

ILLUSTRATIONS  
OF  
POLITICAL ECONOMY.

BY  
HARRIET MARTINEAU.

—o—  
THE FARRERS OF BUDGE-ROW.  
THE MORAL OF MANY FABLES.

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*IN NINE VOLUMES.*

VOL. IX.

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A Tale.

BY

HARRIET MARTINEAU.

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LONDON:  
CHARLES FOX, 67, PATERNOSTER-ROW.  
1834.



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## NOTICE.

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No. XXV. will close the Series of "Illustrations of Political Economy." It will contain a Summary of the Principles of the Work.

It appears to me, however, that the subject of Taxation requires a development of some of the facts of our financial system, such as could not well be given among my illustrations of principles. I shall therefore issue, without any pause or change of plan, a few Numbers, probably six, of **ILLUSTRATIONS OF TAXATION.**

H. M.



# THE FARRERS OF BUDGE-ROW.

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## CHAPTER I.

### BUDGE-ROW AGAIN!

"PRAY open the window, Morgan," said Jane Farrer to the old servant who was assisting her to arrange for tea the room in which the family had dined.

"Perhaps you don't know, Ma'am, what a cutting wind it is. More like December than March, Miss Jane; bitter enough to help on your rheumatism, my dear."

And Morgan paused, with her hand on the sash. Miss Farrer chose that the room should be refreshed. She was aware that the scents from the shop were at all times strong enough for the nerves of any one unaccustomed to the atmosphere she lived in; and she did not wish that her brother Henry should have to encounter in addition those which the dinner had left behind. She tied a handkerchief over her head while the March wind blew in chilly, and Morgan applied herself to light the fire. When the dinner-table was set back against the wall, and the small

Pembroke table brought forward, and the sofa, with its brown cotton cover, wheeled round, and the two candlesticks, with whole candles in them, placed in front of the tea-tray, Miss Farrer thought she would go up into Henry's room, and see that all was right there, before she put off her black stuff apron, and turned down the cuffs of her gown, and took her seat beside the fire.

She tried to look at everything with the eyes she fancied her young brother would bring from the university. She, who had lived for five-and-thirty years in this very house, at the corner of Budge Row, among this very furniture, could not reasonably expect to view either the one or the other as it would appear to a youth of two-and-twenty, who had lived in a far different scene, and among such companions as Jane had no idea of. It was some vague notion of this improbability that made her linger about Henry's little apartment, and wonder whether he would think she ought to have put up a stuff curtain before the window, and whether he had been accustomed to a bit of carpet, and whether the soap out of her father's shop was such as he could use. Then came the odd mixture of feelings,—that her father's youngest son ought not to dream of luxuries that his elder brother and sisters had not had,—and yet that Henry was a scholar and a gentleman, and therefore unavoidably held in awe by the family. When she reverted to the time, well remembered, when she upheld the little fellow, and coaxed him to set one tiny plump foot before



the other, the idea of being now half afraid to receive him made her smile and then sigh, and hope that good might come of her father's ambition to give a son of his a university education.

Before she had finished making herself as neat as usual, and rather more dressed, she heard, amidst all the noises that came in from the narrow bustling street, her own name called from the bottom of the stairs.

"I'm coming, father!—It never can be Henry yet. The postman's bell is but just gone by, and the six o'clock cries are not all over; and there sound the chimes. It is full five minutes' walk from Lad-lane, too. Perhaps there is something more to be done at the books: so I will carry down my apron.—Why, Morgan, it is well I did not throw you down stairs."

Morgan's face, entrenched in its mob cap, was just visible in the twilight, peeping into the room from the steep, narrow stair upon which the chamber-door directly opened. She came to say that her master wanted Miss Jane; that he was in a great hurry, and seemed to have some good news to tell.

Mr. Farrer was bustling about, apparently in a state of great happiness. His brown wig seemed to sit lightly on his crown; his shoes creaked very actively; his half whistle betokened a light heart, and he poked the fire as if he had forgotten how much coals were a bushel. He stretched out his arms when his daughter came down with a look of inquiry, and kissed her on either cheek, saying,

“ I have news for thee, my dear. I say, Morgan, let us have plenty of buttered toast,—plenty and hot. Well, Jenny,—life is short enough to some folks. Of all people, who do you think are dead ? ”

Jane saw that it was nobody that she would be expected to grieve about. She had fallen enough into her father’s way of thinking to conjecture aright,—that some of the lot of lives with which her father and she were joined in a tontine annuity had failed.

“ Poor souls ! Yes : Jerry Hill and his brother, —both gone together of a fever, in the same house. Who would have thought it ? Both younger lives than mine, by some years. I have no doubt they thought, many a time, that mine would be the first to fail. But this is a fine invention,—this way of purchasing annuities,—though I was against it at first, as being too much like a lottery for a sober man to venture upon. But, I say, Jane, I hope you are glad I made you invest your money in this way. You had a right to look to coming into their lives, sooner or later ; but one would hardly have expected it in my time ; though, somehow, I always had a notion it would turn out so.”

Jane’s colour had been much raised, from the first disclosure of the news. She now asked whether these were not the last lives of the lot, out of their own family ;—whether her father’s, her brother Michael’s, and her own were not the only ones now left.

“ To be sure they are ! We have the whole

thing to ourselves from this time. I think the minister will be for sending Michael and me to the wars, to have us killed off; though I hope, in that case, you would live on and on, and enjoy your own for many a year, to disappoint him. But, to be sure," said the old man, checking his exultation as he saw his daughter look grave, "life is a very uncertain thing, as we may see by what has just happened."

"I am sure it is the last thing I thought of," observed Jane.

"Ay. It is a pretty yearly addition to us three;—two dropping together in this way: and, as I said, I hope you will enjoy it for many a year when I am dead and gone; as I am sure you deserve, for you have been a good daughter to me,—keeping the house as well as your mother did before you, and the books better than I could myself, leaving me free to attend to the shop. But, let us see. The room is half full of smoke still; and you will say that comes of my poking the fire. What have you got for Harry's tea? The lad will want something solid, though he be a student. I remember his telling me last time that no folks are more hungry than those that have been a long while over their books."

Jane moved about like one in a dream, till, the shop-boy's heavy tread having been heard in the passage, Morgan put her head in at the parlour door to say that Michael and a gentleman with him might be seen from the shop-door to have turned the corner at the other end of the Row.

" 'Tis a pity Patience can't be here to-night, now really," said the old man : " but she always manages to be confined just when we have a merry-making. 'Tis as perverse as her husband not choosing to buy a tontine annuity when he had the cash by him. He will find now he had better have done it. I wish I had thought of it in time to have made it a condition of his marrying Patience.—Well, Harry, lad ! I hope you are come home hearty. What ! You are not ashamed of your kin, though you have been seeing lords at every turn ? "

" How well Jane looks ! " was Henry's first remark, after all the greetings were over. " She is not like the same person that she was the last time I came home. "

Henry was not the only one who saw a change in Jane, this evening. Her eyes shone in the light of the fire, and there was a timidity in her manner which seemed scarcely to belong to the sober age she had attained. Instead of making tea in the shortest and quietest way, as usual, she was hesitating and absent, and glanced towards Henry as often as her father and Michael joked, or the opening of the door let in a whiff of the scent of cheese and the et ceteras of a grocer's establishment.

Mr. Farrer remarked that Henry would find London a somewhat busier place just now than he had been accustomed to. London had been all in a bustle since the King's speech, so that there was no such thing as getting shop-boys back when they had been sent of an errand.

What with the soldiers in the Parks, and the fuss upon the river when any news came, and the forces marching to embark, and the shows some of the emigrants made in the streets, there was enough to entice idle boys from their duty.

"Not only from their duty of coming home," said Michael. "There was our Sam to-day,— 'tis a fact,—left the shop while I was half a mile off, and the Taylors' maid came in for half a pound of currants, and would have gone away again if Morgan had not chanced to pass the inside door and look over the blind at the moment. 'Tis a fact: and Sam had nothing to say but that he heard firing, and the newsmen's horns blowing like mad, and he went to learn what it was all about."

"I'll teach him! I'll make him remember it!" cried Mr. Farrer. "But we want another pair of eyes in the shop, sure enough. 'Tis not often that you and I want to be away at the same time; but——"

And the father and son talked over their shop plans, and prepared vengeance for Sam, while Henry told his sister what signs of public rejoicing he had seen this day on his journey;— flags on the steeples, processions of little boys, and evergreen boughs on the stage coaches. The war seemed a very amusing thing to the nation at present.

"Stocks are up to-day. The people are in high spirits."

"When people are bent on being in high spirits, anything will do to make them so. We

were in high spirits six years ago because a few bad taxes were taken off; and now we are merrier than ever under the necessity of laying on more."

"Come, come, Hal," said his father, "don't grudge the people a taste of merriment while they can get it. You will see long faces enough when these new taxes come to be paid. I hope you are not so dead set against the minister as you used to be when younger; or so given to find fault with all that is done."

"So far from being an enemy to the minister, father, I think it is very hard that the nation, or the part of them that makes itself heard by the minister, should be so fond of war as to encourage him to plunge us into it. These very people will not abuse him the less, in the long run, for getting the nation into debt."

"Well, well. We won't abuse the debt, and loans, and that sort of thing to-day,—eh, Jane!" And Mr. Farrer chuckled, and Michael laughed loudly.

"For my part," continued the old man, "I think the debt is no bad thing for showing what sort of spirits the nation is in. You may depend upon it, Peek, and all other husbands who have wives apt to be high and low, would be very glad of such a thermometer to measure the ladies' humour by. 'Tis just so, I take it, with Mr. Pitt and the nation. If he wants to know his mistress's humour, he has only just to learn the state of the stocks."

"Just the same case," said Michael, laughing.

"Not quite," said Henry. "Peek would rather do without such a thermometer, or barometer, if Patience must ruin herself to pay for it: much more, if she must leave it to her children to pay it after her. I should not have expected, father, to find you speaking up for war and the debt."

"Why, as for war, it seems to make a pretty sort of bustle that rather brings people to the shop than keeps them away, and that will help us to pay our share of the new taxes, if we only keep to the shop, instead of fancying to be fine gentlemen. But I am of your mind about the minister. If the people are eager for war,—and full of hope—of—of——"

"Ah! of what? What is the best that can come of it?"

"O, every true Englishman hopes to win, you know. But if they will go headlong into war, they have no right to blame the minister, as if it was all his doing that they have to pay heavy taxes."

"Yet he ought to know better than to judge of the people by a parliament that claps its hands the more the more burdens are laid on their children's children. He ought to question their right to tax posterity in any such way. I cannot see how it is at all more just for us to make a war which our grandchildren must pay for, than for our allies to make a war which the English must pay for."

"I am sure we are paying as fast as we can," replied Mr. Farrer. "It has kept me awake more nights than one, I can tell you,—the

thinking what will come of these new taxes on many things that we sell. As for the debt, it has got so high, it can get little higher ; that is one comfort. To think that in my father's young days, it was under seven hundred thousand pounds ; and now, in my day, it is near three hundred millions !”

“ What makes you so sure it will soon stop, father ?”

“ That it can't go on without ruining the nation, son. I suppose you don't think any minister on earth would do that. No, no. Three hundred millions is debt enough, in all conscience, for any nation. No minister will venture beyond that.”

“ Not unless the people choose. And I, for one, will do all in my power to prevent its proceeding further.”

“ And pray how ?”

“ That depends on what your plans are for me, sir.”

“ True enough. Well, eat away now, and let us see whether book-learning spoils buttered toast. Come, tell us what you think of us, after all the fine folks you have been amongst.”

Jane was astonished that her father could speak in this way to the gentleman in black, who, however simple in his manners, and accommodating in his conversation, was quite unlike every other person present in his quiet tone, and gentle way of talking. She could not have asked him what he thought of the place and the party.

Henry replied that he was, as he had said,



much struck by his sister's looking so well ; and as for Morgan, she was not a day older since the time when he used to run away with her Welsh beaver——

“ And make yourself look like a girl, with your puny pale face,” interrupted Michael.

“ Well, but, the place,—how does the old house look ?” persisted Mr. Farrer. “ You used to be fond of prying through that green curtain to see the folks go in and out of the shop ; and then you raised mustard and cress at the back window ; and you used to whistle up and down stairs to your attic till your poor mother could bear it no longer. The old place looks just as it did to you, I dare say ?”

Henry could say no more than that he remembered all these things. By recalling many others, he hoped to divert the course of investigation ; but his father insisted on his saying that the dingy, confined, shabby rooms looked to the grown wise man the very same as to the thoughtless child who had seen no other house. It was as impossible for Henry to say this as to believe still, as he once did, that his father was the wisest man in the world ; and Mr. Farrer was disconcerted accordingly. He thought within himself that this was a poor reward for all that he had spent on his son Harry, and pushed away his cup with the spoon in it when it had been filled only four times.

“ Are you tired, Jane ?” asked Henry, setting down his tin candlestick with its tall thin candle, when his father had done bidding him be careful

not to set the house on fire, and Michael was gone to see that all was safe in the shop. Jane was quite disposed for more conversation ; and would indeed have been darning stockings for at least another hour if Henry had gone to sleep at ten, like his brother. She brought out her knitting, carefully piled the embers, extinguished one candle, and was ready to hear Henry's questions and remarks, and to offer some of her own. She could not return the compliment she had received as to her looks. She thought Harry was thin, and nearly as pale as in the old days when his nankeen frock and drab beaver matched his complexion.

Henry had been studying hard ; and he acknowledged that his mind had been anxious of late. It was so strange that nothing had been said to him respecting his destination in life, that he could not help speculating on the future more than was quite good for health and spirits. Could Jane give him any idea what his father's intentions were ?

Henry now looked so boyish, with feet on fender, and fingers busy with an unemployed knitting-needle, that Jane's ancient familiarity began to return. She hoped there were no matrimonial thoughts at the bottom of Henry's anxiety about the future.

" Must no man be anxious about his duties and his prospects till he thinks of marrying, Jane ? But why have you hopes and fears about it ? "

" Because I am sure my father will not hear

of such a thing as your marrying. You know how steady he is when he once makes up his mind."

Henry glanced up in his sister's face, and away again when he saw that she met his eye. She continued,

"I am not speaking of my own case in particular ; but he has expressed his will to Michael, very plainly, and told him what sort of connexion he must make if he marries at all. And Michael has in consequence given up all talk of marriage with a young woman he had promised himself to."

"Given up the connexion! A grown man like Michael give up the woman he had engaged himself to, at another man's bidding! How can he sit laughing as he did to-night?"

"I did not say he had given up the connexion," replied Jane, very quietly ; "but he has given up all talk of marriage. So you see —"

"I see I shall have nothing to say to my father on this part of the subject of settling in life. But you, Jane,—what are you doing and thinking of? My father knows that he is on safer ground with you than he can be with his sons. How is it with you, sister?"

"What you say is very true. If he chooses to speak for his daughter, keeping her in the dark all the while, what can she do but make herself content to be in the dark, and turn her mind upon something else? If mine is too full of one object or another, I hope God will be

merciful with me, since I have been under another's bidding all my days."

"It is hard—very hard."

"It is hard that others,—that Morgan, and I dare say Michael, should know more of what has been said and written in my name than I do myself. Yes, Morgan. It is from her that I know  
——"

"About Peek ! That he wanted you before he thought of Patience ?"

"Not only that. Patience is welcome to her lot,—though I do not see what need have prevented her taking my place at the books, if my father had not made up his mind to keep me by him. But that is nothing in comparison with—some other things that have been done in my name ; the treating a friend as if he were an impostor, and I a royal princess ; while, all the time, I had no such proud thoughts myself, God knows."

"How came Morgan to tell you anything about it ?" cried Henry, eager to find some one on whom to vent the indignation that he was unwilling to express in relation to his father.

"Morgan was made a friend of by that person ; and she is the kindest friend I have, you may believe it, Henry. She would have upheld me in anything I might have chosen to do or to say. But I was doubtful whether it was not too late then ; and altogether I fancy it was best to get on as I did for a time. And now I am settled to my lot, you see, and grown into it. I am fully satisfied now with my way of life ; and it is not likely to change."

"Do you mean that you expect to keep the books, and be a thrifty housewife, as long as you live? If it was necessary, well and good. But my father must be enormously rich."

Jane shook her head as she carefully mended the fire, and observed that the times were such as to alarm the wealthiest. While her brother made inquiries about the business, and her share of profit for her toils, she answered with her habitual caution, and made no communication about the increased income which the three members of the family would receive in consequence of the deaths of which she had this afternoon heard."

"So you have no idea," said Henry, "how long I am to remain here, and what I am to do next?"

"Ah! indeed I am afraid you will hardly know what to do with your days here, Henry. I have been thinking what can be managed as to that. You see we have no books but the one shelf-full that you have read many times already. And we have no friends; and we dine so early; and the house itself, I am afraid, is the kind of thing you have been little used to. You may speak out to me more than you liked to do to my father."

Henry was looking about him with a half smile, and owned that the slanting glass between the windows did not appear quite so grand a mirror as when he looked up into it fearfully, in his childhood, wondering by what magic the straight floor could be made to look so like a

very steep carpeted hill. He then thought that no entertainment could be grander than the new year's eve, when Mr. Jerry Hill and his brother used to come to drink punch, and were kind enough to take each a boy between his knees. But now, it seemed as if there would be barely room for Mr. Jerry Hill and his brother to turn themselves round in this very same parlour.

They would never spend another new year's eve here! They were dead! How? When? Where? The news only arrived this day! and his father and Michael so merry! Henry could not understand this.

"But, Jane, do not trouble your head about what amusement I am to find at home. If it comes to that, I can sit in my old place in the window-seat and read, let the carts clatter and the sashes rattle as they may. What I want to know is how I am to employ myself. I shall not live idly, as you may suppose. I will not accept of food and clothes, to be led about for a show as my father's learned son that was bred up at the university."

"Certainly not," said Jane, uneasily. "Perhaps in two or three days something may turn up to settle the matter. I dare say you had rather go back to college than do anything else?"

No. Henry now fell into praises of the life of a country clergyman, living in just such a parsonage as he saw at Allansford, when he was staying there with his friend, John Stephens.

"Are there any ladies at Mr. Stephens's?" inquired Jane.

“ Mrs. Stephens and her daughter, and a friend of Miss Stephens’s. Ah ! that is just the kind of settlement that I should like ; and how easily my father might, if he would—But, as you say, a few days will show ; and I will have patience till then. I cannot conceive what made him send for me, unless he has something in view.”

Jane knitted in silence.

“ Will you go with me to-morrow morning, Jane, to see poor Patience ?”

Jane could not be spared in the mornings ; but she could step over before dark in the evening, and should be glad to introduce to Henry some of his new nephews and nieces ; there having been two brace of twins since Harry had crossed the threshold. Harry thought Peek was a very dutiful king’s man. He not only raised taxes wherewith to carry on the king’s wars, but reared men to fight in them.

“ Why, Morgan,” said he, “ I thought you had gone to bed without bestowing a word on me. Cannot you sit down with us for five minutes ?”

Morgan set down the little tray with hot water and a bottle of home-made wine, which she had brought unbidden and half fearfully. She was relieved by seeing her mistress bring out the sugar and glasses cheerfully from the cupboard, and invite her brother to help himself. He did so when he had filled a glass for Morgan.

When the candlewicks had grown long, and the fire had fallen low, so prodigious a knocking

was heard overhead as nearly prevented Morgan from carrying her last mouthful straight to its destination. Mr. Farrer had heard their voices on waking from his first sleep, and had no idea of thoughtless young people wasting his coals and candles in such an idle way,—as if they could not talk by day-light! The glasses were deposited so carefully as to make no jingle; the slender candles were once more lighted, and Henry found time just to assure his sister, in a whisper, that he had not seen a truer lady than Morgan since they had last parted. He picked out one favourite volume from the single row of books, to carry to his chamber; shook hands with his sister, and edged his way up the narrow stairs. As he found that the room seemed made to forbid all reading, unless it were in bed, he left his book unopened till the morning. It was the first volume of poetry that he had ever studied; but as the window-curtain was pulled to and fro, and a cutting draught entered under the door, and the whole room was divided between the two, he put out his flaring candle, and lay thinking poetry instead of reading it, while the gleams on the ceiling, and the drowsy sounds from below, called up visions of his childhood, which at last insensibly mingled with those of sleep.

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## CHAPTER II.

## BEING ROMAN AT ROME.

MORGAN need not have exercised her old office of calling Henry the next morning. Her knock was heard at the accustomed hour; but Henry had been wakened long before by horns, bells, cries, and rumbling, which seemed to proceed from "above, about, and underneath," and which made him wonder how, in his childhood, he could find it as difficult to open his eyes when told that the day was come, as to be persuaded to go to bed when he had laid hold of a new book. A certain childish question of Henry's was held in mirthful remembrance by his family, and brought up by his father every time that he showed his face at home,—“Why must one go to bed? One no sooner goes to bed than one has to get up again.” Such a happy oblivion of the many intervening hours was no longer found practicable in the little apartment that shook with every passing waggon; and how it could ever have been attained was at least as great a mystery now as the perpetual motion.

“Well, Harry,” said his father, “what a pity you should have troubled yourself to pull off your clothes, as you had to put them on again directly! Hey? But I thought you were of the same mind last night, by the time you sat up. What kept you up so late?”

“We had a great deal to say, father, after

such a long absence. Jane had but little time for writing letters, you know, while I was away."

"I think you might have your talk by daylight. What are you going to do with yourself to-day?"

There was no lack of something to do this first day. First, there was seeing the shop,—being shown the new contrivance for obtaining half a foot more room behind the counter, and the better plan for securing the till, and the evidence of Michael's pretty taste in the shape of a yellow lamb of spun butter, with two currants for eyes, and a fine curly fleece, which might keep its beauty a whole fortnight longer, if this seasonable March weather should last. Opposite to the lamb was a tower of Babel, of cheese, which had been crumbling for some time. But, though the tower was infested with mice, it was the general opinion that it would outlast the lamb. Then, while Jane settled herself, aproned, shawled, and mittened, at her desk, there was a long story to be told,—a story really interesting to Henry,—of the perplexities which had been introduced into the trade by the fluctuations of the duties on various articles. When tobacco was sometimes to pay a tax of 350 per cent., and then no more than 200, and then, on a sudden, 1200, how should custom be regular, and the trader know what to expect? A man must be as wise as a Scripture prophet to know what stock to lay in when there was no depending on custom. People would use twice as much tobacco one year as another; and a third more sugar; and a fourth more tea; or would drop one article

after another in a way that no mortal could foretell.

Why not foretell? Was it not certain that when a tax on an article of consumption was increased, the consumption fell off in a definite proportion?

Quite certain; but then came in another sort of disturbance. When duties rose very high, smuggling was the next thing; and there was no calculating how smuggling might keep up the demand.

"Nor what new taxes it may lead to," observed Henry. "If the consumption of taxed articles falls off, the revenue suffers; and if, at the same time, smuggling increases, new expenses are incurred for guarding the coast. The people must pay both for the one and the other; and so, the next thing is to lay on new taxes."

"Ah!" groaned the old man. "They begin to talk of an income tax."

Whatever Henry's opinion of an income tax might be, he was aware that few inflictions could be so dreadful to his father. Mr. Farrer, possessed, it was supposed, of nearly half a million, managed to pay less in taxes than most of his neighbours who happened to have eight hundred a year, and spent it. Mr. Farrer eschewed luxuries, except a few of the most unexpensive; he was sparing of comforts, and got off paying more to the state than any other man who must have common food, clothing, and house-room. His contributions must be prodigiously increased if he was to be made to pay in proportion to his

income. It was a subject on which none of his family dared to speak, even on this morrow of a piece of good fortune. The most moderate income tax would sweep away more than the addition gained by the dropping of the two lives in the joint annuity.

"They had better mend their old ways than try new," said Michael. "If they knew how, they might get more by every tax than it has yielded yet. Peek says so. He says there is not a taxed article eaten or drunk, or used, that would not yield more if the tax was lowered; and Peek ought to know."

"And you ought to know, Mike, that you are the last man that should wish for such a change," said his father, with a sly wink. Michael's laugh made his brother uneasy; he scarcely knew why.

"It is a great wrong, I think," said Henry, "to keep the poorer classes from the use of comforts and luxuries that they might have, if the state managed its plan of taxation better."

"Well, and so it is, Henry; and I often say so when I see a poor man come for his tobacco, and grumble at the price, and threaten it shall be the last time; and a poor woman cheapen her ounce of tea, and taste the butter and smell at the cheese, and go away without buying any of them. As long as good management would serve to satisfy such poor creatures as these, without bringing an income tax upon their betters, it is a shame there is no such management."

"How much more would be consumed in your

family, sir, if taxes on commodities were lowered as you would have them?"

"O, as for us, we have every thing we want, as far as I know. There might be little or no difference in our own family; but I know there would be among our customers. Shopkeepers would wonder where all the crowd of buyers came from."

"And the smugglers might turn tax-gatherers, hey, father?"

"And there need be no more talk of an income tax," said the old man; "let the French brazen their matters out as they will."

Henry was not very sure of this, in his own mind. It seemed to him that the more support the state derived from taxes on commodities, the more clearly the people would see the injustice of levying the taxes upon those who were compelled to spend their whole income in the purchase of commodities, while the rich, who chose to live very frugally and hoard, might escape the payment of their due share. A customer now came in; and then the cheese-cellar had to be visited; and then Mr. Farrer wanted Henry to go with him to two or three neighbours' houses, where there was a due admiration of the blessings of a learned education on the one side, and on the other a prodigious self-complacency about the liberality, and the generosity, and the wisdom, and the glory of making one member of the family a great man, who should do honour to his kith and kin.

The evening was spent at Mrs. Peek's. Mrs. Peek was able to receive her family at

home, though she had not yet left the house since her confinement. She was proud of having a brother who had been at college, though no one grumbled more at the expense than she did by her own fireside. She was unwilling to lose this opportunity of showing him off to some neighbours; and when the party from Budge Row entered Peek's house, at five o'clock, they perceived several shawls and calashes on the window-seat in the passage which was called the hall. One of Mr. Farrer's candles was flaring in this passage, and two in the waiting-room, as the children's play-place was called, and six in the parlour, it being Mrs. Peek's wish to have every thing smart for the reception of her genteel brother. The ample sofa and two arm-chairs were ranged on one side, and four chairs on the other. When the door was thrown open, the party in the ante-room saw two young ladies take flight from the sofa across the room; and by the time that all had entered the parlour, five maidens were wedged in a close rank, in front of the three chairs which were next Mrs. Peek's.

They stood looking shy during the introduction, and were made more awkward still by the old gentleman insisting, as he settled himself by the fire, that one of those young ladies should come and sit on the sofa beside him. None of them stirred.

"Miss Mills, suppose you take a seat on the sofa," observed Mrs. Peek.

"No, thank you, ma'am," said Miss Mills.

"Miss Anne Mills, won't you take a seat on the sofa?"

“No, ma'am, thank you.”

“Then, Miss Baker, or Miss Grace——. My fourth girl, Grace, is called after that young lady, Henry;—(Grace Baker is a great favourite of ours). Grace, my dear, you will sit on the sofa, I am sure. What! none of you!” (seeing the five edge themselves down on the three chairs.) “Dear me! and there's so much room on the other side! I believe I must go to the sofa, and then Henry will take my seat.”

Miss Mills looked disposed to fly back again to the sofa when Henry took his seat beside her, as directed. She twisted the tips of her gloves, looked down, said “Yes, sir,” and “No, sir,” to all he observed, and soon found she must go and ask Mrs. Peek after the dear little baby. At this unexpected movement, two out of the remaining four halfstarted from their chair, but settled themselves again with a muttered, “Now, how——!” and then the next began to twist her gloves and look down, leaving, however, full a third of a chair between herself and the scholar.

Nothing could be done till Mr. Peek came in, further than to tell Henry which of the young ladies could play and which could draw. Henry could only hope to hear them play, and to see their drawings; upon which Mrs. Peek was sorry that her piano was put away in a room up stairs till her girls should be qualified to use it; but she rang for a servant, who was desired to tell master Harry to step across for Miss Mills' sketch-book, and Master Michael to run to Mr. Baker's for Miss Grace Baker's portfolio.

“ The blue portfolio, ma’am,” Miss Baker leaned forward to say on her sister’s behalf.

“ O ! the blue portfolio, tell Master Michael.”

Mr. Peek came in, at length, rubbing his hands, and apologizing for having kept the ladies waiting for their tea ; but it was the privilege of such a business as his to take, in some measure, his own times and seasons for doing things ; and this afternoon he had been paying one of his official visits where he was least expected.

When Jane had stationed herself at the tea-table, with a Miss Mills to aid her, and Peek had ordered one little table to be brought for himself and another for his father-in-law, he addressed his conversation chiefly to the latter, observing that the young scholar’s part was to entertain the young ladies.

“ You know the Browns,—the way they behaved to my wife and me about our nursemaid that they tempted away ?” said Peek to Mr. Farrer.

“ O yes ; I hope you have served them out.”

“ That I have, pretty well ! They should have taken care what they were about in offending me. I can always make out what are their busy days, and then I pop in, and there is no end of the stock-taking I make them go through. What with measuring the canisters, and weighing, and peeping, and prying, I keep them at it a pretty time ; and that is what I have been about this afternoon.”

“ Can’t you catch them with a pound of smuggled stuff ?”



"Not an ounce. They know I would if I could ; and that makes them take care and look sharp. What did you think of the last rummer of toddy you got here ?"

"Capital ! Had Brown anything to do with that ?"

"Not he ; but you shall have another to-night, since you liked the last so much ; and Mr. Henry too, if he likes. But I suppose he will be too busy playing commerce with the ladies ! That fine spirit was one of the good things that one gets by being gentle in one's vocation, as I tell Patience when she is cross ; and then I hold back some nice present that I was thinking of giving her."

"Aye, aye. A little convenient blindness, I suppose, you find your account in sometimes ; and who finds it out, among all the multitude of articles that pay taxes ? Yes, yes, that is one of the understood things in the business ; as our men of your tribe give us to understand."

"I hope you find them accommodating, sir ?"

"Yes ; now we know how to manage them. And they are wonderfully kind to Mike, considering all things."

Mike assented, with one of his loud laughs.

Henry was listening to all this not the less for his civility in handing tea, and amusing his next neighbour. By taking in all that passed now and when he was seated at cards, after Mrs. Peek had made her excuses and withdrawn, he learned more than he had known before of the facilities afforded to the collector of taxes on commodities,

of oppressing the humble, and teasing the proud, and sheltering the shabby, and aiding the fraudulent. He felt that he would rather be a street-sweep than such an exciseman as Peek. At best, the office was a most hateful one.

He grew less and less able to give good counsel at cards, and to admire figures and landscapes, the louder grew Michael's mirth, and the more humorous Peek's stories of how he treated his victims, the small tradesmen. He would not touch the spirit and water so strongly recommended, but bore rallying on preferring the more lady-like refreshment of negus and sweet cake. He roused himself to do what was proper in shawling Miss Grace Baker; but it was feared by his family that the young ladies would not be able to give so enthusiastic an account of him at home as might have been, if he had done himself justice. It was a great pity!

"What a clever fellow Peek is; he is made for his business! Eh, Harry?" observed Mr. Farrer, as they turned homewards, after having deposited the Misses Mills.

"He is made for his business as you say, father. What a cold night it is!"

"Well; I hoped you caught a bit of what Peek was saying; I thought it would entertain you. We'll have him some evening soon; and then I'll make him tell some stories as good as any you heard to-night, only not so new. Do you hear, Jenny; mind you fix Peek and Patience for the first afternoon they can name

next week, and we will have them all to ourselves. Come, Mike, ring again. It is gone ten. I warrant Morgan and Sam are nodding at one another on each side the fire. Give it them well."

Day after day was filled up in somewhat a similar manner, nothing being said of the purpose for which Henry was brought home, or of his future destination. He soon became more reconciled than at first to his strange position, not only from becoming familiarized with it, but because London was astir with rumours of strange events abroad, and with speculations on what curious chapters in the history of nations were about to be presented for men's reading. Mr. Farrer made no objection to his son's disappearance during the greater part of the day, as he was sure of bringing home all the news at the end of it. Sometimes he fell in with a procession going to plant the tree of liberty on Kennington Common; sometimes he had interesting tales to tell of the misfortunes of the emigrants, whom his father ceased for the time to compare to locusts devouring the fruits of the land, or to the wasps that swarmed among his sugars in summer. Henry could bring the latest tidings of the progress of the riots in the country on account of the high price of food, and of certain trials for sedition in which his heart seemed to be deeply engaged, though he let his father rail on at the traitors who encouraged the people to think that governments could do wrong. Henry saw all the reviews, and heard of all the embark-

ations of soldiers, and could tell how many new clerks were taken on at the Bank, and what a demand there was for servants at the government offices, and what spirits every body was in at Portsmouth and Birmingham, while no one knew what was to be done with the poor wretches who tried an ineffectual riot in the manufacturing districts from time to time. All this passed with Mr. Farrer for a very natural love of news, and was approved in as far as it enabled him to say to his superior customers, "My son who was at the University hears this," or says that, or knows the other. But Jane saw that Henry the student was not interested in these vast movements of humanity as a mere amusement to pass the time. Not in pursuit of mere amusement was he often without food from breakfast-time till he returned by lamp-light. Not in pursuit of mere amusement was he sometimes content to be wet through twice in a day; sometimes feverish with excitement, and sometimes so silent that she left him unquestioned to the deep emotions that were stirring within. She occasionally wondered whether he had any thoughts of entering the army. If he was really anxious to be doing something, this seemed a ready means; yet she had some suspicion that his patriotism was not of a kind to show itself in that way; and that if he fought at all, it would not be to avenge the late French King. However it might be, Jane felt her affection for this brother grow with her awe of his mysterious

powers and tastes. She listened for his step when he was absent ; intimated her dissent from any passing censure upon him uttered by his father ; saw that dry shoes were always ready for him when he came in ; received gratefully all that he had to tell her, and asked no questions. She struggled with all the might that was to prove at last too feeble a barrier to a devastating passion, against the daily thoughts of food eaten and clothes worn by one who was earning nothing ; satisfied herself that though Henry was no longer enjoying the advantages of college, he was living more cheaply than he could do there ; and trusted, on the whole, that this way of life might continue some time.

