

"The diseases of society can, no more than corporeal maladies, be prevented or cured without being spoken about in plain language."—JOHN STUART MILL.

NEW YORK, SATURDAY, MAY 23, 1874.

THE FINANCIAL PROBLEM.

During the contest that has been waging in Congress over the question of solving the financial difficulties into which a long course of ignoring the principles of finance has driven the country, we have felt little inclination to take part in the controversy, knowing well enough that whatever we might urge would be so different from anything that is practicable in Congress, that it would be time and space worse than wasted. But since the measure adopted by Congress has been vetoed by the President, as it was certain from the beginning that it would be, and as any similar measure such as can pass the present Congress will be, we feel that some good may be done by a representation of the essence of what many times has appeared in these columns regarding this very important subject.

This virtual rupture between the President and Congress has a deeper meaning than is evident upon the surface. There must be something of considerable moment that could cause the President to part company with the ruling power at the Capitol. Nobody will credit him with having done this upon principle or upon any settled policy regarding the public welfare. Aside from the usual commonplace contained in his first Inaugural, he has neither said or done anything that could possibly warrant such an opinion; but he has both said and done many things that indicate plainly a deep regard for his own future.

The President is constitutionally of a military cast of mind. He believes in authority and a power competent to enforce it. And he realizes enough of the tendency of events to see, clearly, that this country is approaching a crisis in which there is to be a contest between authority and individual liberty, and his judgment is biased by his constitutional tendency in favor of the former. He doesn't believe in the people any more or in any other way than the Astors, Stewarts and the Vanderbilts believe in them, and nothing could indicate this more clearly, except a direct statement, than this recent Veto message.

The bill that Congress offered the President for his approval was little more than an act to legalize what had already been done by the Secretary of the Treasury with the consent and approval of the President—the re-issue of a portion of the "forty-four millions." The same policy that issued this reserve during the panic of last fall ought, it seems to us, to have approved an act making the issue legal. But the same power that invoked that issue by its influence over the President in October reverses its demands in April, and induces the veto of the bill to make the issue legal. The men who recently visited Washington to secure the defeat of the financial bill were the same, or they represented the same class who, in the panic, were clamorous for more greenbacks. Then they needed the increase to help them carry their indebtedness through a "pinch;" now they want the volume of currency lessened, so that what they were enabled to carry through the panic may be increased nominally in value.

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The several classes who hold the aggregated wealth of the country desire a return to specie; all other classes who have any understanding of the subject deprecate such a return. A strictly specie currency is desired by the former because, as it would be necessarily small in volume, it could be easier controlled by them. The few hundred millions of specie would represent all the wealth, and they would own it and receive whatever usury for its use they might choose to demand. But they are not satisfied with this monopoly. They want, first, a return to a specie basis, and next they want the government to authorize them to issue currency, three or more dollars to one of gold, so that upon their several hundred million of gold they may really draw interest upon three or more times as much more currency. Other reasons may be advanced, but sifted of all irrelevancy this remains as the chief specie-payment motive.

This is so evident when the argument is advanced that national currency is better than greenbacks, that it is surprising to us that the people who pay interest do not see it. Why are national bank notes better than greenbacks to the money-lenders? Because they can convert their greenbacks into bonds and deposit their bonds with, and draw interest on, them from the government, and obtain a large percentage of national currency over the face of the bonds, and draw interest on that also from the public. Why should not this class want the greenbacks retired and national currency to take their place as a circulating medium? Why, indeed! but because they are thus enabled to obtain quadruple interest upon the same wealth—interest from the government as the representative of the people, and from the people themselves directly as individuals. Of course they will call for the currency and for free banking; that is, free banking under such limitations of law as will give them the entire control of the currency.

But what, at bottom, is really the underlying question involved in the present controversy? We hear a great deal said and see a great deal written about the "well known" and "well established principles of finance." We deny that there are any principles involved in any part of the financial question as it is now being discussed. The questions that are agitated are purely matters of policy. There is no principle in the proposition that the gold dollar is the true monetary standard. It is, on the contrary, the most arbitrary assumption possible to think of, having no conceivable basis in principle. It is a financial dogma as unsupported by any natural reason of fact as are now the long-since-exploded dogmas of theology. And it was invented for the same purposes that these dogmas were instituted for—to enslave the masses of the people; and it has succeeded industrially even more completely than they ever did religiously.

