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## Egoism Vol. I. No. 7.

Georgia & Henry Reppogle

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November, 1890

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would furnish all with comfortable homes in a short time, and thereafter even with luxuries from like exertion. Following this is its patent privilege, customs robbery, protective tariff, barbarous decrees in social and sexual affairs; its brutal policy of revenge, instead of restitution, in criminal offenses, and finally its supreme power to violate the individual, and its total irresponsibility.

the fact that self-pleasure must be the final motive of any act; thus developing a principle for a basis of action about which there can be no misunderstanding, and which will place every person squarely on the merit of his or her probable interests, divested of the opportunity to deceive through pretension, as under the dominance of altruistic idealism. It will maintain that what is generally recognized as morality is nothing other than the expediency deduced from conflicting interests under competition; that it is a policy which, through the hereditary influence of ancestral experience, confirmed by personal experience, is found to pay better than any other known policy; that the belief that it is something other than a policy—a fixed and eternal obligation, outside of and superior to man's recognized interests, and may not be changed as utility indicates, makes it a superstition in effect like any other superstition which causes its adherent-s to crystallize the expediency adopted by one period into positive regulations for another in which it has no utility, but becomes tyrannical laws and customs in the name of which persecution is justified, as in the fanaticism of any fixed idea.

Another part of its purpose is to help dispel the "Political Authority" superstition and develop a public sentiment which would replace State interference with the protection for person and property which the competition of protecting associations would afford. Then the State's fanatical tyranny and industry crushing privilege would torture the nerves of poverty-stricken old age or pinch tender youth no more. The most disastrous interference of this monster superstition is its prohibition of the issuing of exchange medium on the ample security of all kinds of property, which at once would abolish speculative interest and practically set all idle hands at productive labor at wages ever nearing the whole product until it should be reached. The next interference is by paper titles to vacant land instead of the just and reasonable one of occupancy and use, which with the employment that free money would give,

## Pointers.

We like the frankness of W. T. Minchen, of Carroll, Iowa. While he admits that ours is "no mean attempt of a paper," and pays his subscription several years ahead, he confesses to us that he is fairly "stuck" on the "Twentieth Century."

The "Mutual Bank Propaganda" on another page has been printed on a neat little 6-page leaflet, and will be sent out for distribution at 20 cents per hundred, which will about cover postage and the cost of paper. Interested parties will not forget that these should be out at work.

The latest accession to the ranks of Anarchism on the Pacific Coast is in the person of Eugene L. Macdonald, son of Grace Leland Macdonald, and of George E. Macdonald, editor of "Freethought." He declared on the 8<sup>th</sup> of this month. To the magnifying eye of the father the aforesaid ranks never looked so promising as now.

We wish to call our readers' attention to "Free Political Institutions" advertised in our book-list. No advocate of political freedom can afford to be without this and a thorough acquaintance with its contents. Nothing is so well calculated to answer the usual question, "How are you going to settle disputes under Anarchism?" We would like to see the pamphlet circulated by tens of thousands.

The Pacific Coast Laborers' Union of this city, recently adopted resolutions indorsing Senator Stanford for his action in regard to the land loan measure. This is an indication of an appreciation of a principle which lies at the bottom of industrial freedom. It is part of that political freedom which the union, following this principle to its logical conclusion,

must indorse. We congratulate the P. C. L. U., and hope it will continue in the direction indicated. "Free Political Institutions," "Citizens' Money," "Mutual Bank Propaganda," and EGOISM are matter that the members of this union will do well to read and circulate.

Women will probably not be out of something to render "duty" to yet awhile. They have been rendering it to God, to their husbands, to their children, to society, the church and the state, all of which are in a degree resisted by at least a few, but now comes a clincher for even these, in "duty" to biology. Ghostly gospels having failed, scientific theology is to try its hand at keeping them useful to the male. The new prophets are Patrick Geddes and J. Arthur Thompson, of England. They express strong aversion on biological grounds to the "recent attempts of some women to mould their sex into the fashion of men." Such women as are sufficiently bioplasmic will of course be regulated in their conduct by such an idea, but those with greater complexity of mind will know that their chief duty is to provide themselves with all the happiness possible, even though it becomes necessary to turn male. The "duty" racket with plenty of fools makes good business for drones.

One of EGOISM's firmest home friends is W. S. Bell, and his presence often divides the air of the apartment from which this paper is issued. On one of these occasions he discoursed on the desirability of Webster's International Dictionary, just out. Having only a very old edition which our well-tried friend, Solon Thayer, presented us in 1886 at Liberal, Mo., we were soon puzzling our brains with the problem of getting one. The first thought was the one so common to the toiling millions, of plundering back and belly for the price of one, but investigation developed the probability of a funeral bill speedily following any shortening in that line. So we gave it up just as wiser people do, and with the hard facial lines of disappointment religiously a little sharper drawn and firmer set, turned and strode length wise of the wall of circumstances. When a few days later

equality depends upon equal resistance, diplomatic or otherwise, what are its chances in an absence of enlightenment in which the individuals of the majority so far from *intelligently* using this resisting power in their own behalf, do not even believe that they should do so? The result of a general conception so chaotic, would naturally be what we find: the generalization from the practical expediency of certain consideration for others, crystallized through the impulse of blind selfishness into a mysterious and oppressive obligation, credit for the observance of which gratifies the self-projecting faculty of the simple, while the more shrewd evade its exactions, and at every step from the manipulation of the general delusions of religious and political authority to the association of sexes and children at play, project themselves by exchanging this mythical credit for the real comforts and luxuries of the occasion, which the others produce. Thus in addition to the natural disadvantage of unequal capacity, the weaker are deprived through a superstition, of the use of such capacity as they have, as may be seen in their groping blindness all about us.