One morning, Michael's cup of tea having stood till it was cold, the discovery was made that Michael was not at home. Mr. Farrer dropped, with apparent carelessness, the news that he would not return for two or three days ; and when Jane had helped herself to the cold tea, in order that it might not be wasted, nobody seemed to think more of the matter.

Half an hour after breakfast, before Henry had closed a certain pocket volume in Greek which he had been observed to read in at all odd times, Mr. Farrer put his head in at the parlour-door, with

"I say, Harry, we are very busy in the shop to-day, and Mike away."

"Indeed, sir ! Shall I go out and find somebody to help you ?"

"Very pretty ! And you sitting here with

nothing to do ! Come yourself ; I will help you to find Mike's apron."

Henry first laughed, and then, after an instant's hesitation, pocketed his book, and followed his father. While he was somewhat awkwardly tying on his apron, his sister saw him through the tiny window which gave her, in her retirement a view of the shop ; and she called out to know what he was doing.

"I am going to try to cut bacon and weigh butter as well as Michael."

"Is it your own fancy?"

"My father put it into my head ; but it is my own will to do it till Michael comes back."

There was no more to be said ; but Jane reddened all over ; and when she saw the first customer come in, and Mr. Farrer stand over Henry to see him guess at the weight of soap required, Jane lost all power of casting up the column of figures over which her pen was suspended.

It was told in many a neighbour's house that day that there was a new shopman at Farrer's, who was dead-slow at tying up parcels, and hacked sadly at the cheese, as if he did not know an ounce from a pound at sight. Henry was not aware how far he was from being worthy to rival Michael. It requires some practice to achieve the peculiar twirl and jerk with which an adroit shopman ties up and delivers a parcel to a fair dealer ; and Henry knew nothing yet of the art of joking with the maidens and coaxing the matrons among his customers.

When weary, sick, and inwardly troubled to a degree for which he could scarcely account, he came in from seeing that the shutters were properly closed, and from purifying himself from the defilements of the counter, his father hailed him with,

“Well done, Harry! You will do very well soon, and make up for the cheese you have crumbled to-day. You will manage not to spill so much sugar to-morrow, perhaps. And by the end of the year, we shall see what sort of a younger partner’s share we can afford you.”

“You do not mean that I am to spend a whole year as I have spent to-day, father?”

“Indeed but I do, though; and as many more years as you have to live. My father made his fortune in this same business, and I mean my sons to do the same.”

Henry answered by handing his father the candle to light his pipe.

“I say, Harry,” the old man resumed, after a long silence, “you go into the shop to-morrow morning.”

“Certainly; till Michael comes back; if, as you said this morning, he returns before the end of the week.”

“And after he comes back. He will put you in the way better than I can, you’ll find.”

“After he comes back, I hope to find means of using the education you have given me, father. It would be all lost if I were to be a grocer.”

Mr. Farrer could see nothing but loss in following any other occupation, and ingratitude

in hesitating to accept a provision which would enable Henry to become, like his brother and sisters, a public creditor on very advantageous terms. He let his son more into the secret of his wealth than he had ever done before ; and when he found this confidence of no avail to his purpose, was vexed at his communicativeness, grew very angry, threw down his pipe, and ordered the family to bed.

The next day, and the next, all went on so smoothly in the shop that each party hoped the other had relented. On the Friday evening, Michael returned, in high spirits, his talk savouring of the sea as his clothes did of tobacco. On Saturday morning, Henry was missing in his turn. Morgan appeared with red eyes to say that he had gone out with his blue bag very early, and had left the letter she now delivered to her master.

This letter was read, crumpled up and thrown under the grate in silence. Jane afterwards took possession of it; and found that Henry valued his education too highly not to make the best use he could of it ; that he was quite of his father's opinion that it was a sin to remain at home in idleness; that he would therefore endeavour to obtain immediate employment and independence ; that he would come and see his father as soon as he had anything to communicate, and should be always on the watch to repay by any duty and attention in his power the obligation he was under for the advantages he had enjoyed.



Morgan had no intelligence to give of where Henry was gone. He had left his love for his sister, and an assurance that he would see her soon and often. Morgan trusted she might take his word for his not feeling himself "put upon" or ill-regarded in the family. He had assured her that his feelings for them were as kind as ever, as he hoped to show, if occasion should arise. Might she believe this?

Jane trusted that she might;—would not let his chamber be disarranged just at present; and went to her place of business to start at every black coat that passed the window.

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### CHAPTER III.

#### DEATH-CHAMBER SOOTHINGS.

MR. Farrer seemed to be somewhat surprised to see that Henry's coat was still black and still glossy when he called, as he promised, to see his family. A vague image of a tattered shirt, a wallet and mouldy crusts, had floated before the old man's mind as often as he prophesied that Harry would come begging to his father's door; whereas Henry seemed to have nothing to complain of, did not ask for anything to eat, never mentioned money, and looked very cheerful. It was impossible to pronounce him paler than usual; and, what was more surprising, he made no mysteries, but told all that he was asked to tell. Nobody inquired whether he

was married, and none but Jane desired to know where he lived. But the circumstance of his having obtained employment that would suffice for the present was related ; and he endeavoured to explain to his father the nature of the literary occupations in which he was engaged ; but when he had once acknowledged that they did not bring him in so much per week as his brother's labours afforded, Mr. Farrer did not desire to hear anything more.

" Jane, you will come and see me?" said Henry, when they were alone.

" My father says you had better come here."

" Well, so I shall ; but you will look in upon me some day ? I have something to show you."

" Perhaps you can bring it here. My father——"

" Oh, he forbids your visiting me. Yes, I shall certainly come here, and soon. Do you know, Jane, I think my father looks ill."

" He is harassed about business just now ;—not about the part you have taken ; for he said yesterday that people are better out of business in such times."

" What is the matter ? Does his custom fall off?"

" Very much ; and his profits are less and less. Everything is so taxed,—everything that the common people must have,—(and they are the customers that signify most, from their number)—that they go without tea and sugar, and save in soap and candles more than you would suppose ; and besides, all this dearness makes wages rise every where ; and we feel that directly

in the fall of our profits. If things get much worse, we shall soon be laying by nothing. It will be as much as we can do to make the year's gains answer the year's expenses."

"That will be a very bad thing if it comes to be the case of the whole nation, Jane: but I do not think that my father and you need mind it,—so much as you have both accumulated. It is a bad state of things, however. Have you seen Dr. Say about my father?"

"Why, no. I think that he would be alarmed at my mentioning such a thing; and as I know his ailments to be from an uneasy mind—However, I will watch him, and if he does not get better—But he looks particularly ill to-day."

"He does indeed."

Morgan was waiting near the door when Henry went out.

"I take shame, Mr. Henry, my dear," said she, "that I did not half believe you in what you said, the morning you went away, about coming again, and going to be happy."

"Well, Morgan, you believe me now?"

"Yes, my dear, I do; and I feel, by your looks, that there is some great reason behind. Do you know, I should say, if it was not a strange thing to say, Mr. Henry,—I should say you were married."

"That is a strange guess, Morgan. Suppose you come, some day, and see; and, if you bring Jane with you, so much the better."

"Ah! my dear, it would be a wholesome

change for her, so much as she goes through with my master. You may believe me I hear her half the night, stealing about to watch his sleep, when by chance he gets any quiet sleep ; and at other times comforting him."

"Do you mean that he suffers much?"

"In mind, Mr. Henry. What can they expect whom God permits to be deluded about what they should seek? Be sure you take care, Sir, to provide for your own household; but I hope never to hear you tossing in your bed because of the doubt whether you will have three times or only twice as much gold as you can use."

"Treat him tenderly, Morgan; and send for me whenever you think I can be of any use."

"My dear, there is not a sick child crying for its broken toy that I would treat so tenderly as your father,—even if I had not Miss Jane before me for a pattern. I will send for you, I promise you; but it is little that any of us can do when it comes to be a matter of serious illness. We brought neither gold nor friends into this world, and 'tis certain we cannot carry them out; but what you can do for your father, you shall be called to do, Sir. However, as Michael says, if there comes a flow of custom to make his mind easy, he may be as well as ever."

No such flow of custom came, and various circumstances concurred to lower Mr. Farrer's spirits, and therefore aggravate his disease. Within the next eight months, nearly a thousand bankruptcies bore testimony to the grievous nature of the burdens under which trade was

suffering. Rumours of the approaching downfall of church and state were circulated with sufficient emphasis to shake the nerves of a sick man who had very little notion of a dependence on anything but church and state. Besides this, he did not see that it was now possible for him to be well against New Year's Eve,—the festival occasion of those whose lives had afforded a subject of mutual money-speculation; and if he could not be well on this anniversary, he was convinced he should be dead. Every time that Henry went, he thought worse of his father's case, however flattering might be the physician's reports and assurances. There was no thought of removing him; for the first attempt would have been the death of him. Where he was born and bred, there he must die; and the best kindness was to wrap him in his great-coat, and let him sit behind the counter, ordering, and chatting, and weighing pennyworths, and finding fault with every body, from Mr. Pitt down to Sam the shop-boy.

The last morning of the year broke bright and cheery. When Morgan issued from the shop, dressed in her red cloak and round beaver over a mob-cap,—the Welsh costume which she continued to wear,—the copper sun showed himself behind the opposite chimney, and glistened on the candies in the window and the icicles which hung from the outside cornice. Many a cheery sound was in the frosty air,—the laughter of children sliding in the Row, the newsman's call, the clatter of horses' feet over

the slippery pavement, and the jangle of cans at the stall where hot coffee was sold at the street-corner. All this was strange to the eyes and ears of Morgan, not only from her being unaccustomed to walk abroad, but from its contrast with the scene she had just left.

When she had quitted Mr. Farrer's sick chamber, the red daylight had begun to glimmer through the green stuff window curtain, giving a signal to have done with the yellow candlelight, and to speak some words of cheer to the patient on the coming of a new day. Mr. Farrer had looked dreadfully ill in the flickering gleam of the fire, as he sat in the arm-chair from which his oppressed breathing forbade him to move; but in the daylight he looked absolutely ghastly, and Morgan felt that no time was to be lost in summoning Henry, under pretence of purchasing a gallon of wine.

Her master had called her back to forbid her buying wine while there was so much in the house; but she was gone beyond the reach of his feeble voice, and the other persons who were in the room were for the wine being bought. Dr. Say, an apothecary who passed very well for a physician in this neighbourhood, declared that home-made raisin wine was by no means likely to agree with the patient, or support his strength; and Peek, the son-in-law, reminded the old gentleman that the cost of the wine would come out of his estate, as it was little likely that he would live to pay the bill.

"You yourself said," uttered the old man in

the intervals of his pantings, "you said, only last week, that few drink foreign wine that spend less than their six hundred a-year. I don't spend six hundred a-year; and Jane's raisin wine might serve my turn."

"That was in talking about the taxes,—the tax that doubles the cost of wine. I don't see why people of three hundred a-year should not drink as much as those that spend six, if the cost of wine was but half what it is; especially if they be sick and dying.—And a fine thing it would be for the wine trade, seeing that there are many more people who spend three hundred a-year than six. So both the makers and the drinkers have reason to be vexed that for every gallon of wine that ought to cost five shillings, they have to pay ten."

"Now, Mr. Peek, do not make my father discontented with his wine before he tastes it," said Jane, observing the shade that came over the old man's face at the mention of the price.

"O, that need not be. He must have had wine for to-night, you know, if he had been well, and brandy into the bargain, if Jerry Hill and his brother had been alive.—But, sir, if you find fault with the wine-duty, what would you have? There is no help for it but an income tax, and you don't like that, you tell me.—Dear me, Dr. Say, look how white he turns, and how his teeth chatter. He is failing very fast, poor soul!"

"Confound the income tax! The very talk of it has been the death of me," Mr. Farrer had still strength to say.

“ Mr. Peek, I wish you would leave off talking about such things,” said Jane. “ Do not you see that my father cannot bear it ? ”

“ Why, dear me, Jane, don’t you know that there is nothing he is so fond of talking about as that that he and I know most about ? Why, he is never tired of asking me about what I meet with in the way of my business ! ”

“ Well ! tell him stories to amuse him, if you like ; but don’t threaten him with the income tax any more.”

“ With all my heart. He shall carry none but pleasant ideas to his grave for me.—I say, sir, I should think you must sell a good many more candles since the duty came off, don’t you ? —Ah ! I find the difference in some of the poorer houses I go into. A halfpenny a pound on tallow candles was a tax——”

“ That prevented many a patient of mine from being properly nursed,” said Dr. Say. “ When people are just so poor as not to afford much candlelight, such a tax as that dooms many sick to toss about in the dark, frightened at their own fancies, when a light, to show things as they are, would have composed them to sleep. That was a bad tax : the rich using few tallow candles.”

“ If that be bad, the others were worse ;—that on cottages with less than seven windows ! Lord ! I shall never forget what work I used to have and to hear of about that tax. He must have been a perverse genius that thought of that tax, and deserved to be put into a cottage of two windows himself.—Do you hear, Mr. Farrer, that is



over and gone ; and I suppose you used to pay a tax upon Morgan that you are not asked for now ?”

Mr. Farrer now proved himself still able to laugh, while he told how he never paid a farthing for Morgan before the tax on female servants had been repealed. Morgan believed herself to be the fiftieth cousin of the family ; and on the days when the tax-gatherer was expected, Farrer always contrived that Morgan should be seated at some employment found for her in the parlour, and called a relation of the family. Jane now understood for the first time why her father was upon occasion so strangely peremptory about the sofa cover being patched, or his shirts mended, by no one but Morgan, and nowhere but in the parlour. The repeal of these three assessed taxes, and of a fourth,—on carts and waggons,—was acknowledged to be an improvement on old management, however grievous might be the actual burdens, and the great one now in prospect.

In pursuance of his plan to give Mr. Farrer none but pleasant ideas to carry to the grave, Peek proceeded to observe on the capability of the country to bear much heavier burdens than formerly. Arkwright alone had provided the means of paying a large amount of taxes, by endowing the country with the vast resources of the cotton manufacture.

“ And what came of it all ?” muttered Mr. Farrer. “ There is Arkwright in his grave, just like any other man.”

“That’s very true; and just as if he had had no more than his three hundred a-year all his days. But it was a noble thing that he did,—the enabling the country to bear up in such times as we live in. For my part, I think the minister may very fairly ask for more money when such a piece of good luck has befallen us as our cotton manufacture turns out to be. I’m not so much against the war, since there is this way of paying for it.”

“You forget we are in debt, Peek. ‘Duty first, and pleasure afterwards,’ I say. ‘Charity begins at home,’ say I. Pay the debt first, and then go to war, if you must.”

Some other improvements will turn up, time enough to pay the debt, I dare say. When the war is done, the minister has only to find somebody, like Arkwright, that will make a grand invention, and then he can pay off the debt at his leisure.”

“No, never,” cried Farrer, in a stronger voice than Jane thought he could now exert. “You will see Arkwright in the next world before you see his like in this. I knew Arkwright. And as for the debt,—how is that ever to be paid? The country is ruined, and God knows what will become of my little savings!”

And the old man wept as if he had already lost his all. It was always a melancholy fact to him that Arkwright, whom he had been wont to consider the happiest of men, had been obliged to go away from his wealth;—to die like other men.

Peek attempted to comfort him, regardless of the frowning looks of Dr. Say, and of Jane's hints to hold his tongue.

"Why, all that requires to be taken care of will go to Jane, I suppose, though some of your things would be more suitable to my wife than to any single woman. That is a nice mattress; and indeed the bedding altogether is just what would suit our brown chamber, as I was saying to my wife. But I suppose Jane is to have all that sort of thing?"

"Mr. Peek, you will either go away or leave off talking in that manner," said Jane, moving away the empty tankard from which he had drunk his morning ale.

"Mr. Farrer will enjoy many a good night in that very bed, when we have subdued the little obstruction that affects the breathing," observed Dr. Say, soothingly.

"We all know better than that," said Peek, with an ostentatious sigh. "It is hard to leave what it costs such a world of pains to get. I've heard you say, Mr. Farrer, how proud you were when you got a watch, as a young man. That's it, I suppose, over the chimney-piece; and a deal of silver there must be in it, from the weight. I suppose this falls to Jane too? It will go on, tick, tick, just the same as ever."

Mr. Farrer forgot his pain while he watched Peek's method of handling the old watch, and followed his speculations about the disposal of his property.

"And do you think that singing-bird will miss

you?" asked Peek, nodding to the siskin in its cage. "I have heard of birds that have pined, as they say dogs do, from the day of their master's death. But my children would soon teach your Teddy a merry ditty, and cure him of moping."

"Jane, don't let any body but Morgan move that bird out of the house: do you hear?" said Farrer.

"It is nobody's bird but your's, father. Nobody shall touch it." And Jane set Teddy singing, in hopes of stopping Peek's speculations.

"And there's the old punch-bowl," continued the son-in-law, as soon as there was again silence. "That will be yours of course, Jane?"

"O, our good friend will make punch many a time yet out of that bowl, when we shall have set up his appetite," declared Dr. Say.

"No, no, Doctor. He will never make punch again in this world."

There was a pause after this positive declaration, which was broken by Farrer saying to his daughter,

"You don't say anything against it. You don't think you had rather not have the things."

Jane replied in a manner which showed great conflict and agony of mind. She should feel like a child, if her father must leave her. She had never lived without him. She did not know that she could conduct herself and her affairs without him. She was in a terror when she thought of it, and her mind was full of reproach——

"Ah! you'll be marrying, next thing, and all my things will be going nobody knows where.

But as for reproaching yourself,—no need of that, so far, for you have been a good daughter to me.”

Jane declared that she had no thoughts of marrying.

“Come, Doctor, which way are you going? Will you walk with me?” said Peek, whose apprehensions about the final destination of the property were roused by the sentimental regards which Dr. Say began to cast upon Jane, when the conversation took this turn. Dr. Say was in no hurry; could not think of leaving his patient; would stay to see the effect of the wine,—and so forth. The old man stretched his feeble hand towards the doctor's skirt, and begged him to remain.—One reason of his wish was that he felt as if he should not die whilst his doctor was by his side; and another was that he wished for the presence of a stranger while Henry was with him, and Henry was now coming up stairs.

“They say I am going, Harry; and now perhaps you will be sorry that you did not do all that I bade you.”

“I always have been sorry, father, that I could not.”

“I should like to know, Doctor, how one should manage one's sons now-a-days. Here's Harry won't follow my business for all I can say; and Mike is leaving the shop to take care of itself, while I am laid fast in this way. He was to have been back three days ago; and not a word have we heard of him, and don't know where to send to him. One must look to one's daughters,

after all—though my father never had to say that of me. I was in the very middle of counting our stock of short moulds when I was called up stairs to see him die.—Well, Henry ; I have left you nothing, I give you notice.”

“ Indeed, father, I am able to earn what I want ; and I have to thank you for this. You have given me already more than the wealth of the world ; and I shall never forget it.”

“ I don’t very well know what you mean ; but I can fancy about the not forgetting. I saw a moon over the church there——”

The old man was evidently wandering after some idea of what he had observed on the night after his father’s death, and many nights since ; and with this he mixed up some strange anxieties about the neglect of the shop this day. Within a few minutes, Peek was gone to be a Job’s comforter to his dawdling wife, assuring her that she could not, by any exertion, arrive in Budge Row in time to see her father alive ; Jane was trying to pacify the old man by attending behind the counter ; while Dr. Say and Henry remained with the patient. Henry did not choose to be alone with him, lest any fit of generosity should seize his father, and cause dissension among the more dutiful of the children.

A few more hours were spent in the restless, fruitless, disheartening cares which form the greatest part of the humiliation of the sick-room : the shutting out the light that is irksome, and then restoring it because the darkness is oppressive ; the preparing food which is not to be

tasted, and offering drink which cannot be swallowed; the changing the posture perpetually, because each is more uneasy than the last. A few hours of this, and of mutterings about Jerry Hill and his brother, which indicated that some idea of the day and its circumstances was present to the dying man,—a few hours of extraordinary self-restraint to Jane, and anxiety to Morgan, and all was over.

Patience came five minutes too late. She found the shop-boy standing with eyes and mouth wide, instead of attending to a customer. He could only relate that Morgan had just shown herself at the inside door, looking very grave, and that Miss Farrer had turned very white, and gone up stairs; so that he was sure his master was dead. The customer was officious in helping to half-close the shutters, and so obliging as to go elsewhere for what he wanted, spreading as he went the news of the death of the rich old fellow, Farrer the grocer.

Where was Michael? This was a question asked many times before night-fall by one or other of the household. None could answer it; not even she who knew most about Michael's proceedings, and to whom Morgan condescended to go in person in search of information. The young woman was as much at a loss as any body, and so extremely uneasy that Morgan found in her heart to pity her.

Where was Michael? This was the question that returned upon Jane's mind and heart in the dead stillness of the night, when, by her own

desire, she was sitting up alone beside her father's corpse. She would not hear of Henry's staying, and forbade Morgan's remaining beyond the usual early hours of the house.

She turned the watch with its face to the wall, when she had wound it up; for she did not wish to know when midnight and the new year came. It was a gusty night, and she hoped not to hear the church-clock strike. She heard instead the voices of the party assembled in the house that day twelvemonth,—the little party of friends whose hopes of wealth depended individually on the chance of surviving the rest. What would she not now give to be set back to that time! The intervening year had disclosed to her something that she did not fully know before,—that she was being devoured by the growing passion of avarice. She had felt joy at the death of Jerry Hill's brother, though the time had been when the bare idea of his death weighed upon her heart for days! She had been unable to tell her father that she did not wish for what he had to leave. And now,—what did she desire to hear about Michael? If he had formed bad connexions,—if he was playing a desperate game with smugglers,—if he should now marry the mother of his children, and thus distribute by wholesale the wealth his father had saved, and squander the large annuity which had fallen to him as to her, from their being the sole survivors of the lot of lives,—what, in such a risk, would be the best news she could hear of Michael? She started from her seat in horror as soon as



she became conscious that she had entertained the question. She uncovered the face of the corpse. She had never before seen those restless features immoveable,—not even in sleep. The eyes had never before refused to look upon her, the lips to answer to her. If he no longer cared for her, who should care? The feeling of desolation came over her strongly; and when her heart bounded for an instant at the thought of her wealth, and then sank, as a vivid picture came before her of Michael struggling and sinking in this night's stormy sea, she was completely overpowered. The light swam before her eyes, the corpse seemed to rise up in the bed; the gust that swept along the narrow street, and the clatter of hail against the window at the instant, terrified her unaccountably. Something grasped her tight round the throat; something pulled her clothes behind; something looked down from the top of the bed. Shrieks woke Morgan from the sleep which had just overtaken her, and brought her down in the dark, stumbling against the shivering shop-boy, who had come out upon the stairs because he dared not stay in his own room.

At the sight of Morgan, standing half dressed at the door, Jane became instantly quiet. She sank into a chair, while Morgan walked straight to the bed; her first idea being that the old man was not dead, and that some movement of his had terrified her mistress. When she saw that all was still, she turned to Jane with an anxious look of inquiry.

"Morgan, Michael is dead; I think he is. I killed him; I am sure I did!"

"No, Miss Jane; there is some difference between wishing a man dead and killing him!"

"How do you know? Who told you about it?" asked Jane, with chattering teeth.

"There is a light in your eyes, and a heat on your cheeks, that told me long ago more than you knew yourself. I have seen you grow a child again, my dear, when every body got to regard you as a staid woman."

"No, no; I wish I was—I wish I was a child again."

"Why, my dear, what can be more childish than grasping at what you cannot use, and giving up all that is precious for the sake of what you grow less and less able to enjoy?"

"God knows I have nothing left that is precious," murmured Jane, sinking into tears.

"Yes, you have. Even they that did you the cruelest harm,—that turned your heart in upon itself for their own selfish ends, could not take from you all that is precious, as long as God makes men into families. My dear, if you see nothing to make you forget your gold in what I saw this morning, you deserve nothing better than gold, and I shall consider you given over entirely. If you do not despise your money in comparison with your brother Henry and his lady, it is a pity you are their sister."

"His lady! What lady?"

"His wife, ma'am; I saw her this morning.

A pretty lady she is,—so young, and speaking English that I could hardly make out without the help of her bright face. And there was her father too, who could not speak to me at all, though he talked fast enough with his daughter. And Mr. Henry was very busy with his books and papers, in a corner of the room where they have hung up a curtain, that he may be, in a manner, by himself; for they have not overmuch room. You will see no gold by going there; but——”

“But why——? I am his sister, and he never took me there; and——”

“You were too rich, Miss Jane, not to want more money; so they waited till you could not tax them with interfering with your dues. If you had asked, Mr. Henry would have told you every thing. As it is, he will bring his wife to-morrow, and you will be all the better friends for there being no talk of dividing money between you.”

“Ah! Morgan,” said Jane, becoming calm in proportion as she was humbled, “you will leave me and go to them; you will leave me to such service as gold can buy!”

“Never, my dear. You must have some one to put you in mind what great things you can do, and what great things you have done for one whom not even you could make happy, after all.” And she cast a sorrowful look upon the corpse. “You will want some one to hush you and bring you round again when you take such fits as you have had to-night; and this one of to-

night will not be the last, my dear, if you keep your mind and conscience on the rack about money. You will want somebody to help you to be thankful if Providence should be graciously pleased to lessen your wealth. And if the worst comes to the worst, my dear, you will want somebody to cover your sin before the world, and to watch privately for any fair moment for softening your heart. So I shall stay by you, and always maintain what a noble and tender heart you once had, up to this very midnight, Miss Jane."

For the next hour,—while her father's remains lay at hand, and she was hearing of Henry, and meditating on his story,—Jane felt some of the disgust at mere wealth, as an object, that is often expressed, but which was a new feeling to her. Her mind gradually became confused while contemplating the uncertainty and emptiness of the life that lay before her; and she dropped asleep in her father's chair, giving her old friend opportunity at last to shed the many tears she had repressed under the appearance of sternness, when to be stern was the truest kindness. She afterwards preserved a much more distinct recollection than Jane of the conversation of the night.

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## CHAPTER IV.

## GOSSIPING AUTHORSHIP.

THE only article of his father's property that Henry coveted was the bird, which Peek had rightly supposed was to be Jane's. Henry believed that Teddy had originally been admitted into the household for his sake, so expressly had it been given into his boyish charge; but he would not now ask for it the more for this. He would not have allowed his wife to pick up a pin from any floor of that house, or have stopped a cough, unasked, with a morsel of candy from the window. But there was one who remembered how he had begged candy for the bird, in old days, and helped it to sing, and been mindful of its wants when every one else was too busy to attend to them. There was one who not only remembered this, (for Jane had quite as good a memory,) but acted upon the suggestion. Morgan made bold to carry the bird to Mr. Henry's lodgings, with his sister's love, and moreover with an ample supply of seeds, and a choice bit of candy to peck at.

There was it amusing itself, now gently twittering, and now pouring out its song, as one of the short days of winter closed in, and the little party in Henry's lodgings prepared for their evening labours. These three,—Henry, his wife, and his father-in-law,—were at no leisure to loll

by the fireside and talk of war and revolution; or to pass from gaiety to gaiety, shaking their heads the while about the mine of treason which was about to be sprung beneath their feet, the perversity of the people, and the approaching downfall of monarchy. They were neither treasonable nor perverse, nor desirous of overthrowing the monarchy; but they resembled the people in so far as it was necessary for them to work in order to live. These long winter evenings were favourable to their objects; and now Marie lighted the lamp, brought out paper and ink, and applied herself to her task, while her father and her husband sat down together to compose that which she should afterwards transcribe. Henry's literary occupation was not merely classical proof-correcting; though this was his principal resource for bread. He was the largest,—almost the sole contributor to a very popular publication, which, by its talent, and, yet more, its plain speaking, gave great annoyance to certain of the ministry, much satisfaction to the opposition, and to a large proportion of the reading population of London. Henry would have acknowledged to all the world, if he could, that the work owed much of its value and attraction to the assistance of his father-in-law, who had lived long enough in England to understand a great deal of its domestic as well as foreign political interests, and brought to his task a large share of knowledge and wisdom from his observation of the affairs of the continent, and his experience of their vicissitude. M. Verblanc was one of the

earliest emigrants to this country, whither he came intending to deposit his daughter, and return to be useful ; but the march of events was too rapid. Moderate men had lost their influence, and ran but too much risk of losing their heads, and he stayed to be useful here till his country should stretch forth her arms again to welcome such men as he. Henry Farrer had become attached to his daughter while she was residing with the Stephenses ; and as there seemed to M. Verblanc a strong probability that the children of two very rich fathers would not long remain very poor, he countenanced their early marriage, resolving to work to the utmost in their service till he should be able to recover some of Marie's intended dower.

Marie was writing out an article from her husband's short-hand,—an act to which she had become so accustomed that it did not interfere with her attention to what was going on at the other end of the table, or prevent her interposing an occasional remark.

“ And are the Mexican cocks benefited ? ” she asked, in allusion to something they were talking about. “ Do the cock-fighters give up their sport on account of this tax ? ”

“ The sport is much checked, my dear. The government gets only about 45,000 dollars a year by this tax, so that there cannot be much cock-fighting.”

“ Well, then, I wish you would put in your advice for a very heavy tax on guillotining. Where is there so barbarous a sport ? ”

"You are for putting a moral power into the hands of government, Marie,—a power of controlling the people's pursuits and tastes. Is such a power a good?"

"Is it not? Cock-fighting may be checked; therefore may the drinking of spirits, and the playing with dice. And no one thinks worse than you of gin and gaming. I am just copying what you say about gin."

"But the same power may tempt the people to game in lotteries, and drive them to engage in smuggling; and tyrannize over them in many ways. When taxes are raised upon what men eat and drink and use, there may be, and there always is, a great inconsistency in the moral lectures that they practically give the people. They say, for instance,—‘You must not use hair-powder or corn; but come and try your luck for a 30,000*l.* prize.’ ‘If you wish for tobacco, you must smuggle it: but we must make you pay for keeping yourself clean with soap, and putting salt into your children’s food, and trying to let light and air enough into your house for them to live by.’”

"Well, but this would be abusing their power. Could they not do like the Mexican people—tax bad sports—tax luxuries?"

"And who is to decide what sports are bad, and what articles are luxuries? If there is nobody to contend that cock-fighting and bull-baiting are virtuous sports, there are many opinions on fox-hunting, and snipe-shooting, and country fairs, and village dances. And as for luxuries,—



where is the line which separates them from necessities ?”

“ Ah ! our washerwoman looked very earnest indeed when she said, ‘ I must have my little dish of tea—I am fit for nothing without.’ And I suppose our landlord says the same of his port-wine ; and certainly every nobleman thinks he must have men-servants and horses and carriages.”

“ I do not see, for my part, how government has any more business to decide upon what articles must be made dear to the people, than an emperor has to settle how his subjects shall fasten their shoes.”

“ Well, but what are they to tax ?”

“ Property. All that government has a right to do in taxation, is to raise what money is necessary ; and its main duty is to do it in the fairest proportion possible. It has nothing to do with how people spend the rest of their money, and has no business to alter the prices of things, for the sake of exercising a moral power, or any power.”

“ Perhaps the meddling would be saved by the government taking the articles of luxury themselves, instead of taking money upon them. But they would need large warehouses for all the strange things that would be gathered in ; and they must turn merchants. I wonder whether that plan has ever been tried ?”

“ Yes, in China. The Sun of the Celestial Empire took his taxes in kind,—chiefly in food.”

“ And so became a great rice-merchant.”

“And agriculture was improved to a prodigious degree.”

“Improved! then I suppose there would be a great increase of whatever good things your government might choose to levy?”

“Up to a certain point, taxation of every kind acts as a stimulus. But that point is easily and usually passed. The necessity of answering the calls of the state rouses men’s industry and invention; and if the taxation continue moderate, the people may be gainers, on the whole, by the stimulus. But if the burden grows heavier as men’s exertions increase, they not only lose heart, but that which should produce future wealth goes to be consumed without profit; and the means of further improvement are taken away.”

“Ah! how often,” exclaimed M. Verblanc, “have the late rulers of France been told that taxation takes from the people, not only the wealth which is brought into the treasury, and the cost of collecting it, but all the values of which it obstructs the creation! How often were they exhorted to look at Holland, and take warning!”

“There is a case *apropos* to what we are writing. Down with it! ‘What country could compare itself with Holland, when Holland was the empress of commerce, and the nursing mother of wealth? What befell her? Her industry slackened, her traffic declined, her wealth wasted, and she knew, at length, the curse of pauperism. Why? Her own committees of investigation have declared that this change is owing to the devouring taxation, which, not content with appro-

priating her revenue, next began to absorb her capital. First, the creation of values was limited ; then it was encroached upon ; and from that day has Holland been sliding from her pre-eminence. From the very nature of the decline, it must proceed with accelerated speed, if it be not vigorously checked ; so that Holland seems all too likely to forfeit her place among the nations.'—Will that do, Marie ?”

“ O yes ; but you must give two or three more examples. At least, when I wrote themes at school, I was bidden to give always three examples.”

“ With all my heart. It would be but too easy to find three times thrée. What next, sir ? Spain ?”

