The Government's Duty to Furnish Money on Proper Security.

Editorial Correspondence San Francisco Argonaut.

Intent upon the object of proselyting with the members of congress in the direction of the free and unlimited coinage of silver, I approached our senior senator to ascertain his views. To my surprise, I ascertained that Senator Stanford not only favored the free coinage of silver, but he left the impression on my mind that he entertained still more generous and comprehensive opinions in reference to increasing the circulating currency of the country.

Senator Stanford said that it was the duty of government to issue currency upon the value of real property, or to authorize the establishment of national banks, with power to put legal tender notes in circulation upon such security, which should be guaranteed in their redemption by the treasury of the United States—and why not? He says if a national bank purchases bonds issued by the general government, and, to the extent of 90 cents on the dollar, is authorized to put notes in circulation as currency, of which the general government guarantees the payment, if bullion from the gold mines may be taken to the mint and have its value fixed by the impression of a die, if silver bullion may be accorded free coinage because of its standard and fineness, why may not a farm or a town property of established, fixed and certain value be used as the basis of a sound and healthful currency?

"I can see no reason," he says, "why land or town property, having attained a permanent value as indicated by the assessor's estimate, or ascertained by impartial valuators, might not be used as security for currency with as much confidence as the paper obligations of government or as the metals produced from mines.

"I have seen the financial world twice driven from its prosperity, by the fear lest the excessive production of metals should prove valueless for use as money. When the immense output of gold from the placers of California and Australia reached their maximum, the financial world underwent a panic, lest gold should become too plentiful for safety, and when the large discoveries of silver in Nevada began to be felt, the same alarm pervaded financial circles, lest the white metal should become too plentiful for any other use than in the arts. The best money is that based upon the wealth of the nation and the prosperity and honor of all its people. Currency that has for its security the real property of the country is more surely guaranteed than by bullion produced from the mines and stamped at the national mints. The country owns no mines, and who shall say that the time is distant when private ownership shall hold in trusts all the mines and be entitled to all the royalties? And of what value will be the constitutional provision that gives government the right to coin money, if it has neither gold nor silver to coin and stamp?

"To coin and issue money for circulation is not the most important function of government. When it is considered that the congress of the United States, the legislatures of the several states, and the municipal bodies of incorporated cities are armed with the power of taxation and individual assessors clothed with the right of valuation, for purposes of taxation, and that for the non-payment of taxes the tax collector may sell, without judicial investigation or decree of a court, without reservations of the rights of minors, absent persons, or persons of unsound mind, how much less significant seems the power to coin money and control its volume of circulation.

"When it shall be understood that money is to be issued by government for the benefit of the great class of producers who demand it for industrial purposes, and that it is not created for the benefit of usurers to sweat it, and of gamblers to risk it, and of misers to hoard it, of millionaires to accumulate, and spendthrifts to distribute it in the gratification of their luxurious tastes, then some of the errors which nowpervade the whole financial system will have been dissipated and the uses of money will be much better understood. Then the congress of the United States will not look to Wall street and national bankers, successful money kings, and successful plutocrats alone for their advice as to what kind of money should be used or what volume should be put forth. When this reformation shall take place, then some successful manufacturer or merchant, some intelligent mechanic, some broad minded business man, some planter, farmer, fruit grower, or laborer, may be invited to hold the portfolio of treasurer, or, better than that, some wise economist who understands and appreciates financial laws in their broader comprehension, may be asked to preside at the head of a department and give an annual report, which states all the facts, and not suppress or misrepresent any economic truth in the interest of the money class.

"There are two distinct classes in this government, and the division lines that mark them grow more well defined each revolving decade. They are the debtor and creditor class, the borrowers and the lenders. On the upper side of this dividing line there is intelligence, wise and prudent calculations, immense deal of good luck, industry and patient waiting, economy and self denial, moral virtures of the kind that worship both God and mammon. On the other and lower side an industrial and producing multitude of toilers who, from adverse fate, hard luck, exacting appetites, cross roads that lead to perplexing labyrinths where men are lost, ill-health, marriages not prudent atttended with large families, engaging in legitimate employment industriously pursued, sometimes leading to disastrous results. The farm industriously tilled finds itself mortgaged to the usurer; mechanical employment intelligently and faithfully pursued, leads oftimes throught toil to bankruptcy and ruin.