To secure and maintain equal conditions then, requires a rational understanding of the real object of life as indicated by the facts of its expression. It is plain that the world of humanity is made up of individuals absolutely separate; that life is to this humanity nothing save as it is something to one of these; that one of these can be nothing to another except as he detracts from or adds to his happiness; that on this is based the idea of social expediency; that the resistance of each of these individuals would determine what is socially expedient; that approximately equal resistance makes it equality, and on such continued and a universal resistance depends equality. This can leave no room for any sane action toward others but that of the policy promoting most the happiness of the acting Ego. Therefore EGOISM insists that the attainment of equal freedom depends upon a course of conduct-replacing the idea of "duty to others" with *expediency* toward others; upon a recognition of

## EGOISM'S PRINCIPLES AND PURPOSE.

EGOISM's purpose is the improvement of social existence through intelligent self-interest. It finds that whatever we have of equal conditions and mutual advantage is due to a prevalence of this principle corresponding with the degree and universality of individual resistance to encroachment.

Reflection will satisfy all who are desirous of being guided in their conclusions by fact, that as organization itself is a process of absorbing every material useful to its purpose, with no limit save that of outside resistance, so must the very fact of its being a separately organized entity make it impossible for it to act with ultimate reference to anything but itself. Observation will show that this holds good throughout the vegetable and animal kingdoms, and that whatever of equality exists among members of a species or between different species has its source and degree in the resisting capacity, of whatever kind, which such member or species can exert against the encroachment of other members or species. The human animal is no exception to this rule. True, its greater complexity has developed the expedient of sometimes performing acts with beneficial results to others, but this is at last analysis only resistance, because it is the only means of resisting the withholding by others from such actor's welfare that which is more desirable than that with which he parts. If, then, (the self-projecting faculty of mankind is such that it will in addition to the direct resistance common to the less complex animals, diplomatically exercise present sacrifice to further extend self, and it being a fact that

Mr. Bell laid a fine fresh-looking life-sized Webster's International Dictionary on the table and remarked, "There, don't say I never gave you anything," we didn't say that or anything else. What would have been the use; he is an Egoist and knew that we knew that he knew how much we appreciated it, and that his pleasure motive in giving and gratifying was mutually recognized. In Egoism there may be appreciation without oppressive obligation.

## Life's Lover.

I love this little old queer precious life,  
This floating isle the rumbling earthquakes  
shake,  
This ship due somewhere, nowhere, 'mid the  
storms  
And calms, this raft upon a heedless sea—  
I swear I love it!—that is human too,  
Loving I will praise it.

What do I care  
That you remind me it is part a wreck,  
Ill-built, about to break?—'tis not gone yet!  
I know full well 'tis short from stem to stern,  
And well I know 'tis thin athwart the beam,  
I wist 'tis scant from keel to top—what  
then?—  
Mark you!—it is the best I have, my all.  
'Tis human that a man should love his own,  
And my life's mine, my parents gift, my  
realm,  
My native land and clime—patriot-like  
I will defend it 'gainst your scurvy stroke.  
Ay, life is worth the living tho' it be  
Full one-half pain, joy is a sweet so sweet  
'Tis worth a pinching price, and lifelessness  
Contains no joy, and nothingness has  
naught.  
Dost tell me of the wind and cold, the frost,

iota of privilege, bounty or economic protection?—Galveston  
News.

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MARRIAGE means *ownership*—the exclusive right to use and abuse. If I *own* a woman and choose to keep her to myself—what!—may I not kill my rival for trespass, or kill her if she transfers my property, her person and affections, to him? I may do as I please with my own, and resist all invaders. If, on the contrary, I am grounded in the conviction that I do not own the woman I love, that all others possess the same rights in relation to her that I do myself, that any peculiar love she may have for me is a peculiar favor, unaccompanied by any obligation of extension or duration beyond the limits which she herself may freely set to it, it becomes plain that any jealousy I may feel will only manifest itself through the boycott, and even that, if I am wise, I will use only very gently lest I hang myself in my own halter. Briefly then, whether sexual relations are sensual or refined, the recognition of liberty means the abolition of jealousy. And liberty means vastly more than this. Liberty means that human beings will never associate on the sensual plane any longer than it is mutually pleasant; therefore all this resulting contempt, disgust, hatred, will cure itself by the simple method of mutual repulsion... In liberty no one will be a sensualist but whose cheeses, and as no one enjoys disgust, contempt, hatred, no one will choose to sensualize one moment after these symptoms develop, and, when and where these symptoms do not appear, ought we not to pause before we condemn any act as impure? Impurity is that which is mixed with evil, and evil is that which injures; where there is no injury, there is no evil, no impurity, hoary precepts to the contrary notwithstanding—J. Wm. Lloyd.



of other businesses successively as it is able; for the reason—a desire to eliminate profit—is the same and applicable in many directions. The relief to the people, if real, is the same. There is a circumstance to be considered yet. The government can not operate as a capitalist without drawing from the people capital for its use. If it devotes the capital to business without exacting profit it has first taken it from people where they were using it presumably at a profit. What really free competition can not do it is presumptuous for any man to affirm, for it has not been tried, but as a pointer it can be noted that the highest rate of profit goes with the most exclusive privilege and with accumulations and freedom capital visibly tends to lend itself for lower profits. It may reach zero under perfect freedom, its return being maintenance and protection from thieves and the process of decay. Therefore it is not at all demonstrated that government service at cost can economically surpass private enterprise, even assuming absolute purity of government. The trinity of profits, interest and rent in the abstract sense of the economists, meaning the offspring of privilege which curtails the industrial freedom of mankind, is the provocation to all state socialistic, greenback, and revindicating special tax schemes, and they find converts among the masses who accept the idea that the choice lies between a paternal solution of economic problems or a continuance of monopolistic privilege. But surely as the strife of interest grows more earnest—and honesty is not lacking on either side—there will be place for another alternative. With vast accumulations of labor's products in the form of capital; with a tendency to seek conservation for this at any rate, not so much thought for profit; with the idea of free barter making progress and other companion ideas therewith, though as yet greatly more misunderstood, may it not be perceived in time that capital can be made the faithful servant of all the people by the very simple process of letting it arise, grow and employ itself where it can, but without an