“ Spain, if you will. But one need go no farther than Marie’s own unhappy country. Would her king have been murdered,—would the people have defiled their emancipation with atrocities, if they had not been sunk in poverty, and steeped in injuries, by a devouring taxation ? That taxation might, I verily believe, have been borne, as to its amount ; but that amount was taken, not at all from the rich and noble, but wholly from the industrious. The rich and noble spent their revenue as much as if they had been duly taxed ; while the industrious paid, first their income, and then their capital, till the labourers, whose hire was thus kept back from them, rose up against the rich, and scattered them to the winds of heaven. The oppressors are removed ; but there is no recovery of the substance which they

wasted. The impoverished may now come forth, and raise their cry of famine before the face of heaven, but the food that was taken from them there is none to restore."

"So much for poor France!" said Henry, writing rapidly. "Now for Spain."

"Take but one Spanish tax,—take but the Alcavala, and you have sufficient reason why, with her prime soil, her wealth of metals, her colonies whither to send her superfluous consumers, Spain is wretched in her poverty. The alcavala (the monstrous per centage on all articles, raw or manufactured, as often as they are sold) must encroach more and more largely on the capital which is the material of wealth. Under the alcavala, Spain could not but be ruined."

"Except in those provinces where there was no alcavala—Catalonia and Valencia. They bore up long after all others had sunk. There, Marie! There are your three examples. We have no room for the many more that rise up."

"Not for England?"

"England! You do not think England on the road to ruin, my dear? You do not yet understand England's resources."

"Perhaps not. But you told me of eight hundred bankruptcies within the last seven months. Have you no practice of taxing your capital?"

"We have a few taxes,—bad taxes,—which are paid out of capital,—as my sister Jane will tell you. She knows something now of how legacies are reduced by the duties government de-

mands. It is a bad practice to lessen property in the act of transference. Such taxes consume capital, and obstruct its circulation. But we have not many such. In one sense or another, to be sure, every tax may be proved to come out of capital, more or less; but almost all ours are paid out of our revenue: and so will be almost any that can be proposed, provided the amount be not increased. With the revenue that England has, and the ambition that her people entertain not to sink in society, exertion will be made to keep her capital entire, as long as there is any reasonable hope of success. We shall invent, and improve, and save, to a vast extent, before we let our capital be sacrificed."

"In the case of your property tax?"

"Why not? The purpose of a property tax would be to take from us, not more but less than we pay already; less by the cost of collection which would be saved. If our revenue now pays the greater sum, it would then well serve for the lesser; and all the better from taxation being then equalized;—the rich man thus diverting a portion of his unproductive expenditure,—to the great relief of the industrious capitalist who now pays much more than his due share. O, it must be a huge property tax indeed that would trench upon our capital! Why, my dear, we might pay off our great national debt of nearly 300,000,000*l.* next year, without using our capital for the purpose."

"Then I think you had better do it before your

great debt gets any larger. Do you think it will go on growing?"

"Our ministry and parliament seem determined that it shall. Meantime, we are playing with a Sinking Fund, and making believe to pay off, while we are only slipping the Dead Weight round and round our necks, and feeling it grow heavier at every turn."

"I think this is child's play but too much like our poor French administrations that have beggared a nation," observed M. Verblanc. "Get rid of your debt, you wise English; let a Frenchman advise you. If indeed you can pay off your 300,000,000*l.* without impairing your capital, do it quickly."

"We are at war," said Henry, despondingly; "and, what is worse, the debt is declared to be popular."

"The time will come when a burdened peace will find you tired of your debt."

"Or rather our children. Even then I would advise an immediate exertion to pay it off,—yes, even if it should amount to twice three hundred millions."

"Six hundred millions! Was ever such a debt heard of! What must your future rulers be if they thus devise the ruin of your fine country!"

"If they exceed that sum again, I would still struggle to pay it," persisted Henry. "To be sure, one can hardly conceive of a debt of more than 600,000,000*l.*; but one can still less conceive of a nation being willing to pay the annual

interest upon it. Let us see! I dare say nearly thirty millions\*."

"Ah! that interest is the great grievance. If the debt be allowed to accumulate, your nation may be subjected, within half a century from this time, to a permanent charge of interest which would of itself have sufficed to pay for all the wars from the time the debt began. Yes, this annual raising of interest is the grievance;—the transferring such enormous sums from the pockets of some classes of men into hands where it would never naturally find its way. Your ministers may say what they will about the debt being no actual loss to the country, since the whole transaction passes within the country;—this does not lessen the burden to those who have to pay over their earnings to the national creditor, whose capital has been blown away in gunpowder at sea, and buried with the dead bodies of their countrymen abroad."

"Besides," suggested Marie, "if there is no mischief in carrying on the debt because the transaction passes within the country, there could be no harm in paying it off, since that transaction would also be only a transference."

"Very true. If all were assessed to pay off the public creditor, there would be no total loss. And as for the real evils,—the diversion of capi-

\* Lest there should be any man, woman, or child in England, who requires to be reminded of the fact, we mention that our national debt amounts at present to 800,000,000*l.*, and that the annual interest upon it is 28,000,000*l.*

tal from its natural channels, and the oppression of industry,—the remedy of these would be so inestimable a relief, that in a little while the parties who paid the largest share would wonder at their own ease, and at the long delay of the nation in shaking off its burdens.”

“Like the heir who has resolution to sell a part of his mortgaged estate in order to disencumber the remainder. But who are they that would pay the largest share?”

“The richest, of course. All must contribute something. Even the labourer would willingly spare a portion of his earnings for the sake of having his earnings to himself for ever after. But by the aristocracy was this debt proposed; for their sakes was it incurred; by them is it accumulated; while it is certain that the burden is very far from being duly borne by them. From them, therefore, should the liquidation chiefly proceed.”

“But did not you say that parliament claps its hands at every proposal to burden posterity?”

“Yes: but what kind of a parliament? If Mr. Grey should ever obtain his great object,—if there should ever be a parliament through which the people may speak, and if the people should then declare themselves content to go on bearing the burden that the aristocracy of this day is imposing upon them, why, let the people have their way; and I, for one, shall wish them joy of their patience. But if, when the people can protest, and make their protests heard, they call for such an assessment as shall include all, but fall heaviest on those through whom the debt was incurred,



they will do that which is not only just in the abstract, but (like all that is essentially just) that which is most easy, most prudent, and must prove most fortunate."

"So you venture to write that down as you speak it," said Marie. "Will you let the word 'easy' stand?"

"Yes; because it is used as a comparative term. Almost any plan would be more easy than sustaining this burden from year to year. A temporary inconvenience only would be the result of getting rid of it. I question whether any one person would be ruined; and of the many who must sacrifice a part of their property, every one would reap certain advantages which must in time compensate, or more than compensate, himself or his children. To the bulk of the people the blessing would be incalculable. It is not for those who most proudly boast of the resources of the country to doubt whether the thing can be done."

"A rich and noble country is yours," observed M. Verblanc; "and the greater is the wonder and the shame that it contains so much misery,—such throngs of the destitute. Enormous as has been and now is the expenditure of your government, how have you not only sustained your resources, but augmented them! How have you, while paying for your wars, improved your lands, and your shipping, and your manufactures, and built docks, and opened canals, and stretched out roads! And while the nation has

thus been growing rich, what crowds of your people have been growing poor!"

"And how should it be otherwise, when the pressure of public loans falls so unequally as in England? Fearful as is the amount, the inequality of pressure is a far greater evil. It is very possible,—when we consider the excitement afforded to industry and invention by a popular war,—that the capital of the country would not have been very much greater than now if we had been spared the wars and other wasteful expenditure of the public money of the last twenty years; but the distribution is in consequence most faulty, and the future incumbrances of the people fearful to contemplate."

"From your rulers having carried their system of borrowing too far. There is, to be sure, all the difference in the world between an individual borrowing for the sake of trade, or profit in some form or other, and governments borrowing that which is to be dissipated in the air or the sea, or shed upon the ground, so that it can be no more gathered up again than the rain which sinks into the thirsty soil."

"Why cannot war-money be raised from year to year," asked Marie, "so that the nation might know what it was about in undertaking a war? When my father rebuilt his *château*, he paid for each part as it proceeded, and so brought away with him no reproach of debt."

"When people are careless of their heirs, love, as rulers are of the people's posterity, they

find it easier to borrow and spend, than to make their spendings and their levies agree. When rulers are afraid to ask for so much as they desire to spend, they escape, by proposing loans, the unpleasantness of taxing. Heavily as our governments have taxed us, they have been actually afraid to tax us enough ;—enough for the purposes proposed to the nation.”

“ They were afraid of making the people impatient.”

“ Just so ; and the people have shown what the rulers of many centuries have considered an ‘ ignorant impatience of taxation.’ That is, the nominal representatives of the people have encouraged expensive projects for which the people have shown themselves unwilling to pay. The rulers and the people thus appear unreasonable to each other ; while the blame chiefly rests in calling those the representatives of the people who are really not so. Mr. Grey and the friends of the people are doing what they can to bring the two parties to an understanding. When this is done, I trust there will be no going to war at the expense of future generations,—no running into expenses for which the means are not already provided.”

“ They who first devised these public loans could not have guessed what they were doing, Henry.”

“ They never imagined that any one would so improve upon their practice of borrowing, as not to provide for the payment at some definite time. If,—as may happen on the unexpected breaking

out of a war when the nation is not in very favourable circumstances,—it is perilous to tax it heavily and suddenly, it may be expedient to raise the supplies in a way which will enable the people to pay more conveniently, at their own leisure. But the period should be fixed when the money is raised. The money should be raised upon terminable annuities; so that, at least, every one may know how long the burden is to endure. This is a plain rule; and happy would it have been for the country if it had been observed from the day when——”

“ When its system of loans began ? ”

“ I would hardly say that; for I do not see how the rulers in the troubled times of the Revolution could have governed the country without loans. The tax-payers were so divided in their loyalty at the time, that King William and his councillors would not have been able to raise money enough for the struggle by taxation, and would only have made themselves hated for the attempt. But a foreign war, undertaken by an undivided people, is a wholly different affair; and the advisers of George II. had no business to carry on the borrowing system.”

“ They found the debt large, I suppose, and left it larger; according to the methods of borrowers from posterity.”

“ Yes; it amounted, when it came into their hands, to fifty-two millions, having grown to this since the Revolution, when it was only 664,000*l*. It is now five times fifty-two millions.”

“ O, make haste and tell these things to your

rich men; and they will plan how soon this monstrous charge may be got rid of."

"There is a great deal to be done first, my dear. We have first to convince them that this debt is not a very good thing.—As long as they escape paying their due share of the interest, and are aware that the liquidation must, in a considerable proportion, proceed from them, there is no lack of reasons, convincing to their minds, why a large national debt must be a great national blessing."

"It attaches the people to the government, perhaps. Is that what they say?"

"Yes; as if the people will not always be the most attached to the government that most consults their prosperity. What can they think of a government that——"

He stopped suddenly as Marie put her fingers on her lips, and appeared to be listening. She ran to the door and threw it wide open,—in time to hear a shuffling down the dark stair-case.

"I am sure there was somebody at the door," said she, hesitating whether to shut it again. Her father shrugged his shoulders as the cold air blew in. Henry observed that if the people of the house wanted anything, they would come again; and Marie therefore, after calling from the landing and receiving no answer, returned to her seat as before; observing that it was not the first time she had believed some person to have remained outside the door.

Her husband was writing down to her father's dictation about fallacies in regard to the debt;—

such fallacies as that the parchment securities of the public creditor were an absolute creation of capital ; whereas they were only the representatives of values which were actually sunk and lost ; —that the annual transfer of the millions required for the interest was so much added to the circulation ; whereas this very sum would, in the absence of the debt, have been circulating in a more profitable manner ; —that the public funds afforded a convenience for the prompt investment of unemployed capital ; whereas there would be no lack of good investments for capital if industry were left free ; —and, finally, that the stocks are an admirable instrument for the ascertainment of public opinion ; whereas a very small amount of debt would answer this purpose as well as the largest. Nobody would object to retaining the 664,000*l.* of the revolutionary times for this simple object.

Marie could not settle well to her employment after this interruption. Hénry forgot it in a moment. He grew earnest ; he grew eloquent ; and, in proportion, he grew loud. Nobody came from below, as he had predicted. Nobody could have wanted anything at the door when Henry was asking so loudly how it was “ possible for the people to be attached to a government which, &c.” And now, when he was insisting on the first principle of taxation, —equality, —when he was offering a variety of illustrative cases, all of which resolved themselves into equality or inequality, —his little wife came behind him, and laying her hand on his shoulder, asked him in a

whisper whether it was necessary to speak quite so loud.

“ My love, I beg your pardon. I am afraid I have been half-stunning you. Why did not you speak before ? I am very apt to forget the dimensions of our room,” and he started up laughing, and showed that he could touch the ceiling with the extremities of his long fingers ;—  
“ I am apt to forget the difference between this chamber and the lofty places where I used to hold forth at college. Was I very boisterous, love ? ”

“ O, no : but loud enough to be heard beyond these four walls.” And she glanced towards the door.

“ If that be all, any one is welcome to hear what I have to say on taxation. It will be all printed to-morrow, you know, my dear.”

Marie did know this : but she was not the more willing that her husband should be overheard exclaiming vehemently about equality,—a word held in very bad repute in those days, when, if a lady made inquiries of her linen-draper about the equality of wear of a piece of gingham or calico, the shopman would shake his head at her for a leveller, as soon as she had turned her back.

“ How,” said M. Verblanc, looking tenderly at his daughter, “ how shall I forgive those who have put dread into the heart that was once as light as the morning gossamer ? How shall I forgive those who taught my child suspicion ? ”

“O, father, remember the night——”

“Yes, Marie ; I knew it was the thought of that night that prompted you to caution now.—The night,” he continued to Henry, “when our poor friend La Raye was arrested at our house. We have reason to believe that we had all been watched for hours,—that eyes had peeped from every cranny, and that ears were planted all round us. I myself saw the shadow of a man in ambuscade, when a passing gleam from the court shone into my hall. I took no notice, and rejoined La Raye and my child. He slipped out by a back way, but was immediately taken in the street ; and for words spoken that night, coupled with preceding deeds, he suffered.—Well may my Marie have learned dread and suspicion !”

“No, father ; not well ! Nay, Henry, you do not know what warning I had against it ;—warning from one who knew not dread, and would not have saved her life by so vile an instrument as suspicion.”

Henry bent himself to listen with his whole soul, for now he knew that Marie spoke of her friend, Madame Roland.

“Yes, I was warned by her that the last impiety is to fear ; and the worst penalty of adversity to suspect. I was warned by her that the chief danger in civil revolution is to forget green meadows and bright skies in fields of blood and clouds of smoke ; and that those who shrink from looking fully and kindly even upon those who may be the reptiles of their race, are less wise



than the poor prisoner in the Bastile who made friendship with his spider instead of trying to flee from it."

"And she observed her own warning, Marie. How her murderers quailed before her open gaze!"

"Ah, yes! In her prison, she brought home to her the materials of happiness; and with them neither dread nor suspicion can co-exist. She brought back into her own bosom the wild flowers which she had worn there in her childhood; and the creations of her father, the artist; and the speculations of her husband, the philosopher; and opened up again the springs of the intellect, which may gush from the hardest dungeon walls; and wakened up the voice of her mother to thrill the very heart of silence; and dismissed one obedient faculty at morn to travel with the sun, and ride at eve down his last slanting ray with tidings of how embryo man is working his way into light and freedom; and summoned another obedient faculty at midnight to paint upon the darkness the image of regenerated man, with his eye fixed upon science, and his hand supporting his fellow man, and his foot treading down the painted trifles and deformed usurpations of the world that is passing away. Having gazed upon this, what were any spectres of darkness to her, —whether the scowls of traitors, or an axe hanging by a hair?"

"Would that all who desire that women should have kindness, and domestic thoughtfulness, and cheerfulness, and grace, knew your friend as you knew her, Marie!"

“Then would they learn from what quarter of the moral heavens these endowments may be fetched by human aspiration. Would they behold kindness and lightness of spirit? They must give the consciousness of being able to bestow, instead of the mere craving to receive, the support which intellect must yield to intellect, if heart is to answer to heart. Would they have homely thoughtfulness? They must not obstruct that full intellectual light in which small things dress themselves in their most shining beauty, as the little fly that looks dark beneath a candle shows itself burnished at noon. Let men but lay open the universe for the spirit of woman to exercise itself in, and they may chance to see again with what grace a woman about to die can beseech the favour to suffer more than her companions.”

Of this friend, Marie could not yet speak long. Few and frequent were her words of remembrance; and Henry had learned that the best kindness was to let her break off, and go, to carry her strong associations of love and admiration into her daily business. She now slipped away, and stood tending her bird, and flattering herself that her dropping tears were unnoticed, because her face was not seen. Then she filled a chafing dish, and carried it into the little closet that served her father for a bedchamber. Then she busied herself about Henry's coffee, while he, for her sake, applied himself to finish his task. Presently, even he was convinced that there was some one at the door who had not knocked.—Without a moment's delay he threw open the



door, and there stood—no political or domestic spy—but Jane, with a somewhat pale countenance, wearing a very unusual expression.

“We are glad to see you here at last, Jane. You are just in time to see what coffee Marie makes.—But where is Morgan?” looking out on the dark landing. “You did not come alone in the dark?”

“Yes, I did. I have something to tell you, Henry. Michael is home.”

“Thank God! I hope it is the last time he will alarm you so thoughtlessly. I dare say he knew all that has happened, though he hid himself from us.”

“O yes; there was one who must have known where he was all the time, and told him every thing; for, do you know, he has come home in a curricule of his own! The first thing he had to say to me was about his horses; and the next was——”

“What?”

“He is going to be married to-morrow morning!”

In spite of a strong effort, Jane's countenance was painfully moved while she announced this. Henry did not convey the comfort he intended by not being sorry to hear any of the news. He was much relieved by learning that that which was by nature a marriage long ago, was now to be made so by law. As for the curricule and horses, though such an equipage might be unsuitable in appearance with the establishment of a grocer in Budge-row, this was altogether a

matter of taste. It was certain that Michael could afford himself the indulgence, and it was therefore a very harmless one.

Henry's cheerful air and open countenance made his sister feel half envious. He did not seem to dread the risk of her father's hard-earned money being spent much more easily than it had been gained. He seemed to have forgotten what it is to have made many hundred thousand pounds; and he certainly knew nothing about the anxiety of keeping it. How should he?

Marie laughed as she asked how Michael looked in his curricule: it must be such a strange situation to him! She had never seen Michael. She wondered whether he looked at all like Henry; and then she sighed. She thought of the carriages that had been at her disposal in France, and that she now had not one to offer to her disinherited husband.

"Some more sugar, Marie," said M. Verblanc, when he had tasted his last cup of coffee.

Marie went to her cupboard, and brought out the little powdered sugar that remained at the bottom of the last parcel she had bought. She had tasted no sugar for some time; and it was by very nice management that she had been able to procure any for her father. She hoped that what had been written this week might supply comforts for the next. Meantime, Jane's entrance had baffled her calculations about the sugar. Henry smiled at the disclosure, and helped himself to another cup of coffee, without sugar. Marie would have borrowed from the

woman of the house ; but her father would not allow it. His daughter rightly imagined that he felt uncertain of being able to pay a debt of a mere luxury, and therefore did not choose to incur it.

“ Ah, well ! ” said she ; “ everything will cost us less money, let us hope, when men have left off fighting like dogs, that they may render peaceable men beggars. They make us pay for their wars out of our tea and our sugar,—and out of our heart’s blood, papa, when they make us deny our parents what they expect at our hands.”

M. Verblanc wished that Marie could have, during this time of war, the sugar that was now growing in her beloved garden at home. Beet-root was now largely used for making sugar in France ; and M. Verblanc had learned that the produce of his estates was considerable. These estates had been bought in by a friend ; and it was hoped that they would in time be restored to the rightful owner.

Marie’s scorn was excited by the idea of beet-root growing where her parterres had looked gay, and where the urns, and statues, and small fountains, originated by her taste, could have little congeniality with so thoroughly common and useful a produce as beet-root. She mentioned one field, and another, and another, which would answer the purpose quite as well as her garden. As she lightly mapped out the places she mentioned, Jane’s eye followed her pencil as eagerly as Henry’s. She asked of M. Verblanc, at

length, whether the tenure of land was yet considered secure in France.

"Of some lands, yes," answered he. "If, for example, you will buy our estates, and grow beet-root, no one will turn you out; and it will give us true satisfaction to see our lands pass into such honourable hands."

To Henry's surprise, his sister seemed meditative. Marie looked up, smiling. "Will you buy our lands?"

"She cannot," said Henry. "The law is against investing capital in an enemy's country."

"Is it?" said Jane, quickly.

"One would suppose you were really thinking of it, Jane. If you want to try your hand at farming, there is abundance of land in England."

Jane muttered that in England there would also be an income tax immediately.

"And what of that? If you invested your money abroad, you would not go and live there, would you?"

"I am sure an income tax is enough to drive away all who have any substance. To leave one no choice! To make one pay, whether one will or not! I should not wonder to see every independent man in the kingdom contrive to get abroad with his money, somehow or other."

"I should. Every person of substance has not a brother Michael, with a doubtful wife and an ambiguous family; or a brother Henry, living in two small rooms, with a little French-woman for a wife."

“ ’Tis not that, Henry. But, as I said, this way of taxing leaves one no choice——”

“ But of paying one’s due share of what ought to fall equally upon all. Now tell me, Jane, what choice has the man whose family obliges him to spend his whole income in commodities? What choice have Patience and her husband, for instance, of how much they shall pay to the state? It is not with them as it is with you, that you may contribute to the war or not, according as you choose to have wine, and servants, and a carriage. The necessaries that you and Morgan consume cannot cost you much, I should think,——cannot yield much to the state.”

Jane cautiously replied that everything depended on what was meant by much and little.

“ Well; I mean that Patience’s eight children and three servants must consume much more butter, and fuel, and calicoes, and bread, and soap, and shoes, than you and Morgan.”

This could not be denied.

“ What choice, then, is left to them? Under the system of taxing commodities, there is a choice left to those who least need it; while, if they do not choose to contribute, the poorer, who have no choice, must bear an increased burden. Oh, Jane! I could not be sorry to see you contributing as much from your wealth——money,——as the man who makes your shoes in his wealth——labour! He pays something to the state from every shilling that passes through his hands. Whether you pay something from every guinea you touch, I need not ask you. Has Peek told

you of the rhyme that our labourers have at their tongues' ends just now?"

"Peek has not; but Michael told me of one he had heard several sing by the road-side,—something about how they divide their labour between one and another;—among all but themselves, they seem to think."

"It is the same:—

‘ For the Debt till eight,  
For the Church till ten :  
To defend the State  
With guns and men,  
I must work till noon, so weary, O !  
Then a spell for the Judge,  
And two for the Crown ;  
Sure they need not grudge,  
When the sun goes down,  
One hour for myself and my deary, O !”

While Marie was pitying the labourer, and wondering how far his statement was exaggerated, Jane was thinking aloud how willing she should be to work with head and hands for Church and State, the Army and the Law.

"You had rather do this than pay, because your labour is not to you the wealth that labour is to a poor man."

"And partly because I really have not enough to do," said Jane. "Michael does not seem to wish that I should keep the books any longer; and I cannot be making frocks for Patience's children all day long, so little as I have been accustomed to needle-work for some time. I wish you could put me in the way of paying my taxes in the way the poor man does."



"And so take the work out of the poor man's hands? No, Jane. You must pay in gold, sister."

"Is there no sort of work that poor labourers cannot do?" asked Marie, with a private view to earning sugar and snuff for her father.

"Not that will serve the purposes of the government, my dear. I remember hearing, some time ago, of a benevolent lady who was making bread seals to convert the Jews."

"And I," said M. Verblanc, "of at least twenty gentle creatures who distilled rose-water one whole summer——"

"To wash the blackamoor white?"

"To civilize the Hottentot. But the results——"

"History does not record, any more than Jane's feats of knitting, and other worthy exercises. Why, Jane, when you have the money ready—the very thing wanted—why should you offer your taxes in any other form? If you really want to help the state, suppose you raise a regiment yourself. You and Morgan can make the red coats, if you want something to do; or, if that is too fearful a service for a peaceable woman, you can take upon yourself the half-pay of some fine old officer or two; or you might build a bridge, or set up a Preventive establishment, (nothing is more wanted just now,) or do a hundred things that would save the poor labourer's pocket, and not interfere with his market for labour. Such a free gift to the state would immortalize you; and, depend upon it, it would

be far better for you than buying French land in violation of English law."

"How they make a mockery of us helpless women, whom they have first made helpless!" said Marie, while wrapping Jane in her shawl. "We will not mind them till we have reason for shame at being helpless."

Neither Jane nor any one else could feel uncomfortable at anything that Henry said, his manner was so playful and kind. He was now reaching his hat, in order to walk home with his sister, whom no inducement was strong enough to tempt into a vehicle which must be hired. She preferred walking, she always declared, being conscientious enough, however, to protest invariably against any one accompanying her; but Henry actually wished to carry his manuscript to the printer this evening, and the brother and sister set off together.

The weather was most disagreeable,—bitterly cold, with a fog, irritating alike to the windpipe, the vision, and the temper. The glow-worm lamps, with each its faint green halo, lost their use among the moving lights that perplexed the middle of the street. Jane had judged rightly this time in wishing to walk; for the groping on the foot-way was undoubtedly a less evil than the confusion of carriages. The occasional backing, the frequent clash, the yells, the oaths of the drivers, and now and then the snorting of a frightened horse, and the groans of a wounded one, showed that riding in a carriage is not always the extremity of bliss that some little

children believe it to be. Henry held his sister's arm tight within his, and she held her peace no less tenaciously while they were every moment walking point blank up against a broad man, or a slender lamp-post, or innocently knocking down a wearied woman, or a child who was tracing his mother's apron upwards in hopes of at length finding her hand. After a while, it struck Jane that this was a case in which the longest way about would prove the nearest way home. By striking down one of the small streets leading to the river, they might escape all the carriages, and most of the people, and get to Budge Row all the sooner for making a small circuit. She believed she could engage not to lead her brother into the river; which was the chief peril in this path.

"I think there is an opening to the left, here, Jane."

"Which way does the fog drift? I think there is a draught from the right, from the west."

"Nay: surely it comes in our faces. No matter! you shall not go a step farther till I have made out whether we cannot now turn eastwards. Do stand still a moment."

While he was down on his knees, poring over the pavement, to see which way the stones were laid, Jane observed that it was a shame they had no more light from the lamps, as they paid for the great new improvement in lighting,—viz: adding two threads to each burner."

"It is no fault of any one's," said Henry. "We

may go on thickening wicks till we use up all our cotton, and we shall make no progress in lighting. We must make out some new principle."

"What principle?"

"O, if I knew, I should not have left it to be told now. All I know is that our streets are not perfectly lighted, and so I conclude that some better principle remains to be discovered. That is all."

"All!" thought Jane. "I think it means much;—every thing," she continued within herself, while rapidly following out the clew afforded by this simple act of faith of her brother's.

There was an opening to the eastward; and they pursued it, feeling rather than seeing that the river lay open on their right hand. They seemed to have this bank all to themselves. Except a public house or two, with open door and lighted windows, all was dark and silent;—so silent, that when three clocks had done striking their long story, one after the other, the plash of oars was heard from the water. Presently, there was a little clatter among the boats moored near the margin, and the walkers pitied the rowers who had to encounter worse perils than those of Holborn and the Strand. In another instant, they stood stock still in a prodigious consternation. The yells and oaths left behind in Fleet-street were nothing to those which now burst forth immediately in front of them. There seemed to be threatening, struggling, grappling, fighting,—all in noise and darkness.

“Back ! let us go back !” cried Jane.

There was no use in attempting it. People poured out of the public houses, and seemed by their multitude, to drop from the clouds or come up in swarms from the river. As soon as Jane moved back, she met with a buffet ; and was so pushed about, that she began to fear slipping into the water if she left the spot she occupied. The only thing to be done was to plant themselves against a house, and wait for an open way, or for light. Light came ;—a gleam or two from an opened upper window, whence black heads projected, marvellously exaggerated by the fog ; and then, after several abortive experiments with naked candles, a torch,—a flaring red torch, which did more execution on the gloom than all the cotton wicks in Cheapside could have done.

“A smuggling fray ! Those are smugglers. How daring ! to come up so far,” said Henry.

Jane was making her observations, and correcting her imaginings. She was scarcely aware till now that she had always fancied a smuggler a large, stout, grim man, with a bit of red drapery dangling somewhere about him ; a leathern belt ; a pistol in his hand, and a keg just before, or just behind, or just on one side of him. But one of these men was slight and wan ; and another was deformed ; and a third wore a brown coat, like any other man ; and none scowled as smugglers and patriots always do in pictures, but one laughed, and the rest looked vexed or angry in a plain way. She even thought that the one

in a brown coat looked very like a shopman,—very like Michael.

Thus much was ascertainable while the shifting light from the torch danced from tub to face, and from the packages on the shore to the shadowy boat behind, with still a black figure or two in it.

“How very daring!” exclaimed Henry again.

“Yes,” said a voice from a window immediately in their rear. “These are the days for smuggling frolics. These fellows hold that they are in favour with the minister, as ’tis certain they are maintained by him.”

“By his multiplying the customs and excise duties, you mean.”

“Ay, sir. Multiplying and raising them. The story goes that these fellows drink the minister’s health first, in every keg they open; and the saying is, that if the seditious do as they say,—pull the minister’s carriage about his ears some day,—he will have a guard of smugglers rise up of their own accord to bear him harmless. But they don’t like the talk of an income tax, sir.”

“It is no longer mere talk. The assessment has begun.”

“Sure, sir, it has. And that may have made them desperate in their daring, which their coming here looks like. But they could not have chosen their night better. ’Tis a wonder to me how any body could watch them. Fudge! What are they after now?”

A struggle ended in making the torch more efficacious than was contemplated. A smuggler staved a cask. Whether by accident or design was never known,—but the torch dropped into the rivulet of spirit, and it turned to fire. The blue flame shot up, waved, hovered, looked very beautiful in itself, but cast a fearful light on the brawlers who rushed over one another to extricate their shins from the flame. Jane saw a really grim face at last. A man in a prodigious rage had been fighting with the brown-coated smuggler who was like Michael. The angry man had got the better of the other, and was now lifting him up at arms length, with the strength of an elephant, and the ferocity of a tiger. He dashed him down with a sound that was heard through the din.

“It *is* Michael!” cried the brother and sister at the same moment. They had both seen his face high in the air. They burst through the throng, and reached the body,—the dead body; for the neck was broken against a cask.

As Jane kneeled beside him, in front of the flickering blaze, she replaced the head, horribly bent backwards as it was, and then looked up in Henry’s face with kindled eyes, to say,

“He is gone; and he is not married. He is gone this time.”

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## CHAPTER V.

## HOW TO ENTERTAIN STRANGERS.

It was long before Henry could get back. He had to convey Jane home, and recover her to a safer state of mind, and then to communicate the intelligence to Patience; and then,—more painful still,—to the young woman whom he always regarded as Michael's wife. At the end of four hours, when it was nearly one in the morning, he knocked at the door of his lodgings, and was instantly let in by his landlord. He perceived that Mr. Price looked very sulky; and he could obtain no answer to his enquiries about whether Mrs. Farrer had been uneasy at his not returning. He bounded up stairs, and Marie was in his arms before he saw how pale was her face, and how swollen her eyes. The fire burned dull, the lamp only glimmered, and there was an air of indescribable confusion in the room; so that, occupied as Henry was with what had happened, he could not help feeling almost bewildered as to whether this was his lodging or not.

"I thought you never, never would have come," sobbed Marie.

"My love, there has been but too much reason for my staying so long."

"But there was so much reason for your being at home! Henry, they have carried away my father."



Marie could not tell where they had taken him. She knew nothing of English law and justice. She had had no one to help her; for Price himself introduced the officers of justice; and Mrs. Price was so stiff and cold in her manner, that Marie was obliged to leave off appealing to her. All she knew was that some men walked in while her father was reading, and she writing; that they showed a paper which her father did not know the use of; searched every corner of the apartments, turning every article of furniture out of its place, and taking possession at last of a pocket-pistol, of beautiful workmanship, which M. Verblanc valued as the gift of an old military friend. M. Verblanc himself was also carried off, because he had not given notice to the magistrates of having come to live in this place.

"How is this?" enquired Henry of Price who now entered the room. "The arrest of aliens, and the search for weapons, can legally take place only in the day time."

"They reckon it day time in this sort of thing till nine o'clock, and it wanted full ten minutes to nine when they came."

"What did you know about this before I went out?" enquired Henry, turning the light of the lamp full upon Price's face.

"Only what most lodging-house keepers know in these days. I was called upon to give an account in writing of all the aliens in my house."

Henry conjectured very truly that the Prices were at the bottom of the whole affair. Mrs. Price had a very vigorous imagination; and she

had given out among her neighbours that M. Verblanc was certainly a man of high rank; that he scribbled over more writing paper than any body she ever saw, except the gentleman that called himself his son-in-law; and that the writing must be letters, because nobody ever knew what became of it, and he went out regularly once a day,—no doubt to the post-office, for he never was known to send letters there by any other hand.

Marie was obliged to be comforted with the assurance that this arrest would be only a temporary inconvenience; that such things were constantly happening in these days; and that there was no doubt of her father's being released the next morning. Henry would go at the earliest practicable hour, and he did not doubt of bringing M. Verblanc home with him.

Before the earliest practicable hour, however, other engagements occurred to prevent Henry's executing his design. Price came in, while the husband and wife were standing by the fire, mournfully discussing their plans for this day when so much was to be done. Price wished to give notice that he must have his rent this morning. He had gone without it too long, and he had no intention of waiting any longer. Henry was not aware that the time of payment was past. He understood that it was to be quarterly: but Marie produced the little that she had laid by for the purpose; and Henry was reminded to feel in his pocket for the manuscripts that were to have been carried to their destination

the night before. They were gone. His pocket was empty.

