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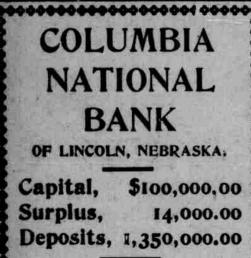
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Money and the Taxing Power BY W. H. ASHBY.

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BOOK 2.-Chapter XIX. found the public mind.

When a bank receives for safe-keeping the coin of some one else, and issues to him a certificate payable in cept salt. such coin, at the place of issue or elsewhere, such certificate does not par- carrying everywhere and exchanging take in any sense of the nature of the products of every people, the Vencoin, but is merely a private order or etians became immensely wealthy.

a convenience in trade. But unless icent city. They fortified it and decothe bank issuing them receives com- rated it with their own wealth, and pensation for the service, no profits with the wealth of conquered nations, 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 universal superstition, then, as the bank had secretly loaned \$10,- now, prevailing everywhere among 000,000 of the coin thus held, and the mankind, concerning gold and silver. alarmed depositors demanded their coin and the bank was compelled to close. and stored the wealth they gathered from the trade of the world in those two "precious metals." The city of

Here is a proposition that cannot be disputed: Without receiving in some But when disaster overtook thei form government favoritism, no bank of any kind can be honestly operated navy, the materials for the construcand make any profits.

can only exist by a fraud upon the duced them, and Venice produced no body of the people. Banks of deposit corn, cotton, wheat, pork or beef, or and exchange can only obtain profits any manufactured products, which by charging their patrons for services could be taken by the power of taxaperformed, which the government tion by the government and given in should itself perform for nothing; and exchange for the materials so sorely the safety of their patrons rests upon needed for the public defense. nothing but the honesty and integrity of persons greedy enough to engage in prevalent superstition concerning it,

the business. When the fraudulent privileges and things with the people who possessed the temptations to dishonesty are them-if only the republic could get eliminated, even then the sole benefit the gold and silver. the public can derive from banks is to carry, and receive again at a fixed solve. time, or on demand, at the same or another place, the quantity of coin kind upon those two metals and thus, thus deposited-if they are willing to through the exercise of the taxing

pay the banker for doing so. The secret under', ing all the efforts of obtaining the required materials. to secure legislative enactments by the greedy class, is the desire to sieze some portion of the taxing power.

Under all disguises, this is the purpose of the metallists and as well as "anticipating the revenues." It called the bankers' and bondholders' trust.

in improperly called the "Bank of all the gold and silver coin and bul-Venice." While sedulously trying to conceal that secret, they incessantly many years in the future this might seek to exercise the power of taxation. pay their taxes. Let us examine the institution known to history as the "Bank of thus advanced his taxes, a portable Venice." Nobody seems to have understood its real character. In the the usual method of "coining money" 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 Venctian 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 transferable on the books at the ownvast 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 scribed upon the books. But this soon the Adriatic sea. The lagoons pro- ceased, and the "coin" thus inscribed tected them from the attacks of those upon the books of the Chamber of grim Huns, and they took to the wa- Loans performed perfectly every office er and became a maritime people and of metallic coin, in the most satis-the "common carriers" of the world. factory way for six hundred years. Their territories, limited to those low

banks of barren sand, produced noth-The whole subject of banks has been ing capable of performing beneficial covered with mystery in order to con- service for man, except salt. Their merchants and their ships traded in the commodities of all nations, while they produced rothing at home, ex-

But by trading between the nations, promise to pay coin. These orders or promises have been this vast wealth to build a magnifwhile 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

But when disaster overtook their warships and left them without a tion of a new fleet had to be bought Banks of issue are founded upon and from foreign countries which pro-

> But gold and silver, owing to the could be exchanged for the needed

How, then, to obtain possession of that one may deposit cumbrous coin these two commodities, then became and receive certificates or drafts, easy the problem the government had to

> It resolved to levy a vast tax in power, provide itself with the means

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 upon the rich merchants of Venice to They caught the secret from what deliver up at the Chamber of Loans



From Inflammatory Rheumatism

Would Have Killed Our Son.

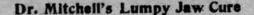
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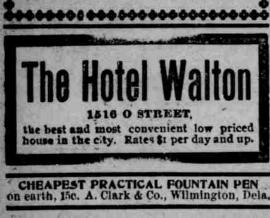
"I was afflicted with neuralgia for years and never found any permanent relief till I began using Dr. Miles' Anti-Pain Pills. They are a sure cure for headache and neu-They are a sure cure for headache and heu-ralgic pains. Only this morning I recom-mended them to a friend with a severe head-ache and in a half hour he came into the store smiling. The headache was gone. We use them in the family and find them excel-lent for the women folks. This high altitude makes them very nervous. Grandma says I should tell Dr. Miles she could not live here were it not for the Anti-Pain Pills that she takes occasionally."-L. B. Morris, Helena, Montana.

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Instead of issuing to each one, who "receipt" against future tax levies--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 con-clusively 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 er's request, were exempt from taxation and execution, and their "tender" was a peremptory receipt against ev-ery 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 in-(Continued Next Week.)

would soon drive the four or five great manufacturing nations into concludsuch laws inflict upon all the people of structive of the happiness of the world.

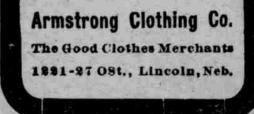
It would seem that self-interest those countries. We may expect that in the near future societies will be formed advocating commercial peace with as much earnestness as the Moing commercial treaties and agree- honk conference now advocates the ment on tariffs that would relieve abolition of war. The truth is that them of the exhaustive burdens that each kind of war is about equally de-



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