The noonday glare, the paralyzing calm,  
 The tempest's gloom, the gnashing hail, the  
     rain,  
 The thunder's threat, the lightning's thrill,  
     dim fogs,  
 Rocks, breakers, whirlwinds, maelstroms,  
     waterspouts,  
 Pain, toil, thirst, hunger, fevers, sharks,  
     corsairs,—  
 All the terrors of the voyage of life?  
 Ay I know them, and morbid tho' you deem,  
 And strange, in certain sort I love them too;  
 Evil is ill, I will not call it good,  
 And pain is pain, 'twere false to call it joy,  
 But ills, like beasts, may still be slain, like  
     these  
 May yield us strength and pleasure in the  
     chase,  
 Sweet flesh for food, soft furs, and trophies  
     proud  
 Of horn and claw.

The world is wrong, but men  
 Are fitted to its faults, and still they love  
 Its battle's boast and blows and dangerous  
     stir,  
 And glory in the perils of their paths.  
 So I!

There's honey in the hive tho' stings  
 Innumerable may cloud it round and warn  
 Hands off, Bruin stops not for that, nor I;  
 And there are roses 'mid the countless  
     thorns;  
 And I love life because of honey comb  
 And roses plucked, and both in hand. Be

sure  
That stings do sting and thorns do scratch  
full sore,  
But honey heals the hurt, and perfumes  
make  
The mind forget,

And I know this full well  
Things as they are (the universal course  
Still being thus and so and nothing else,  
Nor can be otherwise forevermore)  
The good must ever lean upon the bad,  
Without its aid and contrast standeth not;  
Likewise the bad forever must the good  
Support; its frosts start fires, its murders  
make  
New men, its corpses feed new lives.

All years  
And cycles hold a summer, so I deem  
That as all things at least are one-half good,  
I am indeed assured of half a loaf,—

\* \* \* \* \*

Tell me, dull pessimist, eye full of gall,  
Is not that better than no bread at all?

—J. WM. LLOYD.

## The Entering Wedge Examined.

If the public free schools and the postoffice are to be made the entering wedges of Communism in the nation, a large interrogation mark will be required against statements laudatory of their advantages, for everything must be judged by what it entails as well as by what it primarily is. An argument for government ownership and operation of railroads premises the assertion that fares and freights can be made lower than private enterprise under the freest conditions will ever make them. The statement is put forward by a correspondent (Leber) as something incontestable, and is rested upon the example of the postoffice. Now, so far as the postoffice is concerned, the government charges upon letters a rate which for some years past the private carriers would have been very glad to obtain. They could make a profit out of it and could make the rate less. The government does some other postal business not only without profit but at a loss—made up from the profits of letter carriage and from taxation. The example is a weak mainstay for further communistic castle building. The government could of course make fares and freights as it makes postal charges, but if it runs any service below cost the people must pay the deficit another way. Let it be assumed, however, that the government will run all branches at their exact cost. Thus profit is eliminated. But if it is desired to have government conduct a business to avoid paying profits to capital that principle is broader than the business which may be taken hold of to illustrate it, and if a plan is a sound one the next demand will be that government take hold

scribing the property pledged, giving the owner's name and its location, with the appraiser's value and the amount loaned on it. And also a statement of the notes paid, and mortgages cancelled during the same period, which statement should be signed by the manager, cashier and secretary.

## Egoizing Social Science.

One of the prominent obstacles to obtaining a general understanding and recognition of social science is the blind desire of many economic writers to have such science identified each with his person in the role of the original discoverer. The failure to take an Egoistic "tumble to himself" by analyzing this desire and guiding it to the completeness of a correct position, rather than to an ambition for originality, often makes him or her too willing to ignore any facts not enumerated among those sustaining the position assumed, and which would change it enough to impair its originality. The most disastrous feature of it is the confusion which the attempts to justify such positions creates in the minds of the unanalytic masses, who soon grow to regard each as a crank in pursuit of some metaphysical vagary. That all the real facts classified by one of these fit in with and are part of all that makes exact science, and are the only thing he really has, never occurs to him as he dodges about trying to keep his body between criticism and his unsustained position.

The most to be deplored case of this kind which has of late developed is that of Hugo Bilgram, who, according to so reliable a critic as Benj. R. Tucker, has in his book "Involuntary Idleness," produced a treatise on money and its relation to labor, which is second only to William B. Greene's "Mutual Banking," from the consistent course of which it departs by proposing that the government shall carry on the business of issuing money. Mr. Tucker has shown him that such a plan would be neither equitable nor economical." Since that time we have heard nothing from Mr. Bilgram on economic or social prob-

lems until recently when he asked “Liberty” for the Anarchistic definition of the Right of Ownership. Mr. Bilgram concludes that the right of ownership is “that relation between a thing and a person created by the social promise to guarantee possession,” and that it “implies the existence of a social organization however crude it be” [all italics mine]. In his reply Mr. Tucker shows that while the Anarchistic definition of the right of ownership is closely related to Mr. Bilgram’s idea of that right, it differs from his in that it rests on social sanction, or else unanimous individual sanction, based on the laws of social expediency as those laws are determined, and that it exists apart from the decree of any social power whatever—just as a valley does by the existence of two hills, or as two bodies cannot occupy a given space at the same time, decrees to the contrary.