Never mind ! This was no time to think about disappointments in the way of authorship ; and, as for the gain,—it was but too probable that Henry would presently have more money than he desired. Price seemed to have some idea of this kind ; but not the less did he give notice that his lodgers must turn out at the end of the week. The rooms were already let ; so there was no use in saying any thing about it. Henry could only suppose that tidings of Michael's death, and the manner of it, had reached the house, and that it was concluded that, as the one brother had been a smuggler, the other must be a swindler.

Before Price was out of the room, came the printer's man for the manuscript which had been lost. While he was still shaking his head over Marie's calculation of how soon she could make another copy from the short-hand notes she had happily preserved, the matter was settled by the publisher sending to ask for the last Greek proof Henry had had to correct, and to give notice that this was his final transaction with Mr. Farrer, who need not trouble himself to write any thing more for the publication of which he had been the chief support. No further communication from his pen would be accepted. A receipt in form for the money now sent was requested and given, and the cash immediately paid over to Price in discharge of the remainder of the rent. The few shillings left were, when the husband and wife

were alone again, pushed from one to the other with the strange impulse of mirth which often arises under the extremest pressure of vexation and sorrow.

“ Marie, what do you think of all this ?” asked her husband, meeting her eye, which was fixed wistfully upon him.

“ I think that if my poor countrymen have their errors, the English have at least their whims. It is at least remarkable that on this morning, when there is so much to call you abroad, one after another should come to keep you at home.”

“ Very remarkable !” was all that Henry said before he relapsed into reverie. He roused himself, and snatched up his hat, assuring his wife, however, that it was yet, he believed, too early for him to obtain access to her father, or justice on his behalf. He had not proceeded far down stairs when he was met by three gentlemen, who requested two minutes’ conversation with him. They came to invite him to be present at a meeting to be held for the purpose of declaring attachment to the constitution.

“ Impossible, gentlemen. You are not aware that my only brother died suddenly last night. I cannot appear needlessly in public to-day.”

And he would have bowed them out ; but they had something more to say than condolence. As his attending the meeting was thus unfortunately rendered impossible, perhaps he would sign the address to his Majesty.

“ That will depend on what it contains. I own I do not see the immediate occasion for such

a protestation ; but if the address should express what I think and feel, I shall have no objection to put my name to it."

The spokesman conceived that, as every true Englishman must be attached to the constitution, there could be no risk to any true Englishman in engaging to declare his attachment.

"Certainly, sir, if we were all agreed as to what the constitution is ; but this is the very point on which men differ. One person thinks that a dozen or two of trials and transportations of ignorant and educated men for sedition, and a doubling of the taxes, and an overawing of the House of Commons, are measures of support to the constitution ; while others consider them as violations. Therefore I must fully understand what is involved in the address before I sign it ; and can, in the mean time, pledge myself to nothing, gentlemen."

The visitors looked at one another, and departed,—one sighing, another giggling, and the third looking back till the last moment,—like a child who is bidden to look at a traitor, and almost expects to see him turn into some rare animal,—a Turk or an ourang-outang.

This time Henry got as far as the house-door. There he was turned back by the commissioners who were employed in making the returns for the income tax. In vain Henry assured them that he had hitherto had no income, and that, as soon as he could ascertain whether he was to have any of his brother's money, and how much, he would let the gentlemen know. They were not

content with assertions given in the street, and, as Henry had no doubt of finally satisfying them in two minutes, he invited them up stairs.

“ You are aware, sir, that we are sworn to the most inviolable secrecy as to the affairs of individuals ; that we are empowered, when dissatisfied, to call for written explanations of the resources of living, and even to impose an oath, if necessary.”

“ Very needful precautions, I should think, considering how strong is the temptation to concealment and fraud, and how very easy evasion must be in a great number of cases. Very necessary precautions, if they could but be effectual.”

“ Effectual, sir ! Do you suppose we shall violate our oath of secrecy ?”

“ By no means ; but it is impossible that confidence should not often be reciprocally shaken, when the affairs of individuals are thus involuntarily exposed. This inquisition is a heavy grievance, indeed, and it opens the door to a very pernicious use of influence.”

“ Well, sir, every tax must have its disadvantages ; and when a large revenue must be raised——”

“ True ; every tax is bad, in one way or another ; yet, taxes there must be. I do not know that there can be a better than an income tax, if it can be fairly raised, and duly proportioned to the tenure of incomes. If I find myself soon in possession of an income, I shall offer my proportion with pleasure ; you will not need to impose

the oath on me. But I do wish, as this tax affords the means, as you say, of raising a large revenue,—I do wish that we were relieved of some of our indirect taxes. An income tax may be very cheerfully borne when it is imposed instead of the indirect taxes which fall so unequally as we know they do ; but the same tax may be felt as a heavy grievance when it is imposed in addition,—filling up the measure of hardship. Now, we have a load of partial taxes which can be conveniently paid ; and also a fair tax,—fair in principle,—which must be vexatiously levied. Let us have the one or the other, but not both.”

“ But, Mr. Farrer, you are aware that the evils of this income tax will be lessened perpetually. We are now just in the hustle and confusion of making new returns ; but when we can establish a system of ascertainment of the wages of various employments, and the interests upon loans, and the averages of capital invested by the commercial men in our districts,—in somewhat the same manner as we can already learn the rental of landlords from the terms of their leases, and the profits of the tenants from the proportion profits are considered to bear to rent,—when this is arranged, there will be much less occasion for vexatious questioning.”

“ And much less facility of evasion. Very true. After all, this tax is a violation of a subordinate rule of taxation, while our indirect taxes violate the first and chief. In fact, it seems to me to violate only that which regards the convenience of the contributors as to the mode of

payment; while it agrees with the principle,—to equalize the contributions; with another,—to make the amount, and the time and manner certain; and with a third,—to keep out of the pockets of the people as little as possible over and above what goes into the treasury. Whenever I have an income, I had much rather see you on an appointed day, and pay my portion as I would pay my house-rent, knowing that what I pay goes straight to its professed destination, than be treated like a child, and inveigled into paying a little here and a little there, without knowing it; or, if knowing it, with a pretty strong assurance that plenty of pockets are gaping to swallow some of it by the way."

Marie thought this was like sweetening physic for a child. She wondered that, in a nation of men, such devices should be allowed to be still enacted.

"We are not yet a nation of men, my dear, because we are not yet an educated nation. These taxes on commodities are taxes on ignorance. When, as a nation, we grow wise enough to settle rationally what we shall spend, and why, and how, we shall grow manly enough to come forward with our contribution, instead of letting it be filched from us while we are winking."

"And yet, sir, it is the rich, and not the ignorant who complain of this new tax, and are all in favour of the old system. They had rather pay double for their tea and their wine than have more money raised in this new way."

"Yes; no doubt. And the poor man had



much rather have his bread and beer bear their natural price, and pay his taxes out of his wages. Thus he is sure of paying no more than his due ; while the rich man will be properly compelled to contribute in proportion to the protection he derives from government. He owes so much more than the poor man to the state which guards his greater substance, that it is most unfair to leave his payment to the chance of how much wine, and tea, and other articles he may consume. He cannot himself consume more bread and beer than his poor neighbour ; and it is a matter of choice whether he shall keep servants to consume much more. Such choice ought not to be left, when the alternative is the poor man paying the more for the rich man's spending less."

" Why, indeed, it cannot be justified that the cobbler who patches a miser's shoes should pay fifty per cent. to the state, when the miser himself pays only one per cent. If it be a good rule,—(and it is the rule on which we proceed, sir,)—that a just taxation will leave individuals in the same relation in which it found them, the advantage will be entirely on the side of the measure we have now in hand."

" And then comes the question whether there may not be a better tax still. An income tax is immeasurably better than a system of indirect taxation ; but there may be means of avoiding the inequalities which remain even under the improved system. If you once begin to graduate your income tax according to the value of the tenure of incomes——"

“Why, it is hard that the physician, whose large income expires on his becoming infirm, should pay more than the fundholder or landowner, whose income is permanently yielded to himself and his children.”

“And then, from the fundholders, you must except those who hold terminable annuities. Five per cent. is a much larger payment from a man whose income is to terminate in ten or twenty years, than five per cent. would be from the owner of land. And again; if you lay a tax of five per cent. on the labourers’ wages, the tax falls upon the capital; for the wages must rise just so much as the tax amounts to. It follows of course that the receiver of rent ought to pay a higher per centage, because the capitalist pays for himself and his labourers too. Now, if we once begin making these modifications, (which justice requires,) it seems the most direct and efficacious method to have a property tax; *i. e.*, to tax those incomes which are derived from invested capital. Ah! I see you shake your heads; I see what you would say about the difficulty of defining what *is* property; and the hardship in a few cases,—as in those of small annuitants; and the tendency,—the very slight,—the practically imperceptible tendency to check accumulation. We agreed before that all taxes are bad; that there are some difficulties attending all.”

“But do not you allow these evils, sir?”

“I do; but I hold them to be so much smaller than those we have been submitting to all this while as to be almost lost in the comparison,—

except for the difficulty that there always is in changing taxes. As for the defining of what property is, distinctions have been made quite as subtle as between investments that are too transient to come under the title of property, and those that are not; between the landlord's possession of a field that yields rent, and the tenant's investment in marl which is to fertilize it for a season or two. Wherever legislation interferes with the gains of industry, nice distinctions have to be made; and this case will hardly rival our excise regulations. As for the small annuitants, though their case may be a less favourable one than that of richer men, it will be a far more favourable one than it is now, when their small incomes must yield enormously to the state through the commodities they buy. As for the tendency to check accumulation, it is also nothing in comparison with that which at present exists. What can check accumulation so much as the enhancement of the price of every thing that the capitalist and labourer must buy, when part of the added price goes to pay for the trouble and trickery attendant on a roundabout method of taxation? No, no. While, besides this enhancement of price, five or six sevenths of the taxation of the kingdom is borne by the labouring and accumulating classes, I cannot think that our capital would grow the slower for the burden being shifted upon the class of proprietors who can best afford the contribution, which would, after all, leave them in the same relation to other individuals in which it found them."

“It would certainly issue in that equality, since income from skill and labour would proportion itself presently to the amount of property. The physician who received a guinea-fee from the till now lightly-taxed proprietor, would then receive a pound; and so on, through all occupations. All would enjoy the relief from the diminished cost of collection, as I hope we shall all do under our present commission, sir. Well, you will not oblige us to put you upon your oath as to your amount of income. You really have not an income above 60*l.* a year, Mr. Farrer? that is our lowest denomination, sir; we tax none under 60*l.* a year.”

“If you choose to swear me, you may; but my wife and I can assure you that we have no income beyond the few guineas that I may chance to earn from week to week. We have not been married many months; and we have never dared yet to think of such a thing as a regular yearly income. Well, it might be imprudent; but that is all over, I believe. If I find that I now am to have money——”

The commissioners disclaimed all intention of judging the principles or impulses under which Henry's matrimonial affairs had proceeded,—hoped to hear from him soon, if their good wishes should be fulfilled, and left him looking at his watch, and assuring Marie that even yet it was very early.

“But who are these?” cried the unhappy lady, as two men entered the room, without the ceremony of bowing, with which the late visitors had

departed. "My husband, there is a conspiracy against us!"

"I believe there is, Marie: but the innocent can in this country confound conspiracies."

Henry was arrested on a charge of seditious words spoken at divers times; and also, of not having given due notice of an alien residing within the realm without complying with the provisions of the Alien Act.

The word "sedition" sounded fearful to Marie, who had talked over with her husband, again and again, the fates of Muir and Palmer, of Frost and Winterbottom, and many other victims of the tyranny of the minister of that day. Her first thought was,

"They will send you to Botany Bay. But I will go with you."

Henry smilingly told her he should not have to trouble her to get ready to go so far, he believed; but if she would put on her bonnet now, he had no doubt she would be permitted to accompany him, and learn for herself where the mistake lay which had led to this absurd arrest.

She went accordingly, trembling,—but making a great effort to shed no tears. In those days of tyrannical and vaguely-expressed laws, of dread and prejudice in high places, a prisoner's fate depended mainly on the strength and clearness of mind of the magistrate before whom he might be brought. Henry was fortunate in this respect.

Some surprising stories were told,—newer to Henry and Marie than to anybody else,—of

Henry's disaffection,—of his having dined with old college friends who, to the disgrace of their education, had toasted the French republic, and laughed as the king's health was proposed; of his having been overheard asking how the people could help hating a government which had Mr. Pitt at the head of it, and talked vehemently with some foreigners in praise of equality; and of his having finally refused to declare his attachment to the constitution.

This story was not very formidable when it was first told; and after the magistrate had questioned the witnesses, and heard Henry's own plain statement, he believed that no ground remained for commitment, or for asking bail. Not a single seditious word could be sworn to; and, as to any imprudent ones that might have been dropped, the assertions of the witnesses were much more imprudent, inasmuch as they could in no way be made to agree with themselves or one another. This charge was dismissed, and Marie found she should not have to go to Botany Bay.

The other accusation was better substantiated. M. Verblanc had forgotten to give the required account of himself when he had changed his residence, and it had never occurred to Henry to lodge an information against him, though he knew, (if he had happened to recollect,) that the forms of the alien law had not been complied with. The magistrate had no alternative but to fine him, and, as the amount was not forthcoming, to commit him to prison till the fine should be paid.

Marie's duty was now clear. She must go to Henry's sisters, and obtain the money from them, in order to set her husband free to assist her father.

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## CHAPTER VI.

### HOW TO ENTERTAIN BORROWERS.

It was a strange way of visiting the old house in Budge-Row for the first time.

Sam was standing two inches taller than usual, from being left in sole charge of the shop. He did not know exactly how his master had died ; and, with all his self-importance, was more likely to receive the information from the many inquisitive customers who came for pennyworths than to give them any. Morgan had not thought it necessary to be explicit with him. She advised him to mind his business, and let Miss Farrer see what he could do in a time of family distress. He was profuse in his assurances to Marie that his mistress could see no visitors to-day. Perceiving that she was a foreigner, he concluded that she was a stranger, and was very unwilling to let even Morgan know that any one wished to speak with her.

Marie thought she had never seen anything more forlorn than Jane's aspect as she sat in her little parlour. She seemed to be doing nothing, not even listening to Dr. Say, who was attempt-

ing soft condolence. There was not even the occupation of making mourning, which had been a resource on a former occasion. The bible lay open on the table ; but Jane was sitting by the darkened window as Marie entered,—Dr. Say having established himself by the fire.

“ You will thank me,” said Marie, “ for bringing you occupation,—for enabling you to help us, sister.” And she told her story, and what it was that she desired Jane to do.

Jane seemed duly shocked at first ; but when she found that Henry was in no danger, and that the whole case resolved itself into a money matter, her sympathy seemed to cool. She was silent and thoughtful.

“ Come,” said Marie, rising, “ bring out the money ; and will you not go with me ?”

But Jane had something to say ; or rather, she seemed to be thinking aloud. Who knew whether Michael had left a will, and whether Henry would have any of the money ? Besides, she had not so much in her purse ; and it seemed to her that this would not be the end of the business. If there was a conspiracy against Henry, and his enemies knew that his family had money, they would soon make up another charge, and nobody could foresee where it might end. Perhaps the best kindness to Henry would be for his family to do nothing, that it might be seen that there was no use in pursuing him for evil. Perhaps——

Dr. Say emphatically assented to the whole of Jane’s reasoning.



"I am afraid of mistaking your English," said Marie, losing her breath. "Do you mean that you will not help Henry?"

"Perhaps some other friend——It might be better for him that some one else——Henry must have many friends."

"Perhaps. But in France we have sisters who have begged alms for their brother's defence, and thereby found a place beside them under the axe from which they could not save them. I thought there was one universal sister's heart."

Jane called after her in vain. She was gone like lightning. Morgan, however, detained her an instant at the door.

"Wait, my dear young lady! They will follow you in the streets if you look so wild, ma'am!"

"Then I will tell them how I scorn your London rich sisters that keep their brothers prisoners for paltry gold!"

"Do not go, ma'am! Do stay till one can think a little," urged the horror-struck Morgan.

"No, I will not stay. But I will not judge all till I have seen another sister."

"Ah! Mrs. Peek. Go to Mrs. Peek, ma'am; and I would go with you, but——"

Marie thought this was a land of "buts." She could not, however, have stayed till Morgan could get ready. She made all haste to Mrs. Peek's house.

She did not know how to believe that the woman she saw, nursing a baby, could be a sister

of Henry's. The house was as noisy as Jane's was quiet; and the mistress as talkative and pliable as Jane was reserved and stiff.

In her untidy black bombazeen dress, she looked more like a servant than did her children's nursemaid in her black coarse stuff; and the various sounds of complaint that came from little folks in every corner of the house were less wearing than the mamma's incessant chiding and repriming.—She did not know anything about whether her brother Henry was really married or not, she was sure; for Henry never came near them to let them know what he was doing.

“No wonder,” thought Marie, when she looked back upon the confusion of children's toys, stools of all sizes, and carpets (apparently spread to trip up the walker), among which she had worked her way to the seat she occupied.

“There are so many calls upon one, you see, ma'am; and those that have large families,—(what a noise those boys do make!)—so much is required for a large family like ours, that it is no easy matter to bring up children as some people do in these days. The burdens are so great! and I am sure we could never think of sending a son of ours to the university, if we were sure of his settling ever so well.—O, to be sure, as you would say, ma'am, that should make no difference in our helping Henry, hoping he would not get into any such scrapes again. Well, ma'am, I will ask Mr. Peek when he comes home, to see if anything can be done.—O, that would be too late, would it? Well, I don't know

that that signifies so much, for I have a notion that as Mr. Peek is a king's servant, it might not be so well for him to appear. Dear me! I never have any money by me, ma'am, but just for my little bills for the family; and I should not think of parting with it while my husband is out.—Why, really, I have no idea where you could find him. My little girl shall see whether he is at home, though I am quite sure he is not. Grace, my dear, go and see whether your father is in the back room. O, you won't. Then, Jenny, you must go. There! you see they won't go, ma'am; but it is of no consequence, for I do assure you he went out after breakfast. I saw him go. Did not you, Harry?"

"To dare to call one of their dirty, rude boys after my Henry!" thought Marie, as she ran out of the house. Mrs. Peek stood looking after her, wondering one thing and another about her, till the baby cried so loud that she could not put off attending to him any longer.

Marie could think of no further resource but to go back to Morgan for advice. She was now very weary, and parched with thirst. She was not accustomed to much exercise, and had never before walked alone through crowded streets; her restless and anxious night was also a bad preparation for so much toil. She was near sinking at once when, on returning to the shop, she found from Sam that Morgan had just gone out, he did not know whither.

"She could not go out with me!" thought

Marie. "My Henry is the only English person worthy to be French, after all."

"Sure, mistress, you had better sit down," observed Sam, wiping a stool with his apron. On being asked whether he could let her have a glass of water, he did more than fulfil the request. He found, in a dark place under the counter, part of a bottle of some delicious syrup, which he mixed with water, with something of the grace of an apothecary. Marie could not help enjoying it, miserable as she was; and Sam could not help smiling broadly at the effect of what he had done, grave as his demeanour was in duty bound to be this day.

Morgan's "but" proved one of the most significant words she had ever spoken. She did better than go with Marie.

She entered Jane's parlour, and stood beside the door when she had closed it.

"I must trouble you, ma'am, to pay me my wages, if you please."

Jane stared at her in astonishment.

"What do you mean, Morgan?"

"I mean, ma'am, that I have had no wages for these eleven years last past, and I wish to have them now."

"Morgan, I think you have lost your senses! You never asked my father for these wages."

"No, Miss Jane, because I held his promise of being provided for otherwise and better, and my little money from elsewhere was all that I wanted while here. But I have it under your hand,

ma'am, what wages I was to have as long as I lived with you."

"And you have my promise also that I would remember you in my will."

"Yes; but I would rather have my due wages now instead."

Jane could understand nothing of all this. People were not accustomed to be asked for money in so abrupt a way, especially by an old friend.

"Because, ma'am, people of my class are not often so much in want of their money as I am to-day. If I had not known that you have the money in the house, I should not have asked for it so suddenly. I will bring down the box, ma'am."

She presently appeared, hauling along a heavy box with so much difficulty as to oblige Jane to offer to assist her. Morgan next presented a key.

"How came you by this key?" asked Jane, quickly, as she tried it, and the box lid flew open. Jane felt in her bosom for her own key, which was there, safe enough, on its stout black ribbon.

Morgan's master had secretly given her this key years before. He kept one thousand pounds in hard cash in this box; and it now appeared that he had set Morgan's fidelity and Jane's avarice as a check upon each other. Each was to count over the money once a-month.

"You can count it now, ma'am, at your leisure, when you have paid me. I shall not touch that key any more."

"O, yes, do, Morgan," said her mistress,

with a look of distress. "All this is too much for me. I cannot take care of everything myself."

"Then let it go, Miss Jane. I have not had this box under my charge so many years, to be now followed about by your eyes, every time I go near the place where it is kept. Better you were robbed than that."

"And you are too proud to expect a legacy from me? That is the reason you want your money now? You would cut off all connexion between us?"

"Such is not my present reason, ma'am; but I do not say that I should like to see you planning and planning how you could——But I won't follow it out, my dear. My wages, if you please."

And she laid down a formal receipt for the sum, and produced the canvass bag in which to deposit her wealth. She then observed that she must walk abroad for two or three hours, but hoped to be back before she was much wanted. If her mistress could spare her till dark, she should take it as a particular favour; but she could not say it was necessary to be gone more than three hours at farthest.

Jane seemed too much displeased or amazed to reply; and Morgan left her counting the guineas. She heard the parlour-door bolted behind her, so that no more Maries could gain access to her mistress.

How Marie reproached herself for her secret censure of Morgan, when she found Henry at

liberty,—the fine having been paid by his faithful old friend! Morgan had slipped away as soon as the good deed was done. She awaited Henry and Marie, however, in their humble home, whither she had proceeded to prepare a delicate little dinner for them, and see that all was comfortable for their repose from the troubles of the day. It was no fault of hers that they brought heavy cares with them; that Henry had to console his Marie under her father's misfortune,—his month of imprisonment, and sentence to leave the country at the end of it. What more could any one do than join with them in reprobating the tyranny of the Alien Act?

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## CHAPTER VII.

### FAREWELL TO BUDGE-ROW.

MICHAEL was quietly buried when the verdict of "accidental death" had been duly agreed upon; and there was ample employment for Henry during the month of M. Verblanc's imprisonment in settling the affairs. There was no will; and he therefore felt that the children, and she whom he considered as the widow, though the law did not so recognize her, had the first claim upon his justice. He was resolved that an ample provision should be made for them; and that it should be done without encroaching on Mrs. Peek's share. Jane ought to have given the largest proportion, not only because she had no claims

upon her, but because her survivorship enriched her by means of this very death. She did contribute; but Henry's portion was much larger; and it soon appeared that Jane would not be at hand in future, if further assistance should be required.

Henry had, in his investigation of the affairs, learned that which prevented his being surprised on hearing from Morgan that Jane meant to go abroad. She had known so much of the smuggling transactions of the firm, that she had probably a good understanding with certain persons out at sea, who could aid her in getting away from the country she no longer loved, and in placing her where she might invest her money so as to avoid either an income or a property tax.

"It is a strange freak of my mistress's, sir, is not it?" said Morgan. "She must feel it so herself, or she would not have left me to tell you the story."

"It would be strange in most people, Morgan. I know it is said by some that an income or a property tax must drive individuals to invest their money abroad; but I am sure that except in a few rare cases, it would not be so. A man has so much more confidence in the stability of the institutions of his own country than in those of any other,—there are so many inducements to keep his treasure where his heart is,—near his kindred and his father's house,—his obligations are so much more calculable at home than abroad,—and, above all, it is so clear that the substitution of a direct for an indirect tax must set free the



exercise of his capital and his industry,—that a man must be burdened indeed before he would think, for this reason alone, of placing his capital elsewhere. Jane's case is different."

"Ah! Mr. Henry, she has left off loving her kindred and her father's house."

"Not so, I hope: but she is no longer happy among them, for reasons which we can understand."

"She owed as much to me, sir, as that she could not bear to think of yon poor young woman and her children having what had been so hardly earned; or to see the waste and dawdling going on in Mrs. Peek's family; or to pay her taxes in a heavy lump when the government chose to call for it, instead of buying a little of this and a little of that, when she liked, without having to remember that she was paying taxes."

"Ah! that is the reason why people like those indirect taxes. But I should have thought that Jane had seen enough of the waste that there is in the collecting them, to think very ill of them."

"The taking stock of my master's tea, sir, once a-month—what a farce it was! How many officers were paid for little more than not seeing cheats! and when one thinks of the permits, and the entry books, and the army of spies,—for so they are,—that have to be paid out of the duties collected, one wonders that Miss Jane, or anybody else, should be found to speak up for such an extravagant plan."

"Those will be most ready to do so who are

unwilling to pay in proportion for the protection which is of most importance to those who have the most property. But they forget the plain rule that when the people's money is raised to be spent for the good of the people, as little as possible ought to be wasted by the way. It is a shame that the cost of collection should be seven pound ten in every hundred pounds, when the odd shillings would be enough under good management."

"But is that true, sir?"

"Quite true; and the less this particular matter is looked to, the wider will the difference be between what is and what ought to be. My wife will tell you that there was a time in France when the nation paid five times as much in taxes as ever arrived at the treasury. Under a wiser management, the same people afterwards paid no more than a tenth part of their taxes to the collectors, though there were above two hundred thousand persons employed in the collection. O, yes, these were far too many; but you may see what a difference it makes to the people whether this point be managed well or ill; and it is very clear that it must be a great advantage to have a plan of taxation which would employ a few persons, at regular times; so that people would know what they had to pay and when, and that as little as possible would be lost by the way."

"They say that an immensity of money will be raised by this income tax."

"A great deal; and so there ought to be.

Something great ought to come out of so disagreeable a process. It is *very* disagreeable to be examined, and have one's concerns pryed into in the way that these commissioners must do. I am sure I do not wonder at my sister's dislike of it."

"O, sir, I never saw such a conflict as she had to go through with herself. I determined never to be present again when the gentlemen came. When she did bring herself to give an account, I know what a struggle she had to tell the truth. I would not for the world that any one else had been there; but, sir, the commissioners laughed, and winked, and threatened her with the oath."

"One is exposed to the impertinence of tax-gatherers under any system; and I do not know that it need be worse under this tax than any other. But it is provoking that this must be added to what we had to bear before. Prices are just as high as ever. There has been no reduction of the old taxes yet. Our producers of food and clothing, and all that we want, go on paying their taxes in commodities, and not only charging these on the articles when sold, but the interest on their advance of money for the tax. And so does the consumer's money run out in many a channel."

"All this helps my mistress abroad. But, sir, is it true that she cannot go safely?"

"Yes, and she must know it."

"She does. She hinted as much to me. Do you suppose anybody will stop her?"

"If they can get hold of her; but her friends

are those who will convey her safely, if anybody can. She knows that at present it is high treason to invest money in an enemy's country, particularly in land——”

“O dear; and I believe it is your French gentleman's lands that she has in view.”

“We cannot prevent her going, if she chooses to run the risk; but a great risk it is. The sale of their lands is supposed to be the principal means that our enemies have for carrying on the war; and no English person is allowed, under the penalty of death, to purchase land or to buy into the French funds. But what will be done about Jane's annuity?”

“She says she has laid a plan for getting it,—whether by coming over once a-year in the same way that she goes, or by some other device, I do not know. Surely, sir, those tontine annuities are very bad things! Worse than lotteries, since they make people jealous of their neighbours' lives, and rejoiced to hear of their deaths.”

“Very bad! No gaming is much worse. The advantage to the annuitants is, in its nature, most unequal; and it is so disadvantageous to the government, that none of its money is set free till the last of the lot is dead, that I wonder the system is persevered in.”

“I am sure I wish the government had had the Mr. Hills', and my master's; for Miss Jane has never been like the same person since. Do you know, sir, I believe there is one who will be particularly disappointed at her going away?”

“You mean Dr. Say. Do you think he has ever had any chance with her?”

"Sometimes I have thought he had; and I should not wonder, after all, if she thinks to take him on——"

"No, no, Morgan. She never can mean to marry that man."

"Why, sir, when people of her spirit have been cruelly disappointed once, as I know her to have been, they are apt to find too late the want of a friend to join themselves to; and yet they do not like to give up their sway. Now, Dr. Say is so yielding——"

"Ay, at present."

"True, sir; but he is very yielding indeed, to judge from the coldness he has put up with from my mistress, and his hanging to her still. But she will not have him yet; not till she has gained her particular end in going abroad; and then, perhaps——"

"This is the way human creatures do when they are perverted and injured like my poor sister. They must finish some trifling thing, gain some petty point, and then begin to think of the realities of life. Poor Jane! what can a few more thousands be to her? Morgan, have you ever thought of going with her?"

"It would have been my desire, if it had not been my promise, to stay with her as long as we both lived; but from her saying nothing to me about it, and her talking of things that I believe are to be left for me to do after she is gone, I suppose that she does not wish for me."

"Then where will you go? What do you think of doing?"

“Just what Providence may prepare to my hand. I have scarcely cast my mind that way yet.”

Nor did Morgan settle her thoughts on her own concerns till compelled to do so. There was much to be thought of and accomplished ; and it was the way of everybody to look to Morgan in all cases of bustle and difficulty. The business, shop, and house thereto belonging, were immediately disposed of ; and they had to be prepared for the new tenant, and vacated in a short time. Jane would not sell the furniture ; she could not find in her heart to let it go for so little as it would now bring ; still less to give it to Patience. Her green stuff curtains, and threadbare carpets, and battered tables, and shabby fire-irons, were all valuable in her eyes, because of some of these she had known no others, and of some she still thought as new. How many recurrences of mind had she to these articles,—now reddening at the idea of the insulting price that was offered for them, and then sighing at the thought of the extravagance of hiring a room expressly for their reception ! This last was the plan finally decided upon, however ; and, by dint of such close packing as nobody else would have formed an idea of, the greater part of the lumber was stowed, while there was still space left to turn round.

Everything was gone from the kitchen but one chair and a few cooking utensils when Morgan sat before the fire, knitting worsted stockings, and rocking herself to the time of the old

Welsh air she was singing low to herself. The clock that ticked was gone ; and the monotonous singing of the kettle was the only sound besides her own voice. She was thinking about Wales, as she always did when she sang,—of the farmhouse in the valley where she was born ; and of how lightly she tripped to the spring the morning she was told that there were thoughts of sending her with her uncle, the carrier, to London to win her bread ; and then of the evening when she emerged from among the last hills, and saw the plain, with its clusters of trees, and its innumerable hedge-rows, and its few hamlets, and a church steeple or two, all glowing in the sunset ; and how she admired a flat country, and fancied how happy people must be who lived in a flat country ; and then how little she imagined that, after having become familiar with London life, she should ever be sitting alone, seeing the comfort of the abode demolished, day by day, and waiting to know what should become of her when the last of the family she had served so long was about to wander away from the old house. The clatter without went on just as if all was as formerly within. The cries, the bustle, and the loud laughs in the street seemed very like a mockery ; and Morgan, who had never, all these years, complained of the noise of Budge-Row, was very nearly being put out of temper about it this evening. In the midst of it, she thought she heard her mistress's hand-bell ring, and stopped her chanting to answer the summons. She released from its place under her gown the canvass bag,

which must have proved a great burden to her right side, and carried the kettle in the other hand, supposing, with the allowable freedom of an old servant, that Miss Farrer might be wishing for her tea a little earlier than usual, and that there could be no harm in saving her turns along the passage.

“Ma’am, I’m afraid your rheumatism troubles you,” said she, seeing that Jane had drawn her shawl over her head. “I thought it would be so when you took the curtains down in such bitter weather.”

“Never mind that, Morgan: I must meet more cold at sea.”

“But you had better get well first, ma’am. Would you wish that I should step for Dr. Say?” and Morgan put some stiffness into her manner.

Jane looked round upon the disfurnished apartment, and probably thought that it looked too comfortless to be seen by Dr. Say; for she desired that if he called he should be told that she was too tired to see any one.

“I think, Morgan,” she proceeded, “there is nothing left but what you can take care of for me, if I must go in a hurry. It will hardly take you two hours to stow these few things with the rest of the furniture; and an hour or two of your time, now and then, will keep them in good order for me.”

And then followed sundry directions about airing, dusting, brushing, &c., all which implied that Morgan would remain near at hand.

“I have said nothing about your going with



me," continued Jane. "I suppose you never thought of it?"

"I considered myself bound, Miss Jane, after what we once said together, to follow you for life, if you had so pleased. Since you do not——"

"It would be too much for you, Morgan. I would not expose you to the risk, or to the fatigue. You know nothing of the fatigues of such a voyage as I am going upon. In a regular vessel it is very great; but——"

"Ma'am, I have no wish to go otherwise than at your desire. I am old now, and——"

"Yes, it will be much better for you to be with Patience, or with Henry."

"No, ma'am; if I leave you, it must be to go back to my own place. The same day that you dismiss me I shall plan my way home. I do not wish to be turned over from service to service, knowing that I shall never attach myself to any as I did, from the first, to you, my dear."

"But what will you do with yourself in Wales? Everybody you knew there must be dead, or grown up out of knowledge."

"Perhaps so; but it will serve my turn to sit and knit by the farmhouse fire; and I should like to be doing something in a dairy again. I have not put my hand to a churn, much less seen a goat, these seventeen years, except once, when your father sent me, in a hurry, to Islington, and there, Miss, I saw a goat; and, for the life of me, I could not help following it down a lane to see where it went to, and to watch its habits. When I saw it browsing and cropping, even

though it was in a brick-field, I could not help standing behind it ; and the thing led me such a round, I had much ado to get home to tea. My master found out that something had kept me ; but I was ashamed to tell him what it was. However, our Welsh goats—but I am taking up your time. Yes, I shall go back into Wales. But first, ma'am, there is a little thing to be settled. I gave up to you my key of that box, or I would have put the money in without troubling you ; but here is the sum you paid me the other day, and I will trouble you for the receipt back again."