It doesn't matter much about the scientific definition of money. The best that has been given it is, that it is an invention to facilitate the exchange of the products of labor. This ought, however, to be supplemented by this: and to increase the aggregate amount of such products. The former is an original definition; the appendix being a result of its use, arising from the fact that by such use the manufacturer is enabled to increase the amount of his products. The practical definition of the money-lender, and that which best describes the uses to which money is put, is, that it is an invention to enable one class of persons to monopolize the products of another class of persons, and thereby to make it possible for the former legally to live from the labor of the latter.

This has been the result and still is the result of the uses of which money is made the subject; but in a humanitarian sense, in that sense which involves the public welfare—the welfare of all classes of people considered as one people—it ought to be deprived of the power that has been bestowed upon it to make one class subservient to another class.

pel those who need more of it for present use than they have, to pay a bonus under the name of interest to those who have more of it than they can use otherwise? or do we want a system that will permit those who have this need, who desire to increase the amount of their products by advances upon their prospective delivery, to obtain it without paying a bonus to anybody?

If the former, then it follows that as a government we want to so legislate to promote the interests of the money-lenders and necessarily against the productive, industrial classes. For to enact that the former may charge the latter for the use of something that they could as well, or better, obtain elsewhere without cost, if it were not for the law, is to legislate in the interests of the former and against those of the latter. Nothing could be clearer than this. And this, we say again, is the reason that the former class wants national currency instead of greenbacks.

If, however, it is the interests of the productive classes that legislation should endeavor to protect and to promote, then the duty of Congress is clear. It should repeal the national banking law and provide a system of "greenbacks," or some other form of circulating medium, that would furnish currency to those who have need to borrow without cost. Instead of the government making money and paying interest to the rich to take it, who in turn loan it to the productive classes and obtain another interest by so doing, the government ought to loan it directly to the people for nothing. It is not necessary to pay them to take it off its hands, as the government now pays those who deposit bonds and receive national currency. This class of middlemen in our monetary system is an immense tax upon the industries of the country, of which Congress ought to rid them. If the government were to furnish money to the manufacturer as he needs it, all the immense amounts now paid nominally by him, but really by the laborers to the capitalists, could be saved to the laborers, and the pecuniary standard of this class would be constantly and positively elevated, instead of as it now is, depreciated, both comparatively and really.

There is no possible objection based upon the public interest or the general welfare that can be raised as an argument against the issuing by the government to those who can give the required security, of all the currency that they need. It is done now partially through the bankers and brokers who charge immense commissions in the form of interest and discounts. Let those who want it get it direct from the government or its agents, and without cost, unless it be a sufficient charge to pay the expense of maintaining the system, and thus do away with banking, as it is now conducted, at the expense of industry, by which conduct all the surplus products of labor are aggregated in the hands of those who hold the wealth.

It will be objected of course by the capitalist, if the government loan money to the people free, that their capital will be of no use to them. But they forget that it will enable them to live without work as long as it lasts, after which they would have to go to some productive labor. It will also be said that such an issue of money to the people would depreciate the value of property. Of their property, granted; because its present value is purely fictitious and arbitrary, and not determined by any natural or just standard. This much, however, must be clear to everybody, that the people would never have any more money than they should want, and this amount would be regulated or restricted by the possible security which they could furnish.

By such a system both the values of accumulated wealth and the volume of circulating medium would be naturally regulated, and would soon assume an established standard, which would never be subjected to appreciation and depreciation by panics, since under it there could be no causes to induce them. Panics are possible only because commodities and things have a fictitious value fixed upon them by an arbitrary money standard which is subject to all sorts of

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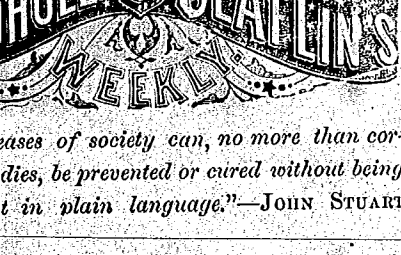
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show a deep regard for his own future.

It is this influence that controls the President. He per-
haps does not think or even know that the people—the in-
dustrial masses—have any interest, or any right to any
interest, in this question. He probably thinks that the class
who hold the wealth alone have any right to have anything
to say about the matter; he probably does not realize that
the interest of the debtor and creditor classes are not iden-
tical; or that lessening the volume of the currency one-half
would virtually double the amount which the former owes
the latter. General Grant is not a political economist.
Hence, to have done anything else than to veto so-called
inflation would have been to desert the bondholders and the
money-lenders and the wealth monopolists generally, and to
side with the industrial classes against them.

