IDEAL SYSTEM PROPOSED

ne Comments and Criticisms, Particularly as to the Nature of Interest, and its Abolition.

EDITOR ALLIANCE-INDEPENDENT:-Just at this time, when the people of the United States are earnestly studying the money question, it will be well to formulate, in a few terse sentences, the fundamental and axiomatic laws governing money, its nature, functions, uses and true method of issue.

Money, in its true sense, is not wealth, and as money possesses no value. even though it be stamped upon material possessing value. Although the material upon which money is stamped may possess, when unstamped, a commodity value, such value, be it more or less than the money denomination stamped upon it, becomes merged pass, as money, for such denomination priations and the entire tariff and inonly. Such terms as "intrinsic," or "inherent" value, "God's money" or void of sense.

Money is the creature and creation of law, and its essence inheres in its debt paying or legal tender quality, which may be stamped on any suitable material in obedience to the flat of law. Reduced to its last analysis, money is a conventional compact, or co-operative agreement, entered into by the whole people and given expression by the sovereign will and power of the people, or fiat of national law. I use the term "national law" because I am treating of national money. Were it not for the existing constitutional prohibition, the conventional agreement.

Money is solely a medium of exchange of labor and commodities and a tool for the liquidation of debts existing between individuals and the organized community or "government." Money artificate that the holder thereof performed certain labor for, or parted with certain commodites to, an aivial or the community and that pple or community, severally or vely owe to him, or her a like

e purpose, from the fact that all valinhering in such material is dead and useless while such material is used Putting it in another form: legal

der or money is an agreement upon the part of a people, severally and colsetively, to receive such money in payment of all debts, public and private, and in exchange for all labor and all of labors product. Hence, promise to pay are self contradictory upon their face, The implied contract embodied in legal bender money being, not a "promise to but a promise to receive. The ideal inscription upon legal tender money would be, not "This note is a legal tender at its face value for debts, etc., etc," which is arbitrary, but rather, "We, the people of the United States, severally and collectively promise to receive this bill as in payment of all debts, public and

private, and in exchange for all labor and all commodities;" which is purely xolwatary and co-operative.

The true money unit, or unit of account, is some certain quantity of labor, as the whole intent and purpose of mency is the exchange upon equitable berms of one individual's labor for the labor of another individual. As, however, the value of labor differs to some extent, dependent upon the skill required, risks encountered, etc , the efport made in the invention of money, was to unite upon a common unit of ac sount by which the relative value of all labor in all occupations and channels of production might be expressed. This mait, however, should not be real, but imaginary, the name by which it is known being entirely irrelevent and immaterial. Taking as a unit a certain quantity of gold or silver or of any other commodity is robbery, pure and simple, which while it robs the masses and enriches the few, adds nothing whatever to the efficacy or usefulness of the money but, as a comparative measure of labor's product, or unit of account. It is not because gold actually more valuable, that the unit of acount we call one dollar, has appreciatsince 1873, but rather because such units being limited in number by the supply of gold, products to be exchanged have increased in volume in a much which being real must sooner or later be actually obtained and raid over to balance accounts. With an imaginary uoto sapable of being duplicated and multiplied in obedience to the descald still, nevertheless, just as easily for the use of money." assert that a day's labor in the different and various occupations is worth P. D 50, 2, 250 or 3 units a day, and a to a scientific definition of interest. enough votes to elect him president of man whose labor was worth 2 units a In fact, though all borrowing and loanis resuld just as easily exchange the paper bill of the denomination of 4 anis, received by him for two days dor performed by the man whose labor horse on time, gives his note with in-was worth only I unit a day. The ad-readages gained by the adoption of an imaginary unit would be manifold, the the sideulously insufficient sup ly of hesse the so called precious meta's; while at the same time we should yet have our supply of gold and silver, now available means purposes, to exchange with other notions for valuable c mmodities.

The id a) monetary system of the hat any seaching "age of reas n," will

use of gold and silver, and stamp (print) mutual promises to receive upon paper bills bearing the denominational values be called by some other name.