"What can you mean, Morgan, by demanding your wages so strangely, and then bringing them back again ?"

"I meant to keep the promise I made to you, Miss Jane,—to cover your faults when I could. You refused to pay the fine for Mr. Henry, and so I paid it in your name ; that was what I wanted the money for. I did not think of having it back again ; but Mr. Henry seemed so uneasy about not discharging it, that I let him take his own way."

Jane made some objections, which Morgan would not listen to. She would neither suffer any allusion to the legacy nor to her own circumstances. She briefly declared that she had enough. Her small wants were supplied from the savings of her young days, and she had no further use for money, besides having taken something of a disgust to it lately. She possessed herself of the key from her mistress's

side without being opposed, unlocked the box before her face, and deposited the cash, showing, at the same time, that she resumed the receipt. While she was doing this, Jane drew her shawl farther over her head, as if she suffered from the cold. Morgan saw that it was to conceal her tears.

"Oh, Miss Jane! only say that you wish it, and I will give up Wales and go with you; or if you would but be content to go back to my home, you might think about money as much as ever, if you must, and be happy at living in such a cheap country. But you might there forget all such troubles to the mind, if you would."

Jane hastily observed that it was too late for this: she had given her word to sail, and she must sail directly; she could hear nothing to the contrary.

Morgan said no more, but brought tea, and prepared everything for her mistress's early going to rest, and then came to take away the tea-things.

"You will make it early bed-time to-night, ma'am?" said she.

Jane assented.

"Then I have a strong belief that this is the last speech I shall have of you, Miss Jane; and I would not part from you without a farewell, as I fear others, nearer and dearer, must do."

"None are nearer and dearer," exclaimed Jane, in a tone which upset Morgan's fortitude. She then checked herself, and coldly added, "I mean to call on my brother and Patience before I go."

“What I am least sorry about,” said Morgan, “is, that you are going out upon the great and wide sea. I am glad that you will see a million of dashing waves, and feel the sweeping winds, both of which I used to know something of from the top of our mountain. We have both seen too much of brick walls, and heard too much of the noise of a city. Your spirits have failed you sadly of late, my dear; and I myself have been less lightsome than I have always held that a trusting creature should be. Ah! your tears will dry up when you are among the deeps; and you will find, as the waters heave up and about you, how little worth is in all worldly care, take my word for it, my dear. You on the sea by starlight, and I in the valley when the early buds come out—oh! we shall grow into a more wholesome mind than all the changes here have left us in. Meantime, we must part; and if we should never meet again——”

“Oh, but there is no fear: it is a very safe voyage, indeed, they tell me. I cannot have any fancies put into my head about not coming back, Morgan.”

“Well, let it be so then,—let it be that you will certainly come back; still I am old,—ay, not what you will allow to be old, if you reach my years, but what I like to think so. You cannot, in your heart, say that you would be taken by surprise any day to hear that old Morgan was gone. Well, then, God bless you! and give you a better relish of this life before he calls you to another!”

"Indeed I am not happy," was the feeling expressed by Jane's manner, and by her tears, as much as by her words. She could neither control her feelings nor endure to expose their intensity, and she therefore hastened to bed, seemingly acquiescing in Morgan's advice not to be in a hurry to rise in the morning.

Morgan's sleep was not very sound; partly from the sense of discomfort in the naked house, and more from busy and anxious thoughts—such as she had never known among the green hills of Wales, and such as were likely, she therefore supposed, to be laid to rest when she should be at home again. She fancied several times that she heard Jane stirring, and then dropped into a doze again, when she dreamed that her mistress was sleeping very quietly. At last she started up, uneasy at finding that it was broad daylight, and sorry that the alarm had not been one of the last things to be taken away, as she feared that her mistress might be kept waiting for her breakfast. She bustled about, made a particularly good fire, ventured to take in, of her own accord, a tempting hot roll, and, as her mistress was still not down stairs, made a basin of tea, and carried up the tray to the chamber.

"I hope you find your head better this morning, ma'am?" said she, drawing up the blind which kept the room in darkness.

No answer. Morgan saw no traces of clothes, and hastily pulled aside the bed-curtain: no one was there. A little farther search convinced her that Jane was gone.

The people in the shop testified to two stout porters having arrived early, and asked permission to go in and out through the shop. They had each carried a heavy box, and been accompanied by the lady in deep black, whose veil was over her face when she went out. She had not gone without another word, as Morgan at first, in the bitterness of her heart, reproached her for doing. She had left a note, with an affectionate assurance of remembering her old friend, not only in her will, but during every day of her life. Morgan would also find that a sum of money had been left in Henry's hands for her, as some acknowledgment of her long services. There was also advice about purchasing an annuity with it, which Morgan did not read to-day.

The shop-boy had the benefit of the hot roll. Morgan set off to discover how much Mr. Henry knew of Jane's proceedings. Marie could tell no more than that she had missed the bird on coming down into the cheerful breakfast-room of their new lodgings. Their maid had admitted a lady in black to write a note there this morning, as the family were not down. The bird had not been seen since; and it could only be supposed that it was carried away in its cage under the lady's long black cloak.

Jane acknowledged this in her note to Henry. She could not resist carrying away this living relic of old times. It must be more precious to her than to them; and she should send Marie from abroad some pet to be cherished for her sake, if Marie cared enough for her to do so.

They had better not enquire where she was gone, or how; but trust to hearing of her through M. Verblanc (when he should be again abroad) or his agents.

Patience seemed to be the only one who had seen her sister, while thus scattering her ghostly adieus. Patience related that the house was in such confusion when Jane came in, (so unreasonably early!) that she had no very clear recollection of what had passed, further than that Jane cried very much, so that the elder children did not know what to make of it; and that her black veil frightened the little ones when she was kissing them all round. She hoped Jane did not really mean that she was going away for any length of time. She somehow had not half believed that; but as Morgan did believe it, Patience began at last to be very sorry indeed.

Morgan could not quit London these two or three days, if she was to leave her mistress's little concerns in the exact order in which she desired them to remain. She would not be persuaded to pass her few days any where but in the old kitchen, or to leave unvisited for a single night the chamber where her master died. This evening was cold and stormy. She thought first of her mistress's rheumatism; and, as the wind rose, and whistled under the doors, and roared in the chimney, she wandered to the window to see how things looked in the Row. The flame of the lamps flickered and flared within the glass; women held on their bonnets, and the aprons of workmen and the pinafores of children fluttered

about. Morgan was but too sure that it must be a bad night on the river, or at sea. She wished she knew whether Mr. Henry thought so. This would have settled the matter with Morgan, for she believed Mr. Henry knew every thing; but it was too late to intrude upon him to-night. She would go in the morning.

In the morning, when she got up early, to observe the heavy clouds still drifting rapidly over the narrow slip of sky which was all that could be seen from even the back of the house, she found a little bird cowering down on the window-sill, as if drowsy through fatigue and cold. There was no mistaking the bird, and in another moment it was warming itself against Morgan's cheek and in her bosom, while the hand which was not employed in guarding it was preparing its holiday mess of crumbs, milk and sugar.

"O, my bird!" exclaimed Marie, the moment Morgan produced it from beneath her red cloak.

"Did not my mistress say something to you, ma'am, of sending you some living thing for a remembrance? Do you think it likely she should send you this bird?"

No: nobody thought it likely. But how the creature could have escaped from such guardianship as Jane's was very unaccountable. There was no connecting it with the gales of last night; yet Morgan could not forget her own words about the wide and rough waters, and what Jane would feel when she saw them in their might.

While Marie was yet weeping over the



departure of her father, on the expiration of his month of imprisonment, and listening to her husband's cheering assurances that peace must come, and with it, liberty for all to go to and fro, she said,

"Meanwhile, there may be comfort for you in hearing through him of Jane. Will she not send us tidings, as she said?"

No such intelligence came; and in M. Verblanc's frequent letters was always contained the assurance that no tidings of the estimable lady, the sister of his son-in-law, had reached his agent or himself.

Henry had been long settled down to his duties and enjoyments as a country clergyman, when he received a letter from Peek containing the following intelligence, which was immediately forwarded to Morgan.

"I had been applied to several times," Peek wrote, "about Jane Farrer, spinster, the surviving claimant of the tontine annuity last year, on whose behalf no claim has been made this year. You will see presently that government has had a lucky bargain of that annuity, which is more than can often be said of that sort of transaction. The whole thing has come to light; and Patience was in great distress about it, all yesterday. We have had a rare catch of smugglers; and one of them let out, when he began to be chop-fallen, that it was very odd he had escaped such a many risks, to be trapped at last. Among the rest, he told us of one surprising get off when he thought he was sent for to the bottom where all the rest

went. After a windy day, which had blown their boat out of the river at a fine rate, till they were almost within sight of their smuggling vessel, their cockle-shell could not stand the gale. He swears that they should have done very well but for the heavy chests that they were carrying for a gentlewoman who wanted to be smuggled abroad. She was almost desperate when they heaved both chests overboard, though she had been quiet enough while the gale was rising. She went down quietly enough too, when the boat filled, and sunk from under them all, leaving such as could to save themselves on any thing they could find to float on; by which means he and one other only got to shore. All he remembers about the gentlewoman is that she wore a black cloak, and noticed nobody, more or less, but a siskin that she had with her in a cage. One of the last things she did,—and he remembers it by a joke that went round, of her caring about a brute creature's life when her own was not worth a farthing,—the last thing she did was letting fly the bird, and she looked after it, to see how it fared in the wind, when the water was up to her own knees. From the oddness of this, and the black cloak, we feel convinced it must have been sister Jane, besides the date being the same. Patience fretted a good deal about it yesterday, as I mentioned. We suppose that we shall now see you in town about the affairs, and you know where you may always find a pipe and a bit of chat."

"Do not go, Henry," said Marie. "Let

Peek have all the wealth. Do not let us touch that which has poisoned the lives of three of your family."

"It poisoned the peace of their lives, Marie, and it caused their deaths. We will not die of such solicitude, nor, if any of our children must die by violence or accident, shall it be for such a cause. They must be taught the uses of wealth; and fearfully has Providence qualified us for teaching this lesson."

"That wealth is but an instrument, and that they are responsible for the use of it?"

"Responsible, not only to Him who maketh rich and maketh poor, but to society,—to the state. We will teach our children that to evade or repine at their due contribution to the state is to be ungrateful to their best earthly protector, and to be the oppressors of those who should rather be spared in proportion as their means are less. If to lay on burdens too heavy to be borne be one crime, it is another to refuse a just burden."

Henry checked himself on perceiving that he was reproaching the memory of his deceased brother and sister. He regarded them, however, as victims rather than aggressors,—victims to their father's false views, and to the policy of the time, which, by making the state a spendthrift, rendered too many of its members sordid.

"This is the favourite that Jane sent me to be cherished for her sake," said Marie, approaching the bird. "It shall be cherished."

"I failed in my trust," thought Morgan, as she went out to call home the kids from the

mountain,—“ I failed in my trust when I doubted about Miss Jane’s old age. What did I know about whether she would ever be old ; or, if she should be, whether there would not by that time be peace, and a less heavy burdening of the people, so that they might be free to see more clearly whether or not they were made to struggle with low things all their lives, like a sick person in a dream who is always trying to fly, and is for ever baffled ?—I don’t know whether one ought to be sorry that Miss Jane has been wakened up untimely from such a dream ; but I mourn that she did not come here to see what a fearful mistaking of Providence it is to dream on in that restless bed when here are such wide fields of sweet thyme for one’s eyes and one’s heart to rest upon. Let men live in cities, if they will ; but why should they think that the fields and the brooks are for those only who live among them ? These brooks must run over silver sands, and yonder harvest fields must bear ears of real gold before men may fancy that gold is in favour with God, and that it should therefore be sought as a main thing by men. I wish it had pleased God that Miss Jane had but once come here.”

*Summary of Principles illustrated in this  
Volume.*

All the members of a society who derive protection from its government owe a certain proportion of the produce of their labour or capital to the support of that government,—that is, are justly liable to be taxed.

The proportion contributed should be determined by the degree of protection enjoyed,—of protection to property,—for all are personally protected.

In other words, a just taxation must leave all the members of society in precisely the same relation in which it found them.

This equality of contribution is the first principle of a just taxation.

Such equality can be secured only by a method of direct taxation.

Taxes on commodities are, from their very nature, unequal, as they leave it in the choice of the rich man how much he shall contribute to the support of the state; while the man whose whole income must be spent in the purchase of commodities has no such choice. This inequality is aggravated by the necessity, in order to make these taxes productive, of imposing them on necessities more than on luxuries.

Taxes on commodities are further injurious by entailing great expense for the prevention of smuggling, and a needless cost of collection.

They could not have been long tolerated but for their quality of affording a convenient method of tax-paying, and for the ignorance of the bulk of the people of their injurious operation.

The method of direct taxation which best secures equality is the imposition of a tax on income or on property.

There is so much difficulty in ascertaining to the general satisfaction the relative values of incomes held on different tenures, and the necessary inquisition is so

odious, that if a tax on the source of incomes can be proved equally equitable, it is preferable, inasmuch as it narrows the province of inquisition.

There is no reason to suppose that an equitable graduation of a tax on invested capital is impracticable ; and as it would equally affect all incomes derived from this investment (that is, all incomes whatsoever), its operation must be singularly impartial, if the true principle of graduation be once attained.

A graduated property tax is free from all the evils belonging to taxes on commodities ; while it has not their single recommendation—of favouring the subordinate convenience of the tax-payer.

This last consideration will, however, become of less importance in proportion as the great body of tax-payers advances towards that enlightened agreement which is essential to the establishment of a just system of taxation.

The grossest violation of every just principle of taxation is the practice of burdening posterity by contracting permanent loans, of which the nation is to pay the interest.

The next grossest violation of justice is the transmitting such an inherited debt unlessened to posterity, especially as every improvement in the arts of life furnishes the means of throwing off a portion of the national burdens.

The same rule of morals which requires state-economy on behalf of the present generation, requires, on behalf of future generations, that no effort should be spared to liquidate the National Debt.

THE END.

THE  
MORAL OF MANY FABLES.

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BY  
HARRIET MARTINEAU.

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## P R E F A C E.

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THE task which I originally proposed to myself is now finished. I have done what I could to illustrate the leading principles of Political Economy. But I cannot leave off without attempting something more which I believe will improve the purpose of what I have already done. Now that TAXATION is everywhere considered a subject of deep importance,—attention having been called to it in a remarkable degree since my series was planned,—I feel that my work is not complete without a further illustration of the practice as well as the principle of Taxation. In the present doubtful state of our financial policy, the few Numbers which I am about to issue may be expected to be of greater temporary, and of less permanent, interest than those which have preceded them. However this may be, I believe myself called upon to offer them, before laying aside my pen for a long interval.

That I should be permitted to complete, without interruption, my original plan of monthly publica-

tion, for two years, was more than, in the uncertainty of human affairs and the inconsistency of human projects, I ventured to anticipate with any degree of assurance. This is not the place in which to express more than a mere acknowledgment of the fact. But I must be allowed to add that so long a continuance of health and leisure is less surprising to me than the steadiness of the favour by which my exertions have been supported. Unless I could explain how far my achievements have fallen short of my aims, I could not express my sense of the patience with which the wise have borne with my failures, and the ardour with which (for the sake of the science) they have stimulated my successes : while those who have done me the honour of learning anything from me, have given me a yet higher pleasure by their studious appreciation of my object. I know not that my friends of either class can be better thanked than by the assurance, that while in their service I have not experienced a single moment of discouragement or weariness about my task. I have been often conscious of weakness, amounting to failure ; but I have never been disheartened. Long after my slight elementary work shall have been (I trust) superseded, I shall, if I live, recur with quiet delight to the time when it formed my chief occupation, and shall hope that the wide friendships which

it has originated will subsist when my little volumes are forgotten.

It must be perfectly needless to explain what I owe to preceding writers on the science of which I have treated. Such an acknowledgment could only accompany a pretension of my own to have added something to the science—a pretension which I have never made. By dwelling, as I have been led to do, on their discoveries, I have become too much awakened to the glory to dream of sharing the honour. Great men must have their hewers of wood and drawers of water ; and scientific discoverers must be followed by those who will popularize their discoveries. When the woodman finds it necessary to explain that the forest is not of his planting, I may begin to particularize my obligations to Smith and Malthus, and others of their high order.

I proceed to my short remaining task untired, and happy to delay, for a few months, the period when I must bid my readers a temporary farewell.

H. M.

*February, 1834.*



# THE MORAL OF MANY FABLES.

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## PART I.

MY many fables have all been melancholy. This is the fault which has been more frequently found with them than any other. Instead of disputing the ground of complaint, or defending myself by an appeal to fact, I have always entreated the objectors to wait and see if the moral of my fables be melancholy also. I have been sustained throughout by the conviction that it is not ; and I now proceed to exhibit the grounds of my confidence.

Is it not true, however, that in the science under review, as in every other department of moral science, we must enter through tribulation into truth? The discipline of the great family of the earth is strictly analogous with that of the small household which is gathered under the roof of the wise parent. It is only by the experience consequent on the conscious or unconscious transgression of laws that the children of either family can fully ascertain the will of the Ruler, and reach that conformity from which alone can issue permanent harmony and progress.

sive happiness. What method, then, is so direct for one who would ascertain those laws, as to make a record of the transgressions and their consequences, in order to educe wise principles from foolish practices, permanent good from transient evil? Whatever be the degree of failure, through the unskillfulness of the explorer, the method can scarcely be a faulty one, since it is that by which all attainments of moral truth are made. Could I, by any number of tales of people who have *not* suffered under an unwise administration of social affairs, have shown that that administration was unwise? In as far as an administration is wise, there is no occasion to write about it; for its true principles are already brought to a practical recognition, and nothing remains to be done. Would that we had more cheering tales of happy societies than we have! They will abound in time; but they will be told for other purposes than that of proving the principles of a new science.

Thus much in defence,—not of my tales, but of the venerable experimental method which is answerable for their being sad.

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To cure us of our sadness, however, let us review the philosophy of Labour and Capital;—the one the agent, the other the instrument of

#### PRODUCTION.

WEALTH consists of such commodities as are useful,—that is, necessary or agreeable to mankind.

**Wealth** is to be obtained by the employment of labour on materials furnished by Nature.

As the materials of Nature appear to be inexhaustible, and as the supply of labour is continually progressive, no other limits can be assigned to the operations of labour than those of human intelligence.

Productive labour being a beneficial power, whatever stimulates and directs this power is beneficial also.

Many kinds of unproductive labour do this. Many kinds of unproductive labour are, therefore, beneficial.

All labour for which there is a fair demand is equally respectable.

Labour being a beneficial power, all economy of that labour must be beneficial.

Labour is economized,

I. By division of labour ; in three ways.

1. Men do best what they are accustomed to do.
2. Men do the most quickly work which they stick to.
3. It is a saving of time to have several parts of a work going on at once.

Labour is economized,

II. By the use of machinery, which

1. Eases man's labour.
2. Shortens man's labour; and thus, by doing his work, sets him at liberty for other work.

Labour should be protected by securing its natural liberty ; that is,—

1. By showing no partiality.
2. By removing the effects of former partiality.

CAPITAL is something produced with a view to employment in further production.

Labour is the origin, and

Saving is the support, of capital.

Capital consists of

1. Implements of labour.

2. Material, simple or compound, on which labour is employed.

3. Subsistence of labourers.

Of these three parts, the first constitutes fixed capital; the second and third reproducible capital.

Since capital is derived from labour, whatever economizes labour assists the growth of capital.

Machinery economizes labour, and therefore assists the growth of capital.

The growth of capital increases the demand for labour.

Machinery, by assisting the growth of capital, therefore increases the demand for labour.

In other words, productive industry is proportioned to capital, whether that capital be fixed or reproducible.

The interests of the two classes of producers, labourers and capitalists, are therefore the same; the prosperity of both depending on the accumulation of CAPITAL.

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Of that which is necessary and agreeable to mankind, no measure can be taken; the materials being apparently inexhaustible, and the power of appropriation incessantly progressive. There is nothing very melancholy in this; and it is as true as if it was the saddest proposition that ever was made. Is there any known commodity which has failed from off the earth when men desired to retain it? Is it not true of every commodity,



that in proportion as men desire to have more of it, its quantity is increased? The desire prompts to the requisite labour; and we know of no instance where the requisite labour has been universally stopped for want of materials. The Norwegians may want more wheat, and the Kamtchatkadales will certainly wish for better clothing by and by; but we know that neither corn nor broadcloth are failing, and that the labour is already being multiplied, and the accumulation of capital going on, which may, at length, supply both the one and the other party with what each needs. Even if every man, woman, and child should take a fancy for the scarcest productions of nature,—for diamonds, perhaps,—we have no reason to suppose that there are not, or will not in time be, diamonds enough to supply the human race; and if diamonds inspired as vehement a desire,—*i. e.*, were as necessary,—as daily bread, there would assuredly be no lack of the labour requisite to procure them.

Besides the primary materials which Nature casts forth from every cleft of the earth, and every cave of the sea,—which she makes to sprout under every passing cloud, and expand beneath every sunbeam, there are new and illimitable classes of productions perpetually attainable by bringing her forces to bear upon each other. By such combination, not only new materials, but fresh powers are discovered, which, in their turn, develop further resources, and confound our imaginations with the prospect of the wealth which awaits man's reception. It is a great

thing to possess improved breeds of animals in the place of their forefathers,—the lean wild cattle with which our forefathers were content ; and to see golden corn-fields where coarse, sour grasses once struggled scantily through a hard soil : but it is a much greater thing to have made even the little progress we have made in chemical and mechanical science ;—to have learned how to change at will the qualities of the very soil, and bring new agents to increase its fertility and vary its productions ;—to have learned to originate and perpetuate motion, and guide to purposes of production the winds of heaven and the streams of earth ;—to have learned how to bind the subtlest fluids in the chains of our servitude, and appoint their daily labour to the flying vapours. Truly the Psalmist would scarcely have called man lower [than the angels if he could have foreseen that such as these would in time be his slaves. While there was nothing known but a spontaneous or comparatively simple production,—while men reaped only what Nature had sown, or sowed at random, trusting that Nature would bring forth the harvest,—while there existed only the brute labour of the coral insect, or the barbaric labour which reared the wall of China, and planted the pyramids, and scooped out the temples of Elora, there was assurance of incalculable wealth in the bosom of Nature and in the sinews of men. What is there not now, when a more philosophic labour has won a kingdom from the ocean, and planted a beacon in the region of storms, and

made an iron pathway from steep to steep before bridged only by clouds, and realized the old imagery of vapoury wings and steeds of fire, promising, not only to ransack the sea and the far corners of the earth for wealth which already exists, but to produce more than had been hitherto imagined? There is nothing dark in this prospect. What dimness there is, is in the eyes of some who look upon it.

It seems strange that any should quarrel with this increase of wealth;—that there should be any wish to leave off soliciting Nature, and any preference of brute or barbaric over philosophic labour. It seems strange that men should wish rather to go on working like the ass and the caterpillar than to turn over such labour to brute agents, and betake themselves to something higher;—that they had rather drag their loads through the mire than speed them on a railroad, and spin thread upon thread than see it done for them a thousand times better than they could do it themselves. It seems strange that these objections should proceed from those who most need a larger share of the offered wealth. There are honourable ways of refusing wealth and power, but this is assuredly not one of them. If there be reasons why man should hesitate to accept large gifts from his fellow-men, there can be none for his declining the bounty of Providence.

The reason why some men do not like to hear of the opening up of new sources of wealth and fresh powers of industry is, that they believe

that whatsoever is given to the race is taken from certain individuals ; and that they had rather that all should suffer privation than that they themselves should undergo loss. The mention of lighting London streets with gas was hateful to certain persons connected with the northern fisheries, as it would lessen the demand for oil. They would have had all future generations grope in darkness rather than that their own speculations should suffer. In like manner, an increased importation of palm oil was a great blessing to the African date-gatherers, and will prove no less to the British public ; but this pure good was at first regarded as a great evil by a few soap-manufacturers, who hoped to have been able to keep up the price of their commodity by controlling the supply of its component materials ; and for the same reasons, the same persons sighed over the removal of the salt-duty. Perhaps no improvement of human resources ever took place without being greeted by some such thankless murmurs as these ; and, too probably, it will be long before such murmurs will be perceived to be thankless, though happily experience proves that they are useless.

While there are human wants, there will be no end to discoveries and improvements. Till all are supplied with soap, or something better than soap, there will be more and more palm oil, and a further cheapening of alkalies. The soap-manufacturers must not comfort themselves with the hope that they can stop the supplies, but with the certainty that the more soap there is,

the more users of soap there will be; and that their business will extend and prosper in proportion as there are more clean faces among cottage children, and more wholesome raiment among the lower classes of our towns. Since it is vain to think of persuading the poor native of Fernando Po to refrain from gathering his dates when he has once learned that there are thousands of British who demand them, the only thing to be done is to speed the new commerce, and welcome the reciprocation of benefits.

Thus is it also with improvements in art. The race cannot submit to permanent privation for the sake of the temporary profits of individuals; and so it has been found by such short-sighted individuals, as often as they have attempted to check the progress of art. No bridge was ever yet delayed in the building for the sake of the neighbouring ferryman; and no one will say that it ought to have been so delayed. When it comes to be a question whether drivers and drovers, carriers and pedlars, shopkeepers, farmers, and market-people shall be inconvenienced or excluded, or one man be compelled to carry his labour elsewhere, few will hesitate on the decision; and the case would be no less clear if a machine were invented to-morrow for turning out handsome stone houses at the rate of six in a day. There would be great suffering among bricklayers and builders for a time: but it would not be the less right that society should be furnished with abundance of airy dwellings at a cheap rate; and the new wants which would arise out of such

an invention, and the funds set free by it, would soon provide bricklayers and builders, and their children after them, with other employment in administering to other wants. From huts of boughs to hovels of clay was an advance which called more labour into action, though the weavers of twigs might not like to be obliged to turn their skill to the making of fences instead of huts. From hovels of clay to cottages of brick was a further step still, as, in addition to the brick-makers, there must be carpenters and glaziers. From cottages of brick to houses of stone was a yet greater advance, as there must be masons, sawyers, painters, upholsterers, ironmongers, cabinetmakers, and all their train of workmen. So far, the advance has been made by means of an accumulation of capital, and a division of labour, each dwelling requiring an ampler finishing than the last, and a wider variety as well as a larger amount of labour. If, by a stupendous invention, ready-made mansions should succeed, to be had at half the cost, the other half of the present cost would remain to be given for a yet ampler furnishing, or for providing conservatories, or hanging gardens, or museums, or whatever else might have become matters of taste: while the poor would remove into the vacated brick-houses, and the cottages be left to be inhabited by cows, and the cowsheds, perhaps, by pigs, and the pigsties be demolished; and so there would be a general advance, every one being a gainer in the end.

Perhaps a few people were very well content,

once upon a time, with their occupation of wading in the ponds and ditches of Egypt, to gather the papyrus, and with pressing and drying the leaves, and glueing them crosswise, and polishing them for the style with which they were to be written upon: and these people might think it very hard that any better paper should ever be used to the exclusion of theirs. Yet wide-spreading generations of their children are now employed in the single department of providing the gums and oils required in the composition of the inks which would never have been known if papyrus had been used at this day. If we consider the labour employed in the other departments of inkmaking, and in the preparation of the rags of which paper is made, and in the making and working of the mills from which the beautiful substance issues as if created by invisible hands, and in packing, carrying, and selling the quires and reams, and in printing them, and in constructing and managing the stupendous machinery by which this part of the process is carried on, we shall be quite willing to leave the papyrus to be the home of the dragon-fly, as before the art of writing was known. Saying nothing of the effects of the enlarged communication of minds by means of paper, looking only to the amount of labour employed, who will now plead the cause of the papyrus-gatherers against the world?

A distinction is, however, made by those who complain of human labour being superseded, between a new provision of material, and a

change in the method of working it up. They allow that, as rags make better writing material than papyrus, rags should be used ; but contend that if men can dip sieves of the pulp of rags into water, and press the substance between felt, it is a sin to employ a cylinder of wire and a mechanical press to do the same. But this distinction is merely imaginary. If we could employ a man to sow rags and reap paper, we should think it a prodigious waste of time and pains to get paper in the old method ; and we do sow rags in the cistern and reap paper from the cylinder ; the only difference being, that instead of dew we use spring water, and iron wheels instead of the plough and harrow, and artificial heat instead of sunshine. We might as well wish to keep our agricultural labourers busy all the year trying to manufacture wheat in our farm-house kitchens as recur to the old methods of making paper ; and the consumers of bread and of books would fall off in numbers alike in either case.

Instances without end might be adduced to prove the inevitable progress of art and extension of wealth ; and they might not be useless, since there is still a strong prevailing prejudice against the beneficent process by which the happiness of the greatest number is incessantly promoted, and a remarkable blindness as to the tendency and issues of the ordination by which an economy of labour is made at the same time the inevitable result of circumstances, and the necessary condition of increased happiness. But though the time already spent upon a subject not new may



be no more than its importance demands, my remaining space may be better employed in a sketch of the spread of one ingredient of human comfort than in the mere mention of a variety of similar cases. The instance I have chosen is one where the advance has been wholly owing to improvement in the use of a material which seems to have always abounded.

There is no record of a time when there were not goats and sheep enough to supply clothing to the keepers of the herds, or when their fleeces were not used for this purpose in some parts of the world. While the barbarians of the north dressed themselves in skins, the inhabitants of temperate regions seem to have enjoyed the united lightness and warmth of fabrics of wool. The patriarchs of Asia gathered their flocks about their tents in the earliest days of which history tells; and it was the recorded task of their slaves to wash the fleeces, and of their wives to appoint the spinning of the wool to the maidens of their train. The Arabian damsels carried with them their primitive looms wherever they journeyed; and set up their forked sticks in the sand when they stopped for the night, and fixed the warp and wrought the woof before the sun went down. The most ancient of Egyptian mummies has its woven bandages. In the most remote traffic of the Tartar tribes fleeces were a medium of exchange; and the distaff is found among the imagery of even the earliest Scandinavian poetry. When the Romans, skilled in the choice of fabrics and of dyes, came over to this

island, they taught its barbarian dames to leave off rubbing wolf-skins with stones to make them smooth, and dipping them in water to make them soft, and put into their hands the distaff, which was to be found in every home of the Roman dependencies, and instructed them in the use of a more convenient loom than that of the Arabian wanderers. For several hundred years it seems that this remained a purely domestic manufacture ; but, as the arts of life improved, it became worth while for the housewives to relax in their spinning and weaving, and exchange the products of their own or their husbands' labour for the cloth of the manufacturers. There was better cloth in Flanders, however, by the beginning of the thirteenth century ; and it was found profitable to weave less, and grow more wool for exportation. The British dames might still carry their spindles when they went out to look for their pet lambs on the downs, but it was less with a view to broad cloths than to hose,—not knitted, for knitting was unknown, but made of a ruder kind of cloth. There were abundance of English who would have been very glad of the occupation of weaving fine cloth which the Flemings had now all to themselves ; but they could not obtain it till they had adopted and accustomed themselves to the improved methods of the Flemings ; and as they were slow in doing this, they were assisted by Edward III., who invited over Flemish manufacturers, to teach these improved methods. Having brought them over, the next step necessary was to guard their lives from their English

pupils, who would not hear of spinning by wheel, because the wheel did twice as much work as the distaff; or of winding the yarn and arranging the warp and woof otherwise than by the fingers, because many fingers wanted to be employed; or of using new drugs lest the old druggists should be superseded, or of fulling by any other means than treading the cloth in water. If it had not been that the King was more long-sighted than his people, these Flemings would have been torn to pieces, or, at best, sent home in a panic; and the English would have lost the woollen manufacture for many a year, or for ever.

Woollen cloth was very dear in those days. In the fourth year of Henry VII., it was ordered by law what should be the highest price given per yard for "a broad yard of the finest scarlet grained, or of other grained cloth of the finest making;"—viz., as much labour and subsistence as could be exchanged for 6*l.* 16*s.* of our present money. Now, there could not be any very large number of customers in England at that time who could afford to pay 6*l.* 16*s.* per yard for fine cloth, even if they had not had the temptation of getting it cheaper and better from Flanders. The manufacture must have been a very trifling one, and there must have been a sad number of sufferers from cold and damp, who, in those days of ill-built and ill-furnished houses, would have been very glad of the woollen clothing which none but the very rich could obtain. If their rulers had allowed them to get it cheaper and better

from Flanders, the home manufacture would have been thereby stimulated, extended, and improved ; but, under the idea of protecting the English manufacture, it was made a punishable offence to buy cloth woven by any but Englishmen, and to send wool out of the kingdom. Laws like these (and there were many such during many reigns) did all that could be done for keeping the manufacture in few hands, and preventing the spread of this great article of comfort : but nature was too strong for governments ; and it was shown that while there were flocks on the hills, and sickly people shivering in the damps of the valleys, no human power could prevent their striving to have garments of wool for the day and coverlets of wool for the night. In the remote country places of Yorkshire, the people began to encourage one another in spreading the manufacture, to the great discomfiture of the weavers of York, who dreaded nothing so much as that the fabric should become cheaper and commoner. Henry VIII. declared that York had been upheld, and should be upheld, by this exclusive manufacture ; that Worcester alone should supply its county and neighbourhood, and that worsted yarn was the private commodity of the city of Norwich : but Henry VIII. spoke in vain. As long as there were streams among the Yorkshire hills where fulling-mills could be worked, the people of York might go on treading with the feet, and offering inferior cloth at a higher price ; the people would not have it. The cloth from the fulling mills, and the engine-wound

yarn, were sold as fast as they could be prepared, and the men of York and Norwich were obliged to use fulling mills and winding machinery, or give up their trade. They submitted, and sold more cloth than ever, and gained more as their fabric became cheaper and commoner. Queen Elizabeth allowed wool to be freely carried out of the kingdom; and the prosperity of the manufacture increased wonderfully in consequence. More wool was grown, and there was inducement to take pains with its quality. Not only did the gentlemen of the court delight themselves in the superior fineness of their scarlet and purple stuffs, but many a little maiden in farmhouse or cottage rejoiced in a Christmas present of a substantial petticoat of serge or cloak of kersey.