If there ever come a direct issue between labor and
capital (and that such an issue is rapidly approaching, not
anybody who observes the progress of events can doubt),
all the classes referred to will be found in league against
labor. Nor can it be doubted that an understanding to this
effect exists now between the representatives of these classes;
nor again, seeing the power that these representatives have
over the President, that he is already committed to their
schemes, nor in the event of the issue being precipitated
during his term, that he will be found with his influence
upon their side. The veto message, then, has a much wider
significance than any it can assume merely as a question of
present financial policy, really extending, or rather merging,
into the general issue between labor and capital; and in this
view it is safe to conclude that, let Congress pass whatever
financial measure it may, the President will act for the in-
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Money in this sense—the humanitarian—is required so that
commodities may be exchanged between producers without
the actual transfer of one commodity for another, and
should therefore be a representative of such commodities.
It ought not to be used as wealth, because it is not wealth.
It cannot be both the representative and the represented.
It cannot be both wealth and money.

A financial error that has prevailed is, that wealth cannot
be used unless converted into gold, or unless it is measured
by gold; and, following this error, that wealth cannot be
serviceable as a whole because there is not gold enough in
the world to convert it.

This is a virtual contradiction, since to require a gold
measure for wealth, and then to not furnish enough to mea-
sure it entirely, is to make the quantity of gold in existence
at any given time a measure for all other wealth in existence
at such time. This is illustrated by the fact that when the
circulating medium—the money—of a country is reduced the
nominal value of wealth is reduced proportionately. The
real standard of value is the amount of comfort, of happi-
ness, or of life that any given commodity possesses. A barrel
of flour will sustain the life of a given number of persons a
certain time; and it makes no difference if it cost a hundred
or only five dollars, this time is neither shortened or length-
ened thereby. So it is clear that the price of flour is nominal
and arbitrary according to our present money system; and
so also is the price of every other article and thing.

But passing the question of definitions and principles, for
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In passing the question of definitions and principles, for what do we as a people require money? Do we want a system that either purposely or as a necessary result will compel those who need more of it for present use than they have, to pay a bonus under the name of interest to those who have more of it than they can use otherwise? or do we want a system that will permit those who have this need, to desire to increase the amount of their products by addresses upon their prospective delivery, to obtain it without paying a bonus to anybody?

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influences. The real value of anything can never be either appreciated or depreciated except through change in the thing itself; while under a free money system the price of everything would naturally and necessarily advance or fall to the real value, which would become the established price.

Let Congressmen who are really desirous to advance the interests of the country, think of these things from a general standpoint, and putting aside the demands of the bondholders and money-lenders, insist that the interests of the producers of wealth have the attention of those who should be the representatives of the people, and not, as Congress now is, the promoters of the interests of those who have through legal measures monopolized all the wealth that the people have produced, and who want such additional legislation as will still more effectually make their designs successful—who want more national currency and less greenbacks, whereas the interests of the producers demand an abolition of the former and as many of the latter as their productive capacities severally require, in order that these capacities may be fully exercised. It is the amount and not the price of commodities that determines the aggregate wealth, and therefore whatever facility is added to the present capacity for production adds to the aggregate of wealth.

THE CHILDREN PROBLEM.

One of the chiefest objections made to the adoption of social freedom or the abrogation of legal marriage, and that one to which all objectors fly when driven from every other position, is to the children. What will become of them? is the universal query. The needs and necessities of the past and present are rapidly answering that question so surely, that every one must see it when attention is directed to the solution.

Our system of public schools grew up out of the need that parents found for a better system of education, mentally, than they themselves could bestow upon their children. To do by them as there was need that they should be done by, required that every father and mother be a competent teacher. As this was impossible, public schools were inaugurated to supply this deficiency, and they have gone on, step by step, until compulsory education is widely discussed as a national measure.

But it is beginning to be discovered that intellectual training is not all that children require to make them proper men and women; and, also, that parents are almost if not quite as incapable of filling this want, as they were unqualified to be teachers mentally. It is coming to be recognized that education means, rightly, a great deal more than stuffing one's mind with accumulated and formulated knowledge; indeed, that it means individual growth—personal development in all departments of human character. And, as we said, with this consciousness comes also the further consciousness that parents are as unfit to superintend this growth, this development, as they are to attend to the mental portion of it.

It is really beginning to be known that there are very few parents who are fit to have charge of children at all, and that their real needs demand as absolutely that their whole growth be superintended by those who have fitted themselves to perform this service, as their mental development demanded that their minds should be guided by proficient teachers, persons qualified first by natural inclination, and, secondly, by special training.

In a word, the rearing of children is to become one of the departments of the future organized industries. Then it will not become necessary that every woman be a household drudge because she is a mother. Women will then be free to all the various departments of industry for which they are fitted by nature and physical capacity, and a vast economy will be thus inaugurated.