Now as to the mode of issuance of national compact expressed in the national law. National money must pes-sess 1st, safety; 2d, elasticity; 3rd, uniformity. These are all conventional terms, used by bankers and financiers. They also use another term, "convertibility," meaning by such term, facility of conversion into gold and silver The ideal money of the future will provide for no such conversion, but will be upon the provide search promise to upon the provide search promise to upon the provide search promise to upon the provide search provide the provider and provide the provider that t on the people's sacred premise to receive in exchange for all commodities, which will include gold and silver, (as commodities:) Even now a man will as quickly give a twenty dollar gold piece as a bill of like denomination for food when he is hungery or clothes when he is naked. But the ideal money will possess another attribute neither thought of or devised by ute neither thought of or devised by the money mongers of the nineteenth century. It will be free from the curse of usury. There will be methods devised by which the people (government) will loan their collective credit (money) to themselves as individuals at the cost of administering the system under which such credit is thus loaned To go into details would be superfluous, and just an idea or two may suffice. Money might be paid out by the peo-

ternal revenue system abolished, until the volume of money in circulation reached a proper per capita limit, then "natural money" are meaningless and the graded income and succession taxes might be adopted to furnish revenue. Or there might be appropriated two million dollars to each congressional district for the improvement of the public highways. Or the land-loan bureau might be inaugurated and the homes of the people saved from Shylock's grasp. Having inflated the regular normal volume of money to such a degree that there was money enough in the country to properly develop its resources and carry on its internal commerce upon a cash basis, the banking system of the nation should be nationalized by the establishment of People's national banks of deposit. loans and discount, and the deposits of the people be guaranteed absolute existing constitutional prohibition, the safety and certain return, such de-several states, or counties for that matter, might each have its own exclusive the cost of carrying on the banking money, adopted by legal compact or sub-treasury plan of longing an adsub-treasury plan of loaning an additional or supplemental volume of money upon receipts for corn, wheat and cotton, issued by bonded state

> destroyed. "So mote it be."
>
> GEO. C. WARD. Kansas City, Mo.

warehouses and elevators, and Shy-lock would be dethroned and usury

COMMENTS

In the above Mr. Ward has certainly conden-ed a great deal of thought in a few paragraphs. As to what money is and how it should be issued, Mr. Ward of labor, or commodities. Such is substantially correct. But inasmuch least expensive material suitable for as the article purports to be a scientific 6,766.

Harrison 453,450, Cleveland 390,019, Weaver criticisms:

1. Mr. Ward and others who undertake to write scientifically on money, ought to formulate one clear and comprehensive definition of money and stand by it. Instead of doing this Mr. Ward defines money, first, as "a medium of exchange," then as "a tool for the liquidation of debts:" next as "a certificate that the holder has performed certain labor" and lastly as "an agreement upon the part of a people, severally and collectively, to receive such money in the payment of all debts." Now all these propositions may be compatible with one another. But they constitute a mixture of definition and illustration, which tends to confuse the mind rather than elucidate the subject. Furthermore, in his discussion Mr. Ward does not properly distinguish be-

tween what is and what should be. 2. Mr. Ward is not at all clear as to what he means by an "imaginary unit." In fact, we think the use of that expression will tend not only to confuse the minds of those who are faverable to advanced ideas concerning money, but to frighten away those who figures of 1892 may reveal; but the St. Louis against Sunday opening. are doubtful or indifferent. This is a realistic age and the people will not take kindly to a proposed system of money based on an "imaginary unit."

3. But the fact that Mr. Ward's ideas concerning money are not clear or scientific, is most forcibly shown in the latter part of his article where he asserts in substance that the adoption of the right kind of money issued by certain methods will free the people from by eastern interests and influenced by the curse of usury. With Mr. Ward I a public opinion that is very little believe that usury is the greatest curse affected by the reform movement. so is purchasing power, fifty per cent of modern civilization, and I am as anx- Hence its false theory concerning the ious as he to find and apply a method by which the curse may be removed. But I deny most emphatically that Mr.

Ward has found the method. By "usury," Mr. Ward evidently means interest. But he seems to have in mind that definition which we stand the causes for that condition, and learned from our arithmetics when percieve the trend of events, there is school boys: "Interest is money paid

The term "money" is not necessary work, for the product of four days la- The man who attends a sale and buys a turity of the note pays both principal shiet among them being that our vol- and interest, does not 'pay money for

> I will go further and assert that even though debt i self should be abolished interest might remain a potent factor in the industrial world.

