of innate and acquired faculties, an enigma over which so many generations of philosophers had pondered in vain!"

Du Bois-Reymond disputes the priority of this foreshadowing insight. In his lecture on *The Physiology of Exercise* he says: "With Mr. Herbert Spencer meeting me in the same thought, which I believe, however, I have more sharply grasped, I deduced on a former occasion how, in such transmissibility of educationally derived aptitude, possibly lies the reconciliation of the great antithesis of the theory of knowledge—of the empirical and the innate views."

I am not able to judge as to the justice of Du Bois-Reymond's claim, but evidently he had no clear conception of the subject such as alone could have enabled him to make

the discovery a consistent part of a scientific theory or a philosophical system.

As regards the intimate nature of the ultimate reality represented in consciousness, Spencer, like Kant, professes complete ignorance. He holds it to be wholly unknowable. Yet, unlike Kant, who derives his God from the existence of the moral law, he concludes that the noumenal power behind phenomena, though unknowable, is an all-efficient Absolute, a First Cause or Supreme Power, from which all natural phenomena proceed, they being manifestations of the same.

Spencer maintains, with Kant substantially, that external things are known to us only *as states of consciousness*, alike in their so-called primary and secondary qualities. What things are in themselves can not be represented by feeling. Matter, space, motion, force, all our fundamental ideas are derived from generalizing and abstracting our experiences of resistance—the ultimate material of knowledge—“the primordial, universal, ever-present constituent of consciousness.” To us, matter is a congeries of qualities—weight, resistance, extension, etc.; and these are names for different ways in which our consciousness is affected. If we were destitute of sight, touch, smell, taste, and hearing, these qualities would cease to exist, although the external reality which causes these groups of sensations would still exist. To beings organized differently from ourselves—so differently that their mode of being could not be conceived by us—the objective reality might give rise to states of which the word “matter” would to our minds convey no idea. Nevertheless, the fact that we have sensations that come and go independently of our volitions is evidence of *something* that determines them. The doctrine of the *relativity of knowledge* necessitates the postulation of an unknowable existence beyond consciousness.

Aërial vibrations communicated to the acoustic nerve give rise to the sensation known as sound. Without a nerve of hearing there can be no sound; for sound is a sensible phenomenon and not something external to the hearer. Color is also a subjective affection; and particular colors depend upon the particular velocities of the waves of attenuated matter gathered together by the optical apparatus of the eye, and which impinge upon the retina, affecting the optic nerve and giving rise to what appear objectively as colors—blue, green, violet, etc.—but which are known to be

sensations or conscious states. In some persons, vibrations as different in velocity as those which commonly cause redness and greenness awaken identical sensations. Luminousness is a sensation produced by the action of waves of ether upon the retina and fibers of the optic nerve. This sensation may also be produced by a blow or by electricity, which, singularly enough, while it causes luminous phenomena through the eye, brought in contact with other parts gives rise to quite different sensations—sounds in the ear, taste in the mouth, ticklings in the tactile nerves. That tastes and odors are not intrinsic in things with which we associate them is very evident. The sweetness of sugar and the fragrance of the rose are sensations in us caused by these objects, the one appreciated by the sense of taste, the other by the sense of smell. Heat, too, is a sensation, and is conceivable objectively only as a mode of motion.

Another quality which we ascribe to things is hardness; but hardness can not be intelligently conceived except as a feeling. When we say that a stone is hard we mean that, if we press against it, we experience a sensation of touch, a feeling of resistance, which is designated by the word "hardness." To illustrate that both hardness and form belong to the groups of our conscious states which we call sensations of sight and touch Huxley observes: "If the surface of the cornea were cylindrical we should have a very different notion of a round body from that which we possess now; and if the strength of the fabric and the force of the muscles of the body were increased a hundredfold, our marble would seem to be as soft as a pellet of bread crumbs." What we call impenetrability is the consciousness of extension and the consciousness of resistance constantly accompanying one another. What we call extension is a consciousness of relation between two or more coexistent states produced through the sense of sight or the sense of touch. Even the conception of vibrations among particles of matter, mentioned above as objective factors in the production of sound and color, is but an inference from states of consciousness caused in us by vibrations which have been appreciated by the optic or tactile nerves; in other words, by subjective experiences produced in us by some unknown cause.

Thus, what are popularly believed to be qualities and states of matter—sound, color, odor, taste, hardness, extension, and motion—are names for different ways in which

our consciousness is affected; and, were we destitute of hearing, sight, smell, taste, and touch, the supposed qualities of matter would not, so far as we can know or conceive, have any existence whatever, for by psychological analysis they are reducible to states of consciousness.

As to space and time, whether we regard them with Kant as forms of sensibility belonging to the subject and not to the object, or adopt Spencer's theory that space is the abstract of all relations of position among coexistent states of consciousness or the blank form of all these relations, and that time is the abstract of all relations of position among successive states of consciousness or the blank form in which they are presented and represented, and that both classes of relations are predetermined in the individual, so far as the inherited organization is developed, when it comes into activity, while both have been developed in the race and are resolvable into relations, coexistent and sequent, between subject and object as disclosed by the act of touch—whichever of these theories we adopt or whatever theory be affirmed, still we know space and time only as subjective forms, not as external realities. Both space relations and time relations vary with structural organization, position, vital activity, mental development, and condition.

How great in childhood seemed the height and mass of buildings which now seem small or of but moderate size! How long the days seemed when we were young! How short now! How rapidly time passes in agreeable company, how slowly in waiting for a delayed train! That there is equality or likeness between our differently estimated lengths of distance or duration—but so many variations of subjective relations—and any nexus of external things there is no reason to believe.

Inability to banish from the mind the idea of space illustrates Spencer's prime test of truth—viz., the inconceivability of the negation of a proposition. "If space be an universal form of the *non-ego*, it must produce some corresponding universal form of the *ego*—a form which, as being the constant element of all impressions presented in experience, and therefore of *all* impressions represented in thought, is independent of every *particular* impression; and consequently remains when every particular impression is as far as possible banished." Space intuitions are "the fixed functions of fixed structures that have become molded into correspondence with fixed outer relations" pre-established so far

as the inherited organization is developed at the time it comes into activity. Thus the consciousness of space is reached through a process of evolution.

But does not the mind possess a synthetic power by which it can put together the materials furnished by the senses, and thus enable us to realize and understand the objective world as it actually exists? Is there not in the mind a faculty by which we can discover relations as they are beyond consciousness? If we do not know the nature of noumenal existence, we can not know anything about its relations. Kant dwelt upon this subject for years; and, although he believed in an existence transcending sense and understanding, the conclusion of his years of laborious thought was that we can only put together the materials furnished by the senses, and that we can know nothing of the world as it exists, unmodified by and independent of consciousness. To the same conclusion, after years of profound thought, came Herbert Spencer.

Mr. Spencer holds that things in themselves are not perceived, yet that they correspond with perceptions, and are known symbolically only; that "there exist beyond consciousness conditions of objective manifestation which are symbolized by relations as we conceive them." The objective existences and conditions which remain as the final necessity of thought are the correlatives of our feelings and the relations between them. There is no valid reason for the belief that the objective existence is what it appears to be, nor for the belief that the connections among its modes are what they seem in consciousness. There is congruity, but not resemblance, between the external and the internal order.

"Inner thoughts," says Spencer, "answer to outer things in such wise that cohesions in the one correspond to persistences in the other," but this correspondence is only symbolical. Such, briefly stated, is the view which, in distinction to crude realism and idealism, is called Transfigured Realism. "It recognizes," to quote again from the great thinker, "an external, independent existence which is the cause of changes in consciousness, while the effects it works in consciousness constitute the perception of it; and the inference is that the knowledge constituted by these effects can not be a knowledge of that which causes them, but can only imply its existence. May it not be said that in thus interpreting itself subjective existence makes definite that differentiation from objective existence which has been going

on from the beginning of evolution?" (Spencer's *Principles of Psychology*, vol. ii, p. 555.)

What may be called, with propriety, Relationism, the doctrine that we know objective relations as they actually exist, belongs to crude realism, and it has no philosophical basis whatever. The theory that the intellect alone constitutes relations, that we intellectually reconstitute and therefore understand the relations making up the noumenal constitution of things, is an old conception, sometimes put forward in these later days as original, in a phraseology which at first makes difficult the immediate discovery of its identity with a system that has been weighed in the balance and found wanting. One of these relational philosophers maintains that space relations belong to the noumenal world. But these are relations constituted by the facts of sensibility, and the theorist referred to does not allow sensibility to contribute to knowledge. He can not, therefore, consistently maintain that space relations are knowingly apprehended by us.

Although there seems to be almost a complete unanimity among the great thinkers of the world that we can form no conception of the objective world apart from the conditions imposed upon it by our intelligence, and that changes of consciousness are the materials out of which our knowledge is entirely built, let no one hastily conclude that there is anything in this position inimical to, or inconsistent with, what is called "objective science." Prof. Huxley, one of the greatest of living scientists and a philosophic thinker of no mean ability, pursuing the "scientific method" with which he is supposed to be well acquainted, comes to the conclusion "that all the phenomena are, in their ultimate analysis, known to us only as facts of consciousness."

George Henry Lewes, eminent as a physiologist and psychologist, as well as a remarkably acute analytical thinker, declares, in his *Problems of Life and Mind*: "Whether we affirm the objective existence of something distinct from the affections of consciousness or affirm that this object is simply a reflection from consciousness, in either case we declare that the objective world is to each man the sum of his visionary experience—an existence bounded on all sides by what he feels and thinks—a form shaped by the reaction of his organism. The world is the sum total of phenomena, and phenomena are affections of consciousness with external signs" (vol. i, p. 183).

Dr. Maudsley, the distinguished physiologist, who is no more than Spencer or Lewes a subjectivist or idealist—who, indeed, is commonly regarded as a materialist—says: “After all, the world which we apprehend when we are awake may have as little resemblance or relation to the external world, of which we can have no manner of apprehension through our senses, as the dream-world has to the world with which our senses make us acquainted; nay, perhaps less, since there is some resemblance in the latter case, and there may be none whatever in the former. . . . The external world as it is in itself may not be in the least what we conceive it through our forms of perception and modes of thought. No prior experience of it has ever been so much as possible; and therefore the analogy of the dreamer is altogether defective in that respect” (*Body and Will*, p. 51).

Now Mr. Spencer's conclusions from relativity are in order. He says: “If, after finding that the same tepid water may feel warm to one hand and cold to another, it is inferred that warmth is relative to our nature and our own state, the inference is valid, only supposing the activity to which these different sensations are referred is an activity out of ourselves, which has not been modified by our own activities.

“When we are taught that a piece of matter, regarded by us as existing externally, can not be really known, but that we can know only certain impressions produced on us, we are yet, by the relativity of our thought, compelled to think of a positive cause. The notion of a real existence which generated these impressions becomes nascent. The momentum of thought inevitably carries us beyond conditioned existence to unconditioned existence; and this ever persists in us as the body of a thought to which we can give no shape. . . . At the same time that, by the laws of thought, we are rigorously prevented from forming a conception of absolute existence, we are, by the laws of thought, prevented from ridding ourselves of the consciousness of absolute existence, this unconsciousness being, as we see, the obverse of absolute existence” (*First Principles*, p. 396).

The absolute existence, then, can be known only as it is manifested in consciousness, only as it is colored and modified, so to speak, by the conditions of the organism. It can not be identified with what we call matter, for that we know only as a series of phenomenal manifestations, or, psychologically speaking, only as the coexistent states of conscious-



ness, which we call resistance, extension, color, sound, or odor. It can not be identified with mind, for that we know only as the series of our own states of consciousness.

Says Spencer: "If I am asked to frame a notion of mind, divested of all those structural traits under which alone I am conscious of mind in myself, I can not do it. . . . If, then, I have to conceive evolution as caused by an 'originating mind,' I must conceive this mind as having attributes akin to those of the only mind I know, and without which I can not conceive mind at all. . . . I can not think of a single series of states of consciousness as causing even the relatively small groups of action going on over the earth's surface. . . . How, then, is it possible for me to conceive an 'original mind,' which I must represent to myself as a single series of states of consciousness, working the infinitely multiplied sets of changes simultaneously going on in worlds too numerous to count, dispersed throughout a space that baffles imagination? If to account for this infinitude of changes everywhere going on 'mind' must be conceived as there under the guise of simple dynamics, then the reply is that, to be so conceived, mind must be divested of all attributes by which it is distinguished, and that when thus divested of its distinguishing attributes the conception disappears, the word 'mind' stands for a blank."

According to Spencer, force, matter, space, time, motion, are but forms which the indeterminate substance assumes in consciousness. But matter and movement he reduces—as is sufficiently evident from the foregoing—to manifestations of force; and space and time are cohesions—one of coexistence, the other of succession—in the manifestations of force. Force then remains the primary datum, but that we know only as states of consciousness—in other words, as the changes in us produced by an absolute reality of which in itself we know nothing.

It may be well to illustrate a little more fully that, according to Spencer, we know matter only as co-existent states of consciousness: "A whiff of ammonia coming in contact with the eyes produces a smart, getting into the nostrils excites the consciousness we described as an intolerably strong odor, being condensed on the tongue generates an acrid taste, while ammonia applied in solution to a tender part of the skin makes it burn, as we say." This illustration from Spencer's *Principles of Psychology* shows that one and the same external agency produces in us different

sensations, according to the avenues through which it affects our consciousness. Which of these feelings, so widely different, does the external cause resemble? Probably none of them. What it is, independently of consciousness, we never can know, owing to limitations imposed by the very constitution of the human mind.

The effects produced on our consciousness—different feelings—can be compared and classified; but how can we compare and classify that of which nothing can be known?

Knowledge consists in the classification of experiences. We observe distinctions existing between phenomena, and group together those that are similar. Anything newly discovered is known only when it can be classed with some other thing which is known; in other words, only when the impressions it produces can be recognized as belonging to an existing group of impressions. "Whence it is manifest that a thing is perfectly known when it is in all respects like certain things previously observed; that in proportion to the number of respects in which it is unlike them is the extent to which it is unknown; and that hence, when it has absolutely no attribute in common with anything else, it must be absolutely beyond the bounds of knowledge." Without distinction, which implies limitation, of course, knowledge would be impossible. All that we can compare and classify are phenomena, between which are distinguishable various degrees of likeness and unlikeness. These phenomena are effects produced in us by that which is manifested objectively as matter and force, and subjectively as feeling and thought. We can think of matter only in terms of mind, as, indeed, we can think of mind only in terms of matter. That of which both are manifestations can not be known. "The antithesis of subject and object," says Spencer, "never to be transcended while consciousness lasts, renders impossible all knowledge of that ultimate reality in which subject and object are united."

There are those who, after making use of the doctrine of the relativity of knowledge to prove that we know only our conscious states, deny or question the existence of any objective reality that produces these states. But relativity implies object as well as subject, and it would have no meaning unless there were existence, known only as it affects us and unknown as pure object. The statement that a house of a certain size, form, color, etc., is what it is conceived to be only in relation to consciousness, implies that

there is something beyond consciousness that exists *per se*, and that, as such, it is unknown. The statement that knowledge is relative involves the statement that there is absolute existence—existence that does not depend upon our consciousness, and of which we know only its effects upon us. If, in asserting the relativity of knowledge, we do not postulate absolute existence, the relative itself becomes absolute; and that involves a contradiction of the doctrine of relativity—the very indisputable doctrine by which the so-called qualities of matter are shown to be sensible phenomena.

An oyster is conceived as having some vague sort of consciousness of its environment. In this consciousness man is not included. If we conceive the oyster as a creature out of whose consciousness we exist, is it not a trifle absurd to say that there is no objective reality; that our conception of the oyster, instead of being the product of the co-operation of the mind with an external something, is only one of the modifications of ourselves, uncaused by anything existing objectively; and that, therefore, the oyster exists only in our own minds? And other human beings than ourselves can only be regarded as but so many modifications of our own consciousness. The truth is that, while we know directly only our own conscious states—the material out of which is woven all thought—we know by inference other human beings, although, of course, relatively only; and that which is not known is the reality which awakens in us all similarly perceptive activity.

The conviction "that human intelligence is incapable of absolute knowledge," says Spencer, "is one that has been slowly gaining ground as civilization has advanced. . . . All possible conceptions have been, one by one, tried and found wanting; and so the entire field of speculation has been gradually exhausted without positive result, the only one arrived at being the negative one above stated—that the reality existing behind all appearances is, and must ever be, unknown. To this conclusion almost every thinker of note has subscribed. 'With the exception,' says Sir William Hamilton, 'of a few late absolutist theorizers in Germany, this is, perhaps, the truth of all others most harmoniously re-echoed by every philosopher of every school.'"

To Herbert Spencer belongs the great credit of having formulated the principles of universal evolution and shown that what von Baer demonstrated to be true in the development of an animal is true of worlds, of all life, of society,

of all thought, of language, religion, literature, government, art, science, philosophy, etc.—viz., that progress is from a homogeneous, indefinite, incoherent condition to the heterogeneous, definite, and coherent condition. The rhythm of evolution and dissolution, completing itself during short periods in small aggregates, and in the vast aggregate distributed through space completing itself in periods which are immeasurable by human thought, is, so far as we can see, universal and eternal, each alternating phase of the process predominating, now in this region of space, and now in that, as local conditions determine.

Von Baer, and doubtless others before Spencer, had glimpses of this law beyond its application to organic development, but it required the cyclopædic knowledge, philosophic genius, and synthetical powers of a Spencer to illustrate and prove the law of universal evolution, as it required a Darwin to establish the principle of natural selection. Von Baer, as a writer in the *Encyclopædia Britannica* says, “prepared the way for Mr Spencer’s generalization of the law of organic evolution as the law of all evolution.” But this fact no more lessens the credit due Spencer for his great contributions to thought than the fact that many investigators prepared the way for Darwin’s researches diminishes the credit to which the great naturalist is fairly entitled.

“A great method is always within the perception of many,” says De Morgan, “before it is within the grasp of one.” Prof. Owen, the paleontologist, expressed himself, in correspondence with the editor of the *London Review*, so as to convey the impression—which he afterward said was not intended—that he claimed to have promulgated the theory of natural selection before Darwin had done so. This led Darwin to say: “As far as the mere enunciation of the principle of natural selection is concerned, it is quite immaterial whether or not Prof. Owen preceded me, for both of us, as shown in this historical sketch, were long ago preceded by Dr. Wells and Mr. Mathew.” Darwin quotes even from Aristotle’s *Physical Auscultations*, and adds: “We here see the principle of natural selection shadowed forth,” etc. Doubtless many had thought of the principle of natural selection, but they lacked the knowledge to understand it with its many implications, the wonderful powers of patient observation and laborious experimental investigation necessary to the study of details, and the verification

of what was conjectured or but dimly perceived, as well as the wonderful powers of generalization required to classify the multitude of facts and bring them together in a comprehensive unity so as to make clear and certain the principle underlying them. These qualifications were possessed in an eminent degree by Darwin, and they enabled him to prove what others had but imagined—to show that natural selection was a great factor in evolution, and to put organic evolution upon an impregnable foundation. But Darwin's work would not have been possible if the labors of others had not led up to them, and the acceptance of evolution would have remained confined to but a few if the scientific mind had not been, through the work of others, prepared for the change. Buffon, Lamarck, Geoffroy Saint-Hilaire, Goethe, Erasmus Darwin, the author of the *Vestiges*, with others, are entitled to the credit of having helped to prepare the way for Darwin's work and for the adoption, with comparatively little opposition, of the doctrine of development in the place of belief in special creations. Yet Darwin's name will be forever identified with natural selection.

And as Prof. Youmans says: "The same ethical canons of research . . . which gave to Copernicus the glory of the heliocentric astronomy, to Newton that of the law of gravitation, to Harvey that of the circulation of the blood, to Priestley that of the discovery of oxygen, and to Darwin that of natural selection, will also give to Herbert Spencer the honor of having first elucidated and established the law of universal evolution."

Prof. Huxley, in his *Survey of Fifty Years of Progress*, says: "Evolution as a philosophical doctrine applicable to all phenomena, whether physical or mental, whether manifested by material atoms or by men in society, has been dealt with systematically in the *Synthetic Philosophy* of Mr. Herbert Spencer. Comment on that great undertaking would not be in place here. I mention it because, so far as I know, it is the first attempt to deal on scientific principles with modern scientific facts and speculations. For the *Philosophie Positive* of M. Comte, with which Mr. Spencer's system of philosophy is sometimes compared, although it professes a similar object, is unfortunately permeated by a thoroughly unscientific spirit, and its author had no adequate acquaintance with the physical science even of his own time."

I will now endeavor to give a brief synopsis of Mr. Spencer's doctrine of evolution.

1. Under the appearances which the universe presents to our senses, there persists, unchanging in quantity but ever changing in form and ever transcending human knowledge and conception, an unknown and unknowable power or reality, which we are obliged to recognize as without limit in space and without beginning or end in time.

Matter, motion, space, and time are forms which the unknowable reality assumes in consciousness. Matter and motion are manifestations of force, and space and time are cohesions—one of coexistence, the other of succession—in the manifestation of force. Force, then, is the primary datum, but that we only know as states of consciousness; in other words, as the changes in us produced by an unknowable reality, of which our conceptions of matter and motion are symbols. That which appears to be, outside of consciousness, as matter and force, is the same as that which appears in consciousness as thought and feeling. In Spencer's own language: "A power of which the nature remains forever inconceivable, and to which no limit in time and space can be imagined, works in us certain effects. These effects have certain likenesses of kind, the most general of which we class under the names of matter and force, and between these effects there are likenesses of kind, the most constant of which we class as laws of the highest certainty."

2. The field of science and philosophy is in the phenomenal world. It is the function of philosophy to give to knowledge a unity that shall comprehend the fundamental truths of all the sciences, as the general definitions and propositions of each include all the diversified phenomena of its recognized province. The sciences deal with different orders of phenomena, and their formulæ are those which express the changes and relations of these orders respectively. Philosophy is a synthesis of all these sciences into a universal system.

3. Force is persistent, and is revealed to us under the two opposite modes of attraction and expansion—in the ceaseless redistribution of matter and motion, which extends throughout the universe, involving, on the one hand, the integration of matter and the dissipation of motion, and on the other a disintegration of matter and absorption of motion.

4. Where the integration of matter and the dissipation

of motion predominate, there is evolution. Where there is a predominant disintegration of matter and absorption of motion, there is dissolution. In that portion of the universe observable by us attraction predominates now, as seen in the integration of matter and the evolution of forms. In other regions expansion may exceed attraction, dissolution may predominate over evolution. In ages inconceivably remote, the elements of our system, now undergoing evolution, were doubtless subject to the opposite process. Every condition grows out of pre-existent conditions.

5. Of beginning there is no indication. The evolution of a world from the "chaos" of star-dust involves a "beginning" only as the formation of a crystal from the "chaos" of a solution implies a beginning. There is, according to Spencer's philosophy, as little need of a "supernatural factor" to explain evolution as there is to explain the opposite process, dissolution; and one is as little indication of a "beginning" as the other, except the word "beginning" be applied to certain rhythms of motion, certain manifestations of force, certain forms of matter, which, nevertheless, were preceded by and sprang from other rhythms, manifestations, and forms, all due to and dependent upon self-existent, inscrutable power. As Spencer said, in reply to a critic: "The affirmation of a universal evolution is in itself the negation of an 'absolute commencement' of anything. Construed in terms of evolution, every kind of being is conceived as a product of modifications, wrought by insensible gradations on a pre-existing kind of being; and this holds as fully of the supposed 'commencement of organic life' as of all subsequent development of organic life."

6. When the formation of an aggregate proceeds uncomplicated by secondary processes, as in the crystallization of carbon into a diamond, evolution is simple.

7. When, in the process of evolution, there are secondary rearrangements of matter, and sufficient retained motion to admit a redistribution among the parts of the body—as, for instance, in the growth of an animal—there is exemplified not only the integration of matter and the dissipation of motion, the primary law of evolution, but also an increase of complexity. When this is accompanied with increased coherence, definiteness, and mutual dependence of parts, and the subordination of the parts to the movements of the whole structure, there is progress. Thus we have evolution

as a double process—a movement toward unity as well as diversity.

The following is from an article which appeared in *The Index* (Boston), in 1880, in which I reviewed at considerable length Prof. Van Buren Denslow's essay on Herbert Spencer, contained in his work entitled *Modern Thinkers*:

Prof. Denslow says: "Given space, matter, force, motion, and time as the factors, would all progress be found to consist in evolution of forms, organisms, motions, and activities from the homogeneous or simple into the heterogeneous? It must be conceded that the array of instances in which this is true dazzles and almost bewilders the imagination by its variety and beauty. . . . But if it shall appear that each instance he (Spencer) adduces as an illustration of differentiation of the simple into the complex also illustrates a unification of previously differentiated and diverse elements into one simple and homogeneous entity or substance, is it quite clear that we have made any advance in our knowledge of the principles of universal science?" (pp. 218, 222).

To strengthen his objection, the author selects one of Spencer's own illustrations, furnished by the differentiation of the bean seed "into vine, leaf, blossom, and ultimately the new fruit," and calls attention to what he declares is a fact—that this process equally illustrates the unification of diverse elements into one homogeneous substance.

That in the growth of the bean plant diverse elements are united in one structure is very evident; but the correctness of characterizing as a "homogeneous entity" a complex production, in which several elements united in different proportions have produced all the variety afforded by the root, vine, leaf, blossom, and fruit of a bean plant, is by no means apparent. On the contrary, a bean plant is, in substance, as well as in form and activity, a very heterogeneous structure. The chemical differentiations produced in plants generally by rearrangements of the chemical elements and by modification of tissues and organs are well described by Spencer.

"In plants," he observes, "the albuminous and amylaceous matters which form the substance of the embryo give origin here to a preponderance of chlorophyll and there to a preponderance of cellulose. Over the parts that are becoming leaf-surfaces, certain of the materials are metamorphosed into wax. In this place, starch passes into one of its isomeric equivalents, sugar, and in that place into another of its isomeric equivalents, gum. By secondary changes, some of the cellulose is modified into wood, while some of it is modified into the allied substance, which in large masses we distinguish as cork. And the more numerous compounds thus gradually arising initiate further unlikenesses by mingling in unlike ratios." (*First Principles*.)

In the inorganic world there are compound substances, like water, produced by the union of different elements, which to all appearances are homogeneous as to substance; but we must not expect to find such homogeneity in highly evolved organisms like the bean plant. And how the integration of a number of diverse elements into one structure diminishes the weight of Spencer's claims it is not easy to see. Spencer's primary law of evolution is not, as Prof. Denslow seems to



think, change from the homogeneous to the heterogeneous, but *the integration of matter and concomitant dissipation of motion*, which we see exemplified in the concentration of units that form a crystal as well as in the combination of elements that compose the structure of a complex organism. And consider a moment how the integration of matter, the combinations of several elements into one body, gives rise to heterogeneity and differentiation in the inorganic as well as in the organic world. Think of the different combinations and transpositions of which the elements admit, and the multitude of substances thus produced. Add a molecule of carbon to a hundred molecules of iron, and a peculiar hardness is produced by the conversion of the iron into steel. Carbon in variously proportioned combinations with oxygen and nitrogen develops the several properties of wood, fruits, grain, grasses, tobacco, and opium. Carbon united with oxygen as carbonic-acid gas combines with molecules of the metal calcium in forming lime-rocks and marbles, the bones of animals, and beautiful translucent pearls. A triple alliance of molecules of hydrogen, oxygen, and carbon imparts a wonderful diversity of proportion to a multitude of organic substances, as wood, vegetable oil, animal flesh, and fat. Hydrogen molecules united with oxygen are converted into acids, and, combined with nitrogen, are converted into alkaloids, as in the formation of ammonia. If the proportion of molecules of nitrogen and oxygen in the atmosphere, composed by weight of nitrogen seventy-seven and of oxygen twenty-three, be reversed to oxygen seventy-seven and nitrogen twenty-three, *nitric acid* is developed. Vinegar, burnt sugar, butter, animal fat, nutmeg oil, are all composed of carbon, hydrogen, and oxygen in different proportions. Opium and quinine contain the same elements in different proportions. It is unnecessary to multiply illustrations to show that the union of diverse elements in different proportions gives us compounds more or less homogeneous in substance, but all differentiated from one another as to substance as well as in form and motion. The number of such substances is limited only by the inconceivably immense number of combinations and varying proportions in which between sixty and seventy elements may unite. So the combination of heterogeneous elements in substances less heterogeneous is a process by which variety, differentiation, and heterogeneity, in substance as well as in form, have been produced. By this process has grown, from a nebulous mass, a planet with all its variety of water, land, and sky, fitted for the habitation of living creatures, themselves an exemplification of the same process. It is the primary law of evolution.

8. In the process of evolution, increase of heterogeneity results from "the multiplication of effects," for in "actions and reaction of force and matter an unlikeness of either of the factors necessitates an unlikeness of the effects." All parts of a body can not be conditioned precisely alike with reference to the environment, since the parts must be subject to unlike forces and to different intensities of the same force. Exemplifications of the instability of the homogeneous are afforded by the rusting of iron, the uneven cooling

of molten lead or sulphur, and the impossibility of keeping a body of water free from currents. The more heterogeneous a body becomes, the more rapid the multiplication of effects. Every event which involves the decomposition of force into several forces produces greater complication and increased heterogeneity; and, when this process of differentiation combines with the process of integration to make the change from the homogeneous to the heterogeneous at the same time as that from the indefinite to the definite, we have compound evolution. Mere increase of heterogeneity and multiformity of parts does not constitute progress. A cancer introduced into an organism changes that make it more heterogeneous, yet it may cause death. The anarchy resulting from a revolution makes a state more heterogeneous, yet it may be the precursor of its dissolution. The law of passage from the homogeneous to the heterogeneous is a law of progress, but not *the* law of progress. The *primary* law of progress (or evolution, which in his later works Spencer substitutes for the word "progress") is the integration of matter and the concomitant dissipation of motion, which is alike exhibited in the crystallization of carbon into a diamond and the growth of an animal from a germ; but when, as in the field of biology, there is with continual integration of matter increasing heterogeneity of form, progress is possible only when there is also increasing coherence, definiteness, and mutual dependence of parts and a subordination of the various parts and manifold functions to the movements of the whole structure. Cancers produce differentiation; but, as they can not be integrated in harmony with the rest of the body, they result not in progress but in death. Thus it is seen that evolution is a *double* process—a movement toward unity as well as diversity. Integration, the primary process, under certain conditions the most completely realized by organic bodies, is accompanied by a complementary process from indefinite, incoherent homogeneity to definite coherent heterogeneity. Variety increases with the unity it accomplishes. The evolution of an animal from an egg or a tree from a seed occurs by the integration of various elements into a complex structure, in which at the same time go on continual differentiations and local integrations, making the whole a compact aggregate that presents great heterogeneity in itself and at the same time a wide differentiation from all other aggregates.

9. The field of this compound evolution is among bodies

of differing densities, between gases wherein the molecular motion is too rapid to admit of a structural arrangement, and solids in which the amount of retained motion is too small to admit of molecular rearrangement. Spencer observes: "A large amount of secondary redistribution is possible only where there is a great quantity of retained motion; and, on the other hand, these distributions can have prominence only when the contained motion has become small, opposing conditions that seem to negative any large amount of secondary redistribution." It is in organic bodies "that these apparently contradictory conditions are reconciled," for their peculiarity consists in the concentration of matter in a high degree with a far larger amount of molecular motion than is found in other bodies of the same degree of concentration.

10. All living forms have been evolved in accordance with the above-mentioned laws. The most complex are the product of modifications wrought on pre-existent animals. The evolution of species goes on, not in ascending lineal series, but by continual divergence and redivergence. Complexity of life and intelligence is correlated with complexity of structure. The highest form of intelligence, the human, has been reached by modifications wrought through ages upon pre-existing intelligences.

11. The mental faculties of man, not less than his brain and nervous system, are the product of innumerable modifications in the evolution of the highest creatures from the lowest.

Experiences registered in the nervous system produce structural changes and are accompanied by mental modifications. The aptitudes and intuitions of the human mind are the product of accumulated human experiences, transmitted and organized in the race. Even the "*a priori* forms of thought" have been slowly acquired. Whatever in the mind transcends the experience of the individual is nevertheless the product of ancestral experiences.

12. Not only is it true that our highest conceptions of morality have been evolved in accordance with these laws, but even the moral sense has been formed by accumulated and multiplied experiences, registered in the slowly evolving organism and transmitted as intuition, as sensitive in some persons to a moral wrong as the tactile sense is to the sting of a bee. The ultimate basis of morality is the source of all phenomena, "an inscrutable power," as John Fiske well

says, "of which the properties of matter and motion necessitating the process of evolution, with pain and wrong as its concomitants, are the phenomenal manifestations."

13. The religious sentiment, equally with the moral sense, has been evolved through psychological conditions represented by all the stages of life below man. The object of religious sentiment is the unknowable reality. The essential truth of religion is involved in a recognition of an absolute upon which all phenomena depend, while its fundamental error begins with investing this reality with anthropomorphic qualities.

14. All conceptions and systems, philosophical, ethical, and religious; language, government, poetry, art, science, philosophy, and industrial pursuits; all human activities, equally with animal and vegetable forms, plants, solar and stellar systems—have been evolved from a homogeneous, indefinite, and incoherent condition to a heterogeneous, definite, and coherent state.

Such is the merest abstract, and a very imperfect one, of the doctrine of evolution as maintained by Herbert Spencer.

The doctrine of the unknowable is unwelcome to theologians generally and to those theologically inclined, because it is opposed to all systems and theories based upon the assumption of the knowledge of God—his nature, attributes, purpose, etc. It is opposed by others of anti-theological views, because they think, especially when they see Unknowable printed with the initial letter a capital, that it implies the existence of a God more or less like the theological conception which they have renounced. Both classes may, when they come to appreciate fully the reasoning by which the conclusion has been reached by men like Kant and Spencer, reconsider more carefully their objections, and adopt the view in which are united all that is tenable in the affirmation of the theist with all that is warranted in the criticism of the atheist.

One anti-theological writer characterizes Spencer's thought as a "spook" philosophy; on the other hand, an idealist, a disciple of the late Prof. Thomas Hill Green, in the latest number of the *Journal of Speculative Philosophy* (date, January, 1888), speaks of "the philosophy of scientific materialism and agnosticism, of which Mr. Herbert Spencer is the most distinguished exponent," of the "full-fledged scientific materialistic philosophy of Lewes and Spencer and their adjutants," ignoring the fact that in Spencer's phi-

losophy conceptions of matter and motion are treated merely as symbols of an ultimate reality which is manifested beyond consciousness as matter and motion and in consciousness as feeling and thought. Some writers have characterized Spencer's philosophy by the word dualism, to make it appear to be in opposition to what they call "monism," whereas Mr. Spencer is thoroughly monistic, since, as he says: "I recognize no forces within the organism or without the organism but the variously conditional modes of the universal immanent force; and the whole process of organic evolution is everywhere attributed by me to the cooperation of its variously conditioned modes, internal and external."

Quite a common impression is that the doctrine that all knowledge is relative, that we can not know the absolute, carries with it the implication somehow that there is no possibility of any plane of intelligent existence except that known.

There is nothing in the doctrine of the "absolute" or the "unknowable," as expounded either by Kant or Spencer, that is inconsistent with the continuance of life under other conditions than those of the present state of being. There is nothing in this doctrine which implies that man does not survive physical death or that there are not higher planes of existence than are known here. The philosophy of the absolute or the unknowable merely teaches that all knowledge is relative, that in perception there are two factors—the mind and the objective reality—and that, instead of actually perceiving the objective reality as it absolutely is, the mind perceives a phenomenon, an appearance, a representation symbolical of and corresponding with, but not a likeness of, the objective thing. The "substratum" of mental phenomena is no more known than is that of physical phenomena. As Daniel Greenleaf Thompson says: "The truth is, we are forced by the laws of cognition to postulate an unknown reality behind the known reality, both of matter and mind, a dark side of the material world and of intelligence, an imperceptible substantive being, out of which somehow comes the perceptible, and into which it disappears, a source of both material and mental phenomena, a cause of their effects, a permanent in which alone change is possible, a possibility for all actualities and a power which transcends knowledge but which is presupposed in all knowledge. This is the meaning of the paradox."

This philosophy does not make conceivability, much less sensibility, the test of possibility. On the contrary, it recognizes the fact that there are many motions of the universe to which the dull senses of man make no response whatever. There are a great number and variety of movements of which sense-bound beings can take no cognizance. With superior sensorial perceptions man would be able to discern many of these movements which are now incognizable.

"Indeed," says Tyndall in the *Reade Lectures on Radiant Heat*, "the domain of the senses in Nature is almost infinitely small in comparison with the vast region accessible to thought which lies beyond them. From a few observations of a comet when it comes within the range of his telescope, an astronomer can calculate its path in regions which no telescope can reach; and in like manner, by means of data furnished in the narrow world of the senses, we make ourselves at home in other and wider worlds, which can be traversed by the intellect alone."

And Lewes remarks to the same purport: "We do not actually experience through feeling a tithe of what we firmly believe and can demonstrate to intuition. The invisible is like the snow at the North Pole; no human eye has beheld it, but the mind is assured of its existence; and is, moreover, convinced that if the snow exists there, it has the properties found elsewhere. Nor is the invisible confined to objects which have never been presented to sense, although they may be presented on some future occasion; it also comprises objects beyond even this possible range, beyond all practicable extension of sense."

But however extended is man's knowledge, it is always knowledge possessed under the conditions of knowing, which include a relation between the me and the not-me, and perception and thought according to the mental constitution.

As Mr. E. D. Fawcett says, Kant, who denied that the mind could know things in themselves, "expressed himself favorable to the view that a world of supersensuous beings environs this planet, and that the establishment of communication with such beings is only a matter of time. Kant indeed was far too acute not to see that a speculative agnosticism (shutting out the possibility of absolute knowledge of realities) can not possibly assert that there is no plane of relative or phenomenal experience except that called the physical world. Contrariwise, there may be innumerable

strata of materiality all alike relative to the consciousness of their 'percipients.' ”

The doctrine of the relativity of knowledge and of the inscrutableness of the ultimate nature of things has been held by nearly all the great thinkers of ancient and modern times, including men of firm faith in immortality. To confound this doctrine with the doctrine of materialism is to betray ignorance of philosophic thought. With the question whether there is or is not a future life for man I am not here concerned. Spencer neither affirms belief in such a life nor denies its possibility. There is nothing in his system of philosophy that involves necessarily, so far as I can see, either the acceptance or rejection of the doctrine of the continuance of conscious existence after bodily dissolution. If it could be disproved, his philosophy would not be affected thereby; if it could be demonstrated beyond doubt to be true, the philosophy would be in no need of modification, for the phenomenal world would only be extended and the domain of science enlarged. One may hold to Spencer's philosophy and yet believe with Shadworth Hodgson in “an ethereal body built up during our lifetime within our grosser body, destined to preserve our individuality after death.” The only question is, Is there proof of this theory of an ethereal body? Our American psychologist and philosopher, Mr. D. G. Thompson, who accepts Mr. Spencer's philosophy in all its essential doctrines and implications, is “inclined to the opinion that the ground for the assertion of post-mortem personal self-consciousness in identity with ante-mortem self-consciousness is firmer than for the contrary belief.” He thinks it is “no harder to understand the continued existence of personal existence after death than to comprehend its occultation in sleep and restoration afterward.” Mr. Thompson adds: “The same arguments that support the belief in continued personal existence after death tend also to prove an existence before birth. Is it possible that we must return to the pre-existence doctrines of the ancient philosophers? Is it possible that we must each say, I am; therefore I always was and always shall be? *Dios sabe!*” Others think that the implications of Spencer's philosophy point to physical dissolution as the end of consciousness.

A few years ago Mr. Richard A. Proctor, in conversation, gave me his estimate of Herbert Spencer, which subsequently, by my request, be put in a form for publication, and it

appeared as a contribution in a journal which I then conducted. From that paper the following is an extract: "If we compare Herbert Spencer, in any department of science, with some chief master in that department, we find him at once less and greater; less in knowledge of details and in mastery of facts and methods; greater in that he sees outside and beyond the mere details of that special subject and recognizes the relation of its region of inquiry to the much wider domain over which his own philosophy extends. . . .

"Yet one can not but pause, when contemplating Herbert Spencer's work in departments of research, to note with wonder how he has been enabled, by mere clearness of insight, to discern truths which escaped the notice of the very leaders in those special subjects of inquiry. To take astronomy, for example, a subject which, more, perhaps, than any other, requires long and special study before the facts with which it deals can be rightly interpreted, Spencer reasoned justly respecting the most difficult as well as the highest of all subjects of astronomical research, the architecture of the stellar system, when the Herschels, Arago, and Humboldt adopted or accepted erroneous views. In this particular matter I had a noteworthy illustration of the justice of a remark made (either by Youmans or Fiske, I forget which) at the Spencer banquet in New York a few years ago: 'In every department of inquiry even the most zealous specialists must take the ideas of Herbert Spencer into consideration.' After long and careful study specially directed to that subject, I advanced in 1869 opinions which I supposed to be new respecting the architecture of the heavens—opinions which Spencer himself, in his *Study of Sociology*, has described as 'going far to help us in conceiving the constitution of our own galaxy.' Yet I found that twelve years before, dealing with that part of science in his specially planned survey of the whole domain, he had seen clearly many of the points on which I insisted later, and had found in such points sufficient evidence to lead him to correct views respecting the complexity and variety of the sidereal system."

In conclusion, *The Synthetic Philosophy*, as at present constituted, is not, of course, to be regarded as a finality. While man continues to advance in knowledge, all systems, to be of current value, will have to be subjected to much revision and supplementation; but I am, I think, warranted in saying that the leading principles of the synthetic philosophy



are likely to remain a solid and permanent contribution to scientific and philosophic thought. Herbert Spencer's discovery and elucidation of the experiential origin of intuition and his consequent reconciliation of the sensation philosophy and the intuitional school, together with his formulation and establishment of the principles of universal evolution, entitle him to rank among the most original thinkers of modern times. He will easily hold his place as the most profound and comprehensive philosophic mind of the nineteenth century.

## ABSTRACT OF THE DISCUSSION.

MR. RAYMOND S. PERRIN :

As I have listened to the lecture of the evening, I have experienced, in common, I have no doubt, with a great many in this audience, an impression of being overwhelmed with an avalanche of philosophic terms. The speaker has impressed us with the store of knowledge which he has acquired, but he has left us confused and unhappy. A few simple truths clearly and properly presented would have resulted in something more practical in the way of information than this abstruse philosophical discussion. I am a great admirer of Herbert Spencer, who has undoubtedly given us the most remarkable philosophical system of the present century. On its objective side its mode of procedure has been scientific, and it is in effect a synthesis of all the special sciences. But I am no admirer of Kant; and in so far as Spencer has borrowed from Kant, I can not accept his conclusions as rational and valid. To one who is familiar with the philosophy of Plato, Kant's Critique of Pure Reason is a roaring farce. Mr. Spencer has apparently accepted his conclusion that there is a *Ding an sich* behind phenomena—an absolute Being which is to us unknowable. But if it is unknowable, how do we know that there is any such absolute Being? This conclusion is not the result of scientific analysis, but of metaphysical speculation. The truly scientific procedure in philosophy would be, instead of resolving all things into an unknowable substance, to discover analytically what is the common content of all phenomena—those which are called mental as well as those which are called physical. The only quality or principle common to all known modes of being is motion. Motion is a principle of life and mind as well as of material things. Absence of motion would be absolute death or nonentity. In the ultimate analysis we reach this principle of motion or life everywhere, and we are therefore justified in positing it as the supreme reality in the place of the unknowable of Mr. Spencer.

MR. WILLIAM H. BOUGHTON :

The comprehensive, just, judicious, and judicial paper to which we have listened to-night has yielded to us all the pleasure which a model review can give, and leaves nothing for criticism of matter or method.

But it may be of interest to call attention to some conclusions of Mr. Spencer which he may not have established upon as firm a foundation

as that upon which he has reared his doctrine of evolution. I refer to his theory of an unknowable power, or ultimate force or final first cause, from which all things proceed.

This conclusion can not be drawn from such unassailable premises as Mr. Spencer's definition of space—viz., the abstract of all coexistences; nor from the character of such existences to be found in his definition of matter—viz., coexistent positions which offer resistance—implying, as he must imply, all of motion in that word "positions," and excluding, as he must exclude therefrom, all ideas of fixity. Finality can not be ascribed to cause; and with the fall of finality comes the fall of its illogical conclusion—viz., that creative power which is implied in Mr. Spencer's words, "from which all things proceed."

All we know or can imagine of cause is antecedence—that one thing precedes another and a different thing in time.

There is no question of a series here. The last thing is not the end of cause, and the first thing does not begin it. The one is as unthinkable as the other. With the demolition of finality, what becomes of its creative power? There is no question here of quantity nor of quality. If matter is indestructible, power could not have caused it; and, if power is imperishable, it can not in that respect be distinguished from matter. If power has any existence, it falls under the definition of matter; if space is all existence, it can have no other meaning than indefinitely extended matter, and their coexistence prevents procession and throws out all ideas of final cause and final antecedence.

It seems to me that Mr. Spencer's error flows from a misapplication of the fact that we think in relations and can not think of a knowable power except as related to an unknowable power.

This relation has nothing to do with the subject, for the reason that it is not a question of the relation of a knowable whole or a knowable part to an unknowable whole, for space is not a limited whole, and an unlimited whole is a contradiction in terms. Space has no opposite, no antithesis. Form is not its opposite. The constantly changing forms which indefinitely extended matter assumes are included in space, as the shape of the apple is included in the apple.

Of course there is no time to-night to amplify the views which I have expressed, nor to state them except dogmatically, and I will therefore close by thanking the lecturer for his paper and the audience for its attention.

DR. ROBERT G. ECCLES:

Mr. Underwood's lecture is a very able and satisfactory exposition of the synthetic philosophy. He had a big subject to deal with, and, of course, could only be expected to present the merest outline in an

hour's talk. He dwelt chiefly on the psychological side rather than the physical. This was almost inevitable under existing circumstances, and no doubt the best, since Mr. Spencer's contributions have been more notable and original here than in the physical domain. In the latter he relied more on the work of eminent biologists like Darwin and Huxley. All he has done is but a continuation of the work of preceding philosophers. The doctrine of evolution is itself an evolution, and was only synthetized by Mr. Spencer. It is in the direct line of descent of the work of the best reasoners of all ages, and only became possible in its present form after the advent of modern science. It is really a growth of the ages and not the work of a day or even a century. It owes much to Kant, Berkeley, Reid, Hume, and other great thinkers who have been mentioned to-night. It has found allied truths in contending schools of thought, brought them together and fused them into a harmonic whole. To understand it correctly requires breadth of thought, abundance of data, and persistent, hard mental work. Without these it remains as incomprehensible as the higher mathematics to the non-educated.

It is quite evident from Mr. Perrin's remarks that he has failed completely to grasp the basic principles of its psychology. There is a *pons asinorum* here that he has not crossed. This surprises me very much. Himself a writer on philosophical subjects of acknowledged ability, one would have expected better things from him here. What he has said reveals the fact that the doctrine of the "unknowable" is unknown to him except in name. He neither has grasped what Spencer and his disciples mean by it, nor the significance of the facts upon which it rests. Its basis is wholly physiological, and as an implication it is imperative. All that it involves is a correct comprehension of the nature and limitations of human sense and perception. To know what we know, and how we know it, is to demonstrate what Mr. Perrin denies. For him to characterize Kant's Critique of Pure Reason as a "farce" is only to reveal the sad limitations of his own mental grasp. However much we may dissent from some of this great German's conclusions, we all must admit him to be one of the very ablest and most profound reasoners the world has ever seen. Whoever attempts to ignore or underestimate his work only discountenances his own prowess. That he believed in "things in themselves" was but evidence that he held the universe to be real instead of illusory. The pictures in our brains have as causes substantial verities. Mr. Perrin holds that real being is motion. "Things in themselves," he contends, are mere motions. But motions of what? Of nothing, he maintains. How many of you can picture to your minds motions of nothings? Reason rebels against being forced to accept such a thought. Are not

such motions unknowable? This apotheosis of motion does not help philosophy in the least. It is practically telling us that the world rests on the shoulders of Atlas, but fails to say what that worthy stands upon for his support.

MR. JOHN A. TAYLOR:

The essay to which we have listened this evening must be regarded, I think, by all competent to judge, as one of the most candid and able expositions of philosophical truth to which this association has ever listened. It is indeed a large subject, and can hardly be treated in the form of a popular lecture. I think, however, that Mr. Underwood has been remarkably successful in presenting to us a clear and correct exposition of Mr. Spencer's philosophy. If Mr. Perrin had given a little more thought to the matter, he would hardly have complained, I think, of the abstruse character of the essay. Surely the lecturer has used no terms so technical that a philosophical student can not readily grasp and understand them. It should have been left to us who make no claims to philosophical distinction to make this criticism—if it is to be made. But, unfamiliar as I am with Kant—whose works I have tried in vain to read—and the abstruse discussions of other metaphysicians, I found no difficulty in comprehending the lecturer's exposition. I regard Mr. Spencer as the foremost philosopher of our time, and think the association is to be congratulated on the opportunity of listening to such an able presentation of his views. I would move, sir, as an expression of our appreciation of the ability of the lecturer as a foremost advocate of evolution views, that Mr. Underwood be elected a corresponding member of the Brooklyn Ethical Association.

(The motion being duly seconded and put to vote by the president, Mr. Underwood was unanimously elected).

MR. UNDERWOOD:

Recognizing the excellent work which this association has done, with which I have long been familiar, I regard your election of myself as corresponding member as a high honor, and accept it in the spirit in which it has been tendered. I also thank you for the general character of your criticisms. The task imposed upon me was a great one—one which required a course of lectures rather than an hour's discussion for its accomplishment. No one can be better aware than myself of the imperfections of my lecture. The subject is one which necessitates the use of philosophical terms, but I have endeavored to present it as clearly and concisely as possible. The animadversions on Mr. Spencer's views have been so fully answered by other speakers that I will not occupy your time by a further reply.



.. SOCIOLOGICAL · EVOLUTION ..

XIV.

*Brooklyn Ethical Association  
Lectures.*

EVOLUTION AND SOCIAL REFORM  
III. THE ANARCHISTIC METHOD.

BY

HUGH O. PENTECOST

EDITOR OF "THE TWENTIETH CENTURY."

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BOSTON  
JAMES H. WEST, PUBLISHER  
196 SUMMER STREET  
1890

### COLLATERAL READINGS SUGGESTED.

Spencer's "Principles of Sociology," "Social Statics," and "The Man versus the State"; Prudhon's "What is Property?" and "Idée Générale de la Revolution au 19me Siècle"; Brown's "Studies in Modern Socialism"; Sumner's "What Social Classes owe to Each Other"; Mill's "On Liberty"; Lieber's "On Civil Liberty and Self-Government"; Huxley's "Administrative Nihilism"; Stephen's "Liberty, Equality and Fraternity"; Crosier's "Civilization and Progress"; Thompson's "Social Progress"; James's "Anarchy"; Parsons's "Anarchism: Its Philosophy and Scientific Basis"; Bakounine's "God and the State"; Andrews's "The Science of Society"; Tchernichewsky's "What's to be Done?"



## EVOLUTION AND SOCIAL REFORM.\*

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### III. THE ANARCHISTIC METHOD.

THOSE who accept the conclusions of Anarchism believe that it is a science; or, if you please, a philosophy supported by facts scientifically discovered and collated. It is not a religion based upon assumptions, unwarranted or contradicted by facts. It is not a system of metaphysics consisting of undemonstrable speculations. They freely admit that Sociology is not yet an exact science; that, strictly speaking, there is no Science of Society. But they speak of Anarchism as a science because its methods of investigation and accomplishment are scientific. In so far as it represents conclusions they have been reached scientifically. If Anarchists have a theory it is because they believe observed facts are best explained by that theory. If a theory does not well account for observed facts it is abandoned, and a new working hypothesis is sought. They do not pursue the theologic or metaphysical method in formulating their postulates.

Anarchists believe there should be no government: by which they mean no government by physical force; no government to prevent persons from thinking, saying or doing what they should be free to think, say or do; no government for the encouragement of those who invade what should be the rights of others, with the protection of such invaders; no government to authorize a few to monopolize what should be the opportunities of all; no government to compel persons to do what they should be free to refuse to do, what it is not necessary for the good of all that they should do; no government in favor of one class as against another class; no government to enrich the idle by impoverishing the industrious. They believe there should be no government that interferes with wholesome individual liberty and wealth-producing exertion. But they believe in well-ordered society, in which the wise, the just, the good will rule by precepts, principles and examples; in which healthful public opinion will utter and

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morally enforce everything needful for restraint or encouragement. They believe in government, but not government by physical force for the injury of all, or, to use a common expression which means the same, for unjust purposes. They believe in self-control and mutuality.

An Anarchist is not one who wishes to separate himself from his kind, to live independently, to lapse into the individual isolation of the Stone Age. He is an individualist, but also a socialist, a mutualist. He understands that civilized men *must* co-operate, that co-operation is a social necessity. But he wishes to co-operate voluntarily; to have the privilege of declining to co-operate in one or more or all particulars; of resigning the benefits and obligations of co-operation. He values individual freedom above all other possessions, and protests against any organization of society in which it is not recognized and respected. He does not wish another or a majority of others to decide for him what he shall or shall not do, unless he agrees beforehand to such an arrangement. If he wishes to live apart from others he desires to be allowed to do so. He believes in society composed of individuals each of whom shall be free from invasive restraints or compulsions. It should be understood that Anarchists abhor the idea of using individual liberty for the purpose of injuring others, and they believe that in society rightly constituted there would be found effective methods of dealing with those who should violate the rights or liberties of others.

It should be understood from this statement of general principles that Anarchists are not bomb-throwers—dynamiters. There are some persons who call themselves Anarchists who believe that circumstances might arise which would justify a resort to destructive warfare, and that good results would follow such a method. But, in my opinion, the clearest thinkers, the most scientific among the Anarchists, understand that what might be achieved by physical force would be subject to reversal by physical force, and would, therefore, have to be conserved by physical force. In my opinion, the most careful thinkers among the Anarchists understand that if some transient “tidal-wave” of popular opinion, formed rapidly and by what we call accident, or some sudden uprising of the people, inflamed by discontent but not educated in economic principles, as in the case of the French Revolution, should

enable them by political methods or force of arms to secure control of the government, little or nothing would be gained and much might be lost. So that the life of even so hateful a ruler as the Czar is safe from attack by an Anarchist, because it is not the Czar but Czarism that must die before the people can be free; and no Anarchist would think of destroying the property or life of a monopolist, for it is monopolism that is aimed at, and this can be destroyed only by education. Anarchists do not fight with bombs, but with books; nor with pistols, but with pens. They are not thugs; they are thinkers. Not powder, but persuasion, is their weapon. Not by cannon, but by convictions, do they hope to win.

Among non-Anarchists who are sufficiently well informed to understand all this, the objection is urged that Anarchism is a beautiful but utterly impracticable dream. The realization of Anarchism, it is said, would introduce the millennium; and, strange to say, this is a reason why multitudes of Christians who profess to be looking forward toward the millennium with all the fervor of religious hope regard Anarchists with aversion or contempt. It is quite true that to reach an ideally Anarchistic social state would necessitate ideally perfect individuals. But Anarchists are not idealists. They are the reverse of idealists. Every theory has its ideal of perfect consummation. But Anarchists do not expect perfection. Perfection is not necessary to the happy and relatively satisfactory working of Anarchism.