The following article, which we copy from the Chicago Times, indicates the direction in which the public sentiment is being developed:

"Among the serious problems that interest parents, is that of the best means of training children between the ages of four and seven years. It is one of the most important periods of life when the child is first brought in contact with the circumstances, extraneous from home influences, which give impetus to the growing character. Parents have long experienced the want of a system of training or education, by which these years of the child's life might be made

true system of culture was in following nature, that what nature is striving to do in the plays of childhood, it is the business of the teacher's art to take up and foster. The idea is to have the play organized and reduced to some sort of an intelligent system, arranged with reference to certain inherent capabilities of human nature, which are manifesting themselves constantly in the varied amusements of children. Thus it is observed that the instinct for cultivating the soil is common to nearly all children; every boy is a natural-born planter. This instinct is turned to account in the 'Kinder-garten,' where each child learns to take care of its own little garden patch, to dig, to rake and to water, and then to watch and study the processes of nature in the opening of the buds and blooming of flowers. The same plan is pursued for developing the plastic and artistic instincts of the children. Great stress is laid upon the education of the hands in early years, when the flexibility and softness of the limbs fit them to be easily trained to facile movements—a matter of equal importance whether the hand in training is in the future to glide over the keys of a piano or wield a pen or plane.

The 'Kinder-garten' is designed to meet the formative instincts of the child on all sides. Building and shaping are going on in all sorts of material. Miniature houses and utensils are formed of wooden blocks and sticks, while working in paper—folding, cutting, etc.—furnishes an opportunity to practice endless artifices of the hand. In this way the hand and the senses are trained to dexterity and technical skill, which are useful in all departments of life. Children receive only the material, not ready-made objects, which they are allowed to fashion according to their own personal choice under the guidance of the teacher. It is intended that the production, however small and insignificant, shall be original and not merely imitative. The greatest care is taken to preserve the individuality of the children, so that the work of each one shall bear the impress of an individual peculiarity in process of training.

It is apparent that in a system of this kind the acquirements necessary on the part of the teacher are manifold. It is scarcely possible that success can be attained in any instance unless the teacher is peculiarly adapted to the work. It is impossible to prescribe definite rules for the conduct of a school of this kind. It must be regulated by, and of a school of this kind, to the nature, disposition, and everything made subject to the nature, disposition, and circumstances of the children. So far as these are common to all, general rules will apply, yet the study of the disposition and capabilities of each one under charge must be a ceaseless, conscientious work of the teacher. The German are more patient than we are, and patience on the part of both teacher and child is an essential element of success in such an undertaking; yet, again, patience is a quality that American youth need more than anything else, and the 'Kinder-garten' is a means of cultivating it. Under this system, a child is early taught the value of patient application, and the influence of such training will be felt during the whole life. The benefits that will surely arise from successful introduction of the 'Kinder-garten' system in this country will be readily appreciated. The work devolved upon those who have assumed to undertake the experiment is a most trying one, and for the sake of both parents and little ones we wish them unbounded success."

LEGISLATIVE LAMBKINS.

Since the Credit Mobilier expose the members of the House of Representatives have not been considered by the American public as pre-eminently virtuous. Some, indeed, have gone so far as to hint that the proper qualification of a candidate for a seat in that august hall was a knowledge of the vices committed by human beings, from pitch and tallow to manslaughter. But this idea is destined soon to be dispelled, for the question of polygamy is to come up for discussion at an early date, upon a resolution which is to be moved by Mr. Hazelton, of Wisconsin. We trust that the members who engage in that debate will come to the subject chaste and free, to treat the subject upon its merits. The Election Committee have already reported that Mr. Cannon, who is a polygamist, is entitled to a seat in the House as representative from Utah. Some very delicate matters undoubtedly have to be critically examined into before the House comes to a decision, and the battle will unquestionably prove whether monogamy with prostitution is a necessary evil for polygamy without it. There is only one point to which the WEEKLY desires to draw the attention of the legislative lambskins who may engage in the encounter, it is: "stone-throwing, gentleman, if you please, except under condition prescribed by the Great Nazarene."

ST. JONATHAN'S CREED.

Below we give the creed indorsed and accepted by members of Plymouth Church, Brooklyn. Our readers find it is strictly orthodox. There is in it the ingenious vacillation in the description of the Trinity that may be found elaborated in the creed of St. Athanasius, the definition of the doctrine of total depravity (modified to suit times), of vicarious atonement, of the resurrection of the body in spite of cremation or maggots, and lastly of everlasting damnation.

We believe in the existence of one Ever-Living and