Armed with a straw man to demolish, and a misconception of Mr. Tucker’s answer, much out of keeping with the intelligence with which he asked the question, he proceeds in the “Twentieth Century” of October 2d to show the fallacy of Anarchism in a manner painfully much like an ordinary politician might be expected to do. The following is from that portion of his article:

This brings us face to face with two important questions. First, who is to decide when an act constitutes a trespass upon somebody else’s freedom? The opinions of different men will be found to diverge materially in numerous cases, and when disputes do arise for this reason, how should they be adjusted? Second, in what way and by what measure should the freedom of the trespasser be restricted? Should the one who is injured apply whatever measure he thinks proper? And if he is the weaker of the two, must he then calmly submit to any outrages of the other? Surely, the rational answer to all these questions can only be found in an organization of the people, who decree what constitutes an infringement of equal freedom, and who invest certain men with the duty of restraining trespassers by prescribed measures, those men having jurisdiction over all

LANDS, situated in that town or city, or in its immediate neighborhood, or other first-class collateral to the bank.

11. The Mutual Bank should print (or have printed) paper money, with which to discount the notes of its members, and should always furnish new bills for torn or soiled ones when requested, free of charge.

12. Every member, at the time his note is discounted by the bank, should bind himself and be bound in due legal form, to receive in payment of debts at par, and from all persons, the bills issued and to be issued by the bank.

13. Notes falling due may be renewed by the bank, subject to the modification which a new valuation may require, so that the note does not exceed two-thirds.

14. Any person may borrow the paper money of a Mutual Bank on his own note not extending beyond twelve months (without indorsement), to an amount not to exceed two-thirds of the value of the collateral pledged by him.

15. The charge which the Mutual Bank should make for the loans, should be determined by, and if possible, not exceed the expenses of the institution, pro rata.

16. No money should be loaned by the bank except on the above conditions.

17. Any member may have his property released from pledge and he himself released from all obligations to the Mutual Bank, and to the holders of its bills as such, by paying his note or notes to the said bank.

18. The Mutual Bank shall receive none other than its own money, or that of similar institutions, except such coin money as the board of directors may designate, and this should be discounted one-half of one per cent.

19. All Mutual Banks may enter into such arrangements with each other, as shall enable them to receive each other’s bills.

20. The Mutual Bank should publish in one or more daily papers each day, a statement of its loans the day previous, de-

## PLAN FOR A MUTUAL BANK.

1. The inhabitants, or any portion of the inhabitants, of any town or city, may organize themselves into a Mutual Banking Company.

2. The officers of a Mutual Bank should be a board of directors, an appraiser, a manager, a cashier and a secretary.

3. Those who propose to become members, should elect the appraiser and the board of directors, who should hold their office for one year.

4. The board of directors should first elect the manager, cashier and secretary from among their number.

5. The manager, cashier, and secretary should hold office until they resign, or are removed by the board of directors, who should require each to give bonds. They should be subject to, and not members of the board, nor participate in its meetings, except when called upon to do so; and the same rule should govern the appraiser.

6. The appraiser and members of the board may be removed at a general meeting of the members of the bank, and others elected to fill their places, of which due notice should be given.

7. Membership ceases when a member pays his notes to the bank, and none but members should be directors.

8. The board of directors should employ a secretary of its own, and a legal adviser, and fix the salary of the officers and employee.

9. The manager should manage the affairs of the bank, the cashier the usual duties, and the secretary should have charge of all documents, see that all mortgages are duly recorded before notes are discounted by the bank, and keep an account of the printing and issue of bills.

10. Any person may become a member of the Mutual Banking Company, of any particular town or city, by pledging UN-  
INCUMBERED IMPROVED REAL ESTATE, NEVER VACANT

persons within the country in the event of their trespassing upon the equal freedom of others, whether the trespassers have or have not consented to bow down to this power. And such a "government" will always appear a tyrant to those not agreeing with its edicts, while it will be the defender of equity in the eyes of those whose opinions are in accord with its laws.

This is a remarkable statement, but scarcely for its originality, for I have always heard it from such sources alone as makes it remarkable that it should be repeated by the author of "Involuntary Idleness." The first sentence of Mr. Bilgram's article is this: "To those who have come to the conclusion that the present inequitable distribution of wealth has its source in the unwarranted interference of the government with the industrial and commercial freedom of men, the suggestion that the abolition of government is the only radical cure appears very plausible." It is just Mr. Bilgram's "rational" proxy representation that makes unwarranted interference of government possible, and the voluntary protection of social sanction impossible. By Mr. Bilgram's method, which is the prevailing one, the "restraining of trespassers by prescribed measures," becomes a great industry to which thousands of the strongest and brightest men of the country flock for employment, and which is continually extended and furnished with material by the "prescribing of measures" process, at the expense of a corresponding encroachment upon the liberty and products of the deluded "decreers" who "invest certain men" with this to these men industrial "duty." Now, industry is to human beings all right so long as they are not the material of the industrial exploiters. If the materials of other industries were conscious, or those which are conscious could resist, there might be a mighty revolt of even less equal freedom claiming material than the human life that Mr. Bilgram would so complacently devote to the jaws of a prescribing industry. So, intelligent human beings cannot afford to delegate their liberty to any institution the interest of whose members it is to convert the abridgment of that liberty

into an industry. Industries can be successfully pushed only as unresisting material is available; and from this class of material Anarchism endeavors to rescue the human article by pointing out how it can escape.