What is interest? In the production

demonetize and discard entirely the of wealth, labor and capital are employed Part of the product goes to each. Interest is that part of the proof the several fractions and multiples duct which goes to capital; interest of an imaginary unit, which unit may arises from the advantage which capicontinue to be called a dellar, or may tal gives to its posessor in the production of wealth. So long as the man money: National money must be issu-ed in compliance with the terms of a more than the man of equal capacity who has nothing but his labor to employ, so long will interest be a fact in the industrial world.

The adoption of the most perfect system of money ever thought or dreamed of will not remove the curse of usury.

Interest results from the private ownership of capital. It will never be abolished

New York Sun.

The New York Sun, one of the greatest Democratic organs of the country discusses the popular vote in the late presidential election in a very interesting manner. It says: "Although Mr. Cleveland obtained a pleasing majority in the electoral colleges, he failed to poll his party's full vote. There was nothing of a popular uprising for him. Judging by the usual standards of politics, he was a weak rather than a strong candidate.

The popular vote for Mr. Cleveland in 1888 was 5,536,241. In 1892 it was 5,554,685 an increase of but 18,000 in four years, with 44 states participating in the one and but 38 in the other. In thirteen states Mr. Cleveland received fewer votes in 1892 than in 1888.

In California, which the democrats carried in 1892, the gain over his vote of 1888 was but 444, while in Indiana it was just 1,727. In New York, though there has been a great increase in population during the intervening four years, with a decided trend toward dedemocracy. Mr. Cleveland's total in 1892 was 654,908 against 650,474 for Mr. Hill for governor in 1888. Thus 1892 appears to have been rather a year of republican losses than of Democratic gains compared with 1888. The republi cans suffered the larger falling off. The figures reveal nothing in the nature of a tidal wave anywhere.

That is the first surprise which results from a study of the official election figures of 1892. The second surprise rewards the investigator when he comes to contrast the popular vote, according to states in their geographical relations. In New England in 1888 Harrison received 445,096 votes and Cleveland 335,030; these are the figures of the popular vote this year:

Five of the six New England states

were carried by Harrison. In the Pacific and so-called silver states, ten in number, these are the figures;

Harrison, 319,420; Weaver, 203,926; Cleveland

Still more surprising appears the outcome in the great Middle and Western states, New York. Pennsylvania, Ohio. New Jersey, Indiana, Michigan, Illi-nois, Iowa, Nebraska, Kansas, Minnesota and Wisconsin. In this populous enterprising and richly productive re gion, the nation's chief workshop and storehouse, and the seat of its more diversified industries, these are the totals:

Harrison, 3,5 Weaver, 407,877. 3,322,290: Cleveland, 3,067,264:

Whence came then, it may be asked, the democratic majority? In the great reserve column of the party, the democracy of the south. These are the figures in the south: CLEVELAND, 1,907,762: HARRISON, 1,077,175:

WEAVER, 422,031. The big aggregate for Weaver (1,040-000) is another of the surprises of 1992 A phenomenally large number of citizens voted for the outside candidate, from no particular affection for him or his theories, but because they wished to vote against the regular nominees and

could hit upon no better way. surprise which study of the election Methodist Episcopal church, South, of three we have now considered are the most important; namely, the relative falling off of Mr. Cleveland's vote in 1892 compared with I888; the important part played by the democracy of the south: and the astounding but not inexplicable total vote cast for the Weaver electors in the four states which they carried, and in the forty which they didn't."

The Sun is of course speaking from an eastern stand-point. It is controlled Weaver vote. The truth is that if Weaver had received the votes of all who believe in his theories, his total vote would have been nearly twice what it was. To people who realize the condition of the country, who underbut one surprise in the results of the election namely: That either Harrison or Cleveland should have received

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PUBLIC

LIST OF THE STRUCTURES NOW UNDER WAY.

INTERESTING TREASURY FIGURES.