The more was wanted, the further inducement there was to make a greater quantity with the same capital; in other words, to abridge the labour: and then followed improvement upon improvement in the machinery employed, which again extended the demand and caused more labour to be employed. The being able to get more cloth for less money served as a far better encouragement of the manufacture than Charles the Second's law that all the dead should be buried in woollen shrouds. From this time, nothing could stop the spread of comfortable clothing. Even the cotton manufacture,—the most prodigious addition to national resources that ever arose,—proved a pure addition. Society has not worn the less wool for it, but only the more cotton. How stands the case now?

The value of the woollen manufactured articles of Great Britain alone now exceeds 20,000,000*l.* a year; and the manufacture employs 500,000 persons:—and these, not spinning and weaving, with all imaginable awkwardness and toil, just enough for their own families, but producing with rapidity and ease finished fabrics with which to supply not only the multitudes of their own country, but the Russian boors in their winter dwellings, the Greek maidens on the shores of their islands, the boatmen of the Nile, the dancing girls of Ceylon, the negro slaves of Jamaica, the fishermen of Java and the peasantry of Hayti, the sunburnt Peruvian when he goes out defended against the chilly dews of the evening, and the half-frozen Siberian when he ventures to face the icy wind for the sake of the faint gleams of noon. Our looms and mills are at work in Prussian villages and beside Saxon streams. The Turk meets the Frank on the Oder, to exchange the luxuries of the one for the comforts of the other. The merchants of the world meet at the great fair of Leipsic, and thence drop the fabrics of European looms in every region through which they pass. There are shepherds on the wide plains of Van Diemen's Land, and on the hills of the Western World, preparing employment and custom for the operative who sits at his loom at Leeds, and the spinner who little dreams from what remote parts gain will come to him at Bradford. And the market is only beginning to be opened yet. Besides the multitudes still to arise in the countries just named, there are

innumerable tribes of Chinese, of Hindoos, of Persians, of dwellers in Africa and South America, who yet have to learn the comfort of woollen clothing. Will not the Greenlanders seek it too? And who needs it so much as the Esquimaux? All these will in time be customers, if we do but permit the commodity to be brought naturally within their reach.

Would it have been right that all these should be sacrificed to the wishes of the little company of spinners by hand and treaders with the feet? Would not that little company and their children's children have been sacrificed at the same time?

In all other instances of the introduction of machinery, as in this, the interests of masters and men are identical. To make more with less cost is the true policy of the one, in order that it may bring the advantage of obtaining more with less cost to the other. That is, the utmost economy of labour and capital should be the common aim of both.

A real cause of regret is that the invention of machinery has not yet advanced far enough. This is an evil which is sure to be remedied as time passes on; and perhaps the advance has been as rapid as has been consistent with the safety of society. But as long as there are purely mechanical employments which shorten life and stunt the intellect, we may be sure that man has not risen to his due rank in the scale of occupation, and that he is doing the work of brute matter. As long as the sharpener of needles bends coughing over his work, and young

children grow puny amidst the heated atmosphere of spinning factories, and the life of any human being is passed in deep places where God's sunshine never reaches, and others grope with the hands after one servile task in a state of mental darkness, we may be sure that we have not discovered all the means and applied all the powers which are placed within our reach. It is necessary that steel should be ground; but the day will come when it shall be a marvel that men died to furnish society with sharp needles. It is necessary that cotton threads should be tied as they break; but it cannot for ever be that life should be made a long disease, and the spirit be permitted to lie down in darkness in the grave for such a purpose as this. If society understood its true interest, all its members would unite to hasten the time when there shall be no unskilled labour appointed to human hands. It is far nobler to superintend an engine than to be an engine; and when all experience proves that a hundred such superintendents are wanted in the place of one of the ancient human instruments, it appears truly wonderful that men should resist a progression which at once increases the comforts of multitudes, ensures the future prosperity of multitudes more, and enhances the dignity of man by making him the master of physical forces instead of the slave of his fellow man.

Next to providing for the increase of Capital by direct saving, and by economy of the labour which is the source of capital, it is important to economize capital in its application. One principle



of this economy,—that capital is most productive when applied in large quantities to large objects,—is illustrated by the comparative results of large and small farming.

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PRODUCTION being the great end in the employment of labour and capital, that application of both which secures the largest production is the best.

Large capitals, well managed, produce in a larger proportion than small.

In its application to land, for instance, a large capital employs new powers of production,—as in the cultivation of wastes ;

- - - enables its owner to wait for ample but distant returns,—as in planting ;
- - - facilitates the division of labour ;
- - - - the succession of crops, or division of time ;
- - - - reproduction, by economizing the investment of fixed capital ;
- - - - the economy of convertible husbandry ;
- - - - the improvement of soils by manuring, irrigation, &c. ;
- - - - the improvement of implements of husbandry ;
- - - - the improvement of breeds of live stock.

Large capitals also provide

for the prevention of famine, by furnishing a variety of food ; and for the regular supply of the market, by enabling capitalists to wait for their returns.

Large capitals, therefore, are preferable to an equal aggregate amount of small capitals, for two reasons, viz. :

they occasion a large production in proportion ;

and they promote, by means peculiar to themselves, the general safety and convenience.

Capitals may, however, be too large. They are so when they become disproportioned to the managing power.

The interest of capitalists best determines the extent of capital; and any interference of the law is, therefore, unnecessary.

The interference of the law is injurious; as may be seen by the tendency of the law of Succession in France to divide properties too far, and of the law of Primogeniture in England to consolidate them too extensively.

The increase of agricultural capital provides a fund for the employment of manufacturing and commercial, as well as agricultural, labour.

The interests of the manufacturing and agricultural classes are therefore not opposed to each other, but closely allied.

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The same principle applies, of course, in all cases where an extensive production is the object, and points out the utility of associations of capitalists for many of the higher aims of human industry. A union of capitals is perhaps as excellent an expedient as a division of labour, and will probably be universally so considered ere long. If it be an advantageous agreement for six cabinet-makers that two should saw the wood for a table, and one square it, and another turn the legs, and a fifth put it together, and the sixth polish it, one set instead of six of each kind of tool being made to suffice, it is no less obvious

that six owners of so many fields will also gain by uniting their forces,—by making one set of farm-buildings suffice, by using fewer and better implements, and securing a wider range for a variety of crops and for the management of their live stock. In like manner, twenty fishermen, instead of having twenty cockle-shell boats among them, in which no one can weather a stormy night, may find prodigious gain in giving up their little boats for one or two substantial vessels, in which they may make a wide excursion, and bring home an ample prey to divide among them. This is the principle of mining associations, and of fishing and commercial companies; and it might ere this have become the principle of all extensive undertakings for purposes of production, if some of the evils which crowd round the early operations of good principles had not been in their usual punctual attendance. Such associations have led to monopoly, and have been injured by wastefulness in the management of their affairs. But the evils savour of barbarism, while the principle is one of high civilization. The evils are easily remediable and will certainly be remedied, while the principle cannot be overthrown.

Many, however, who do not dispute the principle, object to its application in particular cases, on moral grounds. They say “Let there be mining companies, for not one man in a million is rich enough to work a mine by himself; but let the race of little farmers be preserved, for we have seen that one man, though not rich, may

cultivate his little farm ;” and then follow praises, not undeserved in their season, of the position and occupation of the small farmer, and lamentations, but too well-founded, over the condition of agricultural labourers at the present time.

The question is, *can* the race of small farmers be revived ? It cannot. The question is not now, as it was when the country was underpeopled, and the nation comparatively unburdened, whether the labouring class cannot be kept more innocent when scattered in the service of small proprietors than when banded in companies as now ; or whether the small proprietor was not happier as a complacent owner than as a humbled labourer ? The days are past when this might be a question. The days are past of animal satisfaction and rural innocence in a rambling old farm-house. The days of a competition for bread are come, and rural innocence has fled away under the competition ;—to give place to something better, no doubt, when the troubled stage of transition is passed,—but, still, not to be recalled. A very small capital stands no chance when the tax-gatherer is at the farmer’s heels, and the pressing cry for bread can be met only by practising new, and more costly, and more extensive methods of tillage every day. The partial tax-gatherers may and will be got rid of ; but the land will not again be underpeopled, and therefore tillage will not revert to the ancient methods, nor fields be held under the ancient tenure. Production is now the great aim ; and unless small farming can be shown to be more

productive than large, small farming must come to an end, unless in cases where it is pursued for amusement. Whenever the oak shall be persuaded to draw back its suckers into the ground, whenever the whole of the making of each pin shall be done by one hand, the old system of farming may be revived. Then an ounce of pins must serve a city, and a loaf a month must suffice for a household; and if corn is brought in from abroad to supply the deficiency, the home farmer must be immediately ruined by the dearness of his own corn in comparison with that which is grown in far places. Large capitalists can alone bear up against taxation and protection, at present; and large capitalists alone can stand the competition when freedom of trade in corn shall at length be obtained. Since the time for a country being underpeopled must cease, and the most extensive production must then become for a period the chief object, nothing can be plainer than that it has been settled, from the beginning of time, that small farming capitals must merge in large. It is not our present business to inquire what state of things will next succeed.

Let us not leave the topic, however, under an impression that the state we are passing through is one of unmixed gloom and perplexity. Our agricultural population is in a very deplorable condition,—ill-fed, untaught, and driven by hardship to the very verge of rebellion; but these evils are caused by the inadequateness of ancient methods, and not by the trial of new ones. More food and other comforts must be found for them,

and they must be instructed not to increase the pressure upon the supply of food. In the mean time, it is a decided gain to have discovered and to be discovering methods of securing a greater production at a less cost. If such discoveries go on, (and go on they must,) and our agricultural population grows wiser by instruction and experience as to the means of living, independence of spirit and of action will revive, (though there be no small farms,) virtue may take the place of mere innocence, and bands of labourers may be as good and happy in their cottages as ever farmer and his servants were when collected in the farm-house kitchen. They may meet in church as efficaciously when the bell calls them each from his own home, as when they walked, many at the heels of one. In one essential respect, there is a probability of a grand improvement on the good old times. In those times, the farmer's eldest son too often followed the plough with little more sense of what was about him than the tiller he held. His much boasted innocence neither opened his eyes to the lights of heaven nor gladdened his heart amidst the vegetation which he resembled much more than he admired. Hereafter, the youngest child of the meanest servant of the farm will look and listen among God's works with the intellectual eye and ear, with which the enlightened mechanic already explores the widely-different field in which he is placed. Whence-soever came the demon breath which kindled our farm-yard fires, they have flashed wisdom on the minds of our rulers, and are lighting the labourer's

path to knowledge. The evil, though deplorable, is calculable and remediable. Who shall estimate the approaching good?

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There is in my Series one other chapter of principles, under the head of PRODUCTION. The time for its insertion in this place is past; and, on the principle of "forgetting those things which are behind," I should have omitted all allusion to it, if the Number I am writing had been destined to circulate only in this country. But a large proportion of my readers are of a nation which has not yet absolved itself from the tremendous sin of holding man as property. Of the difficulties in the way of such absolution, it is for them, not for me, to speak. My business is with principles. Those which have obtained my assent are offered in the subjoined note, and humbly commended to my foreign readers.\* The

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\* PROPERTY is held by conventional, not natural, right.

As the agreement to hold man in property never took place between the parties concerned, i. e., is not conventional, man has no right to hold man in property.

LAW, i. e., the sanctioned agreement of the parties concerned, secures property.

Where one of the parties under the law is held as property by another party, the law injures the one or the other as often as they are opposed. More-

summary is placed there because I wish to introduce into the body of my text nothing which

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over, its very protection injures the protected party : as when a rebellious slave is hanged.

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Human labour is more valuable than brute labour, only because actuated by reason ; for human strength is inferior to brute strength.

The origin of labour, human and brute, is the will.

The reason of slaves is not subjected to exercise, nor their will to more than a few weak motives.

The labour of slaves is therefore less valuable than that of brutes, inasmuch as their strength is inferior ; and less valuable than that of free labourers, inasmuch as their reason and will are feeble and alienated.

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Free and slave labour are equally owned by the capitalist.

When the labourer is not held as capital, the capitalist pays for labour only.

When the labourer is held as capital, the capitalist not only pays a much higher price for an equal quantity of labour, but also for waste, negligence, and theft, on the part of the labourer.

Capital is thus sunk which ought to be reproduced.

As the supply of slave labour does not rise and fall with the wants of the capitalist, like that of free labour, he employs his occasional surplus on works which could be better done by brute labour or machinery.

By rejecting brute labour, he refuses facilities for convertible husbandry, and for improving the labour of his slaves by giving them animal food.

By



is irrelevant to the state and prospects of British society. A stronger acknowledgment than this

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By rejecting machinery, he declines the most direct and complete method of saving labour.

Thus, again, capital is sunk which ought to be reproduced.

In order to make up for this loss of capital to slave-owners, bounties and prohibitions are granted in their behalf by government; the waste committed by certain capitalists abroad being thus paid for out of the earnings of those at home.

Sugar being the production especially protected, every thing is sacrificed by planters to the growth of sugar. The land is exhausted by perpetual cropping, the least possible portion of it is tilled for food, the slaves are worn out by overwork, and their numbers decrease in proportion to the scantiness of their food and the oppressiveness of their toil.

When the soil is so far exhausted as to place the owner out of reach of the sugar-bounties, more food is raised, less toil is inflicted, and the slave population increases.

Legislative protection, therefore, not only taxes the people at home, but promotes ruin, misery, and death, in the protected colonies.

A free trade in sugar would banish slavery altogether, since competition must induce an economy of labour and capital; i. e., a substitution of free for slave labour.

Let us see then what is the responsibility of the legislature in this matter.

The slave system inflicts an incalculable amount of human suffering, for the sake of making a wholesale waste of labour and capital.

Since the slave system is only supported by legislative protection, the legislature is responsible for

of the blessedness of our penitent state, it is not in my power to make,—or I would make it. It may be that for centuries we may have to witness the remaining sufferings and degradation of those whom we have injured, and perhaps even yet to bear many painful consequences of our long transgression against the rights of man. But the weight of guilt is thrown off, the act of confession is made, and that of atonement is about to follow ; and all the rest may well be borne.

The next duty to reparation for injury is silence upon the sin : there is contamination in the contemplation of every indulged sin, even when the indulgence is past. Such a sin as this should be to a nation what an act of shame is to an individual—a remembrance to be strenuously banished, lest it weaken the energy which should press forward to better things. This should be one of the secrets known to all—a circumstance plunged in significant oblivion, like that in which the historians of the Jews have striven to bury the event of the crucifixion. May the consequences in the two cases, however, be as widely different as penitent and impenitent shame ! The wonder of succeeding ages at our guilt must be endured ; but it will not, let us hope, be made a by-word of reproach against us for ever. When kindred nations shall have been induced to share our emancipation, rebuke and recrimination may

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the misery caused by direct infliction, and for the injury indirectly occasioned by the waste of labour and capital.

cease ; the dead will have buried their dead, and the silence of the grave will rest upon them. If we now do our duty fully to those whom we have injured, even they may, perhaps, spare us all future mention of their wrongs. Meantime, it is an unspeakable blessing that, ignorant and unjust as we may still be in the distribution of the wealth which Providence gives us, there is now no crying sin connected with the methods of its production ; no national remorse need now silence our acknowledgments of the bounty by which the gratification of human wishes is destined to advance, according to a law of perpetual progression.

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## PART II.

IN the early days of society, it is natural enough for men to take what they can find or make, without giving themselves any trouble about analyzing their wealth, or philosophizing about its distribution. When, however, the desires of some begin to interfere with those of others, and production does not, in particular instances, abound as was expected, and sudden and manifold claims for a provision arise, and can with difficulty be met, men necessarily begin, however late, to examine their resources, and investigate the demands upon them. Only very remote approaches to a true analysis may be made at first; and the consequences of a hundred pernicious mistakes must probably be borne before any thing like a fair distribution can be so much as conceived of. But time and experience are certain to originate the conception, as is proved by the rise of the science of Political Economy; and there is every reason to believe that time and experience will exalt the conception into action, and lead to a wise application of the splendid apparatus of human happiness which has been confided to the hands of society. Every mistake has hitherto issued in the furtherance of this end, according to the uniform plan under which the affairs of men are administered. It

has been discovered that the race cannot live upon labour without its reward, and that to be numerous is not of itself to be happy ; and there is a relaxation of effort to force the multiplication of the race. It has been discovered that land of itself is not wealth, and that our condition would be deplorable if it were so, since land does not improve of itself, but deteriorates as the race which subsists upon it is multiplied. It is discovered that money is not wealth ; that the tenants of different localities do not flourish at one another's expense ; and that wealth cannot be distributed according to the arbitrary pleasure of rulers. Many other ancient convictions are now found to be delusions ; and, what is better still, the grand principles are fully established which may serve as a key to all the mysteries relating to the distribution of wealth. Their application may require much time and patience ; but we have them safe. Their final general adoption may be regarded as certain, and an incalculable amelioration of the condition of society must follow of course.

These principles are two :—That, owing to the inequality of soils (the ultimate capital of society), the natural tendency of capital is to yield a perpetually diminishing return ;—and that the consumers of capital increase at a perpetually accelerated rate.

The operation of these principles may be modified to any extent by the influence of others : but they exist ; they are fully ascertained ; and must henceforth serve as guides to all wise

attempts to rectify an unjust distribution of the wealth of society. It is difficult to conceive how any sound mind can have withheld its assent to these grand principles, after they had once been clearly announced. It is very evident that some soils possess a far inferior power of producing food to others ; and that, in the natural course of things, society will till the best soils first, and then the next best, and then soils of the third degree, and so on, as the demand for food increases ; and that, as each adopted soil will yield less than the last, every application of capital will yield a smaller return—all applications of capital being regulated by the primary application of capital to land. It is difficult to see how this general principle can be disputed, however large may be the allowance required for the influence of other principles. Improvements in tillage, yet undreamed of, may increase the produce incalculably ; but this increased produce will still be subjected to the same law. There will be an inequality of improved as of unimproved soils. New powers, chemical and mechanical, may be brought to bear on the soil for ever and ever ; and still the same law must hold good while there is an original inequality in the material on which those powers are employed. Whether we obtain our food from the sea, or from new regions of the earth,—if we could fetch it down from the moon, or up from the centre of the globe,—the principle must hold good as long as there are limited and varying facilities for obtaining this food, and an increasing demand for it. More

labour and more would be given to answer each new demand ; and the return would still be less, till it came to a vanishing point.

If this labour were that of stocks and stones in the service of a reasonable number of men, the simple fact would be that this reasonable number of men must live upon the produce of the labour already set in motion. But the labour in question is human labour, which eats in proportion as it works, and multiplies itself faster by far than it can augment its supply of food. The proprietor of a field feeds his five children from it, till they each have five children, and each of these five children in their turn. Does the produce of the paternal field augment itself five times, and then twenty-five times, to suit the growing wants of the new generations ? It may possibly be made to yield double, and then three times, and then four times what it once did ; but no kind or degree of skill can make the ratio of its productiveness the same as that of human increase. What primary rule of practice follows from the combination of these two principles ?

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The increase of population is necessarily limited by the means of subsistence.

Since successive portions of capital yield a less and less return, and the human species produce at a constantly accelerated rate, there is a perpetual tendency in population to press upon the means of subsistence.

The ultimate checks by which population is kept

down to the level of the means of subsistence, are vice and misery.

Since the ends of life are virtue and happiness, these checks ought to be superseded by the milder methods which exist within man's reach.

These evils may be delayed by promoting the increase of capital, and superseded by restraining the increase of population.

Towards the one object, a part of society may do a little ; towards the other, all may do much.

By rendering property secure, expenditure frugal, and production easy, society may promote the growth of capital.

By bringing no more children into the world than there is a subsistence provided for, society may preserve itself from the miseries of want. In other words, the timely use of the mild preventive check may avert the horrors of any positive check.

The preventive check becomes more, and the positive checks less powerful, as society advances.

The positive checks, having performed their office in stimulating the human faculties, and originating social institutions, must be wholly superseded by the preventive check before society can attain its ultimate aim,—the greatest happiness of the greatest number.

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However the wealth of society may be distributed,—whether among the three classes who, at present, in all civilized countries, divide it, or among the partakers of a common stock, (according to the desire of some who mourn our evils, and look, as others think, in a wrong place for the remedy),—however the wealth of society may be distributed, the above principles are of the highest concern to the whole of society.



Some may feel sooner than others the pressure of population against the means of subsistence ; but it ultimately concerns all, to the last degree, that there should be subsistence for the race. This consideration is prior to all others which relate only to the modes and degrees in which wealth shall be shared by various classes. There is little wisdom in fixing a scale of enjoyments while society is laid open to vice, disease, and death,—the awful retribution for a careless administration of the common possession.—Yet the policy of rulers,—of rulers by office and by influence,—has, till very lately, been to stimulate population without any regard to the subsistence provided for it. The plea has always been that every man born into the world brings with him the labour which will support more than himself : but each must also bring with him the land on which his labour is to be employed, or he may find it no more possible to live upon labour than to live upon air. There is never any fear that population will not increase fast enough, as its increase is absolutely determined by the existing means for its support. But there is a perpetual danger that it may increase too fast for the purposes of the ruler ; and, for what has but too seldom entered into his purposes,—the happiness of his people. If he looks to the narratives of wars, he may find that the subsistence of armies has always failed sooner than men, though its armed force can never compose more than a small portion of any nation. He will find in the history of every state that when the over-pres-

sure of the people upon its food, partially and most painfully kept down by the death of its infants and its aged, and of those who have grown sickly through want, has been yet more fearfully relieved by the agency of famine and pestilence, a new impulse is invariably given, far more efficacious than the bidding of any sovereign. It is folly, he may thus see, to lash the dull tide of a swollen river when banked up so that it cannot flow; and when a portion of its waters are drawn off, the stream runs fast enough of itself. If the power of a ruler were to be estimated by the rate at which he could induce the increase of his subjects, which would be the most powerful,—the Emperor of China or the King of Hayti? The Haytian empire is insignificant enough in comparison of the Chinese; but the Haytian king sees his subjects multiplying, amidst their superabundance of food, at a rate hitherto unsurpassed; while the Chinese can multiply no more till they can enlarge the extent of their food. Under the stimulus of royal promises, children may be born; but by the command of a higher authority, they die. The laws of nature are too strong for kings. In this case, the bidding is either needless or unavailing.

Any power of stimulus which rulers possess should be otherwise applied,—to the production of subsistence. If the plain rule were followed, of making increased subsistence *precede* an increase of population, the great work of the distribution of wealth would follow its own natural laws; and men would only have to participate and

be content. When the final cause of the arrangement by which population has been ordained to press against the means of subsistence shall have wrought its work in stimulating the human faculties, and opening up new resources to the race, there will be as ample an enjoyment of the blessings of life as the warmest advocate of numbers can desire,—an enjoyment infinitely greater for the absence of all deadly struggle or pining desire for a due share of the bounties of nature's mighty feast.

At present, however, while we have the pride of luxury within our palaces, and famine at their gates, it is necessary to ascertain how the two principles announced above affect the distribution of the wealth of society.

The uncontrolled operation of these principles will be found the main cause of the tremendous inequality of possession in society; and if society wishes to put an end to such inequality, it must be done by suiting the proceedings of society to these principles, and not by any temporary measures. If the possessions of the richest of our peers were to-morrow to be divided among the poorest of our operatives and country labourers, no permanent relief to the latter class would be obtained by beggaring the former, and the same principles would go on working, the day after, to produce in time precisely similar results. Even if it were the practice with us, as it was with the Jews, that land should revert to the original possessors, at certain fixed periods, the same laws would work; and to even greater

disadvantage than now, as the land-owners would not be so rich, while the labourers would be quite as poor. Property would run less into masses; but there would be less wealth to be amassed. There is no use in opposition to these principles, or in discontent at their natural results. The true wisdom is in modifying the results by practically recognizing the principle. We must control the rise of rent by stimulating agricultural improvements, and preventing the demand for food from outstripping them. We must moderate the pressure upon the subsistence, or wages fund, by regulating the numbers who are to share it. We must moderate the pressure against the profits fund, by keeping the demands upon the wages fund within due bounds.\*

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\* It is well known that there are persons in this country, as in France and elsewhere, who hold the opinion that the evils of unequal distribution would be annihilated by annihilating the distinctions of rent, profits, and wages; making the whole society the sole land-owner and capitalist, and all its members labourers. It is impossible to doubt the benevolent intentions of the leading preachers of this doctrine, whose exertions have originated in sympathy with the most suffering portion of the community; but it is equally impossible to their opponents to allow that any arbitrary arrangements of existing resources can exclude want, while the primary laws of proportion are left uncontrolled. When the advocates of a common stock can show that their system augments capital and regulates population more effectually than the system under which individual property is held, their pretensions will be regarded with more favour than they have hitherto engaged. At present, it is pretty evident that in no way is capital so little likely to be taken care of as when it belongs to

The wealth of society naturally distributes itself between two classes of capitalists, from one

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every body,—i.e. to nobody; and that, but for the barriers of individual rights of property, the tide of population would flow in with an overwhelming force. There may be an age to come when the institution of property shall cease with the occasions for it: but such an age is barely within our ken. Meantime, our pauper system exhibits the consequences of a promise of maintenance without a restriction of numbers by the state. If it were possible now to establish common-stock institutions which should include the entire community, they would soon become so many workhouses, or pauper barracks. If any one doubts this, let him ask himself how capital is to be husbanded and cherished when it is nobody's interest to take care of it, and how population is to be regulated when even the present insufficient restraints are taken away. If education is to supply the deficiency of other stimuli and restraints, let us have education in addition. We want it enough as an addition before we can think of trying it as a substitution. We must see our fathers of families exemplary in providing for their own offspring before they can be trusted to labour and deny themselves from an abstract sense of duty. As for the main principle of the objections to the abolition of proprietorship, it is contained in the following portion of one of my summaries of principles:—

It is supposed by some that these tendencies to the fall of wages and profits may be counteracted by abolishing the distinctions of shares, and casting the whole produce of land, capital, and labour, into a common stock. But this is a fallacy.

For, whatever may be the saving effected by an extensive partnership, such partnership does not affect the natural laws by which population increases faster than capital. The diminution of the returns to capital must occasion poverty to a multiplying

of which a portion descends to a third class,—the labourers. The two classes of capitalists are, first, the owners of land or water,—of the natural agents of production,—and next, the farmers of land or water, or those who employ, by the application of capital, the natural agents of production. Each of the three classes obtains his share by purchase,—original, or perpetually renewed—the landowner by the secondary or hoarded labour of his ancestors or of his youth; the capitalist by hoarded labour, and the purchased labour of his servants; and the labourer by primary labour. The landowner receives his share as rent; the capitalist as profits; the labourer as wages.

Real RENT is that which is paid to the landowner for the use of the original, indestructible powers of the soil. The total rent paid by a farmer includes

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society, whether those returns are appropriated by individuals under the competitive system, or equally distributed among the members of a co-operative community.

The same checks to the deterioration of the resources of society are necessary under each system.

These are, (in addition to the agricultural improvements continually taking place,)—

1. The due limitation of the number of consumers.
2. The lightening of the public burdens, which at present abstract a large proportion of profits and wages.
3. A liberal commercial system which shall obviate the necessity of bringing poor soils into cultivation.

also the profits of the capital laid out by the landowner upon the estate.

Land possesses its original, indestructible powers in different degrees.

The most fertile being all appropriated, and more produce wanted, the next best soil is brought into cultivation; then land of the third degree, and so on, till all is tilled that will repay tillage.

An unequal produce being yielded by these different lands, the surplus return of all above the lowest goes to the landowner in the form of rent.

The same thing happens when repeated applications of capital are made to the same land for the sake of increasing its productiveness. The produce which remains over the return to the least productive application of capital goes to the landowner in the form of rent.

RENT, therefore, consists of that part of the return made to the more productive portions of capital, by which it exceeds the return made to the least productive portion.

New lands are not tilled, and capital is not employed for a less return, unless the produce will pay the cost of production.

A rise of prices, therefore, creates, and is not created by, rent.

When more capital is employed in agriculture, new land is tilled, a further outlay is made on land already tilled; and thus also rent arises from increase of capital.

When capital is withdrawn from agriculture, inferior, *i. e.* the most expensive soils, are let out of cultivation; and thus rent falls.

A rise of rent is, therefore, a symptom, and not a cause, of wealth.

The tendency of rent is, therefore, to rise for ever in an improving country. But there are counter-acting causes.

Art increases production beyond the usual returns to capital laid out : prices fall in proportion to the abundance of the supply, and rent declines.

Improved facilities for bringing produce to market, by increasing the supply, cause prices to fall and rent to decline.

COMMODITIES, being produced by capital and labour, are the joint property of the capitalist and labourer.

The capitalist pays in advance to the labourers their share of the commodity, and thus becomes its sole owner.

The portion thus paid is **WAGES**.

**REAL WAGES** are the articles of use and consumption that the labourer receives in return for his labour.

**NOMINAL WAGES** are the portion he receives of these things reckoned in money.

The fund from which wages are paid in any country consists of the articles required for the use and consumption of labourers which that country contains.

**THE PROPORTION OF THIS FUND RECEIVED BY INDIVIDUALS MUST MAINLY DEPEND ON THE NUMBER AMONG WHOM THE FUND IS DIVIDED.**

The rate of wages in any country depends, therefore, not on the wealth which that country contains, but on the proportion between its capital and its population.

As population has a tendency to increase faster than capital, wages can be prevented from falling to the lowest point only by adjusting the proportion of population to capital.

The lowest point to which wages can be permanently reduced, is that which affords a bare subsistence to the labourer.



The highest point to which wages can be permanently raised is that which leaves to the capitalist just profit enough to make it worth his while to invest capital.

The variations of the rate of wages between these extreme points depending mainly on the supply of labour offered to the capitalist, the rate of wages is mainly determined by the sellers, not the buyers of labour.

The produce of labour and capital, after rent has been paid, is divided between the labourer and the capitalist, under the name of wages and profits.

Where there are two shares, each determines the other, provided they press equally upon one another.

The increase of the supply of labour, claiming reward, makes the pressure in the present case unequal, and renders wages the regulator of profits.

The restriction of the supply of food causes the fall of both profits and wages.

The increased expense of raising food enhances its price: labour, both agricultural and manufacturing, becomes dearer (without advantage to the labourer): this rise of wages causes profits to fall; and this fall brings after it a reduction of the labourer's share, or a fall of wages.

The fall of profits and wages is thus referable to the same cause which raises rent;—to an inequality in the fertility of soils.

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Thus it appears that, owing to the inequality of soils, and the principle of increase in the number of consumers, the natural tendency of rent is to rise; and to rise in proportion to the increase in the number of consumers. The ten-

dency of profits is to fall as rent rises, *i. e.* as the production of food becomes more expensive. The fall of profits brings after it, as a necessary consequence, the fall of wages; and the individual shares of wages are still further reduced by every increase of the numbers among whom the wages' fund is to be divided.

These are important truths, and by no means discouraging, if we know how to make use of them. There is no need hastily to suppose that our landowners must inevitably get all the wealth of society into their own hands, so that there will in time be only two classes in the state,—landowners and paupers. It is possible that this might happen, as it is possible that we may all die of famine from nobody choosing to be at the trouble of tilling the ground. The two cases are possible, and the catastrophes about equally probable. No one can deny the strong tendency to famine to which we are all liable unless we exert ourselves to avoid it; and the undue rise of rent, and fall of profits and wages, is quite as certainly avoided by moderate caution—by bringing natural laws to bear upon each other, and not (as some desire) a law of human will to control that which is beyond the reach of the unassisted human will.

Some who toil and earn but little recompense cry out upon the wealth of the landowners, and desire a law which shall forbid their receiving more than so much for a certain quantity and quality of land. A law that men should not die in a famine would be as much to the purpose.

The way to prevent men dying of hunger is to sow grain for them; and the way to prevent the landlords growing unduly rich is to provide more food;—whether by improving the methods of tillage at home, or inventing and improving productions of other kinds which may exchange for food from abroad. Another way is by making machinery (which does not eat and drink) supersede human labour, so that we may have the increased production without the accompanying consumption; but the most certain method of all, and that which is in the power of all, is to proportion the number of consumers to the existing supply of food. As soon as this is done, rents will be stationary, and will be certain to fall after the next improvement in tillage or manufacture. Meantime, the landowner can no more help the rise of his rents than the poorest operative in the next town; and, in fact, not so much, if that operative is bringing up a large family to depreciate the value of labour, and increase the excessive pressure upon food. The landlord, meantime, declares truly that he is growing no richer. He is told that his rents have risen since such a time; but (from various causes) his tenants cannot pay the whole; and he is besides burdened with the maintenance of the indigent who have been pauperized by the undue depression of wages. No one would be more glad than he, to have his rents nominally lowered so that he might receive the whole, and do what he pleased with it. No one would be more glad than he, if he be wise, at the tidings of fresh discoveries in

science or inventions in art, or of new resources opened beyond sea, or of increased providence in the habits of the poorer classes, which should cause his income to fall with the price of food, but render his lessened income more secure.

