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Money and the Taxing Power

BY W. H. ASHBY.

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BOOK 2.—Chapter IX.

The overpowering force of demand for coin thus limited, created by world-embracing statutes and thus exclusively empowered, drives mankind, helpless, to the feet of the gold trust. It is here that the foul den of the usurer is excavated. The power thus conferred upon the gold owner to commit the crime of usury (which is a crime violative of natural law) is an accursed incident attending the evil and iniquitous system of taxing ALL things and depriving ALL things of the power to PAY tax levies and judgments, except the tax receipts conferred as a gift and stamped upon the gold owners gold alone.

Iniquity thus crowned and enthroned, brings forth after its kind. The gold owner refuses to sell the tax-paying power, made a gift to him, and by means of his monopoly of it compels mankind to borrow it and pay him usury for it.

It was reserved for our own time to produce men of sufficient effrontery to attempt a defense of usury in the forum of reason.

It has heretofore, when submitted to, been merely tolerated as a confessed but necessary evil and crime against mankind. But latterly the triumph of Mammon has been so complete, that men have been found capable of actually writing and speaking in favor of this crime as a righteous system.

Let us look into this sinister and insidious crime and discover if possible what is the secret of its malign power, which brands it with the curse of mankind and of God.

Moses forbade the taking of any return whatever for the loan of coin. This is a great authority. While the laws of Moses in their details, and in the method of their application, have been greatly modified, yet there is not a single great principle laid down by him which has ever been repudiated without being followed by a train of evils to the common mass of men.

He was wise enough to devise a system of land tenures, supported by limitations upon the greed of creditors, contained in an automatic bankruptcy law relieving hapless debtors by its own proper vigor, without expense or aid of courts, every seventh year; and culminating in the restitution of the land inheritance, when lost through mortgage or otherwise, at the end of each fifty years; thus making a semi-centennial jubilee and year of universal deliverance, thereby defeating the tendency toward concentration of wealth on the one hand and toward pauperism, crime and consequent social decay and ruin on the other—found in every governmental system. Surely such a man is entitled to respectful attention.

The fact that one who displayed such deep insight into human conduct, and such a far glancing eye to guard against its evil consequences, prohibited the taking of usury or interest, as a high crime against the community, should cause us to pause and hesitate before we agree that it may be done without public injury.

It appears to me that the weakest reasons against usury alone have been put forward. And yet, weak as they are, they are strong against any arguments offered in its favor. Bacon, who had felt its malign power to destroy its victims, in his own experience, points out such reasons as he found. These are weighty and correctly stated. The avoiding of all chances of loss incurred by engaging in useful enterprises and compelling those who do so to pay tribute; the usurer's share depending upon the flight of time alone, and not upon any accidents of trade, must end in putting all coin in the hands of the usurer.

The argument in the Merchant of Venice (if also written, as many believe, by Bacon) is along the same line, and contrasts the lack of reproductive power of "barren metal" with the fecundity of animals and plants.

A statement by another represents the agriculturist using as his imple-

ment, in his efforts at dominion, a plow which will wear out in ten years, and then ceases to be; while the usurer's implement, coin, is just as new and efficient at the end of ten years as at the time of the loan.

The average life of a horse is said to be twelve years. To be of any benefit to his owner, that owner must join his own toil to that of the horse; otherwise, the horse is worthless. Besides, the owner of the horse is compelled to incur the burden and the expense of caring for the health, and providing food, shelter, harness, shoes, etc., for him—all involving greater or less care and outlay. And when all has been done, the life of a horse is only about twelve years; while the usurer's loan of coin renews its youth and lives forever.

The tendency of usury is to withdraw men from engaging in the production, preservation and distribution of useful things, thus to that extent retarding progress.

Another objection to it is its essential inequity and unfairness. No usury can be collected without the aid of the laws and courts. If, therefore, lending at usury gives to the relatively rich an advantage over the relatively poor, it is because the laws to that extent help the relatively rich against the relatively poor.

None but the relatively rich can engage in the business of lending for usury. It is only one who has a surplus of wealth which he can store up and invest in coin, who can lend for usury. It is simply brutal effrontery to say, as the defenders of usury and of national banks do: "It is a business open to all; if it is so profitable, why don't everybody engage in it?"

The reason is that nobody can engage in lending for usury unless he is comparatively wealthy, and nobody can set up a national bank without possessing the required quantity of coin; and these conditions, thus created, exclude the great mass of mankind from engaging in the business—as effectually as if the statute empowered the rich alone, by name, to do so. And as both are created and made profitable by statutes, it is clear that such legislation is favorable to those who are relatively rich and unfavorable and injurious to those who are relatively poor.

It reminds me of the banquet prepared by the fox, to which the raven was invited. There was nothing of the banquet but soup in a shallow dish; and the raven, owing to his conformation, could get none of it. But the fox, possessing the appropriate appliance of tongue, ate it all and, with a hypocritical pretense of fairness and of mock politeness, pressed the helpless raven to partake with him of the banquet!

It is simply mockery to speak of equal opportunities for all to profit from lending at usury; and without the aid of statutes and courts, usury cannot be collected. The needy who constitute the victims of usurers of the world, have no opportunity to lend, because they have nothing to lend and are compelled to borrow—because tax levies and judgments require coin; and coin is accessible to no one unless he is the owner of gold.

It is asserted by the brazen, but illogical, defenders of usury that it is the wealthy who pay the bulk of the usury. They speak of the great mercantile, manufacturing and transportation companies as constituting the principal borrowers upon usury.

In the first place, it is not true that these companies are the principal borrowers. Add together the small but innumerable sums borrowed by the vast multitude of the needy, not to engage in speculation or productive enterprise, but to meet tax levies and judgments, or claims threatening to become judgments, or to meet their daily wants, secured by notes signed by trusting friends, or by real estate or chattel mortgages, or by a pledging of valuables to pawnbrokers, and it far exceeds at any given time all sums borrowed for business purposes by the great establishments.

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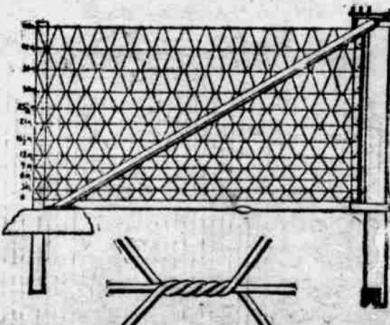
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