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Money and the Taxing Power

BY W. H. ASHBY.

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BOOK 2.—Chapter XIX.

The whole subject of banks has been covered with mystery in order to confound the public mind.

When a bank receives for safe-keeping the coin of some one else, and issues to him a certificate payable in such coin, at the place of issue or elsewhere, such certificate does not partake in any sense of the nature of coin, but is merely a private order or promise to pay coin.

These orders or promises have been a convenience in trade. But unless the bank issuing them receives compensation for the service, no profits will accrue to it; and without profits, banks do not operate.

The typical bank of this class was that of Amsterdam.

It professed to hold sacredly every coin deposited with it, for the redemption of its certificates and drafts. All was well until it was discovered that the bank had secretly loaned \$10,000,000 of the coin thus held, and the alarmed depositors demanded their coin and the bank was compelled to close.

Here is a proposition that cannot be disputed: Without receiving in some form government favoritism, no bank of any kind can be honestly operated and make any profits.

Banks of issue are founded upon and can only exist by a fraud upon the body of the people. Banks of deposit and exchange can only obtain profits by charging their patrons for services performed, which the government should itself perform for nothing; and the safety of their patrons rests upon nothing but the honesty and integrity of persons greedy enough to engage in the business.

When the fraudulent privileges and the temptations to dishonesty are eliminated, even then the sole benefit the public can derive from banks is that one may deposit cumbersome coin and receive certificates or drafts, easy to carry, and receive again at a fixed time, or on demand, at the same or another place, the quantity of coin thus deposited—if they are willing to pay the banker for doing so.

The secret underlying all the efforts to secure legislative enactments by the greedy class, is the desire to seize some portion of the taxing power.

Under all disguises, this is the purpose of the metallists and as well as the bankers' and bondholders' trust.

They caught the secret from what is improperly called the "Bank of Venice." While sedulously trying to conceal that secret, they incessantly seek to exercise the power of taxation.

Let us examine the institution known to history as the "Bank of Venice." Nobody seems to have understood its real character. In the present condition of the science of money, it is not possible that people, accepting that so-called science, should understand it. It is necessary to investigate it in the light of the new discoveries here made.

The Bank of Venice was not, indeed, a bank at all, in the modern sense of that term. The word "bank" is derived from the Venetian word "banc," which meant a "bench," and is descriptive of a part of the furniture used in that institution—but of nothing else.

This institution, improperly called by the people of that city the "banc" or "bench," and which by a curious prevalence of ignorance is universally associated with modern institutions (called "banks") operated for profit, had scarcely a feature in common with a modern bank. It was simply a department or bureau of the government of Venice. Its official name was the "Chamber of Loans."

This institution was the offspring of military disasters which threatened to extinguish the Venetian republic. The entire revenues had been exhausted in vast preparations for war, which had ended in overwhelming defeat and disaster. Further enormous revenues must be raised—or the republic must perish.

Look, now, at the conditions surrounding that people.

They had taken refuge from the fierce warriors of Attila, upon the low and barren sand-islands at the head of the Adriatic sea. The lagoons protected them from the attacks of those grim Huns, and they took to the water and became a maritime people and the "common carriers" of the world. Their territories, limited to those low

banks of barren sand, produced nothing capable of performing beneficial service for man, except salt. Their merchants and their ships traded in the commodities of all nations, while they produced nothing at home, except salt.

But by trading between the nations, carrying everywhere and exchanging the products of every people, the Venetians became immensely wealthy. Their energy and intelligence used this vast wealth to build a magnificent city. They fortified it and decorated it with their own wealth, and with the wealth of conquered nations, while their ships covered the known ocean. Their territories meanwhile contained none of the materials for building or equipping vessels, nor for the manufacture of any of the munitions of war.

But the Venetians took advantage of the universal superstition, then, as now, prevailing everywhere among mankind, concerning gold and silver, and stored the wealth they gathered from the trade of the world in those two "precious metals." The city of Venice shone resplendent with them.

But when disaster overtook their warships and left them without a navy, the materials for the construction of a new fleet had to be bought from foreign countries which produced them, and Venice produced no corn, cotton, wheat, pork or beef, or any manufactured products, which could be taken by the power of taxation by the government and given in exchange for the materials so sorely needed for the public defense.

But gold and silver, owing to the prevalent superstition concerning it, could be exchanged for the needed things with the people who possessed them—if only the republic could get the gold and silver.

How, then, to obtain possession of these two commodities, then became the problem the government had to solve.

It resolved to levy a vast tax in kind upon those two metals and thus, through the exercise of the taxing power, provide itself with the means of obtaining the required materials.

In order to carry out this design, it established what was called the "Chamber of Loans." The government was obliged to meet the deficit by "anticipating the revenues." It called upon the rich merchants of Venice to deliver up at the Chamber of Loans all the gold and silver coin and bullion they possessed, no matter for how many years in the future this might pay their taxes.

Instead of issuing to each one, who thus advanced his taxes, a portable "receipt" against future tax levies—the usual method of "coining money"—the quantity of value received from each was "coined" or written in the money term of Venice upon the books in the Chamber of Loans.

It stood there upon those books, expressed by the word "ducat," aided by the numerals (which constituted the "money" of Venice) and proved conclusively the quantity of value each had paid of future tax levies, in the two metals required.

The republic consisted of the inhabitants of the city, and those "coins" inscribed upon its books were sufficiently convenient for such a people. Had they possessed a large territory and a scattered population, they would no doubt have "coined" their "money" upon some portable substance and have delivered it to each taxpayer, as did this republic during the civil war.

It was simply a question of convenience in the form of keeping the account between the taxpayer and the government.

The certificates of payment, thus coined upon the books, were by law transferable on the books at the owner's request, were exempt from taxation and execution, and their "tender" was a peremptory receipt against every form of tax levy and judgment throughout the Venetian republic.

Not understanding fully the experiment they were trying, they at first allowed a low rate of usury upon the quantity of value advanced and inscribed upon the books. But this soon ceased, and the "coin" thus inscribed upon the books of the Chamber of Loans performed perfectly every office of metallic coin, in the most satisfactory way for six hundred years.

(Continued Next Week.)

It would seem that self-interest would soon drive the four or five great manufacturing nations into concluding commercial treaties and agreement on tariffs that would relieve them of the exhaustive burdens that such laws inflict upon all the people of

those countries. We may expect that in the near future societies will be formed advocating commercial peace with as much earnestness as the Mohonk conference now advocates the abolition of war. The truth is that each kind of war is about equally destructive of the happiness of the world.

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