The people happen to consist of numerous individuals with each no ultimate interest but his own, and as observation abundantly shows, this continues when one or more of them are “invested” with the duty of restraining trespassers by “prescribed measures.” Then to avoid the abridgment of liberty which such industry necessitates, the people must keep the restraining prerogative in their own hands, to be applied by all the interested parties themselves in accordance with the facts and circumstances of each case, and beyond the possibility of any other motive. This is impossible by the proxy method, which in addition to unconscious negligence and the temptation of personal interests, labors under the disadvantage of applying a fixed prescription for every variation of disease; hence the inequities of technical evasion. The facts of progress are too closely knit with the every act of each day to be justly disposed of by prescriptive decrees enacted at widely separated periods, with even the best of intentions and talent on the part of legislators.

The method by which the people could keep the justice dispensing power in their own hands and as uncorrupted as the necessity for exact justice, is elaborately set forth in “Free Political Institutions,” a rearrangement by Victor Yarros, of Lysander Spooner’s “Trial by Jury.” Suffice it to say here, however, that it consists of trial by a jury selected from the community by lot, and which shall be judge of both law and evidence, as well as what the cost shall be for prosecuting an unjust suit before it. This plan would cover every point of the sentiment of justice in human conscience, and avoid the inequities of statute fixity and technicalities, to say nothing of the displacement of the industrial inducement offered by the extension and privilege creating possibilities of Mr. Bilgram’s “rational” prescrib-

whatsoever with exchange, is a denial of the right to private property and should be resisted at any cost.

*Resolved*, That we affirm the following statements to be sound in theory, practicably applicable, and the most suitable to the needs of the people at this time. We therefore invite any opponent to make his statement and give us a chance to reply.

We affirm: that the application of the mutual principle to banking, including the issue of paper money and the issue of paper money on such products as bankers usually make advances or loan money on, would,

FIRST. Abolish speculative interest so far as moneylending is concerned, because the rate charged by the Mutual Bank would not exceed cost; thus a rise in wages would be possible, for there can be no increase in wages except by a corresponding decrease in “compensation to capital.”

SECOND. All collateral used as a basis for the issue of paper money would then possess the advantages now confined exclusively to gold and silver by virtue of law; the owners of such products would be released from the grip of the speculator; such products could no longer be made the object of speculation; hence, the objectionable features of boards of trade will ‘cease with the advent of the Mutual Bank.

THIRD. Increase the volume of money in proportion to the amount of collateral pledged instead of confining it to the quantity of gold and silver. Thus all ledger accounts would be closed up and the “balance due” would exist in the form of CASH ON HAND in paper money of the Mutual Bank. In other words, all credits would be obtained at the bank and all business transactions would be CASH.

### **Officers.**

The officers of the association shall be a recording secretary, a corresponding secretary and a treasurer, who shall be elected each year.

### **Meetings.**

The meetings shall be held once a week, and each meeting shall choose its presiding officer. For the transaction of business five members shall constitute a quorum.

The following preamble and resolutions were unanimously approved at the meeting of the Mutual Bank Propaganda, held April 18, 1889.

*Whereas*, This association, recognizing as its basic or fundamental principle, the inviolability of the person or property of the individual (provided it has not been forfeited by the commission of crime), and

*Whereas*, This association views with sorrow and alarm the increasing centralization of power in the State and the constant curtailment of the rights of the individual, therefore, be it

*Resolved*, That in assuming control of money and declaring what shall, and what shall not be money, the State prohibited competition in banking and established a moneyed aristocracy; that there is no valid reason nor is there any authority in the constitution for doing so; that the right to life, liberty and the pursuit of happiness, which is the ultimate expression of right we must appeal to, includes the right to private property, and the right to property must necessarily include the right to exchange that property, and the right to exchange it includes the right to determine what it shall be exchanged for, be it any article or commodity or a piece of paper with an inscription on it, be that inscription written or printed, and from whatsoever source; and therefore, that any restriction upon, or interference

ing method. Mr. Spooner's plan places each juror on his own responsibility, which of itself insures his greatest effort to render a just and equitable decision, for he must come from the performance of his function as a juror and live beside the man whose case he has disposed of as a neighbor and a fellow citizen. He cannot shift the responsibility off on a statute or a judge's instructions, nor can he afford to exercise tyranny on his own account, for he may in the future himself be tried before the same man he is trying, or before this man's friends. Neither will persons be likely to bring unimportant or meddling complaints, for they would be subject to paying the expense of a trial which served only to expose them.

It was hardly necessary for Mr. Bilgram to add in the concluding sentence of the paragraph quoted, that all save the beneficiaries of such a government would regard it as a tyranny. This may be seen all the way from Russia to the social "guarantee" of this country. If he will carefully read "Free Political Institutions," and study the nature of coercive government as thoroughly as he evidently has the relation of money to labor, he will see where his economics scientifically connect with the political freedom of Anarchism. And while it may deprive him of a temporary credit as inventor of a social panacea, it will also clear him of any suspicion of attempting through ignoring certain facts, to bring himself into notice by social quackery. This is a faculty far too primitive, and too common these times to be persisted in by those with sufficient breadth to follow where fact leads. What is needed, is not revered and mysterious originators of philosophies, but close observation, penetrating analysis, a sifting of theories, and generalization from the facts as a guide for combining a system of spontaneous order and security rather than momentary compliance by compulsion. This will leave out personal credit for philosophy making, but the field for combining facts into science or recognizing that which others have so combined, is yet very open. Let us have social convenience anyway, and get fame later if we can.