Anarchists are not dreamers, however much they may be so regarded by those who do not understand their beliefs and aims. They regard themselves as very rational, very practical persons. They believe their theories may, in many particulars, be put in practice at once; that some of them are in operation; and that wherever they are employed the results are more satisfactory than where opposite methods are pursued. For example: Fashions are followed by the Anarchistic method. Men, without governmental interference, wear narrow or wide trousers, and women short or long skirts. And this is a distinct advance toward Anarchism, as everyone familiar with the governmental regulations of clothing in the past knows. Men are not governmentally compelled to lift their hats to women or keep to the right on the sidewalk, but they usually do both.

An ideal state of society in miniature may be seen in every drawing-room where ladies and gentlemen, as we call well-bred men and women, come together for social intercourse. There is no compulsion. They talk, dance, eat and drink; groups form and disperse; individuals, with freedom and polite regard for the rights of others, move about, come and go. And if one habitually disregards the proprieties of such assemblages he is not arrested and dragged to prison; he is dealt with far more effectively; he is not invited to come again; he is dropped, shunned, boycotted. The "four hundred" as well as the Irish peasantry know the value of the boycott.

The New York Grocers' Association is an almost purely Anarchistic institution, and may be used as one example of many. I am informed that the wholesale grocers of New York have lost faith in the efficacy of governmental laws for the collection of debts, and have formed an Association which has proved very satisfactory in its results, to protect themselves against loss by bad debts. They no longer depend upon governmental machinery. If a debtor to any grocery house in New York exhibits signs of business weakness or lack of integrity he is visited by a representative of the Association. If this visit has no salutary effect upon him it becomes impossible for him to buy goods, except for cash, anywhere in New York. That is all that happens to him; but out-of-town buyers are said to be much more afraid of the Grocers' Association than of the government. The staid business-men of New York who compose this Association would, perhaps, be shocked to know that, in one particular, they are true Anarchists; but such is the fact. Their Association does not serve them with ideal perfection, but it is better for them than the system of collecting debts by physical force. And this is all that Anarchists claim for their proposed arrangement of society: that it is practicable, that it is better than government by physical force, and that it is capable of constantly approaching ideal perfection.

Let us now glance briefly at the economic principles of Anarchism.

Anarchists regard poverty as the misfortune that causes most of the unhappiness and crime with which the human race is afflicted. I do not, of course, mean that poverty which individuals might, under any social system, choose

to suffer rather than practise virtue and self-control or labor for the production of wealth. I mean involuntary poverty; that poverty which is now, in spite of the virtue, self-control and industry of the poor, so prevalent. Many persons are skeptical concerning the existence of such poverty. It is commonly believed that no one not intemperate or thriftless need be poor. But it is only necessary to open one's eyes to see that there are millions of human beings in this and all countries who labor unceasingly only to find that their poverty increases. It is unnecessary to dwell upon a fact so patent. Everywhere children are taken from school or play to labor in factories and mines; else why the futile statutes against child-labor? Everywhere is heard the hum of sewing-machines from which hollow-chested women drop into the Potter's Field; else why all the kind-hearted charitable work among the "worthy poor"?

This social disease of poverty Anarchists believe will disappear when its causes are generally understood. And they believe its causes are much better understood by a few than the causes of small-pox or cholera are understood by any; and that they are removable. They believe that what are popularly supposed to be its causes — ignorance of what is taught in the schools, idleness, drunkenness and crime — are its effects; and that, hence, to attempt to remove it by compulsory education in the common schools, charity-organization societies, model tenement-houses and reformatories, however well-meant such attempts may be and undoubtedly are, is to necessarily fail. The cause of involuntary poverty, Anarchists believe, is the taking away from the laboring people — the producers of wealth — a large part of what they produce. This is accomplished by methods not understood without much observation and reflection but easily perceived by open-minded thinkers.

Anyone can see that there are many persons in every community who do no productive work. Such persons must be supported by what others produce, since there is no other fund from which they may draw. Beggars and tramps are a drain upon the wealth of the industrious. Thieves break through and steal what others earn. Gamblers of all kinds subsist upon what others produce; and so do the inmates of poor-houses and prisons. This is plain to all. Policemen, soldiers, and high-priced govern-

ment-officials whose services are not worth to the community what they get for them, are certainly not producers, and whether they, in part, serve good purposes or not it remains the same that producers are forcibly taxed for their support. Workers are compelled to give up their wealth to support law-makers and professional destroyers of property and life. All this is evident notwithstanding that part of it, however unfortunate, is inevitable in the present state of social development.

But besides these are other large numbers of persons who receive what they do not produce. Those whose incomes are wholly or partly derived from buying and selling land are regarded by Anarchists, in so far as they are dealers in land, as subsisting upon wealth produced by the labor of others. And to this class of persons belong all those who collect rents—that is, those who receive for the use of their houses, machinery or other personal effects an excess of price over and above what is required to cover compulsory taxes, insurance and necessary repairs upon such property.

Those, also, whose incomes are wholly or partly derived from interest, or the rent of money, are regarded by Anarchists, as appropriating what others produce. And so, too, are those who, in buying and selling or manufacturing for sale, receive as the result of such production and exchange more than what would fairly compensate them in the form of wages for their actual labor in superintending, producing or exchanging.

In plain words, Anarchists regard rent-takers, or landlords, interest-takers, or what Mr. J. K. Ingalls calls *lend-lords*, and profit-takers, or trade-lords, as social parasites. Or in other words, Anarchists believe, and think they can scientifically prove, that anyone who receives in the process of wealth-distribution more than what represents fair wages for productive labor—that is, more than he actually produces—appropriates something that should belong to others, and thereby helps to bind a load of inevitable poverty upon those who are thus defrauded of the fruits of their industry.

Let us look, for a moment, from the Anarchistic standpoint, at the grounds for this belief.

Land is unproduced. It is not the result of human labor. It is what is sometimes called a natural oppor-

tunity. It is the passive factor in the production of wealth. Like air and water it is an absolute necessity of human life. When man appeared, like the open air and water running in the streams or bubbling from the springs, it was free to access by him. Anarchists believe that if, from the beginning of human exertions upon this planet, each man had been content to possess and control only so much land as he could productively use, the supply of land free for use always would have been and now would be practically as unlimited as the supply of air and running water, and that, therefore, it never would have commanded a price and would not now be a thing to buy and sell. They believe that the practice of owning land that one cannot and does not wish to use, excluding others from its use, has given rise to rent, or the price of land; or, to put it in other words, that the monopoly of vacant or unused land is the cause of rent. Rent, therefore, does not represent work performed or wealth produced by the rent-taker. It represents wealth transferred from a producer to a non-producer as the price of a privilege that should be absolutely free to all. It is evident that rent-takers, as such, are idlers. They produce nothing. If, then, they subsist it must be at the expense of those who labor. And by just so much as they are rich others must necessarily be poor. Rent is a tribute that public opinion permits non-producers to levy upon producers by the simple contrivance of holding large quantities of land out of use.

The same reasoning applies when we turn to the subject of interest. Rent is the product of labor paid to idlers for the use of land. Interest is the product of labor paid to idlers for the use of money. Rent is interest for land; interest is rent for money. Both are the products of monopoly. Money is as necessary to a complicated system of trade as air, water and land are to life. If the supply of money were always equal to the demand for it as an implement of exchange, each person would always have as much of it as would represent labor directly performed or products of labor surrendered by him. The only use that money should have is to indicate that so much labor has been directly performed or so much wealth surrendered by the possessor of it; and its value is in that it will insure to its possessor the return of a corresponding amount of service or wealth upon demand. It is not in the least

necessary that it should possess any intrinsic value other than that of the paper on which it is written or printed and the labor of writing or printing it.

If men had been sufficiently intelligent from the start, a perfect system of money would have grown with the growth of society, and each person always would have had precisely as much money as he deserved, because he would not have parted with labor or its products without getting a full representative equivalent in money, unless the transaction were made by the simple process of barter, in which case exchange would be made in kind. All this will be more or less unintelligible to the average conservative person, but it will, I think, become plain to anyone who will thoughtfully read Stephen Pearl Andrews' "Science of Society," especially that portion of the work devoted to the principle therein formulated as "Cost the Limit of Price," the original discovery of which Mr. Andrews ascribes to Josiah Warren, with whose works I am not familiar. To this book, the "Science of Society," I am indebted for clear and satisfactory ideas of the true nature and uses of money.

But contrary to all this men have adopted certain materials for money, the supply of which, relative to the demand, is very limited; and even when paper is used for money a very insufficient quantity is permitted to circulate, being sometimes greater and sometimes less, but always under the control of persons who make their living by handling it, and by whose manipulations producers are see-sawed out of their earnings. Money is monopolized. It is "cornered." It frequently happens that a man has much valuable property but no money. Such a man is obliged to go to those who control the supply of money and hire what he needs at rates of interest which could not and would not exist if money were not monopolized.

The point is this: Anarchists believe that as rent would not be a natural product of harmoniously organized society, neither would interest. They clearly see that interest-takers, as such, are non-producers, and that, therefore, what they subsist on must in some unjust way have been taken from the industrious persons who produced it.

With regard to profits, Anarchists believe that in a fair exchange of goods for goods there will be gain to both parties to the bargain but "profit" to neither. If I want



your cow more than I want my own horse and you want my horse more than you want your own cow we exchange beasts. We each, by the trade, gain something, but neither makes a "profit." Profit is not as easily separable from wages as interest or rent, because what is called wages of superintendence is an uncertain quantity; but it may be, nevertheless, accurately defined as that portion of the manufacturer's or merchant's income over and above what he should receive as compensation for labor actually performed by him. And Anarchists believe that if the land and money monopolies were broken, profits would disappear. This needs further explanation, but the limits of this address do not admit of it. I must leave it for your future reflection or study, if you are not already familiar with the line of thought involved.

Anarchists believe, then, that poverty results from the existence of social parasites—persons who perform no productive labor and who are therefore, necessarily, supported out of what laborers produce. These social parasites are thieves at liberty, criminals in prison, gamblers, whether with cards, dice or stocks; sharpers, whether confidence-men or business-men; paupers, whether abroad or in poor-houses; policemen, when in excess of actual need for the protection of property and life; soldiers, unless actually necessary to repel invasion; collectors of compulsory taxes; politicians and law-makers, unless we are to reject the time-honored belief of many of the wisest and best of men that government by force is, at best, a "necessary evil"; rent-takers, interest-takers and profit-takers, except in so far as it can be scientifically proven that rent, interest and profits are the necessary outcome of absolutely free contracts between persons as free as individuals ever can be under any possible arrangement of society.

In my opinion, the most thoughtful Anarchists are agreed that, in any possible arrangement of society, sporadic cases of rent, interest and profits might arise, but the amounts involved would be too insignificant for serious consideration and the transactions would represent no injustice whatever. But as all these social parasites are the products of a social arrangement that legitimates rent, interest and profits, Anarchists believe that involuntary poverty is the necessary outcome of, and is completely

accounted for by, the existence of rent, interest and profits. These, therefore, must disappear before the human race can be free, wealthy and happy. With their disappearance secondary causes of poverty will naturally cease.

This explains the opposition of Anarchists to government by physical force. They know that those bits of paper by which non-users hold land vacant are legal documents. They know that if laborers should attempt to exercise what should be their right, by taking possession of vacant land for productive use, the whole machinery of government by physical force would be brought to bear upon them, and if nothing else would avail to drive them from the vacant land they would be shot to death by government powder and balls from government guns in the hands of government troops. And yet the only crime of which such laborers would be guilty would be that of trying to earn an honest living and promote the happiness of the world by increasing its wealth; their only crime would be that of wishing to apply productive labor to what we call natural materials, which, when not in legitimate use, should be free to all. They know, in short, that the man-starving monopoly of vacant land is authorized and maintained by military government.

They know, also, that the monopoly of money is similarly maintained by government. Free competition with the government in the manufacture and uttering of money is forcibly prevented. And because profits arise on account of the monopoly of land and money the government is the creator of rent, interest and profits, the baleful trinity in unity, more powerful than any imaginary bad god to plunge the human race into poverty and so into misery and crime.

Anarchists believe, still further, that all statute laws are necessarily partial and unjust, unless you choose to except laws against violence and theft. It is impossible to devise a statute law that will not favor some persons against others. The very "machinery of justice," as we call our judicial system, works injustice to the poor, if for no other reason, because as between a litigant with money and a litigant without money the poor man may be defeated by his very inability to bear the expenses of court-procedure.

All this is very briefly and insufficiently stated, but Anarchists believe that it can be scientifically and elab-

orately proved that, whether government is a "necessary evil" or not, it is *necessarily* evil as at present constituted anywhere in the world.

It follows, then, that Anarchists desire a cessation of military government. It would not, however, convey the right idea to say that they wish to *destroy* the government. They desire that society should grow away from the necessity for government by physical force by the gradual and general acceptance of scientific principles of Sociology. The Anarchistic method of regenerating society, therefore, is that of educating the people in scientific principles of social co-operation or mutuality; it is that of propaganda, of calling the attention of the people to facts widely observed and logically collated; of doing just what I am doing at this moment. They understand that all existing governments are the expression of the will of the people. Russia is ruled by a Czar because most of the people of Russia believe that is the best form of government for them. Public opinion prevails in Russia without the ballot as effectually as with us through the ballot. Military protection of social parasites prevails in this country because most of our people believe that the monopoly of vacant land is right and that our present money system is just and fair, precisely as they once believed that chattel slavery was a divine institution. Most of our people are firm believers in the righteousness of rent, interest and profits, and the large owners of real-estate and holders of government-bonds are commonly believed to come by their money honestly and fairly. They are not popularly regarded as monopolists who increase their riches by simply appropriating what others produce. While such beliefs exist society will remain very much as it is. Nothing can bring it into Anarchistic arrangement but a general recognition of the essential injustice of all wealth-getting except by wealth producing. Anarchists, for the present, therefore, have nothing rational to do but to clarify their own ideas, develop their science and teach their principles.

I have already explained why it would be absurd for them to wage war for their principles. They know that nothing is ever settled by being fought out; all right consummations must be thought out. Many Anarchists think, also, that it would be absurd for them to resort to political methods. A ballot means a bullet. The decision

of a majority at an election holds because the army is behind it. But Anarchists, even if they were in a majority, would not wish to impose their will on a minority. In the opinion of very many Anarchists, therefore, the ballot is, for their use, a stultifying implement. But even if it were not it would not be employed by them, because they regard it as useless. They believe that when public opinion favors a violation or the ignoring of a statute law it is not necessary to vote that law off the statute-books. It will become inoperative; a dead letter, as we say. And as Anarchists can have nothing to vote for except the abrogation of existing laws, manifestly voting, in their case, would be a work of supererogation.

For example: All Anarchists are necessarily free-traders; but most Anarchists will not vote with the Democrats, because they know that when public sentiment favors free trade custom-houses and custom officers will disappear. No army was ever yet organized that could force a nation to pay duties or do anything else against the public sentiment of that nation.

Anarchists point to the statute-books of every nation and every old State in this nation for evidence that it is unnecessary to fight or vote laws into desuetude. Multitudes of laws which have never been abrogated are absolutely inoperative. They are so dead that it is not worth while to expunge them from the records. I believe the old Connecticut blue-laws have never been repealed, but there is not power enough at the command of the Governor of that State or the President of the United States to enforce them in the present temper of public opinion. There is a law in the District of Columbia providing that an offender shall be bored through the tongue for denying the doctrine of the Trinity, or something of that sort. But it is so paralyzed by public odium that it is impossible to enforce it and unnecessary to abolish it.

The New York Grocers' Association is a current illustration of how laws against the collection of debts will, I think, fall into disuse. Anarchists object very strongly to laws against the collection of debts. They think a debt is contracted by a private arrangement with which the State should have nothing to do; that State interference for the collection of debts tends to greatly reduce business integrity; that commercial morality would immediately reach a much

higher than its present plane if all financial transactions were effected upon individual honor; that the dangerous, the ruinous credit-system of doing business would be desirably modified if laws for the collection of debts by force were abolished. Indeed, some Anarchists think that the abolition of laws for the collection of debts would go very far toward reorganizing society upon a just basis. But, important as this measure is, they deem it unnecessary to vote for it, because, in time, the experience of businessmen will demonstrate that such laws are futile and unnecessary, and when a law goes out of use under the action of popular opinion its disappearance produces no friction, for it ceases because no one desires it any longer.

To fight down slavery was a mistake followed by inevitable unhappy conditions until now. If slavery had been let alone until it crumbled away there would have succeeded its disappearance no sad and vexing negro-problem. This was the wish of Garrison and his friends, very good Anarchists, who denounced the government and burned the Constitution because they upheld chattel slavery as they sustain indirect slavery to-day, and who contemplated the use of no other than intellectual and moral weapons against the abomination. If Garrison's policy of propaganda and passive resistance had been followed, the institution of chattel slavery would not have disappeared as suddenly as it did, but it would inevitably have fallen to pieces, little by little, without leaving soldier blood and a national debt where it fell. It would have fallen without the use of a bullet or a ballot.

The Anarchist, then, at present is simply a propagandist, by word and passive deed. He talks and writes and, as far as possible, refrains from doing those things that to him are useless and wrong. He ceases to exercise the privilege of the franchise. If he is entirely consistent he will receive nothing that he does not earn, except by gift. If he believes that it is wise for him to become a martyr for purposes of propaganda he will refuse to pay taxes and take the consequences, without physical resistance. Anarchists, however, as a rule are not what is commonly called fanatical. They rely more upon words, for the present, than upon deeds. But when they become more numerous the method of passive resistance will, no doubt, be resorted to.

For example: By general consent among a large number in a given locality, they may refuse to pay, under compulsion, their taxes, offering, of course, to resign all claims to governmental protection, and perhaps offering voluntarily to contribute toward the maintenance of those communal undertakings of which they approve; or they may go upon vacant land to use it, suffering themselves to be evicted, unless public opinion sustains them; or they may attempt to circulate mutual bank or credit money. In two words, the Anarchistic method, for the present, is propaganda, but when they believe themselves to be in sufficient numbers they will probably resort to passive resistance.

Upon this presentation they may appear to be very impractical, but if what I have so briefly said is thoughtfully considered, and if it is remembered that Anarchistic opinion as it grows will constantly be registering itself by the platform-makers and law-makers, I think the conclusion will be reached that Anarchists are not characteristically dreamers, but are sane students of history and human nature.

Let me illustrate what I mean by a case that is before the public mind at this moment. Anarchists are opposed to capital punishment, and they observe with complacent pleasure the growing sentiment against the barbarous practice. A bill for its abolition recently passed the New York Assembly but was defeated in the Senate. The introduction of this bill in the New York Legislature exemplifies the tendency of the politicians to reflect public opinion in the making or unmaking of laws; but the facts regarding the practice of capital punishment also show that it is a matter of no concern whatever what legislatures do or fail to do in the premises. I do not know how many murders were committed in New York State last year, but there were only eight executions; and although there were reported during the same year 3567 murders and homicides as having occurred in the United States, there were but ninety-eight hangings. The death-penalty is gradually abolishing itself, and whether the laws on the subject remain on the statute-books or not, the practice of hanging in this country will soon be given up. This method of abolishing an obnoxious law is Anarchistic or evolutionary; and it should be understood that the Anarchistic method is always and in every particular the application of, or, rather,

conformity to, the principles of evolution in the progress of society.

From the presentation that I have made of this subject, it should be seen by the most conservative mind that Anarchism is nothing more nor less than the old-fashioned American idea that that government is best which governs least. The present apparent tendency of thought is toward the idea that that government is best that governs most—State Socialism, or, as it is called in its distinctively American form, Nationalism. Between these two ideas we are slowly but surely being forced to choose. The question is immediately before us: whether government shall, little by little, increase its functions, or little by little decrease its functions; whether government shall become more centralized or society more flexible; whether the individual shall be more and more subordinated to the State or more and more free to pursue in his own way, life, liberty and happiness. Anarchists believe that the State should decrease and the individual increase; that the most harmonious society will be composed of individuals who are controlled by reason, governed by moral considerations; and that the removal of restrictions upon industry and trade, the cessation of partial, monopolistic legislation, will conduce to the development of men who will be able to sustain social relations to each other without necessity for the imaginary terrors of supernaturalism or the real compulsion of military government. Mutualism between free individuals is the doctrine of Anarchism. To rationally and peacefully decrease the powers of compulsory government is the method of Anarchism.

There are two questions which Anarchists are frequently called upon to answer. The first of these is: How can communal undertakings be accomplished without some governmental authority? How can sewers and streets be made and supervised without some centralized restraining or compelling power? How could boundaries to land, and all those matters that are now defined by law,—and disputes about which are settled in the courts,—be determined? To all these questions Anarchists can no more give definite answers than they can tell what the fashion in hats will be in the year 2000. All they can do is to appeal to history and show that men have learned how to do many things without the aid of government, for the

doing of which government was once believed to be necessary, and to reason with apparent warrant that men are capable of learning how to do in the future much that now seems difficult or impossible. If it is remembered that Anarchists suppose that men must learn how to do many things by voluntary association better than they are done or can be done by present methods, before they will cease to be done by governmental compulsion, the question will be answered as well as it can be in a single sentence. The best fire-department is that which insurance companies equip for their own interests; the best schools are private schools, else why do they continue in unequal competition with public schools? There is no good reason why men should not yet learn how to build the best roads and sewers and other communal works without the services of armed constables or policemen. To suppose otherwise is to strangely limit the capabilities of the human mind, which has already accomplished enough once apparent impossibilities to warrant very considerable faith in its ability to meet all future social requirements and practically solve all future social problems.

The other question to which I referred is: How long will it be before Anarchism will or may be practically realized? To this the Anarchist replies that it is impossible to tell. Evolution is slow up to a certain point, at which point events shape themselves with astonishing rapidity. We can never tell at just what stage of evolution we are. Unforeseen circumstances often precipitate accomplishments which apparently belong to the remote future. But with the question, "When?" Anarchists do not much concern themselves. What is long to human life is short as a historical period. The Anarchist is a scientist; it is for him to announce his discovery. He is a philosopher; it is for him to earnestly labor and patiently wait. He believes he has discovered certain sociological facts; he believes that all men will in time come to acknowledge them as facts. For what is gained while he lives he rejoices: but if little is accomplished before his work is done he does not despair. He sees of the travail of his soul and is satisfied.



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LEWIS G. JANES

AUTHOR OF "A STUDY OF PRIMITIVE CHRISTIANITY," "THE EVOLUTION OF  
THE EARTH," "EVOLUTION OF MORALS," ETC., ETC.

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BOSTON :  
JAMES H. WEST, PUBLISHER  
196 SUMMER STREET  
1889

#### COLLATERAL READINGS SUGGESTED.

Spencer's "First Principles," "Principles of Psychology," and "Principles of Sociology;" Fiske's "Cosmic Philosophy"; Wallace's "Darwinism"; Thompson's "A System of Psychology"; Huxley and Wace's "Christianity and Agnosticism"; Abbot's "Scientific Theism," and "The Philosophy of Free Religion," in *THE NEW IDEAL*; Case's "Physical Realism"; Carus's "Fundamental Problems"; W. B. Carpenter's "Nature and Man."

(2)



## THE SCOPE AND PRINCIPLES OF THE EVOLUTION PHILOSOPHY.\*

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SINCE the interesting biological lectures of our last year's course were delivered, a noteworthy contribution has been made to that department of evolutionary thought, by the publication of Alfred Russel Wallace's "Darwinism: An Exposition of the Theory of Natural Selection, with some of its Applications." A co-discoverer with Charles Darwin of the law of Natural Selection, Mr. Wallace resembles him as a writer in the simplicity and lucidity of his style; and the wealth of facts with which he has illustrated his discussion of the subject, indicating the utmost patience and thoroughness of research, is nowhere equaled save in those epoch-making books which indicated Darwin as the foremost naturalist of his own, or, perhaps it would not be too much to say, of any time.

Writing thirty years after the publication of "The Origin of Species," and in the light of all the objections which have been brought against the theory of Natural Selection, Mr. Wallace declares that Darwin "did his work so well that 'descent with modification' is now universally accepted in the organic world; and the rising generation of naturalists can hardly realize the novelty of this idea, or that their fathers considered it a scientific heresy to be condemned rather than seriously discussed." In the defense of "Natural Selection" as the fundamental law of biological evolution, Mr. Wallace is even more of a Darwinian than Darwin himself—showing, it would seem conclusively, that many of those variations which Darwin attributed to sexual selection, can be explained by natural selection, including nearly all those brilliant colors in the ornamentation of male birds and animals which Darwin assigned to the choice or preference of the female.

Mr. Wallace also trenchantly criticises the supposed law of use and disuse as affecting biological evolution,—the so-called "Lamarekian factor,"—the importance of which

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was explicitly admitted by Darwin, though that fact is often ignored by his critics, and has been emphasized by Mr. Spencer in his "Factors of Organic Evolution," as well as by Prof. Cope, Dr. Raymond, and the American School of Evolutionists generally. "There is now much reason," Mr. Wallace declares, "to believe that the supposed inheritance of acquired modifications—that is, of the effects of use and disuse, or of the direct influence of the environment—is not a fact, and if so, the very foundation is taken away from the whole class of objections on which such stress is now laid." Such effects, for example, as the diminished jaw in civilized man, and the diminution of the muscles used in closing the jaw in case of pet dogs which are fed on soft food, are wholly accounted for by the simple fact of the withdrawal of natural selection in keeping up the parts in question to their full dimensions, in connection with Mr. Galton's law of "Regression toward Mediocrity," whereby, it has been proved experimentally, there is a tendency of organs which have been increased by natural selection, to revert to a mean or average size, whenever the stress of circumstances which compelled the operation of this law is removed. Investigating the supposed effects of use and disuse in wild animals, Mr. Wallace notes the circumstance that "the very fact of *use*, in a wild state, implies *utility*, and utility is the constant subject for the action of natural selection; while among domestic animals those parts which are exceptionally used are so used in the service of man, and thus become the subjects of artificial selection." "There are no cases among wild animals," he says, "which may not be better explained by variation and natural selection," than by the law of use or disuse. He quotes Galton, and Prof. Weismann in his recently published "Essays on Heredity,"—two of the most careful students of this subject,—in support of the non-heredity of acquired variations; and on the whole makes an exceedingly strong argument in favor of natural selection as the great and controlling factor in organic evolution. Prof. Cope and the American evolutionists, he says, "have introduced theoretical conceptions which have not yet been tested by experiments or facts, as well as metaphysical conceptions which are incapable of proof. And when they come to illustrate these views by an appeal to palæontology or morphology,

we find that a far simpler and more complete explanation of the facts is afforded by the established principles of variation and natural selection." Mr. Wallace's general conclusion is that all other laws and factors in organic evolution "must have operated in entire subordination to the law of natural selection,"—a conclusion which he supports by logical argument from such a wealth of accumulated facts, that it will be extremely difficult for his opponents successfully to combat his views.

While asserting the continuity of man's progress from the brute, and of the higher animals from the protoplasmic cell, Mr. Wallace believes that at three definite stages in the progress of organic evolution there has been an introduction of new causes, not involved in nor evolved from the forces previously operating. These are, 1st., the change from inorganic to organic life, otherwise involved in the conception of spontaneous generation; 2nd., the introduction of sensation or consciousness, which "is still more marvelous, still more completely beyond all possibility of explanation by matter, its laws and forces"; and, 3rd., the development of certain noble characteristics and faculties in man, as, for example, his moral and intellectual nature, and the mathematical, artistic and musical faculties, which differentiate him from the brute animals, indicate the reality of a spiritual universe, and prophetically assure an immortal life for the spiritual nature of man.

His peculiar views on these topics will probably appear more or less reasonable to different persons according to their temperamental tendencies and educational bias; but no one, I think, can lay down this book without a conviction of the great ability and transparent sincerity of its author, of its pre-eminent value as a contribution to the general literature of evolution, and of the weight of its arguments in defense of Natural Selection as a controlling factor in organic development.\*

Evolution may be true, in the field of biology, it may yet be said, but what of it? Man may be the descendant of an anthropoid ape, "probably arboreal in its habits."

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\* Note should also be made of Prof. Angelo Heilprin's recently published book on "The Bermuda Islands," which contains a careful study of the formation of coral reefs, confirming Darwin's theories on this subject, which some recent writers have brought in question. The tendency of the most recent studies has unquestionably been to strengthen the high regard in which Darwin has been justly held as a careful, conscientious investigator and safe theorizer in the field of evolutionary research.

though of this we are not convinced; but why is it necessary to announce the fact? Any one who traces his ancestry back far enough, will probably discover relationships of which he will not be particularly proud—but he does not therefore find it necessary to bruit the matter abroad, so to speak,—to publish it upon the housetops. Truth is a good thing, indeed, but there are times when silence is golden and speech is leaden—when discretion in speech is the better part of intellectual valor. What moral or religious end can possibly be attained by the public proclamation of a belief in Evolution? Such are the comments, no doubt, of some of the self-constituted critics of the work of this Association. Another sort of criticism of certain phases of evolutionary thought is often heard from those who are quite ready to declare themselves converts to the doctrine in its purely physical and biological aspects: Evolution is only a method, these critics declare; it is not a philosophy, it is not a religion;—the great problems of ethics, of metaphysics, of life, what have these to do with the nebular hypothesis, the origin of species by natural selection, or the descent of man from lower forms of life?

It should be sufficient, perhaps, to remind intelligent people that if evolution is “only a method,” it is, so far as we are able to discover, a *universal* method, penetrating into all the phenomenal activities of nature; explaining not only the processes whereby suns and worlds have come into being, and the varied and bountiful forms of life have successively appeared upon the earth, but also how the several faculties of the mind have grown out of the simplest form of conscious apprehension, how the special senses have been developed, how individuals have been impelled to combine, forming the complex organizations into which our civilized societies are divided, how governmental forms have evolved and the institutions of religion have come into being—how religion itself, indeed, and that sense of obligation which constitutes the foundation of man’s moral nature, have arisen by processes entirely orderly and natural, out of the interaction between certain primitive instincts and tendencies of the human mind, and the environing conditions under which they have found expression.

If we are right in assuming, with Spencer and Fiske and other great leaders in this new movement of thought, that evolution is thus practically illimitable in its range

throughout the universe of physical and mental phenomena, then indeed must we confess that it is not merely a method whereby the myriad forms of organic life have come into being—it is a method which searches into the deeper problems of religion and philosophy, compelling a reconsideration of old conclusions—a reconstruction of many of their fundamental conceptions. To speak of “the philosophy of Evolution,” therefore, is not without warrant. We may well term it, with John Fiske, a “cosmic philosophy,” since it is thus universal in its scope and application; or with Mr. Spencer, a “synthetic philosophy,” since, like the founder of Christianity, it comes not to destroy but to fulfill, discovering the measure of truth which resides in each antagonistic system, and by a new and deeper synthesis combining them into a harmonious and perfect whole.

If it should appear to some superficial thinkers that the advocates of this philosophy unnecessarily antagonize the creeds and methods of the prevalent religious faith,—ideas and conceptions that by many are deemed sacred.—the reply must be that the truth is more sacred than any existing institution, or theological or cosmological conception, however venerable. In the language of Emerson, “Nothing at last is sacred but the integrity of your own mind.” There is an ethics of the intellect which imposes upon every reverent thinker the obligation to follow absolutely the dictates of his enlightened reason, and frankly to confess his innermost convictions. In the noble passage with which Mr. Spencer concludes the first part of his “*First Principles of Philosophy*,” he says:

“Whoever hesitates to utter that which he thinks the highest truth, lest it should be too much in advance of the time, may reassure himself by looking at his acts from an impersonal point of view. Let him duly recognize the fact that opinion is the agency through which character adapts external arrangements to itself—that his opinion rightly forms a part of this agency—is a unit of force, constituting, with other such units, the general power which works out social changes; and he will perceive that he may properly give utterance to his innermost conviction: leaving it to produce what effect it may. . . . He must remember that, while he is a descendant of the past, he is a parent of the future; and that his thoughts are as

children born to him, which he may not carelessly let die. He, like every other man, may properly consider himself as one of the myriad agencies through whom works the Unknown Cause; and when the Unknown Cause produces in him a certain belief, he is thereby authorized to profess and act out that belief. For, to render in their highest sense the words of the poet,—

‘ . . . Nature is made better by no mean,  
But Nature makes that mean; over that art  
Which you say adds to Nature, is an art  
That Nature makes.’

“Not as adventitious, therefore, will the wise man regard the faith that is in him. The highest truth he sees he will fearlessly utter; knowing that, let what may come of it, he is thus playing his right part in the world;—knowing that if he can effect the change he aims at—well: if not,—well also, though not *so* well.”\*

This passage is noteworthy not only for the nobility of its thought and the transparent clearness of its diction, but also because it suggests some of the foremost questions involved in the discussion of the evolution philosophy. In naming the Power which works in the thoughts of men as well as in the processes of external Nature, “the Unknown Cause,” Mr. Spencer brings us face to face with the fundamental problem of the nature of our knowledge—and with that mental attitude which is popularly termed Agnosticism, the *bête-noire* of this philosophy in the minds of its orthodox critics, as well as those of the extreme radical or materialistic school of thought. In the misconception and denunciation of the doctrine of the relativity of knowledge which constitutes the philosophical breastwork of the agnostic’s position, extremes meet, and the Catholic Mallock, the anti-Christian realist Francis Ellingwood Abbot, and the materialist, ably represented last season on this platform by Mr. Starr H. Nichols,† clasp hands, and mingle their otherwise inharmonious voices. Leaving the fuller explanation and illustration of the doctrine of the relativity of knowledge to my able successor in this course, I shall endeavor hereafter briefly to define philosophical agnosticism; to show that its attitude is neither idealistic, strictly speaking, nor irreligious; that it is not inconsistent

\* First Principles, p. 123.

† The Philosophy of Evolution, Evolution Essays, pp. 343-361.

with a realistic conception of the external world, nor with the obligation to use and trust those high faculties of intellect and reason which constitute the distinguishing features of the mind of man—that in every department of scientific, historical and true philosophic investigation, indeed, it is consistent and coincident with the meta-gnosticism of my friend, Mr. Skilton.\* In speaking of individual opinion as a unit of that “general power which works out social changes,” Mr. Spencer places uppermost as the goal of intelligent thought and action, a practical rather than a merely speculative purpose—thereby turning our attention to the field of practical ethics which is involved in the discussion of sociological evolution. To a further consideration of the relations of the evolution philosophy to this topic, foremost at the present day in the arena of discussion and of practical statesmanship, I shall ask your thoughtful attention during the concluding portion of my paper.

What, then, let us ask at the outset, is an Agnostic? What is philosophical agnosticism? The word, as is well-known, was first introduced into English usage by Prof. Huxley, and was derived by him from Paul’s designation of the “Agnostic” or unknown God, whose altar was established by the pious Athenians. As Prof. Huxley himself describes its meaning and origin, it arose from a conviction produced by his early reading of Sir William Hamilton’s essay “On the Philosophy of the Unconditioned,” strengthened by subsequent reflection and the study of Hume and Kant. Of the essay of Sir William Hamilton, Prof. Huxley declares: “It stamped upon my mind the strong conviction that, on even the most solemn and important of questions, men are apt to take cunning phrases for answers; and that the limitation of our faculties, in a great number of cases, renders real answers to those questions not merely actually impossible, but theoretically inconceivable.” † As regards the validity of speculative conclusions, he was therefore forced to adopt the conviction thus stated by Kant in his “Critique of Pure Reason”: “The greatest and perhaps the sole use of all philosophy of pure reason is, after all, merely negative, since it serves not as an organon for the enlargement [of

\* *The Evolution of Society, Evolution Essays*, pp. 225-227.

† *Christianity and Agnosticism, Huxley-Wace Controversy*.

knowledge,] but as a discipline for its delimitation, and instead of discovering truth, has only the modest merit of preventing error." In other words, the only practical result of metaphysical studies is to convince the unbiased student that the human mind is incapable of grasping ontological facts. In the clearer language of Mr. Spencer, "all our knowledge is relative." We can know nothing of the external universe—nothing even of the nature of our own bodies and of our own minds—save as they are directly related to our knowing faculties. Involved in this phenomenal knowledge, however, and accompanying it at every step, we have the inexpugnable testimony of our reason and consciousness that behind the world of phenomena there exists an Infinite and Eternal Energy which is the source and efficient cause of all phenomena, both physical and mental. As thus stated, the doctrine seems almost a truism. How, indeed, can it be possible that man should know anything which is wholly out of relation to his intellectual faculties? Nay, of what use or interest to him would such knowledge be if it were possible to attain it? And on the other hand, how is it possible for him to view the orderly procession of phenomena—any single phenomenon, indeed—without conceiving it as a manifestation of immanent causal energy? A sense of dependence upon a Power which is greater than our human capacity of comprehension—an apprehension of our own finitude and of that of the phenomenal universe, in the presence of this Power—is indeed as necessary to supply the demands of our intellectual as of our emotional and religious nature. If we think at all, we cannot escape from the implication involved in this belief. It rebukes our intellectual conceits, and touches with an infinite awe and reverence every discovered beauty, every hidden mystery, the existence of which is forced upon us by the contemplation of the world of phenomena. In the very fact that the depths of this mystery can never be sounded by the finite plummet of our thought, lies its capacity to forever satisfy the artistic, the poetic, the religious demands of our nature. "Who by searching can find out God? Who can know the Almighty to perfection?" Greater than any object of our definite knowledge is the human mind itself. The noblest product of evolution, it bows before no mere conception of the phenomenal universe, even



though infinitely extended in time and space. It yields supreme allegiance, reverence and worship only to that efficient Cause which underlies the world of phenomena, both mental and material, which dwells alike in star and flower, in the wonders of the physical organism, in the heights of thought and in the infinite depth of love, touching all that we see and all that we know with a tender halo of unsearchable mystery. Like the purple haze in which twilight robes the distant mountain-summits, fading away into the infinite depths of the stellar spaces, and softening the harsh outlines of rock and forest into lines of perfect beauty,—so the apprehension of the Unknowable Cause of phenomena mellows the sharp boundaries and limitations of the known, softens the crude details of our human picture, and gives it a symmetry and unity which satisfy the æsthetic longing, while it also meets the exigent demands of intellect and reason.

“The conviction that human intelligence is incapable of absolute knowledge,” says Mr. Spence, “is one that has slowly been gaining ground as civilization has advanced. Each new ontological theory, from time to time propounded in lieu of other ones shown to be untenable, has been followed by a new criticism leading to a new scepticism.”\* Whether we investigate the product of thought or the process of thought, this conviction is forced anew upon our minds. Analyzing the nature of the simplest product of our knowledge, we find that we know it only by a process of classification with something already known. The botanist who discovers a new flower studies its structure, investigates its method of growth, and finally assigns it to its proper order and class with others which he knows, and thus determines its true character. But the Infinite and Absolute, it is evident, cannot be thus classified. There can be but one Infinite; our knowledge of its essential nature and attributes must be forever negative. The nature of life and of knowledge alike testify to the fact that we can know only relations. “Life in all its manifestations, inclusive of intelligence in its highest forms, consists in the continuous adjustment of inner relations to outer relations.” † “Every act of knowing is the formation of a relation in consciousness parallel to a relation in the environment.” Beneath this vital tissue of sequences

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\* *First Principles.*

† *Ibid.*

and coexistences we cannot penetrate. The very conception of relativity, however, carries with it the knowledge of the Absolute as existing, and as involved in all phenomenal processes. As we cannot have a shadow without light, so we cannot have the relative without the Absolute: the existence of the one is proof positive of the existence of the other. And since the relations which we know are constant, since the law of cause and effect is universally operative throughout the world of phenomena, our knowledge, though relational, is *real*—as real to us as would be our knowledge of the thing in itself, were such knowledge attainable. In knowing phenomena we do know the noumenon *as it is related to us*.

The materialistic critic of the evolution-philosophy comes to us, indeed, with the assumption that the universe is just what we see it to be, and nothing else. As it is in sense-perception, so it is in its essential nature. Mind itself is material. "The brain secretes thought as the liver secretes bile"—thought itself is a material product. We must assume something, he says: why not assume that the testimony of our senses is final and conclusive? It is evident, however, that this position of the materialist is reached not by a process of thought, but by the negation of thought. He is either incapable of duly considering the problems involved in this discussion, or else he deliberately refuses to consider them, denouncing them as futile and unprofitable speculations. The evolutionist, however, assumes nothing, except the actual facts of experience; his ultimate criterion of truth is the inability to conceive the opposite of the proposition under discussion. The "fundamental assumption" of the materialist is neither logical nor scientific—it is essentially a metaphysical assumption, and illustrates a very crude and primitive sort of metaphysics at that. The evolutionist indulges in no assumptions, falls back on no "first principles," or "axiomatic truths," the origin and history of which he cannot trace in the experience of the race. Every conscious experience constitutes a unit of knowledge, and science is simply the orderly classification and interpretation of such experiences. To science, therefore, the evolutionist appeals—not to metaphysics—and by science is the position of the materialist undermined and overthrown.

Consider, for example, what science teaches us of the

nature of sense-perception. That phenomenon which our minds recognize as sound, science declares to be objectively certain vibrations or waves produced in the atmospheric medium. Between the two orders of phenomena, the external fact and the subjective perception of it, there is no relation of identity—only one of concomitance. One is subjective, wholly,—the other objective; one is mental, the other material. Without an ear, a recipient brain and a conscious mind, the atmospheric vibration might go on forever, and there would be no phenomena of sound. The same principle holds good also in sight. That which to our minds appears as color, externally is the inconceivably rapid vibration of the intangible ether which surrounds and penetrates the atmospheric envelope of the globe. Without the eye, the recipient brain, and the subtle synthesis of thought, the phenomenon of vision were impossible.\* And so of the other special senses. But what we call matter is inseparable from these sense-perceptions,—it is made up of them. Take away what we know as form and weight and color and extension, and nothing material remains. It does not follow, however, that the Unknown Reality which caused in us these sensations has ceased to exist. As firmly as we believe in our own existence, do we believe in that of a Reality external to ourselves, and by precisely the same warrant—the unthinkableness of the contrary proposition. To beings constituted differently from ourselves, however, this reality might present an appearance totally distinct from that which we know as matter. To the simplest form of organism, for example, whose consciousness is limited to a single undifferentiated mode of sense perception, those affections of matter which we know as color, taste, odor, sound, extension, would be wholly incomprehensible. The limitation of our own senses, both in number and in range, is entirely arbitrary.† It is quite conceivable that there may be beings

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\* Maxwell's new magnetic theory of light emphasizes still more strongly the principle here laid down.

† The president of the British Association, Professor Flower, indorses Sir John Lubbock's idea that there may be "fifty other senses as different from ours as sound is from sight; and even within the boundaries of our own senses there may be endless sounds which we cannot hear, and colors as different as red from green of which we have no conception. These and a thousand other questions remain for solution. The familiar world which surrounds us may be a totally different place to other animals. To them it may be full of music which we cannot hear, of color which we cannot see, of sensations which we cannot conceive."

on some other planet, like the resident of Saturn imagined in the satire of Voltaire, with seventy senses instead of five—to whom the universe would present an appearance quite unfamiliar and incomprehensible to our understanding. To the old and ingenious play upon words involved in the familiar and brief philosophical catechism: “What is Matter? Never mind. What is Mind? No matter. What is the nature of the soul? It is perfectly immaterial,”—science and evolution, therefore, enter an emphatic protest. Matter, it declares, is the Unknowable Reality as reflected in mind through the mediation of the senses. Mind is that Reality as it appears directly in the operations of consciousness. It is, so far as we know, inseparable from material conditions; but it is a false logic which therefore infers that it is itself material. You can neither see, feel, smell, taste, weigh, measure, nor chemically decompose a thought. It responds to no material tests. Yet in it lies a power greater than that of the Archimedean lever—a power sufficient to move the world. Of a soul distinct from mind and form, science knows absolutely nothing; but since it also knows nothing of the nature of the Absolute Reality of which mind and form are manifestations, no divine possibility is slain by this admission. Materialism and Idealism both err in assuming that knowledge is absolute instead of relative. Both declare that the universe is just what it appears to be to our senses—refusing, like the Electoral Commission, to “go behind the returns” and investigate the actual character of the suffrage. Materialism assumes that matter is the mould of consciousness; Idealism, that consciousness is the mould of matter. The truth lies between the two extremes, including what is true in both.

The error of Materialism is cruder and more easily refuted than that of Idealism; in view of the testimony of science as to the nature of our sense-perception, it has not a foot to stand upon. In declaring that the Reality which is external to our consciousness is identical and coterminous with that which we know as matter, it bases its whole philosophy on an unverified and unverifiable assumption which is contradicted by the entire testimony of science. But in assuming that there is no Absolute Reality external to consciousness, Idealism is equally metaphysical and unscientific. The question in reality is simply one of physi-

ology — of a scientific understanding of the nature of sense-perception; there is nothing speculative or metaphysical about it, whatsoever.

The Materialist's position in philosophy reminds one of certain crude attempts at art, which, ignoring all sense of perspective, and disregarding the beautiful blending of lights and shadows as we see them in the natural landscape, illustrates a sort of sharply-defined wooden realism, which is as distressing to the cultivated eye as it is thoroughly materialistic in its conception and execution.

The Idealist's position, on the contrary, reminds one of an artist who should eschew the use of vulgar material paint, and attempt to dip his pencil in the prismatic hues of the rainbow. Of the two, it must be admitted that the materialistic painter would produce *something*, though it would not resemble anything that we ever see in Nature; while the idealist would produce nothing, external to his own imagination.\*

In the language of Professor Fiske :

“Our conclusion is simply this, that no theory of phenomena, external or internal, can be framed without postulating an Absolute Existence of which phenomena are the manifestations. And now let us note carefully what follows. We cannot identify this Absolute Existence with Mind, since what we know as Mind is a series of phenomenal manifestations : it was the irrefragable part of Hume's argument that, in the eye of science as in the eye of common sense, Mind means not the occult reality but the group of phenomena which we know as thoughts and feelings. Nor can we identify this Absolute Existence with Matter, since what we know as Matter is a series of phenomenal manifestations; it was the irrefragable part of Berkeley's argument that, in the eye of science as in the eye of common sense, Matter means not the occult reality but the group of sensations which we know as extension, resistance, color, etc. Absolute Existence, therefore, — the Reality which persists independently of us, and of which Mind and Matter are phenomenal manifestations, — cannot be identified either with Mind or with Matter. Thus is Materialism included in the same condemnation with Idealism.” †

\* That which the Idealist would produce *in his imagination*, however, might be infinitely finer than the crude objective production of the Materialist.

† Cosmic Philosophy, Vol. I. The Evolutionist is justified in affirming “the eternity and uncreatability of matter,” which is the datum on which the

This, then, is the conclusion of the evolution philosophy, differing as widely from Materialism on the one hand as it does from Idealism on the other: a conclusion, moreover, to which we are compelled by an irresistible logic from no basis of metaphysical assumption, but from data furnished by science itself, reinforced by that ultimate criterion of truth which bases the postulates of our reasoning upon the inconceivability of their opposites. The ultimate data both for the scientific conclusions upon which the doctrine of the Unknowable is based, and for the laws of thought under the operation of which it is logically established, are given in experience, which is the final court to which the evolutionist appeals.

Philosophical agnosticism, it would appear, therefore, is not identical with materialism; it is not a cowardly philosophy which refuses to think; it is by no means to be confounded with that crude liberalism which dogmatically denies God and immortality. It is antagonistic neither to religion nor to reason; it is antagonistic only to those unverifiable assumptions dogmatically asserted as assured truths, which transform religion into superstition, and philosophic reasoning into idle dreaming and unfruitful speculation. The evolution philosophy affirms the duty of thinking out all intellectual problems to their ultimate conclusions, and asserts the competence of reason to deal with the data given in experience, throughout the entire phenomenal universe of matter and of mind. The universe of matter is infinitely knowable; the realm of mind is infinitely knowable. And in knowing mind and matter we know the Infinite and Eternal Energy on which they depend, in all its possible relations to our own consciousness. It is the duty of man to use and trust his intellectual faculties in the investigation of all matters which come within the scope of his intellect and understanding. All knowledge which can possibly come within the range of our faculties is open to us; hence there is no real loss or privation in the conception that the mind cannot penetrate behind the veil of phenomena. The superficial appearances of things,

physical sciences rest,—meaning thereby that “the Reality which persists independently of us” is constant in its relations, and would always manifest itself *as matter* to a being or beings possessed of a consciousness like ours. The idealistic conception that material objects are creations of the individual consciousness, and have no substratum of real existence which endures when that consciousness is no longer active, is of course inconsistent with all forms of scientific realism, and is therefore rejected by the evolutionist.

when tested by scientific methods, are found to be almost always illusory and misleading. The perception of this fact imposes upon us the sacred obligation to penetrate beneath the surface — to discover the causes and the real relations of phenomena, and to apply the knowledge thus gained to the advancement and betterment of human life.

No realm of thought is thus too sacred for the human mind to penetrate. Into the nature, origin and historical evolution of religion, into the character and history of man's moral sense, into the realms of psychology and of the physical sciences, the reason must search for material wherewith to broaden and deepen the life of man, and enlarge the area of human happiness. Nor is man even forbidden to enter into the lofty regions of speculative thought: only he is bidden to remember that, in exercising his reason upon ontological problems, he can do no more than to create symbols and imaginative pictures of that which is, from the nature of things, in its absolute essence beyond our human ken. Something of gain in the way of mental discipline there is, doubtless, in climbing occasionally into the thin air of these upper regions of speculative research, if by breathing it we do not become intoxicated with the conceit that we are thereby acquainting ourselves with the actual verities of Absolute and Unconditioned Being. Compared with the results of research into the relations of phenomena, conducted according to the scientific method, metaphysical speculation has proved unproductive, unprogressive, and sterile of practical benefits to man. There is no agreement as to results among speculative thinkers. The schools of metaphysics are as numerous as theological sects, and for a similar reason: there is no criterion of truth which all agree to accept.

It is evident that the content and methods of religion as reconstructed in accordance with the principles of science and the philosophy of evolution, will differ essentially from those which have governed and still largely govern the work of the Christian church. Yet in so differing they will, if we mistake not, come nearer to the essential thought of the founder of Christianity. Instead of urging man to an egoistic strife after personal salvation, religion thus reconstructed will bid him so enlarge and cultivate his own nature that he can render the worthiest and most profitable service to his fellow-men. Instead of basing

salvation on dogmatic belief, it will make it a process of moral and intellectual growth—a process of character-building. Instead of repressing the intellect, disparaging human reason, and discouraging free thought, it will bid man remove all shackles and fetters from the mind, to think deeply, to think beyond the superficial appearances of things—to breathe the keen air of the intellectual life with perfect freedom, finding therein an inspiration to the noblest living and most devoted service. Instead of urging man to an emotional spasm of repentance for wrongdoing, it will bid him carefully ponder upon the results of his actions, note the instant effect of an evil deed in repressing fulness of life—in atrophying the character of the doer. It will show him that the penalty of wrongdoing is intrinsic instead of extrinsic—that heaven and hell are conditions of the mind rather than definite localities in space.

It will regard religion as a life rather than a ceremonial or a creed. It will inculcate justice in place of charity. Instead of accepting poverty, ignorance and wretchedness as ordained of God,—as conditions of life to be accepted with resignation and mitigated in some small degree by alms,—it will endeavor as far as may be to abolish these conditions, by rendering the poor self-helpful, by educating the ignorant, and by removing the causes of disease and vice, thus laying the foundations of a nobler individual manhood, which is the only sure basis for a regenerated society.

If we accept Cicero's derivation of the word "religion," its essential meaning is *faithfulness, thoroughness*. This principle of faithfulness evolution will teach man to carry into every department of his thought and labor. The reply of the servant-girl, who had recently united with the church, to the question of her mistress as to what evidence she had of her conversion: "I know I have got religion, because, now, I sweep under the mats," is suggestive of that conscientious element that a rational religion based upon evolution should introduce into human life. Matthew Arnold's definition of religion is, "Morality touched with emotion": a morality lifted out of mere conventionalisms, a morality which will make the employer recognize the humanity of his employee, striving to render him a just compensation for his labor, instead of treating him as a mere money-making machine; which will make the work-



ingman anxious that his work shall be well done, rather than make him strive to do as little as possible for his wages; which shall abolish shoddy clothes and Buddensiek buildings; which shall do away with the adulteration of foods and drugs; which shall create a divine discontent with the "old clothes" of superstition and unreason with which the average man has been satisfied to array his intellectual and religious nature,—this, if not answering to all that we mean by religion, is the natural and consistent product of a Religion of Life. Go into yonder church—select it almost at random, if you please, from any quarter of these two great cities—these Siamese twins whose common artery is our beautiful Brooklyn bridge—and question its members as to the character and meaning of its creed. How many will you find who really know anything about the dogmas which they are supposed to profess and believe—a belief in which, in many instances, is deemed essential to salvation? How many of our city congregations, of whatever sect, would sit patiently and hear the cold logic of Calvinism brought home to their understandings? Against all these duplicities of thought and life, so prevalent in this transition period, the philosophy of evolution enters an emphatic protest, seeing that that only can promote growth of manly and womanly character which is vitally and really appropriated by the understanding, and allowed its legitimate bearing upon the healthful activities of life.

Evolution recognizes the continuity of thought—the solidarity of the race—the indebtedness of the present to the past. It does not therefore endeavor to establish the new truth or the higher social ideal by violent or revolutionary methods. It seeks for the soul of truth in things false—for the soul of good in things evil—seeing that evils and falsehoods are usually goods and truths out of their proper relations. Evil is mal-adjustment. Its correction should therefore be sought by readjustment, rather than by destruction. Evolution would build on the existing good, rather than seek to lay an entirely new foundation. In the church, Evolution beholds an institution capable of bestowing infinite benefits upon mankind; yet as organized and directed in the past, and to a great degree in the present, it has been and is an institution of doubtful utility. It has repressed the individual reason, teaching

its devotees to accept as authority the commandments of pope, or priest, or ecclesiastical synod, or sacred book. It has made the past a shackle upon the present, instead of a help and an inspiration to a larger and more progressive life. It has fostered a morbid and unhealthy other-worldliness, instead of seeking to better the condition of men here and now. It has cultivated a low pretense of familiarity with the person and attributes of the Deity, as it has assumed to define them, instead of bidding the soul stand in reverent awe in the presence of "the Infinite and Eternal Energy whence all things proceed." All these things must be changed if the church would remain a living and progressive force in the individual life and in the ordering of society.