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It is of even greater consequence to ascertain the relative position of the other two parties, since any quarrel about their respective shares cannot but cause a diminution of that which is to be divided between them. Each party being dependent upon the other, any interruption of their harmony cannot but be injurious to both: but dissension is especially disastrous where, as in the present case, the dependence is unequal. The capitalists have the great advantage over the labourers of being able to wait longer for the adjustment of disputes which may arise between them. Deplorable as are the consequences to individuals and to society of living upon capital from the absence of revenue, the case of those who are driven to live upon their capital is, at least, better than that of the party which has no capital to live upon.

The consequence of this inequality of dependence is that power of a different kind is more frequently put in action by the more dependent than by the less dependent party. The power of combination to obtain a larger share of the subsistence fund is in the hands of both parties, and is occasionally used by both; but much more frequently by the labourers than by the capitalists. For this there are obvious reasons.

If the proportion of labour to capital be equal, there is little inducement to either party to quarrel with the other, as their shares of gain are balanced: but if any capitalists choose to press upon the labourers, it is to their own ultimate disadvantage, as well as that of the labourers; for there can never be a combination so extensive as to include all capitalists; and those who are not included will find it their interest to lower the prices of their commodities, paying the same wages as the united capitalists, and being content with the ordinary rate of profit. By means of this underselling, the extraordinary rate of profit is necessarily brought down, and the capitalists are just as they were at first, the reduction having fallen upon the wages of the labourer. Matters can seldom, however, proceed so far as to the infliction of this gratuitous injury. If the proportion of labour to capital be equal, a very short resistance of the labourers to the reduction of their wages suffices to make the capitalists repent of their endeavours to grasp more than their share: and such endeavours are consequently extremely rare where capital and labour are duly proportioned.

If there be a superabundance of capital, the capitalists are in no condition to gain any thing by combination. To pay high wages answers better to them than to live upon their capital. In such a case, therefore, the capitalists never combine.—Or rather,—and I say it with sorrow,—if such a case should arise, they would not combine. Such cases can scarcely be spoken of

in this country as matters of actual experience, since there are but too few instances of capital being abundant in proportion to labour.

On the third supposition,—that labour abounds in proportion to capital,—there is no need for the capitalists to use their power of combination. They can obtain what they want without it. The labourers are the weaker party, inasmuch as they must have food, and depend on the capitalists for it:—not for the quantity;—that depends on themselves,—on the numbers they bring to divide a certain quantity;—and the capitalists can resist their claims no further than to secure the rate of profit, without which no capitalist would do business. Not for the quantity of food to each man do the labourers depend on the capitalists; but for the purchase of their labour at all; and therefore, the capitalists do not need to combine when labour superabounds.

For the same reasons, the labourers do not need to combine when capital superabounds. They can naturally obtain as large a share of the subsistence fund as will leave ordinary profits to the capitalist: and this happens of course, as is well known from the examples of newly settled countries, and newly invented manufactures, where the profits of the capitalist are invariably prevented by the dearness of labour from much exceeding the ordinary rate.

In cases of equal proportion, the labourers run even a greater risk from a strike than the capitalists. Some of the capitalists will, if the balance be exact, withdraw their capital from

business rather than stand a strike ; and thus is caused an immediate superabundance of labour, with all its disadvantages to the labourers. But if no capitalist withdraws, the waste of capital necessarily caused by a strike causes also a superabundance of labour ; and thus also the labourers suffer for having destroyed the balance.

But when combination is resorted to in the absence of all other power, its results are the most disastrous to the weak party which employs it. The labourers who superabound are already at a disadvantage, which can only be increased by any resistance which helps to impoverish the capitalists. They may injure the capitalists by impairing the capitalists' share of the subsistence fund : but they injure themselves much more by impairing, at the same time, the labourers' share. That such means of injuring capitalists are ever resorted to in such a condition of affairs proves most forcibly that the largest of the parties concerned is not yet fully aware how the case stands, and that a far greater power of competition with the capitalists is lodged with them than that which they are too ready to employ to the injury of both parties and the good of neither.

If it had been, indeed, true that, by any natural laws of distribution, any class of society could be placed in a position of necessary and permanent inferiority of rights to any other class, all writers on the philosophy of society would have shrunk from relating any fables which must convey so sad a moral. But there is a very cheering moral involved in every melancholy story that

we hear of the contentions of masters and men, and of the sufferings which thence arise. The fact is that, so far from the masters having any natural power,—even if they had the wish,—to oppress the working classes, the working classes hold a power which may make them the equals in independence of any class in society. That they have not yet used it is less their fault than their misfortune. Whether fault or misfortune, it is destined to be remedied, if we may trust to experience working its invariable work, and communicating that wisdom and power which can by no other means be gained. The only control over the price of labour resides with those who can control its quantity. Overstock the market with labour, and the most compassionate of capitalists can do nothing to prevent its being ill rewarded. Understock the market with labour, and the veriest miser that ever employed gold for profit cannot prevent labour fetching a high price. And with whom does it rest to overstock or understock the market with labour? With whom does it rest to determine whether the subsistence fund which exists shall be divided among a moderate number or among a scrambling multitude? Most assuredly not with the capitalists but the labourers.

When the labouring class fully comprehends the extent of the power which it holds,—a power of obtaining not only its own terms from the capitalists, but all the necessities and comforts of life, and with them the ease and dignity which become free-born men, they will turn their other



power of combination to better purposes than those of annoyance and injury. The common plea of those labourers who already understand their own case is that there is little use in scattered individuals being careful to proportion their families to their means of subsistence, while the greater number multiply thoughtlessly, and prepare for new encroachments on the subsistence fund. The same plea has been in use for ever on the first proposal of any great social amelioration ; and it has ever been found that amelioration has followed with unexpected speed upon the virtuous efforts of scattered individuals. They work round to each other, they combine, they bring others into the combination, and these again bring more, till there are hundreds of followers for every leader, and for every follower there is a foe the less. Why should it not be so with this greatest of all ameliorations that has ever been proposed ? If the working classes can still combine for objects which have been a thousand times proved unattainable or hurtful when attained, why should they not combine for purposes of providence and mutual support in a better system of economy ? Such combinations have already begun ; for every society which has for its objects the economy of the resources of the working people, and the encouragement of provident habits, is a society for limiting the population within the means of subsistence. Many such associations are so well founded as to give assurance that they will be persevered in ; if persevered in, it cannot be very long before some one

class or band of labourers feels the benefits of prudence, and exhibits the truth that moderate self-denial in one direction brings means of rational indulgence in others: and when this happens, the work of amelioration will be fairly begun. The working men's day will be at hand, and no one will hail it more joyfully than the capitalists;—for willingly would they exchange such power as is given them by the helplessness of their labourers, for security against the waste of capital which is caused by the opposition of their work-people and the pauperism of their dependents.

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Combinations of labourers against capitalists (whatever other effects they may have) cannot secure a permanent rise of wages unless the supply of labour falls short of the demand;—in which case, strikes are usually unnecessary.

Nothing can permanently affect the rate of wages which does not affect the proportion of population to capital.

Legislative interference does not affect this proportion, and is therefore useless.

Strikes affect it only by wasting capital, and are therefore worse than useless.

Combinations may avail or not, according to the reasonableness of their objects.

Whether reasonable or not, combinations are not subjects for legislative interference; the law having no cognizance of their causes.

Disturbance of the peace being otherwise provided against, combinations are wisely therefore now left unregarded by the law.

The condition of labourers may be best improved,—

1. By inventions and discoveries which create

capital ; and by husbanding instead of wasting capital ;—for instance, by making savings instead of supporting strikes.

2. BY ADJUSTING THE PROPORTION OF POPULATION TO CAPITAL.

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This is not the place in which to show how tremendous is the waste of capital in a turn-out ; nor have I been able to do it in that one of my fables which treats of combinations of workmen. I felt myself bound to present the fairest instance, in order to show the badness of the principle of a strike in the best case ; but I have the means of showing, if I had but the space, that the members of a combination are often—are commonly—the victims of a far more despotic tyranny than they themselves ascribe to the masters, and a more ruinous spoliation than the discontented suppose the rich desirous to inflict upon the poor. I trust and believe that there are many William Allens among the class of operatives ; but I also believe that few of these are leaders of strikes. Allen was an unwilling leader of a strike ; and there are many who see even more clearly than he did the hopelessness and mischievousness of the contest, who have either more selfishness to keep them out of it, or more nerve to make a protest against a bad principle, and a stand against a bad practice. I believe that the most intelligent and the best men among the working-classes now decline joining a turn-out ; and it is very certain that not only the most ignorant, but the worst, are among the first to engage. The reasons for this will be

sufficiently obvious to those who consider what facilities these associations afford for such practices as ignorant and bad men like,—for meddling and governing, for rioting, for idling, and tippling, and journeying, and speechifying at other people's expense. No better occasion could be devised for exposing the simple, and timid, and unwary to be robbed, and jobbed, and made tools of by a few sharpers and idle busybodies. It is very certain that three or four individuals have often succeeded, for their own purposes, in setting three or four hundred, or thousand, better men than themselves at enmity with their masters. It is difficult to imagine a case of more spirit-rousing hardship than that of the labourer who is compelled or inveigled into a contest which he knows, or may know, to be bad in principle, and hopeless in its issue,—who must, against his will or his reason, give up a subsistence which is already too scanty, in order that he may find it still further reduced when he returns to it. In consideration of such cases, which everybody knows to be very common, I shall state a few facts, which may assist and strengthen the determination of some who may be striving against the now prevalent disposition to strike for wages. The circumstances of the time will excuse a disproportioned enlargement on a very obvious point.

In order to bring the principle of strikes to the test, we have only to ask whether they increase capital or check population?—one or other of which they must do if they are to benefit the

struggling party. It is known to everybody that they do neither ; but it is not so well known that they do the direct contrary,—that they not only waste capital, but increase the supply of labour, the very thing of which there is already too much. They do this by driving the capitalists to find those silent labourers who never ask subsistence or refuse their masters' bidding—the machines, which are the workmen's abhorrence. It is unreasonable as it is vain to abhor machinery ; and that its use is facilitated by strikes will be regarded hereafter as one of the few compensating circumstances which arise out of the miseries of such a struggle for power or for bread. But, however great may be the ultimate good of this issue, the issue is certainly the very reverse of that contemplated and desired by those who turn out. Yet the time is come for them to meet it ; and they will do well to take heed to the state of the labour-market at this period.

After long depression and many fluctuations, it appears that there is a revival of a steady demand for labour. The condition of our capitalists is, however, different from what it was in most former periods of prosperity. They are now busy ; but they work for very low profits in almost every branch of manufacture or trade. Their men must also work hard for little pay, till some of the many circumstances which tend to raise profits shall have occurred. Never, however, were our working-class less disposed to take the low wages which alone the masters are able to give. Combinations to secure a rise are

everywhere spreading, and grand preparations are thus making for securing a fall. The low profits of the masters will not stand encroachment. There is a brisk foreign competition, which forbids trifling with any present demand. Under these circumstances, if our working men choose to stand idle, what remains to be done but to use machinery to the utmost extent that ingenuity can devise on the spur of a great occasion? The quantity of human labour already thus superseded is very considerable; and there will be more, in proportion to the failure of harmony between capitalists and labourers, till not a visible chance is left for the employment of half our working men in the way they themselves propose. Happy will it be for them if the usual consequences of the improvement of machinery follow in the extension of our manufactures, so that there may still be room for such as can learn a new business! and happy will it be for them if they have become convinced, in their time of hardship, that to moderate the supply of labour is the only way of securing its desired recompense!

The following case illustrates the method by which human labour is driven out of demand: it is only one of many which have arisen out of the tyranny of the leaders of strikes, who, not satisfied with turning out themselves, compel their weaker, but reluctant, brethren to be idle also. In the case in question, the turning out of the head spinners in a cotton factory, compelling the idleness of six or seven work-people subordi-

nate to each spinner, has led the head spinner's master to find that he can do without him, and the six or seven subordinates to rejoice in their freedom from dependence on his movements.

Six or seven different machines are employed in the production of cotton-yarn from raw cotton. All but the last are called "preparation machinery," and one person waits upon each. The office of this preparation machinery is to form the raw cotton into a thick and tender thread, called a "roving." The office of the last machine is to twist and draw out the roving into a finer and stronger thread: this operation is called "spinning," and the spun thread is "yarn." This machine is called the "hand-mule." Hand-mules are worked in pairs, each pair requiring the head spinner above-mentioned to direct its operation, and two or more children to place the rovings in the machine, and piece the threads that break.

The head spinner, though paid in proportion to the superiority of his work, has always been the one to turn out; and his subordinates must go with him of necessity, however averse they might be to do so. It was not to be borne that the discontents of the comparatively few should derange the whole manufacture, and deprive the many of their bread; and nothing could be more natural than for some expedient to be sought by which the masters and the subordinates might be made independent of the head spinners. Twenty years ago, attempts were made to invent some apparatus which might be attached to the mule, and discharge the spinner's task. The apparatus

first used was either too complex or too uncertain in its operation to answer the purpose; and, as often as it failed, the spinners clapped their hands, believed the manufacture more in their power than ever, and advanced in their demands accordingly. They went somewhat too far in 1824, when they refused very high wages, and drove the Manchester capitalists to vigorous measures of self-defence. The requisite talent was sought and found for the object required; and, early in 1825, a patent for the "self-acting mule" was taken out, nothing being wanting to its efficacy but the simplification which time and practice were sure to bring, and which would lessen its cost so as to qualify it for common adoption. No sooner had it been set to work, and begun to gain reputation, than a great part of the establishment where it was in use was destroyed by fire, and the machine was not heard of for some months. As soon as it began to be again attended to, so great a stagnation of trade took place, that the spirit of the spinner was subdued: the master was unwilling to mortify him in his distress, and all mention of the self-acting mule was dropped. This was very hard upon the patentees, who had been originally forced into the business, and had spent, not only much time and pains, but a great deal of money on the invention. They rightly supposed, however, that the head spinners would give them their turn on the first opportunity. They went on improving and improving their invention, while awaiting another strike on the revival of



trade. This happened at the close of 1829 ; and then several leading houses provided themselves with each a pair of self-acting mules, by way of trial : but the adoption of the machine went on languidly till the great strike of 1831 achieved its triumph. It is now used in upwards of fifty mills, and seems likely soon to be adopted in all others. The head spinners have not a chance against it ; for it not only saves their wages, and leaves their subordinates at peace, but does their work better than they could do it themselves ;—an unexpected result with which the perseverance of the inventors has been rewarded. The quantity of yarn is greater than could before be produced in the same time and with the same number of spindles : the yarn is of greater strength and more uniform quality : there is a material saving of waste in the subsequent processes, from the regularity with which the yarn is wound on the spindle ; and, from the same cause, a greater quantity of a better fabric than before issues from the loom of the weaver.

This story preaches its own moral. Every one ought to be glad to hear of improvements in the comforts of mankind ; but all would rather pay any other purchase-money for them than the subsistence of a useful and often suffering class of society. It is in the power of our working class to provide that all such improvements shall henceforth arise otherwise than through their opposition, and for their destruction. With them rests the choice of controlling the labour-market on the one hand, and pauperism on the other.

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If no moral reaches us from the long tragedy of pauperism which has been enacted before the eyes of many generations, we are past teaching. For the last three generations, especially, the state of the indigent has been an object of primary attention to all classes in our society. Statesmen have legislated, magistrates have administered, the clergy have preached, tradesmen and manufacturers have contributed, the farmers have been burdened: almost the sole employment of women, next to the care of their own families, has been the charge of the poor; almsgiving has been the first virtue to which infant enthusiasm has been roused, and charity, in this sense, has been made the test of moral sincerity and religious proficiency. And what has all this done for society? The number of the indigent has increased from day to day, and at a perpetually increasing rate, till it has absorbed, in a legal charity alone, nine millions per annum of the subsistence-fund, which is the clear right of the independent labourer. It is no small consideration that the habitually indigent become, as a matter of course, as their doom, the most profligate portion of society. But this fearful consideration is not all. We not only defraud the industrious classes of their due, now tempting and now forcing them down into a state of indigence, and by the same act condemning them to hopelessness and vice, but we, at the same time, put in motion an apparatus of moral evil among every class which has to communicate with the indigent, which would bear down the preaching

of the twelve apostles themselves. If account could be taken of the unjust partialities of magistrates, of the abuse of power by open vestries, and the jobbing by select vestries; of the heart-wringing oppression sustained by the tradesman and farmer; of the open licentiousness and concealed fraud, the ungodly conspiracies and diabolical hatreds nourished by our system of legal charity, and the daily repeated, cruel injustice inflicted by our methods of public and private charity, we might well doubt whether some fiend had not been making sport of us under the holy semblance of charity. It may be doubted whether the most profligate tyranny ever broke or depraved so many hearts as the charities of our Christian nation. If our practices are to be judged by their fruits, there are none, next to slavery, for which we need so much pardon as for our methods of charity.

There is no use in pleading our good intentions. The fathers of the Inquisition are ever ready with their plea of good intentions. The parent who breaks the spirit, and thus annihilates the moral liberty of his child, does it with the best intentions. The manceuvrer tells twenty lies a-day with the best intentions. There is, perhaps, no crime in whose defence good intentions may not with sincerity have been pleaded. The question is why, with evidence that we were wrong, daily and hourly before our eyes, we did not mend our methods. Thence arises the moral of this dreary lesson, that virtue, whether beneficence or any other, does not consist in formal and arbitrary practices, but in conformity to vital

principles. Without regard to this essential truth, virtue may turn to vice before we are aware ; and as a proof of it, we have been doing the pleasure of fiends under a persuasion that we were discharging the duty of Christians. We have exercised self-denial in our charity : but so did Simeon Stylobates in his piety, when he lived on the top of a pillar. We have toiled and suffered in our charity : but so did the pilgrims who walked with peas in their shoes to the sepulchre. Their piety and their sufferings were a mockery of Him they worshipped ; and our charity has proved a scandal to the religion we profess. What follows ? Not that piety and charity are a mockery and a delusion ; but that Simeon did not understand the one, and we have most assuredly mistaken the other.

One essential distinction between a comparatively rich and poor society is in the moral right which individuals have to dispose of their money in certain modes. Where capital abounds in proportion to the consumers, individuals are fully justified in giving away in whatsoever form and to whomsoever they please ; as they give away that which leaves nobody destitute. But in a society where population abounds in proportion to capital, to give food and clothing to the idle while the industrious are debarred from earning it, is to take subsistence from him whose due it is, to give it to one who has no claim. Thus to violate justice can be no true charity. Where consumers abound in proportion to capital, it is obvious that the way to bestow most happiness is, not to take away one man's share to give it to

another, but to do what is possible towards creating another share in such a way as not to cause more want. In other words, almsgiving is the mode of charity appropriate to one state of society, and the establishment of provident associations, and the encouragement of emigration, and especially of education, are the modes of charity appropriate to another state of society. We have need enough of charity in our present state ;—with hundreds of thousands of paupers in our parishes, and of half-starved artizans in our towns, and broken-spirited labourers in our villages. We have need enough of charity,—of the time of such as have leisure, and of the attention of the thoughtful, and of the exertions of the active, and of the wealth of the opulent. All these will be too little for the removal of the evil which our own mistakes have caused. We have need enough of charity; and if we would learn how to apply it, there are those among the sufferers who can instruct us. There is in existence a letter from a poor operative living in a district where charities of food and clothing abound, entreating the influential parties whom he addresses to put an end to the almsgiving which leaves no chance of a just provision to the high-souled working man. There is in existence a petition from a body of agricultural labourers to the House of Lords, last year, praying for the abolition of legal charity which condemns the labourer to starvation or degradation. These documents are signs of the times which are not to be mistaken, and which may well strike us

silent with shame at our incessant complaints of the poor for having lost their spirit of independence, and become a degraded race. Where is our Christian charity, when we first wrest from them their independence, and then taunt them with the loss? when we invite them to encroach, and then spurn them for encroaching?

Even from this enormous evil, however, good is at this moment arising. The rapid, the appalling increase of the mischief has directed the general attention towards it; and the two grand principles with which we set out afford the suggestion of remedies which are actually in preparation. It is now many years since certain commissioners, appointed by the French government to investigate our pauper system, pronounced it the great political gangrene of England, which it was equally dangerous to remove and to let alone. The mischief has been on the increase ever since, and yet there is hope of cure. If it were not that we had sound principles to go upon,—if we had all this vice and misery on our hands to be got rid of we knew not how, our condition would indeed be deplorable. But, once having got hold of the truth that ours is a society where labour abounds in proportion to capital, we know at least how to look about for a remedy, and with what aim to direct our proceedings. We must lessen the inducements to indigence, (strange that such should exist!) by making the condition of the pauper inferior to that of the independent labourer, and ensure its remaining universally so by appointing a rigid, impartial,

and uniform administration of the funds of our legal charity. Every diminution of the inducements to indigence is necessarily an increase of the inducements to independence; both by giving the right bias to the inclinations of the labourer, and by saving a portion of the subsistence-fund.

In proportion to the savings effected in the subsistence-fund by a rigid administration of the legal charity, the surplus labour of our parishes will be absorbed; and if, by a wise scheme of emigration, the disproportion between our capital and labour can be still further reduced, a way will be open for the total abolition of a legal charity,—the most demoralizing agency, perhaps, which can be introduced into any state,—a curse beneath which no society can prosper. We shall then be at liberty to apply our charity wholly to that object which should now be uppermost with all the truly benevolent,—to prevent indigence instead of providing for it, in the full confidence that “accidental cases will be relieved by accidental succour.” There are many who believe that an immediate abolition of our legal charity would cause less misery than its long continuance: but there is happily no occasion to contemplate the alternative. There is a strong hope afforded by various instances of partial reformation that a way remains for us out of our difficulties,—toilsome and painful, no doubt, but practicable and safe;—a way of so rectifying the administration of our poor-laws as to give us the power of at length abolishing them. Honoured

be the rulers who shall set us forward on this path ; and blessed be every one who bestirs himself to remove obstructions by the substitution of a true for a spurious charity !\*

Here is the statement of the evil and of one of the appropriate remedies.

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In a society composed of a natural gradation of ranks, some must be poor ; *i. e.* have nothing more than the means of present subsistence.

Any suspension of these means of subsistence,

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\* If a rebuke were needed for despondency respecting the prospects of society, it might be found in the experience of the change which a few months have wrought in the popular convictions as to the true direction of charity. Fifteen months ago, it required some resolution to give so much pain to kind hearts as was occasioned by such exposures as those contained in "Cousin Marshall," and yet more to protest against poor-laws for Ireland. The publications of the Poor-Law Commissioners have since wrought powerfully in the right direction. Conviction has flashed from mind to mind ; and now we hear from all quarters of Provident and Friendly Societies, of Emigration, of parish struggles for the rectification of abuses, of the regulation of workhouses, the shutting up of soup and blanket charities, and the revision of charitable constitutions, with a view to promote the employment of labour rather than the giving of alms. The extent of the change of opinion in the same time with regard to poor-laws for Ireland is scarcely less remarkable. On no subject has mistake been more prevalent, and never has it more rapidly given way before the statement of principles and facts. The noblest charity, after all, would be a provision for the regular statement, in a popular form, of principles and facts of like importance. When shall we have a Minister of Public Instruction who will be the angel of this new dispensation ? It is for the people to say when.



whether through disaster, sickness, or decrepitude, converts the poor into the indigent.

Since indigence occasions misery, and disposes to vice, the welfare of society requires the greatest possible reduction of the number of the indigent.

Charity, public and private, or an arbitrary distribution of the subsistence-fund, has hitherto failed to effect this object; the proportion of the indigent to the rest of the population having increased from age to age.

This is not surprising, since an arbitrary distribution of the subsistence-fund, besides rendering consumption unproductive, and encouraging a multiplication of consumers, does not meet the difficulty arising from the disproportion of numbers to the means of subsistence.

The small unproductive consumption occasioned by the relief of sudden accidents and rare infirmities is necessary, and may be justifiably provided for by charity, since such charity does not tend to the increase of numbers; but, with this exception, all arbitrary distribution of the necessities of life is injurious to society, whether in the form of private almsgiving, public charitable institutions, or a legal pauper-system.

The tendency of all such modes of distribution having been found to be to encourage improvidence with all its attendant evils,—to injure the good while relieving the bad,—to extinguish the spirit of independence on one side, and of charity on the other,—to encourage speculation, tyranny, and fraud,—and to increase perpetually the evil they are meant to remedy,—but one plea is now commonly urged in favour of a legal provision for the indigent.

This plea is, that every individual born into a state has a right to subsistence from the state.

This plea, in its general application, is grounded on a false analogy between a state and its members, and a parent and his family.

A parent has a considerable influence over the subsistence-fund of his family, and an absolute control over the numbers to be supported by that fund ; whereas the rulers of a state, from whom a legal provision emanates, have little influence over its subsistence-fund, and no control whatever over the number of its members.

If the plea of right to subsistence be grounded on the faults of national institutions, the right ought rather to be superseded by the rectification of those institutions, than admitted at the cost of perpetuating an institution more hurtful than all the others combined.

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What then must be done to lessen the number of the indigent now so frightfully increasing ?

The subsistence-fund must be employed productively, and capital and labour be allowed to take their natural course : *i. e.* the pauper system must, by some means or other, be extinguished.

The number of consumers must be proportioned to the subsistence-fund. To this end, encouragements to the increase of population should be withdrawn, and every sanction given to the preventive check ; *i. e.* charity must be directed to the enlightenment of the mind instead of to the relief of bodily wants.

If not adopted speedily, all measures will be too late to prevent the universal prevalence of poverty in this kingdom, the legal provision for the indigent now operating the extinction of our national resources at a perpetually increasing rate.

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The objects of voluntary emigration, directed by the state, are three-fold :—

1. To improve the condition of those who emigrate, by placing them where they may obtain subsistence at less cost than at home.
2. To improve the condition of those who remain, by increasing the ratio of capital to population.
3. To improve the condition of the colonized region.

To fulfil the first of these objects, the colony must be so located as to insure health and abundance to its members; and it must be so organized as to secure the due co-operation of labour and capital.

To fulfil the second object, the removal of each individual must be less costly than his maintenance at home would be; and the selection must be made with a view to lessening the amount of human productiveness at home.

To fulfil the third object, the colonists must be selected with a view to their productiveness, both as regards capital and population; which includes a moral fitness to compose an orderly society.

It follows from all these considerations that a new settlement should be composed of young, healthy, and moral persons; that all should not be labourers, nor all capitalists; and that there should be a sufficient concentration of their numbers on the new lands to ensure a facility of exchanges.

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All other proposed remedies must be subjected to, as this must be regulated by, the test, whether they assist in proportioning labour and capital. The Home Colonization system here fails, on the double ground that it ensures a smaller return to capital and labour than could be had abroad, and serves as a direct premium on population.

Home colonies may afford a temporary relief to a redundant population, and also increase the productiveness of the lands which they appropriate; but this is done by alienating capital from its natural channels; and with the certainty of ultimately injuring society by increasing the redundancy of population over capital.

Home colonization then, though less injurious than the unproductive distribution of the charity-fund, is inferior to foreign colonization, inasmuch as the one yields temporary benefit to a few at the expense of ultimate injury to many; and the other produces permanent benefit to all.

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All provisions for rewarding forethought and economy, and especially all for the diffusion of sound moral and political knowledge, approve themselves by this test. All contrivance and care in the production and economy of capital approve themselves also; but Emigration is conspicuous in its merits, since it not only immediately reaches the seat of the evil in the mother country, but affords the greatest of blessings to the colonized regions. If regulated by a due regard to the infallible test, it is scarcely possible to conceive of an arrangement more apt to all the purposes of society. Where it has failed, the reason of failure has commonly been that one link in the chain of operating causes has been wanting. Land and labourers cannot mutually prosper without the capital which has too often been deficient. We have not yet made the experiment of sending out small societies completely organized, and amply provided to

settle down at once in a state of sufficient civilization to spare the mother-country all further anxiety about the expedition. It can be no objection to this that it abstracts capital and the most useful species of labour from the mother-country: since the capital so sent out will yield a more rapid and ample increase to us in a new market for commerce than it could have done at home; and the labour is that which we least want at home,—however good its quality may be,—and that which we most want in our possessions on the other side the world. Such an organized society, however, would be able to bear a much larger proportion of children than a similar society could take charge of at home,—the labour of children being of as much more value than their maintenance abroad, as it is less at home. If for every old person naturally belonging to such a company, left behind, two children were taken out, this country would be immediately compensated for the abstraction of prime labour, and a provision would be made for the future contraction of the population. All details, however, from the greatest to the least, will be arranged with infinitely less trouble than our parochial mismanagements have cost us when we have once, as a nation, surveyed the dreary haunts of our pauperized classes, and then taken a flight in spirit to the fair regions abroad which invite their labour with a sure promise of rich recompense. The time must come when it will be a matter of wonder how we could so long be oppressed with a redundancy of labour at home,

while our foreign lands were dreary only for want of labour, while an open sea lay between, while we had shipping to spare to traverse it, and while we were spending nine millions a year in the fruitless support of our paupers, and as a premium on the production of yet more and more labour. The best plea for us in that day will be that we did not understand our own case. By the time we have spent nine millions, or the half of nine millions, in relieving our labour market, we may have discovered how inferior is that superstitious, spurious charity which doles out bread at its own door to an unlawful petitioner because to give bread was once charity, and that enlightened, genuine benevolence which causes plenty to spring in the far corners of the world, nourishing at home the ancient household virtues which have been well nigh starved among us, but which are not dead.

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What decision does our test give out in regard to Ireland? That, as a redundancy of population is her universally acknowledged curse, it is unreasonable to expect relief from the introduction of a legal charity,—the most efficacious of all premiums on population. The conclusion is so obvious, that it can be got rid of only by proving either that a redundant population is not the great grievance of Ireland, or that there may be a legal charity which does not act as a premium on population. Where are the materials for either the one proof or the other?

Whatever affects the security of property, or intercepts the due reward of labour, impairs the subsistence-fund by discouraging industry and forethought.

Partnership tenancies affect the security of property by rendering one tenant answerable for the obligations of all his partners, while he has no control over the management of their portions.

A gradation of landlords on one estate has the same effect, by rendering one tenant liable to the claims of more than one landlord.

The levying of fines on a whole district for an illegal practice going on in one part of it has the same effect, by rendering the honest man liable for the malpractices of the knave.

The imposition of a church establishment on those who already support another church, intercepts the due reward of labour, by taking from the labourer a portion of his earnings for an object from which he derives no benefit.

The practice of letting land to the highest bidder, without regard to former service, or to the merits of the applicants, intercepts the due reward of the labourer, by decreeing his gains to expire with his lease.

All these practices having prevailed in IRELAND, her subsistence-fund is proportionably impaired, though the reduction is somewhat more than compensated by the natural growth of capital.

While capital has been growing much more slowly than it ought, population has been increasing much more rapidly than the circumstances of the country have warranted; the consequences of which are, extensive and appalling indigence, and a wide spread of the moral evils which attend it.

An immediate palliation of this indigence would be the result of introducing a legal pauper-system

into Ireland ; but it would be at the expense of an incalculable permanent increase of the evil.

To levy a poor-rate on the country at large would be impolitic, since it would only increase the primary grievance of an insufficiency of capital, by causing a further unproductive consumption of it.

To throw the burthen of a pauper-system on absentees would be especially unjust, since they bear precisely the same relation to the wealth of their country as its resident capitalists.

In the case of Ireland, as in all analogous cases, permanent relief can be effected only by adjusting the proportions of capital and population ; and this must be attempted by means suited to her peculiar circumstances.

The growth of capital should be aided by improvements in agricultural and domestic economy, and by the removal of political grievances ; from which would follow a union in place of an opposition of interests.

Population should be reduced within due limits,

In the present emergency, by well-conducted schemes of emigration ; and

Permanently, by educating the people till they shall have become qualified for the guardianship of their own interests.

A sameness in the natural laws of distribution exactly reverses the order of possession in new countries, i. e., in those where capital abounds in proportion to population. There the landowner (if any one finds it worth his while to be a landowner without being either a capitalist or a labourer at the same time) gains no real rent till the best land is all under cultivation, and then very little till a third degree is resorted to. The



capitalist, meanwhile, makes less than the labourer; or would gain less if he were not, like the landowner, a labourer also. Where labour is so dear, all are labourers; and the labourer, by a very natural process, soon becomes a capitalist and a landowner; and then he may chance to learn what a strange thing it seems to a man from the mother-country to let land of a fine quality for no better rent than a small share of the produce; and how vexatious it is, after having reaped splendid returns to capital, to have to pay away, in the purchase of labour, all but little more than the ordinary profits of stock.

The want of a due consideration of the difference in relative condition of labourers at home and labourers in new countries has led to some serious errors\* in the formation and execution

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\* It is incumbent on me to advert to the ill-success of one method of supplying labour to the Australian colonies, which I have represented in much too favourable a light in my tale of "Homes Abroad." I find that, though I have pointed out (pp. 54, 55) the leading objections to the plan of indenturing servants to colonial settlers, I have represented the issue of such an experiment as more prosperous than it has been proved in fact. The true state of the case will be learned from the following extract from "Papers relating to the Crown Lands and Emigration to New South Wales," printed by order of the House of Commons, October, 1831.

"The Emigrant, in the cases to which we allude, has bound himself, previously to his departure from this country, to serve his employer for a time at wages which, though higher than those which he could have obtained at home, were much below the ordinary rate in the colony. No attempt has been made to render the advantage obtained by the employer in this manner an

of some of our plans of colonization. Such a scheme as that of penal colonization could never

equivalent for the expense he has incurred in carrying out the Emigrants; and it can scarcely be doubted that in many instances the bargain, if strictly adhered to, would have been more than reasonably profitable to the employer. Indeed it has been the principal fault of these arrangements that the engagement of the Emigrant has not been on either side regarded as a mere undertaking to repay the expense incurred in his conveyance; and hence he has often been led to look upon the transaction as a disadvantageous hiring of himself, into which he had been misled by his ignorance of the circumstances of the place to which he was going. This has been the frequent cause of discontent on the part of indentured servants; and their masters, unable to derive any advantage from unwilling labourers, have found it more for their interest to discharge these servants than to insist on the right conveyed by their bond. It is obvious that no increased severity in the legal enactments for the protection of contracts could prevent those which we have described from being thus dissolved; for they have been so, not from any insufficiency in the obligations by which the Emigrants have been bound, but from the impossibility of rendering such obligations worth preserving, where one of the parties strongly desires them to be cancelled."—pp. 21, 22.