H.

George the Third by the triumph of American independence, but affirmed to be a function of the State as it exists here, was a transfer of an essential element of imperialism instead of its utter extirpation supposed to have been accomplished in the establishment of the republic.

To the end, therefore, that the medium of exchange may be freed from all arbitrary control, and that it be subject to the operations of supply and demand, we organize ourselves into an association to be known as the

## **MUTUAL BANK PROPAGANDA.**

### **Object.**

The object of this association is to lay before the public correct views on the subject of money; to show the fallacy of the idea that the State should regulate, or in any way interfere with its supply, and to aid in the establishment of similar associations in every city, with a view of organizing Mutual Banks of Issue whenever money is needed and there is collateral upon which to issue; thus putting an end to speculative interest by issuing money at cost.

### **Organization.**

Any person may become a member of the Mutual Bank Propaganda by subscribing to its declaration of principles, and affirming his or her desire to aid in its object.

### **Contributions.**

All contributions shall be voluntary.



# THE MUTUAL BANK PROPAGANDA: Its Declaration of Principles and Object.

WM. TRINKAUS, — — — — Recording Secretary.  
ALFRED B. WESTRUP, — — — — Corresponding Sec'y.  
Room 325, 225 Dearborn street, Chicago, Ill.

At a series of meetings held to inquire into the cause of poverty and the general distress and unrest among wealth producers, it was conclusively shown that prevailing notions in regard to economies are erroneous; that interest, rent and dividends as compensation for the use of capital are inequitable and are perpetuated by arbitrary money systems which enforce this tribute from producers to non-producers by excluding the operations of supply and demand in furnishing the paper medium of exchange we call money, thus producing poverty and degradation among the masses, and abnormal accumulations of wealth on the part of a few; that this prohibition is accomplished by state and federal legislation, based upon the superstition that only authority can supply money, because of an alleged necessity for a "measure" or a "standard" of value, supposed to be established by the State coining some metal and making such coin a legal tender; that such notions have no foundation in fact, but have their origin in imperialism, which we have not entirely repudiated; that the "function of royalty" to supervise the money of this country, denied to

## Editorial Slashes.

The generalizing vagueness with which men are usually content in applying a principle to their conduct, is aptly illustrated in the case of one of the "Twentieth Century's" correspondents, who acting on that journal's plan of religious crusade has sold his vacant land and put the money into business to clear his conscience of man-starving. The money he got for the land was undoubtedly somewhere in use bringing interest, and he must invest it so that it will bring interest for him or he will lose some of it in competition with those who get interest on their investment. Labor has to pay this interest out of its production just as it did before, while someone else will hold the land vacant, or using it, must in exchange tax labor with interest on the investment, or he might better have kept his money out of the land. So industrial emancipation will be left where it was, while the "Twentieth Century's" correspondent will be a man-starver by extortion instead of the same by exclusion, and have accomplished nothing more than the casing of his conscience through the performance of a kind of religious rite, just as more superstitious devotionalists do.

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In No. 5 I noted that some customs inspectors had shadowed the Oakland jail for seventy-two hours to detect the exchange of some resident Chinamen who wanted to go to China passage free, for some Chinese prisoners who had been captured near San Diego while attempting to cross the line, and were to be returned to China. These inspectors succeeded, and

the deputy sheriff was hopelessly involved so far as evidence was concerned, but Judge Hoffman of the United States district court was equal to the occasion. The deputy being indicted for releasing prisoners in his charge, and it being unquestionably evident that the Chinese were released, the judge held that they were not "prisoners in the meaning of the law," and the deputy is free. To this I have no objection for he had injured no one. But that he was released in spite of evidence, and the Chicago Socialists were hanged without the slightest evidence, is a fair sample of political protection to which I would call attention. These Chinese were arrested by an officer of the law for smuggling their persons into the United States, and lodged in the jail just like other prisoners, but the deputy had, according to this decision, a right to let such prisoners go. If they were not prisoners in the jail and could be released there, it is hard to understand why they were arrested at all, or why not released before the people had paid their fare from San Diego, if they might be released at all. A man out of work and without money has never been known to be thus set free when arrested for not being so well fixed as he would himself like. The languid-jawed citizen should "get on" the nature of the political god and compare its protection with that he gets from an insurance company for his house.

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Trial by jury seems still to mean something in British Columbia, as the following from the daily press indicates:

...The prisoner was a woman. Continual brutalities on the part of Dugan, the man who was shot by the prisoner, were proved, and the defense set up that the shooting was purely accidental. Chief Justice Begbie charged strongly against the prisoner and asked for a verdict either of murder or manslaughter. The jury, however, found the woman not guilty.

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posed for correlative facts, but the presumption of a general unity of process is very strong. Let any considerable part of the foregoing reasoning be admitted and it is granted to us that the concrete good or seemingly good in Altruism is based in Egoism. Then it can safely be inferred that it must be subject to test by reference to the Egoistic reason of its existence; in each case of a development of altruistic motive the question will be: is it serviceable projection, an indirect means of Egoistic attainment, or is it an irrational movement, an aberration, to which we have seen there is a constant tendency?

Now, the reason why we need to speak with caution of the seeming good in Altruism is not founded in any doubt that rationally limited altruism is wise and a necessary part of human Egoism, but in the circumstance that Altruism appears to have been set up by some writers as a principle separate from and independent of Egoism, as if the latter were a preliminary ladder, passing from which they profess to reach their supernal structure, whereupon they would kick the ladder from beneath them. At this point we Egoists decide that such Altruism, considered as a principle, is not a thing of parts more or less good, but is posited as a rival or antagonistic claim, and therefore, from the Egoistic point of view, is wholly bad.