Instead of ceremonies and worship based upon the current anthropomorphic conceptions of the deity, there will arise "observances tending to keep alive a consciousness of the true relation in which we stand to the Unknown Cause, and tending to give expression to the sentiment underlying that consciousness." As to the character and attributes of this cause, the religious teacher, accepting the teachings of Evolution, will not arbitrarily dogmatize. In the language of Mr. Spencer, "duty requires us neither to assert nor to deny that it has personality, but to submit ourselves with all humility to the established limits of our intelligence, in the conviction that the choice is not between personality and something lower, but personality and something higher, and that the ultimate reality is no more representative in terms of human consciousness than human consciousness is representative in terms of a plant's functions." The fact that we stand continually in the presence of this Ultimate Reality, that it is involved in every phenomenal activity, whether of mind or of matter, will however, be kept continually before us. The use of the term "Unknowable," as applied to this Reality, is unfortunate if thereby it conveys the idea of that which is practically or actually non-existent,—a superficial interpretation of Mr. Spencer's doctrine with which we are frequently assailed by his self-constituted critics, but against which he everywhere carefully guards himself, to the understanding mind. As he himself declares: "the Ultimate Reality is the sole existence; all things present to consciousness being but shows of it."

In the words of an able popular interpreter of the evo-

lution philosophy: "The agnostic minister will be chiefly a moral educator; but while discussing ethical questions, which must of themselves exert a highly elevating influence on his hearers, he will, at the same time, have ample opportunity of ministering to their spiritual needs by appropriate references to the mysteries of cosmology, either for the purpose of quickening the religious emotions and reinforcing the religious consciousness, or with a view to emphasizing some moral lesson which he may wish to bring home to the hearts of his hearers. Thus will man's conduct be influenced in the right direction. On the one hand, the necessity of leading a moral life will be impressed upon him; on the other hand, he will be led to reflect upon that inscrutable power whose marvelous energy reveals itself in a universe of wonders—a power which, though indefinable, nay inconceivable, is yet as real in its existence as it is unknowable in its attributes."\* Though incomprehensible, this power is apprehensible; though unknowable in its essential nature and attributes, it is known as existing, known as infinite and eternal, known as the Energy from whence all things proceed, and known symbolically in its relations to man and to the phenomenal universe. This knowledge satisfies every legitimate hunger of the heart and mind. The attitude of the mind, therefore, in contemplating the Infinite Source of phenomena should be profoundly reverential and worshipful; yet its truest service will be found in no ritual or stated ceremonial of religious worship, but in the active and intelligent service of man. And in and through this service, making life itself seem ever grander, more precious, more beautiful, there may grow up in the mind a rational hope for personal continuance hereafter, to supplant the dogmatic assurance of the old theology, in which, as inculcated by the Christian church, thoughtful minds are everywhere coming to have a less and less confident belief. Evolution teaches the essential goodness and desirability of life; and on this foundation, if on any, a rational hope of immortality must finally be based. In this direction the healthy emotions of a rational mind are entitled to have free play, "so long as they do not trespass upon the domains of the intellect."

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\*The Moral and Religious Aspects of Herbert Spencer's Philosophy. By Sylvan Drey. (London: Williams & Norgate. Boston: James H. West, Publisher.)

Whether this hope in individuals be vivid or dim will probably be largely a matter of temperament and predisposition; but it will doubtless be even more dependent upon the lively comprehension of this fundamental doctrine of biological evolution—the doctrine of the essential goodness and desirability of life itself.

From what has heretofore been said, it is evident that Evolution, whether regarded in its philosophical or in its religious aspects, will largely interest itself in the practical problems of sociology—in the promotion of more active and more widely extended human sympathies, in the elevation of the poor, the vicious and the down-trodden—thus extending the boundaries and the satisfactions of life not only among the remote and barbarous populations of the earth, but also, primarily and correlatively, in each individual member of society. The word “sociology,” as applied to the science of society,—or its French equivalent,—is, I believe, the invention of Auguste Comte; but the credit of working out this science of society, from strictly scientific data, into a natural and comprehensive system, is due, more than to any one else, to Mr. Herbert Spencer. It is to this study, most vital in interest and importance to every human being, that this series of lectures will direct our attention.

Whether or not society may be properly termed “an organism,” in the strict sense in which the individual products of biological evolution are thus designated, it certainly bears a close relation to them in many important respects, and especially as to the character of its process of growth. As compared with the development of inorganic materials, which grow by simple accretion or addition to their bulk, organic substances grow by intussusception—a process of waste and repair which reaches every particle throughout their internal structure. In this respect the growth of societies resembles that of organic substances; it is a sort of vital chemistry. All actual and permanent enlargement of society proceeds from the voluntary co-operative action of individuals. Affection and self-interest are the attractive forces which weld society together, and these forces operate directly in and upon individual minds, throughout the social structure. The death of individuals, and the birth and growth of others to fill their places in society, proceeds in like manner with the processes of waste and

repair in organic structures. There is such an intimate relationship between biological and social studies, that some knowledge of the laws governing biological growth is necessary to fit one for forming correct judgments on sociological problems. Biology and sociology both treat of the phenomena of life—both involve psychological as well as merely physical conditions—the one leading up to the other by an entirely orderly and natural process of development. Evolution shows that the phenomenal universe is “all of one piece,”—and in its unity of method symbolizes an essential unity of Being, which, if we may not directly affirm it as a demonstrated fact, at least constitutes the most satisfactory and rational theory of the nature of things.

In this higher field of sociological study, how many and varied are the problems that are presented for our investigation—the profoundest, most deeply interesting of any which the human mind can attempt to solve; for they are problems which concern the origin, the essential character, the temporal and final destiny of man as an individual, and of Man as a race. Without attempting to forestall the solution of any of these problems, I may, in conclusion, state negatively the attitude of the evolution philosophy toward sociological studies.

I. Evolutionists have no special schemes for social reform to urge upon society. They regard all earnest efforts for the amelioration of existing social evils and inequalities, with sympathy and appreciation, but insist that the various “rapid transit” plans for achieving these much desired ends shall be rigidly examined in the light of social science, and not be too hastily accepted for all that their originators claim them to be. Evolutionists realize that “Nature does not advance by leaps,” and they would carefully note the trend of past events, and study the nature of individual man in history and in connection with his present institutional environment, before urging him to a definite, forward step, in a direction contrary to that which he has been pursuing. To the Evolutionist, the *a priori* scheme of the social reformer bears a certain resemblance to the philosophical system of the metaphysician, and, like the latter, he thinks the former should be submitted to the test of the experiential method.

II. In urging the study of Man in his historical relations, however, evolutionists do not claim that society should take no forward step, or that man should simply imitate or repeat the past. An able student of social and economic problems, Prof. Wm. G. Sumner, a gentleman whose abilities I admire and with many of whose conclusions I agree, in an article entitled "What is Civil Liberty?" in a recent number of the *Popular Science Monthly*, makes the remarkable statement that the doctrine of man's natural liberty is a "dogma," of purely metaphysical origin, and asserts, in italicised phrase, that "*that dogma has never had an historical foundation, but is the purest example that could be brought forward of an out and out a priori dogma.*" "The doctrine of evolution," he adds, "instead of supporting the natural equality of all men, would give a demonstration of their inequality; and the doctrine of the struggle for existence would divorce liberty and equality as incompatible with each other." "Civil liberty," he says elsewhere, "is not a scientific fact. It is not in the order of nature"; and all these startling assertions he makes *in defense* of the doctrine, the natural foundations of which he arbitrarily endeavors to undermine.

To the evolutionist it is quite evident that if the learned Professor was as well instructed in biology as he is in theology, metaphysics and the *a priori* discussions of political economy, he would quite otherwise interpret the sociological teachings of Evolution. He is but a poor student of natural science, indeed, who would simply content himself with learning facts, without endeavoring to trace their relations, to study their causal connections, and therefrom to draw prophetic inferences to guide his future investigations, to interpret underlying laws, and thus enable him to push forward to new discoveries.\* To say that Evolution "does not point toward civil liberty" because communities of men have never existed completely under its beneficent sway, is to cut away from scientific research that very synthesizing and prophetic quality which is its noblest and

\*If the doctrine of man's natural liberty is only a "dogma," as the Professor declares,—a mere speculative ideal, and nothing more,—then it is idle to pursue such a chimera, or to base upon it a social philosophy. But if it is a condition of social equilibrium, toward the realization of which man has been working throughout all the stages of social development, then, like the moral law, it is discoverable through experience and historical investigation, and is strictly "in the order of nature," though not as a completely realized ideal in society.

most fruitful characteristic, and has been the foundation of all advancement, invention, and discovery, from the birth of modern science throughout the entire history of its magnificent achievements. The history of the past gives us pointers for the future—and they point always away from the crudities, errors and failures of the past, in the direction of an ideal perfection. In all evolutionary progress, Nature moves along the lines of the least resistance, and these lines are not usually discovered by the use of metaphysical divining-rods, but by patient, unbiased, persistent investigation. Myself a firm believer in the advantage and necessity of a larger commercial liberty between nations, I do not believe that the beneficence of this principle will ever be brought home to the convictions of the people by *a priori* theorizing. The sooner our Economic professors and social reformers appeal to the facts and lessons of experience, instead of to metaphysical dogmas, and adopt the method of Evolution in place of that of speculative theory, the better it will be for the reforms which they advocate.

The method of Evolution, as the name indicates, is in its very nature progressive. Evolutionists know that there is no such thing in nature as absolute quiescence: we must have either the activity of progress, or the activity of retrogression. The one leads to a higher and more perfect life—the other to dissolution and death. Let us see to it that *we* choose the way of progress, and of *Life!*

“The outworn right, the old abuse,  
The pious fraud transparent grown,  
The good held captive in the use  
Of wrong alone—

“These wait their doom, from that great law  
Which makes the past time serve to-day;  
And fresher life the world shall draw  
From their decay.

“O backward-looking son of time!  
The new is old, the old is new—  
The cycle of a change sublime  
Still sweeping through.

“So wisely taught the Indian seer:—  
Destroying Siva, forming Brahm,

Who wake by turns earth's love and fear,  
Are one — the same.

“As idly as in that old day  
Thou mournest, did thy sires repine.  
So, in his time, thy son, grown gray,  
Shall sigh for thine.

“Yet not the less for them or thou  
The eternal step of Progress beats  
To that great anthem, calm and slow,  
Which God repeats !

“Take heart ! — the waster builds again —  
A charmed life old Goodness hath ;  
The tares may perish — but the grain  
Is not for death.

“God works in all things ; all obey  
His first propulsion from the night ;  
Ho, wake and watch ! — the world is gray  
With morning light !” \*

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\* Whittier, “The Reformer.”



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BY

THADDEUS B. WAKEMAN

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*Haeckel and Virchow*, in *Contemporary Review*, vol. xxxiii, p. 540;  
*Darwin and Haeckel*, by Prof. Huxley, in *Popular Science Monthly*,  
vol. vi, p. 592; article *Haeckel*, in *American Cyclopædia*; Haeckel's  
*History of Creation, Evolution of Man, General Morphology of Organ-*  
*isms, Freedom of Science and Teaching, and India and Ceylon.*





*Ernst Haeckel.*

## PROF. ERNST HAECKEL,

*HIS LIFE, WORKS, CAREER, AND PROPHECY.*

BY THADDEUS B. WAKEMAN.

IT has been wisely arranged that this course of lectures shall be enlivened from time to time by some account of the distinguished naturalists and philosophers whose discoveries and labors have given evolution its modern and scientific form. Thus, very appropriately, in the first course of this series in a former year, the pastor of this church gave an admirable discourse upon the personal career, discoveries, and influence of Charles Darwin. And equally appropriate was the most interesting account of the life, researches, and services of Alfred Russel Wallace, by our American scientist, Prof. Edward D. Cope, which opened the course of the present season. Next after these two co-discoverers of the great law of natural selection, no one has done more to sustain, explain, and defend evolution than Ernst Haeckel, the famous Professor of Zoölogy at the University of Jena. He is the leading exponent of evolution upon the continent of Europe, and has carried its conquests far beyond the concepts of Darwin or Wallace.

This evening is, therefore, properly devoted to an effort to get as near as possible to him, his discoveries, his philosophy or view of the world, and his religion. We can approach him best for this purpose if we consider his career first as a man and naturalist, then as the exponent of the monistic philosophy, and lastly as the prophet of "monism" as a religion—for he has brought into use this word "monism" to designate the final philosophy and religion of evolution and science.

First, then, we must regard him as a man and a naturalist, for these two, man and naturalist, in his case, have never been separated; and, as such, there are few personal characters in the world really more worthy of our acquaintance and study than this same German professor, now at the age of fifty-six, working busily as a bee at his pleasant villa, or in his lecture hall and museum, on the banks of

the Saale River, or wandering over Europe, Asia, or Africa as the knight-errant of Science, or defending her latest acquisitions against retrogrades and Philistines in the scientific assemblies of Germany and Europe, and finally receiving their honors.

He was born at Potsdam, near Berlin, February 16, 1834, within a day of the anniversary of the martyrdom of Bruno (February 17, 1600) and two years after the death of Goethe, who is still remembered as the presiding genius of the Saale Valley—of Jena and the neighboring Weimar. Haeckel's chief characteristic—we may say inheritance—as a child seems to have been a love of nature, which justified his being called a German Linnæus. His love of flowers began in the cradle. When but twelve years of age, we are told, he was quite a botanist, and had collected two herbariums—one *official*, in which he had placed what were then called *typical* forms, all carefully labeled as separate and distinct species, while in the other, a secret one, were placed the "bad kinds," presenting a long series of specimens transitional from one good species to another. Such discoveries were at that time the forbidden fruits of knowledge, which, in leisure hours, were his secret delight—a delight which grew from year to year.

While at the Gymnasium, or high school, he prepared a botanical work for publication. At the university he determined to enter upon the medical profession as the open gateway to the secrets of nature. As a student he seems to have enjoyed rare advantages. Under the distinguished professors Kölliker and Leydig he studied physiology and anatomy at Würzburg, and then under Prof. Johannes Müller at Berlin, an instructor to whom he gives generous meed of praise as his great teacher—for in this tone he feelingly refers to him in his reply to, or rather duel with, the celebrated physiologist Rudolph Virchow in 1878. Whereof he then spoke he must have known well, for he was also the student and assistant of this same redoubtable Rudolph Virchow, and apparently a favorite of his, until his course of preparatory medical studies closed. At their conclusion we find him settling down as a practicing physician at Berlin in 1858.

But it was evident to his instructors and friends, and finally to himself, that he was called by nature to, let us say, a different rather than a higher work—for can there be a higher than the worthy practice of medicine? As early



as 1854 he had been engaged with Professors Kölliker and Müller pursuing experiments and researches in animal tissues. In 1857 he published his first biological essay on the tissues of crabs. Two years after, in 1859, we find him withdrawing from his professional practice and spending fifteen months in Italy, engaged in special zoölogical researches. On his return, in 1861, he submitted the results of his studies and experiments to the University of Jena, especially in an essay on Rhizopods. This appears to have been the turning-point in his career, for in the next year (1862) he was appointed Professor Extraordinary at that university; and there he has ever since remained, and has been steadily advanced from one position of honor and usefulness to another, until it would seem that pretty much all that a naturalist, philosopher, and author could desire has fallen to his lot.

During the thirty years of his professorship he has had many calls to other and foreign institutions, but nothing could equal the attractions which bind him to this favored, we may say, to him, almost sacred locality; for, by singular good fortune, his "earthly days" are spent under the shadow of those Thuringian mountains where his great protagonist and inspirer, Goethe, dreamed and lived, and prophetically poetized the religion of evolution; and there he works, too, in that very same old independent University of Jena which Goethe directed for years with the expressed hope that it would some day open up this new science of evolution to the world. How deeply this landscape and these associations affect and inspire our professor is seen by his touching farewell to them on his departure to India and Ceylon in October, 1881. Take this page, for instance, which, as if a curtain were raised, opens our view at once into the very heart of the man (page 11):

"My arrangements at last completed, and the sixteen boxes sent in advance to Trieste, I was ready to take leave of dear quiet Jena on the morning of the 8th of October. When the last moment arrived, I found that a six months' absence from home would be no easy task for the father of a family who had already attained the age of forty-seven years. With what different emotions would I have taken my departure twenty-five years ago, when a tropical journey was the chief aim of my life! True, the experience of twenty-five years of teaching and zoölogical study would enable me to accomplish more than I could have done

a quarter of a century ago. But I was twenty-five years older! Would the concrete wonders of tropical nature possess the same fascination for me, now that I had penetrated the abstract domains of natural philosophy?

"These and kindred thoughts, together with the most doleful impressions of my last farewells to home and friends, passed through my brain as the train bore me through the cold gray autumnal mist which enshrouded my beloved Saale Valley.

"Only the tallest peaks of our magnificent *Muschelkalk* mountains rose above the misty sea; on the right, Hausberg, with his 'rosy, radiant summit,' the proud pyramid of the Jenzig, and the romantic ruins of Kunitzberg. On the left stretched the wooded heights of Rauthal; and, further on, *Goethe's favorite retreat, charming Dornberg*. I waved an adieu to these dear old mountain friends, and promised to return to them in good health and richly laden with Indian treasures.

"As if to ratify the promise, they gave me their friendliest morning greeting; the dense mist suddenly fell from their shoulders, and the triumphant sun rose into a perfectly cloudless sky. Thousands of dew-drops blazed like jewels in the azure cups of the lovely gentians decorating the grassy slopes on either side of the iron road."

In these words we have recalled the exquisite landscape, with the mists and inspirations, of Goethe's Novelle, 'The Tale (*Mährchen*), and his final, noble, wisest Letter from Dornberg Castle, in those "saddest days" of 1828. Before this scene, and as its product largely, we see our heart-and-headful professor and his lovely family so clearly, lovingly depicted that ordinary details must not dim the picture.

At this university, Goethe's university, his scientific career began. Here his early enthusiasm was sheltered when, in 1861, he came from Italy with his love of nature kindled to a flame by his personal explorations, and not less, perhaps, by that wonderful epoch-making book, Darwin's *Origin of Species*, which had appeared during his absence in 1859. He saw at once that the simple but far-reaching discovery of the law of "natural selection" (implying "sexual selection" and so much more afterwards given to the world) contained in this work was the corner-stone upon which materials collected by others, and recently by himself, could finally be raised into a complete and noble science of biology; a solution of the problems of the whole organic world.

To this achievement he determined to devote himself as his lifework. Wonderful has been his success, because he has brought to bear upon it a rare genius sustained by a phenomenal industry.

In order to gather some notion of what is meant by "phenomenal industry," we need but to glance over his works and explorations for a few years.

In 1862 he presented to his university a celebrated work on the *Radialaria*, for which a gold medal was awarded. In this work new genera and species were described and the whole subject newly classified in accordance with the new philosophy of the genealogical descent of organisms, by which he justified his adhesion to the new and then unpopular Darwinian doctrine of the origin of species.

In 1863, before the Convention of German Physicians at Stettin, he introduced and stood almost alone in advocating the new views and discoveries of Darwinism as the solving and renovating power in the biological sciences, and as tributary to medicine.

In 1864 he published in illustration of the descent of species, an important work on the *Crustacea*.

In 1865 appeared another work on the *Medusæ*. The result of these publications and of his teaching was such that the University of Jena began to be recognized as the unrivaled school of zoölogy, comparative anatomy, and Biology. A regular professorship was created for him. A museum was established with a lecture hall, and his friend and co-worker, Prof. Gegenbaur, was appointed his assistant.

The next year (1866) the first of his larger works appeared, *The Organic Morphology*, in two large volumes, with hundreds of charts and illustrations, which astonished the proverbially patient and industrious Germans by their extent, thoroughness, novelty, and general importance. Their main purpose was to prove that the whole domain of comparative physiology, anatomy, and embryology was scientifically reduced to successive order by the new views, which made correlative changes and functions the solution of the forms of all living organisms. By this law of evolution he proved that the changes in the development of the embryo epitomize the successive changes which the genus to which the animal belongs has undergone in its world-history. This law of comparative embryology at once gave to biologists an immense power of prevision and discovery; for the tribal

history of every animal could be largely sketched out by indications and changes in the embryo, and then be verified by actual research and observation in nature. Thus the genesis of the tribe (*Phylogenesis*) and of the individual (*Ontogenesis*) were made to throw light upon and to reveal each other.

Another view of great interest was presented in this work, that the simpler organisms or microbes represented a primitive condition of life not only below the distinction of sex, but also below the distinction of animal and vegetable life, and were really such simple forms of protoplasm that they constitute a kingdom by themselves, which he calls the *Protista* and regards as the common foundation and source of both animals and plants. Prof. Huxley expressed the sentiment of those capable of judging when he pronounced this *Morphology* to be one of the greatest scientific works ever published. Its influence was largely instrumental in turning the tide of German thought in favor of the new biology.

Certainly after such a display of genius and labor the requirement of some rest would appear reasonable, but it seems that Prof. Haeckel never rests. His vacations are spent in excursions for scientific research and verification. In the winter of 1866 he was at work among the Canary Islands, and upon his return he published an interesting report of his explorations there and on the Atlantic coasts.

In 1867-'68 he determined to give a popular exposition of the new philosophy—the new view of the world. A course of lectures was accordingly delivered, reported, and published, which are now known the world over as *The Natural History of Creation*. This work has gone on through revised editions from the first to the eighth, and has been translated into English (in two volumes, by the Appletons) and into every modern civilized language. Excepting, perhaps, some of Darwin's works, it has done more than any other to make evolution known as the fundamental law of the organic world. Of it, in the preface to his *Descent of Man*, Darwin uses these remarkable words:

“The conclusion that man is the co-descendant with other species of some ancient, lower, and extinct form is not in any degree new. Lamarck long ago came to this conclusion, which has lately been maintained by several eminent naturalists and philosophers—for instance, by Wallace, Huxley, Lyell, Vogt, Lubbock, Buchner, Rolle, and especially

by Haeckel. This last naturalist, besides his great work, *Generelle Morphologie* (1866), has recently (1868, with a second edition, 1870) published his *Natural History of Creation*, in which he fully discusses the genealogy of man. If this work had appeared before my essay had been written, I should probably never have completed it. Almost all the conclusions at which I have arrived I find confirmed by this naturalist, whose knowledge on many points is much fuller than mine."

When we consider from whom these words come, they are the highest encomium a work of that kind could receive.

In 1869 Prof. Haeckel published an essay upon the evolution of the *Siphonophores*, which was awarded a gold medal at Utrecht.

In 1870 he published biological studies on the Monera and Protista of the Catallacts, a new group of *Protista*.

In 1871 he spent March and April on the Dalmatian coast near Trieste, and August and September on the coasts of Norway, in scientific researches.

In 1872 he visited the eastern coasts of the Mediterranean for similar purposes. During these three years he delivered courses of lectures at Jena and Berlin, and published articles on the division of labor in nature and in human life; also on life at great sea depths, on the genealogical tree of the human race, and on the relationship of the sponges and corals.

In 1872 appeared another of his great works—viz., *The Calcareous Sponges*, in three volumes, with sixty plates. This, like his *Morphology*, is an epoch-making work. It answered the demand of those who insisted upon "actual facts" as the only proofs of evolution by showing the history, connection, and descent of the species of sponges in such masterly detail that ignorance of the work was the only escape from conviction. With its publication evolution was generally admitted to have passed from the stage of hypothesis and to stand forever as a verified law of biology—its fundamental law.

In 1874 he published essays upon the *Gastræa*, or stomach, theory; *The Phylogenic Classification of Animals*; and the *Homology of Germ-layers of Animals*. All these were preparatory to the great work which followed.

In 1874-'75 appeared his celebrated *Anthropogenic, or Evolution of Man*. This is a popular exposition of the origin and evolution of man as a race (phylogenic), and of

man as an individual (ontogenic), with all his organs, compared together step by step. It is the true Book of Genesis in the Bible of Nature, and proves how much more strange, wonderful, and interesting truth can be than miracle, fiction, tradition, and mythology. It is going through as many editions as the Natural History of Creation, and should be read directly after it, as its counterpart and conclusion. (Published by D. Appleton & Co.)

In 1877, before the Association of German Naturalists and Physicians (the leading scientific body of Germany), our knight-errant of evolution was called upon to enter the lists with the celebrated pathologist, Rudolph Virchow, his former instructor, and the leading spirit of the university and scientific coterie of Berlin. In this duel, as Mr. Gladstone would call it, our knight bore himself right gallantly and well, as all may see in his work which resulted from it, which appeared in 1878 as the *Liberty in Science and Teaching* (published also in English by the Appletons), with a noble and useful introduction by Prof. Huxley. Of this work and its bearing upon philosophic thought more must be said when we touch his philosophy.

We have noticed enough of his publications from year to year to show what an indomitable man, naturalist, and worker this Ernst Haeckel must be. His past assures us that he will go on learning, teaching, and publishing to the end of his days, and that he will never touch any topic that he will not enlighten and adorn.

In a letter to an American friend, written by his own hand, he classifies his important works to date as follows:

I. *General Biology and Philosophical Works.*

1. *General Morphology*, 1866.
2. *Natural History of Creation*, 1868, etc. (8 editions, 12 translations).
3. *Collected Popular Essays*, 1878. (Bonn, 2 vols.)

II. *General Zoölogical and Phylogenetic Works.*

1. *Gastræa Theory*, 1873.
2. *Studies of the Monera and other Protista*, 1870.
3. *Anthropogenic*, 1877 (3 editions).

III. *Zoölogical Monographs.*

1. *Radialaria* (35 plates), 1862.
2. *Calcarspongiæ* (60 plates), 1872.
3. *Medusæ* (72 plates), 1877.
4. *Siphonophoræ* (64 plates), 1869, 1888.

IV. *Reports on the Zoölogy of H. M. S. Challenger.*

1. Deep-sea Medusæ (32 plates), 1880.
2. Deep-sea Keratoræ (8 plates), 1889.
3. Siphonophoræ (50 plates), 1888.
4. Radialaria (740 plates), 1887.

V. *Vogages and Travels.*

1. Articles on Corfu, Brussa, Teneriffe, Norway, etc., from the *Deutsche Rundschau*, 1866 to 1878.
2. India and Ceylon, and Egypt (published in German, English, etc.), 1882.

To those who wish to be introduced to our author personally, we say read his *India and Ceylon*, and he will live with you as a delightful friend and companion ever after. No book of travels is superior to it—not even Darwin's *Voyage of the Beagle*, said to be the best of all. In it we learn to admire the physical courage and dexterity which served him so well in the moving incidents of flood and field. We see in him a good physical type of the German, a little over six feet tall, body well proportioned, firm but not gross, with brainy head, straight face, auburn hair, grayish-blue eyes, and sanguine temperament of the true knight; ready for the contest with Virchow at Munich, the elephant hunt on the Ceylon mountain, or the dangers of the coral grove in the depths of the Indian Ocean. To appreciate these physical and mental qualities, think of a German professor naked and *open-eyed* in such a water-world as this! We quote from his experience at Punta Gallia:

“The entire attraction of a coral bank can not be seen from above, even though you float immediately over it at ebb-tide, and the water is so shallow your boat scrapes against the points. A descent into the fluid element is therefore necessary. Not possessing a diving-bell, I attempted to swim to the bottom, keeping my eyes open, and after considerable practice accomplished this feat. Quite wonderful, then, is the mystical green glimmer that illumines the whole of this submarine world. The fascinated eye is continually surprised by the most remarkable light-effects, quite different from those of the familiar upper world with its ‘rosy radiance’; and doubly curious and interesting are the forms and movements of all the thousand different creatures swarming in the coral gardens. The diver is in a new world. Here are multitudes of remarkable fishes, crabs,

snails, mussels, star-creatures, worms, etc., whose nourishment consists exclusively of the flesh of the coral animals on which their habitations are fixed; and these coral-devourers—one may appropriately term them ‘parasites’—have, through adaptation to their peculiar mode of life, acquired the most astonishing forms, and have been furnished with weapons of defense and of offense of the most singular shapes.

“But, if the naturalist may not ramble free from danger among palms, neither may he swim unmolested among coral banks. The *Oceanidæ*, who jealously guard these cool fairy regions of the sea, threaten the intruder with a thousand dangers. The fire-corals (*Millepora*), as well as the medusæ swimming among their branches, sting, when touched, like the most resentful nettles. The floating cilia of many of the mailed fishes (*Synanceia*) inflict wounds that are as painful and dangerous as those of a scorpion. Many crabs nip in the severest manner with their powerful claws. Black sea-urchins (*Diadema*) bore their barbed spines, a foot long, into the flesh, where they break off and cause annoying sores. But the worst damage to the venturesome diver is inflicted by the corals themselves. The thousands of sharp points on their calcareous structures cut and abrade the skin in various ways. In all my life I never had such an excoriated and lacerated body as when coral-fishing at Punta Gallia, and I suffered from the wounds for several weeks. But what are these transitory sufferings to the naturalist whose whole life has been enriched by the marvelous experience and natural enjoyments of his visit to the wonderful banks of coral!”

Nature may well be willing to reveal her secrets to those who woo her in this courageous way. Nor is it less the delight of such lovers of nature to make the treasures they acquire the common possession of their kind, and such a treasure he is now preparing. The work of the professor now passing through the press is upon the organic world beneath the sea.\*

In this blessed work of acquiring and imparting knowledge our author-hero spends his days, and we may almost say his nights too, surrounded by a happy family and a circle of friends to whom he is the most loveable and therefore

\* It appeared in January, 1891, entitled *Plankton-Studien*—that is, *Sea-Drift Studies*—and is a remarkable contribution to the wonder-world of protoplasm, which has its real home in the sea-world hidden from our eyes. We hope soon to see a translation in English.



the most beloved of men—a circle that bids fair to include the enlightened world; and some parts not so enlightened, if we may judge from his difficulty in tearing himself from the embraces of his dusky Ceylonese attendants when he had to bid them a sad farewell! So also we must part from our consideration of him as a man, to greet him as a philosopher. But, in so doing, let us say: Fortunate it is for “the new thought” that he is not alone or singular among evolutionists and scientists, in being worthy of a new order of sainthood, in which devotion to truth and humanity is a saving grace to them, and to themselves for others. So was it with Darwin and Lyell, and so is it with their living co-workers and followers generally. There is no discount to be taken from their personal or general worth. When these pure nature-worshippers enter the Heaven where the whole human race appears in the Pantheon of memory, how soon will they rise above those ancient, mediæval, abnormal, sickly fanatics who have been canonized as “saints”!

And now, *secondly*, let us turn to the philosophy of these men, and especially of Prof. Haeckel, to find, if we can, the life motive, or *religion*, which inspires such noble results. They are all, indeed, scientific evolutionists; but, of them all, Haeckel appears to be the persistent, consistent, and complete evolutionist, and as such he is entitled to name this new philosophy and religion. The name which he has bestowed upon it is *Monism*. The only complete evolutionist? Darwin, Lyell, Huxley, Hooker, Gray, and others never went far beyond their special sciences—never assumed to be general philosophers, much less prophets and teachers of religion. Of those who have expressed “religious” views, we notice that Alfred R. Wallace, who shares with Darwin the discovery of natural selection, has become fatally involved in spiritualism and the ghost world, so that he believes that we can not reach the human Ego by natural selection. That assumption is, of course, fatal to his consistency and usefulness as far as general science and complete evolution are concerned. We follow him gladly until his appeal to our rational nature vanishes in the shadowy realms where superstition defies science. Then, like Newton, before the “Prophecies,” his observing intellect is powerless. In a similar way Herbert Spencer starts out grandly, in his scheme of universal evolution, but develops his doctrine of the “Unknowable” before he reaches the human Ego, and thus his

system becomes a duality which denies that the Ego is a correlate of the known or knowable world. His philosophy, therefore, leaves the backbone of the world of causal-sequence broken at the vital point where the objective and subjective unite in Humanity, but *not* in any Unknowable. The human head is thus fatally dis severed from its world-body. That is to say, he assumes that everything is only a symbol of reality; that every phenomenon is related to a "noumenon"; and that the consciousness of man is not a correlate of nerve and world changes; and so between the world *and* man lies an unaccountable gulf, which is an open gateway through which Fiske and Wallace and the clerical and spiritual "mediums" have (doubtless contrary to his intention) brought back the whole ghostly tribe of entities and spirits, gods and devils, to torture and rob the human race again. The trouble is, that Mr. Spencer, in assuming an "infinite and eternal energy" back of "all things," an absolutely unknowable, inscrutable, *unhuman* noumenon, has lost his grip on the infinite and eternal causal concatenation of things. He has run science ashore on the old sand and fog bank of superstition. There is nothing to do but to pull off, and to change our course under the true lights and verifiable methods of the correlation of "all things."\*

Let us be thankful, then, that there is one complete evolutionist who knows that there is "a causal sequence of *phenomena*" from the farthest star up to and including the mind of man; and that *phenomena* are not metaphysical appearances or "symbols," but facts, events, changes, processes, realities! This avowal of the universality of the law of equivalence and correlation in the works of Prof. Haeckel renders them epoch-making books in philosophy and religion as well as in science. According to that law, which has no limit, no exception (not even of the human consciousness or Ego), THE WORLD IS ONE; this doctrine is MONISM. All of the world's changes are held together by this one fundamental law of causal correlation, from our mind that thinks (the true noumenon), ever on in boundless space and time. Others had said the same thing partially, or in whispers. Haeckel said it boldly, and with an evident de-

\* It may seem ungracious to refer thus to the "Prophecies" of Newton, the "Papacy" of Comte, the "Spiritism" of Wallace, and the "Unknowable" of Spencer and Fiske. But the errors of great men do great harm. Gratitude to them for their pre-eminent services, and protection from the harm of their errors, both require a fearless appeal to science, evolution, and their practical results. Sufficient time has passed to show, in the opinion of the writer, that none of the ideas above quoted can stand such an appeal.

termination to endure the consequences. The religious and political leaders of Germany were therefore not a little agitated when he came forward at the Association of German Naturalists and Physicians at Munich, in the autumn of 1877, with a paper that actually favored the practical teaching of evolutionary science and philosophy instead of the old-time theories. Thereupon, before the same assembly, as we have stated, Virchow was put to the front to defend the conservative, or *status in quo* position, against the incoming tide of evolution and monism. Haeckel replied, in a discourse known to the world as the book on Freedom in Science and Teaching. Together with Prof. Huxley's careful introduction, it should be familiar to all our readers. By this discussion the thinking world was brought face to face with monism as a philosophy, and thoughtful men everywhere are trying to answer the question, Can it stand?

Prof. Haeckel has chosen this term monism, so, as he says, to break away from the errors of the past, as indicated by the terms theism, materialism, spiritualism, etc., and also from complications *pro* or *con* with other modern philosophies, such as the positivism of Comte, the synthetism of Spencer, and the cosmism of Fiske, with whose systems any evolutionary philosophy must be nearly allied. But he prefers a new name and a fresh start, and takes it accordingly.

Both in Europe and in America monism has already a considerable and an influential following. The weekly paper and quarterly review, *The Open Court* and *The Monist*, under the very able editorship of Dr. Paul Carus, of Chicago, are devoted to the new philosophy, and may be taken as illustrations of the hold and ground which this new phase of scientific thought is gaining in America and elsewhere. We can no longer ignore it or be indifferent to it. We must squarely meet the question, Can it stand?\*

Monism claims to be the last and most consistent word of science in philosophy. As above noted, it grows out of the extended application of the fundamental law of science—that of the equivalence and correlation of all knowable phenomena or changes possible to the whole world—thus binding it all together *ad infinitum* as a unity. The advocates

\* *Fundamental Problems*, by Dr. Paul Carus, published by The Open Court Company, Chicago (price, \$1), is the important opening work on monism in America.

of this philosophy are waiting for some one to bring forward good reasons for not assenting to this completed philosophy of science.

Let us see how it stands: The world is divided, as Aristotle of old said it, into matter, *not* living, and living. How does this doctrine apply to each? In the inorganic or material world, or world of *not* living matter, this law of the equivalence and correlation of changes or phenomena is universally accepted. The volume of essays by Grove and others, on The Correlation and Conservation of Forces, collected years ago by our friend Prof. E. L. Youmans (published by D. Appleton & Co.), swept the field and prepared the way for monism in this country. That is the substance of the story of our science, both of the least and of the greatest world-changes; they are all "correlates." The pull or push and the consequent motions, revolutions, and changes of our sun and of the solar system—are they not the correlates of other far-off celestial changes? Our earth and its surface, and all that takes place upon it—are these phenomena not correlates of the solar heat? Those mechanical and other changes as to the masses of matter of which we read in physics, as to its elements, of which chemistry informs us, and its modes of motion or processes, called heat, light, electricity, etc.—are they not correlates all? As to non-living matter, the question, therefore, is settled.

Next, as to living matter, or protoplasm, known only on the surface of our little earth, yet the most wonderful of all substances, "the physical basis of life"—can there be a different verdict? Its chemistry shows it to be a nitro-carbon in unstable chemical equilibrium (C, O, H, N, P, and S). Its changes are not only those chemical and physical changes attending other colloid or jelly forms of matter, but they include that wonderful process called life, which is the constant adjustment, reaction, and interaction of the organic mass, with its environment, including the processes of assimilation, growth, and division into cells and special organs. But these vital processes are manifest correlations of the changes occurring in the body of the organism and in the course of its ancestral development, or in the environment. Protoplasm is the material upon which the impinging world environment plays the music of life and ultimately the symphony of consciousness. That life-music is the correlate of the two series of changes—viz., the protoplasmic changes and the world changes. Life is not an entity, a

substance, or spirit, or ghost, or spook; still less is consciousness such an entity. The latter as a correlate is *sui generis*. But if it must be compared to anything, let it be not to any gas or material substance, however impalpable, but to the imponderable agencies or forces—electricity, heat, light, etc. The life of man is a process resembling electric phenomena more than a rarefied gas, but it is distinctly correlated with certain physical conditions, and neither a gas, ether, nor electricity, nor anything but itself; and we must get rid of such gross materialism in dealing with the subject as that involved in the conception that life is a substantial entity. A state of consciousness is not a property or quality, or even a process of matter, but a *sui generis* correlate of such processes, and in no sense one of them or like them else it could not be their correlate.\*

We must also thoroughly recover from the crude idea that correlates are mechanical mixtures, or we shall be materialists or spiritualists and not understand monism. The law is, that no correlate *ever* resembles its antecedent correlates, but is entirely distinct from them. For instance, water is the result of the chemical combination of oxygen and hydrogen gases, but is entirely different from them, and so it is with every other chemical, vital, or mental process and product.

In regard to vital and social phenomena, they are in a still higher degree disparate and entirely different from, and wholly incomparable with, the materials and changes from which they result. There is no "music" in the player or the piano, nor in the vibration of the air caused by the playing; but the correlate of that vibration, as it affects our nervous system, is the state of consciousness which we call music; and it resembles nothing whatever which has produced it, not even the changes in the nerve-cells immediately preceding or attending the consciousness. The passage from the physiological change to its psychical correlate, as Prof. Tyndall says in his Belfast address, is "unthinkable," but yet, as he says, it is a correlate; it "has its correlative in the physics of the brain"—and that is the all-important fact.† All correlations are in the same sense

\*" My final conclusion, then, about the substantial soul is that it explains nothing and guarantees nothing. Its successive thoughts are the only intelligible and verifiable things about it, and definitely to ascertain the correlations of these with brain-processes is as much as psychology can empirically do." (Principles of Psychology, Chap. X, by Prof. William James, of Harvard University.)

† See his Fragments of Science, fifth edition (Appleton's), pp. 419, 420, 463, 524, and to the end of the volume.

"unthinkable." The music sensation is the resultant, the unthinkable correlate, of just such a concomitant nerve-change, and no other; and that nerve-change depends upon the correlation of the whole world, which stands behind and accompanies it. The consciousnesses of man, and the co-operation by which they become the Ego, may be called the *felt* music which the world constantly plays on our nervous systems, sensitive and quivering with their own unstable and assimilative life processes. Or, to say it again, like the *color* music, when the apparently *solid* rainbow springs from the falling drops as the sunlight plays upon them. That the psychical changes are "co-related" to the physical changes in the nerves, Mr. Spencer would doubtless admit, but the *correlation* is only complete when we take into account the generally omitted factor, the world environment, which really plays the music. Speculations on this subject are generally vitiated by the omission of or failure to realize this factor.

Thus it is in the organic world of nerve-action, and the mental world of consciousness, correlation is the bond of unlikes. Nor less is it true in sociology. The "body corporate and political," the Leviathan, as Hobbes calls it, exists as the co-operation of all the individuals and sub-organizations which compose it and influence its action. But the city, county, state, and nation is not to be found by any analysis of those parts. There is no city or quality of a city in any one citizen—no "teaminess" in one ox. Yet we have anarchists constantly reminding us that the whole can not be greater than all its parts! Just as though it could be anything like them, or they greater than it or like it?

It is necessary to bear in mind this law of the unlikeness of inseparable correlates, or monism can never be understood. When it is understood, the ever-varying world is made one, and is at the same time unlocked by it. Haeckel has beautifully illustrated this law in biology, where he has frequently made discoveries that would make the fortune and fame of ordinary naturalists. Take, for instance, his *Evolution of Man*, and follow the relations of the race in history and of the individual in embryo through the twenty-two stages. (On pages 44 and 189, vol. ii, of the *Evolution of Man*.) The formation of cells is correlated to their past and to their environment in the four simpler states. Then the inner and outer skins change forms, and develop into four

other and higher stages. Then come the vertebrates in six grand divisions; then the mammals in eight higher classes, ending in man. Then every organ of the human system—the eye, ear, heart, lungs, etc.—is traced back to its original formation, and its changes are given till it evolves into its present form. The masterly way in which this is done we can hardly appreciate until we see it restated by other competent naturalists; for instance, in a pamphlet which I hold in my hand, by Prof. Lester F. Ward, of the Smithsonian Institution of Washington, entitled Haeckel's Genesis of Man, which I hope you may see, and which you may doubtless obtain from him on application.

But still more wonderful than this physical correlation is the constant increase of the *mental* correlation in proportion to the rise and complexity of the physical organization of animals until, finally, the highest individual manhood and socially the highest civilization is reached. Each of the twenty-two steps which lead from protoplasm to man has its "soul," the psychical correlate of its own physical state, its conditions, and its world environment. In all this Haeckel follows the plain intimation and conclusion of Darwin, and leaves the world of matter, life, and mind a unity and not a duality. He traces mental evolution back to the *protozoa*, and thence, step by step, up to the highest "creations" of Shakespeare or Goethe. There is no break, no duality in this world, and no limit to its correlated phenomena. The *is* is ever the child of the *was*. There is no creation other than causal, efficient, inevitable correlation. In nature every transaction is a reality—a complete effect and cause. *Phenomena* are not *appearances* in the sense of being symbols of an unknowable reality, as Herbert Spencer and his agnostic disciples would make us believe, but they are actual *events* of which our sensation is a direct correlate. There can be, therefore, no "unknowable," for everything, including the mind of man, being a correlate of every other thing, may be brought into correlation with it and with our consciousness. The unknown may be practically affirmed to be infinite, but there is no break in or duality between the mind of man and the world of which it is a correlative part.

To the agnosticism of Huxley and Dr. Carus as a confession of intellectual modesty, monism would answer, Yes. To that of Spencer (or Huxley) as an assertion of an unknowable "entity," "energy" or "power," back of phenomena,

"from whence *all* things proceed," and beyond *possible* correlation and knowledge—decidedly, *No!*\*

By the same law, the spiritism of Wallace and the supernatural beings and entities of theologians and metaphysicians are simply impossible. They are all illusions, or the results of illusions or delusions, which have been explained or are to be explained by science. The verdict of the law of scientific correlation remands them at once to the limbo of all spooks—the world of the imagination. You might as well argue in favor of the astronomy of Ptolemy because the sun rises in the east, as to argue in favor of the existence of disembodied ghosts because of the common illusions of our senses. There are illusions, delusions, and frauds, naturally enough and in abundance, but there can be no genuine "spiritual phenomena." There is no chance of a possibility for such a thing as a spirit, a ghost, or Spencer's unknowable "entity" to exist, for there is nothing left over, and no chance-work possible between correlations under this law of correlation. Existence and correlation are one and the same thing. There can be no life to come, except as it may be a correlate of this life. There can be no duality in the universe. Belief in duality is a sin against science. Everything, *ad infinitum*, is conceivable as correlation, and therefore it is reality or nothing. There is no possible room for an extra-mundane God, a ghost, or a spook any way or anywhere. The true God is the totality of the correlated universe—the divine reality. The monistic conception is not of a "first cause," "power," or "energy" outside of all things, "from whence all things flow," but that the *only* cause and causes are *in* things—all things. Every change is effect *and* cause in never-ending correlation, of which no exception or limit is conceivable. The *phenomenal* world is a reality having its *noumenon* in the human intellect, its correlate and its interpreter.

Such is the philosophy of monism. In it we have the philosophy of Bruno, Spinoza, and Goethe extended and made exact by the discoveries of modern science—the indestructibility of matter and the equivalence and correlation of all knowable world-changes or "forces," as they are sometimes dangerously called, for some people are in danger of thinking of force as an entity and not a change.

\* See Fundamental Problems, by Dr. Paul Carus, especially the chapter on Agnosticism and Phenomenalism. The Stronghold of Mysticism, pp. 137-154-162, and *passim*. See, also, Discussion on the Nature and Reality of Religion, between Herbert Spencer and Frederick Harrison, pp. 35, 106, 172, and *passim*.



But if this philosophy must stand, where are we? What is left for human consolation? Well, things may not be so very bad, after all. "There is no wisdom save in truth." We used to be frightened by ghost stories, but now people seem to be frightened when science tells them that they are realities and not spooks. They seem to think that life becomes too terrifically earnest when we consider it so, and a flight back into some "unknowable" mystery is sought as a relief—much as we seek shade from the glare of the sun. When each Ego sees itself as the *burning* point where the infinite world correlates into consciousness, it naturally at first looks around for a more modest and less responsible position. But, again, correlation is our refuge and defense. The freedom of the will is the grateful illusion which gives us a little world of our own, by which we relieve our fatality and bring *our* light to bear upon the great objective world, and weave our existence into it as a satisfying immortal creative power. Thus, life is worth living, and insures immortality by its beneficence; thus, religion and morals receive a solid, scientific foundation. For the will, scientifically explained, becomes the basis of the world of human effort—our subjective world.

The freedom of the will results as a practical fact from the law that correlations are distinct from each other. The will, as a faculty of the life, mind, or soul, has, and can have, no *consciousness* of its own origin, and so is, as to itself, *free*. As such, it acts *apparently* independently in the order of affairs, and counts for much (in Prof. Huxley's phrase) "in the order of events." In this way it becomes the foundation of morals and discipline and practical life. In a similar way, the rising of the sun in the east founds our practical almanacs and daily duties; but objectively the sun does not rise at all; so our will is disclosed by science to be a result of our own life and mind and the world about us. Thus will, free as a correlate, becomes the base of moral relations; but all those relations are shown by science to be subject to objective law, which underlies the human will just as it does the "rising sun." The illusions are explained, the lights remain!

The objections to this monistic philosophy generally come from those who fail to comprehend or to realize the free-will and moral results of its fundamental laws of correlation, and especially the fact that no correlate resembles its antecedent correlates. Prof. Haeckel is by no means clear

of confusing expressions. For instance, he speaks of “*mechanical* life phenomena,” “atom soul,” all matter being considered “equally living,” “molecule soul,” “carbon soul,” etc., which enable objectors like Virchow and others to obtain the only advantage they have ever obtained in their discussions with him. But until life and mind are found to be the correlate of non-living matter, and not of the organic action of protoplasm *only*, such expressions by Prof. Haeckel and other monists are to be limited to the protoplasmic matter—the brains of animals, where only sentiency and thought do exist. Otherwise they are simply poetical expressions as though they were used by the poets Goethe or Wordsworth, or by Comte, “subjectively,” as when, for “worship” purposes, he styles the earth “*Le grand fétich.*” So the word “mechanical” is often used by Haeckel to mean natural, causal, correlative. Objectors who have nothing better than criticisms of such verbal errors of expression have need to remember logician Mill’s rule of safety in such discussions, viz.: “Unless you refute your opponent at his best, you are refuted by him.” Haeckel is a German and a specialist, and thus, as a monist, may have sometimes hazy or limited modes of expression and exposition, but, at his best, he stands on the verified, irrefragable, invincible, inexpugnable law which makes realities of and unifies the facts and processes of the whole world, and compels us to conceive the world as an objective unity, and not as a duality. Therefore, until this law of correlation can be shown to have a *limit* or an *exception*, the philosophy of monism stands impregnable; and Haeckel, who gave it this name and recognized its scientific completeness, is rightfully regarded as its latest leading champion.

For, *thirdly*, Prof. Haeckel is prominent as a religionist and a reformer-prophet.

The position of Prof. Haeckel as a leading naturalist and philosopher would doubtless be gracefully acknowledged by the conservative and even the retrograde influences if he would not, as he does on every fitting occasion, lift up the voice of a *prophet* and insist that this “monism” is also a religion. In a word, that it is *the* future Religion of Science and Humanity, now in its naseent state. This fact makes him a sort of terror to the spiritual, political, and temporal “powers that be,” and a subject of greater interest to us. For if the philosophy of monism is scientifically sound there is no escape from monism as the religion of scientific people

—that is, of people really intelligent on this subject. All religion has been very well defined as some philosophy of the world applied in practice and warmed by the consequent emotions. Our morality we may then call our individual practice of such religion in social life and intercourse. Back of every religion, therefore, lies some view and theory of the world, a cosmology or philosophy, by which each people or sect ciphers out, as best it can, some tolerable relation to the mighty world and the social organism and all their fellow human beings. We find the religious history of our race to consist, therefore, of a gradual evolution of its leading peoples from a broad base of general animism and fetichism, thence to astrology, thence to polytheism, thence to monotheism, and thence to *scientism*, expressed chiefly to us in the pantheism of Goethe, the positivism of Comte, the synthetism of Spencer, the cosmism of Fiske, and finally by the *monism* of Haeckel. He proposed this word monism as expressive of the world-unifying law of science, as the summary of all that was true and good in the other philosophic names proposed by the philosophers just named, while it excluded what he regards as the crude and vulgar notions of materialism, spiritualism, and dualism.

Our professor is very brave, like many Germans, in inventing new words instead of adding new meanings or shades of meaning to old ones. If scientific people would take *religiously* to this name, monism, it would certainly help to clear up things wonderfully, for it excludes at once a mass of old errors and misconceptions which will hang around the old words; but to many it is just this protective twilight of uncertainty in philosophy and religion—half concealing and half revealing—which makes old names, symbols, and ideas alternately repelling and attractive, tantalizing and comforting. Our monist prophet has brought us well out of this twilight, and the situation looks better the clearer it is seen. Every clear view of the world is followed by a sincere conviction, and such conviction becomes a “faith” and an enduring well-spring of energy and consolation. Monism in that view rises above all religions as the culmination of all. If anything can be, it is the *universal faith*. Because it is based upon verified science, it is *positive* monism; because it depends upon the objective unity of the world, it is *monistic* positivism. By one name or another the highest scientific solution of the world, society, and man, when scientific methods are carried to their

final results over every known domain, must result in a scientific faith.

This scientific faith, or faith according to knowledge, is certainly the rising faith of mankind. It received its solid, everlasting foundation when Copernicus, Bruno, and Galileo gave us the true solar system, which revealed to us a new earth and a new heaven, and consequently a new philosophy, finally to lead to this new religion. From Descartes, Spinoza, Bacon, and Diderot, Goethe received this new world of science, barren and forlorn, as it rose out of the chaos of the French revolution. He was the first great creative and furnishing soul that fully moved into it to stay. He peopled it with enduring and even human characters, sowed the seed to cover the naked landscape with use and beauty, and made the very clouds glow with a light that foretold a higher heaven than humanity had ever dreamed.

Haeckel is fond of quoting Goethe; and well he may be. As we recede in time, the distance brings out, mountain-like, the true height of this poet-prophet of the new faith of the new era. We begin to see how he, in science, had a sure prevision of the results of our evolution; in politics, he discounted the French revolution and the metaphysical anarchy of his and even of our time; in religion, he rightly estimated all the theologies, and sung the emancipation of erring man (Faust), from the very devil to whom he had sold himself, and the conquest of a heaven of ever-increasing progress and blessedness by his *own* victorious striving to accomplish the good. In a wonderful poem called *Inheritance (Vermächtniss)* Goethe expressly dates the new era from "the sage who showed the earth to circle around the sun and taught her sister orbs their paths."

These triumphs of astronomy, followed by similar progress in physics and chemistry, made sure the *material* foundation of the scientific faith at the close of the last century. Our century opened with the great triumphs in biology, or the organic world, led by Oken, Goethe, and especially the unappreciated Lamarck. They laid the foundation of the new faith in the *vital* world, upon which Darwin and Haeckel have well-nigh completed the structure. From Lamarck's *Philosophie Zoologique* (1809) Haeckel quotes this biological foundation in a useful summary, as follows (*History of Creation*, vol. i, p. 112):

"The systematic division of classes, orders, families, genera, and species, as well as their designations, are the

arbitrary and artificial productions of man. The kinds or species of organisms are of unequal age, developed one after another, and show only a relative and temporary persistence. Species arise out of varieties. The differences in the conditions of life have a modifying influence on the organization, the general form, and the parts of animals, and so has the use or disuse of organs. In the first beginning only the very simplest and lowest animals and plants came into existence; those of a more complex organization only at a later period. The course of the earth's development, and that of its organic inhabitants, was continuous, not interrupted by violent revolutions. Life is purely a physical phenomenon. All the phenomena of life depend on mechanical, physical, and chemical causes, which are inherent in the nature of matter itself. The simplest animals and the simplest plants, which stand at the lowest point in the scale of organization, have originated and still originate by spontaneous generation. All animate natural bodies or organisms are subject to the same laws as inanimate natural bodies or organs. The ideas and actions of the understanding are the emotional phenomena of the central nerve system. The will is in truth never free. Reason is only a higher degree of development and combination of judgments." Thus was the truth spoken, but none then had ears to hear.

Next as to the sociological foundation :

In 1857 Auguste Comte, another unappreciated Frenchman, had done for sociology what Copernicus did for astronomy and Lamarck had done for biology. He had named and outlined and *misapplied* that science. He discovered that man was not the product of Nature only, but of society and its continuity and solidarity; that there was no solution of man without society: "*Entre l'homme et le monde il faut l'humanité.*" Between man and the world, he said, there lies, and there is need of, humanity, as the solution of the world and the saviour of man. Comte, if he did not originate, brought into order *the* first positive philosophy, and on it founded *his* "positive" religion. We have from him some indispensable things lying at the very base of monism, which, because of his papistic notions, are fatally overlooked, but without which monism can not be understood or appreciated, viz. :

1. A truer view of the relativity of knowledge; that it relates to man and not to any objective "noumenon."

2. A true correlative classification of the special sciences, viz., astronomy, physics, chemistry, biology, sociology, ethics, psychology; that is, from the greater and general to the smaller and more complex—i. e., from the star-world down to the mind of man.

3. The law of the "three states," or of "deanthropomorphization," as John Fiske states it with his peculiar brevity. That is, that man's philosophical conceptions develop from theology to metaphysics, and finally to science.

4. The supremacy of humanity; as the solution, guarantor, and chief factor of human life and human affairs.

5. The general law of interdependence; that the higher rests upon the lower, but that both are for each other.

6. That rights and duties are the two sides of the same relation under the love, order, and progress of scientific sociology.

The French people are slow to discover their great men. Lamareck and Comte have never been understood by theological and metaphysical France; and the France of science, aside from narrow-minded specialism, has yet chiefly to come.