Information Regarding the Status Contracts for Public Buildings Authorized by This and Preceding Congresses-How Over \$11,-000,000 Is to Be Distributed_Hoge Figures.

Washington, Jan 23.-In response to a house resolution calling for information as to whether public buildings appropriated for by this and preceding congresses had been in part or whole contracted for, and what other buildings had been appropriated for without any steps being taken up to the present time to carry the law into effect, in awarding contracts, the fol-lowing figures are supplied by the treasury department:

Contracts have been entered into for partial work or for completion of publie buildings to the amount of \$2,250, 000 as follows: Mary Island, Alaska, \$15,000; Ashland, Wis., \$100,000; Atchison, Kan., \$100,000; Beatrice, Neb., \$60,000; Burlington, Iowa, \$125,000; Banton, Ohio, \$100,000; Rapids, Iowa, \$100,000; Chicago, government building fair, \$400,000; Dallas, Texas, \$150,-Ridsville, N. C., Roanoke, Va., \$75,000; Rockford, Ill., \$100,000; Rock Island, Ill., \$75,000; Salina, Kan., \$75,000; Saginaw, Mich., \$100,000. Sheboygan, Wis., \$50,000; Sioux City, Ia., \$125,000; South Bend, \$75,000; Staunton, Va., \$75,000; Stockton, Cal., \$75,000; St. Albans, Vt., \$60-000; Taunton Mass., \$75,000, and Youngstown, O., \$75,000.

The treasury is authorized by existing laws to spend \$9,160,000 additional on other public buildings as follows: Alexandria, Va., \$60,000; Allegheny, Pa., \$100,000; Aurora, Ill., \$75,000; Baton Rouge, La., \$100,000; Beaver Falls, Pa., \$50,000; Bloomington, Ill., \$75,000; Buffalo, N. Y., \$600,000; Camden, Ark., \$25,000; Chester, Pa., \$80,-000; Clarkesville, Tenn., \$35,000; Columbus, Ga., \$100,000; Davenport, Iowa,

\$100,000; Emporia, Kan., \$10,000; Fargo, N. D., \$100,000; Galesburg, Ill., \$75,000; Houlton, Maine, \$50,000; Haverhill, Mass., \$75,000; Lewiston, Maine, \$75,-000; Lima, Ohio, \$60,000; Lynn, Mass., \$125,000; Madison, Ind., \$50,000; Meridian, Miss., \$50,000; Newburg, N. Y., \$100,000; New Haven, Conn., additional land and extension of builling, \$60,000; New London, Conn., \$75,000; Norfolk, Va., \$75,000; Pawtucket, R. I., \$75,000; Philadelphia, \$2,000,000; Portland, Ore., \$250,000; Pueblo, Col., \$100,000; Racine, Wis., and Danville, Ill., \$100,-000; Ellis Island. N. Y., \$250,000; Fort Dodge, Iowa, \$75,000; Frement, Neb., \$60,000; Kansas City, \$750,000; Lafayette, Ind., \$80,000; Mankato, Minn., \$100,000; Martinsburg, W. V., \$75,000; Paris, Texas, \$100,000; Richmond, Ky., \$75,000; San Jose, Cal., \$200,000; Sioux Fais. \$75,000; St. Paul, \$400,000; reau of Engraving and ing, Washington extension, \$60,000; Washington, \$250,000; York Pa., \$80,000. Contracts for none of these buildings have yet been entered into.

rived from the sale of the present government property. COLUMBIAN STAMPS SCORED.

This amount is exclusive of \$4,000,000

appropriated for custom house and ap-

praisers' stores, etc., in New York city,

which amount is expected to be de-

Senator Wolcott Objects to the New Issue on Various Grounds.