"A civil war imposes $3,000,000,000 of burdens upon the north and visits $3,000,000,000 of calamities upon the south, to increase the population below the line and gives the class above it a profit of $3,000,000,000 to swell its fortunes.

"It was a wise provision of the patriarchial period that the recurring jubilee should afford the debtor class an alleviation of its more insupportable burdens, and it would be well if in an hurried race through the higher civilization of modern centuries there was at least once in a hundred years a resting place where tired humanity could regain its spent forces and have a new start in the race of life."

In conversation with Seator Stanford, I did not fail to urge all objections which suggested themselves to my mind in opposition to the working of this benificent money plan. Of course I was not unmindful of the great bugbear of inflation, which is so distressing a possibility to the men of plethoric money bags. His reply was:

"I have never observed any calamity resulting from the circulation of too much money; I have known of no locality or era when there was too great activity among the producing classes. I never knew or read of any country where there were too many houses in process of erection, or too plentiful raiment, or too abundant food, nor where transportation of products were too cheap and rapid. I do not recognize high prices of labor as leading to disastrous results anywhere. In those countries under conditions in which labor is inadequately compensated, countries of redundant population where money is scarce and industrial activities are not remunerative, I have heard of poverty and distress, but where activities are pressing in the direction of productive industries, where money is plenty and labor well repaid; I recall no distress not arising from accidental causes, and I presume no one would question the fact that the system of finance suggested would not excite to abnormal activity all industrial employments.

"Money is a force. It is the force that underlies our civilization and pushes it to the greatest possible activity. Money impels the merchant to his most venturesome daring, the mechanic to exploiting his most inventive genus, the scientist to the most exhaustive research, the artist to the most earnest and patient endeavors, and the toiler in every direction to the accomplishment of the most earnest efforts for success. The power of money and the hope of its attainment are the incentive to nearly all humanities most earnest and most honorable exertions, and I presume no one will question the fact that cheap, safe and abundant money will contribute largely to the industrious activities of the country, and whatever other results may be accomplished, that the debter class would be largely and permanently benefited.

"That a currency based upon real estate values under limited estimates would increase activities in all industrial employments, I have no manner of doubt, nor do I think such a volume of currency, properly limited by legislative restriction, would recall the days of George Law, reproduce the Mississippi bubble or the Dutch tulip speculation. Why should the man who has mortgaged for one-half or one-quarter its value the accumulations of his life, be more careless in the expenditure of his resources than he would if he had hypothecated his property under an interest bearing mortgage to a usurer for coin, the interest upon which he must pay whether he uses his money or not? The national currency I would thus provide should bear no interest and should the borrower retain it in his hand unused, it would be ready for return to the national treasury whenever called for. If, without bearing interest, this currency could be used for the retiring of an interest bearing mortgage, it would serve a useful purpose, nor would it operate as a hardship to the payee, because he could use lawful money in the thousand active employments of which the money lender knows so well how to avail himself.

"Such an issue of national currency to the extent of limited millions, properly distributed, would have for its first effect a quieting of all apprehensions of panic or financial disasters that are sometimes more hard to bear and more ruinous in their consequences than the resulting calamities. There would be no financial panic possible and all disastrous probabilities be made avoidable. Business activity would have breathed into them new life. The danger of money panics locks gold and silver, in coin or bullion, in the vaults of the banker and money lender, and while gold and silver coin is unusable, it is valueless—no man is rich and no community prosperous with hoarded gold. Money, like any other property, is worthless until actively employed. The unused ax at the foot of the tree is but a shining blade of worthless steel till swung by the strong arm of labor. The plow, rusting by the unturned furrow, gives no promise of grain till driven. A mountain of gold might glitter in the sun's rays, valueless, useless, and unemployed, till, at its base the toiler swings his pick, plunges his drill, and explodes his blasting sulphur.