The works of Herbert Spencer and of our own John Fiske are also able approaches to monism, and are too well known in this country to require lengthy exposition here. They have added materially to the better understanding of the new philosophy and religion of science, and, as commentaries upon and contributions toward it, are invaluable. We have noted the error that seems to many common to them both, so plainly pointed out and dwelt upon by Frederic Harrison, the English positivist, in his celebrated religious discussions with Mr. Spencer—viz., the unwarranted assumption of an unknowable "entity" or "energy" back of *phenomena* and back of human consciousness. This seems to be plainly irreconcilable with the doctrine of universal correlation. And that it is as plainly "unreligious" in its practical consequences, I think Mr. Harrison has made equally manifest in the Discussion referred to.

The cosmic emotion, with its wonder, awe, and veneration, is excited and best sustained by *The All*—the world of correlation—and not by any "energy" outside of it: "from whence *all* things flow," as Mr. Spencer tells us. The "*all* things" which does not include all possible "energy" is an incomplete schedule. "Energy" is a correlated part of "*all*

things" or it is nothing. It is this uncorrelated nothing which is the nest-egg of all superstition and which breeds uncertainty and terror instead of true, healthy world-worship, the cosmic emotion of Goethe, Shelley, Byron, Wordsworth, and of the modern school of natural poetry and painting—the proper emotional side of modern science.

Fortunately, Prof. Haeckel is not bothered by the "unknowable noumenon," nor was Comte or Goethe. All expressions from their works that seem to imply that they placed a "noumenon" outside of the world, mankind or the Ego, are, in religion, as in philosophy, to be reconciled with science or read as poetry. As scientists and religionists they held no parley with "unknowable" energies, entities, or spooks of any kind, following strictly Faust's last advice to man:

"Wenn Geister spucken, geh' er seinen Gang."

When ghosts spook, let him go straight on his way.

Or, again:

"Willst du in Unendliches schreiten?  
Geh' nur in endlichen nach allen Seiten!"

In the Infinite wilt thou stray?  
Through the Finite take thy way!

The astonishing thing about Goethe, Comte, and Haeckel is that they in religion so thoroughly emancipated themselves from theology and metaphysics; and two of them were Germans! The result is, that they and their school of *general* scientists and reformers are, as we enter the new era, the chief sources of any true enlightenment or guidance, especially in religious, social, or political affairs. Of course these men are in no sense to be regarded individually as models, but they had reached the scientific, historical spirit, which is always integrative, saving, and yet progressive. Take, for example, Comte's view of sociology and politics. These, like the conception of God and every other subject, according to Comte's law, evolve through the three stages of theology, metaphysics, and science. The old theologic phase or method in sociology and politics is that of divine command or authority. "Thus saith the Lord," etc. Then comes the metaphysical stage and phase, which is one of defiance, rights, revolutions, "administrative nihilism," refusal to co-operate or do anything but to agitate, fume, and grumble. This spirit of anarchy, now rampant among our reformers, is in many respects more destructive and unpro-

gressive than the old principle of authority. It can never agree upon any proposition for social reform but not to do it. Rights are fatally divorced from duties.

But there is a third view and spirit in regard to social and political affairs—a spirit of science, which breathes from the works of the great men we have named. That spirit is evolutionary. It is integrative and yet differentiative, conservative and yet progressive—laying the sure foundation of the real liberty and welfare of the individual in the social, integrative order, which, no matter what the form of government, can alone make such liberty and welfare possible. Take, for instance, Goethe's remarkable letter from the Dornberg Castle in 1828, to which we have referred, on the death of the Duke, upon the administration of the little world of the Duchy of Weimar, and compare its far-reaching wisdom, resting upon the continuity and solidarity of society, with the shallowness of the French social philosophy of that day or of our current metaphysical anarchism. Or do the same with the sociology of Comte—excepting, of course, his papistic Utopia, which belongs only to the past polity of the Latin races, as to which he was misled, largely by De Mais-  
tre's work on the Pope.

Then turn to the latter part of Haeckel's Freedom of Science and Teaching, and see how under the scientific spirit he, too, preserves the integrative and the differentiative sides of social progress, and refuses to be driven into anarchy by the taunts of Virchow, who evidently sought in that way to compass his destruction. Haeckel had never the time to study deeply history, law, statesmanship, or politics, yet his scientific instinct and spirit enabled him to apply in sociology the law of biology; that true progress in the social, as in the animal, world must be an ever-increasing integration of the functions of organs ever increasing in their freedom of individual action. This law, stated by Goethe fifty years ago and quoted from him by our Carey as the basis of his great work on Social Science, is just as true of a jelly-fish as of an elephant—of a Roman Empire as of a man; it is true of every social organism; of the Republic of the United States, or of the Republic of the World! If some intimation of this law could reach our anarchistic reformers, how soon their metaphysical bubbles would collapse!

*Finally.*—If we turn to the treatment of the religious progress of mankind under this scientific spirit of evolu-



tion, we find the wisdom and influence of the same great men a source of real health and strength. They *only* give us *religion* without the superstition of theology or the anarchy of metaphysics. It seems clear that from them and their spirit we must learn or go on from bad to worse. The religion which is the social, integrative, co-operative, and saving element of human nature can no longer be fed and sustained by ghostly gods, spooky devils, categorical imperatives, or inscrutable unknowables. Voltaire (as quoted on the title-page of his *Biography* by James Parton) asks the pertinent question which he could not answer:

“Tis a pity to spend half of our life in destroying enchanted castles.  
 Far better to establish truths than to examine lies—but where are the truths?”

Thanks to evolution, the truths have come and are coming in their good time. Up to Voltaire's day the known world had been little more than an enchanted, or rather ghost-haunted, castle of existence. His German successor, Goethe, used the true to realize the good and beautiful. He accepted this life in the monistic spirit as the real fact, and the whole world and God as *one—The All*. The conceptions of God from the Hebrew prophets down, when freed from limitations and anthropomorphisms, end in this objective conception of God as *The All*; not as a ghost, spirit, or spook, outside of the universe, but as reality itself, infinite and eternal. We have thus the scientifically revised definition: God is the world, infinite, eternal, and unchangeable in its being and in its laws, but ever varying in its correlations.

Goethe, by true and grand expressions of divine and cosmic emotion, raised aloft as the true revelation of God the monistic concept which has been worked out by the modern objective sciences still in their glorious career of progress.

The next great fruitful religious development of our time seems to come from the Latin race through the word of Comte, that the true Christ is Humanity itself.

“Between man and the world there lies, and there is need of, humanity”; this can not be repeated too often. The organic action of society is the foundation of all social and individual progress.

Only by this mediator and saviour, Humanity, is there any real hope or salvation for the individual. Only by this Son of Man and of God can we come unto the Father—the

divine universe. Herbert Spencer, though often dissenting from M. Comte's ideas, bases his own best work upon his sociological principles. Notice, for instance, his splendid demonstration of the organic nature of society and history in his *Sociology*, and his often-repeated proof that the "innate ideas" are the results of *race-inheritance* instead of individual experience. In all such cases he is following the line of the great inspirations of our day, which are based upon the continuity and solidarity of mankind. Our great American patriots and orators from the Revolution to Lincoln, and especially in the grander orations of Daniel Webster, have these fundamental ideas and sentiments as their inspiration. The generations past and to come underlie, sustain, and consecrate every appeal to duty and patriotism.

Thus, as the conception of the Christ as a man, under evolutionary criticism, vanishes from history, the *ideal Messiah*, which gave rise to the belief that there was once such a man, has become incarnated in the history and fact of the evolution of the race itself, revealing it as our ever-living Saviour.

The next *person* of the old religious Trinity is no longer the Holy Ghost, but the holy life of man, in which we all partake, and which is the most precious thing in the world—human life! Its co-operative altruistic power is our true sustainer and "comforter."

The "Holy Mother" of the Roman faith is enlarged, as in the concluding line of Faust, into the "Eternal-womanly" that leads humanity ever upward and on. In a word, she is Womanhood—continuous, replacing, sustaining, glorified as "Maiden, Mother, Queen, and Goddess."

*The true Bible* is no longer those old Hebrew and Greek documents, strangely bound together as one book; but the books, good and true, of the whole world and of all time.

*The Creed* is not any number of Church Articles, but the conclusions of science, ever being revised, and expressed in a positive philosophy as the best description of the knowable world.

Of the *Heavens and Hells*, "the places that knew them once now know them no more." But in the misery and joy, the remorse and blessedness of the human hearts they have their new location; and between them stands every day as the *Day of Judgment*.

There is scarcely a name, symbol, or line of the old faiths which can not be thus found to be replaced and enlarged

by the new and true view of the world and of human life and destiny.

There is no time nor need to continue further here these old religious names, once believed in as facts, and which now are of value only as symbols of the grander truths since evolved, but which they, if still used, may express. How to thus translate them, these hints only must suffice. The illusions depart, the truths remain!

When the old religions fall, what will you give in their place? We answer, *Religion!* Look around! The enchanted castle of existence of the past was but a half-seen, discolored prophecy of the truth which is replacing it, with a grandeur and a reality that terrifies the soul at first. People are frightened when science tells them that this world is the real one, and "the other" its shadow. But this true world includes all—is The All! It brings with it a new philosophy, religion, morality, life, and motive, which is an enduring well-spring of energy, consolation, and hope—not of pessimism nor optimism, but of ever-victorious meliorism.

Do not as an ethical society fear that the old moral lights will be blown out and darkness result. The true scientific foundation will replace the old, as in our cities the scientific electric light has come to take the place of the old smoky lamps. To secure such replacement, throughout the whole individual and social domain of human affairs, is the motive and inspiration of those scientists who, in Europe and America, put their conclusions before the people in the simplest language, yet ever eloquent with these new purposes and hopes. Of the noblest of such teachers and prophets none stands forth more prominently than Ernst Haeckel. From his concluding words at that Munich contest rings out the motto which, in a word, expresses the impulse of his own life, and of the creative era of the new faith of Monism: *Imparidi progrediamur!* "Undaunted we press ever on!" But in this motto we can not escape the echo of a verse of Goethe's magnificent "Symbol" of the progress of man—progress between "the great silences" of the stars and the grave—a poem which Carlyle has called, and made immortal to us as, the deepest, grandest word of our time:

Die Zukunft decket  
Schmerzen und Glücke.  
Schrittweis dem Blicke,  
Doch ungeschreeket,  
Dringen wir vorwärts!

The future hides  
Sorrows and gladness.  
Stepwise to the sight,  
Yet undaunted,  
We press ever on!

**ABSTRACT OF THE DISCUSSION.****MR. NELSON J. GATES:**

The intelligent world owes a debt of gratitude to Prof. Haeckel. It is due to his labors, mainly, that the doctrine of evolution is now as well established as Kepler's laws of the motions of the planetary bodies, or Newton's law of gravitation. No careful student of modern scientific thought now doubts that the law of cause and effect prevails throughout all phenomena, whether physical or mental. Every effect is the exact product of antecedent causes. Thought is as much the product of the conditions under which it arises as is the formation of a crystal or the growth of a tree. There is no room for supernatural interference anywhere. Though the natural evolution of living forms out of non-living matter has not been demonstrated as a fact of present occurrence, there is no doubt in the mind of consistent evolutionists that the most primitive organisms were originally produced by spontaneous generation. Prof. Haeckel's investigations in embryology constitute a most important confirmation of the Darwinian theory, and entitle him to be placed in the front rank of experimental scientists.

**PROF. P. H. VAN DER WEYDE:**

Dr. Vander Weyde exhibited a series of drawings enlarged from plates contained in the works of Prof. Haeckel, illustrative of human evolution. The lowest form of mankind was shown to be scarcely as intelligent in appearance as the higher apes, and the brain capacity of the lowest races was but little superior to that of the highest non-human mammals. He also explained, by the aid of a map, Prof. Haeckel's theory as to the geographical distribution of the human race. Dr. Van der Weyde saw no difficulty in conceiving that all living things, including man, were developed from eternally existing matter—only the matter itself must have been living matter, not dead and inert, as was formerly believed.

**DR. ROBERT G. ECCLES:**

Mr. Wakeman wholly misunderstands Mr. Spencer's position as to the nature of mind or consciousness. Mr. Spencer does not regard consciousness as an entity, but as a phenomenal process. Mr. Wake-

man's position respecting consciousness as a temporary phase of being, causally correlated with brain changes, positively implies the miracle of creation and opposes the doctrine of natural evolution. The physical facts of extension, motion, and time involved in the molecular or functional activities of the brain can by no possible conjuring be conceived of in terms of consciousness. Between the two series of processes there is an impassable gulf in thought. No thinkable arrangements of the former can enable us to conceive the latter as being caused thereby. An unthinkable proposition is a false proposition, if we can place any reliance on reason. He wants us to believe that when matter and motion are properly arranged together in the brain, and played upon by the changes of the external world, by some "presto, change" process, we get mind; and yet he holds that neither matter nor motion contains any distinctly psychic elements when apart or combined in any other manner than in the brain. His statement is exactly equivalent to saying that by certain arrangements of the particles of two mountains they could be set side by side without a valley between. We know that Nature changes her form incessantly, but we have no evidence that she ever creates anything new. The substance, time, space, motion, and consciousness of things may assume endless guises, but we have no reason for supposing an increase or diminution in quantity of either. Modes of consciousness, like modes of motion, may change, but both, so far as we know, persist everlastingly in some form; at least, such is the logical conclusion of the evolutionist. When Mr. Wakeman tells us that there is no room anywhere in the universe for a god or a spook, he arrogantly assumes knowledge which man neither does nor ever can possess. What can a finite creature with finite knowledge ever know about the possibilities of the infinite? Has he grasped every fact of nature to enable him to tell whether his stupendous assumption does or does not agree with them? A more modest man might make his statement as a mere unverified belief, for which he alone is responsible, but to put it forward as established truth is preposterous. We know nothing of the universe as it exists apart from our own consciousness, which is finite and limited in its modes of activity. Our knowledge is necessarily limited to the narrow range of our experience. What we know, therefore, is in ourselves. We can know the external universe only symbolically. As well might the eyeless worm try to picture the world as we see it, as we to picture the actual totality of conditions of the Universal Being in which we are incessantly enveloped.

DR. LEWIS G. JANES :

Evolution has a very broad back. It can carry all sorts of theories of the universe, and not break down under the load. Our biographical lectures have at least been successful in demonstrating that the doctrine of evolution can be held in connection with a great variety of theological and anti-theological speculations. Yet, when any complete philosophical statement of the doctrine is attempted, we find, I think, substantial agreement in fundamental principles. Darwin, as has been said, did not assume to have any consistent, well-ordered explanation of the general philosophy of evolution. He appeared to incline at one time to theistic, at another to materialistic views of the world, yet he named Herbert Spencer "our greatest philosopher," and did not expressly dissent from his main doctrines. Asa Gray was a pronounced theist, who did not regard the doctrine of evolution as inconsistent with his Presbyterian profession of faith. Wallace is a spiritualist, and Prof. Haeckel a monist, but not more of one, as I understand it, than Darwin or Spencer. The doctrine of evolution is unquestionably indebted to Prof. Haeckel more than to any living biological investigator for an immense and orderly array of facts in its support. He has also contributed something of value to its broader field of philosophical thought. Mr. Wakeman's interpretation of Haeckel's monistic philosophy, however, to my mind, is not entirely correct or adequate. It is not, as I understand it from his writings, inconsistent with the recognition of the psychological principle of the relativity of our knowledge, on which rests Herbert Spencer's doctrine of the unknowable. On the contrary, it expressly recognizes this principle. Prof. Haeckel clearly states the doctrine of relativity in numerous passages in his writings. In his *History of Creation* he says: "We nowhere arrive at a knowledge of first causes. . . . In explaining the most simple physical or chemical phenomena, as the falling of a stone, or the formation of chemical combinations, we arrive . . . at other remoter phenomena which are in themselves mysterious. This arises from the limitation or relativity of our powers of understanding. We must not forget that human knowledge is absolutely limited, and possesses only a relative extension. It is, in its essence, limited by the very nature of our senses and of our brains." He also evidently believes that life is no mere by-play of nature, as Mr. Wakeman has represented it to be, but a constant and eternal ingredient in the universe. He speaks of "the animating of all matter, the inseparability of mental power and corporeal substance." He quotes approvingly Goethe's assertion that "matter can never exist and be active without mind, nor can mind without matter." With Mr. Spencer he recognizes

mind and matter as the eternally related but opposing sides of one substantial reality. He calls his philosophy a "mechanical" philosophy, it is true—using this term, as I understand him, in common with a school of European thinkers, to indicate the universality of the principle of causation—of what we term "law," as opposed to chance, caprice, or miracle. In this respect, too, he is in entire agreement with Mr. Spencer. The doctrine of the unknowable does not imply any interference with the causal correlation of phenomena. It does not open the door, as Mr. Wakeman has implied, to the primitive ghost or "spook" idea. Prof. Haeckel's views are not, in the old-fashioned "metaphysical" terminology, materialistic, any more than are Mr. Spencer's. In his reply to Prof. Virchow he says: "All human knowledge as such is subjective." He declares gravitation a mere hypothesis, and says: "All the conceptions which we possess of the chemical structure and affinities of matter are subjective hypotheses, mere conceptions as to the positions and changes of position of the various atoms, whose very existence is incapable of proof." It would be easier to construct a system of idealism on such foundation principles than a materialistic system. Both Herbert Spencer and John Fiske, the ablest exponents of the philosophy of evolution in England and America, have expressly disclaimed the alleged materialistic implications of this philosophy. Neither mind nor matter, according to Mr. Spencer, is a substance or "thing in itself"; both are phenomenal, symbolically representative of one unknowable reality. The Spencerian philosophy is a monistic system, based upon this unknowable reality. The proof that this reality is unknowable, in its essential nature, is not metaphysical, but purely scientific, depending as it does upon the scientific demonstration of the nature and limitations of our modes of sense-perception. The pictures which we form of the external world are simply synthetized symbols of the psycho-physiological sensations which we derive from contact with it. As the symbols are constant, however, we recognize the order of nature as steadfast, we accept it as a real, objective fact, which corresponds with our symbolical conceptions. The world, therefore, is not an illusion; our knowledge is a real, though representative and symbolical, knowledge of real objective relations.

MR. WAKEMAN, IN REPLY:

My thanks are due to Mr. Gates for his very concise, clear, and able statement of the general conclusion set forth in my lecture, and which, I believe, will in time become the conviction of all who carefully think and investigate.

I am also under deep obligations to Prof. Vander Weyde for his kind and sustaining words, as often I have been during many years of pleas-

ant and helpful intercourse with him in matters of science and reform. We all recognize in him a worthy representative—may we not almost say, in view of his advanced years, survivor?—successor, certainly, of Huygens and the great physicists and discoverers, who have made his native Holland glorious as the nursery and home of science and liberty. His remarks this evening have not only been in the line of my lecture, but his charts and drawings have made evolution visible to the eye and mind at once, and so have done what no lecture otherwise could.

But what shall I say of my two opposing critics, Dr. Eccles and Dr. James? Fortunately, by taking the last first, they help to explain the lecture, and to extinguish each other.

Dr. James, for instance, well confirms all I said about the great variety of limited and incomplete evolutionists; and he joins with me in placing Prof. Haeckel in the front rank as a naturalist and philosopher. That the lecture was "inadequate" may be true, for the whole of a new system of philosophy and religion could hardly be adequately presented in one lecture, and I claim to deserve well of you that I did not further try to insert in it the "whole world and the rest of mankind."

Whether what I did insert is "correct" or not must not be left to critics prepossessed by opposite views, but to an impartial view of the whole field. I was trying to see how the science, philosophy, and religion of positive monism, or monistic positivism—either will do—could be held in its extreme and most thorough statement, and without regard to captious and verbal objections which could be picked out of Haeckel or any master. I am familiar with all these clauses the doctor has cited, and think they amount to nothing but the using of Haeckel's words in an anti-monistic sense. For instance, he invokes "The Relativity of Knowledge." Yes, certainly; but relative to what? Why, as the rest of the sentence shows, "to our senses and brains," the human mind; as all monists say: but not at all to any "unknowable entity." Then the doctor mistakenly makes me say that life or consciousness is a "by-play of nature." No expression could be more anti-monistic. Nature, as Goethe and Haeckel teach, has no by-plays nor inside nor out. Life, mind, and the Ego are the outflowering correlate and glory of all nature, and no by-play at all! But for that very reason they can not be a constant, universal, eternal "ingredient" in nature—any more than the flower and fragrance of the plant are ingredients in its roots, or the earth out of which it grows. Of course, we also say: "Mental power and corporeal substance are inseparable." But this substance is no unknowable entity or spook, but the *prior* correlations from which mental action is the caused and causal sequence.

The doctor then makes a fog by confounding what Goethe, Haeckel,



and other poets and philosophers have said about matter being "alive." This he does by overlooking the distinction between the spontaneous motion, or "life," of inorganic matter, and the vital and psychic life found only in organized matter—i. e., *protoplasm*. Goethe, Haeckel, Carus, and the rest of them are constantly comparing these very disparate processes; but no one now, with a bit of sense left, ever really confounds them. They are compared for poetic purposes, as Goethe does artistically and avowedly, or for pseudo-religious purposes, as some modern theological "apologists" do. Dr. Carus (*Fundamental Problems*, pp. 111, 114, 128, 130, etc.) thus states the proper distinction, made by common sense every time: "We must well distinguish this kind of life in a broader sense (which is an inherent quality of matter) from the vegetable and animal organisms. The former is elementary and eternal; the latter is complex and unstable, because produced by a combination of the former. Spontaneity is an inherent quality in all matter, and if spontaneously moving bodies have to be called 'alive,' we must acknowledge that nature throughout is alive. . . . The word life, however, as commonly understood, is applied to organized life only. . . . The essential difference is the *absence* of organic growth and psychic life in one, and its presence in the other." Then he speaks of "all organized and psychic life as evolved from the general life of the universe," and he adds that a "psychic life, considered as foreign to our world," is the "corner-stone of dualism."

This is the monistic view, and Dr. Carus expressly states in *The Open Court* of March 13, 1890, after a personal interview with Prof. Haeckel at Jena, that this professor agrees with this version of monism, and not with agnosticism at all.\*

Now, all this is stated by monists to refute and rule out "the unknowable, substantial, inscrutable reality" which Dr. Janes gives us from Mr. Spencer, and which on one side, Spencer and he say, gives us matter, and, on the other side, mind. But as correlation does the whole business, whence comes this fifth wheel, "inscrutable," and what for? And being *inscrutable*, how do we know that it has sides and gives us matter or mind or anything else? It can not be the correlate

\* Dr. Paul Carus, in *The Open Court* of March 13, 1890, says: "Prof. Ernst Haeckel is again and again erroneously quoted as an authority in support of agnosticism. When I visited him in Jena last summer he very warmly expressed his sympathy with the attitude of *The Open Court* for taking such a decided and unmistakable stand against the *ignorabimus* (we can not know) of agnosticism. He called my attention in this connection to his own controversies with Virchow and Du Bois-Reymond (especially *Freie Wissenschaft und Freie Lehre*)."

The first number of *The Open Court*, page 17, contains the following quotation from Haeckel without reference:

"I believe that my monistic convictions agree in all essential points with that natural philosophy which in England is represented as agnosticism. . . ."

Prof. Haeckel declared that he did not remember ever having written a sentence to that purport, and I come to the conclusion that there is something wrong about the quotation.

of anything; for then it would be, as such, knowable. Can we not see that "unknowability" is not a thing, but an adjective word, simply descriptive of our ignorance, and exists nowhere but in our minds; when, therefore, it is applied to the objective world it is a misty anthropomorphism; and as the basis of a philosophy an intellectual fog plainly derived from theology?

Therefore the positivists—as, for instance, Mr. Frederic Harrison in the Religious Discussions with Mr. Spencer—cleared Comte from this fog, and all the monists and clear objective scientists have done the same. That was "the parting of the ways" between them and the Spencerians, and there is no danger of those ways ever uniting again, for they all see that the Spencerian philosophy as "a monistic system, based upon this unknowable reality," as Dr. Janes repeats it, is a hopeless duality. The limitations of our faculties are modestly acknowledged, but they in no wise prove that the law of correlation has an exception or a limit, much less that it ends in an *entical* "Unknowable," or leaves room for that, or for any one of the countless varieties of spooks which have led up to that pseudo-idea. But those limitations do prove that all our knowledge is "relative" to ourselves, and "subjective and hypothetical," as the doctor states, and that "atoms" are not only "hypothetical," but extremely dubious, as he quotes from Prof. Haeckel, doubtless for the enlightenment of our atomic friend, Dr. Eccles, who often in these lectures trots out those submicroscopic spooks, as though they were realities.

These remarks clear up Dr. Janes's quotations, and do much also to relieve the terror which the thunder of Dr. Eccles's adjectives, so formidable, but unnecessary, might otherwise inspire. Certainly, I have not (as he says) misunderstood Mr. Spencer. I have used the very words quoted and used by Dr. Janes, and which are taken from the close of Mr. Spencer's First Principles, his Psychology (pp. 206, 504, 627, and 469, 475, 487, third English edition), and his own articles printed in his Discussion with Mr. Harrison. Certainly Spencer says mind is a "phenomenal process," is "co-related with nerve changes," but not *causally* correlated with them *and* the world, but "flows," as do "all things," from the "infinite eternal unknowable energy." Not a friend or opponent of Mr. Spencer fails to understand this position. As a friend, Mr. Fiske gives us from it *The Unseen World* and *The Idea of God*, and Mr. Harrison, as an opponent, makes this whole unknowable energy, power, substance, and entity religiously absurd; but neither misunderstand him nor it; nor do I, or you, or Dr. Eccles. We all take what Mr. Spencer says in this regard for what we think it is worth. There is no misunderstanding, but a difference as to facts, judgment, and conclusions. Whether the mind is

merely attendantly co-related, or *causally* correlated, or how related to or with this Unknowable, must, according to Mr. Spencer, be forever unknown, because it by this explanation becomes an unknowable "portion" of this unknowable. Therefrom Mr. Spencer informs us that it "flows," but Mr. Fiske says it "wells up." We give it up! Science, philosophy, religion, have no refuge before this *entical* explanation except the old awe, terror, or horror of the old superstition and devil worship. The theologs, mediums, and "medicine men" very naturally resume their ghost dance before this unknowable spook back of *their* knowable world, which is always their god. How different are all such feelings from the healthy, rational, sustaining, scientific, cosmic-emotion excited by Goethe and the monistic theory of The All, the world, as a possibly knowable, an ever-correlated and an ever-causal cosmos of law and order! Read, for instance, Goethe's poem Inheritance, to which I have referred.

The doctor next tries to misappropriate the law of correlation so as to exclude mind, because we can not "think" *how* its previous conditions and correlates actually make it, and so he thinks that as an independent entity it "may persist everlastingly in some form." Well! what correlations are thinkable? We have answered, None! I have pointed out, for instance, how the *will* can not think how it comes, and so it is seemingly free. We learn by science to gradually think out and know correlations, like the rainbow, music, or our thoughts, until we can oversee, but probably never can *exactly* grasp, each detail of the wonderful complexity. To grasp the law is the triumph of science! But how can a scientist, a correlationist, like Dr. Eccles, talk of mind as not a correlate of the correlated world, and yet as "persisting everlastingly," and so consequently flitting about forever as persisting and yet in "Erehwon" (Nowhere), and not see the absurdity of the situation? In a universe of solid correlation, where is the "needless point" left for his uncorrelated spook?

If, as he says, I am "arrogant" and "preposterous" because I can not appreciate this position except as an absurdity, remember that I am not alone. The whole school of scientific psychologists from Bain and Mill and Maudsley down to the last work of Prof. James,\* of Har-

\* In justice to Prof. James, as he has been twice quoted by Mr. Wakeman in support of his views, he should be briefly heard in explanation of his own position. In a note to Dr. Janes he says: "Empirically, everything points to brain-activities as being conditions of our thoughts. There is thus a 'correlation' in the sense of invariable antecedence or concomitance, which must be written down as a scientific law. Such a law of concomitance says nothing of deeper relations of causation, identity, etc.; nor, in scientific exactness, can we say anything rational about the relation of brain to thought. If we remain positivistic, we will write down the correlation and pretend to no further knowledge. We can't help postulating, however, that there is further matter *to be known*. . . . Everything points to some sort of idealism. But the question of immortality doesn't seem to be soluble either by science or philosophy; it is a teleological

vard University, to say nothing of the distinguished positivists, scientists, and monists I have already named—all deserve the same “preposterous” epithets. But why are such epithets used? Evidently they are inspired in our otherwise gracious friend by his unfortunate belief in “the unknowable”—the very same unscientific faith which placed more than burning words around Bruno and Servetus. Does not this lapse and the tendency of that faith also show that Mr. Harrison was right in his contention that the friends of science and humanity have no more pressing duty than the exorcism of this last of the unknowable spooks from a haunted world?

hope, which, if the world have a teleological constitution, may have prophetic value.”

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## COLLATERAL READINGS SUGGESTED

IN CONNECTION WITH ESSAY XIV.

Spencer's *First Principles* and *Psychology*; Fiske's *Cosmic Philosophy*; Thompson's *System of Psychology*; Martineau's *Types of Ethical Theory*; Perrin's *Religion of Philosophy*; Abbot's *Scientific Theism*; E. D. Cope's *Origin of the Fittest*, and *Evolution and Idealism* (in *Open Court*, No. 23); Stallo's *General Principles of the Philosophy of Nature*, and *Concepts and Theories of Modern Physics*; Lewes's *History of Philosophy*; Huxley's *Lay Sermons and Critiques and Addresses*; Winchell's *Speculative Consequences of Evolution*; Comte's *Positive Philosophy*; *Writings of Frederic Harrison*.

## THE PHILOSOPHY OF EVOLUTION.\*

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THE Evolutionary Philosophy is the latest born of time. Not that it has been undreamed of in the cogitations of naturalists and speculators from ancient days, but that as a credible and established system its currency is very recent. Its acceptance may be said to date from after the publication of "The Origin of Species" by Charles Darwin, in 1859. And though it now assumes the air of a philosophy in rank with the oldest and most honored systems, yet is it in no way descended from any former system of philosophy, nor even in its origin does it show relationship to them. It was not born of their stock nor connected in their lineage. It has not the blood of their ancestors in its veins. It is rather a gypsy philosophy, born of nature under the hedges. It comes not of thought, but of fact; not of spirit, but of flesh. Plato had no glimpse of it, and Aristotle would have regarded it not as philosophy proper, but rather as a kind of mechanic generalization having no claim to place beside metaphysics and ethics. It is not derived from the new Platonists, nor from the scholastic philosophizing of the church and the Middle Ages. It has no derivation from Kant, though Kant, outside of his "Pure Reason," stretched hands towards it; nor from Spinoza with his technical and tedious demonstrations; nor from Descartes with his tautological *cogito, ergo sum*; nor from Hegel with his vast umbrage of logical sequences; nor did Hobbes or John Locke, or the Scotch psychologists, or Hume or Sir William Hamilton, nor even d'Holbach with his system of Nature, nor Auguste Comte in his Positive Philosophy, ever get well upon the track of the doctrine and philosophy of Evolution as we know and hold it to-day.

Rather did it make its entrance into the world from quite another parentage than that of the so-called philosophers of the old schools. For, while they were dreaming and arguing, other men were examining and proving the things of the material world about them; and so it came to pass that Lamarek the botanist, and Laplace the astronomer,

and Draper the physiologist, had perception of the truth which all the grand metaphysicians in their reasonings had clearly missed.

Of this fatherhood, the Evolutionary Philosophy got its geniture; and being itself an evolution not from Philosophy so-called at all, but from Science, it unexpectedly grew to be a philosophy, to the signal discomfiture of all the previous professors of that lofty pursuit. And being thus basely born it manifests the difference of its origin and blood by turning its hand against all of the ancient systems, itself a reckless Ishmaelite outside of the old Israel, accusing them of being false pretenders to knowledge and claimants of wisdom which they never possessed. For there is no philosophy hitherto so-called whose dicta it does not bring in question and whose conclusion it does not put on trial for its life.

Now the Evolutionary philosophy in its simplicity is merely a statement of what we see about us on all sides and at all times. As a philosopher the Evolutionist looks about him and sees that the universe of to-day is the result of the universe of yesterday, as yesterday was the result of the day before that; and argues that all our yesterdays were in like manner the products of the days preceding them. And so he reasons, in like manner, that all to-morrows will be the product of their predecessors, with never an alteration in the everlasting procession. And then, widening his view, he declares that the *method* of the universe always has been and always will be exactly the same as we see it about us, one thing changing into another by a restless and unintermittent procedure of which he can discover no beginning, nor the chance of any end.

This is saying, in effect, that this present world is a sample of the whole universe, and this present time a sample of all eternity; that our present knowledge is the same in kind with all the knowledge that ever was or ever will be, to the last syllable of recorded time. Here and now we have all there is of everything, at least in outline, and though many things will be discovered in the future which are beyond our ken at present, yet will all future discoveries be of the same general nature with what we know to-day. They will be part and parcel of the evolution of nature, along lines of cause and effect such as are familiar to every one now from his early years.

This position is the same in philosophy with that of Lyell in Geology, which has reclaimed Geology from a dream-land of cataclysm and monstrosities to a world of sane and familiar forces, whose effects we know and can study in actual experience. It is the same position as that secured by Newton in astronomy, when, by discovering the law of gravitation, he dismissed the angels of all the planets, once supposed to guide their revolutions round the sun, and substituted instead a calculable law sufficing for every emergency. And the position rests upon the principle which governs all reasonable thinking, of which the law is to study the known and from it to learn what is likely to be the nature of the unknown, on the ground that the universe is all of one piece and one order, and that there is no call for any other order or law but only for the one, and that one the one we already know. And the Evolutionary Philosophy therefore insists that the more one studies the method of the world about him — the present and living facts of existence — the more sure is he to judge aright of the whole universe and to be able to conceive the farthest range and scope of its most distant possibilities. It looks down with light scorn upon the assertions and propositions of those who philosophize upon possible worlds with no detailed comprehension of this world, who assert unverifiable propositions of many sorts without having mastered verifiable propositions enough to steady their minds and give poise to their judgment.

Now this assertion of the scheme of the universe as resembling in its utmost reach what is known of this world here and now, is based upon no less a matter than the complete testimony of all the studies which men have been able to make and verify respecting things everywhere. All the sciences have been consulted in the formulation of the dogma. Astronomy, geology, botany, zoology, embryology, the utmost discoverable antiquity of the past, the widest diversity of the present, things most alien and separate, things of the largest and those most minute, the secrets of chemical action, the farthest flight of comet and star, the viewless behavior of unseen atoms and the movements of invisible forces, all have been taken into council and made to bear their witness. Nor has the verdict been rendered till each one had spoken and given his free word; and there is no dissenting voice among all of them. The doctrine of

Evolution is simply the widest generalization of all facts, gathered from remotest orbs as well as from the grasses about us and the grasses beneath our feet. It is a declaration of the procedure of the present from the past, of the future from the present. the statement of belief that this was always so and always will be so, and that the universe is complete and self-regulating under the control of this principle.

Being thus a generalization from natural facts, the Philosophy of Evolution does not need to borrow weapons from old reasoners or books of the past. It asks nothing of nominalist or idealist; it shows scant respect for metaphysician or logician. It has little to say to the old disputants about "*cogito, ergo sum,*" or the essence of being, or the thing in itself, or the ontological proofs of the existence of God. When reading the metaphysical philosophers, one is fain to be persuaded that important interests for humanity are bound up in their conclusions; but Evolution brings one to his sober senses and discloses the habit of trifling which metaphysical studies give to minds devoted to them. As an example, consider how many hours good minds have wasted over Kant's "*Critique of Pure Reason,*" with its fruitless propositions. What is the use of reasoning as to whether space and time have only formal existence or also real existence, excepting as an exercise of ingenuity? It is a pretty piece of chess-playing, perhaps. And all his learned discussions as to how *a priori* judgments are possible—as if there were any such *reasonable* judgments—and the like, are they aught but mere excursions of curiosity, worthy of attention only from those who have no serious pursuits? Evolution, not having been rocked, in the metaphysical cradle, gives cool recognition of these and similar studies. It merely calls attention to the fact that either side of their questions has no material proof, and therefore lacks in the first condition of a verifiable proposition.

The wide difference of methods existing between the Metaphysical and Evolutionary Philosophies is seen nowhere more forcibly than in the systems for discovering truth employed by the Transcendentalist, Hegel, and the Naturalist, Darwin, respectively. Both were men of extraordinary intellect, of great industry, of pertinacious devotion to their ideas, of wide range of investigation, and comprehensive

statement. But Hegel sat down in his study and gave his days and nights to profound reflections on abstract Being, and the course of nature as a course of thought. He then developed a series of abstract, verbally logical sequences, on whose lines he affirmed the universe to have been laid down, and expounded them with awful toil and subtlety. His main principle of the identity of contradictions proved as barren as other metaphysical discoveries. The reasoning was cogent, the proof by definition (if definition could ever prove anything) was convincing, but still nothing ever could grow from it all. Verbal propositions can produce only verbal progress, and verbal progress is like Mr. Carlyle's spavined horse, "all move and no go."

As if to make the futility of metaphysical investigation—even if its principles were true—the more startling, Hegel's dialectic had the advantage of being itself evolutionary in its form and spirit. One proposition springs out of another by a surprising derivation, resembling a real parentage and sonship as closely as words can resemble the facts of the world. But it proved to be valueless all the same—for thought can never have the value of things, except when it represents things exactly. It is otherwise but a baseless fabric of vision—the cloud-world of the maybe, not the land of the real. One might go on entertaining its theorems for centuries, as happened during the ages of scholasticism, and not a step forward for the welfare of mankind would be made in consequence.

Compare this whole procedure with that of Mr. Darwin in his endeavor to discover the order of nature. Not in the closet, nor in his own mind, did he fancy that he could find the principles of the universe, but only in nature herself. To nature, therefore, he applied himself, made a voyage of study round the world, seeking everywhere the material facts and procedure of things, comparing and sifting verities with tireless industry and for many years, until his main proposition of the transformation of species was established. Then he enlarged his theory and disclosed the everlasting mutation of the restless universe, the instructive and fruitful law that anything may become anything else if its material basis is properly handled. And this philosophy brought, at last, the long fumbling of the metaphysicians to an end. Never again could their endless logomachy interest sober minds. Never again could they

maintain the supremacy of their industry or its claim to be most worthy of human attention. Their ghosts and hobgoblins began to scatter and fade in the growing light of the new dawn. The emptiness and muddiness of their writings began to be visible to their most devoted adherents. The Darwinian fact made the Hegelian fancy look pale and thin as the formless air.

And this was further elucidated by the wonderful books of Mr. Herbert Spencer, who carried the evolutionary doctrine and its method of investigation through all the old haunts of the metaphysicians, and showed what mines of knowledge the new method could disclose, full of the silver and gold of truth, where before men had perished in bottomless quicksands or quagmires of speculation. For under his masterly handling the physical or physiological basis of many an ancient doctrine was exposed for the first time, and the material truth of which the metaphysical dogma had been the confused and disconnected statement was brought to light and set in its due place in an evolutionary universe. Then both the adherents and the opponents of various dogmas were angered and dismayed, to find that their contention was a chaffering about husks and shells, while the kernel of the matter had been claimed or known by neither. What the Philosophy of Evolution required of the metaphysicians was real proof for any of their assertions, and this demand it was which brought their windy quarrels to quietude. They had no real proof, and soon it became clear that they never could furnish any. They had been furnishing verbal proof, on both sides of interminable questions, for centuries, but real proof in the actual working of the universe there was none, and they could therefore bring none forth. And when Evolution came forward, offering to demonstrate by bare facts a multitude of propositions all going to verify its own main principle, no wonder it arrested the attention of all and drew disciples in crowds from the schools of the old teachers. For it at least furnished a standard of truth, which the former had failed to do after ages of painful industry.

And the main difference between Evolution and all preceding systems is perhaps most of all in this, that its adherents can verify their assertions by a standard of proof, whereas the metaphysicians are still unable to do so, as they have no standard, and therefore every man says that which is



right in his own eyes. The evolutionist appeals to fact, the metaphysician to thought, with the advantage to the first that the fact remains while the thought perpetually changes.

A special illustration of the superiority of this Evolutionary appeal is seen in its application to those fanatics of wilfulness and hap-hazard, the Intuitionists. These thinkers, of whom Ralph Waldo Emerson is the anointed high-priest and oracle, were disporting themselves like dolphins in the high seas, amid what they claimed to be high themes, showing an originality and brilliancy of expression unrivaled. So long as they were not called upon to establish any of their assertions, they were very successful, and astonished the empyrean with the splendors of their rhetoric and the lustre of their paradoxes. Who could surpass Mr. Emerson in the courage and kindling fire of his discourse? Who could seem nearer to nature and the true order of nature than he? He held his audiences and readers enthralled, as he seemed to open to them the loftiest heaven of thought and to disclose all the secrets of spirit and spiritual worlds. But the arrow of evolution, alas! takes him also in its winged flight,—him the beautiful Achilles,—and glancing strikes the vulnerable tendon of his heel with fatal effect. For what the Philosophy of Evolution undertook to do was, as I said, to *prove* its positions with the amplest evidence. It would listen to everything, but accept nothing without demonstration. It had no ears for glittering generalities. It would have chapter and verse from the Bible of fact for any proposition which the arrested Intuitionist might be inspired on his tripod to deliver. This threw a coolness over the industry of those venturesome and guileless thinkers, which we fear will deepen as time goes on. For surely the grasshopper-like flight of their thoughts is calculated to bring them nowhither. They spring into the air and come down wherever God wills. But Evolution, as a doctrine, builds a solid causeway of proved truth through the trembling swamp of human conjecture wherein they wander,—a causeway over which the nations of the future may march to ever-increasing power, wisdom, and happiness, as long as the world may last.

The Positive Philosophy, so-called, of August Comte, has something to say to Evolution, and claims many of its doctrines and benefits for its own. In so far as it induced

men to leave the pathless woods of metaphysics and mythology for the cleared land of science it of course deserves the laudation of philosophers; but it came far short of discovering the fundamental postulates of evolution. It was itself metaphysical and fragmentary. It was so little familiar with the true method of philosophizing that it at last landed its believers in the paltry and time-wasting cult of its founder's mistress, and in a Religion of Humanity which is good enough for an ideal but has no roots in the nature of things. It elevates a sentiment to that throne of authority which fact alone can satisfactorily fill. Positivism played an excellent part in its insistency that a philosophy should deal with the universe itself rather than with various notions about the universe. It deserves a *magnum cum laude* for pointing out the unsatisfactory service rendered by metaphysics. But it was only a door to the method of nature, and not that method itself.

Leaving now the other systems to their own intrepid adherents, let me say that the Evolutionary Philosophy seems to me to be essentially materialistic. It is true that its greatest apostles, Spencer and Huxley, and Mr. John Fiske as well, allege that of the two world-old dilemmas between mind and matter, every analysis leads rather to the conclusion that we know the universe far more as all mind than we do as all matter. They do indeed deny that we can claim to know its real nature at all, and so sustain themselves in the airy spaces of agnosticism, declaring the existence of "an Unknowable Reality" beyond our ken. Mr. Spencer labors the point frequently, asserting that consciousness and reason alike fail to carry us beyond a knowledge of relations, which never disclose the absolute reality. The permanent substratum of mental being, which abides behind all the changes of thought, and the permanent substance in which all the qualities of matter inhere, must forever remain hid from us. But if we were to decide anything as to the nature of the ultimate substance, he says we should decide it to be mental rather than material, for consciousness itself is nearer to mind than it is to matter, so far at least as we see it internally. All our knowledge is declared to be given in units of feeling at last, and these units of feeling are mental. We seem thus to be crowded back to the old metaphysical basis for all philosophizing—the primitive testimony of consciousness. While one may

well pause before entering the lists against Mr. Spencer, yet one is also daunted at finding himself planted on a metaphysical bog for the foundation of a physical philosophy, and therefore he may make a shift to get foothold elsewhere.

And perhaps he may find such foothold in the position that the units of feeling seen in consciousness are really only *units of force* (which are recognized as the ultimate elements of the external world), seen under a subjective transformation effected by nerve-sensibility. In confirmation of this he may at least point out that knowledge, so long as it was discussed as composed of units of feeling, was sterile of results and incapable of progress. Only when it began to be viewed as composed of units of force did it become useful and open to an endless development. As an example of this we may cite the futile and unprogressive study of the nature of mind when conducted by the method of introspection, or looking at one's feelings, after the manner of philosophers preceding the last half century. Much was said and written by them, all to small purpose. Mind was as little disclosed as matter, and of neither was there much real knowledge. Introspection merely kept turning round and round in its own bushel-basket at home. But no sooner did mind begin to be studied as itself a form of matter, as an external object and a part of physiology, than light began to appear and knowledge to advance. Significant is it also, in this connection, that Mr. Spencer's luminous exposition of the composition of mind borrows its lucidity from the author's constant recurrence to the phenomena of matter and material action. It might indeed be called an exposition of mind considered as included in the forces of material nature. In other words, though he insists upon mind as being ultimately composed of units of feeling, he expounds it as if it were composed of units of force.

And this is in fact the method to which all men of science are driven at last. Though consciousness gives only feeling as its experience, and perception as the result of feeling, and though this be asserted to be the internal and primary testimony of consciousness, yet no sooner is this proposition laid down than the barrenness of it begins to be felt, and the faithful internal psychologist is immediately hurried forth to say that these units of feeling appear also

somehow as units of force in other connections, and must be treated as such in every use which is made of them in verifying truth or discovering knowledge. So that we may perhaps embolden ourselves at last to question the ultimate character of the feelings as such, since each of us has only a single witness to their existence, and that is his own consciousness; and we may rather regard these feelings as merely a subjective or special form of units of force, just as sound is a special form of units of motion. They seem to us at first to be units of feeling existing only in ourselves; but in everybody else, these same feelings can only be observed as units of force, and the corrected statement would therefore appear to be that feeling is merely a transformed force. In other words, we correct our internal experience by the larger generalization of our external experience and arrive at a basis which is at once universal and fruitful. We arrive at the true account of our feelings by an outside knowledge got through them, which, generalized, shows that they are but one other form of the universal units of force. Here at last we pass over from a barren introspective psychology to a fertile external universe, which includes the introspection as one of its countless manifestations.

Consciousness is thus found to be as misleading in its primitive reports about itself, as about most other things. Regarded from within it seems to be what is called a spiritual or immaterial faculty, moving about the spaces of the brain with the speed of light, and through the senses cognizing the universe. So subtle, quick, sure, lucid is it that nothing less than the attributes of a God are deemed sufficient to characterize its nature, and it is said to be "made in the image of God." But regarded from without, how different is its aspect. This Godlike apprehension is discovered to be absolutely dependent on a brain and various congeries of nerves, which are mere material substances. No brain, no consciousness; and this fine, internal, lordly self-appreciation is reduced to the modest character of a function of a grey pulp, which the blow of a hammer or a failure of blood-supply can reduce in an instant to complete insensibility.

The external observation thus corrects or even subverts the internal testimony. The apparently immaterial mind is found to hang upon the material brain as the odor of a

rose hangs to the flower. Both are a sort of exhalation. And the changes in that brain, under various environments, embody the whole immense variety of modern knowledge, whose works in the world are but a magnified magic-lantern picture of slight alterations of grey brain-matter within. The solidity and certainty with which this various knowledge verifies itself in practice gives the strongest possible proof of the correctness of the premises from which it all springs, viz., that units of consciousness are more properly estimated when regarded under their corrected form as units of force, than under their primary form of units of feeling.

Perhaps both of these units may be best harmonized in one unity as forms of motion, as most ably set forth by Mr. Raymond S. Perrin in his book on "The Religion of Philosophy." Mr. Perrin's criticism of Mr. Spencer's position seems to have striking validity, and to demolish the necessity for supposing some "Unknowable Reality" back of all knowledge, on which Mr. Spencer so stoutly insists. Motion, as the dynamical aspect of matter, seems to furnish all the materials necessary to compose the universe. Matter in motion becomes the fountain of all things, and thought is but *brain in motion*, as life is but *atoms in motion*, and knowledge is simply an active participation in the infinite motion of the universe.

But if one be inclined to insist upon the testimony of his own individual consciousness, and to posit mind as immaterial because he feels it to be so, we can only bring to bear against him the fact that in so doing he plants himself upon one single experience—his own—against all the rest of his knowledge, which is that of observation criticised in detail by all that others know, and the whole course of nature in its daily movement. It takes but a moment's reflection to see that this last accumulation of testimony affords a basis for certainty of a universal character, such as never can be afforded by the weak testimony of our single consciousness, which is and must always remain isolated and alone to each one of us. It was dependence upon this which led the world of men in a fire-fly dance after phantoms through ages, and still leads most tribes. It is this which gives us a Chinese civilization in one place and a Hindoo in another, and Fecjis in a third. It is this which gives us ten thousand sects and cranks of every hue. But

a distrust of individual consciousness, on the other hand, forces us to the wide comparisons of modern science, and the trustworthy conclusions on which all instructed men agree. And on this the Philosophy of Evolution rests,—not on what feeling says, but upon what corrected feeling finds to be true of the units of force.

Of course this doctrine is downright materialism; but then the doctrine of Evolution seems to many and probably really is materialistic to the core. Nor need this be deemed strange when we recall that this Philosophy was first discovered in the material world. It was found among the fowls of the air and the beasts of the field. It was cradled in the manger where cattle were feeding. It had for its nurses the naturalists, and it was brought up at the hearthstone of physical science. And its stronghold and playground is still the material world. Because it places suns and planets in their orbits without hands, because it arranges the strata of the earth without design, because it traces the genesis of crystal, plant, animal and man, step by step without break and without miracle, it is accepted, and only because it does so. Were it not for its incontestable familiarity with the history and ways of material nature, the spiritualists would long ago have remanded it to the dirt from whence it sprang. But it holds to its visible facts, snaps its fingers at metaphysical disproofs, and riots in its tangible demonstrations, now become so profuse and all-convincing. It finds no need for ratiocination, for here is the daily process of nature repeating its propositions and enforcing its philosophy upon all men. And if there is any work of God which is his incontestably, it is this same Nature which furnishes such proofs to Evolution, and sustains its head amid the querulous complaints of idealists, spiritualists and dreamers of every feather.

But having been so born, of materialistic parentage, nursed by materialistic students, reared among materialistic studies, and crowned by materialistic proofs, it seems hardly likely that it can now be sustained in any other than materialistic relations. Vain is it to try, as some do, to marry it now into the fine old family of spiritualism\* in order to give it credit with minds still loyal to the old opinions, and ready to fight to the death for the old flag which has flaunted

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\*The word Spiritualism is here used to denote the advocacy of Spirit as an immaterial somewhat, distinct from Matter.

over so many desperate battle-fields where nothing was won but wounds and death. The Napoleon of a new era, it cannot usefully mix its fresh blood with the outworn royal Austrian of ignorant days.

And truly, that the evolutionary philosophy is materialistic is, to my mind, nothing against it. Nor is it that I have any special antipathy toward the opposing idealistic or spiritualistic hypothesis. The only interest I have in either depends simply upon their truth and usefulness, but especially upon their usefulness. I am willing to receive any benefits from any source, and if spiritual or idealistic philosophies have anything to give, I am glad to avail myself of their help. But they have held sway over man for ages without adding serious advantages to him. They prevailed in Christian countries to the exclusion of all materialism up to the beginning of this century, and seem to have misused this time greatly. They did not arrest war, nor banish slavery, nor diminish intemperance, nor check bigotry, nor abate superstition, nor prevent persecution or tyranny. In fact, while they were prevailing the world dragged on, weltering in miseries, the prey of plague, pestilence and famine, a coward before ghosts and fairies, the easy victim of every natural accident, servile to kings, priests and sorcerers, and devastated by perpetual fears. There was small progress in thought, slow advance in knowledge, fanciful standards of proof, little stability in propositions, slight discoveries in the methods of Nature. One reads the records of those bewildered and disputatious ages with astonishment that men could ever have been content with such futilities and barrenness. Spiritualistic theories were lifting their heads on all sides like a ring of serpents, each hissing its contradictions and anathemas at the others. There was little enough in the results of this devotion to idealistic fantasies to make one desire a restoration of its reign.

How much thinking,—how little welfare! Would it have added any great benefit to the world if most of the questions respecting the Trinity, the nature of the soul, the nature of duty, the exact authority of conscience, the nature of space and time, or the like, had ever been satisfactorily settled? Scarcely! for it is of these questions, pre-eminently, that Lessing's remark is true, that the pursuit of truth is better than the attainment of it. There

was and is but little in the questions excepting the value of the discussion of them as sharpeners of the intellect,—the same empty-handed benefit which is noisily claimed for the mediæval college curriculum of to-day, on which our youth are still tediously trained. Were it not better to have done with futilities? Why go on whipping for trout in streams long since robbed clean of fish?

It is therefore with impatience that one hears the reiterated lament of public teachers and preachers over the tendencies of the age towards Evolution and its materialistic ideas. One would imagine, to listen to these wailers, that there was something blighting in materialism; that its marked increase during the last thirty years had been attended with great injuries to the human race. Whereas, if one will only consider the matter fairly, this last period has seen more advance in human well-being than all the last 2,000 years before it. Materialism has prevailed, and has made a new world out of a sad and worn-out one. The progress has been in material forms, in railroads and telegraphs, in cotton-gins and steam-driven machineries, in an immense increase of wealth and luxury, in books and newspapers, in applied science and philosophy, which makes man handier, shrewder, more industrious,—averse to war, tyranny, superstition, narrow-mindedness, gloom, disorder and poverty.

If materialism has so many advantages to confer, why should we be afraid of it? Why should we not rather be afraid of that spiritual philosophy which spent two thousand years in discussing the nature of God and the soul, and human destiny generally, and duty as an abstraction, leaving mankind meanwhile hungry and cold and naked, the prey of disease, and the prisoner of physical and moral ills? And what insistent and blind folly it is to be warning the age against the dangers of a materialism whose highest word has proved to have more good sense and clear light in it than ever fell to the lot of the best idealistic discussion that literature records, from Plato down to James Martineau! Why go on cultivating the profitless sands of Sabara, when the hills and valleys of Materialism already rustle with the corn and vines whose fruits are for the gladdening of the nations?

Even from a spiritualist's point of view this material



philosophy is more profitable than spiritual methods. For the spiritualist's clamor about duties and high aims and altruistic living, and the like, is best met and satisfied by materialistic methods. It may easily be shown that the enormous intercourse of nations and continents produced by modern commerce has done more to promote these virtues of toleration and charity than the apothegms of Epictetus and the sermons of Chrysostom. A merchant-ship bears more than its cargo of meats or grains or goods; it bears also the good-will and friendly regard of those who trade with each other for gain. The armies of the Christian Powers do not so well defend those Powers against their enemies as do the commercial relations of their subjects one with another. And if the meddling, selfish dynasties were abolished, and all custom-houses as well, commerce would, far more than benevolent sentiments, make one peaceful confederacy of German, Russian, Frenchman, Italian and Spaniard, in less than a century.

So also the steam-engine, by facilitating travel, has done more to destroy bitter distinction of race and religion than devotion to ideal questions could do in æons of time. For, in the first place, idealistic discussions can touch but few, being the pursuit of the learned; and in the second place, personal contact with strange peoples and other religions dissolves prejudice as the sun dissolves dew. By reason of travel, the false and bitter slanders of one nation on another, of one church on another, have been disproved and destroyed.