Washington, Jan. 23.-In the senate to-day the house substitute concerning testimony under the interstate commerce law, was non-concurred in, a conference asked and Messrs Wilson, Teller and Pugh were appointed con-

Among petitions on Sunday opening of the world's fair was one signed by Archbishop Kendrick and Vicar General Brady of the Roman Catholic church, Bishop Tuttle of the Episcopal church and other citizens of St. Louis, Mo., favoring opening after 12 o'clock Sun-There are other points of interest and days, and another minister of the

Mr. Wolcott called up his joint reso-

lution directing the discontinuance of

the sale of Columbian postage stamps. He was at a loss to understand, he said, why those stamps had ever been manufactured. He noticed that the postmaster general suggested in his annual report that he expected to receive \$500,000 dollars extra profits out of their sale to stamp collectors. That was a trick that might suit some of the little Central American states when they were a few thousand dollars "shy," but the United States was too big a country to unload a cruel and unusual stamp upon stamp collectors. Railroad mail clerks complained that the one cent Columbian stamp was so like the registration stamp that constant mistakes were being made by them and he had a letter from a physician who said that if the sale of those stamps were stopped the stamps might be used for chest protectors. He asked unanimous consent that the joint resolution be read a third time and passed. But objection was made and it was laid over.

No Pinkerton Legislation Needed.

WASHINGTON, Jan. 23.-The sub-committee on the Pinkerton system will report to the full judiciary committee of the house next Tuesday. The report will show that there is an agreement on the facts and that members are nearly in accord that no legislation on the part of congress is called for as the result of the investigation. Mr. Broderick and Mr. Boatner of Louisiana are of the opinion that a law might perhaps be framed which would be effectnal and also constitutional, but will not press the matter.

The London Exchange telegraph company is authority for the statement that Prince George of Wales will marry Princess May of Teck during I the second week of April.

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Work Without Ceasing.

Editor ALLIANCE-INDEPENDENT: The fact that there will not be another presidential election for four years is no reason why farmers and laborers should lose interest in the great industrail questions that formed the only true issue in the last campaign. The work of education and reform should be prosecuted just as vigorously now as during the heat of the campaign. There are reasons why those who desire to see the principles advocated by the People's party enacted into laws, should be more in earnest, more active and more aggressive than ever. Party prejudice that warps the judgdoes not run so high now as just before as off. a presidential election. Men who would not listen to reason or believe statements, no matter how well substantiated, during the heat of the contest have cooled down and now have more time to consider propositions of fact that would have been hooted at a few months ago, not because they were unworthy of consideration, but because they were so blinded by prejudice. There are also many young men who have as yet formed no well-ground- MARTIN & MORRISSY MANUF'G CO., ed political belief, and who, expecting to cast their first ballot in 1896, are now

looking around to see with what party they will identify themselves. They are not biased by precorceived opinions, or deceived by oily tengued politicians. Before they become the prey of the latter, it should be regarded as the duty of the populist to see them, talk with them upon the mighty issues advccated by his party; prove to him by reciting facts of today and history of the past, that our country is passing through a terrible crisis, the outcome of which will be decided for the weal or woe of our nation in the next presi-

Now is the time to do missinary work

dential campaign.

among our fellow laborers who are wandering in a labyrinth of political prejudice, ignorance and erroneous ideas on political economy. As before stated they will be more likely to hear what you say to them than at any other time. Go to them with literature and statistics: talk to them conservatively and from the standpoint of mutual interest. With all the facts at the command of the populist, a campaign of education sytematically commenced now will prove irresistible in its results in '96. No man with patriotic instincts can afford to lay down his arms and cease a fight that has been so nobly begun. The demands for reform are too pressing-the situation too critical. Every man whose eyes have been opento see the startling condition of the laboring classes, and the inevitable ruin that stares us all in the face unless our nation be rescued from the vampires who are sucking its life blood, is little less than a traitor if he deserts now, is hardly a patriot if he fails to utilize all possible agencies consistent with honor to convince others of the truth of our assertions, and show the utter hopelessof improving our condition under the regime of either old party. More than a million men voted the democratic ticket last fall, silently resolving to give them one more chance. The relief they wanted will not come; when convinced of this they will turn their backs upon the two old porties forever. The populist should see that they do it. Keep constantly upon their minds the failure of the incoming administration to accomplish that which it is expected and has promised to do. Respectfully,

J. W. SHERWOOD.

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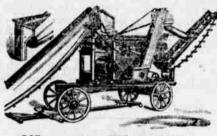
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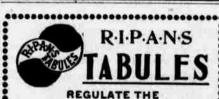
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