Here for illustration we may take the analogy of what is called government. If we say that each individual needs protection from violence and combinations for violence, that therefore the honest people should combine to secure such protection, this is well; but if upon this basis a governmental power is built which proves to be oppressive, we deny that such government is good, whatever good acts it may perform.

TAK KAK.

The limited altruistic phase of Egoism is inevitable for a complex being. It involves the peril described. He runs the risk of going into supernal Altruism, much as the sailor, deliberately going out of sight of land to reach other land, runs whatever risk there may be of forgetting the object with which he undertook the voyage or of losing his compass and never getting back; or as an orator, entering upon the flowery path of illustration, may become captivated with the images of his fancy and utterly forget the logical conclusion which he intended only momentarily to postpone in order to reach it with greater effect.

As hobbies, miserly habits, and so forth, do not seem to admit of any other explanation than the one presented, and as fanaticism with its cruel deeds admittedly springs from concern for others, coupled with a belief that certain of their doctrines are errors, and is thus identified despite its deplorable characteristics, as being a pronounced Altruism, and yet in consequence of these characteristics it will not be defended by professed Altruists, but will be admitted by them to originate in unreason, I should not expect them to object to this way of accounting for all obviously evil forms of Altruism. But the obviously evil and the silly phases of Altruism are apparently as intense as those phases which are so much praised and expatiated upon by professed Altruists, and therefore presumably require an equal formative energy. Consequently until the contrary is shown, we shall be as thoroughly warranted by reason in assuming that if the one set have been accounted for by our theory of the development of the dominating power of ideas and sentiments, the other can be accounted for in the same way; precisely as we may say that if the physical development theory be admitted to account for the snake and the hawk, it will be taken to account for the sheep and the deer. And moreover, when a process of development is shown to hold good, the mute challenge of facts is not merely as to whether or not another and radically different sort of explanation can be sup-

Olive Washburn, the wife of a wealthy merchant of this city, is trying to establish a Nationalist colony on her seventeen hundred acre ranch near San Jose. Thus will bourgeois idealism be replaced by some useless experience, and more dreaming co-operators found looking for the "right persons" to co-operate with after having failed in this experiment. Some people have thought that with the privilege removed which would make labor cost the price of products, these products would be satisfactorily serviceable even if not produced by co-operatively religious co-operators. But to understandingly canvass an economic problem has not picnic element enough about it to attract the average idealistic Socialist.

H.

## We've Been to the Fair!

The Manager for this company was married some eight or ten years ago at an expense of six dollars and subsequent experience conferred principally upon his wife, and owing to the exorbitant prices sustained by government monopoly of divorces has established quite a "union of beings." It was this wife, a long-suffering victim of the marriage institution and the curse that all men do not sweat their noble brow for their "feed," who discovered by the picture on the posters of the Mechanics' Fair held annually in this city, that they had the very same man working for them that they had three years ago when we came here in the basement parlor of a coast steamer and a fit of reversed alimentation. She thought that people who treat their help considerably enough to keep it so long should be patronized. Besides she believed the society of these successful gentlemen might be beneficial to me by way of furnishing some useful pointers on my own activities. So having a dollar and a quarter which was not obtained from the profits of our publishing business she bought two four-bit tickets and one two-bit one from one of the Mechanics' wives at the pantry window. The two-bit ticket was for her little niece, whom we are bringing up on youthful ambition and composers' pi, and whom I steered with difficulty past the numerous candy stands.

I dropped my ticket into the garbage chute at the gate with an air of reckless extravagance, and arriving inside the large barn in which the fair is held, I diffidently surveyed the ceiling, a precaution that I have noticed people invariably take upon entering a strange apartment, and a habit which is to me the strongest evidence of the correctness of the theory of the evolu-

is the same kind of Altruism as that which dictates entire self-sacrifice for the imagined good of other people.

One may need many appliances, but there is a rational limit to the accumulation of tools. It is quite clear that some men pass this limit and make collections of such things a hobby, not for exhibition and instruction, because they will eagerly accumulate a dozen or fifty articles of a kind, and not for commerce. This mild form of insanity cannot well be classed otherwise than as a degeneration from rational Egoism, through the altruistic process, to supernal Altruism.

I have dwelt upon these examples partly because it is sometimes assumed that professed Egoists should use neither foresight nor prudential self-denial. Critics who presume to argue in this way refer man to the improvident species of animals and forget even the squirrel. It is quite consistent with Egoistic philosophy and practice that foresight should be used and specific pleasures relinquished, and that habits of prudential self-denial should be formed, subject to searching review and ready self-control, especially as we are admonished on any change of surroundings.

And now, having traced the degeneration of the limited altruistic phase of Egoism (the rational postponement of immediate ends to means of no value in themselves but only to reach Egoistic ends), in other words having viewed Egoism as partly a pursuit of means, and—so a rational course, and Egoistically altruistic habits as a further rational economy of time, in place of endless minute examination and calculations of consequences,—having explained from the Egoistic point of view how, when the Ego has in some instance purposely dismissed the immediate gratification of self, he may and does sometimes fail to return to it for want of landmarks, memory and reflection, I would inquire whether there be any better explanation of the origin of the insanity of self-abnegation; I mean in the real, extreme unegoistic sense of the word; a sacrifice without expectation of compensation to the individual.