And a similar moral benefaction has been conferred by the mere multiplication of books and newspapers by the material printing-press. It is not possible for vested wrongs, for ancient and established ignorances, to maintain their places before the merciless fire of the daily papers. No artillery has such precision and range as the batteries of the Hoe press. No adjurations to do justice and love mercy have or can have one-half the power to realize their desire as these engines of attack on injustice have to compel both to be done. How many rogues have they brought to justice, how many crimes searched out, how many prevented, how many good causes established! How long could a Czar maintain his Siberian horrors under the steady exposure of a daily press, repeating its incessant denunciations day by

day within his dominions? And the press is the child of materialism. It prints its sheets for gain. In the dialect of the street, it is pushed to make money.

In the uses of machinery, too, we may vaunt the praises of materialism in its plainest aspect. Mr. Matthew Arnold, in his pleasant way, depreciates our devotion to machinery, and would rather have us use the freedom of the spirit as the better method. And he attacks the whole manner of modern advance, and sings the praises of mere culture,—“hearing and reading the best things there are going,” as the Greeks of Plato’s time are falsely supposed to have been doing for the most part. But it is quite certain, to anyone who has an open eye to the world, that machinery has done more to transform the world to something like Plato’s ideal Republic, in one century, than all the unmechanical centuries for twenty-two hundred years had done before. Machineries of steel and wood create machineries of moral and spiritual movement as well, and furnish irresistible agencies to promote public virtue such as never before existed; and the more machinery, the wider spread is virtue. Who ever heard of a savage tribe, without machinery as they are, as able to do anything worth doing except for mischief and destruction? Mr. Arnold himself remained but as the “wandering voice” of the cuckoo in the glades of society, because his ideas could not organize a machinery for their propagation among mankind at large. Material embodiments are more than lofty expressions, and the church itself is great, more by its *machinery*, than by its ideas. A new machine for traveling by telegraph would enlarge the human mind more rapidly than all the colleges and book-learned authors in Christendom can do.

Machinery forces men to become exact, punctual, regularly industrious, and sober. It compels them to study the properties of materials, to learn new truth constantly, and conform themselves to it. Men become more observant under its tuition. The commonest factory-girl has her dull and aimless mind somewhat quickened and focused by the precision of its work and the exactitude it demands of her. It turns the vagrant savage into a thoughtful artisan, makes an Eriesson, an Edison, a Bessemer, an Eifel, possible, and is so far from degrading men to its level that it raises them immeasurably. Think of saying that a Digger Indian is *degraded* to the level of a Corliss Engine! The engine is

already far his superior, and worth more to humanity. Machinery always elevates its employers.

See how Materialism also makes men more truthful than Spiritualism. When men can be brought to an exact bar, and proved to be false, they are perforce more guarded and careful in their statements. Such a tedious falsehood as that of the Roman church, that bread and wine are the true body and blood of Christ, which has debased the minds of believers for ages, could not hold its sway for an hour under a materialistic philosophy. No more could the Platonic doctrine that ideas have real existence outside of the brain. Men do not attempt to lie in mathematics, except when they have some spiritual theory to maintain.

So, too, we may sing the praises of a materialistic philosophy in that it absorbs the energies of the age in the pursuit of wealth. Never before was mankind so well engaged. It is better to build passenger steamers than men-of-war. It is better to build factories than cathedrals. It is better to build railways than armories. It is better to develop mines than to promote missions. Men are seldom or never so well engaged as in making money decently. Six days are not too much for profitable labor, though one day be enough for worship, even according to Moses.

Why, then, should we hear, from our more spiritual friends, a great outcry against this excellent pursuit? For it is easily seen that, since the world began, mankind was never so well engaged in general as it is at the present day. "The mad race for riches" leads to enterprise, education, good health and long life. It keeps men out of mischief and crime, it covers the earth with great cities and the water with great ships, it spans the rivers with bridges and fills the air with voices of intelligence, it makes famine impossible, and binds with fetters of self-interest the bloody wolves of war. Whatever is good among men is largely the effect of wealth, whether it is reckoned in material goods or the advances of charity, peace, justice, science, art, or politics. And the wide difference between our own peace-loving age and its gainful occupations, and the quarrelsome and destructive ages before, is chiefly due to the fact that now men are all seeking wealth through industry, instead of advancing religion by persecution, or patriotism by war, or politics by lies and force, or power by intrigues and assassinations.

Friends of the spiritual philosophies who exhort us to think more of their vague propositions, and to devote ourselves to God, immortality and duty, should reflect upon the awful miseries which befell those who formerly were devoted to such pursuits, neglecting their bodies and worldly interests the while, till a horror of great confusion overtook them like a flood, and swept them down the wreck-filled current to ignorance and death. There has never been a better age than the present, since man has written history; and the simple reason is that man has now become materialistic in his aims,—has turned from the bloodless spectres which he formerly pursued to active care for mere flesh and blood, to houses and lands and inventions and enterprises and splendor and display, and whatever makes life more fruitful and more abundant in material goods.

Materialism, which is represented as a flood that threatens to drown all higher impulses, proves to be rather a Nile-inundation, whose waters bear the fertilization of humanity. And yet mediævalists would have us return to the dreary pursuits of the spirit, where men wandered for centuries living on manna and water!

The opponents of Materialism, in their devotion to spiritual philosophies, display many curious moral obliquities calculated to impair a mere materialist's confidence in their principles;—as where we see them eager to sacrifice hekatombs of other men, and human welfare, to the establishment of their ideal visions. Look, for instance, at the idealist, Tennyson, who voices in his "In Memoriam" the tenderest and most reverent sentiment of the age respecting God, duty and immortality, and afterwards lets himself rave, in "Maud," to praise and glorify the multitudes of blameless youth slain in that worthless and even then antiquated barbarity, the Crimean War,—because "God's just wrath would be wreaked on a giant liar," and "a peace that was full of wrongs and shames" broken up in the awful carnage of battle. As if we should say it is better for men to kill each other in rage and hatred than to cheat each other for gain. As if murder was not by far the greater crime!—even if one does call it war and treat it to the luxury of poetry. Materialism looks at things quite differently and does not exhort us to begin killing men as a better pursuit than cheating them. Materialism has its faults, but it

seldom loses its head or waxes enthusiastic over crimes greater than those it attempts to cure.

So much then, we may say in reply to those who are afraid of Evolution because it is a materialistic philosophy. As the immense body of modern knowledge, in all its vast variety, is knowledge of the properties and actions of matter, it can be safely left to defend itself. That mankind will ever leave it to go back to the groping leadership of metaphysics or the pursuit of the elusive mirage of so-called spiritual truth, there is not the remotest possibility. Like the statue of Liberty in our glorious bay, the materialistic philosophy of Evolution will lift up its electric torch over unnumbered generations of the future, scattering the white light of its all-illuminating truth over land and o'er sea, and over the ever increasing knowledge and happiness of all wise and free nations.

## ABSTRACT OF THE DISCUSSION.

MR. RAYMOND S. PERRIN:—

When asked to criticise a lecture upon the Philosophy of Evolution, to be delivered by Mr. Starr H. Nichols, I anticipated, in accepting, a pleasure, because I knew the lecturer was capable of dealing with the subject. I knew that he had familiarized himself with the general logical results of the doctrine of universal filiation or descent, so firmly established by the investigations of Charles Darwin; and I knew also that he had applied this doctrine to the phenomena of mind or consciousness, which is pre-eminently the realm of Philosophy. I must confess that I have been disappointed. The lecture has closed without any explanation of the nature of mind. The argument has been confined to a very interesting account of the materialistic theory of society. The humanizing influences of modern industrial development have been pointed out. We have been shown how industrial progress produces social progress. The lecturer has also emphasized the universality of physical law, pointing out how it repeats its operations with divine uniformity in all time and space, bringing into interdependence and into fundamental similiarity all the systems of the universe, and he has declared boldly and distinctly that the prime power in all this is not spiritual but material. We can only admire the courage of the lecturer in making this assertion, for the reason that it is so unpopular. The great majority of religiously inclined persons are repelled by the assertion that matter can explain everything to us. They feel instinctively that such a philosophy is coarse, that it lacks sublimity, and as philosophy is largely a matter of definition I must confess to a sympathy with the religionists in their aversion to materialism. For matter is not the ultimate fact, it is only an aspect, the statical or restful aspect of universal activity, or life, and if a name must be given to the philosophy of evolution which shall distinguish it, once for all, from the religious or supernatural systems, I think that name should be the *vital* not the materialistic philosophy. For *Life* is the universal fact, and Evolution teaches us that all phenomena, whether physical or spiritual, are forms of life. This vital principle is not unknowable, for it is the simplest of all experiences; it is the first element of knowledge. In mathematics it is called motion, in physics force, in biology life, in psychology mind, in

religion spirit, or intelligence, or God. All these diverse terms involve ultimately the union of space and time or of the infinite and the absolute. The chief advantage of the Philosophy of Evolution is that it can explain the connecting link between mind and matter, by bringing into interdependence intellectual and physical phenomena, by explaining the point of contact between the spirit and nature. This harmony of thought and feeling is what the religionist most longs to comprehend, for it alone can bring peace to the mind, it alone can dispel the contradictions which arise between the belief in a divine love and the evidence of a suffering humanity. The ultimate analysis which harmonizes the meaning of our most general terms is a logical fact, which appeals only to a class of specialists, but this analysis, so necessary to philosophy, can be explained in the language of every-day life. There is no limit to its applications and to its simplifications, and it will be found to be the key to the Philosophy of Evolution. In Language we have the connecting link between the intellectual and the physical. Language is a natural development, beginning in rude sounds and gestures, and progressing in perfectly comprehensible steps from the expression of concrete experiences to that of general principles. In this vast development, resulting in the creation of literature and science and philosophy, there is no interposition of the miraculous or the supernatural, and all the mysteries and superstition of religion can be shown to result from infelicities of speech, the lisping of primitive races, which have reached us through tradition; the efforts of undeveloped language to voice the abstract truths of life. The greatest feat of language is the discovery of a single term to represent divine unity, the formation of the ultimate generalization. The Philosophy of Evolution has had its beginning in the great discovery of Darwin, who revolutionized zoology by establishing the mutability of species, by proving that organic life is a single family, developed by natural agencies from a few primordial types. This theory he completed by including in zoological classifications the species Man. He neither attempted to show the filiation of the lower organic activities with chemical and physical actions on the one hand, nor on the other to show the relations of higher organic life with the phenomena of mind. Darwin, therefore, was not a student of the mind. He was a naturalist as distinguished from a philosopher. It is to such men as Meyer and Helmholtz, who discovered the correlation and equivalence of the physical forces, and to such men as Spencer and Lewes, who have established the interdependence of the organic and the mental forces, that we owe the exten-

sion of Darwin's great theory of the Descent of Man into a philosophy of evolution; and I think that in neglecting the mental aspects of the subject, the lecturer has lost an opportunity of making a symmetrical presentation of his great theme. In the narrow limits of this criticism, it is possible only to suggest the vast proportions of the theory of evolution. For humanity the central fact of evolution is the nature of language. In language we have the connecting link between mind and matter, the agency which has raised man to the position he holds above other related orders of living beings. Language is thought, language is sympathy, language is interaction. In comprehending its nature we command the true perspective of existence, we reach the zenith of intellectual life. Its categories of perception and expression are universal. Gravitation and affinity and love all lead to and explain it; even in the cold, clear atmosphere of thought its metaphors and symbols bear out the endless analogy. The verb, the symbol of activity, is the soul of language, the central fact in every sentence, and all the other parts of speech denote simply the times and places of the action or being. The sentence is the molecule of thought; it is complete in itself, containing all the elements of being. It is the sentence which transforms facts into symbols, it is the sentence which enables physical life to rise into intelligence or spirituality. This is the ultimate analysis. It shows how social development is primarily expressed in the growth of language, which renders mental and moral development possible. It shows us that mind and spirit are not ultimate facts, but aspects of Life, and that Life means Evolution.

DR. ROBERT G. ECCLES:—

In the lecture and the criticism we have an illustration of the danger of looking exclusively on one side of a problem. The materialistic mind looks only at the static side, and sees that alone; the spiritualistic mind looks only at the dynamic side, and fancies that is all-inclusive. Mr. Nichols and Mr. Perrin represent two kinds of evolutionists: the one materialistic, repudiating the ideal; the other idealistic, repudiating the material. Each has a half-truth, and each needs the other to supplement and complete his own view. But the Unknowable is the true basis of the whole subject. The philosophical doctrine of the Unknowable is not concerned with knowledge that can ever be known. The phenomenal universe is infinitely knowable, but gives us no hint as to the essential nature of Absolute Being. As the scientific problems lying at the basis of this discussion are largely questions of physi-



ology and physics, one needs to be a physician in order to comprehend them. Matter in its outer aspects is knowable, in its ultimate aspects is unknowable. Matter and force are not what they appear to be to the senses. A feather is brushed across our hand. We say, "The feather tickles." But this is not true. The tickle is in us, not in the feather. Color is not in the objects we see around us, it is the effect produced upon our brain by an inconceivably rapid vibration of the rays of light proceeding from the object. Sound does not exist apart from the hearer; if there were no hearer there would be no sound. We can acquire knowledge of how the universe affects us, but not of the universe itself. We know that there is more than matter and motion in the universe. There is Mind and Being, which cannot be explained in terms of matter or motion. As to the identity of evolution in other worlds with that in our world, assumed by Mr. Nichols, the theory of evolution, which shows that all things tend continually to differentiation, requires that there should be diversity instead of identity in the development of life on other planets.

MR. DUDLEY BLANCHARD:—

The evolution of mechanics is one of the most important phases of the whole subject under discussion, and I am glad to see it at last touched upon, by the present lecturer. I rise merely, as one interested in mechanical pursuits, to thank him for what he has said upon this topic.

DR. LEWIS G. JANES:—

As to the beneficent character of the material progress of which Mr. Nichols has spoken, I am wholly in agreement with him. That this, however, is all there is of the Philosophy of Evolution, I cannot agree. In all this discussion, we are questioning about what we can know. Now, fundamental to all such considerations, is the question: What is an act of *knowing*? What is consciousness? If wholly a subjective process, unrelated to material conditions, then it is difficult to escape from the conclusions of the Idealist. If wholly a product of material conditions, then we must follow Mr. Nichols. But if, as I believe, it is subjecto-objective, testifying at once to a thought-process which cannot be expressed in material terms, and to the reality of an external material world, then we must either rest in this Dualism as an ultimate and unexplainable fact, or go forward to a monism based upon the doctrine of the Unknowable. Mr. Nichols says we see thought in other men only as brain-motion. Now, I never have been so fortunate

as to see the brains of other men think. I should like to have him explain how this can be done. To me, as to Spencer, Huxley, and other evolutionists, the passage from the physics of the brain to the phenomena of thought is something inconceivable.

MR. NICHOLS:—

Dr. Janes's position seems to be fruitless and unsatisfactory, because he never gets to anything ultimate. He must go on and on, always questioning and never getting an answer, instead of being satisfied to begin somewhere. It is useless to start on such a quest. We can know nothing of the ultimate nature of consciousness. [DR. JANES: It seems that you are at last getting to the Unknowable yourself.] MR. NICHOLS: *Your Unknowable.* What I meant to say was that consciousness is truly known just as other things are, when its internal feeling is criticised and corrected by external observation and generalized upon both. Then it seems to appear that thought as observed in others than ourselves is simply a motion of the brain, as digestion is a motion of the stomach. The Spenceerians (and Dr. Eccles will pardon my saying it) are in a hopeless state of confusion over the Unknowable, and their philosophy of knowledge is built on an assumption of ignorance. The position that there is such a thing as mind independent of brain is an unverifiable one. Dr. Eccles said that one ought to be a physician to thoroughly grasp the truth of Evolution—and come out where he does. Well, there is Dr. Maudsley; he has some reputation as a doctor, and he is a materialist. What I meant in regard to evolution in other worlds, was that the *method* of evolution is the same throughout the universe, though the materials and special forms may be different. If we are willing to accept the ultimates as they present themselves to us, we need not chase the infinite. Those ultimates we know if we can know anything, but if we do not know them then we can know nothing and there is no use in thinking. When we step beyond those ultimates we land in "chaos and old night," where is nothing but dreams and an aimless metaphysical whirl.

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[Whole Number, 455.]

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SUBJECT: Co-operation: its Laws and Principles.

[With Portrait.]

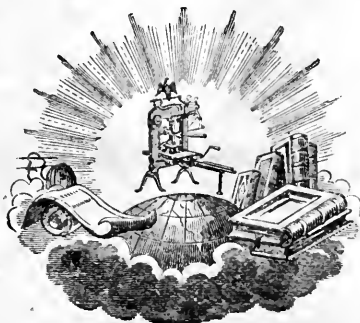
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# THE SUN.

A BI-MONTHLY. PUBLICATION

DEVOTED TO

## CO-OPERATION.



KANSAS CITY, MO:

C. T. FOWLER, PUBLISHER,

No. 16 W. FIFTH ST.

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HERBERT SPENCER.

# CO-OPERATION.

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## ITS LAWS AND PRINCIPLES.

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Co-operation is as far in advance of civilization, as civilization is in advance of barbarism.

We have, within the last fifty years, made rapid strides in material wealth, but no progress has been made in its more equitable distribution. *Horace Mann.*

We can calculate the relation of our exports to our imports, and measure the rate of mortality, but we cannot tell how much bread will be needed, or whether the people will be able to get it. *Sam'l J. Tilden.*

**W**HAT is co-operation? From two words, *con* and *opera*, it means to work together. It is a practical instead of a speculative word, and is fraught with the most fruitful blessings for humanity. It is natural, therefore, that it should be so generally favored as the ultimate solution of the Labor Question.

But *in* what we are to co-operate, how, when, where, opinion is unsettled. The truth must be sought in the nature of man, as a social being. Already has it co-operated to produce language and society; and through the same laws, by which the world has already been formed, must it be *re*-formed.

## THE CONDITIONS OF CO-OPERATION.

are naturally formulated under three heads.

First, it is obvious, in order to co-operate, that there must be *Order*. This necessitates a science of GOVERNMENT.

Then there must be *Justice*, or the science of ECONOMY.

Now, given a *Unity of Interest*, and we have CO-OPERATION. And have we not this?—the same eyes, the same hands, the same feet? We laugh with those who laugh and weep with those who weep. We have the same origin, the same destiny and the same law of happiness. Then, may co-operation be regarded as the *practical* application of the science of RELIGION.

## THE LAW OF ORDER.

The first thing, then, to consider, is *how to keep order*. How far can a person go in his actions without being subject to arrest?

*Incapacity.*—Can we suffer dictation, on the ground of incapacity? Then by reason of whose capacity? What constitutes the standard capacity? Is not folly the material out of which wisdom is made? Not only are they relative, they are interconvertible terms. Through both runs the same warp of self interest. Self help, at one's own cost, is the law of growth. Everybody then has a right to the exercise of his incapacity if it does not impose a burden. Every one has a legal right to make a fool of himself, providing he pays the bills.

*Opinions.*—Should erroneous opinions be suppressed? If so, then who has got the correct one? Is not one's evidence just as good to him as that of another? Does not the same rule apply, when my opinions seem erroneous to you, to make yours so to me? Then the suppression of another's opinion warrants the suppression of your own, and the suppression of one calls for the suppression of all. Can an idea be hit by a brickbat, much less be killed? Instead, do not "those who would crush out ideas in turn perish by ideas?"

*Morals.*—Can bad morals be tolerated? Thought leads to action. Preaching points to practice. A theory is good for nothing if it cannot be put into operation. The people's morals have their opinions behind them. Opinions cannot be separated from morals. What makes my morals offensive to you, by the same process of reasoning, reversed, makes yours distasteful to me. The suppression business works both ways.

*Evils.*—Can we harbor evils? To be sure some are great. But if we can suppress the greatest, then we should the next, and so on till all are closed out. But evil is only a *mal*-adaptation, beneath it is a soul of goodness; to arbitrarily destroy all evil would destroy the good. To call upon force indicates an utter lack of all faith in virtue itself to cope with vice on equal terms. A resort to force is moral cowardice, a virtual self-surrender. Evil may seem to be suppressed, but it has only been excited to renewed activity. Breaking the thermometer does not alter the weather.



*Critical Evils.*—But some may think that when an evil gets to such a crisis, that, at any moment, it may break out into a crime and endanger society, it should be suppressed. But upon such an elastic construction, all evils might be turned into crimes. Anger would become murder, houses could be suppressed because they burn, horses, because they kick. No, the name for this indemnity is insurance, not prohibition. Insurance protects the community in case there *is* any crime, while prohibition suppresses the evil before there is any certainty that it *ever will be a crime!* Insurance covers the damages, but under prohibition the evil goes free from paying *any damages*. Of course insurance cannot cover moral ruin, only moral rectitude can do that. Insurance can only cover damages assessable in dollars and cents.

*Crime.*—A crime is an overt act of force accompanied with a bad intent. It is unreciprocal in its action, destroying all equality of relationship. It demands what it cannot confer, and should therefore be suppressed. Why? Because in exercising the supreme authority of denying to another the right of *habeas corpus*, we cannot be too certain of our reasons for so doing.

*Not the act itself.*—The reason for the arrest of crime arises from its relationship and not from the nature of the act itself. It is not our business to prevent another from visiting his vengeance upon himself, neither is he to be hindered, by mutual consent, from visiting it upon others. It is not because people do wrong, or we *think* they are doing wrong, that they should be deprived of their liberty. The nature of the act has nothing whatever to do with it. Since our privacy and time belong to us as much as our person and property, an act good in itself, may interfere with our liberty, while a bad one may not.

We have then reached the point which we set out to seek, the

#### LAW OF SOCIETARY FREEDOM.

*Rule of Reciprocity.*—The only justifiable reason then, for taking away another's freedom, is because another's acts admit of no reciprocity, demanding for one's self what one cannot concede, and denying to others what we demand for ourselves.

Reciprocity, therefore, is the law of liberty and the basis of harmony in human relations.\* Action and reaction being equal, an equilibrium is maintained. This then is the one thing to be subserved. If liberty is arrested, it is only when it usurps that of all. Then it is the arrest of only a limitation of liberty. Where perfect liberty prevails, there will be perfect order, for confusion cannot be conceived, where everyone has his own and attends to it. Therefore, liberty is not, as is generally supposed, 'the daughter, but the *mother* of order.' Not your liberty, solely, or my liberty, for this sect or that party, but a universal, scientific liberty, verifiable by the rule of reciprocity in social relations.

*The Rationale of Liberty* is that it presupposes the integrity of nature; that it can be trusted; that it is safe to leave the whole of virtue with the whole of vice. As a cure for the evils of liberty, grant more liberty, for evils tend to abolish themselves. There is more hope in freedom for vice, than virtuous conformity in slavery. Activity is at last the only virtue and eternal vigilance its price.

#### STATUS OF THE INDIVIDUAL.

*Individuality.*—The law of liberty emphasizes individuality. As things differ, they become separate. Every round in the ladder of life, whether as atoms, cells, organs, or persons, rests upon an individual. Everything propagates after its kind, there is no hybrid. Individuality is the condition of expression and of genius. It is as inevitable as that a circle must have a centre, as indestructible as consciousness, without it, *we are not*. In it we live and move and have our being.

*Individual Sovereignty.*—Every individual is sovereign in its own sphere, over its own affairs, a law unto itself, over church and state, over treason and blasphemy. Individuals existed before institutions, for them they exist, out of them they are made. The individual has the right to secede, for passive resistance is not a crime. No one else is thereby prevented from giving his or her support. After voluntary representation ceases, taxation should also cease.

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\*Confucius, when asked if there was one word which contained the whole duty of man, thinking a moment, said, "The nearest word I can think of is Reciprocity."

Individual sovereignty is the ripe fruit of Democracy. The opposite is a theocracy. One appeals to the equal liberty of all; the other, to a despotic infallibility. In the one case, God created man, in the other, Man is creating God. One is from the Orient, the other is Occidental. One is the Pope, the other, Private Judgment. One is the *Kingdom* of heaven, the other is the Commonwealth of Man. Already, piety and the Church rest upon voluntary support. It inevitably follows that morality and the State must; for the same arguments adduced in favor of the one are equally as applicable in favor of the other.

#### FUNCTION AND SCOPE OF GOVERNMENT.

Now the sovereignty of each individual implies the sovereignty of all. This then gives ground for government, to guarantee this *equal* sovereignty. It exists to stop a crime *by* a crime, but by a defensive, and therefore justifiable one, on the ground that force can withstand force and make way for liberty. But this sphere of government needs to be very jealously guarded, for the moment it goes a step farther, outside of its *specific, individual* function, it becomes an offensive criminal. The governmental machine, like any other, from its very *nature*, can do but *one* kind of work. If it attempts everything, it must leave its own proper work *undone*. Then, its influence is most disastrous. It not only becomes a thief and a criminal, but the *father* of them. Its administration is artificial, arbitrary, inefficient, costly and cumbersome. And did not government originate in the offensive? does it not now live by and for aggression? and however pervasive the government of nature is, when the ear marks of authority fade, will not government as a *specialized administration* entirely disappear? In every atom, organ and star, do we see the egoistic and altruistic balance; shall man, with his sense of justice, constitute the only exception? Certainly, liberty can be entrusted to stand guard over herself.

Now *over-government* is a relic of the god-idea. For a while, he ruled direct, then delegated his powers to demi-gods, then to kings, by divine right, then to majorities, who could do no wrong. It arises in the worship of power. Offices, officers, legal forms, coins, stamps, 'Be it enacted,' as a 'Thus saith the

Lord,' &c, are its political fetiches. When the people are unable to detect the direct and immediate cause of any display of power, they attribute it to a third person, *outside* of themselves and nature, which *does not exist*. "A gross delusion," says Guizot, "is the belief in the sovereign power of political machinery."

Theoretically, it exists to protect its subjects, but, actually, it preys upon them. Holding up its law and order, its misplaced authority produces rebellion, for, as Emerson says, "the highest virtue is always against the law." The greatest respecters of authority are the most depraved. Just as those recently slaves make the most unmerciful masters, so the most ignorant are the most submissive. Rebels, in all ages, have been patriots in disguise, and the paraphernalia of 'patriotism' has ever been the delusion of fools.

Now, between a superstition and the government of nature, can there be any doubt as to their *jurisdiction*? If it is in the constitution of things, what matters it if it is 'unconstitutional'? Is not what *is* the previous question and the one of last resort? Certainly our Anti-slavery struggle should have taught us this lesson, that what is legal must not stand in the way of what is lawful, nor *right* succumb to anybody's mere opinion about it.

#### CO-OPERATIVE ASSOCIATION.

Co-operative association, then, is free, spontaneous, voluntary, for no organization can rise higher than its source, the individuals who compose it. If these are free, there will be a natural expression of, not only the average intelligence, as under majority rule, but *all* of it. Of course the product will not be infallible, as under a theocracy, nevertheless, it will be perfect, for it will be the highest and best of which the members are capable. All trusts are delegated to responsible individuals, not to a committee. Its propositions, to gain the broadest assent, are reduced to their simplest terms. Each step is sure, because experimental. The constitution is liberty. It cannot be broken, for it is not *made*. None can bolt, for nobody is arbitrarily bound. It is a creature of growth, and in the line of evolution. Education, under liberty, does not need the distortion of being made 'compulsory.'

## LIBERTY IN LIFE.

The importance attached to the doctrine of liberty may perhaps pardon a farther amplification of it, beyond its mere immediate application to government.

*Disciplinary.*—There are some who fear to trust the *masses* with liberty. They hold that man's own nature is incapable of self government, unless aided by a higher power, which is *themselves!* The boys may go in swimming but they must not go near the water. Liberty, with them, means danger.

Now from what does this fear originate unless it be the *unnatural* restraints of an arbitrary and external authority? From this, people break away and go to the other extreme; or else blindly submit to its evils, as the will of God. So it is authority instead of liberty which is the breeder of license. Liberty is the source of self help and discipline. As such, it has a right to make mistakes. Yet accountability, responsibility, all the safeguards of action, are on the side of liberty. She is not infallible, yet she is the teacher of infallibility. Law itself is made out of liberty. Indeed, she is the most careful and conservative of mortals.

*The Test of Truth.*—Accusations for blasphemy and treason are no longer rife, but 'heretical,' 'obscene,' 'seditious' and 'incendiary' opinions prevail. But what is heresy and scepticism, except as their derivatives imply, but an effort of the mind to discover truth, constituting a *new* revelation, opposed to the old only in respect to its limitations? If following one's convictions be heresy, pray what must orthodoxy be?

And what is obscenity, except such an ignorance of sex as to fear the consequences of its freest discussion? And what is incendiary, except an admission that the so called property is merely nominal, not real? Otherwise, how could the mere expression of an opinion prove incendiary?

*Rectifies Conscience.*—Without liberty, loyalty is a dangerous thing. For what above all else are we to be loyal? to the Pope, or the King? Or shall we follow our convictions? But what if our convictions differ, and there is a conflict of consciences? None have been greater persecutors than persons under conviction. When consciences differ, there is no alterna-

tive but an appeal to the law of equal freedom. Liberty, then, is paramount to loyalty. Let us be loyal to liberty and every other cause will prosper.

*The Seal of Love.*—Family instinct, through blood relation, first spread into tribal affection. Then single-handed combat brought association and the recognition of certain collective rights. But these rights only applied to certain classes, and a conflict of rights arose. The only solution of this is an *equality* of human rights, which is the greatest of rights. This ushers in the unity of the race, and in place of parties and sects, the brotherhood of man.

When the headquarters of authority are vested in a theocracy, there exists the supposed government of God over the Devil, or good over evil, and so authority, as a *cultus*, arises. For while there are the 'good' and the 'bad,' one will be superior to and above the other. It will become exclusive, patronizing, pharisaical, and dictatorial. One will form a caste, the other will become an *outcast*.

Now, in routing these pharisaical pretenders to authority and pride, liberty holds a lamp for love, by which it is seen that this personal superiority does *not* exist; good and bad being interchangeable terms and derived from the same absolute root. Do not doctors now practise medicine on the principle that disease is an effort of nature to overcome an obstruction?

Besides, the authority of 'character' as a *cult*, must go. For both free will and the divine will are subject to law. Simply change places, and saints become sinners, and sinners become saints. The authority therefore, of great men, as political and theological bosses, is not greatly worshiped under co-operation.

So liberty lights up, for love, every crook and cranny of the universe. The highest love it is found is only consistent with the truest democracy. The pale spiritual vanishes, to be sure, with its dogmatism, but "gross, vile, dead, matter" is spontaneously illuminated with miraculous power; the ghosts become living beings. Of course the sacred is lost, but no longer is the secular profane. The divine departs, but the human is transfigured and glorified. By the universal unity of law, this becomes the other world; immortality a necessity, instead of a gift, and God and the Devil are one!

Liberty may be called the physiology of love; one the stem, the other the blossom; one the stream, the other the ocean; one light, the other heat; one the head, the other the heart; one harmony, the other fusion. Liberty is each for all, love is all for each. One is the perfect law and the other is its fulfillment.

We might further trace the relation of liberty to life, to happiness, to progress: show how it is the soul of inspiration, to be preferred before life itself; but it is enough if we have inspired confidence in her as a safe guide to follow, for wherever in the broad earth life and joy are found there is liberty.

Let us then learn this lesson, that liberty is a definite, coherent, scientific principle: that it is regulated by its own reciprocal action of equal freedom: that it is the basis of harmony and the mother of order. If she be encountered by knowledge and the consensus of the competent, let knowledge perish, rather than that liberty should fail. Though her teachings be misleading, even indirectly destructive, yet, let 'law and order' perish, rather than that liberty should not prevail. Yea, though the sky be black with vice, and corruption stalk abroad, still, keep burning the lamp of liberty, and darkness will give place to light, and the whole heavens be filled with the sunshine of peace and prosperity.

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## E Q U I T Y .

EQUITY is the application of the principle of liberty to commerce. Without coercion, injustice is impossible. Given perfect liberty, and injustice rights itself. Save as a human equation, there is no such thing as a principle of justice. *Political* economy, therefore, is a misnomer, and since, in nature, the supply is equal to the demand, *charity* is the *handmaid* and *nurse* of injustice. Without equal liberty, property is robbery and price an extortion.

## GROUNDS OF OWNERSHIP.

Is age or legality a final title to property? Upon what does legality rest except somebody's opinion? And as to age, the older a thing becomes, it goes to decay. If one should go

back *far* enough, he would come to the savage instinct. If a title, originally wrong, can be improved by years, how many ears will it take to make it perfect? How many more to make it more than perfect?

On the contrary, legality and age, as titles to property, have been constantly undergoing modification. What was the decline of Feudalism, the Corn Law agitation, the slave Emancipation, but a destruction of legality and age, because incompatible with the equal freedom of all. Even labor's claim to property would fail, were it not that the right to exist is the most fundamental of all rights and depends upon reaping the results of one's labor. Moreover, the product of our labor is mixed with the product of nature and there are many things indispensable to possess, such as air, light, land and water, which are wholly disconnected from any labor. How is the tenure of these to be determined, except upon the basis of the equal liberty of all? Liberty, therefore, is the final test.

#### \* BASIS OF PRICE.

"Labor was the first price paid for anything. The product of labor constitutes the natural recompense, or wages of labor," said Adam Smith. Now the question arises, is labor to be the *second* price, or does something else intervene? Is skill a factor of price? Then how? The product of skilled labor is greater than unskilled, for which reason, the services of such will be in greater demand, and being scarcer, will bring a higher price. But is this to be termed payment for skill? not at all, for, while the reward of personal services cannot be separated from their natural product, the terms of the price are always reckoned from a labor standpoint. The buyer thinks only of the value he is receiving, measured by the cost of reproduction.

*Skill vs. Labor.*—Suppose an inventor's machine will do the work of a thousand men, then on the ground of skill, that "a thing is worth what it will fetch," it should command the services of a thousand lives! But suppose the first inventor is supplanted by another, or the consumers go to manufacturing their own machines, how then could skill get rewarded? Oh, it has patented a principle of nature, and there cannot be but *one* monopoly of a principle of nature! Either the first,



by litigation, must kill off its rival or else combine and divide. In either case, full payment for skill has defeated itself. As competition prevails, it will be *entirely* lost in labor cost.

Skill cannot be compensated, it is its own reward. Compensation means to weigh back, it is a conservation of force. Skill is natural adaptation, ease of execution. Instead of being compensated, its possessor should be congratulated. Not so with labor, its nature is to lose, lapse, die. That of the body in exposure and fatigue; that of the mind, in anxiety, responsibility and care. These should be compensated. The reason the belief so generally prevails that skill should be rewarded, as the latest refinement of slavery, arises from the fact that through tricks of trade and cunning legislation it is too often rewarded. But the skill of the artist, the artisan, that of the scientist and the inventor, we rarely ever see culminate in a bonanza king, even the Savior of the world had not where to lay his head.

Labor then, is the data from which all just price must be reckoned. That which costs much should bring much; that which costs little should bring less; that which costs nothing should bring nothing. All profit that cannot be calculated in terms of labor is something for nothing. Under no circumstances can skill be preferred before labor in determining price, and after equal liberty has been realized, nothing but labor will ever permanently enter into it.

#### COMPETITION, THE REGULATOR OF PRICE.

But this is not saying *how much* labor shall enter into it. It is natural and proper that the seller should endeavor to get for his labor its full natural product. It is also the privilege of the buyer to get his goods with the least labor. This gives rise to competition, which function is to equalize prices and lower the cost of production. But, that competition may work beneficently, it must be free all round. If the highways are to be blocked by freebooters, if the currency is to be controlled, if a tariff is to destroy private contract, if business is to be run by legislative Philistines, then, all the competition will be among laborers themselves, and woe be to their lot! Supply and demand will now become advantage and necessity,

producers will become speculators, prices rise, consumption decrease, corners be made, until the demand comes to the supply. And what is this supply? It is a wolf, called capital. And the demand—Heaven save the mark, is labor shivering and starving. And, unwittingly, mistaking a partial liberty for license, it is still calling upon the legislature for *more* protection!

### THE CURRENCY.

After a just price, the remaining element in a just exchange, is a just currency. If it does not, in return, guarantee the price paid, the price itself might just as well have been unjust. If the price paid then be a labor one, the currency, which is to represent and guarantee the price, must also be a labor one. A labor statistic cannot be stated in dollars and cents. Gold does not measure labor, labor measures it. If a whole mountain-full of gold should be discovered, the world would be bankrupt; for it would be such an inflation of labor, as to totally repudiate it. Labor is now the currency of the world. Gold and silver are only the counters of the money changers. The merchant and the farmer use no other as the basis of their calculations. For, what is a dollar's worth of any thing, but that thing compared with the labor in something else—an ideal labor dollar? If then, a gold dollar is but a labor dollar, why not directly say so, and without subterfuge, come to a *specific* basis?

Do we not all know that gold is but a gambler's lie? That it costs three times as much to dig it as it is worth, and after it is dug, a *leather* dollar would serve the purpose better? For while gold is in a currency, it cannot be used as a commodity, and while an article of virtu, it is good for nothing as a currency. As one scarce commodity, so infinitely divisible that a microscopic atom,\* locked up in a Jew's safe with the key thrown away, it will still represent all property and serve as a *basis* for —? Looking at gold from the side of labor, it is a fiction and

\*"Instead of its being the value of the metal that controls the value of money it is the value of the money that governs the value of the metal. The value of money is entirely independent of the substance of which it is made." *Chas. Moran on Money*, p. 32. "Increase the scarcity of gold to a certain degree, and the *smallest bit* of it may become more precious than a diamond, and exchange for a greater quantity of other goods." *Adam Smith's Wealth of Nations*, B. I, Ch. XI. "Were the currency *sufficiently limited*, a shilling might be made to do the business, or pass at the value of a guinea." *J. R. McCulloch*. See Ricardo, Mill, Opdyke, Walker, &c.

A dollar's worth of nickels is worth eight cents.

a fraud, viewed by itself, it is a *fetich*, the bead and wampum traffic of savage barter, an ancient prejudice for bits of yellow dross, an antiquated superstition that only the precious metals were wealth.

*Unit of Measure.*—It then, the real dollar is a labor dollar, what is its unit of measure? Plainly, it must be measured by its *duration* and *intensity*, with time as the unit of measure. While there are many kinds of employment, there is but one kind of labor, differing only in *degree*, so that quality, or intensity, can be measured by quantity, or duration. An hour of severe labor would therefore count two of ordinary labor, or 100 per cent. above *par*. The labor, by common consent, standing at *par*, would be that of agriculture. For, it is this which establishes the first price, it is this in which seven tenths of the people are engaged and upon which the subsistence of all depends.

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## VIOLATIONS OF EQUITY.

RENT, interest, profit and taxes are the four great thieves of history. Rent is the monopoly of land, interest the monopoly of money, profit the monopoly of trade, and government the monopoly of the monopolies.

### RENT.

Under equity, we found price rested on labor. Now what is land, so much *dirt* void of all improvements, that *it* should bear a price? It existed before Adam, it will continue to exist after Adam's descendants have passed away.

*Price Absurd.*—How can there be a price put on that which costs nothing? It cannot be cancelled by labor. No labor price can be set upon it. There is not so good a title to it as there was under a black skin, for it did cost some labor to raise a slave. To put a price on land, without any labor title, is to deny all property in labor, to confiscate it. It is blasphemy; for it denies the equal paternity of nature, of air, light, water, sun, from the nadir to the zenith! It is inhuman, for it

destroys equal opportunity; a man better be owned than free with no land. It is, moreover, in the highest degree criminal; it not only destroys human life, but denies the right of existence; for if the land can be sold, it can be entirely owned by one man.

*Incompatible with Use.*—Price on land, not only debars many from gaining possession, but having got possession, its *use* for *living* purposes, is in no way enhanced by having a price, on the contrary, the less the price the better.

*Price cancels Price.*—Nor is one benefited when he comes to sell, for he has to pay back again just what he gets. It is supposable that all must have somewhere to stay, and since one lot is only worth another, similarly situated, what matters it whether we get \$1. or \$1000. a foot? And even if one has a small income from rent, it is more than counterbalanced by the rent paid out again in the enhanced cost of living. Society, then, gains no wealth from price on land. It is as great a delusion as the belief, once prevailing, that only the precious metals were wealth.

*Rise in Real Estate.*—In America, immigration assists the 'boom' by reason of the desirability in new association. But to put a price upon this, is to sell one's self! Profiting by such a boom necessitates an endless march towards barbarism! The human race cannot always keep going West! Finally it will bring up where it started. The ebb and flow neutralize, producing a calm. There is no longer any rise. And as soon as the people find themselves paying the old selling price, they come to their senses only to find themselves loaded up with values representing nothing! Only a few capitalists, a few drones, the first denizens of this frog pond or that sheep pasture, now called Boston, New York and Chicago, who by squatting in labor's hive, profit by the *rise* in real estate.

The *Results of Landlordism* are antagonism, waste, dilapidation, squalor, disease, conflagrations, poverty and crime. It is an heirloom of war and slavery. It does not guarantee an equal share of what land the people want to use, but, until the pound of flesh is paid, *prevents* its use. In New York, it once took five acres of ground to support one German gardener, and that by hard work. Now, the 'unearned increment' of this

plantation commands the services of 5,000 'born thralls' of Wm. Astor. Every 10 years, according to the rate of increase on the investment, the city, from rent, is rebuilt and *given* to the land-lords! Already, in Fifth Avenue, the ground rent exceeds the improvements, and lo! there are the Five Points! In 10 years, these five acres will call for the labor of 10,000 men; this is London. In 20 years, it takes the labor of 20,000 men. Yet still, the land *rises!* In 30 years, it takes the labor of 40,000, in 40 years, 80,000, in 50 years, *160,000!* Good heavens! where can they all stand? how can they live? They *cannot* live, twelve are in a room, the sewers give way, life is unbearable, death a boon, home and citizenship are aliens, the city sleeps on a volcano. Was Paradise a *garden?* here is a living *hell!* Hark, there is the sound of an explosion, the heavens are filled with a lurid glare, *revolution* has begun! Now shiver the palaces of glass, now shrivel the rainbow colored walls and not a vestige remains of the iniquitous system\*

#### INTEREST.

Interest is the twin of rent. It has no labor equivalent and denies the right of private property. It is not payment for any service performed, nor, since loans are made on security, is it for any risk incurred. Neither is it payment for a share in nature's increase, for this is free and equal to all. Neither is it because capital employs labor, for capital is the child of labor, and when properly organized, can employ itself. Interest is a tax on exchange, through a monopoly of credit.

*Republicinizing Credit.*—Money is not a 'tool,' a 'medium,' or even a 'representative' of value, it is simply so much *water*, a floating account. And banking is but a method of securing, or keeping those accounts. It is not a 'creature of law,' but of commerce. The right to issue money is as inalienable as the right to produce. It is 'law' which has wrought all the mischief with money. If it is not solvent, can it be made so by calling it 'legal tender?' If it *is* already solvent, can it be made more so? If the banks should discard the trade dollar, what could the government do? Then why meddle, why

\*There is no foundation in nature, or natural laws, why a *set of words on parchment*, should convey the dominion of land.—BLACKSTONE'S COMMENTARIES.

interfere? Only to profit by the monopoly of the currency. The necessity of interest, when National bank notes are issued at one per cent., and greenbacks in London, are above par in gold, is no longer an *open* question. The only question is, who, and what kind of property, shall share in the benefits of free banking. It seems to us that he who is able to furnish security, of whatever character, with which to *redeem* another person's money, is amply able, with proper machinery, to issue his own. Otherwise, the sinner becomes greater than the redeemer.\*

*How Interest Works.*—Suppose the world's capital is \$100,000. at ten per cent. interest, employing 100 men at a dollar a day. The first year, the capital *increases* to \$110,000. But there is only \$100,000. of money with which to pay \$110,000. How is it to be done? Out of the products of labor. Capitalists never finally pay any interest, they simply charge it over in the form of higher prices. Those who never borrow pay all the interest. The cost of living has now risen 33 per cent., wages are 66 $\frac{2}{3}$  cents. In ten years, interest and principal double; wages are now 33 $\frac{1}{3}$  cents a day. In twenty years, interest and principal quadruple and wages are 33 $\frac{1}{3}$  cents less than nothing!

But, actually, this result is sooner reached. As production advances money must increase. But there is only so much to be had. Credit must therefore be substituted, and debt incur-

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\*THE TRUE INWARDNESS. A Farmer discounts, at the bank, his note of \$1000 or \$900., what really occurs?

(1) They exchange notes. (2) Both notes promise gold dollars, but neither has any. (3) Intrinsically, one note is as good as the other. (4) In addition, the farmer gives to the banker a deed of trust on a \$3000. farm. (5) In case the farmer fails to pay, the farm can *redeem* the banker's (gold?) and if the bank fails, its assets are the solvency of its patrons, therefore. (6) The real specific basis of the bank is the farmer's security. (7) *Redeeming another's money is equivalent to issuing one's own.* (8) The farmer then gives his money away, to buy it back! (9) The banker draws interest on what he owes. (10) The shave of \$ .00. was for *handling* the farmer's money. (11) All the farmer lacked to issue it, was the machinery. (12) For questioning the right to monopolize this machine, so that the farmer can save his interest, danger signals are sounded, and you are denounced as a "wild cat," a "red dog" and a "communist."

During the war the government desired to move a box of hard tack from an Illinois farmer to a wounded soldier. But there was no medium of exchange. So we go over and borrow from a Jewish broker a lump of gold, giving therefor an interest-bearing bond, with the farmer and soldier as bondsmen, through whom the hard tack has been paid back three times. The interest on all the bonds being many times the value of all the slaves over which the war was waged!

W. H. Vanderbilt owns \$47,050,000. in U. S. bonds, bearing interest at the rate of \$1,885,000 per annum, or \$3.58 per minute.

Congress has 189 bankers to 13 farmers, yet there are four farmers to one banker.

"Pay your National debt in 17 installments of interest, at 6 per cent."—A. Johnson.

red, until there are many times as much owed as there is cash with which to pay it. So that by the fifth year, whatever the crops, times begin to grow "*hard!*" By the seventh year, with wages at a minimum, capital fails to make its accustomed dividend. The mills shut down and a corner is made on the consumer, which is facetiously termed "*overproduction!*" But turning people out of employment is not the quickest way to make them consume. So business becomes blocked, it cannot surmount usury, engagements go by default, failure ensues, confidence is lost, and a *panic* begins, during which the people are sold out for 33 cents on the dollar. Hard pan is now reached, and at a *nominally* lower rate, the machine is wound up again!

*Power of Usury.*—If only one dollar had been loaned, at a simple, 6 per cent. interest, when Christ was born, it would have now more than eaten up the entire world of solid gold! Can anything be more conclusive, that interest is a legal fiction? What an awful gnawing upon the vitals of labor must there have been through *every* dollar! There is no rate of interest, but what, when compounded, will devour all property, enslave all men and finally destroy itself! If Vanderbilt's income is \$50. per minute, and his brakemen's \$1. per day, what is to become of the train of human destiny by the time W. H. V. Jr. begins to crawl out of his cradle? The public will surely by that time be 'damned,' with Malthus to carry. Every \$1,000. of *water*, in Western Union, commands the services of an operator; loaned for 50 years, at 15 per cent., it would be worth more than 20 skilled mechanics, at \$3. per day; making them bring but \$50. apiece, one twentieth the price of an ordinary negro. Indeed, it was recently reported that Rothschild had an incumbrance on and was about to foreclose the Holy Land!

The monopoly of money is, literally, the monopoly of everything that money will buy. Rent tells *where* one may work, interest, *when*, how long, and what one must receive. Between these two mill stones, labor is completely crushed. The more it writhes and struggles, the more deplorable its lot, until it costs less to keep the average worker than the average convict.

"O tell them in their palaces,  
These lords of land and money,  
They must not kill the poor like bees,  
To rob them of life's honey."

## THE PROFIT MAKING SYSTEM.

We here pass the tariff monopoly of 43 per cent., corners on coal, corn, pork, wheat, sugar, oil and the staples; on transportation, telegraphy, patent rights, &c., to speak of profit making as a *system*. It is enough to know that society cannot speculate off from itself. If one charges his neighbor something for nothing, it comes back to him again in a circle. Profit thus abolishes profit. While each one gains nothing, all lose. But under the *cost* system, while none lose, all indirectly gain. Count then the *waste* under profit. If there is room for but one dealer, he makes a monopoly. Soon there gets to be two, when they have to raise prices. A third comes, and they form a 'pool', a fourth causes bankruptcy. Every city directory now illustrates this state of affairs. Moreover, note the cost in display, rent and advertising. The consumer pays all the bills.

But, greatest of all, is the demoralization attending profit. Under cost, the interests of buyer and seller are identical, under profit, antagonistic. One has one price, the measure of justice, the other has many, measuring the gullibility of its customers. One serves, the other trades. Trader, traitor and traducer all come from the same word. Robbery, once the respectable profession of pirates and freebooters, is now the pastime of bulls and bears. Secrecy, deception, lying, cunning, 'tricks of trade,' 'shop-made goods,' adulterations, overproduction, failures, strikes, panics, lawsuits, wars, all are begotten by the profit making system.

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 VIOLATIONS OF LIBERTY.

## MAJORITY RULE

BY majority rule, we do not mean a majority vote, which selects between two necessary evils, for nobody's liberty is thereby infringed. We mean the coercive power of numbers, indeed, a mere *comparison* of numbers, for what constitutes a majority in one place or at one time is a minority at another place and time. The same number that it takes to elect one



to office in one town might defeat him in the next, and if a third candidate be in the field, a minority can elect its man, while the majority go unrepresented. What is the real significance of 8 over 7? Of course the 8 rule and the 7 are ruined until 1 goes over, when the 8 are ruined and the 7 rule, all by a majority of *one!* What an inviting field, where vested interests are at stake, for bribery, lying, blackmail, bulldozing, jerrymandering and 'returning boards!' Some call these the corruption of the ballot box, but they seem to us to logically flow from the rule of the majority.

Now since all admit that there should be *some* limit to majority rule, the only question is what shall it be if not the equal liberty of all? For, the last minority, by the next step of liberty, is expecting soon to be in the majority. The equal sovereignty of all, will then be the *last* majority. Politics follow Protestantism; as George the Third was Pope, so now majority rule is our political Bible. But every new protester destroys its authority in favor of equal sovereignty. *Vox populi vox Dei*, means the voice of Liberty, each and every one of the people, not that of a mere majority. Majorities are always wrong. God speaks only to individuals. "One with God is a majority."

#### CO-OPERATION *versus*. CORPORATION.

Co-operation is a natural word, corporation is a legal one. One is free, voluntary, spontaneous: the other is chartered to act as one body. But co-operation has all the strength there is in each individual and, when occasion arises, can act as one man. Why then become incorporated so that, whether you will or not, you are *obliged* to act as one man? In order to *exclusively* control, for private gain, nature's resources and society's social franchises, such as the use of water, gas, transportation, banking &c. It is an artificial, legal, man of straw, with powers and privileges legislated into him, which are denied to the natural man. In being addicted to stealing from the public, it soon learns, through a ring within a ring, to steal from itself. What possible benefit can the whole people, under co-operation, derive from a charter save what is already granted by nature under the right of private contract? They

seek no profit, nor any limitation to their liabilities, If some can live by act of Congress, others will have to steal or starve.

#### GOVERNMENT CONTROL.

Government control, is offered as a substitute for what is called the 'corruption of corporations,' but this would be jumping from the frying pan into the fire. Is not the government a corporation, the father and boss of all the rest? Better a thousand ordinary corporations, than one governmental corporation, for there would then be some room for competition. What if the government should run the roads 'at cost,' at whose cost? unless it be at the people's cost.

#### GOVERNMENT REGULATION.

But, is it asked, are not public functions amenable to government regulation? But the selling of a paper of needles is a social function, which brought A. T. Stewart as exorbitant a revenue as that of any bank president. Publishing the N. Y. Herald is a social function, dependent too upon the small earnings of the poor, yet its editor commands a salary larger than that of all the Presidents combined. Should Bennett and Stewart therefore be regulated by the constable? What principle of liberty have they violated? Whom have they injured? Not then, on socialistic grounds, can governmental interference be justified.

But it may be farther claimed that *exclusive monopoly* leads to extortion, that there cannot well be but one gas company, one water works, one telegraph and railroad between two points, one pass through mountain canyons, one Hoosac tunnel, one Panama canal, any more than there can be more than one Atlantic ocean or Mississippi river; to block up these, would be a crime, to make exorbitant charges, would be robbery, therefore, they should be regulated. Quite true, but the regulation of a thing implies the legitimacy of the thing regulated. We do not regulate the small pox but quarantine and *abolish* it. So of corporations, their monopoly rests in legislative privilege; it cannot be regulated, it must be revoked.

But, aside from their legal franchise, corporations are composed of individuals, a natural product, as such, they must be regulated in a *natural* manner. How can this be done save by letting them alone? To interfere with their business is an unwarranted violation of the right of private contract. Congress cannot regulate nature. Efforts at regulating the rates of interest have only tended to raise the price of money. So of the hours of labor, they can no more be regulated by legislation, than the rising and the setting of the sun. Only the organization of industry can do that. Did every Trades Union in the country to-morrow get ten hours pay for eight hours work, they would relatively be no better off, for the corresponding increase in the cost of production would leave their lot the same. This regulating business is government's chief delight. Having first created inequality of conditions, it further likes to tinker at them, until like quack doctors, it lives off of the diseases its own medicines make.

Wherein then, upon last analysis, is the touchstone of criminality, for instance, in a railroad corporation, justifying governmental interference? It lies in the *monopoly of the roadbed*. These are *public* highways. But, do you ask us if we expect to release this monopoly through a set of lawless bar-room sprawlers on the banks of the Potomac? We answer no. There are more natural, direct and potent agencies, through which to regulate *both* Congress and the corporations.

#### CODIFYING THE LAWS.

If the State cannot regulate nature, can it make her *laws*? What is a law? We speak of the laws of matter as uniform modes of motion. They are *natural, inherent, universal*. Thou shalt not injure thy neighbor is the law of justice. It is inherent and born of experience: had it come from outward authority, history would not have presented the spectacle of all progress being a rebellion against authority. If there is no universality in the law of justice there can be no equality before it. The penalty also, for the violation of the natural law of justice follows, as a natural consequence.

Now note the operation and effect of all man-made laws. Since things are intrinsically right and wrong in themselves,

any outside *calling* them so cannot alter the fact, either more or less. Since the authority of the law is internal, not even God himself can add to its obligation. Therefore any declaratory part, however perfect, has not only no force or operation whatever, but to impose its outward authority, violates liberty.

But this is not all, it obstructs the free and full execution of the natural law. Not being inherent, it is inapplicable and gives rise to endless constructions, interpretations, and amendments. Ethics become confused, litigation arises and a legal hierarchy is instituted. Technicalities spread a net for the unwary, allowing the guilty to escape. The *interpolation* of justice has become its travesty. The law, being no longer universal, saints and sinners, legally speaking, become interchangeable, with the geography of the country.

But, worse still, the penalty of the law, also, becomes most arbitrary and unnatural. For, whoever heard of nature sending the gout, for a sprained ankle? Or for the violation of one member, condemning the *whole* body!