"Wealth is timid, and in the presence of danger hides. Labor is always courageous, works with cheery zeal when well paid. Labor is never dangerous except when desperate. Labor seldom riots when well fed, well housed, well clothed and well educated. God, in his beneficence, has provided everything that is essential for the happiness of all mankind. The beneficience of nature denies none of the comforts of luxuries that the human family may require, and all that man does require is dependent upon labor. The gem lies worthless in the mine till dragged forth by discovery, and does not disclose its beauties till the lapidary expends upon it his labor. The finest lace that covers the fairest form comes from unbroken flax through the hatchel, the spindle, and the dexterious manipulation of skillful fingers. The mausoleum that hides Napolean in his tomb, the sarcophagus where it is deposited, are worthless slabs of porphyry and granite till subjected to the labor of the chisel and the architect. Neither bread, nor meat, nor wine, nor raiment, comes without intelligence and well directed toil. Without education, the heavenly bodies revolve in abounding and mysterious terrors, agriculture folds its arms and sleeps in idle ignorance upon the bosom of mother earth, whose breasts are throbbing with plenty. Barbarism never wakes to civilization, order never succeeds to chaos, and safety never comes to the human race till intelligence is in the process of complete development. Through paths of intelligent industry the beneficience of Providence is only attainable.

"Our government and our civilization make labor work in gyves and manacles unless fully and generously paid. It is the duty of the congress of the United States to furnish its citizens with money when they shall furnish the security for its issue that the government can safely guarantee. The constitution of the United States clothes its congress with this power, it concedes it to no one else, and it should be exercised for the fullest benefit of the industrious, temperate, economical, working class, for farmers, mechanics, and manufacturing producers.

"I am not unmindful of the fact that there is distress and discontent abroad in the most promising and prosperous of all civilized countries; that willing laborers are sometimes unemployed; that mechanical, manufacturing, and mining industries, corporations and great capitalists are driven, from unavoidable necessities, to withhold employment, when employment is essential to the laboring community. I am advised that farms are largely mortgaged; that in Kentucky old estates are being sold for taxes; that encumbrances are especially numerous and burdensome in the state of Iowa; that in New England old homes are passing away from families that inherited them; that in many parts there exists financial embarrassments, that are the causes of serious anxiety to the cotton growers, and that wheat producing of our great west and northwest is not in as satisfactory a condition as the advance in agricultural machinery and improved methods would seem to justify. I hear of labor agitation, unrest and disquietude in directions where I cannot presume that they exist without cause, or result from other than extreme necessities, and if the system of finance shall produce even temporary relief from existing disquietudes and the alleviation of existing distress, I shall hope that period may be made available for the discovery of legitimate means of permanent relief.

"I have great confidence in the future of this country, and abiding faith in the intelligence that is coming from our free common schools. I believe that education properly distributed to all classes of our fellow citizens, to the children of native birth and foreign immigration, to the descendants of the white and black race, will work out ultimately the most beneficial results to all the citizens of this commonwealth.

"It is from this direction that I look for the dawning light which shall encircle our country with a halo of inextinguishable glory. Common sense, resulting from education, will insure to every child born upon our soil the inheritance and protection of equal rights and the operation of equal laws for their preservation and maintenance. I am myself a workingman, my interests run in common with labor. I was born to the inheritance of industrial pursuits, my sympathies are with the class from which I came, and if I have friends, as I hope I have, in New York or London, in Wall or Threadneedle, or Lombard streets, or associates among the great bankers or men of large affairs, I trust I have not lost touch with the class from which I came, nor sympathy for those who own the lands and are engaged in their cultivation, nor for the larger community of toilers whose burdens are only relievable by honorable and well paid labor."

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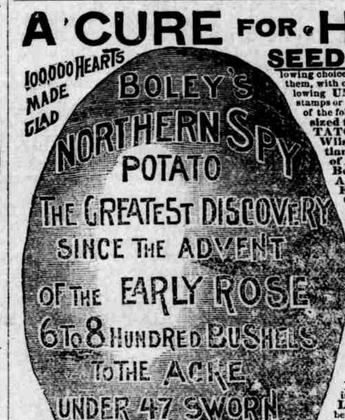

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