# The Philosophy of Egoism.

## VI.

The man who has fifty or a hundred suits of clothes made for his imagined use, the woman who keeps a colony of cats, the man who fills a private storehouse with all sorts of tools which he can never use, are equally illustrations of the subversion of reason and are to be classed as Altruists in the degree in which Altruism supplants a rational Egoism. Let us take up these cases and consider them in detail. To have more than one suit of clothes is mostly a wise provision for the future, hence the aim is Egoistic, but from the point at which the accumulator loses sight of the end for which his care and trouble are taken, and becomes a slave to the idea of clothes, he ceases to be intellectually his own master; he falls under the domination of a fixed idea and is in that respect like a fanatic. The difference between him and the fanatic is that his crotchet is merely a waste of time and means, whereas the fanatic's fixed idea is one impelling its slave to some sort of senseless interference with other people's conduct. The fanatic, too, is an idealistic Altruist. If his oppression of others were carried on in pursuance of a selfish calculation, he would not be a fanatic.

The woman who keeps an absurd number of cats embodies the exaggeration of the originally rational idea that it is a useful course to have one or two cats about a house to keep the mice down. Care for the useful domestic cat, without reasoning this matter over continually, is just as altruistic and no more so than fair treatment of good neighbors or of neighbors who would probably be dangerous if unfairly treated. The craze for cats

tionary ascent of man and the influence of heredity. I think the habit is due to the unpleasant experience of the ceiling coming down in rainy weather, when man dwelt in the caves of mountains instead of the caved fortune of his brother.

After having carefully scanned cans of the various brands of baking powder and from circulars furnished for the purpose ascertained their respective merits, we went into the conservatory. Here we found that the Mechanics had generously provided a large table covered with plates of every variety of California's finest grapes, intended we supposed for the refreshment of the visitors. But no one seemed to care for any, and as we were not so finely dressed as some of the other visitors my wife said we had better not take any first, as people might think we were too poor to buy a twenty pound box in the market for forty cents. There was nothing else in the conservatory but a tunnel which was not dark enough to kiss in and had no mountain to go through. Next we went to the other side of the barn floor and saw a good-natured Hungarian pumping with a gas engine the oppressive heat from some city water till it turned into real ice with which to keep some insignificant-looking fish from spoiling. This cooled our ardor for machinery, and we repaired to the Art Gallery. My wife is a lover of art, and I also love the art of lying—late in bed.

Out of consideration for the extreme sensitiveness of California's artists the gallery occupies one side of a large haymow where the light is very pure, being strained through the cracks and an occasional door in the partition. The paintings were generally in an unfinished condition, many of them having only a prime coat of miscellaneous paints carelessly spattered on. I failed to find a single one with the third coat and a marble-like finish such as may be seen on many houses without fee. But among these paintings were several pictures, and almost the first to attract my attention was a profile view of Jesus and the cross on night duty. The peculiarity of this one was that it had a full moon so located opposite and about one-third of it for-

ward of Jesus's head as to make it look to devoted eyes like a halo. Of course to the critical eye of the Atheist it was simply "moonshine," but I noticed that its effect on the muscles which manipulate the corners of the mouth was not the same on all persons, therefore conclude that this particular view of the cross is distinctively the Christian view.

The next Bible scene was that of Samson and Delilah about three o'clock the next morning. It was an elegantly furnished room for those days that they occupied, and must have cost that dispenser of massage treatment at least fifteen dollars per month. Its more prominent equipments were Delilah and a luxurious sofa, modern fur robes, a wine—jug, and a large pudding dish of excellent California grapes and pears. This fruit had evidently been intended to facilitate the conventionalities of the earlier part of the evening, but owing to Samson's sanguine enthusiasm had been neglected. It must have been a hot night, for Samson had his shirt off and was bare-footed. He was not accustomed to staying up late at night and had fallen asleep sitting at Delilah's feet with his head pillowed on her knee in such an enviable attitude that she was about to awaken him with a hair cat-o-nine-tails to an appreciation of the rare occasion, when the police appeared at the door and thus getting the "drop" on him, pulled the verdant Nazarite. The public prejudice was so greatly against him in that neighborhood that the police judge was enabled to send him up for life. He suicided later by pulling down the center-pole of the mayor's house and mashing with the roof a whole company of half drunken aristocrats whom he was entertaining with a game of genuine blindman's buff. In the gallery was one piece of draped statuary with an unattractive female bust placarded, "hands off," which forcibly reminded me, in that respect, of the bearing of the live prudes, outside of whose craniums no thought of touching them ever generated.

At one end of the barn floor in a large box was a Christmas tree in full bearing. Its precocious growth had probably

been produced by the arts of the hothouse, as it was fully two months ahead of the season. I looked in vain for the young girls whom George Macdonald saw making baby-clothes. My theory was that my esteemed friend had been unduly influenced by usual experience in his inference that they were making these clothes for approaching personal convenience. I believed it was the timely assistance which these Mechanics' little daughters were able to render their mothers in the prospective event of additional heirs to the estate, but my idealism congealed into sober reflection, and I now believe what Mr. Macdonald's practical eye foresaw, that a number of human buds appear in these same clothes and have become the upper tier in this mundane vale.

Taking it all together I think the fair no mean accumulation for hard-working mechanics to save out of their earnings. I hope we may be able to show as much from our publishing business at the end of ten or a dozen years. Of course we would not object to showing it sooner if possible, and desire that no patronage be withheld under the misapprehension that we are anxious to wait so long before accumulating some. I have sometimes thought that driving a reform business to financial success is harder than to do the same in other business. There seems to be no constant and active demand to be reformed, and I find it hard to sell our literature to some folks even below cost; indeed, these are hard times!

Our patronizing the fair was a success so far as that went, but I did not meet any of the Mechanics and am short the hoped-for pointers, so am at the old disadvantage.

THE MANAGER.