But, do not the complex relations of our civilization demand certain rules and regulations? Yes, and have we not got them in the customs and usages of *the common law*? They have not come down from the State house, but up from the people. We certainly do not need any "Be it enacted," as a "Thus saith the Lord!" Out of the 47 state law factories, with an annual product of about 5000 laws, we are unable to find more than half a dozen that concern the whole State, such as the state alms house, hospital &c., and these could be much more economically provided for, through voluntary co-operation. The rest, omitting those usurping local jurisdiction and amendatory of former blunders, are really for private gain, though professing to be for the public good.

The laws are but the enactment of the peoples' prejudices and their administration, the enforcement of their wills. Lawyers ought to be saints, if handling the laws makes one such.\* There is hardly an epithet too degrading for our neighbor, who is running for office, *until* he is elected our law-maker!

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\*There are three kinds of lawyers, first, those who possess a natural sense of justice, second, those who work for a client to win, through hook or crook, third, those legal vultures who prey on innocent people.

John Smith was so troubled with Jones' turkeys that he put them in the pound. Smith was provoked and sued for damage, which the judge awarded, on the ground that, while cattle, sheep and geese were specified, *turkeys* were unmentioned!

## POLITICAL MACHINERY.

After the laws, let us notice what influence the political machinery has upon liberty. Its theory is that of an agency, with the people as principal. But whoever heard of a leading firm becoming partners with Tom, Dick and Harry, on election day? When did ever a business firm 'set up' its agent at a primary, or consider itself committed to the verdict of a majority *at the polls*? What firm allows its agent's salary to be many times that of its principal? or turns him loose, without bonds or instructions, into his employer's vineyard? Even though this agent be caught stealing, he can only be white-washed! However big a scoundrel, he cannot be discharged! whatever be his record, there is no certainty of promotion! Then there is the presidential agent with his 100,000 office seekers. Certainly this kind of an agency is not the one recognized by law or business. What then is it? It is a relic of kingly prerogative and arbitrary power. All further doubt of which will be expelled when it is remembered that, through *compulsory taxation*, this beautiful agent of ours does not allow his principal even to audit his own accounts! Should he attempt to keep the books of the firm, this sweet angel of an agent would pounce upon his principal with a whole *standing army* at its back, shouting, "Your money or your life!" The citizen becomes subordinate to the soldier. The question then seriously arises as to what use any one has for *such* an agency!

## THE CO-OPERATOR'S RELATION TO POLITICS.

We have seen that government can create nothing; that it does not generate, only eat; that it cannot make character; but in turn is stamped by it; that it contains no moral power; and that without public opinion, it could do nothing. What use, then, has the substance for the shadow? does the weather need the thermometer? Politics do not liberate society, society liberates politics. They simply show how far the people have outgrown their superstition and can govern themselves.\*

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\*There is no need of the national government farther than to protect the national boundary. A wise and frugal government will restrain men from injuring one another, leaving them otherwise free to regulate their own pursuits of industry and improvements, taking not from the mouth of labor the bread it has earned. *Jefferson*.

Now, in this work, there are but *two* parties. One is the party of liberty, complete and logical, and the other is the party of authority, complete and logical. One points to God in the Constitution, 'a strong government,' with an informer and a spy in every house. The other leads to self government, to the Declaration of Independence and Co-operation. Between these two there can be no middle ground. They are as antipodal as the poles. Are there any so toothless as to suppose that there can be a compromise of methods?

But it may be asked, is not the ballot the American method? Did it not free the slave? Is it not the present method of political education? And may not proportional representation be gained through a majority vote?

But proportional representation, instead of being gained by majority rule, is, in so far, its abrogation. As the half-way house however, between tyranny and liberty, it is indefensible. In the face of the principle of liberty, representation, by persons, may be just as tyrannical as that of places. And so far from majority rule being the means of political education, is not rather the end of political education to escape from it?

And as for majority rule having freed the slaves, the opposite occurred. The tyrannical mandate of party faction did bring on the war but it did not free the slave, the slave freed it. As to the method of the ballot being American, it was not used by the Tea Spillers nor does the Declaration seem to countenance it. After a hundred years of voting, the country through this centralized power, is in the clutches of the worst monopolies. What then has the ballot done for labor? What has it done for Ireland? What is it now doing for the negro, for our large cities? Indeed, so vital is the governmental side of co-operation, that it cannot move a step on the majority rule hypothesis, it separates friend from foe. He who would forego co-operative for political methods must be a fool or a knave.

But, to the co-operator, there need come no disappointment. No more promises for him, green in the bud, but blasted in the fulfillment. No more deception of the money power masquerading behind political parties. No more obfuscation of labor that it can get something for nothing through the legislature without having paid for it twice. No more voting for a man you do not know, to do he knows not what. No more waiting,

compromising, swapping, deceiving. *Vale*, then, the "setting up" at the Primary, the imbecile harangue, the "striker", the political trick! *Vale* the saloon influence, the demagogue, the lobbyist and the law maker! Have we not the people, public opinion, social and business organization? to seek expression through the legislature, would not only be slavish but suicidal.

When the Church is social worth,  
 When the State house is the hearth,  
 Then the perfect state has come,  
 The republican at home.

The position then, of the co-operator is to rigidly *abstain* from the polls. He cannot possibly use political methods. Accept what the different parties say of each other, as the truth about all, including the last; for it is majority rule that constitutes every party's platform. The ballot is the high art of not minding one's own business. Polling booths are approved appliances for herding American cattle. Every voter is, of necessity, not only a slave, but a slave driver. The people think they vote, when through the *machine*, they are only voted. Because they are allowed a majority vote, is no sign that they are represented. A majority vote, where noses are counted instead of weighed, is only a government of rats. The great American fallacy is in supposing that, having the *form* for the substance, such is a government of democrats.

But, to be practical, the government exists for property instead of personal rights, does it not? How then can you escape from the dilemma of buying votes? And are not these substantially owned already by being in the clutches of the usury system? Besides, you have got to get a majority of noses all over the States, if it takes a hundred years, before any locality can call its soul its own. And supposing you get the requisite number, numbers do not settle a principle, they rest on force, and where great vested interests are to be jeopardized by the mere triumph of numbers, a resort to force is inevitable. On the other hand, where there is an inordinate reverence for the governmental Moloch, civil *war* ensues! A tie between some future Butler and Blaine, as at Lincoln's election, will precipitate such a result. The ballot box, then, leads to the cartridge box. They are the rich man's tool and the poor man's trap.

Then, in the first place, majority rule for labor cannot be ob-

tained, second, it would not be wanted, if it could. It is worthless in the nature of things. And if it was either desirable or obtainable, it could not be executed under the present business agencies. The labor question, *primarily*, has nothing whatever to do with politics, but of dollars and cents, of business and book-keeping. And need it further be shown that the organization of the almighty dollar wields a far greater power than the ballot? The seat of government is really no longer in Washington, but in Wall street. The President may be in position, but, *whichever* party rules, Gould is in power. Steam and electricity already have divested government of its sovereignty. It is then the organization of industry that is needed, and the *disorganization* of politics.\*

If to morrow, government were perfect, and immaculate, it would make no difference, business would all the same have to be reorganized, by the people themselves, before they cease to be cheated. But, the moment this is done, instantly politics become obsolete. They are always on the side of the loaves and fishes. The mill stops running, when the water goes dry.

#### CO-OPERATIVE METHODS ALL POWERFUL.

The methods of liberty are her ends. Instead of voting, petitioning, praying, organize to immediately enter in and take possession of all the rights and immunities of self government. This is the simple, the direct, the peaceable and self respecting way. It is also the concrete way, easily taught and immediately remunerative. It is nature's way, therefore the necessary and *only* one. Do you doubt your business ability? That is just what capital says is the matter with you! Are the people not yet ready? That is but confirming the verdict of the aristocrats of all ages!

The way to acquire one's rights is to *use* them. Outside gov-

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\*Politics come from the same word as *policy*, and demagogue too, is a word in disrepute; politics being tabooed in well ordered society. "As licentious as a priest; as gluttonous as a priest; as greedy as a priest," was once a current remark. Now it is "as tricky as a politician; as unreliable as a politician; as corrupt as a politician." "No man, who has a reputation at stake, will compromise it by running for Congress," says president Eliot of Harvard college. Congress is the standing joke of the country. "Is that thing running still?" and "Now that it has adjourned, we may expect a season of prosperity," are heard. Presidential election year is called "the *off* year" in business.



ernment is then impossible. Failing to do this, one deserves to be a slave, for all the abuses of government are thus invited and made necessary. What folly, standing on the outside preaching, while the dog is on the inside eating, or idly complaining of the best there is, while lifting not a finger to supply anything better.

Nothing can cope with the power of peaceable, passive resistance in the exercise of one's rights. Through an arbitrary law you may 'drive a coach and four,' but all the powers of nature reinforce those who co-operate with her. Possession, by exercise, is every point of the law. No outside, arbitrary power can reach it, to attempt it would be like fighting the elements the sea, fire, air, electricity.

Let us cease then, longer leaning on the arms of paternal government; let us no more be deluded with the sophistry of the economists. Let us begin at our own doors and organize business on a labor instead of a usury basis. Let us *stop dividing*, by closing the holes whereby the producer fails to get what he produces.

Where we now come in contact with the usury system and support it, let us begin, with consumption, and organize a supply department, by *pooling our custom*, and selling it to *ourselves*, at cost. This is the *outlet* of the old and inlet to the new.

Having a place where a solvent currency can be redeemed, in everything that money can buy, upon the property of the members, as a bank of issue, mutual banking begins and interest is abolished. Government cannot prevent the people effecting their own exchanges, while 97 per cent. of them are already being accomplished with commercial paper.

Having a free currency and a store needing supplies, production, manufacturing, self employment, follow. There being no dividends, the interests of labor and capital are identical.

We have now a complete epitome of business, consumption production and exchange: the bank, the store, the farm and factory; whose superior organization must draw all other stores, banks and factories to it.

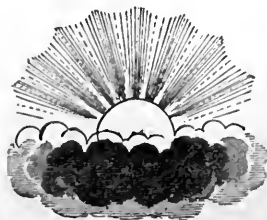
Let the tariff monopolists keep up their own establishments. If a bonus is to be paid to capital, the consumers must share it.

Let the *people* organize a blind pool, to build up this road, to bankrupt that, to bid in its stock, get straddle of its

directory, squeeze out its water, and run *one* road at cost. Indeed, they have so lavishly built and given away so *many* roads, one would suppose that they could afford to build *one!* Let it run from Kansas to Virginia, *via* Harper's Ferry. Of course there would be no tariff on rails, nor interest on bonds, hardly any labor even, for the army of strikers and tramps could lend a hand, and without money, since the farmers have plenty of supplies! Why always *dream* of free travel when it only requires the guarantee of one's custom to obtain it? Moreover, selling 'short' in Vanderbilt's lines might leave a handsome bonus besides!

Then, too, the laborers of New York, Boston and Fall River, who have so often in rent, rebuilt those cities, could move down to Fortress Monroe! It does not take forty years of wandering now to find a Paradise. What, the outlook for labor desultory? The air is full of promise. Everything conspires for it to take possession of its own. Already the old usury system is asking for a receiver. Fear not then monopoly, the fittest survives, and the monopoly of capital, antagonistically organized with itself, can never compete with labor *harmoniously* organized. All hail, then, the world's creators,—nature's aristocrats; to hell with the drones in the human hive. Fear, force and fraud have had their day. Welcome, Liberty, Equity and Light, harbingers of UNIVERSAL CO-OPERATION!

"The greatest vantage for humanity  
Is this, that each does everything for all,  
And each in turn receives from all the same.  
How little one contributes to the whole—  
How much however one receives from all!  
How little more is needed after all  
For concord bliss and peace,  
Than the will of all  
To seek in life itself the good of each!"



# “PROHIBITION;”

OR THE RELATION OF

## GOVERNMENT TO TEMPERANCE.

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The most important question of the hour is what is the proper function and province of government.

**T**HE Prohibitionist holds that intemperance is the great and crying evil of our time; that it is the direct cause of much of our taxation, and most of our crime, therefore the State should interfere to suppress it.

### SUPPRESSION OF EVILS.

Now no one disputes the evil of intemperance, suppose we call it the greatest of evils. If government can or ought to suppress the greatest, then it should try its hand at the next in importance. If two pigs are tearing up the sward in your yard is there any reason why, while driving out the one that weighs one hundred pounds, you should leave the other, which counts ninety and nine? That would be a discrimination only against one pound of rooting! If the greatest evil can and ought to be suppressed, then the next greatest evil can and ought to be suppressed. The *Living Issue* says, “There was consumed last year in the United States 3, 212,000,000 cigars. This *twin* brother of the drink curse will demand the *same methods* now advocated by the Prohibitionists. The principle will be settled as to alcohol, and then may be easily extended to include *all* such useless and destructive agents.” The *Living Issue* is both logical and consistent, and the *Christian Statesman* already reports a law, in Kansas, to the effect that no dealer shall sell tobacco to a person under *sixteen* years of age. The ‘old man’ will now have to go and get it himself, which serves him right!

*Tobacco* is a poison far more dirty and deadly than whiskey. Unquestionably its use is a 'great evil,' the useless expenditure for which would support all the schools and churches. Supposing only 12,000,000 people in the United States use tobacco and these spend but five cents per day, the annual expenditure would amount to over \$20,000,000. And it is well known that the unnatural thirst and craving, born from the stimulation of tobacco, calls for the use of strong drink. If then, on the ground of the *evil*, one should be suppressed, the other ought to be.

*Tea and Coffee* are evils quite as wide spread and insinuating, if not so palpable, as the evil of intoxicating drink. The American indulges in it for the same reason that the French and German use their extract of grapes and of barley. On the ground of evils, I see no reason why one should be suppressed and the other not. Tea and coffee are no more a necessity than tobacco, and it probably costs the people four times as much. Then there are patent medicines which are a great evil, being often times but a mere disguise of the drinking habit itself. These of course should be suppressed.

*Evils of Eating.*—But if what is drank is so injurious to society how much more so are the evils of eating? How can the dividing line be drawn when the use of intoxicating drinks follow a diseased appetite? The bar naturally succeeds the table's cuisine. Where a few die of delirium tremens, all dig their graves with their teeth. The race dies, on an average before thirty years of age, and half before they are seventeen, all brought about, directly or indirectly, through the stomach. If governmental interference is justifiable, on the ground that a thing is an evil, what better argument could the disciples of Trall and Jackson and Graham have for abolishing, at one fell swoop by act of Congress, or an amendment to the Constitution, the use of meat and pastry?

*Evils of Dress* in some respects outdo the evils of eating and drinking. What more heart rending subject to contemplate than the corset! Consider all the vital functions compressed into the smallest space, the lower portion of the lungs in disuse, and the ribs lapping each other; is there not here a subject for legislators to ponder upon? And in order that the law may be faithfully executed, should not the District attorney be empowered, upon suspicion or complaint of a member of the Y. M. C. A., to visit any house and diligently search it? Most assuredly he should; if any law should be made against an evil, it should be executed.

*Spiritual Evils.*—But what are bodily ills compared to the evils which prey upon the soul. What a far reaching evil is that of

wrong prenatal conditions, passing its influence along through heredity. Recently, in Boston, the city of purity and culture, 175 babes were exhumed from the sewers. But when the 'paternal' nature of our government is fully understood, nothing more of that character need to be feared, under the argus-eyed surveillance of the legislature.

Evil not only hovers about us in our infancy, but it follows us to the grave. According to Dr. LeMoyné, the cost of funerals exceeds that of the public schools, more than our annual product of gold and silver. And after the people are buried, the poison that exudes from their bodies, to contaminate the air and impregnate the waters, fills the world with disease and death again. On the ground that it is within the province of government to suppress *evils*, should not the disciples of cremation get out an act preventing the church's burial of the dead?

Then there is the evil of poverty, with its degradation. Now Socialists claim that the State should be one great work-house. Then there is the evil of infidelity and our religious friends would have the catechism taught by the State, and their churches untaxed, because they are doing so much *good*. They would likewise have Ingersoll suppressed because he is doing so much *harm*. But religion sometimes goes astray, becomes fanatical and superstitious. Shall revivals, then, be suppressed? They must, of course, if when the Infidels get into power, they can show them to be an *evil*, that they produce nervous derangement and cause a Freeman to kill his own child in imitation of Abraham.

Now the genuine Calvinist holds that there is no *particular* evil, but that all is evil until it has been redeemed by sovereign grace. Suppose now we let out to the elect all the remaining evil in the world, to abolish on shares. The first article in their Constitution would be, "*Resolved* that God has given the government of the world over to His saints." And the second would read, "*Resolved* that we *are* the saints." The whole world would be given over to the suppression business; everybody's evil suppressing everybody's evil. The moment one questioned another's authority for so doing, he would be instantly suppressed. All that would remain in the world would be an old intolerant, dried-up Jehovah as the the embodiment of the elect. On each side would be the Y. M. C. A. and the W. C. T. U.; and St. John, Joseph Cook, and Anthony Comstock would be his special agents!

The last and greatest evil, then, requiring suppression would be the spirit of intolerance, or the suppression business itself. For, to this complexion have we come at last, that if one evil can be sup-

pressed for the "public good," then is there no stopping place. If we are justified in suppressing one evil, then we are another and so on until *all* are closed out. What kind of a state of society this would lead to may be conjectured. The massacre of Saint Bartholomew was only *one* application of the paternal principle; when every sect and party get to putting heads on to each other, then we may see a *perfect* hell on earth.

Then we may conclude that governmental interference in the case of *any* evil is unjustifiable. However injurious it may be, and however conducive it would be to the public welfare to have it removed, it is plainly not the province of government to attempt to do that work. People may be unwise, immoral, impure, corrupt, and it is the business of government to look on as an idle spectator. All cases of imbecility, immorality, impurity, are beyond its jurisdiction, ~~and~~ with which it has no more to do than it has with bad religions.

#### CRITICAL EVILS.

But it may be said that, "Evil is the beginning of crime. To claim that a man may be arrested after getting drunk and not prevented from getting drunk is folly. It would be like damming up a stream without stopping the spring, or locking the stable door after the horse had been stolen. As prohibitionists we do not claim to suppress all evil, only its *dangerous character*, which, at any moment, may break out into a crime."

But murder often results from anger, slander from malice, theft from avarice; shall the State therefore suppress anger, malice and avarice? Can we tell just where anger leaves off and murder commences? Are we sure that all cases of drinking will result in a crime, or that *any* particular case will? If not, then the arrest of evil, on the ground that it will terminate in crime is purely constructional, dependent upon public opinion. If the critical condition of all evils is thus to be left to Madame Grundy, who is safe?

"But," says the prohibitionist, "neither can any prove that a critical evil will *not* result in a crime; the probabilities are that it will, who is then to indemnify society against the risk?" But this is an entirely different thing from prohibition. Because the critical condition of mules is such that they sometimes kick, is an amendment to the Constitution to be advocated abolishing mules? Houses sometimes burn, should they, therefore, those that do and those that do not, all be prohibited? No: prohibition is not the

thing, but insurance is what is wanted. If the mule were a free, moral agent, he should be put under bonds to keep the peace or be sent to a reform school, and the house should be insured against damage *in case there ever is a fire*. In the case of insurance, a man is put under bail against the liability of his running away. Under prohibition he is hung without giving him a chance! On the ground that an evil is critical, prohibition would either suppress before there was any certainty that it *ever will be a crime*, or else through a mistaken view, permit it to escape altogether from paying any damages, in case it should become a crime. Surely such a kind of prohibition is plainly untenable.

### INSURANCE vs. LICENSE.

It may here be asked if the principle of insurance is not equivalent to a license? No, for a license is levied indiscriminately upon the good and bad alike. Insurance is only placed on risks incurred. A license is the same to all. Insurance is high or low according to the risk. License is a tax. Insurance is only a security. License finally comes out of the drinker. Insurance comes out of the profits of the saloon keeper. In the case of license, it may fall far short of the damage done, or be far in excess of it. In the case of insurance the liquor dealer is held responsible for the exact amount of damage, when it occurs. If it does not occur, he is unrestricted in the sale of liquor.

### LIBERTY THE BASIS OF ORDER.

"Then every one is to do as he pleases. Individual liberty is to be so extolled as to preclude all authority, order and discipline. Every thing is to go on in a *laissez-faire* way until it plunges over the Niagara of crime. The youth is to be permitted to taste, the taster to become a moderate drinker, the moderate drinker to become a drunkard, the drunkard to become a common drunkard, until he at last blows out his wife's brains, makes paupers of his children, and dies of delirium. Great is the liberty of license!" cries the prohibitionist.

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Neal Dow says "We do not wish to interfere with one's private liberty to *drink*." How then will he stop intemperance? He claims to prohibit only the right to *sell*. How then is one to have the right to drink, if there is no place where one can get anything to drink? It is like the boy's plight when his mother told him he might go in swimming, but he must not go near the water. But the late Constitutional amendment, now advocated, puts a quietus on all this liberty business. It says fermented liquor shall not be sold, manufactured, or used.

In reply, let us say that we have now reached that portion of our subject, where we can assure the prohibitionists that *they* are the instigators of license, and we the sticklers for order. We propose to show to them that we are really more friendly to them than they are to themselves. For, in exposing their errors, we are prepared to rescue for them the real truth underlying their cause. If this is rejected, there is not the least ground for them to stand upon.

How is it possible for the prohibitionists to detect the beginning of crime when they do not know where an evil leaves off? How can they ever expect to suppress the one, when they fail to allow proper latitude for the other? Without recognizing the proper liberty for the individual how can they prescribe the proper order for society? In their utter confusion as to the line of demarkation between evils and crimes, must they not get things mixed? And in suppressing the things which ought not to be suppressed must they not inevitably *fail to suppress the very things which ought to be prohibited*? Besides, in suppressing things which have an equal right to be free will they not be provoked to regain their equal rights through subterfuge and artifice? And in thus breaking loose from such *unnatural* and arbitrary bonds, will they not, to find an equilibrium, go to the other extreme? Then it is the prohibitionists, who are the abettors of license and crime. In their blind frenzy to pervert a republican form of government to ecclesiastical ends, it never occurs to them to utilize the common law against common offenses? Why have they never, under the law against fraud and misrepresentation, indicted any saloon keeper for adulteration? Instead of preying upon the social recreations of the beer garden and the wine table, why have they made no arrests for disturbing the peace? Instead of complaining that the liquor traffic confers no good, but imposes such burdens upon the tax payers, why do they not hold the *individuals* directly responsible for the damages they incur? If a drunkard cannot pay his fines, why is he not sent to an asylum to work it out?\* And if he repeatedly disturbs the peace and taxes the community, why not keep him in an asylum until society is assured of no encroachment? But how could the prohibitionists be expected to properly administer a government of which they have no conception? However, as advocates of "law and or-

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\* If the saloon keeper gets the wages of the drinker, who is then arrested, and has no money with which to pay his fine, beside throwing his family on to the tax payers for support, how can they become indemnified? Can the saloon keeper be held as *particeps criminis*? No the drinker must be held solely responsible for the effect of his drinking; the saloon keeper simply does the selling, the same as the seller of firearms, or teas: he cannot be made responsible for what the *users* of these articles do with them. The drinker should be made to remunerate the tax payers.



der," we must hold them responsible for the overt offenses under the common law. In omitting their opportunity here, they fritter away their advocacy; and we certainly should have to suspect them of insincerity, were it not apparent that they are as blind as they are sincere.

We would have our friends remember that the doctrine of government herein advocated is no loose affair. Liberty, in its reciprocal action, is very severe and jealous in the discipline it inculcates. Its mill grinds so exceeding small that no trespasser can escape. There are as many justifications for the arrest of crimes as there are ways to commit them. The defense of liberty needs no special statute, it is the result of ages of human experience, and there is great unanimity for its enforcement. It requires no decoy detectives or caves-droppers. Societary equality is the collective side to individual liberty. The reaction of the one is equal to the action of the other. The equilibrium and poise of nature are reproduced in the harmony of society. It is impossible to conceive how equal liberty can lead to license; to suppose so would be a contradiction of terms. As Proudhon said, it is indeed "the mother of order." And the dictatorial imposition of "law and order," regardless of liberty, is the mother of disorder. Where there is perfect liberty there will soon be perfect temperance; but where liberty and equality are denied, ignorance and tyranny and license ensue.

### SOCIETY vs. THE INDIVIDUAL.

But prohibitionists claim that the interests of society are greater than those of the individual. Now in what respect are the claims of society greater or different than those of the individuals who compose it? To be sure society is the aggregate while the individual is only a part; measured by *quantity* one is greater than the other; and in serving the whole the individual is greatly glorified. But in doing so the standard of society's welfare is first reflected in one's own self interest. The source of its authority comes back to the individual. Even in times of public danger, the sovereignty of the individual supersedes that of society. The individual is then sovereign over what he shall consider a public danger, and whether or not his *own* danger is included. That would be a pretty 'public danger' where it should be the fate of the citizen to get an unmerciful flogging, in order to appreciate the danger of the situation! If then, in times of war the individual is supreme, he is certainly so in times of peace. Society can claim no rights that do not primarily belong to the individual.

If the rights of all individuals were any greater than those of any individual, they would increase as society grew. A community of ten would have twice as many rights as one of five, one of one hundred would have ten times as many rights as one composed of ten. And where there were a million souls there rights would be so vastly increased that the individual would have hardly any! No; a society of ten, a hundred, or a thousand, has no more rights than any one in that society. Ten is but a repetition of one; one is but the unit of measure for all the rest; the rights of the whole are contained, in miniature, in the rights of one. And this one is a complete sovereign from all aggression, so long as he does not transgress another's bound himself. If this foundation be ignored, society itself has no rights at all. This talk, then, about the superior claims of society is a trick of words, a delusion, a usurpation. Individuals existed before society; out of them was it made; away from it can they secede. In short, the governmental status of the individual decides the status of society. Society exists for the individual, not the individual for society. Society is but an individual written large. The sovereignty of the individual then, is of supreme importance as a factor in the welfare of society. In one of the brightest gems of legal jurisprudence, the law has always recognized this fact. Does it say that anything may be done to the individual, provided it is conducive to the welfare of society? No, it says "A wrong done by the government to the *humblest* individual is a wrong done to the whole people." Why? Because liberty is always violated in the persons of the despised, never against the rich or the respectable. And if the rights of these are protected, even though they are "saloon keepers!" the rights of all are secure.

#### PRIVATE INTEREST *vs.* THE "PUBLIC GOOD."

Another thing the prohibitionists are solicitous for, and this is the "public good," the greatest good to the greatest number. And for this end private interest, or private good, must get out of the way. Now is there any such thing, in government, as the public good divorced from one's own private good? What is the greatest governmental good if it is not to make every one mind his own business? This having been accomplished, an equal opportunity is extended to all to help themselves. All being offered an equal opportunity for self help, they will be able to help themselves, and in case of necessity, be able to help others. Equal liberty necessitates equality, equality begets fraternity, and fraternity solidarity. For

the government then to guarantee the perfect liberty of each individual, is to guarantee the "greatest good" to society. We have heard prohibitionists quote the maxim that "The public good was the supreme law," but we have never heard of it elsewhere. We have heard that the public *safety* was the supreme law, "*Salus populi suprema lex.*" But this is a very different thing from the public good as the supreme law. Neither, as has been shown, is the public safety at all incompatible with one's private safety.

### MORAL vs. LEGAL WRONG.

The great mistake made by the prohibitionist, is in confounding what is morally wrong with what is legally wrong. He says "We rejoice in the utmost personal liberty so long as the people do right." And the Czar of Russia rejoices in the same way. No securer lease of power could any tyrant have. With the individual subordinate to society, with each one's private interest surrendered to the public good, what end would there be to tyranny? This very article, were prohibitionists in power, could be suppressed, on the ground that it was injurious to society. It may be morally wrong for a person to eat many mince pies, on going to bed. Yet it is not the State's business to regulate dyspepsia or nightmare. It is a moral wrong for one to get drunk, but it is beyond the province of government to say what a person shall drink. There are many ways in which people may voluntarily injure themselves, yet it is not the business of government to direct all our thoughts and habits. Evils and vice do far more harm to society than crimes; and their indirect influence is greater than the direct, yet for all this, government is unjustified in interfering. The world is full of misery and woe; the strong have to bear the burdens of the weak; the wise must suffer from the ignorant; the virtuous are pained at vice; and would it not be a blessed thing to sweep them all out at one fell swoop by act of Congress! But no, government cannot properly move an inch, without becoming criminal. But let the King so much as tread on a peasant's toe, and it immediately becomes the duty of government to leap to the rescue;—*it is a crime.*\*

Now the *nature* of a crime, as distinguished from a vice, and which specially brings it within the power of government to suppress, is an *overt act of force* accompanied with a *bad intent*. At-

\* "We do not propose to interfere with immorality and vice, but to sternly suppress crime."—*Pall Mall Gazette* But the Chicago "Law and Order League" had the American publishers of the London exposure arrested, on the ground of immorality!

ter an aggressive act of force has been begun it is justifiable to use a counter force, to withstand it. When a crime is thus committed, the sovereignty of the individual is surrendered, in the very act, in favor of *equal* sovereignty. The rationale for the arrest of force is because it is misplaced, unreciprocal, out of balance. If the intent be good it does not alter the false relationship, which having been rectified, the collective force of society is at an end. This is illustrated with mathematical exactness when a drunkard enters one's house. The law says if an order to leave will do, the use of force is not justified. If he offers slight resistance, then *only just enough* force to overcome it is permissible.

The government itself is amenable to law, it cannot violate that which it is to enforce. Its office and exercise is no longer a chaotic mess of opinion and guess work, but determined with scientific exactness. It does not exist to promote morals, or order, but for the scientific preservation of individual liberty. It follows then, that, like every other natural organization, it must have *its* own particular individuality. As a bird with wings cannot swim, or a fish with fins cannot fly, or a reaping machine cannot thrash, or a thrasher harvest, so the governmental machine can do but one kind of work. If it attempts everything, it will do nothing well; if it goes out of its sphere, it has lapsed from that of a defensive to an aggressive criminal.\* And when in the name of "law and order" the government itself becomes the source of disorder, that arising from individuals is small in comparison. The kind of government the people sustain is a sure gauge of their own peacableness and co-operation. To such an extent is this true, that when only a scientific government is desired, that will not long be necessary. For, in standing guard over liberty, who can possibly be more interested than liberty herself?†

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\* Only think of the American eagle, having torn the bloody shirt to tatters, now slopping to poke over the dirty linen of Brigham Young! O shame on shame! The downfall of the American republic will date from the party of "public improvements" and great "moral ideas."

† How much defensive government does the reader suppose would be necessary? This cannot be exactly told until we get out from under the effects of a paternal one. How far people would voluntarily transgress, may be conjectured, by noticing those native tribes who are void of government or civilization. The reports of students are that the rule of reciprocity is universally recognized. Theft is rarely known. No police, safes, or locks are needed. Individual sovereignty fairly bristles with a jealous regard for equal sovereignty. There is no inequality of conditions. If we now turn to civilized countries, with a national government, we find all this reversed. Nay, more: not only do we find that crimes against property are a result of civilization, but that they increase with progress. There is now five times as much crime as twenty five years ago. Paternal government, too, since the war, has increased that fast. The reader may now be left to judge which is the

## PATERNALISM. vs. LIBERTY

But how natural it is for one to desire to see the affairs of the community administered as a father would govern his family. When the wise are able to see a course of action that would plainly be for the benefit of the ignorant, how well it would be for the community to insist upon their following it. And how natural it is for us to impress our ego before the truth. If we were to start a colony, it may be asked, would it not be desirable to pick the best people, and would not sober people be the best, and after having gained these would it not be of first importance to keep all others out?

There is no doubt but that sober people are preferable, and that a community without saloons would be desirable. But it would be far more desirable to have an immoral community well governed than to have persecution and a whited-sepulchre-kind of morality. A far richer and more complex life would be engendered from a variety of people of different morals, but recognizing equal liberty, than could be derived from any class, sect, school or clique. Without this indispensable requisite, even heaven itself and the society of angels, would be intolerable. However, any set of individuals have the right to *unanimously* make their own contract not to have any saloons, and to parcel off their own ward or tract, where such conditions shall exist. But they have no right to exclude adjoining dissenters from establishing saloons, as a part of their right of contract.\*

Then it may be further objected that, "If the principle of paternalism is not applicable in the State neither is it a tenable one to hold in the family." Certainly not. Who has not heard the remark when a particularly wayward youth was noticed, "He must be a minister's son?" The doctrine of equal liberty obtains between parent and child as much as between children themselves. "But is not the parent's counsel the child's safeguard?" Only when the child is free to disobey it at its own cost can either its experience or

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most criminal, the government, or the people naturally towards each other. And whether or not, when the weak and vicious offspring of paternalism have been disposed of, there will be any need of even a special police force. Indeed, we are inclined to think that such a standing force exercises a predatory function.

\* Liberal, Mo., has evinced the same lack of discrimination in prohibiting not only saloons, but churches. Pullman, near Chicago, is a complete illustration of paternalism, which has resulted in a huge plantation speculation. Our boarding schools and colleges are all conducted on the paternal principle, which is the cause of much of their immorality.

character be formed. If it be said that the doctrine of equal liberty is surrendered in the case of infants, it is because they are infants, and cannot be made responsible for their parents' acts. Their liberty begins with their capacity to show that they are responsible. "But has not a child a right to be well born? If so, the State should regulate offspring." Yet, not even here as its last resort, and with Plato for a guide, can paternalism find lodgement. Force can never supplement the defects of the parental instinct.

Again it may be claimed that if a purely defensive government is the only correct one, "It could not educate the children, take care of the sick, or relieve the poor." Certainly not any more than it can teach religion. "Then it cannot employ inspectors of meat or milk, institute sanitary regulations, erect light-houses, grade streets, build bridges and sewers, improve navigable streams, issue money, or carry the mails." Most assuredly does the doctrine of equal liberty and a defensive government allow people to voluntarily provide these things for themselves, "as their interest may appear."

"But can large enterprises be carried on by voluntary association?" Yes, the continent has been spanned with rails, the sea dotted with sails, the Alps have been tunneled, a canal is being dug across the Isthmus, the desert of Sahara is about to be watered, all by private enterprise. And did not the government keep her dead-headism screened from competition, some Yankee would have, long ago, given us penny postage and the postal telegraph. A Chicago daily, by ocean cable, gave us a whole revelation from God to man, the following morning after it appeared in London. Meanwhile the only distinguishing feature characterizing governmental supervision, is its employment of an espionage of the mails.

But it may be said, "The doctrine of paternalism is not inconsistent with but inclusive of the doctrine of equal liberty." So far is this from the truth that where the execution of the doctrine of paternalism begins that of equal liberty leaves off. Where paternalism is simply advisory or recommendatory, it falls outside of the category of government. Paternalism in government, imposed by force, however good or beneficial in design, is pure tyranny.\*

Many pretended justifications of paternalism grow out of previous violations of liberty. Fencing laws, for instance, are unwarranted usurpations of liberty. So are all stock laws. No man should be compelled to fence against another's stock, neither should another's stock be prohibited from running on the public domain.

\* The more *paternal* the government the more it is hated, until people put out their eyes, pull out their teeth, cut off their fingers, and lie about their taxes, to escape its service.

All trespassing is a matter of private grievance. But grant a monopoly of land, and all the other laws follow. Poor men's exemption laws have never helped a poor man, except to curtail his credit, and make him dishonest. But having instituted the devouring shark of usury, the paternal State likes to protect the poor! The unjustifiable usury laws, can only be rationally interpreted, by acknowledging the right of free banking. Compulsory education, excusing itself under "universal suffrage," becomes needless, after the abrogation of majority rule.

The doctrine of equal liberty, on the other hand, covers all that is so bunglingly attempted by paternalism, without its expense or injustice. For instance, a person has a right, on the ground of equal liberty to make his own kind of street and side-walk, but if it should be such as to impede travel, he could be complained of. But on the ground of paternalism, one could not regulate the architecture of his own house; and if it was a Quaker who was in office, it might have to be painted drab.

Paternalism itself, at last, comes to reciprocity for judgment. The mooted questions of governmental jurisdiction can be settled in no other way. Take, for instance, the dispute over the Bible in the public schools, where the religious conscience of the Catholic is diametrically in conflict with that of the Protestant. What is to unlock this difficulty, and insure peace, except the doctrine of equal liberty? There is compulsory vaccination, what can paternalism do to adjust the relations of the rival claimants? Take the case of free speech for Dynamiters and the parades of the Salvation army, what is to decide the limits of governmental jurisdiction? Take the problem of land tenure, how can paternalism settle it? But, upon the basis of equal liberty, it settles itself.

In our hue and cry for *political* liberty, as interpreted by majority rule, the counterfeit is often taken for the real. The advocates of paternalism, then, cry "*laissez faire*," and "do as you please." We answer that these are none of the characteristics of *equal* liberty. License is always a result of an irresponsible paternalism, an undefined reaction from it, or a relic of paternalism, in the name of liberty. *Equal* liberty is the very soul of order conservatism and progress.

Let us not, then, confound the application of paternalism with the doctrine of equal liberty. The exact principle that separates them is that governmental interference is never justifiable on the ground of the *nature* of the act itself, but on the ground of its unreciprocal relationship. An act, good by itself, may be very meddling, while a bad act, which injures only the party concerned, is not to be suppressed. And if there is ever any doubt as to how far

the direct influence of a person's acts may extend, it is always safe to give the benefit of the doubt to liberty.

### SOVEREIGN RULE OF THE MAJORITY.

It may be claimed that a purely defensive government is inoperative in the presence of majority rule. Then so much the worse for majority rule. If the majority should vote to chop off the heads of the minority would it establish the unlimited right of majorities to do as they please? And would the minority be justified in returning the same favor, when it gets to be the majority? If not, then is there *some* principle or standard of liberty, above the majority. It is called a constitution. And a constitution, in limiting the powers of the majority, recognizes certain rights for the minority, such as the right to life, liberty, and property. But these are not rights, if they conflict with the equal liberty of others to the same. The equality of rights, then, is the only fundamental right, the greatest of rights, embracing all others. A constitution, guaranteeing this, would be perfect, in the nature of things, for all. But, one failing in this, would be only a constitution for the majority, who need none. It would not only be no constitution, but worse, an instrument of oppression.

The *modus operandi* of vesting sovereignty in the majority is as absurd as it is unjust. Suppose the sovereign will is composed of eight noses, and a minority consists of seven. Then, if one from the eight goes over to the seven, those which previously were ruined now rule, all by a majority of *one*! What a temptation, where vested interests are at stake, to buy, bribe and bulldoze that one! Or where personal rights are jeopardized, the result is a bolt and secession. If a third party be in the field, consisting of two, it will hold the balance of power, and a *minority* rule. If from the seven one should move into a ward where six constituted a majority, then what was a majority in one place, would be a minority in another; the sovereign power resting in a mere *comparison* of numbers. If the majority of voters are industrial slaves, the strongest organized social influence, a moneyed oligarchy, will rule. Politicians, instead of statesmen, become dice throwers; politics become an organized mob, with no heart that can be appealed to, no head that can be blown off. Great is the sovereign power, not of liberty, but of *noses*! It matters not whose, or of what kind, only so they can be counted! The more numerous they are, and the lower in the scale of creation, the more republican the *form* of government!



The real fact is, then, that the rule of the majority, under a republican form of government, must always be wrong. God never speaks through majorities. The majority, *over here*, as against King George, did represent liberty, but it has never since represented it except as a protest against some previous majority. The majority rule system, then, carries in itself the seed of its own dissolution. King George was once our political Pope, then majority rule became our political Bible, and 'rule of faith and practice.' Soon will the private interpretation of sects and parties so divide its authority, that the *last* majority will be the sovereignty of the individual, as typical of the equal sovereignty of all. Mere numbers, devoid of any principle of liberty, only indicate brute force. And when an important issue or crisis arises, it results in civil strife.

Majority rule and compulsory taxation, then, are the tap root of all violations of equal liberty. They are surviving types of brute force and rapacity. When a car of cattle or hogs is unloaded to feed, the form of government they immediately resolve themselves into is one of majority rule and compulsory taxation. The moment one should be stationed, as an umpire to keep the others in place, we should have a government of reciprocity. And as soon as all should find that it was for their interest to keep themselves in place, without any outside government, we should have local autonomy, or self government.

Now the evolution of government passes through these changes. First, we have the government of animals, or brute force, which takes an *aggressive* form. Then we have brute force, directed by cunning and greed, qualities of the fox and the wolf. This direction of government is exemplified in wars of conquest, in commerce, in corporations, and makes most of our legal titles to property. The function of government is that of a thief and highwayman. Then we have brute force aggressively directed by paternalism, or the rule of the good over the bad, the respectable over the unrespectable, the orthodox over the heterodox. The source of authority emanates from a central head, the pretext for its exercise is always "the public good." This is the government of the theologians, for its author and origin is God governing the world. It is the government also of the *reformers* and the state Socialists. It is the government of the best, of the aristocracy. Some wise man has said that it does not make any difference what the form of the government, if only the *best rules!*

Lastly, we have the kind of government herein advocated. It is not the entire elimination of brute force, but it is used *defensively*, instead of aggressively, repressive not initiative. Its use is to

withstand force, to put it at rest, not to set it in motion. Action and reaction being equal, an equilibrium is produced and peace obtained. It differs from paternalism as to the source of its authority. It does not come from God, nor any person, however good. It is not the government of any man over man. It arises from the necessity of reciprocity in harmonious, human relationship.

This kind of government never suppresses an action because it is bad, nor assists one because it is good. It knows nothing about the "public welfare." It does not aim to make you pure, or chaste, or wise, or religious, or learned, or moral, or good. It only aims to keep the peace, to prevent trespassing, to award damages.

In its use of force, it is to preserve equal liberty. It is the beginning and end, the only thing for which it exists. When this is accomplished, law and order are the result; but in seeking law and order first, liberty is violated and disorder ensues. A defensive government, therefore, is the only kind that is legitimate, efficacious, definable, subject to law, or stops when it gets through.\*

### PROHIBITION CANNOT PROHIBIT.

Having disposed of the jurisdiction of prohibition, showing that it has no right to prohibit, we now come to show how it *could not*, if it would. Do not all know that knowledge is not administered by proxy, that all wisdom comes from experience, and that outside imposition never can raise the moral standard higher than the inward development? Prohibitionists might as well advocate producing a vacuum by legislation, as to make character by it. It is an utter impossibility. To be sure, an artificial obstruction has an influence, but how? In exciting the drinking habit to renewed activity. And, in the use of force, the exercise of the character is changed from the higher to the lower faculties. You may not see the accustomed expression of the habit, but, depend upon it, it is there, it has been *driven in*. A disease had much better be on the

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\* Herbert Spencer's "Social Statics" was one of his first books, written over 25 years ago. "Man and the State" is one of his last. In the first, he showed the inefficient working of all State interferences with banking, with education, sanitary affairs, &c. In the last, he denominates class legislation in favor of labor as "The Coming Slavery." Under "Prohibition," we have endeavored to show another instance of like character. Cannot the reader now perceive the *law* of inefficacy which applies to *all* paternalism? Hardly, for that would imply that the governmental mind was imbued with an idea of *natural causation*. Until then, let it be understood that God and government are the only two lawless objects in the Universe! But the moment the mind recognizes that these two objects *can* be tamed, let it be remembered that there can no more be parties in government, than in botany or chemistry.

surface ; the best authorities say bring it out ; by driving it in, you will kill the patient. The weather cannot be changed by breaking the thermometer, it will go right along just the same. You can no more change a person's morals by law than you can teach a child to pray, with a whip. It is only by bringing the counter moral and intellectual influences to bear that vice is eradicated. It must be drawn out by attraction, not suppressed by compulsion ; the sun may melt it, but the wind cannot drive it away. There is a correlation of forces in the moral as well as in the physical world. When the devils, in Scripture, were driven out, it is said that they all came again, bringing with them seven other devils worse than the first. Why ? Because the chambers were *empty*, there being nothing left to take the devils' place. How virtuous, that man must be, who never takes a drink only because he never gets a chance !

Our prohibitory friends seem to mistake the nature of evil ; they give to it a theological instead of a philosophical cast. They regard evil as an entity, an emanation from the devil, a thing that can be cast out. Now bodily physicians have given up this idea long-ago. They regard disease as an effort of nature to overcome an obstruction ; and their method of cure is to assist nature, in overcoming it, not in obstructing her ! Prohibitionists, therefore, from their diagnosis, are entirely unfitted, to treat intemperance. The real fact is that every evil begins as a good ; it only becomes an evil when it goes to seed, becomes respectable, or is outgrown. In all evil there is a soul of goodness, in error a soul of truth, and to *arbitrarily* suppress the evil, unless it is naturally outgrown, one must also suppress the good. Evil and good being only relative terms, it follows that all pharisaism is ill founded ; any and all effort endeavoring to overcome its *mal*-adaptation, is equally saintly. To resort to force to exterminate an evil is a sure sign that one's own virtue is at a low ebb. It shows a moral cowardice, a lack of faith in one's cause. It indicates that it is risky business to allow the whole of vice to combat with the whole of virtue. The prohibitionists see virtue down and they run up to the great bull dog of the State and say, "Seize him ! Pull the Devil off." Believing that the heart of the Universe is rotten, they beg Congress to cover it with a paternal plaster ! But we have far more faith in vice, under liberty, than in all their regulation and conformity. Give us a good healthy sinner any time, in preference to a dead saint ; above all, give us a good square look at a *natural* human being.

Now of what is the evil of intemperance composed ? Instead of its being the cause of all other evils, as our prohibition friends would lead us to suppose, is it not caused by them, the result of them ? Have they not got the cart before the horse ? Is not in-

temperance the necessary outgrowth of present conditions? Men first took to spirit, when their own got at a low ebb. It indicates that our social conditions are abnormal. Buddha said there was no need of getting drunk, for man was naturally enough intoxicated through the Holy Ghost. Perhaps the angels live on pure alcohol, their organizations not being sufficiently gross to admit of a relapse. However the Holy Spirit may be connected with alcoholic spirit, we know that they are both derived from the same root. In wine and the vine, Jesus found many of his spiritual illustrations. He even was called a wine bibber, and on one occasion turned distiller. At all events, so long as people are overworked, so long as many can live in luxurious dissipation without work, so long as business is competitive gambling, so long as usury eats at the vitals of the poor, so long as landlords deprive the people of homes, so long as woman is a connubial appendage and children are the result of passion, just so long will the natural and sweet wine of life, which Buddha refers to, be unorganized and wanting, and the people seek its counterpart in an artificial stimulus.

#### PROHIBITION UNNECESSARY.

Not only can prohibition not prohibit, it is entirely unnecessary to call upon the State. What is there to hinder anyone, believing in prohibition, from first prohibiting its use from himself? Then if he is a church member, what hinders him from endeavoring to make the practice of temperance the sole condition of membership? If he conducts a manufacturing establishment, a railroad, or a bank, I know of no law dictating whom he shall employ, or with whom he will have any dealings. He has a perfect right to not speak to a man who drinks green tea, if he chooses. And when an association of such has converted the whole world to itself, as it can, if it has the truth, there will then be prohibition.

But no; this is not the line of action the prohibitionists are the most fond of working on. This course would necessitate some self reliant, spontaneous virtue among themselves, and then who would there be for them to "wallop"? Such a regime would never do; the cause of the church and the cause of prohibition, would both suffer thereby.

#### PROHIBITION PROMOTES INTEMPERANCE.

Not only has prohibition no right to prohibit, not only is it im-

possible to prohibit, not only is it uncalled for, but to attempt to do so, is the worst thing possible that could happen to the temperance cause.

First, in chasing this artificial and fictitious remedy, all attention is diverted from the real one. The temperance movement is thereby divided into two sectarian camps, fighting each other, instead of the common enemy. Educational work and natural regeneration have been given over to partisan triumph and the counting of noses. Women, who were more acquainted with the recesses of the sanctuary, now rise from their knees and enter the lobby. The priests who pray join hands with the politicians who also prey.

Now we will suppose these people's opinions have passed into a statute, and is called "the law." Their wills are to be imposed on the community, and it is to be called justice. Is it a law that exists anywhere else in the world of mind or matter? Is it so constructed that it applies to the guilt of each person under any and all circumstances? O no, the law finds no counterpart in the nature of things, nor is it sufficiently elastic to admit of an equitable construction. So the law catches a few innocent people who are made to think that they may be guilty, while it serves as a net work of technicality for the guilty to escape. The lawyers are fed. The law is as iron clad as it can be made, yet it does not convict, "it is not executed." Yes, here is where the trouble lies, for you have got to repeal every other law in the Universe before this can be made to work. It is not the vicious who are opposed to it, it is the virtuous, it is temperance people themselves. The law is a partisan, a class law, over which a respectable community is equally divided. If a horse is stolen, a citizen murdered, woman outraged, or legal justice mocked, an indignant populace would rise, clothe itself with the hurricane, and bearing courts and juries on its shoulders, march to swift vengeance. How different the execution of the liquor law! These same high handed yeomanry cannot be made to believe that the taking of a glass of "sea foam," is anything like stealing a horse, much less the source of devastation to our land! They wipe their mouths, crack jokes, and wink at "the law." They enter into a freemasonry to break it, calling themselves "The Personal Liberty League," the meanest thing of which a member can do is to "go back" on a brother. The law's violation they regard as a duty. A prosecution they consider a persecution. Instead of society being their victim, they regard themselves as the victims of society. Juries cannot be found to agree, witnesses fail to appear, or commit perjury, to tell the truth. Officers are bribed, politics and the courts become corrupted.

The friends of the law now find it necessary to make more strict provision for its execution. They move that prosecutions be taken away from their local jurisdiction, that nobody but Prohibitionists sit on the jury, that it be only necessary to have a suspicion in order to convict, in case there is no one to suspect, that the beardless youth of the Y. M. C. A. be taught to decoy some unsuspecting one to commit a crime, that every house be subject to search without a warrant, and that all resolve themselves into a smelling committee to root out the deadly evil. A beautiful state of society has now been reached, old neighborhood feuds are revived, every man now is a spy or a hypocrite. The air is full of deception and fraud. The liquor interest is active and ingenious. The flames that were fanned now burn all the fiercer. Men who never drank in open day, now find stolen pleasures sweet. Men who drank before, now drink all the more. They buy liquor by wholesale now, and every man's cellar becomes a saloon.

It is under such a system of gymnastics, that prohibitionists claim that intemperance is on the decrease. They offer statistics to prove this. But how can they get at the statistics, after they have been driven in? If it should be found that there was less drunkenness, would it necessarily be proof that it was owing to prohibition, instead of education, or general prosperity, or climate, or nationality? *Pro hoc, propter hoc*, is not always an infallible guide. While the evil of intemperance is doubtless large enough, it is no less true that the prohibitionists are not noted for temperance of statement in their general statistics. Travelers tell us there is less drunkenness in the wine and beer drinking countries than in our own. Massachusetts long ago tried prohibition, and has outgrown it. Maine is trying it, and the police statistics of Portland show no abatement of drunkenness, while but one man in fifty, during the last presidential election, thought enough of prohibition to make it national. In Iowa, prohibition has been in operation one year up to the Fourth of July; and the testimony of the mayors of twenty nine leading cities and towns, is that there are open saloons in nineteen. The total number of places where liquor is sold, is 916. An *increase* of 146 during the year. Kansas, a young, agricultural state, with no great cities, and but little foreign population, showed, according to Gov. Glick's message, the following result.

#### PERMITS ISSUED TO SELL LIQUOR.

Last year of Local Option.....	1132.
First year of Prohibition.....	1788.
First forty five days of second year.....	1148.
Concealed methods not stated.	

## ORIGIN AND ANIMUS OF PROHIBITION.

Having now canvassed the outward effect of prohibition, let us examine its inward impulse. We must first recognize that prohibition is not, primarily, a temperance question. There are many people opposed to prohibition who have practised total abstinence all their lives. Such men as Dr. Dio Lewis, Howard Crosby, Ex Gov. Robinson and Henry Ward Beecher are not all drunkards, and take no stock in prohibition. On the other hand, many might be named, who, while holding that prohibition is the best policy for the State to pursue, still, in private, think it perfectly proper to follow Paul's advice to Timothy. Many saloon keepers in Kansas are Prohibitionists. So that the dispute over the subject arises not so much as to whether people shall be temperate, but *how*. The *matter* is not in dispute, but the *manner*. It is not a question of morals, but of methods, not whether it is best for one to drink, but whether it is the function of the State to deter him. In brief, it is not a temperance question, but one concerning the science of government.

Now since the function of the State is to suppress crime, not to enforce morals, it follows that, if drinking and selling liquor are not crimes, then the attempt to suppress it is a crime. The very thing for which the State is properly constituted to defend, it violates. And because the perpetrators are deluded, they are exempt from arrest. But as between a fool and a knave, for a pilot on a dark night, give us the one who can steer clear of Niagara, though the other would shove us over with the best of intentions. A mistake in government always results in a crime. Those administering it may be as sincere and respectable as Cotton Mather, when he hung Quakers and drowned witches, but the nature of their acts is all the same. It may be an open question which is the most dangerous member of society, one who has an intense, but benighted conscience, or one who has enlightenment without a conscience.

If then prohibition is, at bottom, but persecution, whence did it originate? Prominent among the bearers of this ark of the Covenant is the Woman's Christian Temperance Union. The reason given for this departure in temperance is specially in the interest of "the home." "The Home vs. the Saloon," is their banner. But the homes of the country are a subject of very broad and varied import. It is difficult to see how the saloon can enter the household without some member of the household first enters the saloon. But it is not an impossible thing to conceive how such a member can be induced to leave an unattractive home to go to a saloon. It takes a competence, culture, and domestic felicity to make a home.

These come from the workers getting their pay, from leisure, and equality and independence in marriage. Now if you should ask a majority of these women why, as home champions, they do not strike at the squalor and want which infest the workingman's hovel and the sewing girl's garret, and you would be frightened with the word "communism," and run the chance of waking up some of the soundest sleepers along the broad aisles of the leading churches. If you should indicate to these estimable women the propriety and importance of making marriage a free and voluntary contract, in order to be virtuous, and they would scorn you as an enemy of mankind. Such a home, it is plainly evident, the priests have got a padlock on. What peculiar kind of a home is it, then, to which these women are so devotedly attached? It is what is called a "Christian home." These champions of home are not only women but Christian women. The People's Temperance Union would be a most narrow title, under which to conduct *all* their operations. It would not hit "the home," much less the "Christian home." By Christian home is meant, not a liberty loving home, or a justice seeking home, but an Evangelical Christian home. One that can repeat the Catechism, subscribe to the creed, and *belongs to the church!*

Now we have the true significance of 'the home vs. the saloon.' Once, when it was respectable to drink, the church was a saloon. The minister took his jug of New England rum into the pulpit, and drank between acts. It occupied an equal position on board the ship with Bibles and missionaries bound for the heathen. Now, it is not respectable, but the great mass of communicants are in the saloons. They hold the balance of power. Between them and the church there seems to be a rivalry as to who shall gain the most Sunday school scholars. While the church is immolating its victims on a life to come, putting them into tall boxes and making them answer questions which they do not want to ask, the ordinary, carnal minded youth much rather play billiards or go in swimming. Then his clothes are hardly sufficient in which to worship the Most High. A seat too, in the opera, could be got for less; and withal he feels much more at home with an ordinary sinner than with an unnaturally affected saint. In a word, the masses have left the church, and she has lost her hold. Henceforth, the world is to save the church, instead of the church saving the world.

Now the women are the most useful members of a church, to pull the priests' chestnuts out of the fire. Scouting the rising discontent among women for enlarging their "sphere," they say, "Direct all your energy to a Christian home in a Christian republic!"



So prohibition, divested of its skin, is one form of church extension. Scratch a Prohibitionist and there will show up a God-in-the-Constitution man. While there may be some "liberal" dupes to the prohibition movement, who do not espouse the latter cause, I can assure them that when it comes to the God-in-the-Constitution believer, *he* has no hesitancy in knowing who is on his side. Mrs. Ellen Foster, of Iowa, a lawyer and one of the chief officers, says, "The prohibition movement is but the *first step* towards engrafting Christianity into the Constitution; we shall keep on till we have all under the banner of Jesus." There, do you want anything more explicit than that? St. John is a vice president in the movement to unite Church and State. This means that American institutions be blotted out, and that we be set back into the Middle ages. The Church, made up of fear, the State, made up of force, and trade, made up of fraud, shall constitute one happy trinity. Three in one and that one,—tyranny. The Church has always been a dead head when the assessor was around, now she aims to be a dead beat when the constable comes around.

The amusing part of this performance is that it is all to be brought about to vindicate the right of woman to the ballot! We thought that the only excuse there was for meddling with another's affairs was when one failed to properly mind them. Now your voice in your neighbor's business is justified in proportion as you fail to mind your own! What more exact statement of a basis for the ballot, than that persons shall be put in possession of a thing as often as they show they do not know how to use it. But if men have made fools and tyrants of themselves, in its exercise, have not women a right to an equality? That depends upon whether they exercise that *equality* upon themselves or their neighbors! Women seek to be in fashion; and the fashion with the best minds of to day is to find that form of social and industrial organization which is to supplant, not repeat the present political system.

#### ULTIMATUM OF PROHIBITION.

The prohibitory movement, then, is the dying embers of that paternalism which presided at the Salem witchcraft; the dying gasp of an effete theology. Its adherents are not Germans, or Frenchmen, from England, or from the Continent, or from the mixed population of our great cities. It is directly traceable to the Puritanic zeal and intolerance in those country parishes, settled by the New England descendants of those who banished Roger Williams and

hung Mary Dyer. The blood still tells. In other states it has a feeble existence, and is used as a foil for the God-in-the-Constitution party.

Now whatever be the side issues, or the party name, we know that there is but one line of political evolution, and that is in the direction of liberty. We therefore hail our prohibition friends, as co-adjutors in that cause. We would not have them suppressed, by any means! They will succeed, but in a way altogether different from what they expect. The good which their agitation will accomplish will be because of its educational influence, not because of its legal bearing, because they are temperance men and women, not because they are prohibitionists. Instead of getting God into the Constitution, they will finally effect the complete divorce of Church and State. They will show to our "liberal" friends the unsoundness of introducing any other than a defensive function, under the province of government. And as for these devoted women, so zealously attached to the church, what can be said for them? We warn the priests of the dangerous character of the liberties they are conceding. For, no sooner will these women have exercised their new fledged wings in one direction, than they will begin to use them in another: must not this divide your power? Already, a leading woman, in a leading article, in a leading magazine, discounts the baneful influence of Christianity upon her sex.\* Therefore we welcome "prohibition" as an adjunct in the cause of civil and religious liberty.

When one looks back over the history of the church, and inquires in what respect she differs from other religions, we are impressed with the intolerance growing out of her "plan" of salvation. The hypothesis of its "divinity" does not permit a doubt. For if it is divine, and the only one, what becomes of the sinner while in doubt? He is irretrievably damned. Quite contrary to this is the first postulate of science, that a thing is not true until it is proved. Science says, if you do *not* doubt, you are damned.

Now there is not a Christian clergyman, to day, retained in his place, first and foremost, because of his character or attainment. He may be very wise, and pure, and lovable, yet if he holds to no part of this "plan," he cannot be an ordained clergy-man. Therefore intolerance and arrogance are their cardinal characteristics. These ecclesiastics, by nature, never lead the life of any age. Jesus

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\* It is with infinite sorrow that I see earnest women wasting so much enthusiasm on intemperance, polygamy, prostitution,—all outgrowths of woman's degradation—instead of utterly repudiating the idea of her "divinely ordained subjection," wherever they find it, whether in church or state.—Mrs. Elizabeth Cady Stanton, in the *North American Review*.

and the Prophets, in their time, were always opposed to them. Being bound to an institution which never changes, nor graduates its pupils until they die, they always reflect, the prevailing sentiment of the time. Their seven scriptural principles are, practically, reduced to the five loaves and the two fishes. Nor is this derogatory to any trade, when it is not aided by privilege or false pretense. Where there are a great many priests, there sin abounds. The people are led to think that it is the latter which causes the former. Statistics show that the clergy furnish more criminals than any other class, the saloon keepers unexcepted. Yet, the saloons have never demanded that the churches be suppressed. They only ask that they stay at home. There is just as much reason, from a strict reciprocity, why the churches should be taxed to support the saloons, as that the saloons should be taxed to support the churches. Jehovah must be swapped for a natural standard of reciprocity among men.

#### WAYS THE PEOPLE LOSE THEIR LIBERTY.

The encroachments of authority, are very insidious in their approach. One avenue by which the people lose their rights is through the everlasting "minor." The "law and order" leagues are now working their greatest racket over these young men, who are minors! As though every saloon keeper kept a family register of every youth that passes. A young man is of age when he would buy a revolver, but he immediately loses his majority, the moment he asks for a glass of beer! In one case, the parent is properly responsible for its offspring, in the other case, the saloon keeper is responsible! The infantile part of creation is a fruitful field for paternalists to get in their work. The solicitude of mothers is nothing when compared with their watchful eyes.

And then the popular superstition about the Sabbath, makes a fine stake, in the name of the saloon keeper, upon which to crucify liberty. God is good and needs our worship: worship is akin to rest; rest should be compulsory for people will overwork; when not at work, they get into mischief; the better place for them then is in church; all competition should be destroyed, in order that they may go! Do you see the logic? The chain of title is complete!

Again it will be noticed that these restrictions are urged against a class. Now the individual's liberty is rarely ever violated by a class, except it come in the form of the State. Therefore any such ground for restriction, may be at once set down as a bid for *partisan* prejudice, in order to obtain party supremacy. Their great cry of

“protection” is for themselves. They are so zealous for the “public good” that they would crowd it down the people’s throats!

The people having no definite standard for government, admit the restriction, without protest; it is recognized, acquiesced in; continued acquiescence gives consent; consent makes a contract; and a contract settles a thing. One false restriction leads to another. The first has been established as a precedent, by which an *inequality* of conditions is admitted, and there is then no end to governmental tinkering. Separate violations, at last, run together into one chronic disease. This disease is called *government*. Its tyranny, at last becomes ‘vested’ and ‘divine’; to question it is treason and blasphemy. The people are “the m-asses,” the “lower classes.” Their *general* degradation is so stereotyped, it is attributed to a second law of nature, where they must forever remain. They are subservient, degenerate, and only know how to imitate and obey. The individual has been absorbed by the county, the county by the state, the state by the nation. The rulers are a set of despots, living on war and taxes. The people have *lost their liberty*.

Now prohibition utilizes all these methods in wresting away the people’s liberty. First, their interpretation of the principle of government is false: second, the precedents they adduce to sustain their position are false: third, they seek to accomplish their ends by means of class prejudice.

### THE TWO KINDS OF GOVERNMENT CONTRASTED.

Now picture to yourself two communities where these two kinds of government are in operation; one paternal, the other defensive; one the regulator of morals, the other a suppressor of crime. In one of them God’s inspiration flows down through the eaves of the orthodox church and passes along in conduits of uniform order. There are no saloons, but the people drink just the same. There are no houses of prostitution, but the people are just as unchaste in their lives. There are no gambling dens, but every one desires to overreach. There are no erroneous views, but the orthodoxy is musty and mouldy with age. Having all public places of vice suppressed, it is now our duty, if the law is correct in principle, not to allow it to be evaded in private. And since no law is of any avail, unless it is executed, private houses should be put under guard. Detectives and the secret service should be introduced. Where every body is suspected, but no one detected, decoys must be employed to *tempt* the offence. The officers must show enough game to make their services needed. In detecting immorality ev-

ery body must either become a hypocrite or a knave. At last an eruption bursts forth through this repression. People are assassinated, poisoned, put away mysteriously. Now it is Russia, now Ireland. Nobody knows who is safe. The community is as moral as a penitentiary, and every body is trying to break jail. A Puritanic sabbath reigns, but it is over the corpses of a Saint Bartholomew. Such is the logical termination of a community governed by paternalism. Beginning with dictation in morals, it ends in *crime*.

Pass now into the other community, whose one compulsory rule is the equal liberty of all. Everything is natural, and spontaneous. There are all kinds of morals, as there are all kinds of people. There are different standards as to purity, and every body has his own opinion. Do you ask if they do not make mistakes, if there is not immorality? Suppose we grant there is. But there is also crime, you say. But the distinguishing feature of this community is equal liberty; that everyone should have his own business and mind it. And in doing so, they have a clear idea of *where* their social duties begin and leave off. They find they cannot all be paternal to one another, but must be fraternal. In discarding morals from their government, they are all doubly jealous about crime. They will brook no trespassing. Each having his own rights knows those of his neighbors. Perfect liberty makes perfect order.

How now about the morals? For the sake of illustration, we have conceded these were bad. It is impossible, however, to conceive of a low state of morals under such a government. For when force has withstood force, and order prevails, the best ideas of living must come to the top. Liberty is the very breath of truth. Nor is this all. Under a defensive government, every individual is the source of sovereignty. Not until people are integers, until they are separate, can they come together and co-operate. The people now standing separate, being free and independent, must, of necessity, voluntarily associate and co-operate. As they do so, their government for defense falls into disuse, as being unnecessary and expensive. As co-operators, they find that a unity of interest leads them to where, by each working for all, all will, in turn, be working for each. This is the solidarity of mankind, brought about by the free and independent interchange of the parts. Which kind of government would the reader choose to live under,—that which begins with saints and ends with demons, or that which begins with the average individual and leaves him a saint? In a word, that of paternalism, or that of equal liberty. Such is the problem which prohibition presents to us.

## WORDS OF WARNING.

Let us profit by past experience. Let us learn the principle of liberty. Principles are greater than measures or men: and the principle of liberty, well defined, is the greatest of principles. He who is on the side of liberty, cannot but be on the side of temperance. When all this zeal is spent, this gush exhausted, still will abide the star of liberty. Beware, then, that your sympathy and generosity be not imposed upon by any false clamor for the "public good." Know well that "law and order" are inseparable with equal liberty, and that true temperance cannot be advanced by the constable, but by education, growth, and better conditions. Scrutinize well the hoofs and horns of this blind crusade, that would make its inroad upon popular government by exciting prejudice against a certain class. Permit no false construction of paternalism under the name of "protection," to barter away the right of private contract! Indignantly repel every such encroachment upon a purely defensive government.

THE SUN  
March and April, 1885

# THE REORGANIZATION OF BUSINESS.

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"PUT MONEY IN THY PURSE."—*Iago*.      "THERE'S MILLIONS IN IT."—*Col. Sellers*.

*Motto:—BUILD AND BOYCOTT.*

**I**N a previous issue, we ascertained that the first principles of Co-operation were Liberty and Equity, We showed what they were and their mutual relations. We found that majority rule, in government, must give way to equal sovereignty, and profit, in commerce, give place to cost;—one the rule for properly minding one's business, the other the basis of common honesty.

Now, these invisible laws, if such, are just as operative when disobeyed as when obeyed. The only part which we are asked to perform is to adapt ourselves to them in our organization. In examining the working, of the present profit-making system we shall see wherein they are violated, and how to apply the remedy.

## THE GENERAL SITUATION.

As we look over the tendency of the general business world what do we find? A concentration of capital, on the one hand, and a division of labor, on the other. If every co-operator will imagine himself in the position of the body politic, we will indicate his present condition. First, if we regard the telegraphic system as corresponding with his nervous organization, we find it entirely manipulated by one man, and he a stock gambler. His muscles, the railroads which draw off all natural resources, are subject to a 'pool,' wherever there is any competition. His blood, the currency, which

courses through his veins and arteries, is controlled by a syndicate of Shylocks, literally establishing all prices. And this three-fold power by its monopoly of the land, the mines, the forests, the fisheries, machinery in production and all means of employment, is able to bind the hands and garrison the stomach. Then, after having all, as if there was more, the insatiable greed of profit, would even rise up over the very *bones* of its immolated victim and bellow forth its dissatisfied rage, in the public be d—d.—as the case will bear.

On the other hand, look at the unorganized producers and consumers, who pay tribute to this organized presumption. Go among the cumbrous and revolving machinery, and they are a part. The machine however gets oiled when it needs it for it is owned, but only the *services* of the operator are owned. Harnessed to steam, all his functions are automatic, mechanical and monotonous. Has he a place to stay? By paying rent. Has he a corporation store? To prevent his ever having the money with which to run away. He even has not an assurance of work any longer than it will declare a dividend.

Are the farmers better off than the operative? Not if they had to buy everything in dollars and cents. What can they not afford providing it can only be paid for in *work*, work is the cheapest commodity the farmer knows, money the dearest. Is it not noted that agricultural laborers, both as to the number of hours they work and the compensation they receive, are nearer to Feudal serfdom than any other class?

But suppose we finally come to the general consumer, are the prices of the articles he buys at all governed by that wonderful law of the economists called supply and demand? Not one, every leading article has had the price set beforehand by a combination.\*

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\* President Gowen, of the Reading railroad, defended, before the Pennsylvania Legislature, his part in the coal combinations, on the ground that he had to reciprocate with the rest of the trade, for, said he:—

"Every pound of rope that we buy, for our vessels, or for our mines, is bought at a price fixed by a committee of the rope manufacturers of the United States. Every keg of nails, every paper of tacks, all our screws and wrenches and hinges, the boiler flues for our locomotives, are never bought except at the price fixed by the representatives of the mills that manufacture them. Iron beams for your houses or your bridges, can be had only at the prices agreed upon by a combination of those who produce them. Fire brick, gas pipe, terra cotta pipe for drainage, every keg of powder we buy to blast coal, are purchased under the same arrangement. Every pane of window glass in this house was bought at a scale of prices established exactly in the same manner. White lead, galvanized sheet iron, hose, belting and files are bought at and sold at a rate determined in the same way."—*The Lords of Industry*, by H. D. Lloyd, in the *North American Review*, June, 1884.

There are 3000 members of the New York Produce Exchange, whereas 30, properly organized in the interests of the producers, could easily handle all the business.



And before combined monopolies of such monstrous proportions, the people retire in subservient and appalling apathy.

### INSUFFICIENCY OF GOVERNMENT AID.

Now it is evident, to reach these evils, we must have national co-operation, but this is a different thing from governmental co-operation. There are some so totally confiding as to suppose that the government can aid them out of their difficulty. Such credulity is beautiful to see, were it not lacking in sagacity to suppose that government can ever become a grand bureau of philanthropy. When that bureau is established, it will be the one missing article in its furniture. How did wise men come by the idea, that the farther back one goes, there is no government, while the farther forward you come, government increases? Just the opposite is the case. The great inaugural, the culmination of governmental authority, the palmiest days of the era of 'law and order' were when savage beasts roamed the wilds, and rent the air with their ferocious howling. Then government began, *in aggression*, and by it it has always lived, and when it *ceases*, the government will be no more. For this is its last analysis describing its species.\*

But there are certain well meaning ones, who hold the same relation to authority in government, that others do to the same in religion. They think that they will remedy the source of one party's oppression by substituting that of another. Thinking they see a law that needs 'repealing,' they feel it their duty to be drawn into the cogs of the political machine. And so they defraud themselves and nature, by repeated attempts to galvanize new life into this great, secular superstition.

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Every article is bought and sold forty or fifty times while delivered but once. In the city there are also 11,000 brokers, which probably average \$5,000 a year, to cover expenses. Cotton, wheat, corn, and other cereal products, lard, pork, bacon, butter, cheese, oil, iron, steel, copper, &c., have been added to the list of things bought and sold on margins.

\* The basic idea of all past governments has been force, not liberty. It emanates from a central head, or an arbitrary power. The pretext for the exercise of its authority is to make men good, wise, pure and moral.

Now co-operative government does not meddle with people's pursuits, nor aim to make their acts moral, good, wise, or pure. Its authority emanates from no central head or arbitrary power. Its use of force is to counteract and destroy it.

Therefore, they are opposite; where one commences, the other leaves off; until one is destroyed, the other cannot prosper. Such a brutal monster has government ever been, there is no doubt that when it is outgrown, there will be a peaceable reciprocality. The cry of 'anarchy,' is only the cry of sacrilege by the worshiper of his idol.

The only wholesome way to 'repeal' a 'bad' law, is to ignore it, as no law at all, and to organize for the substitution of the real law that is ever active, self executing, and whose authority never can be gainsaid. There are no laws in nature that need to be 'repealed.' And when we are organizing in harmony with them, there are no others that we need to fear. The high water mark to its oppression is only reached when the people are too ignorant to help themselves. The man who sincerely enters politics to help you may be innocently demented at first, but he cannot long remain there without becoming unconsciously corrupted. History is full of blasted lives and hopes, which, if they had had a natural foundation upon which to build, might have moved the world. The organization of business is so foreign to the proper function and organization of government, that it cannot aid us. An animal with fins cannot perform the functions of one having wings. As so much dynamite, it can blow out one's brains, but it cannot put them back again. It may destroy the outward symbol, but it cannot disturb an organized idea.

#### PROFIT IN PRACTICE.

If then we are alone to look to the reorganization of business for aid, let us examine more closely into the ways of profit. When among savage tribes, it was well in its place, but the closer relations of civilized life now cause it to be unreciprocal. However, had it been left to itself, the free course of things would have long since reduced it to labor cost. But in order that all competition might be destroyed, fraud struck hands with force, and entrenched itself behind the government. It is the organic law of profit, like a coward, that it must have some advantage in order that it may *bring the demand to the supply*. The greater this advantage, the more urgent the demand, the higher the profit. Until at last, so coherent has this profit-making organization become, that, like a great Trades Union, with starvation on one hand, and 'overproduction' on the other, it is able to strike against all society,

But, we cannot blame profit for this result, when there is no other alternative left to it, except to reciprocate with profit? What began as a tyrant, now continues as a conspiracy among slaves. The weaker will surely go to the wall and the stronger devour them. Does anyone suppose that they can inaugurate cost? It would be their destruction. They cannot tell what cost is from their standpoint. Such an organization must begin with the people. Trade itself is waiting for them to start the initiative. Until they do it, profit must keep on centralizing until co-operation is a necessity.

Now what is the nature of this advantage that all the producers and consumers can be controlled by a few speculators? Is not the producer the first possessor? Does not the consumer pay the profit? And has such a power no advantage over the speculator's necessity?

### THE FULCRUM OF POWER.

We saw that the real advantage of profit consisted in its being able to bring the demand to the supply, and that each consumer was the outlet for the profit on that supply. Then, is there any other alternative, except to *reverse* the process by organizing the consumers so as to *bring the supply to the demand*? This will relieve profit, serve as an *inlet* for production and exchange, turn profit to cost, an oligarchy to a democracy, the corporation to co-operation, and mark the evolution from a chaotic, competitive, commercial cannibalism, to that of an orderly and scientific organization of business.

### THE PEOPLE'S POOL.\*

The *nature* of this consolidation of the consumers is to pool their custom and hold it together so as to *dictate* the terms upon which it shall be served. The association is voluntary and guided by self-interest. For, each one's custom being his own, he has a right to do with it as he pleases. It is therefore, not a combination, or clique, aimed against *anybody*, but a co-operation of the whole people against a false system, for universal ends. It is not a new expenditure of power, but a simple change of attitude. "Whereas I once supported usury and found it grievous to be borne, I now relinquish it, and support it no longer. Hereafter, "as for me and my house, we will serve the Lord."

*Its Power.*—Since the trader must follow his customers, the withdrawal of custom from one place and the casting it in another is able to build up and break down trade. The consumers become 'boss' instead of the trader;—if anybody is to 'be damned' it is he, not 'the public.' Moreover, this consolidated custom, as a commercial franchise, is a very valuable piece of property.

We now have the driving power and balance wheel of co-operation, constituting the great monopoly of the people. It remains

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\* The writer humbly declines any credit for *originality* in the use of this word.

for us, according to the law of individuality, to attach the different machinery. In doing so, let us begin with the store.

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## PART I:—THE STORE.

*Its Economy.*—Our customers being secured, we have:—

(1) *No advertising* to do in order to get them. They were easily obtained at first, and they will always remain. Nor do we need any shop-window or side-walk displays to catch the passer-by. We need no parade within, to show our goods, only a few samples with their quality and price attached.

(2) Our *rents* are small. We have no occasion for the main street, the thorough-fare, or the costliest corners. Nor need we fear our landlord will raise the rent because he thinks we cannot move and carry away our custom.

(3) Our *stock* is small. For, being acquainted with the customers' needs, we know what, how much, and when to buy. Our goods are fresh, in date, and not shop-worn.

(4) Our *capital* need not be large, or idle, for our goods will be turned often. And let it be here understood, that our store is not, primarily a deposit of supplies, with the design of bringing customers to it, but an exchange depot, a commodity-clearing house, with only such things on deposit as cannot be exchanged direct, without the intervention of a middle man.

(5) Our *clerical* force is much less, since our customers, in buying from themselves, have no interest in consuming another's time. Our *delivery*, also, makes shorter drives, and the *hours* for keeping open store can be much reduced.

(6) The *number* of stores to each community is now determined, an item of much greater importance than the number of clerks required for each store.

The *stability* of the store is assured from the fact that the customers are pledged. Whereas, under profit and high prices, 95 per cent. failed, now under cost and low ones, 100 per cent. succeed.

Thus we see that the pool, in controlling trade, possesses under

cost, such an economic organism that no profit-making system can begin to duplicate its prices.

*The Pool's Limitations.*—But as the pool has had a function to perform, so must it stop when it gets through. This function we found to be, to so club the custom as to get for it the best possible terms. It may advertise for proposals, or servants, or appoint a trustee, secretary, agent, or executive committee of *one*, to act for it, but having made its contract, it has nothing more to do, unless it be to see that it is fulfilled. It does not go to keeping store, nor become resolved into a 'joint stock company.'

### THE EXECUTIVE DEPARTMENT.

The store-keeper, as well as the custom, has his function, and in it, is lord of all he surveys. Unless he is free he cannot be made responsible. Co-operation is not a commune, but concord. It is not unity, but a harmonious working of free and independent parts. Its executive department is something more than greenness, on the one hand, and irresponsibility on the other, fused into an automatic mediocrity. Co-operation must have a head: what is everybody's business is nobody's. It must command better services than does the corporation. First, because the popular association of the people can extend greater pecuniary reward, and second, it is reinforced by greater moral power. Honesty, in order to inspire confidence, will be the first desideratum, and next, good judgment to satisfy the highest expectations. Of course our store-keeper should see the full extent for which the pool is organized, and be willing to adapt himself to its accomplishment. The tricks of trade and a faculty to 'draw' would not be considered so indispensable. Our reinforcements will largely come from those who have outgrown the present profit-making system.

### THE CONTRACT.

The store-keeper and the custom now being independent in law and practice, the conditions of the contract are to be considered. The customers constitute the first party. They are not obliged to accept the first or second application. Situated as they are, however, they can afford to give, for the best man, more than he can possibly get elsewhere. His compensation, to insure support, should be stated, and charged in the sales, so that every person would contribute to it in proportion to the service rendered to each. So

in the delivery, those only should pay for a thing who are benefited. Persons and things, which do not belong together, should be left separate, be free to act in their spheres, and be made responsible. In addition, to promote emulation, the store-keeper might properly be allowed a percentage on all sales over a specified amount.

But what if he should say, this pooling arrangement is somewhat new, I have no assurance, other than their word, that they will guarantee so much trade. How could the agreement between them partake of a business character, without some consideration? This would have to be whatever they could agree upon, and be raised voluntarily, as each consenting customer felt he would be benefited, or there would be no risk. But how could one be sure of guaranteeing so much custom? By having a margin left to go on, besides what is required. Who would hold the money? The party agreed upon. If he should run off with it, why, *then* he would need to be secured. But if the pool should gain customers, then it would be safe to refund the money.

On the other hand, the customers would require the store-keeper to guarantee the following conditions:—

(1) That there shall be but *one price* to all. (2) That this be the *cost price*.\* (3) That it should be *marked openly*. (4) The *quality and grade* of goods to be represented. (5) These representations to be *guaranteed*. (6) Goods *returnable*. (7) *No trust*. (8) *Books* subject to inspection. (9) A *successor* to be appointed at any time, by the customers taking an invoice of the goods at their market price. This would insure competition in office.

But who will furnish the money? Well, the store-keeper, the customers, or both. If the customers, it would necessitate putting the store-keeper under bonds. If they furnish one half, it should be as an independent loan, secured by a mortgage on the stock. The better and simpler way, however, would be for the store-keeper to furnish it, as we shall find it to be but about one fifth of what is ordinarily required. What figure this 'capital' is to cut in compensation, will be further treated under banking and production.

### NATIONAL PURCHASING SYNDICATE.

We have, then, now organized a local store, whose organism, under 'cost,' is wholly different from that under profit. As soon as several of these stores are organized, they unite to form a central purchasing agency. The relation of each store-keeper to the same being a duplicate of the one already existing between the custom and the store-keeper. As the customers buy of the local store-

keeper, so the store-keeper buys of this central purchasing syndicate. As the store-keeper is independent of the custom, so is the syndicate independent of the store-keeper. A repetition of the same development, except on a different plane.

The goods now, for each retail store, are bought in bulk by the syndicate from the manufactory without the intervention of any *wholesale* house. The goods come direct, are fresh, in style, in moderate quantity, and at bottom prices. In progress of time this syndicate may have a representative in every state. And as consumers are also producers, and buyers, sellers, there will be a universal exchange or brokerage of commodities. Have and Want will find an automatic clearance, and the number of 'middle men' be reduced to perfect accuracy.

### COMPETITION.

Now that our Monitor is fairly launched, it will be seen, from the pool's nature, that it must have a fight. But her victories are in the interests of peace. We make no war upon traders in the competitive, profit-making sense. We rather pity their lot, and would gladly assist them in unloading their goods. But some capitalists, superlatively wise in their own conceit, will not be run ashore by a 'cheese box.' They will break us up, if it takes their last dollar.

Now, while our capitalist is just cutting under our prices, and drawing away our custom, how can we keep up our expenses? We do not aim to 'make money,' neither have we any to lose. In the fight, then, with capital shall we not go down? No, two ways are open. First, our store is so lightly equipped, it can stand a running fire, until we exhaust our adversary's exchequer. Second, our pool, in guaranteeing a minimum of custom, can afford, for such great advantages, to keep its organization idle. For, the moment it should die, capital would again put up its prices to cover its loss. But, if it only sells *at cost*, we can then undersell it, for, from the nature of our organization, *their* cost price is above that of our's.

If we had no opposition, what should we be good for? The point is however, in so overcoming our opponent, as to be accelerated in our progress. So that our capitalist would not only lose his trade, but his capital also. And where would he find it? In the hands of the pool. For, the process we are inaugurating, is the transfer of one system into that of another. Just as a wine merchant, by means of a syphon transfers a full cask into an empty one. And in this operation we work with nature and, as by force of gravity, are reinforced by all her power.

## PROFIT.—DIVIDENDS.

“But,” it is said, “if you reciprocate with the trade, and do not sell at cost, you will meet with no competition.” But that is just the opposite of what we have set out to do. It is the profit-making system from which we have fled. The whole of the laborer’s cause is wrapped up in labor-cost. It is the secret of our economy, it dictates the outward character of our store, and inspires its inward harmony. Cost is our beginning and end, our anchor and destiny, the only real profit to any individual, and the only profit for all. “But would not everybody come to the store?”

“But outsiders would then get their goods as cheap as those who first formed the pool?” True, but had we these outsiders to begin with, we should have never needed to form any pool. They are preserving the objects of the pool, to get their goods at cost, and we shall soon need them to further the cause of co-operation.\* “But should not the first contributors of money receive some dividend?” But, the making of a loan is a separate affair from the selling of goods, and will be further treated under co-operative banking. “Then are we to have no profit?” cries our interlocuter. So far from it, that unless, through the store, we can attack privileged usury itself, the savings of the store may prove a greater curse to co-operators, than potatoes have been to Ireland, or rice to the Chinese. For then would the holders of land and money make up the difference in wages.

*English Co-operation.*—What is the sole, economic and organic secret of the English co-operator’s success? Nothing but having his custom previously pledged. Why, then, should he discriminate against those who would help him swell that custom? If the dividend of twenty five cents on a sack of flour belongs to him, why does he not take it, on the spot, when it is due, without the check system? And what about those *other* co-operators, who raised and ground the flour? Do they not deserve a dividend? But this would leave the purchaser twenty five cents out of pocket. What, then, is the English co-operator’s great weakness? This nibbling at profit. How could he be expected to throttle the vampires of his native Isle, while fishing for minnows from the mouth of a shark? For, is it not this very system which leaves *all* laborers out of pocket?

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\* Since we do no advertising, our new customers will mainly come through the reports of the old ones, and will subscribe to the principles of a concern from which they derive benefit. It is the law, where no goods are sold for profit, to class it as a charitable institution, requiring no license.



Then imagine, if you can, each laborer strutting as a small 'capitalist.' Hear him deliver his mind of such sapient utterances as these: "The whole trouble with labor does not lie in the system, but in human nature. Would he but leave off dissipation and laziness, any slave might soon become a master. The real reason the country is going to the dogs, is because laborers themselves are unwilling to sufficiently 'retrench,' and this, in turn, brings on an 'overproduction'" He even relieves God of all responsibility in his make-up, by declaring himself a 'self made' man, and capable of standing along side of Jay Gould. A most incorrigible 'co-operator' is he, who, once having been a slave, has become an overseer!

### OBJECTIONS CONSIDERED.

We will now attempt, in further elucidation, to answer some objections that might be brought against the pool. And first, does it seem impracticable to pool a custom before there has been a store-keeper selected? But would the objections not be greater afterward? If the pool selects its own store-keeper, would it not insure greater satisfaction? And where all are interested, would not the selection be a proper one?

But the people are not ready or sufficiently wide awake to form a pool. But there are some people sufficiently interested to form one pool, the first one, when all outsiders will be drawn into it. If this cannot be done, then nature's method of bringing the supply to the demand can never be accomplished. But you will have all sorts of cranks who will immediately stamp your movement with ridicule and throw it into contempt. But, it is not necessary that it should assume that cast, while it is guided by a reform idea, its realization is purely a matter of business.

But the majority in your pool would domineer the rest. How could they, when the conditions of membership are voluntary, without fees, and with every one's interest kept separate? But to begin with, you elect the store-keeper by a majority vote, and there are two candidates, each having friends, and one might come within a few votes of being elected, would not such an infringement of the rights of the minority break the pool? No, for the benefits accruing from remaining in it, would more than counterbalance those received by staying out. Nor would anyone's liberty be infringed by being permitted to choose that which he liked best.

But supposing the character of the pool should be so entirely changed, by the majority, as to divert it into a joint-stock profit-

making concern? Then of course the minority would be justified in forming another pool, by dividing, and each going its way. But, if there is no binding obligation, the pool will be like a flock of sheep. But our obligation is internal, based upon self interest. There is no other required; where compulsion is necessary, dissolution begins. But would not contracts, thus made, rest upon an insecure foundation? But a contract, to be binding, must be voluntarily made. After we agree to guarantee a minimum of custom, we are willing to secure the store-keeper against all risk, in his venture on our behalf.

In turning profit into cost, what is cost? The *labor* cost, first, that entering into the raw material, next, its manufacture, last, its distribution, including insurance, waste and expense. But this is a circuitous and complicated transaction. Assuredly, but if *free*, the natural course of supply and demand will adjust itself to the labor cost. But, on 'change, there are now fluctuations every minute. Yes, to artificially produce them is the life of profit, but when we get one normal exchange, the crops will determine prices. But can one expect to compete with small Jewish second-hand stores, where the wife lives in the rear, takes boarders, tends the baby, and waits on the store, without *any* cost? No, we do not desire to compete in that direction, *below* cost; and, when the full influence of our organization is felt, no one we hope will be compelled so to do.

But is not co-operation the most delusive of words, else, how so many failures? The Sovereigns of Industry, started well, but finally failed. But this was not owing to the fact that co-operative principles would not work, but because they were wrongly interpreted and applied. Perhaps the exponents in those movements now see that their failure was less owing to the unwillingness of the people to be lead, than to the imperfection in their plan of organization. Such failures only emphasize the practical importance of a study of the first principles of social and economic action.

## REVIEW.

Now, as the Lord looked upon Creation and 'pronounced it good,' let us take a parting glance at the store. Can its management be abused? Not unless a liberty has been granted without an equal responsibility. Can its custom break up? No, for they have voluntarily followed their self interest. But may they not alter their minds? Yes, and in the change of management, we have made provision for growth. We do not claim to alter human nature, only to have put greater inducements in its way for honesty than

dishonesty. And as for the economy of the store, how could it be improved? Is not the interest of buyer and seller *identical*? Cannot the best goods, in any market, be bought for the least money? This should be the final test.

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## PART II:—THE BANK.

WE now have the store, where everything can be bought that money can buy, as a miniature world for the circulation of our currency. Soon production, which will be needed to furnish the store with supplies, will make the complete round of exchanges.

### A JUST AND SCIENTIFIC CURRENCY.

But what is it that we have to exchange? We have seen that 'cost' at the store, was to be the basis of the price, and 'cost' will dictate the price, at the factory. What, then, must a currency be, to sandwich these two conceptions, unless it be a labor currency?

Is all property and prosperity to dance at the caprice of one small, shining fetich, called gold, and this in the hands of professional gamblers? It cannot be. But can we any the more accept, as a substitute out of this dilemma, the issuing of multitudinous paper promises to pay that which we have not got, never will have, and which *does not exist*! Most surely not. Then, too, what is a paper dollar? It must have *some* objective reality, besides being a mere chimera of the imagination. If it is not gold, then what *other* commodity is it? No other. Then it is not *any* particular commodity. Can we not then see that the birth of the *first* paper dollar was the logical and inevitable end of the *last* specie one? For, between the two, there is no middle ground.

But, if the dollar represents no *special* commodity, yet passes in exchange for *all* commodities, what is its real standard of value? Plainly, labor, that which underlies all commodities, including gold itself. And what is its *par* standard? The average labor in the most common avocations.

We need, then, to change the old nomenclature, and for dollars, to insert the new standard, 'hours of labor.' For, if for ten hours

labor, I get seven hours labor and three dollars, must I not again measure my three dollars by labor, before I can count my money? And if in doing so, I find that the dollar, measured by the *natural* labor products of the country, is not worth more than fifteen minutes of my labor, then I should find myself greatly cheated.

Likewise, any commodity other than gold, as a measure of labor, would be as unsuitable, with which to make contracts. If, instead of a labor note, I take, for my service, an order for a bushel of wheat, and carrying it a year, present it to the farmer, the changed conditions of production might bankrupt him, or, when considering the cost, might bankrupt me. For the *average* product of labor, during that time, would be other than a bushel of wheat. But, the labor, throughout, remains the same. Therefore, it can, at any time, both measure, and redeem all commodities. It is the only just statement of the elements in the *human equation* between the contracting parties. It corresponds with the only defensible postulate concerning property and price, and a currency which is just, may be said to contain nearly all the elements of a perfect one.

### A FREE CURRENCY.

Having provided against the inherent injustice in the gold dollar, let us proceed to rout it from the royalty of its banking prerogative. In other words, to put a stop to the *toll* it imposes, as a part of profit, and which it styles interest.

If a paper dollar can be issued on a fictitious gold dollar, it can be issued on a house, that will sell for gold dollars. If in one case the interest is saved to the banker, in the other case, it is saved to the property holder. And when the value of the house is so many more times that of the gold, it is easy to see which will be the first to "suspend specie payment." For, as it happens, when the bank fails, its real specific basis is the assets of its patrons. Now, unless the sinner is greater than its redeemer, what is now being done under usury, can be done at cost, providing the property holders only have the proper machinery.

But is the way to do this perfectly open to all our governmental brethren? If not, we shall have to stop and give them a lift, for, unless the ground of action commends itself, we shall be called 'impractical.' Let us, then, briefly state the grounds for, and the nature of a free currency.

First, we have the *right* to make exchanges. This right is only second to the right to produce. Without it, surplus products must perish on the spot. And in expediting exchanges, parties have

the right to issue such commercial paper as will make a record of the transaction.

*Inseparable.*—Neither can this function be separated from the exchange, or the right to make a contract. Nor is there any power that can prevent it, since to do so, would put an end to commerce.

*Utility.*—Without local self government in finance, how can all credit be made available? But with it, even the demands of the pawnbroker can be met and satisfied.

*Indispensable.*—And we are further prepared to prove that no currency can be *normally* got into circulation except through loans, payment for services, or damages, which are all subject to local application.

*Elasticity.*—How in any other way can its volume be regulated, except it be free to regulate itself. Just as loaves of bread are regulated, by the natural law of supply and demand.

*Usefulness.*—The reason that a home currency is as useful as a general one, arises from the fact that 95 per cent. of it would be spent at home, most of it, in going to the store, on Saturday night.

*Economy and Safety.*—Besides, a local currency is less liable to forgery, owing both to the small inducement to do so, and the greater chance for detection. It is also unnecessary to add, that the more local the administration, the more economical and efficient.

*Solvency.*—It is thought by some that only a government currency is solvent, and that all other is 'wild cat.' So the Catholic thinks that only Papal infallibility is solvent, and that all Protestantism is 'wild cat.' So the Anglican church looks upon all voluntarism, as the death of religion. Whereas, the history of American religion shows it to have been solvent, *only* as it has been free. So of the faith in things financial. While the promissory notes of business men are preferred at a low discount at the bank, one half of our State and municipal securities are either at default, compromised, or *repudiated*. No national government ever, nominally, paid its debts. Probably there never will be one, for no other reason than because they have been paid so many times already. For, next to the multiplication table, there probably is nothing truer, than, that to pay a debt once, in whatever form, is just as good as to pay it 999 times. And 'the people,' who are constantly paying these, over and over again, will come to the conclusion that they will rest while the coupon-cutters work. "But such a doctrine would not be reciprocal in private life." No, when parties voluntarily make a bad contract, let them mutually be held. But when an irresponsible class, contracts debts, for class purposes, and supports them by party supremacy, with whom does it reciprocate? Such debts do not possess in law one element of a solvent contract. They are not

voluntary, just, or certain of fulfillment. *Had* there been a contracting party, he *died* long ago. If there are any so reverential, as to suppose the 'public faith' can be any greater, or different from private faith, that is their risk. Between the bondholder and the bondman, as between the slaveholder and the slave, we side with the latter. 'Public faith,' first, toward labor, then private contributions for bondholders is our motto.

When one remembers all the depreciations of coin for revenue, its inflations, and contractions to suit a creditor class, its periodic hard times to rob the poor, and its panics to throw into convulsions legitimate enterprise, one is led to *damn* the solvency of such a concern, and the stupidity of all its abettors.\*

On the contrary, individuals are responsible, in law, They own property which can be attached. And, by local, voluntary, association, they can become as general as they please: and where the whole, individually agree to be responsible for each, a solidarity of credit is obtained.

It was probably through the influence of some such considerations as these, which caused Plato to say: "That currency is best which is good for its own time and place, and worthless everywhere else." Certainly, to organize such a one, is the easiest part of co-operation. On every hand, we see tickets, orders,\* checks, notes, and various forms of commercial handwriting, which are examples of a non-interest bearing currency.

## THE MOBILIZATION OF CREDIT.

Let us, then, show how easily the machinery for a non-interest bearing currency can be practically put in operation. A half dozen customers of the store decide to pool their credit.

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\* TWO METHODS. While we sympathize with the Greenbacker, as to the *end* he has in view, a non-interest bearing currency, as that is what the greenback assuredly is, we diverge as to *methods*. He begins with the government and leaves off with the individual: we begin with the individual, and leave off where he began. He regards the present governmental machinery as a proper medium for financial co-operation: while we, in our analysis of the function of governmental sovereignty, can find no ground for its either issuing, or regulating the currency. He recognizes bad laws, and attempts to repeal them: while we do not recognize that they *are* laws, and would peaceably organize to ignore them. He calls upon Congress for aid: while we would aid ourselves. One does not see how this can be done: while the other cannot see how anything can be accomplished in any other way. So one bewails legislative usurpation, while the other bewails the stupidity of political organization.

\*The corporations already have their co-operative stores; and are now doing a free banking business, in the form of 'store orders,' over the heads of their employees.

*Occasions for Credit.*—One wants to lay in his winter's coal, one to pay his taxes, one to release a sewing machine from pawn, one to pay a doctor's bill, another to buy stock to which to feed his surplus corn. You may say these occasions for credit grew out of old conditions. But this does not obviate the necessity for their relief. These parties, being of different employments, may be able to balance these exchanges, or nearly so, on book account, and so require but little money except for the purpose of making 'change.'

*Object.*—But the primary object of this credit mobilier is to move one man's stock for another's coal, *without* interest, and to utilize the old currency, in paying off its interest bearing debts.

*Method.*—And to do so, we appoint a broker, to break up the farmer's property, and under a general mortgage deed, as security, to issue several little, transferable ones, of different denominations. After the deed of trust has been made out, for the purposes stated, the broker turns engraver and with his pen, on the spot, writes out the scrip, for the farmer to sign, and the thing is done.\*

*System.*—But, uniformity of method as to security, length of loans &c. will now be needed. We should say that one half of the assessed value of improved real estate, for the last *ten* years, would allow sufficient security, for a year's loan; and that an elevator, or warehouse receipt on grain &c. would serve as security for ninety days. Of course, through endorsement, other security could be rendered available. The individuality of function, and the voluntary independence of each individual should be preserved. Co-operators cannot become incorporated, except as they do it themselves, through their right of private contract. Then, if they are sued, it will be as individuals. However, this does not prevent them all from enlisting in the defense. Neither is it incompatible with a mutual contract to be severally responsible, in the form of insurance, for the *unavoidable* short comings of each. This would constitute a local *solidarity* of security,

*National Association.*—Now if these local associations should agree, for facility of exchange among themselves, to issue ten per cent. on these local securities we should have a national currency. And if, as with the local solidarity, the whole should agree to be responsible for the failure of any separate association, we would then have a national solidarity of credit, the most solvent imaginable. But, before then, through letters of credit, bills of lading, commercial reports, the telegraph, in conjunction with our stores and purchasing syndicate, a national clearance can easily be effected.

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\* We purpose to be here a little flippant, to divest this transaction of its mystery.

*Credit Strategic.* — We must now remember that the emergencies arising out of the present relations between labor and 'capital,' invite the display of some new and original tactics. We see the Trades Unionists out of employment and starving, while the wheat of the Grangers is rotting, and they out of money. What is to unite these interests except a new manipulation of credit? There are thousands of men yearly going on a 'strike,' and millions fleeced from the farmers, in exorbitant transportation rates. Both the railroads and the manufactories would be glad to get on their knees and beg, in view of a new application of credit. Then, again, there is the present creditor class, few in numbers, but setting their trap and waiting for the game. Now, we know just how much gold there is in the country, should we not know *where* it is? For, having an organization of business completed, what is there to hinder our turning the tables upon them if but one man in ten, on Saturday night, should hoard his \$5. gold piece. The National banks threatened Congress, cannot labor, properly organized, threaten both?

#### SIMPLICITY OF LABOR CREDIT.

How different now the laborer's credit from Shylock's credit. We have been extricating ourselves. One entailed debt, distress, and was always prospecting how and when it could take advantage. But the other is so simple. I had almost said, it needs no credit. For what does labor need credit if it gets paid, will there not be sufficient floating capital? There is no stringency, for which it must borrow, to get out.\* And it cannot 'speculate' or gamble, for if it should lose, as one party must, there is no natural law that could enforce the collection of debts. No, an exact and complete equivalent passes in all transactions. There is no interest to compute, no 'investments,' no 'dividends.' But how improvements go forward, and of such a solid character; and natural resources are developed, hand in hand with labor. There is no 'watered stock' now, nor interest-bearing bonds, the bridges, the school-houses, the market-houses, the water works, the railroads are all built without interest. No more 'hard times,' 'suspensions,' 'panics.' For the gold dollar, both as to its intrinsic nature, and its mode of issue, has become transformed into a *Labor Dollar*.

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\*There are two kinds of credit. Credit at cost, and credit monopoly. Credit for speculation and credit for labor exchange. One enslaves, the other liberates. One creates debts, the other does not enforce their collection. One produces bankruptcy and panics, the other fails only when the crops fail. Then enhanced prices cancel the loss. These two credit systems should not be confounded.



BUT, if equity should not prevail, but be compromised with profit and a cheap commercial spirit, should the acceptor of credit go wild over his new 'perpetual motion,' or the prospective value of corner lots, *then*, somebody will get his security, and he never will be in a position again to borrow, *without* interest;—partly on account of the risk incurred, and partly owing to his necessity. Again has the labor dollar become one of gold!

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### PART III:—THE FACTORY.

Now we have the capital, hurrah! With it, we have helped many a poor fellow out of the grasp of Shylock. Now, ho! for the employment office;—and there are a *few* who will apply! All sorts; and cannot we handle them? What, not those who want to *work*? Of course we can. Labor now employs capital, instead of it employing labor. The "capitalists" are more sorely in need of labor now, than labor is of *their* capital. We can undersell them by ten per cent. the first leap. Besides, we now have our goods already sold before they are made, without any canvassers, commissions, or 'overproduction.' But we must attend to those demanding work. And, strange to say, they come in faster than our stores need supplies. They are difficult to classify, some are tramps, some broke jail, some are college graduates, many can do nothing well, all are in search of an 'easy job.' Now these people must be guaranteed, immediately, something that all can do, for subsistence, second, what each likes to do, and can do best, third, they must have a chance to learn what they would like to do, but cannot. Those that are skilled laborers of course find employment in the factories, while those that are unskilled, are set at some plain mechanical pursuit, go on to the land, or become apprentices.

Now for the kind of management, and the ethical relations that shall exist between 'labor and capital.' One must be satisfied, the other, secured. In elucidating this, let us suppose that the capital, or plant, is entirely owned by one man, and according to individuality of function, is controlled by him, what is to determine the law of harmony between employer and employee?

*Their Mutual Relations.*—The manufacturer has the machine, but all that it is good for is to be *run*, and, if idle, it will require la-

bor to keep it in condition. On the other hand, the laborer wants the means of employment, whereby he can utilize his labor to the best advantage. Now, how shall the machine be kept in tact, and what shall be the wages for work and superintendence?

*Compensation and Exploitation.*—There are but two ways to settle this. One is to debit the use of the machine to the laborer and credit him with his product. The other is to debit him with his product and credit him with an allowance for subsistence while he is employed. Between these two positions there is no middle ground. In one case, there is compensation, in the other, income. This income is made up of interest and skill. But we have disposed of interest; how now shall laborers dispose of the reward for superintendence? By putting it up at auction. The one who can be found that will do the work best for the least money will decide the compensation. How will it compare with menial labor? As to the supply, there will be many who can fill the position, and as to the demand, it will be preferred to menial labor. While responsibility consumes more vitality, all other considerations are in favor of the labor that contains the least drudgery. Probably Vanderbilt would prefer to do the work he now does, at the same price, than to serve as brakeman on his road.

But, it may be asked, how is the laborer to secure capital, since he starts with nothing. Had he got his deserts he would have had something, for the first day's work leaves a net result to secure capital. The first day the laborer becomes capitalist. How, otherwise, could capital find immunity?

### WORKING OF THE TWO METHODS.

In the first case, the laborer is, substantially, working for himself. As he gets in proportion to what he produces, it is for his interest to produce all he can: in the second case, he is working against time, and it is for his interest to produce as little as possible. In one case, the workman is responsible for damages: in the other, the proprietor, so that capital is never secure. In the first case, wages automatically adjust themselves, according to what one contributes. There are no strikes, for there is nothing to strike against. Between the hand that produces and the thing produced there can be no warfare. But, in the other case, there is a chronic civil war between labor and capital. In one case, there is an equality of relationship between employer and employee: in the other case, one is 'boss,' the other a 'hand.' In one case, a foreman lays out the work: in the other case, an overseer spurs on the men. In one case, there

are no disputes to arbitrate: in the other, arbitration fails and dynamite is used instead. In one case, they work many hours to accomplish little: in the other case, they work few hours and accomplish much. In one case, they welcome inventions: in the other case they oppose them. As consumption increases as 2, 4, 6, 8, and production according to 2, 4, 8, 16, &c., there will soon be a *net* result to labor. Prices under co-operation, would then eventually fall into the category of natural resources, and property at last become a spiritual entity. Artisans would then become artists, and labor exercise. It would be set to music and rhythm, as the brooks now flow, as the birds sing, as the flowers bloom, or as the planets roll. *Laborare est orare*, to labor is to pray. For when

"The traveller and the road seem one, with the errand to be done,  
That were man's and lover's part, that were Freedom's whitest chart."

### COROLLARIES.

If what we have now passed over is correct, three deductions, somewhat important, may be derived:—

(1) *Wages*.—When usury is abolished and we get what we earn there is no more slavery in working for another than in working for one's self. Neither is the possession of private capital, void of legislative increase, at all inconsistent with either liberty or equity. The farmer who possesses it and employs himself, may be a greater slave than those who do not possess it and who work for wages. It is impossible for anyone to say for another just where his surplus possessions begin and his personal needs leave off. Whatever is net beyond immediate use belongs to the producer just as much as what has been consumed, and to divest him of it would be robbery. As a proprietor then, he has a right to hire others, and they can justly work, for wages. The "wage system" then must forever remain. And because of the law of individuality of functions in nature it is perfectly compatible with co-operation. The recognition of this may simplify, and hasten the possibility of organizing co-operative production.

(2) *Capitalistic Interest*.—The capitalist may now inquire how he is to be benefited by owning property upon which he can derive no revenue? This is answered in the fact that in nominally losing his ten per cent. 'dividend' in a false system, he saves as a producer and a member of society vastly more on his labor, in conjunction with his capital, nature and co-operation. 'Industrial partnerships'

are an inefficacious but sure forerunner of this result. The quicker this change is made, the surer will be the chances of realizing par upon the present plant. For a lesson and a warning, against what might prove a possible and unexpected result, reference is made to the present and former condition of Southern slaveholders. Their plantations are unsaleable at ten per cent. of their former valuation, and yet, they could not now be persuaded, did the law allow it, to invest \$50. in a Fall River operative,—so much cheaper is 'free' than slave labor.

(3) *Competition under Co-operation.*—Again [it will be noticed that competition under co-operation is not abolished as it is under communism and state socialism. But it is animated by a new idea and directed into new channels. Under co-operation the problem is solved how the fullest exercise of individual genius is wholly compatible with the public good. While society gains in efficiency and economy, individuals are preserved from loss. Competition, as guided by the demand, builds up instead of breaks down. Under profit, society and individuals both alike pay the penalty, now all parties are benefited. Under profit the greatest trickster and the longest purse survive; under co-operation the most useful member of society survives.

(4) *The Tariff.*—Having now a free currency, all peoples of the globe and every climate, from Alaska to Mexico, cannot we compete with England? I think we can, and with New England, also. For co-operators will do their manufacturing on the spot where the raw material is raised. Meanwhile, by pooling our consumption, we shall be able to share in the bonus paid to capital, for our 'protection.' Thus, is it seen, that co-operation, without entering the arena of politics or waiting for another presidential election, outflanks the custom-house, and settles the tariff question in the interest, alike, of *both* Free Trader and Protectionist.

### THREE IN ONE.

We now have consumption, distribution and production, the store, the bank, the farm and factory. These three are one: they constitute the three sides of the triangle to the complete reorganization of business and industry. The pool is designed to make a complete round of labor exchanges. The store, alone, would be of minor importance, not reaching the hidden springs of usury. There is now such competition, and so little margin, that most of them fail. It

is probable that the economic administration of our store would save us from this result. But when one, complete, three-fold exchange has been made, there is saved all profit, waste, antagonism, strikes, failures, rent, interest and middle men. The store, now, as related to these, is of prime importance. It makes a market for production, gauges the amount, and guarantees employment. And this furnishes us with a field for the inauguration of exchange. While, all joined together, they reinforce and aid each other.

Now, this three-fold organism contains the application of every element entering into the organization of business. When once it is completely formed, in however small a way, its natural superiority of organization must necessarily absorb and drive out the old system. It cannot resist natural law any more than the weaker can destroy the stronger. And through its outstretching and beneficent arms in new applications, all laborers may be relieved and set free. Every strike that now occurs, we are in a position to utilize, every failure that takes place we can buy in at bankrupt sale, and when the panic comes we can sit under our own vine and fig tree, and say, "Gentlemen, you can have your money; it is good for nothing; the trap that you were setting for us, has sprung back upon yourselves; you can now stay out and perish, or come in and behave." Possessing such a fulcrum of power, we shall find little occasion to 'boycott.' Instead of 'tearing down' the old, it will be our only care to get out of its way, lest it fall down. "Stay as long as you can," Nature cries, "we will not compel you, but you must."

### PRACTICAL REVIEW.

So, methinks, I see the humble beginning of the first store. It is in an attic. The customers are only ten. Their stock in trade is perhaps but a sack of coffee. It may have taken thirty days for this to accumulate. For, on the first of the month, they make their first division. An humble beginning? But the smaller the better, since this leaves room for growth. By the chain of cause and effect, if there are no wrong or missing steps to retrace, these co-operators can now see the end from the beginning. This end is, from the attitude of the consumer, to break *all* profit-making organizations.

The next month, having told it to their friends, they are joined by ten others, and they make a division in two weeks. At the end of the second month, each member's encouraging report of how much they had saved by pooling their custom, brought their numbers to forty, with cash orders, on Saturday night, amounting to \$150. Now, they had heretofore simply bought at wholesale, buy-

ing but one grade of goods, which bore the largest profit, and could be most easily divided. One of their number did the purchasing, made the division, and rendered a statement, free; the goods came at wholesale rates. But now, the orders are so increased, and are so varied, that a room and a store-keeper are necessary. But only a room for filling these orders, storing what is left, and a place to put any special bargains, or to keep a small assortment. And the store-keeper must not be occupied only at stated hours, sufficient to serve this custom. Therefore, a room in the store-keeper's house would be most convenient. Now the bare cost of transacting this business is the store-keeper's compensation. It can be reckoned from the time consumed by each, or rated on the amount of goods sold. The terms of the contract and the character of the organization having been heretofore detailed.

Now, how are we situated? The customers we will say, are 75 in number. Their trade averages \$3. each per week, or \$225. altogether. Before, they got their goods at wholesale rates, which was a saving of 20 per cent. Now the extra expense of room and store-keeper costs \$5. per week, or 2 per cent. on the amount of sales, which leaves their profit 18 per cent.

The store-keeper opens the store but an hour or two each day to accommodate this custom. He is independent, furnishes his capital or credit, buys his own goods according to his judgment, to supply his customers needs. But supposing the other stores find he is getting some of their trade. They denounce him as a pirate and a bushwhacker. The 'leading dealer,' who has 'capital' attempts to cut on prices. The two systems, 'capital' and 'cost,' now come in contact, and one or the other must go under. If we had the ordinary organization, it would be ourselves. Even some of our co-operators say "Now we have got a good thing, why not hold on to it by forming a joint stock store, why should we be anxious to sell goods to the outside world at cost?" But if we do not go on, we shall go backward, and at last be absorbed by capital. Now while our customers, in patronizing outside concerns, are partaking of the indirect benefits of their organization, they must not disband it. Here is where comes in the application of the guarantee fund with the store-keeper, to pay for the use of the room, and to preserve the coherency of the pool. While capital is sinking its money, our expense in such sales is nearly zero. When it has sunk all it can afford, our customers come back, bringing with them those of the other store. For, we sell at cost, to *all*.

Meanwhile, a purchasing syndicate has been formed between the managers of several local stores, that they may buy at bankrupt

sales, and at manufacturer's rates. They select an individual to serve them, just as they serve the local custom. Moreover the local store, which had kept a mixed stock of goods, open only on part of the time, finds its custom sufficiently large to keep open all the time, and to move into a department building of its own. Here samples may be seen of nearly everything that money can buy. It has a social, ethical, and unobtrusive air of reciprocity not found in common stores. The emulation seems as great to sell things low as high, and any fluctuation or flaw is as readily pointed out when against you as in your favor. Anyone can send a child, or order goods by mail as by person. The number of the regularly enrolled custom is a guide to the management, but the pool is now transformed, so far as consumption is concerned, into organized society.

But, long before this, production and the mobilization of credit have begun. They began almost simultaneously with the store. The farmer first added his supplies, and soon many articles of the store which had been brought from abroad, are now manufactured nearer home. Of course our store-keeper buys goods where he can get them the cheapest. And, in doing so, we patronize those mills which espouse the labor cost principle. In the first place, as interest with us, has become one of the lost arts, we pay it no longer. As we pool our consumption, at cost, we are to lop off 42 per cent. tariff. We are not to pay any exorbitant profit for superintendence. For who can superintend better than a skilled workman? Nor are we to pay for the present waste and antagonism, of strikes and failures, advertising, wholesale dealers, commission men and runners. We have a market for our goods, and there can be no possible risk in supplying them. If producing in large quantities is economical, so is home production, besides conferring independence. And just now electricity is coming to our aid in changing the world's motor power.

But when these tolls to capital have been eliminated, the farmers and wage workers establish the price, which is one of labor. And since the only standard of a reciprocal exchange is a "day's work," we again come to the point where the labor dollar becomes the labor note. The mobilization of credit we found required no establishment, but little organization, and was the easiest part of co-operation. A half dozen financial reformers among the pool first agreed that they would relieve each other in an emergency, by loaning their spare money on deposit. They drew up a chattel mortgage, each to himself, and capable of being available, at any time, by endorsement. They next agreed, under these, to issue so

much scrip. One of the men was a blacksmith, one a doctor, one a miller, one a soap maker, the other two were farmers, and they had \$300. issued between them. As these parties are well known, their word being as good as their note, the store-keeper agrees to take the scrip and locks up the securities in his safe, until the first of the month, when a statement and a clearance is made. Soon, others start a warehouse for deposits, and their receipts are transformed into certified checks, indelibly perforated with certain definite amounts. They issue a currency on real estate, also bonds for their department store, for illumination, and for water. These are in denominations as low as \$5., and are paid for in work, materials, or money. In return, they are redeemed in service, meanwhile passing as currency.

With this three-fold organized exchange, we not only are able to make one labor exchange free from the tolls to monopoly but we have a stereotyped organism which will forever establish all exchanges on a labor basis. Then will the pool and its machinery become merged in society, where riches are alone the reward of merit, and poverty only the consequence of indolence. Then there will be an ethical yard-stick with which to measure prices, and the variations of supply and demand so well regulated, that their influence will be almost imperceptible in modifying the first cost.

We therefore, as consumers, call a halt on all the tolls to capital of whatever description. We affirm the utmost freedom for the exercise of equity, knowing that it has the power to banish all dead-headism. We constitute a power before whose gaze there is neither sufferings nor martyrdom, but a veritable bonanza. Nature, invention, association, all pour their treasure into the lap of labor. Has any one any doubt that the only way to prevent being defrauded is to stop dividing? The only way then to do this is to form a channel where an integral exchange can take place. Is it possible to conceive how labor can be otherwise emancipated? It is not a labor or class movement, but a societary one. It takes in all classes equally but the most obtuse, and these will be finally compelled to come in. It is limited to no particular country in its application; it is capable of immediate introduction, and of conferring immediate benefits.

### PROPAGANDA.

So our organization is ripe, even though education has not begun. We do not expect the tin pail brigade, or the farmer, weary with



following the plow, to sit down and study political economy, or the science of government. Few read, fewer think, less reason, less still reason correctly, and hardly any can apply their thought to life. Yet all can see, and feel, have common sense, self interest, and know what benefits their condition. And the test of our gospel is not that it brings a serpent, or a sermon, or a stone, but bread, and money, and fishes. All can partake of the results, when they will be friendly to the principles. We have no fees, no formulas no pledges, not even a name. What have we to defend? We pursue the even tenor of our course. Whom need we offend? The trader can be taken in. Cannot a club of custom be obtained as easily as a political club? Do not people want to get out of debt? Are they not travelling the streets for employment? Do they not want a home? Is not capital seeking a safe investment? Do not all desire a competence, in old age? Is not the whole industrial world groaning and in travail to be relieved? Then, let them come to us, whose yoke is easy and whose burden is light. The marriage feast is spread, Nature's banquet stands waiting,—Come ye in out of the by-ways and hedges O! ye Long-Defrauded, and partake of what is yours. But, for the loafer, the nonproducer, there is no place left for him, no alchemy in nature's laboratory hat can sustain his life.

### PROSPECTUS.

But what shall we say of the influence this changed method of production, and the mobilization of credit must have on the present land tenure, in distributive centres, and the tariff on railroad traffic? Much we may safely say, for our organization is finally national, and carries away the trade monopolies. Even those, 'protected,' are looking about for a place to unload their goods. But we are not left to any indirect action of business to cope with these powerful monopolies. The efficacy of the pool is not limited to one kind of application. It can be applied to the railroads and landlords as well,—yes to the Stock Exchange and the Boards of Trade. The whole of that old legal word, "property," is liable to get a terrible shaking. If there is any virtue in the future organization of labor, it can show the landlord's titles as trees walking, and send 'securities,' in Wall street, higher than they were ever tossed by bulls and bears. When we show our strength we shall begin to be respected. The priest will then make favorable mention in his prayers, and the judge reserve a place for us in his constructions. Even Madame Grundy, herself, will desire to make our acquaintance. And lastly, the politicians, scenting our power, leeringly hover around

to catch the breeze. But, poor old government, what can she do now that Babylon is falling? Divorced from her banking laws, her tariff tinkering, her chartered privileges, from all class legislation and meddling with private pursuits, what is there left for her to do? To appoint the Post-masters? Every improvement in the Post-office has come through the instigation or competition of private enterprise. The surveying of the *public* lands? That has only been an obstacle to natural development. A Bureau to educate the Freedmen? That is a farce, without land or credit. Having these, they are amply able to educate themselves. A police force? But local jurisdiction is only competent for this. A standing army? What use will the workingmen and women have for a standing army, when the usurers are dead? Then is there nothing left for her to do. Like the fifth wheel to a coach, or a last year's almanac, she is inoperative and obsolete. What, arbitrary force exist, when there is no more fraud? It is impossible. While one vestige of it remains, fraud has not entirely ceased. One is the cause, the other the effect. In life, they were happily united, in death, they cannot go undivided. Yes, authority with profit must die. Then pass away, hoary old monster, and thief, and tyrant of time! No more voting,—for you to make 'good' laws over us, or to unmake bad ones, but a recognition of those that require no 'making.' No more taxing,—to compel one to buy what he does not want, or could get cheaper nearer home. In a word, *no more war!* But, instead, PEACE arches the heavens, supported by two pillars,—Liberty and Equity. Cost, the only enduring basis of profit, and the Equal Sovereignty of All, the only tranquil source of authority. The all mighty Dollar is no longer supreme. A new social ideal has taken its place. Humanity is exalted, and Labor is King.

But we care to indulge in no Utopian flights. All that we claim for society is contained in a few, simple, definite, and self evident things. If they are not as yet enjoyed by man, they already belong to the brute creation. They are these:—

*First*,—A place to work. A guarantee of work. A kind that is adapted to the worker.

*Second*,—*Compensation*. All one earns. The product of the producer, or its labor equivalent.

*Third*,—*Capital Secured*. The creature and the creator at peace.

*Fourth*,—*Poverty* and the *Crimes* against property, no longer a necessity.

*Fifth*,—A *Home* and a *Competence* for ALL.

THE FINANCIAL PROBLEM:  
ITS RELATION TO  
LABOR REFORM  
AND PROSPERITY.

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**The Principles of Monetary Science,**

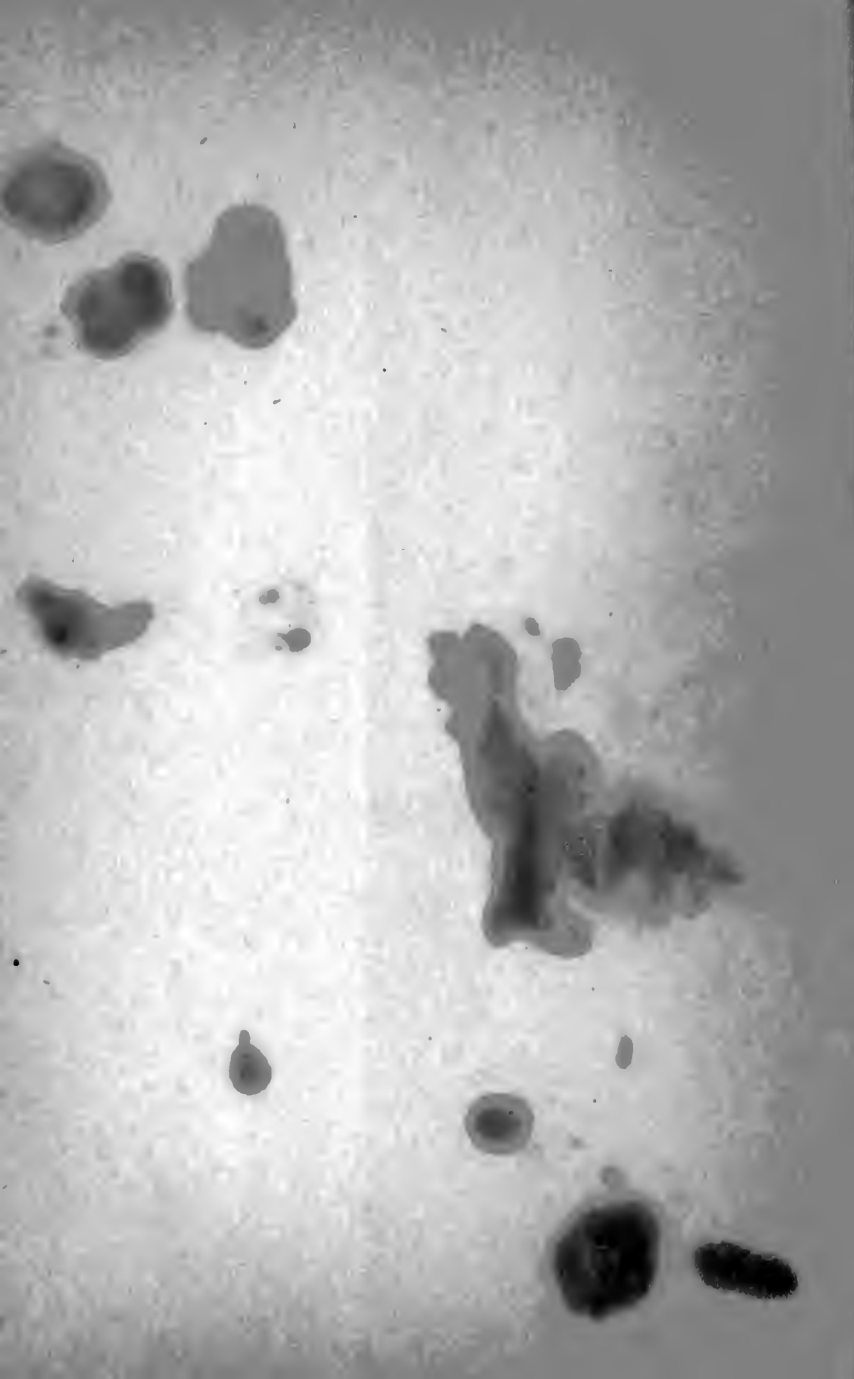
DEMONSTRATING THE  
ABOLITION OF INTEREST  
TO BE UNAVOIDABLE.

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DALLAS, TEXAS.  
PUBLISHED BY THE AUTHOR.  
1886.



Entered according to Act of Congress, in the year 1886.

By ALFRED B. WESTRUP,

In the Office of the Librarian of Congress, at Washington.



## PREFACE TO SECOND EDITION.

Many years ago while lecturing and canvassing in the interests of Labor Reform, and regarding financial reform as indispensably the initiative step towards any real progress in that direction, the author advocated the adoption of Colonel Wm. B. Greene's plan for Mutual Banking, in order to abolish interest; and the utilization of other products of labor besides gold and silver as a basis for the issue of paper money, in order to obtain a surplus of capital, instead of a surplus of labor, as we have at present. But conflicting financial creeds revealed the necessity for scientific formula upon which to base the true or correct system, and as diligent search for it failed to discover any successful effort, while despairing of accomplishing so important a task, the writer nevertheless made the attempt. How well he has succeeded is for others to judge. In 1879 the Murray Hill Publishing Company, issued a pamphlet entitled, "The Abolition of Interest, a Simple Problem," embodying in a condensed form what progress had been made up to that time. The present pamphlet is a second edition, revised and enlarged, but the fundamental principles are the same. It is sincerely hoped that it may, at least, contribute in some measure to the solution of the great questions that are herein discussed, and thus solve the problem of co-operation, which must ultimately take the place of all government.\*

THE AUTHOR.

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\* Government means coercion. In co-operation there is no compulsion—what "government" there is, is SELF GOVERNMENT.

## PREFACE TO FIRST EDITION.

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To state, that interest for money loaned on good security is irrational, and that its abolition is not dependent upon philanthropic motive, but upon business principle, and therefore unavoidable, is to either startle the "civilized" world or else to evoke ridicule. To state that savings banks are economic absurdities, and that history gives no greater evidence of man's folly than in their establishment, is to become not only the laughing-stock of superficial thinkers, but to be regarded as *non compos mentis* by "learned" writers on political economy. Of course we do not court, neither do we fear these results. They do not constitute arguments. They are the result of a firm belief in accepted views of the nature and office of money, and of the laws of value. It remains to be seen how long error upon this subject will remain unassailed, while mankind is making rapid progress in other directions.

To those who will further extend to us the courtesy of their attention, we would say: The proof that interest upon money loaned on good security is irrational, is the fact that the security is capital, and that what the borrower obtains is merely something which enables him to avail himself of the use of his capital, without cutting it up into small pieces, as is done with the capital consisting of the metals, used as money, but which in his case is impossible. The banker LENDS HIS CREDIT, and the borrower PLEDGES HIS CAPITAL; THE BANKER BEING FAR MORE SECURE THAN THE HOLDER OF THE BANKER'S PAPER. The banker TAKES PAY FOR THE USE OF CAPITAL, although he FURNISHES NONE; for the capital is FURNISHED BY THE BORROWER. The banker,



therefore renders no more service to the borrower than he would if, both using in every way the same kind of spectacles, the borrower should hand his to the banker, while he borrowed the banker's for his own use.

But it is not our intention to enlarge here upon the subject of our essay, which is fully treated there. What we propose is not new; it has long been known to a few, who, when we hear the unsound doctrines of those who want an exclusive government money, and the fallacies of "specie basis," wonder how long we shall have to wait before we get a hearing. We can only say in conclusion, that the incompatibility of present money systems, with the requirements of modern progress, is a guarantee of their speedy overthrow, by the establishment of a Money System in which interest will have no part.

THE AUTHOR.

## RESOLUTIONS.

Some resolutions offered at the Eighteenth Annual Convention of the New England Labor Reform League, in Chapel Hall, 820 Washington St., Boston, Sunday, Jan. 31, 1886.

1. *Resolved*, That, since personal liberty and the right of association are inseparable from intelligent, fruitful existence, the claim of "rulers" to dictate what we may or may not do is monstrous usurpation tolerated only because superstitious irrationalism pretending to be law and order is not yet repudiated by growing sense of natural right and duty destined to abolish all extant governments.

2. *Resolved*, That the aims of Trades Unions to exterminate, as "rats" and "scabs" those refusing to join their repressive monopolies, is a savage relic of mediæval barbarism hostile to the spirit of liberty, to common sense of right and duty of which labor is the creative exponent; that the organization of working people, to be permanently useful, must assert not invade, the rights of the weak and defenseless, resenting injury to the least, as crime against all.

3. *Resolved*, That since the Knights of Labor adopt sex equality and the mutual interest of all workers to unite for common defense—two leading doctrines of this League, we invite them to reject their despotic policies relative to land, money and exchange; to fling overboard treacherous timber which tends to make their great order a pirate ship rather than an ark of safety for the toiling millions; that like the Labor Congress, the Grangers, the Sovereigns of Industry and many other extinct organizations, life in Knights of Labor will be abortively short, unless they speedily turn from tyrannous ways and head towards liberty.

4. *Resolved*, That, the fight of silverists with goldists is a class-war between two sets of thieves for monopolizing control of metals "precious" in usurped power to defraud service; that neither national bankists, greenbackites, goldists, silverists, or any other class of legalized robbers should furnish compulsive currency; all commodities, every species of property being available banking basis whereby individuals and associations can abolish interest by providing their own money at their own risk and cost.

## INTRODUCTION.

We are sometimes told that we cannot change human nature. We are not trying to change human nature. It is their mistake, not ours, in attributing the evils of society to manifestations of human nature, and therefore unavoidable. The evils we complain of are the consequences of invaded rights. Protect those rights from invasion, and the evils will disappear.

A mother's love for her child, or the individual's desire to surround himself with the comforts of life, and his unremitting efforts to accomplish it, are manifestations of human nature. But it is also human nature to protest against, and forcibly prevent robbery. If you live in a small country village and your house is invaded and your property carried away without your consent, you resist the invader (unless it is government levying a tax on you); if superior force is used you call for help and citizens come and rescue your property. If still threatened you become more vigilant, put better locks on your doors, and fasten on your windows; if this does not avail, you employ watchmen or detectives. If others rights are invaded in like manner, you hold a meeting to adopt measures for self-protection; each one volunteering his share of the labor, or cost of such protection. This is co-operation or SELF-GOVERNMENT.

The banking institutions of large cities, in order to facilitate the transaction of business that they may have with each other during the day, establish an office at a central point called a Clearing House, where a representative of each bank meet at a fixed hour of the day. This obviates an immense amount of labor and saves a great deal of time. This is mutualism or co-operation.

But when government interferes with production or exchange of products under ANY PRETEXT, notwithstanding the open protest of many citizens, and levies taxes on each one, and compels some to bear arms against their wish, to carry out and enforce such interference; this is

not co-operation, it is coercion, it is not SELF-GOVERNMENT, it is GOVERNMENT BY FORCE, it is tyranny, it is invasion of the rights of the individual.

Why we demand that all restrictions, which interfere with free banking and free exchange of service or products shall be removed, is because the prime factor in human happiness is existence, and the prime factor in existence is to supply your own wants. If in your effort to do this, you are restricted, you cannot attain happiness. Hence, the removal of all restrictions on production, or the free exchange of service or products, is indispensable to human happiness, whether that restriction be in the form of a tax on the products, in the methods of furnishing the medium of exchange or in the amount furnished. To deny this is to deny the right to associate or co-operate for mutual good!

Mature thinkers on these subjects know that to co-operate or associate to lessen the burdens of life, we must have freedom to act. Majority governments are no more infallible than autocratic governments. *Are not majorities always wrong first, before they are right?* Does the individual suffer any less because wronged by a majority than he would if wronged by any other usurper? What excuse will this majority usurper have for assuming guardianship over his brother *when, his conscience demands a reason?* It is patient, unceasing experiment alone that can teach us better ways. Hence, the peril that threatens our country inheres in the folly of the idea, that twenty-six men, most of whom have studied nothing but their own selfish ends, have a right to govern—make laws for—seventy-four men and women out of every hundred (but even this proposition only holds good in cases where laws are submitted to popular vote for approval. In most cases it is a few individuals making laws governing the whole population of a State, or the entire nation), many of whom are earnestly and consistently devoted to the improvement of the physical and moral conditions of the whole race. Not presuming, however, to be infallible, and loving liberty more than we do to govern, prefer even to suffer wrong rather than make laws for others lest we should inflict a wrong. Not willing then to dictate to others, but simply contribute our own experience, we await the triumph of reason.

## THE RELATION OF FINANCE TO LABOR REFORM AND PERPETUAL PROSPERITY.

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It is only as we emerge from the mist of superstition, cast aside the veil of prejudice, and enter the broad field of human action, that we realize the effort it takes to initiate and forward the great work of reform; that we see bright lights here and there shining and exposing to view dark and forbidden paths; and that the mind is overwhelmed in its effort to keep pace with progress and passing events. Ideas are modified or changed; governments are reconstructed or reformed; institutions are remodeled; land-marks are shifted; islands, mountains and boundaries disappear. All is change!

The countless diversities of human effort; industrial and agricultural processes and methods, those of living; systems of transportation and travel, education and the treatment of the sick; all are subject to the modifications which our better knowledge and experience dictate. And the time has come when reform must enter that field where contending forces threaten the downfall of one oppressive power by the establishment of another.

In canvassing this vastly important subject, its history, past and present experience, the logic of events, the pressing needs of civilization and the demands of justice, we find no explanation to existing usage, save chronic error; and the various remedies proposed but reveal the chaotic condition in which the question presents itself to the public mind.

In the absence of a correct solution there can be no successful effort to reform; but when that solution comes, effort will be successful and reform will be speedy and effectual.

There can be no question as to the honesty of purpose on the part of a sufficient number to defend what is right and just, and when

an appeal is made that can establish itself on these grounds, the front lines will be covered and the best talent will be available.

The great need of to-day is reform, not "social" or "political" but a reform that shall change the whole structure of human society—a reform that shall abolish poverty, and initiate an era of prosperity, in which morality CAN BE POSSIBLE, for no society can be moral while a majority of its members are suffering all the discomforts and most of the horrors of poverty.

In the light of the knowledge we possess of sanitary measures, and hygienic living, what becomes of our boasted civilization? Why preach and print so much about the rules of health, the necessity of ventilation, drainage and cleanliness, while the great majority of mankind are doomed in their poverty to be filthy, breathe disease in the polluted air of cesspools, and suffocate in houses they pay rent for, but cannot reform. Is it filth, ignorance and injustice that we should seek to abolish? Then let us abolish poverty! You may labor in "civil service reform" while the universe lasts, but you will not thereby abolish poverty, or put an end to these financial crises, which periodically visit our commerce and our industries, and whose presence are more disgraceful than their effects are ruinous. These, as well as poverty, have a special cause, which must be sought out and removed. To confess our inability to do this, is unworthy of a progressive age. To leave to posterity an inheritance so shameful, and seek refuge from responsibility behind a supposed ignorance of its cause, is unworthy of those who labor under the banner of reform, inconsistent with the spirit of their teachings, and contrary to the objects they wish to accomplish.

To say that most men and women must forever toil in a condition, less favorable than that of the common brute, that nature, with the magnitude of her inexhaustible supply, her countless and untold resources, and the prodigality of her productions has left man, the highest and grandest of all her achievements, to be the victim of his own necessities! That she has imposed on him the conditions under which he shall live, and has failed to provide the means of fulfilling those conditions! That she has said to ALL, eat, or ye shall surely die; yet not have provided for all! That she inflicts the penalty of death for violating her health laws, yet rendered compliance with

those laws impossible! Shall the doctrine of Malthus still soothe the conscience and stifle the voice of manhood?

Yet it is not by appeals to humanity, nor by legal enactments that we expect to succeed. It is not upon the valor or fury of an armed mob—legal or otherwise—that we must stake the issue; so great a reform cannot rest upon so fickle a base, but upon the fact that all reforms spring from an intelligent sense of wrong, or greater economy in proposed methods.

If we would reform labor, we must reform capital. We must institute a most searching investigation into the subject of finance—that main branch of economic science which has ever been used by crafty and greedy men to acquire wealth and power at the expense of useful people, and we must popularize correct notions in order that we may eliminate the vicious features that these men make use of, and by which they accomplish their ends.

That there is a profound sense of wrong in the present banking system, will hardly be denied. That there is greater economy and justice in the one we propose, it is my purpose to demonstrate.

I hold it to be the duty of those who have arrived at any definite conclusions on matters of public economy, to make known the result of their research, and it is with a view of fulfilling this duty that this work is published.

It is now more than twelve years since my attention was first called to this subject. During the period that has intervened, I have devoted much time to its study, and I hope, succeeded in formulating the correct principles of monetary science, and thus refute prevailing erroneous and unsound doctrines maintained by money-lenders and their associates who profit by existing institutions and systems. This will aid us to understand the true nature of exchange, or, in other words, what constitutes equity in the exchange of service or products; for in this inheres the whole secret of the labor problem, that, since you cannot take something from nothing, and, since all things are produced by labor, \* what capital gains, labor loses. By what methods and how to remedy it, is the purpose of this essay to explain.

I shall commence by calling your attention to a preliminary argument in reference to the various banking systems. First, let us inquire into the specie basis system

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\* See definition of wealth.

In order that we may be understood, we wish it to be borne in mind, that whenever we speak of interest, it is always in connection with money borrowed on good security; a business transaction in which no risk is supposed to be incurred, and not in connection with transactions that partake more or less of the nature of a favor, and in which more or less risk is incurred. The one we will call *real credit*; the other, *personal credit*. With the latter we have nothing at all to do.

We will now suppose two individuals equally wealthy; the wealth of one to consist of the metals, gold and silver, and that of the other, of buildings or any other product of labor.

What, we ask, are the facilities afforded by this financial system for the obtaining of real credit on the part of these two individuals? If they possess an equal amount of wealth are they not equally wealthy? Do they not stand on an equal financial footing, and are they not equally entitled to *real credit*?

The fair, honest and impartial answer to this question together with the abolition of property in, and recognition of the equal right of all to natural wealth, is the simple, effective and only settlement possible to the conflict between labor and capital.

In the specie basis system of banking, as in others, this right to *real credit* is utterly ignored; first, by government coinage and "fixing" the value of gold or silver, or both, or in other words making the coin legal tender; second, by government giving the owners of this coin the EXCLUSIVE PRIVILEGE \* to issue paper money, not only to the extent of this "fixed" value of their coin, but to the extent of three times as much. What right, we ask, has government to "fix" the value of any product of labor, or make it legal tender, authorize the issue of paper money to the extent of three times the amount of this legal tender coin, and prohibit the issue of paper money by the owners of any other products. If government has the right to "fix" the value of one product, then it has the right to "fix" the value of all products, and what is this but communism, or state socialism?

No, it is a fundamental error in political economy to admit the right of government to "fix" the value of any product, inasmuch as it exempts it from the effects of supply and demand to which all other

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\* A privilege to one is the same thing as the suppression of the natural rights of the rest, and government is a USURPER when it attempts it.



products are subject, and is therefore a *privilege* which infringes on the rights of owners of all other products.

But it is a far graver error for a government to suppose it has the right to restrict the issue of paper money, for this is attacking the rights of owners of property to a much greater extent. If one can not use property to the best advantage, he is restricted in its use. One of the uses of property is to obtain real credit, as is done by the owner of coin when they issue paper money to the extent of three, and even ten times the amount of their coin, only, that in this case they get from three to ten times the amount of credit they are entitled to. If owners of other products may not issue paper money to obtain real credit, they must borrow from those who do issue. Now, inasmuch as this involves the payment of interest largely in excess of what it costs to print and issue paper money, he pays for something he does not get: and as the public, who take all the risk, and should therefore be furnished ample security, derive none from banks which pledge only one-third or one-tenth the amount in coin, which, by the way, they retain in their own possession while they require of borrowers a perfect security in the form of a mortgage or pledge of some product which far exceeds in value the amount of paper money loaned thereon, the issue should be made directly on the property of the borrower: he would then get his real credit at cost, the same as the owners of coin do; and the pledge should be made to the public: it would then be relieved of the risk it takes.

To prohibit this, *under whatever pretext*, is to restrict the citizen in his right to the use of his property. To restrict the issue of paper money to any one or two products, even though it be increased many times more than the amount of such product, is to reduce the amount of paper money to the caprice or interests of those who own and control such product, besides compelling the public to take the risk of bad faith or bad management, and allowing such owners more real credit than they are entitled to: and as paper money is the instrument with which exchanges of the products of labor are effected, both *real credit* and *exchanges of these products* are *controlled by those who issue the paper money*.

Have we not demonstrated successfully that such a system of banking is unjust, in that it gives an exclusive privilege to the banker? And have we not equally demonstrated that such a system of banking

is unsafe, in that it furnishes no security to the holder of the paper money issued by such banks ?

We will now show that such a system of banking is too costly. If we ascertain from time to time the total wealth existing in any country, it is easy to determine the actual annual rate of increase, by dividing the intervening time into years, and ascertaining the per centage corresponding to one year, by a little calculation. Thus the United States census, for 1860, gives the assessed valuation of the

Total real and personal wealth as	-	\$12,084,560,005
The same for 1870,	- - - -	14,187,986,732
The same for 1880,	- - - -	16,902,993,543

The rate of increase, per annum, for the ten years ending 1870 is less than 2 1-2 per cent. The rate of increase per annum, for the ten years ending 1880, is less than three per cent. We presume that the average rate of interest in this country is not less than 7 or 8 per cent; if it is seven, it is nearly three times as much as the average increase of wealth.

Now, if the average increase of wealth, per annum, in the United States is 2 1-2 per cent, and the average rate of interest is 7 per cent, where does the 4 1-2 per cent come from, which money-lenders demand for the use of their money, in excess of the said average? And since, not only money-lenders, but all capitalists, demand a similar rate for the use of their capital, our dilemma increases. By what process of arithmetic can the situation be explained? If all capitalists and money-lenders were to demand and receive but 2 1-2 per cent, all those who have no capital, but who earn their living by their labor, could not accumulate, and at the end of each year would find that all that they had appropriated would be what they had consumed. But the fact is that most capitalists and money-lenders do receive a much higher rate, and some large fortunes have been accumulated so rapidly, that the percentage of increase can only be expressed by hundreds. Can it be explained by supposing that so large an amount of capital is idle, or receives no interest, and that another large amount receives so small an interest as to account for the difference between the average increase of wealth, and all the varying rates of interest to capitalists and money-lenders from that which exceeds the average increase of wealth, to that represented by the most rapid accumulation? May we not venture to introduce here

also, the item of failures as legitimately connected with this phenomena ?

Let us imagine a great balance sheet :—

ON THE DEBIT SIDE WE WOULD FIND :	ON THE CREDIT SIDE WE WOULD FIND :
Idle Capital, Low Rates of Interest, No Interest, Partial Loss of Capital, Total Loss of Capital, Failures.	High Rates of Interest, Rapid Accumulation, Immense Fortunes.

In other words, if there were no failures, there could be no rapid accumulation such as we see. For all capital that increased at the rate of 5 per cent. there would have to be an equal amount that did not increase at all; for all capital that increased at the rate of 10 per cent there would have to be three times that amount that did not increase at all; for all capital that increased at the rate of 20 per cent there would have to be seven times that amount that did not increase at all; for all capital that increased at the rate of 50 per cent there would have to be 19 times as much that did not increase, and so on in that proportion, otherwise the average would exceed 2 1-2 per cent, which is not the case. Think then of the failures that MUST occur when you contemplate the vast accumulations of the Vanderbilts, the Goulds, the MacKays and all the other millionaires you have created within the last twenty years.

If such desolation—such annihilation of human effort, and slaughter of human hopes, is the result, is it not a matter of self-interest to all concerned to put an end to such barbarism?—invent a system that has common sense as well as justice, or cease to associate our generation with these terms—blot them out from the vocabulary, and substitute in their place hypocrisy and fraud.

Is further argument necessary? Need we go any deeper into the subject to show that a rate of interest, even equal to the average rate of increase of wealth, is incompatible with a just distribution of the same? For with such a rate of interest money-lenders and capitalists, will absorb all the increase, and LABOR, the only creator of wealth, cannot participate in the enjoyment of its own offspring.

Therefore, as the specie-basis system of banking, if readopted in

this country, would not materially change the rate of interest, much less reduce it below the average rate at which wealth increases, we must decide that, in addition to its other defects, it is out of all proportion to the economy required of *institutions to furnish real credit*.

But we have still another reason for rejecting this system. If in the future, gold and silver cease to be mined from any cause, or the supply greatly reduced, and such large quantities are consumed in the arts and trades as to constantly diminish the amount until it is exhausted, what would become of the system based on these metals? We may finally conclude to dispense with a "measure of value," and a "standard of value," even if such a thing ever existed. But can we have a system of money based upon silver and gold without any such metals to base it upon? Who will venture to affirm that fifty years from now the amount of gold and silver coin in existence will not be reduced to one-half or one-fourth its present volume, or that the world's commerce will not be double what it is now? And if both take the place, will the advocates of specie basis still insist that we must adhere to their pet system?

But, suppose, on the other hand, that by new discoveries of vast quantities of the "precious" metals, and greater facilities and economy in process of reduction, they become as abundant as copper or lead, is their market or exchangeable value to be kept up by legislation? or are we to have silver quarters as big as saucers and gold dollars that weigh an ounce? And if so, how are we to manage the loss that such changes entail?

Need we extend this argument to show that there is no science in a system that may be deprived of its base, and therefore impracticable? Can the impracticable be scientific? If the term science can be applied to a money system, it should be because it is in every way practicable, not only to-day, but for all time; that it furnishes a money that fulfills the office or functions required of money perfectly; that it is reliable absolutely at all times, portable and sub-divisible to the greatest extent, and obtainable at the lowest possible cost.

We must decide, therefore, that instead of being in accord with scientific principles, it is a scheme to enrich bankers and their associates at the expense of the rest of mankind.

That it affords no security to the holders of its paper money.

That it is the worst of all monopolies, because it is the basis of all monopolies.

That it limits the circulating medium to a fraction of what is required to develop the resources of nature and transact business for cash, instead of on the credit system at present unavoidable, by excluding as a basis for the issue of paper money, all wealth except gold and silver.

That it absorbs all the increase of wealth through high rates and compound interest, thus directly creating pauperism and indirectly misery and crime.

That it corrupts and vitiates integrity and morality in all transactions, and perverts industry and commerce into a species of piracy.

We will now pay our respects to the National Banking system, which is in vogue in this country.

This system is so well understood that a description of it will be unnecessary. It will be well, however, to refer to the cause that produced the change in the banking system of the country, converting the old State banks into National banks.

It is a well-known fact in political economy that you can increase the market value of an article by creating a demand for it and controlling the supply. How did the bankers create a demand for United States bonds after they had purchased most of them of government at a large discount? They established the National Banks and made the bonds the basis for the issue of paper money, and at the same time passed a law that any individual, corporation or company that should issue notes, bills, checks or anything that could circulate as money, should pay a tax of 10 per cent on such issue, except National Banks, hence, the change.

So delusive has been the idea of safety under a republican form of government, so forgetful the people that "eternal vigilance is the price of liberty," and so crafty and successful the tyrant, whether in the garb of a republican or disguised as a democrat, that we can no longer boast of this as the home of liberty. If you have forgotten what constitutes democracy, read the Declaration of Independence and refresh your memories with those glorious sentiments. Call up the honored dead and ask them if the institutions of to-day are what they had expected or hoped to establish. Beaten on the battle field, aristocracy has appeared in a new form. It is not now taxation through the

tax-gatherer only, to support royalty ; but it is taxation in all the various forms, which monopolies are able to impose through their control of the currency.

Suppose the working people had controlled legislation at Washington, and suppose that instead of the bonded system with its twin parasite the National Bank, they should have established a scheme something on this order :—

By prohibiting any building material being used except hand-made bricks. The bricks to be delivered as fast as made to duly appointed government officials, who should pay for them at a fixed high rate in paper money printed for that express purpose, and all other money, including gold and silver be prohibited by a law similar to the one which now protects the National Banks from competition. All duties on foreign goods to be paid in bricks, which, of course, could not be obtained except of government, and all bricks paid in this way to be used in constructing government buildings and other public works, The bricks received of makers to be disposed of to customers, and a certain proportion of the money paid in this way to be canceled and destroyed, unless it could be loaned on good security, at one per cent. per annum. The government to receive said money at par in all cases except duties on imports,

What would the gold bugs have said of such a project ? They would have denounced it in unmeasured terms ; pronounced it a desecration of sacred rights and time-honored customs. Their patriotism for gold would have been aroused to such an extent, that they would have called upon their foreign allies to come over and help them “put down such communism.”

And yet such a scheme would have contained more common sense, and been far less disastrous to the inhabitants of this country than what we have had to endure.

Such are our reasonings *a priori* unbiased by superstition, prejudice or personal interests. We will now review these from the scientific standpoint.

## THE PRINCIPLES OF MONETARY SCIENCE.

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The present essay is intended to show that there is a true and correct monetary system; that there is a Monetary Science; that monetary science defines the office or object and use, as well as the nature of money; and that our present, as well as all past monetary systems are as unscientific, and the popular views of money as incorrect as the notions entertained in regard to astronomy before the days of Copernicus.

As much of this comes of a misunderstanding of the definition of terms, in order to arrive at comprehensive views on this subject, we shall commence by giving the definitions of such terms as we shall make use of, and in regard to the meaning of which, there exists a confusion of ideas.

The terms whose definitions we give, as we understand them, are as follows:—

Wealth; Value; Measure of Value; Unit of Value; Money, Circulating Medium; Usury; Cost; Barter:

### WEALTH.

I. WEALTH.—There are two kinds of wealth, natural and artificial. Natural wealth is that which is the spontaneous product of nature, or in the production of which man has taken no part. Artificial wealth is the product of man's labor, or in the production of which man has taken part. Wherever the term wealth simply is used in this essay, it is intended in every case to mean artificial wealth.

### VALUE.

2. VALUE.—There are two kinds of value. There is what is commonly called "market value." The market value of an article is ordinarily determined by the exposure of that article for sale. Owing, however, to our deplorable financial condition, the market value of products often depends very largely upon the "money market," whereas, when we come to correct monetary principles, the "money

market" will have nothing to do with it. The other kind of value is constituted by the usefulness of an article. Thus the air we breathe is so valuable that we cannot live without it, yet its market value is nothing. So with water (unless labor is bestowed upon it), it has no market value, yet to one dying of thirst, it is not easy to compute its value. Money, also, because it is not issued by scientific method, has, and until it is, will continue to have, two values. First, its exchangeable value; second, its value in procuring an income. It must be evident to any one of sound mind, that the fact that one has borrowed money without interest, will not affect its purchasing or exchangeable value; hence this exchangeable value must depend on something else than upon the amount of interest that money will bring, whereas the other value is entirely dependent upon its ability to draw interest. But when common sense enters the "money market," and abolishes interest, this value must disappear; then the only value that money will have will be its purchasing power or exchangeable value.

#### MEASURE OF VALUE.

3. MEASURE OF VALUE.—There is a fatal misunderstanding in regard to this term, and almost all writers on the subject of finance appear to have fallen into an error. In the sense in which it is most popularly used, *there is no such thing as a measure of value*. Instead of saying, "gold is the measure of value," or, "the gold dollar is the measure of value," we should say, THE DOLLAR IS THE UNIT OF VALUE, as the inch is a unit of length. The fact that we cannot express the value of an article, except by stating a quantity of some commodity, is proof that there is no fixed or permanent measure of value, for the (market) value of all commodities change with supply and demand, and the object "measured" is as much the measurer as the commodity by which it is "measured."\* Value not being a substance nor occupying space, cannot be reached by mathematics; its "measurement" is an attribute of the mind, not of the yard-stick. The absurdity of this popular view of the measure of value, is graphically illustrated in the Constitution of the United States in "conferring the power" upon Congress to "regulate the value of money," for neither Congress nor any other legislative body have any more power to regulate the value of money than they have to regulate the velocity of the wind, or the



degrees of solar heat. So long as competition—supply and demand—regulate the market value of labor and products, it, and not legislation, controls the purchasing power of money.

#### UNIT OF VALUE.

4. UNIT OF VALUE.—We have already indicated the meaning of this term, and for reasons already stated, believe that the terms, “measure of value,” and “standard of value,” should not be used, as they convey incorrect ideas of the functions of money, as well as in regard to the laws of value.

#### MONEY.

5. MONEY.—Circulating Medium. These two terms have about the same meaning. Money is a circulating medium, and a circulating medium is money.

Money cannot properly be called wealth, although it is wealth to the extent of the market value of the material of which it is composed, as is the case when it is made of gold, silver, etc., but it is not wealth when it is made of paper, for the wealth contained in a paper dollar, or a thousand paper dollars, is too insignificant to be called wealth, or rather to warrant the statement that such money is wealth. Hence to call money wealth, is incorrect, for that would imply that *all* money is wealth, whereas, as we have already shown, some kinds of money ~~is~~ *a* not wealth. Therefore, in defining money, we say, money is a representative of wealth. Or to state it more fully, money is the circulating medium; its office is to facilitate the exchange of the products of labor; its nature is a representative of wealth.

We do not expect any opposition to our first two propositions, viz.: that money is the circulating medium, or that its office is to facilitate the exchange of the products of labor; but to our third proposition, viz.: that the definition of money which relates to its nature is NOT wealth, but a REPRESENTATIVE OF WEALTH, we anticipate opposition from a certain quarter. For instance, an opponent might argue that money is wealth, and attempt to prove it by the fact that the possessor of a million dollars, even in paper money, is a wealthy individual. We do not deny this, yet it does not conflict with our definition. He or she is a wealthy individual, because he or she possesses the representative of one million dollars worth of wealth, and can

exchange it for wealth at any time. But to say that that individual is the *possessor* of wealth, would not be correct, for he or she is the possessor of wealth only to the extent of the market value of the paper stock contained in the said paper money. We cannot too strongly urge the importance of recognizing this distinction, for by so doing, we admit the fact that we do not increase wealth by issuing paper money; yet by issuing paper money amply secured, we increase in the same proportion the available capital for the purpose of productive enterprise, and at the same time, as will be seen by the plan for Mutual Mortgage Banks, destroy that which is the bane of all modern enterprise, usury!

#### USURY.

6. USURY.—The term usury is applied to that sum which is paid for the use of a larger sum. It is true, the word "interest" is now more commonly used, but this is because the former is somewhat odious, owing to the fact that modern legislation has "legalized" usury up to a certain extent; hence, it is now customary to regard usury beyond what is "allowed by law," as immoral, and call it "usury," while legal usury is politely called "interest," and regarded as acceptable morality. According to this philosophy, legislatures are the source of morality!

#### COST.

7. COST.—The term cost is meant by the present writer to denote the net expense of production, exclusive of any profit.

#### BARTER.

8. BARTER.—This term is given to that transaction which is an exchange of wealth for wealth, or one product of labor for another product of labor; such as a house for a farm, a watch for a horse; a pair of shoes for a hat, or all these for specie. Specie is a species of wealth; therefore, to purchase with specie is barter.

Having given our definitions of the terms in regard to the meaning of which we might be misunderstood, will now proceed with our subject. Our object being to prove that the money question is a subject of science, and that there are principles by which we can test the correctness of a money system, we will first state what those principles are and then test the correctness of prevailing systems by their application.

## ESSENTIAL QUALITIES OF A SCIENTIFIC MONETARY SYSTEM.

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### PRINCIPLE NUMBER ONE.

Money being a representative of wealth, a money system must provide a sufficient volume and facilities to enable all wealth to be represented by money.

### PRINCIPLE NUMBER TWO.

As interest for money loaned is not "compensation for the use of capital," the borrower possessing the capital (wealth), and needing but the representative (except in cases where money is loaned without security), a money system must provide for the loaning of this representative at cost.

### PRINCIPLE NUMBER THREE.

As the holder of a bank bill or government note is not thereby the possessor of wealth, a money system must provide absolute security against loss to the holder of paper money

The three foregoing principles constitute, in our judgment, the basis of a correct money system, and any system that does not fulfill their requirements, is unworthy of confidence, and fails to supply what is wanted, as their application to the following systems will show.

#### "SPECIE BASIS."

The system most popular with bankers is commonly called "hard cash," or "specie basis." That is to say, gold and silver form (almost) the only circulating medium, except bank bills, which are issued either by depositing an equal amount of coin as security, or in case an additional amount of bills are issued, this additional amount is otherwise "secured" by mortgages, railroad and other stocks and bonds, individual notes, etc., etc., etc. The amount in coin in all cases to be sufficient to satisfy the claims of such bill-holders as might (according to the

law of chance, *only understood by bankers*) present them at any one time for redemption, or, in other words, to be exchanged for coin.

In the first place, the system does not fulfill the requirements of principle No. 1, for all the gold and silver in the world is not adequate to represent the balance of wealth, and would still remain without a representative itself. For example, suppose the demand for money to be such as to induce all owners of buildings to seek money by mortgaging the said property, it is evident the amount would not be sufficient. But suppose the circulating medium to be increased by the issue of more bank bills, securing the same by depositing the mortgages. Each additional issue would render it more and more difficult for the bank to "redeem on demand," until finally it would be an impossibility to meet even the ordinary demands upon the bank for coin.

In the second place, such money is not a representative of wealth, but to the extent of the metals used, it is wealth itself, and therefore cannot fulfill the requirements of principle No. 2.

In the third place, the system does not fulfill the requirements of principle No. 3, for aside from the notorious fact that the history of such banks is a history of failures, these banks promise to do what their managers know is an impossibility, for the history of banking shows that no bank could ever redeem all its notes on demand at any one time, having issued at least three dollars in paper to every silver or gold dollar on deposit. Again, such banks do not afford that security demanded by our principle No. 3. from the fact that the only "security" is in the hands of the bankers themselves.

It is evident from the foregoing that the specie basis system of money is unscientific. It does not possess any of the qualities demanded by monetary science.

#### GREENBACKS.

We will now consider the paper money known as the "greenback." Greenbacks are notes issued by the United States government. They are promises to pay. When first issued the government made the duties on imports payable in gold only. This action on the part of the *issuer of the greenback* very naturally caused a premium to be demanded for gold. There being a steady demand for it and the supply limited and controlled, like any other commodity, its price advanced, and the purchasing power of the greenback corre-

spondingly diminished. As soon as the government made the greenback receivable for ALL dues (including imports) its purchasing power became equal to that of coin money.

The greenback adopted as the only circulating medium as advocated by large numbers of people in the United States, does not fulfill the requirements of principle No. 1, for government issues of paper money—treasury certificates of service—at best could but represent the wealth created in the service rendered government, but could not represent wealth not so created.

It does not fulfill the requirements of principle No. 2, as owners of private wealth cannot obtain it to represent their wealth AT COST.

It does not fulfill the requirements of principle No. 3, because holders of such paper “money” are not secured against loss, and the arbitrary issue of such enormous quantities would cause its depreciation.

It is equally evident that the National Banking system does not fulfill the requirements of either of our principles.

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## A GOVERNMENT PAPER MONEY WHICH ACCORDS THE NEAREST TO THE PRINCIPLES OF MON- ETARY SCIENCE.

A. First. A government may issue treasury certificates of service with which to pay its expenses, providing the volume issued does not exceed the total amount of its revenues in any one year.

B. Second. A government may issue treasury certificates to the extent of two-thirds of the value of the wealth it possesses.

In each of these issues each bill or certificate should bear upon its face a pledge that the government, in all its departments, will receive it in payment of all dues at par. The facts in regard to the volume issued, and to be issued, in accordance with what has been stated in paragraphs A and B should also be impressed upon each certificate. Torn and wornout certificates should be exchanged for new ones without charge. Government has no need of promising to exchange these certificates for coin, any more than it does its revenue stamps. No need for provision for the cancellation of such issues, except for the burning of certificates received for new ones, and also

such amounts as it is desired to retire from circulation, as, within the limits already indicated, the certificates will continue to circulate at par, and providing such circulation is not made compulsory by "legal tender" acts.

The certificates should be placed in the treasury, offered in place of coin and paid to those who will accept them.

Such treasury certificates do not conflict with principle No. 1. They either represent wealth which is the property of government, or they represent service rendered government, and as they are not intended to be the ONLY circulating medium, other means being provided (in the plan of the Mutual Mortgage Bank) for a representative of private wealth, they are not affected by our principle No. 2.

It does not conflict with principle No. 3 as ample security is obtained in the limit to the amount issued. The fact that the government receives this paper money in all payments at par, and in its voluntary acceptance when paid out of the treasury. No greater amount can find its way out of the treasury than will float on the market at par.

Having demonstrated through our Principles of Monetary Science, the defects of prevailing banking systems and the utter inability of such institutions to fulfill the pressing needs of our progressive civilization, we call attention to the following system which does, and is destined to supersede all others.

## PLAN FOR THE MUTUAL MORTGAGE BANK.

The following is Col. Greene's plan for a Mutual Bank, with such alterations and additions as, in my humble judgment, will explain it more fully, and add to its usefulness and safety as a co-operative instrumentality :

1. The inhabitants, or any portion of the inhabitants, of any town or city, may organize themselves into a Mutual Mortgage Banking Company.
2. The officers of a Mutual Mortgage Bank should be a board of directors, an appraiser, a manager, a cashier, and a secretary.
3. Those who propose to become members, should elect the appraiser and the board of directors, who should hold their office for one year.
4. The board of directors should first elect the manager, cashier and secretary, from among their number.
5. The manager, cashier and secretary should hold office until they resign, or are removed by the board of directors, who should require each to give bonds. They should be subject to, and not members of the board, nor participate in its meetings, except when called upon to do so; and the same rule should govern the appraiser.
6. The appraiser and members of the board may be removed at a general meeting of the members of the bank, and others elected to fill their places, of which due notice should be given.
7. Membership ceases when a member pays his notes to the bank, and none but members should be directors.
8. The board of directors should employ a secretary of its own, and a legal advisor, and fix the salary of the officers and employees.
9. The manager should manage the affairs of the bank, the cashier the usual duties, and the secretary should have charge of all documents, see that all mortgages were duly recorded before notes are cashed by the bank, and keep an account of the printing and issue of bills.
10. Any person may become a member of the Mutual Mortgage

Banking Company, of any particular town or city, by pledging UNINCUMBERED BUILDINGS, NOT VACANT LANDS, situated in that town or city, or in its immediate neighborhood, to the bank.

11. The Mutual Mortgage Bank should print (or have printed) paper money, with which to discount the mortgage notes of its members.

12. Every member, at the time his note is cashed by the bank, should bind himself and be bound in due legal form, to receive in payment of debts at par, and from all persons, the bills issued and to be issued by the bank.

13. Notes falling due may be renewed by the bank, subject to the modification which a new valuation may require, so that the note does not exceed two-thirds.

14. Any person may borrow the paper money of a Mutual Mortgage Bank on his own note running twelve months (without indorsement), to an amount not to exceed two-thirds of the cost of the building (exclusive of the value of the lot) pledged by him.

15. The charge which the Mutual Mortgage Bank should make for the loans, should be determined by, and if possible, not exceed the expenses of the institution, pro rata.\*

16. No money should be loaned by the bank except on the above conditions.

17. Any member may have his property released from pledge, and be himself released from all obligations to the Mutual Bank, and to the holders of its bills as such, by paying his note or notes to the said bank.

18. The Mutual Mortgage Bank shall receive none other than its own money, or that of similar institutions, except such coin money as the board of directors may designate, and this should be discounted one-half of one per cent.

19. All Mutual Mortgage Banks may enter into such arrangements with each other, as shall enable them to receive each other's bills.

20. The Mutual Mortgage Bank should publish in one or more daily papers each day, a statement of its loans the day previous,

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\* Sheppard Homans says, that the savings banks of Massachusetts, paid their expenses, from 1866 to 1873, with three-tenths of one per cent per annum.



describing the property mortgaged, giving the owner's name and its location, with the appraiser's value and the amount loaned on it. And also a statement of the notes paid, and mortgages cancelled during the same period, which statements should be signed by the manager, cashier and secretary.

The foregoing plan for a bank of issue or bank to discount mortgage notes, upon the idea of mutuality, and wherein the stockholder is dispensed with and usury is abolished is suggested after mature reflection; but the author will gladly accept any improvement that could be proved to be such. It is obvious, that if individual notes that are secured by mortgage on buildings, can be discounted in this way, so can individual notes that are secured by mortgage on other imperishable property; nor is it necessary to state that an essential condition, is that all such property should be covered by ample insurance, payable to the bank. We would simply add that Mutual Insurance *can only be possible when usury is abolished*; then none other can exist, and such will afford the best protection that human institutions can furnish.

That this system of organizing credit is based upon our principles, must be evident to any one candid enough to examine it. The question remains then, are they principles? or are they dogmas merely? The answer we must leave to the future.

That this plan will furnish real credit independent of any monied power, at cost, and thus materially help personal credit, seems evident to us.

The emancipation of borrowers-with-colateral, from a monied power who control the circulating medium, will render financial crisis impossible and perpetuate that prosperity which is destined to abolish poverty, and with it all the evils it is the cause of.

If there are those who think they can refute any of the arguments or ideas advanced, or conclusions arrive at in this work, we shall be most glad to hear from them, either through the press or by directly addressing the author. All such communications or published articles will receive careful consideration and be courteously answered.

The following able works will be found of great value as aids in this line of thought.

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2. MUTUAL BANKING, by Col. W. B. Greene.
2. HARD CASH, by E. H. Heywood.
2. YOURS OR MINE, by E. H. Heywood.
1. TRUE CIVILIZATION, by Josiah Warren.
1. RICHES AND POVERTY, by Wm. Hanson.
2. NATURAL LAW, or The Science of Justice, by Lysander Spooner.
2. HENRY GEORGE EXAMINED, by J. K. Ingalls.
2. THE ABOLITION OF INTEREST, First edition of the present work, by Alfred B. Westrup.
2. USURY, The Giant Sin of the Age, by Ed. Palmer.
2. CO-OPERATION, Its Laws and Principles, by Chas. T. Fowler.
2. THE REORGANIZATION OF BUSINESS; In the Store and the Bank, on the Farm and in the Factory, by Chas. T. Fowler.

I will furnish any two of those marked 2, and a copy of the present book for 50 cents, or either of those marked 1, and my book, for the same price.

Special attention is also called to the very able and exhaustive treatise, "Money and the Mechanism of Exchange," in two parts, by Prof. W. Stanley Jevons, F. R. S. I will furnish the two parts, and a copy of my work, for 50 cents.

Single copies of "The Financial Problem, or The Principles of Monetary Science," 25 cents. Address, ALFRED B. WESTRUP, Dallas, Texas.

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