These objections apply only to cases of *binding* for more than the repayment of the expenses of removal to the colony. Next to the education of the people at home, there is no way in which charity can now operate so beneficially as in making loans, under security of repayment, to enable working men, and yet more working women, to transport themselves to our Australian colonies; and by diffusing, as widely as possible, *correct* information respecting the condition and prospects of emigrants to our North American colonies. This correct information, which is to the last degree interesting, may be obtained from the Papers above referred to, and the

have been adopted if the case of the working class in both countries had been understood. Besides the many other objections which might be and have been forcibly urged, there must remain the insurmountable one that labour is better rewarded in a new colony than at home. It does not appear that any arbitrary severity, short

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“Reports of the Emigration Commissioners, for 1832; printed by order of the House of Commons.” Every active philanthropist ought to possess himself of the contents of these papers. The Report, dated 1832, contains the following.

“Before we close this account of our proceedings regarding New South Wales and Van Diemen's Land, we must observe that the value of that which has been accomplished cannot be justly estimated by a mere reference to the number already gone out. The general scope and tendency of our measures must be taken into account, as well as the importance, in an endeavour to direct emigration to a quarter comparatively new, of having succeeded in making a *commencement*. For, after the impulse has once been given towards countries really adapted to emigration, the letters of the settlers themselves, more perhaps than the most elaborate statements from authority, serve to maintain and propagate the disposition to resort to the same quarter. Although, therefore, the measures that have been adopted this year may be limited in their immediate influence, and it may be also impossible to predict with certainty their ulterior results, yet, at least, they are of such a nature that, if successful, they may serve as the foundation of a system sufficient for many years to prevent the progress of the Australian colonies from being retarded by the want of an industrious population adequate to the development of their resources.” (p. 6.) And the mother-country, we may add, from being impeded, by an over-crowded population at home, in her efforts to exalt the social and moral condition of her mighty family.

of the infliction of such life-long misery as no crime can deserve, can counteract the natural law by which the labourer is more prosperous in our penal colonies than in England. They are places of privilege, and the carrying him there is putting him in a condition of privilege, sooner or later, however severely we may punish him for any terminable period. This is so notoriously the case, that it has become matter of very serious consideration how the lot of the convict can be rendered harder, and be made known at home to be so ; and arrangements have been made, within a short period, by which the disproportion in the lot of the innocent and the guilty is considerably lessened. Still, however far the convict may be placed below the virtuous emigrant in the scale of comfort, no power can, in the present state of our labour-market, prevent his being much better off than the independent labourer at home. The power of rulers may ordain chains, whipping, and other penalties to the convict ; but it cannot prevent his having, during a pressing demand for his labour, that abundance of the necessities of life which the virtuous labourer cannot obtain at home. Bob Castle\* would not now, perhaps, be able to purchase an estate on which his honest brother Frank was a labourer ; but Bob, however he might have been punished for seven or fourteen years, could not but have a fairer prospect before him at the end of that time than honest Frank would have had in England. This neces-

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\* See Homes Abroad.

sity forms, of itself, a conclusive argument against penal colonization as a secondary punishment. That mode of punishment can never command respect or success which wanders so far from the principle of retribution as to inflict studied miseries as a set-off against advantages which cannot be excluded.

The objects of penal colonization are—

1. The security of society by the removal of the offender.
2. The security of society by the effect of his example.
3. The reformation of the offender.

There has hitherto been an entire failure of all these objects : and no wonder ; since,—

1. The offender is only transferred from one portion of society to another ; and besides, frequently returns to his old haunts.
2. His punishment, as far as it is punishment, takes place at too great a distance to be conspicuous as a warning ; and in as far as his lot does not involve punishment, the effect of his example is precisely the reverse of what is desired.
3. Our convict arrangements tend to the further corruption of the offender, by letting him experience a great improvement in his condition as a direct consequence of his crimes.

The junction of penal with voluntary emigration tends equally to disappoint the purposes of the one, and to extinguish the benefits of the other ; since convict labourers find themselves in a state of privilege, in a region where their labour procures them large rewards ; and new settlers find their commu-

nity deeply injured by the vice and disease consequent on the introduction of a convict population.

Before closing this part, it may be well to observe that much vain reluctance to acknowledge the two grand principles which primarily regulate the distribution of wealth, arises from too small an allowance having been asked for subordinate influences, which may justify a much greater degree of hopefulness respecting the condition of an advanced country than some economists have ventured to indulge. It is no wonder that the kind-hearted turn away, and refuse to listen to a doctrine which is thought to forbid much hope that the whole of any society can be comfortably provided with the necessaries of life. It is no wonder that the timid cease from trying to lop off evils, if they must believe that every head of the social hydra will grow again,—that for every redundancy drawn off there will be a speedy overfilling. All experience of humanity contradicts such forebodings : and, though it would assuredly be our duty to make our own generation happier than the last, even under the certainty that the next must fall back again, it is much more animating to believe, as we are justified in doing, that every advance is a pledge of a further advance ; that every taste of comfort, generated to the poor man by his own exertions, stimulates the appetite for more. It has ever been found that, when men have learned to prefer wheaten bread to potatoes, it is more likely that their children should be taught to seek butchers' meat

than allowed to fall back to potatoes. The father who has worked his way up into a glazed and tiled cottage, brings up his children to fear the mud hovel in which they were born. If we do but apply ourselves to nourish the taste for comfort in the poor,—to take for granted the most, instead of the least, that they ought to require, there is little fear but that, whenever circumstances allow, they will fall into our way of thinking, and prefer a home of comfort, earned by forethought and self-denial, to herding together in a state of reckless pauperism. With every increase of resources, let a vigorous exertion be made to rouse the complacency and exalt the tastes of the labouring class, and it will assuredly be found, in the interval before a new access of labour can be brought into the market, that the condition of the class has improved as a matter of theory, as well as practice, and that it must go hard with them but they will keep it up.

All experience warrants this statement. There can be no question that the preventive check has largely superseded the positive in all advancing societies. There can be no doubt of the increased providence of the middling classes, and the enlargement of the domestic requirements of the poor, even though wars, famine, and pestilence have nearly ceased to make the awful vacancies in which the wants and desires of the survivors could expand. Though in some unhappy districts where the visitations of want have extinguished the moral check, multitudes still herd together, more like brutes than human

beings, it is certain that there is a larger demand among the working classes of England for better food, clothing, habitations, and furniture, than their fathers thought of requiring. If this has taken place notwithstanding all the bad policy, public and private, with which we have weakened the spirit and the power of independence, there is ample reason for confidence in an accelerated progress in proportion as public and private influence shall work in an opposite direction. Since every one can, many will assist in this noble work; assured that not a single effort can be lost, and that its successful result will extend far beyond the present generation. Few are now found to advocate that species of prospective benevolence which acts by long-reaching pecuniary bequests; but it does not follow that benevolence may not be prospective. Let it extend its view to the remotest ages within ken of the human imagination. Let it do this by promoting the welfare of the parents of future generations;—a wide field enough, if we lived but for charity.

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## PART III.

THE total wealth of society being distributed among three classes, according to the principles above announced, the next process is the exchange of commodities by individuals for purposes of individual enjoyment.

The complication of this process arises chiefly from the diversity of production which takes place on the earth, occasioning not only a wide difference in the amount of labour required to produce the same results in different regions, but a perpetual variegation and augmentation of commodities, which affect the demand, and render uncertain the transactions of trade.

This complication, however, involves no disastrous perplexity, unless meddled with by powers which bear no relation to it. All commodities will declare their own value, and obtain equivalents, to the ultimate satisfaction of the exchanging parties, if they are left to themselves; but when any power, which cannot regulate human wants and wishes, interferes to prescribe what provision shall be made for those wants and wishes, there is not only a certainty that the relative values of commodities will be temporarily deranged, to the disadvantage of one of the exchanging parties, but an uncertainty when the natural relation of values will be restored, and

whether disorder will not first spread into every other department of exchange. Since human labour is the universal commodity which is brought to market, to be given and taken under all forms, (since capital is only hoarded labour,) there is no safety in ticketing any one commodity as containing more labour than it naturally includes, and thus destroying its balance with the rest, to the injury of its seller's credit, and its buyer's interest. This is what is done by every government which presumes to interfere with the barter of individuals, or authorizes such interference. The duty of government is precisely the reverse;—to secure the freedom of exchange as carefully as the freedom of labour, in the full assurance that it cannot determine relative values till it can determine the amount of labour and the extent of human wants in every region of the earth. This it may do when it has mastered the chemical and mechanical constitution of the globe, when it may not only gauge the rain in every region, but appoint the proportion of its fall.

There are two kinds of Value: value in use, and value in exchange.

Articles of the greatest value in use may have none in exchange: as they may be enjoyed without labour; and it is labour which confers exchangeable value.

This is not the less true for capital as well as labour being employed in production; for capital is hoarded labour.

When equal quantities of any two articles require

an equal amount of labour to produce them, they exchange exactly against one another. If one requires more labour than the other, a smaller quantity of the one exchanges against a larger quantity of the other.

If it were otherwise, no one would bestow a larger quantity of labour for a less return ; and the article requiring the most labour would cease to be produced.

Exchangeable value, therefore, naturally depends on cost of production.

Naturally, but not universally ; for there are influences which cause temporary variations in exchangeable value.

These are, whatever circumstances affect demand and supply. But these can act only temporarily ; because the demand of any procurable article creates supply : and the factitious value conferred by scarcity soon has an end.

When this end has arrived, cost of production again determines exchangeable value.

Its doing so may, therefore, stand as a general rule.

Though labour, immediate and hoarded, is the *regulator*, it is not the *measure* of exchangeable value ; for the sufficient reason, that labour itself is perpetually varying in quality and quantity, from there being no fixed proportion between immediate and hoarded labour.

Since labour, the primary regulator, cannot serve as a measure of exchangeable value, none of the products of labour can serve as such a measure.

There is, therefore, no measure of exchangeable value.

Such a measure is not needed ; as a due regulation of the supply of labour, and the allowance of free scope to the principle of competition ensure

sufficient stability of exchangeable value for all practical purposes.

In these requisites are included security of property, and freedom of exchange, to which political tranquillity and legislative impartiality are essential.

Price is the exponent of exchangeable value.

Natural or necessary price,—regulated by cost of production,—includes the wages of the labourer, and the profits of the capitalist.

Market price varies from natural price with variations of demand and supply, and in proportion to the oppressiveness of public burdens and commercial restrictions.

The more nearly and permanently market prices approach natural prices, the more prosperous is the state of commerce; and the two most essential requisites to this prosperity are social tranquillity and legislative impartiality.

The ancient error, that some mysterious quality inherent in gold and silver money constituted it wealth, almost to the exclusion of every other commodity, is now so universally dismissed by all who know anything of our science, that there is no occasion to controvert it further than by presenting the appropriate Summary of Principles; and the kindred modern error, that an enlargement of its quantity can do more than give a temporary, and probably hurtful, stimulus to industry, requires now no more than a similar exposure. The sense of the country has lately been taken on this question; and the result proves that there is prevalent a sufficient knowledge of the philosophy and fact of the case to encourage a hope that no such hazardous sport with the circulating

medium as the country has previously suffered from will be again attempted. The fate of the Berkeley\* family, in consequence of actions on the currency, is only one instance from one class. A long series of sad stories might be told of sufferers of every rank, whose partial prosperity, enjoyed at the expense of one another's ruin, was soon swallowed up in the destruction which universally attends a shock to public credit. The injured might be found dispersed through every dwelling in the land; and, however loudly the richer might complain of the magnitude of their losses, the most cruelly injured were those who had the least opportunity of accounting for their gains and their losses, and therefore the least power of meeting the pressure of circumstances by prudence and forethought.

To stimulate the production of labour by the increase of the circulating medium, the fruits of which must be wrested away by an inevitable contraction, is a policy whose glory is not to be coveted; and surely no statesman will be found to adventure it till the last tradition of the consequent woes of our working-classes shall have died away. By that time, it is probable that the danger of such recurrence will be obviated by the adoption of some principle of security, which will give society the advantage of a free trade in money. It must be long before this can take place; for it must be long before the values of commodities are allowed to adjust themselves;

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\* Berkeley the Banker.

and money must, from its importance, be very cautiously and gradually committed to the equalizing influences of the natural laws of demand. But, however long it may be, the woes of past convulsions will not till then be forgotten. That the time of arbitrary interference will, however, cease, can scarcely be doubted, if the following be true principles.

In exchanging commodities for one another directly, that is, in the way of barter, much time is lost, and trouble incurred, before the respective wants of the exchanging parties can be supplied.

This trouble and waste may be avoided by the adoption of a medium of exchange,—that is, a commodity generally agreed upon, which, in order to effect an exchange between two other commodities, is first received in exchange for the one, and then given in exchange for the other.

This commodity is Money.

The great requisites in a medium of exchange are, that it should be—

What all sellers are willing to receive ;—

Capable of division into convenient portions ;—

Portable, from including great value in small bulk ;—

Indestructible, and little liable to fluctuations of value.

Gold and silver unite these requisites in an unequalled degree, and have also the desirable quality of beauty ; gold and silver have therefore formed the principal medium of exchange hitherto adopted ; usually prepared, by an appointed authority, in the form most suitable for the purposes of exchange, in order to avoid the inconveniences of ascertaining

the value of the medium on every occasion of purchase.

Where the supply of money is left unrestricted, its exchangeable value will be ultimately determined, like that of all other commodities, by the cost of production.

Where the supply is restricted, its exchangeable value depends on the proportion of the demand to the supply.

In the former case, it retains its character of a commodity, serving as a standard of value in preference to other commodities only in virtue of its superior natural requisites to that object.

In the latter case, it ceases to be a commodity, and becomes a mere ticket of transference, or arbitrary sign of value ; and then the natural requisites above described become of comparatively little importance.

The quality by which money passes from hand to hand with little injury enables it to compensate inequalities of supply by the slackened or accelerated speed of its circulation.

The rate of circulation serves as an index of the state of supply, and therefore tends, where no restriction exists, to an adjustment of the supply to the demand.

Where restriction exists, the rate of circulation indicates the degree of derangement introduced among the elements of exchangeable value, but has no permanent influence in its rectification.

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In proportion as the processes of exchange become extensive and complicated, all practicable economy of time, trouble, and expense, in the use of a circulating medium, becomes desirable.

Such economy is accomplished by making acknowledgment of debt circulate in place of the

actual payment,—that is, substituting credit, as represented by bank paper, for gold money.

The adoption of paper money saves time, by making the largest sums as easily payable as the smallest.

It saves trouble, by being more easily transferable than metal money.

It saves expense, by its production being less costly than that of metal money, and by its setting free a quantity of gold to be used in other articles of production.

A further advantage of paper money is, that its destruction causes no diminution of real wealth, like the destruction of gold and silver coin; the one being only a representative of value, the other also a commodity.

The remaining requisites of a medium of exchange—viz., that it should be what all sellers are willing to receive, and little liable to fluctuations of value, are not inherent in paper as they are in metallic money.

But they may be obtained by rendering paper money convertible into metallic money, by limiting in other ways the quantity issued, and by guarding against forgery.

Great evils, in the midst of many advantages, have arisen out of the use of paper money, from the neglect of measures of security, or from the adoption of such as have proved false. Issues of inconvertible paper money have been allowed to a large extent, unguarded by any restrictions as to the quantity issued.

As the issuing of paper money is a profitable business, the issue naturally became excessive when the check of convertibility was removed, while banking credit was not backed by sufficient security.

The immediate consequences of a superabun-



dance of money arc, a rise of prices, an alteration in the conditions of contracts, and a consequent injury to commercial credit.

Its ulterior consequences are, a still stronger shock to commercial credit, the extensive ruin of individuals, and an excessive contraction of the currency, yet more injurious than its excessive expansion.

These evils arise from buyers and sellers bearing an unequal relation to the quantity of money in the market.

If all sold as much as they bought, and no more, and if the prices of all commodities rose and fell in exact proportion, all exchanges would be affected alike by the increase or diminution of the supply of money. But this is an impossible case ; and therefore any action on the currency involves injury to some, while it affords advantage to others.

A sudden or excessive contraction of the currency produces some effects exactly the reverse of the effects of a sudden or excessive expansion. It lowers prices and vitiates contracts, to the loss of the opposite contracting party.

But the infliction of reverse evils does not compensate for the former infliction. A second action on the currency, though unavoidably following the first, is not a reparation, but a new misfortune.

Because the parties who are now enriched are seldom the same that were impoverished by a former change, and *vice versâ* ; while all suffer from the injury to commercial credit which follows upon every arbitrary change.

All the evils which have arisen from acting arbitrarily upon the currency prove that no such arbitrary action can repair past injuries ; while it must inevitably produce further mischief.

They do not prove that liability to fluctuation is an inherent quality of paper money, and that a me-

tallic currency is therefore the best circulating medium.

They do prove that commercial prosperity depends on the natural laws of demand and supply being allowed to work freely in relation to the circulating medium.

The means of securing their full operation remain to be decided upon and tried.

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Nations exchange commodities as individuals do, for mutual accommodation, each imparting of its superfluity to obtain that in which it is deficient.

The imparting is therefore only a means of obtaining : exportation is the means of obtaining importation—the end for which the traffic is instituted.

The importation of money into a country where money is deficient is desirable on the same principle which renders desirable the supply of any deficient commodity.

The importation of money into a country where money is not deficient is no more desirable than it is to create an excess of any other commodity.

That money is the commodity most generally bought and sold is no reason for its being a more desirable article of importation than commodities which are as much wanted in the country which imports it.

That money is the commodity most generally bought and sold is a reason for its being the commodity fixed upon for measuring the relative amounts of other articles of national interchange.

Money bearing different denominations in the different trading countries, a computation of the relative values of these denominations was made in the infancy of commerce, and the result expressed in terms which are retained through all changes in the value of these denominations.

The term by which, in each country, the original equal proportion was expressed is adopted as the fixed point of measurement, called the par of exchange; and any variation in the relative amount of the total money debts of trading nations is called a variation from par.

This variation is of two kinds—nominal and real.

The nominal variation from par is caused by an alteration in the value of the currency of any country, which, of course, destroys the relative proportion of its denominations to the denominations of the currency of other countries; but it does not affect the amount of commodities exchanged.

The real variation from par takes place when any two countries import respectively more money and less of other commodities, or less money and more of other commodities.

This kind of variation is sure to correct itself, since the country which receives the larger proportion of money will return it for other commodities when it becomes a superfluity; and the country which receives the smaller proportion of money will gladly import more as it becomes deficient.

The real variation from par can never, therefore, exceed a certain limit.

This limit is determined by the cost of substituting for each other metal money and one of its representatives—viz., that species of paper currency which is called Bills of Exchange.

When this representative becomes scarce in proportion to commodities, and thereby mounts up to a higher value than the represented metal money, with the cost of transmission added, metal money is transmitted as a substitute for bills of exchange, and the course of exchange is reversed, and restored to par.

Even the range of variation above described is

much contracted by the operations of dealers in bills of exchange, who equalize their value by transmitting those of all countries from places where they are abundant to places where they are scarce.

A self-balancing power being thus inherent in the entire system of commercial exchange, all apprehensions about the results of its unimpeded operation are absurd.

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The crying philosophers of all times have mourned over the pertinacity of men and of nations in clinging to errors through all the sufferings thence arising; the suffering being ascribed to "fate, or Providence, or something,"—to any thing rather than to their favourite errors. The laughing philosophers cannot deny this; but, looking farther, they see that, error by error being exploded at length, there is no return to that which is clearly seen to be the cause of suffering,—unless such an experimental brief return as can only serve to confirm the truth. Commerce has now been instituted for a longer succession of ages than we have any distinct knowledge of;—ever since the first root-digger exchanged his vegetable food for the game of the first sportsman. From that time till now, an error has subsisted among all classes of exchangers which has caused enough of privation, of ill-will, of oppression and fraud, of war, pestilence and famine, to justify the tears of a long train of crying philosophers. But the error has been detected. Philosophers have laid their finger upon it; the press has denounced it; senates are preparing to excommunicate it; and

its doom is sealed. This error is,—that commerce is directly productive. Hence arises the belief, that if one party gains by commerce, another must lose ; and hence have arisen the efforts of clansmen to confine their exchanges within their own clan ; of villagers within their own village ; of citizens within their own state ; of a nation within its own empire. Hence it arises that the inhabitants of one district have been afraid to enjoy the productions of any other district, and that they have been doomed by their rulers to pine and die in occasional dearth, and to quarrel with occasional superabundance when they might have had plenty in the one case, and an influx of new enjoyments in the other. Hence have arisen some of the most humbling scenes of human vice which have disgraced the species.

The atrocious practice of wrecking was formerly pursued, not only as a method of robbery, but as a means of impairing the commercial resources of foreigners. There was connivance at pilots who ran a rich vessel upon rocks ; and protection for the country people who gave their exertions to destroy instead of to save. If the cargo went to the bottom, something was supposed to be gained to the country, though those who looked upon the disaster were disappointed of their plunder. Next came the ridiculous and cruel practice of making aliens engaged in commerce answerable for the debts and offences of each other ; and as a kind of set-off against the advantages which they were supposed to take

from the people among whom they lived, they were compelled to pay much heavier duties than natives for all articles of import and export.

The necessity thus arose for commercial treaties which should ensure the safety and proper treatment of commercial agents when any two powers agreed to exchange good offices. Edward II. made an agreement with Venice that its merchants and mariners should be permitted, *for ten years*, to come and go, and sell their merchandise in security, without having either their persons or goods stopped on account of other people's crimes or debts. From the time of such partial relaxation,—such narrow openings to a foreign trade,—the wants of the multitude of each civilized people have forced one after another of the barriers raised by national jealousy, while all parties remained under the influence of the error that commerce is directly productive, and of course an advantage to be denied to enemies, except when a very hard bargain can be driven with them. Perhaps the most curious specimens in existence of attempts at mutual overreaching, of laborious arrangement to secure what must naturally happen, and of an expensive and tyrannical apparatus for achieving what is impossible, may be found in the commercial treaties from the infancy of commerce till now. The only idea which never seems to have struck the negotiators is, that commerce is valuable,—not because production takes place in the mere exchange of commodities,—but because systematic exchange facilitates the most

extensive division of labour and the closest economy of capital,—advantages which must be shared by both if experienced by either of the exchanging parties. On the same principle that the shoemaker makes no hats, and the hatter no shoes, and that both find an advantage in supplying each other, without any new product arising from the mere act of exchange, the growers of tea and the makers of hardware respectively profit by supplying each other; and they can afford to employ an intermediate class, the merchants,—to conduct their traffic, since they can go on preparing their tea and grinding their cutlery, while the process of exchange is being transacted. The saving of capital is mutual also. It must be mutual and incalculable as long as the regions of the earth differ in their productions, yielding a superabundance in one place of some necessary or comfort which is rare in another. No commercial treaty bears the least reference to the obvious final purpose of all commerce;—that the greatest number shall obtain the largest amount of enjoyment at the least cost. Such a recognition of the ultimate principle would, indeed, be inconsistent with the very existence of commercial treaties, except as far as they relate to the personal protection of traders. But, while the people of each country have shown the most decided inclination to obtain more and more of what they cannot produce at home, the aim of governments, and generally of merchants, has been to sell as much as possible to other nations; to take from them as

little as possible but money; and to get the greatest possible quantity of that. In furtherance of this view, money has been taken from the people at large, and given to their merchants to tempt them to go and sell at a loss, rather than not get hold of foreign money; and again, money has been exacted from foreigners who come to sell their goods in our ports. Nothing is gained by this to the nation, as the foreigners must be repaid these duties as well as the cost of their articles; and it is clear to every observer how much is lost to all the parties concerned. Yet such is the false principle on which commercial treaties have hitherto been founded. This child's-play of universal circumvention is pursued less vigorously than it was; and some of the players are so tired of the wasteful and wearying sport as to be ready to give it up: but, owing to the false belief that no one could yield without the rest, the absurdity has endured longer than might have been expected.

It was not perceived, till lately, that it is a good thing to any nation, as it would be to any man, to get what it wants, even if it be compelled to pay in money when it had rather pay in goods: especially when it is certain, from the ascertained self-balancing quality of money, that it will soon flow in from some other quarter in exchange for the goods wanted to be sold. When so plain a truth as this is once experienced, it cannot but spread; and fewer examples will be henceforth seen of nations keeping themselves poor, lest their neighbouring customers should



grow rich. How rapidly such truth runs, when once sent off on its career, may be seen from the following facts: it being borne in mind that nations are educated by the experience of centuries, as men are of years.

In 1703, a commercial treaty was concluded between Great Britain and Portugal, which was for many years lauded by the British as being in the highest degree favourable to the interests of her manufacturing classes, at a very slight expense. Our woollens were then excluded from Portugal. Mr. Methuen, who managed the treaty, obtained a free admission for them, in return for a concession which was considered a mere nothing in comparison with the advantage obtained. It was merely promised that portwine should be admitted into Great Britain at one-third less duty than French wines. As for the woollens, their admission into Portugal duty-free was a much greater advantage to the Portuguese than to us. They obtained cheap an article which they very much wanted, and which we were sure of selling in one quarter or another, if we could produce it at such a cost as made its production worth while. As for the wine,—the Portuguese and the British have both been suffering ever since for the arbitrary preference given to that of Portugal over that of France. Portugal has, and has always had, too little capital for the capabilities of the country and the wants of the people. By the monopoly of the British market being given to Portugal, too large a proportion of its small capital has been devoted

to the growth of wine, and the whole country is in a more backward state than it would have been if its capital had been allowed to find its own channels. We, meanwhile, lost the French market for our woollens, brought upon ourselves retaliatory restrictions on other articles, and were compelled to drink inferior wine at a greater cost than if the trade had been left to itself. France grew more pettish ; we grew resentful, and raised the duties again, and again, and again. Thousands, who had been fond of French wines, found that they could afford the indulgence no longer, and took to port. Thousands more, who had drunk port because they could not afford French wines, left off drinking wine at all. In three years the revenue from the wine-duties fell off by more than 350,000*l.*, while the naturally wine-drinking population was increasing. The richest of our citizens, to whom the price of wine is not a very important consideration, had their cause of complaint. Guernsey was all this time receiving small quantities of wine, and sending out large quantities. A prosperous manufacture of wines was carried on there ; and no gentleman could tell how much sloe-juice, apple-juice, and brandy he might be drinking under the name of wine. There is no good reason why a day-labourer should not drink French wines at his dinner instead of beer, if they are equally cheap ; and no one knows how cheap they might have been by this time, if they had been allowed their fair chance ; and the cheaper, and therefore the more abundant, those wines, the larger must be

the quantity of our goods taken by the French in exchange. As it is, the Portuguese have profited where we meant they should not, and suffered where we meant they should be permitted to profit. Our Government has suffered a diminution of revenue ; our rich men have drunk adulterated wines ; our middling classes have been obliged to put up with dear port-wine or none ; our working classes have been debarred from having wine at all, and have been shut out for more than a hundred years from one of the largest markets where their labour might have found its recompense.

Such are some of the consequences of the famous Methuen treaty, which was, for a considerable length of years, extolled as a model of commercial negotiation. These consequences, and others which followed similar blunders, wrought at length their natural effect upon the minds of those primarily interested in the principles and methods of commercial policy. On the 8th of May, 1820, the following petition from the merchants of London was presented to the House of Commons. It was signed by all the principal merchants of London ;—a class whose opinions on this question could not but be respectfully regarded, if they had been announced with less dignity and precision than we find in this memorable address. The time may and will come when its propositions will be regarded as a set of truisms scarcely worthy of announcement under such circumstances of formality ; but it should in fairness be remembered in those days

that it was drawn up at the very period when silk and tobacco were being smuggled into hundreds of creeks along our shores ; when bread and wine were taxed for purposes of unjust protection at home, and wicked oppression abroad ; and when our houses and ships were being built of bad wood at a higher cost than need have been paid for the best, in order to favour a colony which, after all, would flourish much more through our prosperity than at our expense. No change of times and convictions can impair the honour due to those who concurred in the following petition :—

“ To the Honourable the Commons, &c., the Petition of the Merchants of the City of London.

“ Sheweth,

“ That foreign commerce is eminently conducive to the wealth and prosperity of a country, by enabling it to import the commodities for the production of which the soil, climate, capital, and industry of other countries are best calculated, and to export, in payment, those articles for which its own situation is better adapted.

“ That freedom from restraint is calculated to give the utmost extension to foreign trade, and the best direction to the capital and industry of the country.

“ That the maxim of buying in the cheapest market, and selling in the dearest, which regulates every merchant in his individual dealings, is strictly applicable, as the best rule for the trade of the whole nation.

“ That a policy founded on these principles would render the commerce of the world an interchange of mutual advantages, and diffuse an increase of wealth and enjoyments among the inhabitants of each state.

“ That, unfortunately, a policy the very reverse of this has been and is more or less adopted and acted upon by the government of this and every other country ; each trying to exclude the productions of other countries, with the specious and well-meant design of encouraging its own productions : thus inflicting on the bulk of its subjects, who are consumers, the necessity of submitting to privations in the quantity or quality of commodities ; and thus rendering what ought to be the source of mutual benefit and of harmony among states, a constantly recurring occasion of jealousy and hostility.

“ That the prevailing prejudices in favour of the protective or restrictive system may be traced to the erroneous supposition that every importation of foreign commodities occasions a diminution or discouragement of our own productions to the same extent ; whereas it may be clearly shown, that, although the particular description of production which could not stand against unrestrained foreign competition would be discouraged, yet, as no importation could be continued for any length of time without a corresponding exportation, direct or indirect, there would be an encouragement for the purpose of that exportation, of some other production to which our situation might be better suited ; thus affording at least an equal, and probably a greater, and certainly a more beneficial, employment to our own capital and labour.

“ That of the numerous protective and prohibitory duties of our commercial code, it may be proved that, while all operate as a very heavy tax on the community at large, very few are of any ultimate benefit to the classes in whose favour they were originally instituted, and none to the extent of the loss occasioned by them to other classes.

“ That among the other evils of the restrictive or protective system, not the least is that the artificial

protection of one branch of industry or source of production against foreign competition, is set up as a ground of claim by other branches for similar protection ; so that, if the reasoning upon which these restrictive or prohibitory regulations are founded were followed out consistently, it would not stop short of excluding us from all foreign commerce whatsoever. And the same train of argument, which, with corresponding prohibitions and protective duties, should exclude us from foreign trade, might be brought forward to justify the re-enactment of restrictions upon the interchange of productions (unconnected with public revenue) among the kingdoms composing the union, or among the counties of the same kingdom.

“That an investigation of the effects of the restrictive system at this time is peculiarly called for, as it may, in the opinion of your petitioners, lead to a strong presumption that the distress which now so generally prevails is considerably aggravated by that system ; and that some relief may be obtained by the earliest practicable removal of such of the restraints as may be shown to be most injurious to the capital and industry of the community, and to be attended with no compensating benefit to the public revenue.

“That a declaration against the anti-commercial principles of our restrictive system is of the more importance at the present juncture ; inasmuch as, in several instances of recent occurrence, the merchants and manufacturers of foreign countries have assailed their respective governments with applications for further protective or prohibitory duties and regulations, urging the example and authority of this country, against which they are almost exclusively directed, as a sanction for the policy of such measures. And certainly, if the

reasoning upon which our restrictions have been defended is worth anything, it will apply in behalf of the regulations of foreign states against us. They insist on our superiority in capital and machinery, as we do upon their comparative exemption from taxation ; and with equal foundation.

“That nothing would tend more to counteract the commercial hostility of foreign States, than the adoption of a more enlightened and more conciliatory policy on the part of this country.

“That although, as a matter of mere diplomacy, it may sometimes answer to hold the removal of particular prohibitions, or high duties, as depending upon corresponding concessions by other states in our favour, it does not follow that we should continue our restrictions in cases where the desired concessions on their part cannot be obtained. Our restrictions would not be the less prejudicial to our own capital and industry, because other governments persisted in preserving impolitic regulations.

“That, upon the whole, the most liberal would prove to be the most politic course on such occasions.

“That, independent of the direct benefit to be derived by this country on every occasion of such concession or relaxation, a great incidental object would be gained, by the recognition of a sound principle or standard, to which all subsequent arrangements might be referred ; and by the salutary influence which a promulgation of such just views, by the legislature and by the nation at large, could not fail to have on the policy of other states.

“That in thus declaring, as your petitioners do, their conviction of the impolicy and injustice of the restrictive system, and in desiring every practicable relaxation of it, they have in view only such parts of it as are not connected, or are only subordinately so,

with the public revenue. As long as the necessity for the present amount of revenue subsists, your petitioners cannot expect so important a branch of it as the customs to be given up, nor to be materially diminished, unless some substitute less objectionable be suggested. But it is against every restrictive regulation of trade, not essential to the revenue, against all duties merely protective from foreign competition, and against the excess of such duties as are partly for the purpose of revenue, and partly for that of protection, that the prayer of the present petition is respectfully submitted to the wisdom of parliament.

“May it therefore, &c.”

In order to see how extensively and how effectually governments have interfered to pervert the natural distribution of the gifts of Providence, it would be necessary to review almost the whole list of spontaneous and artificial productions; for there are few or none whose spread has not been arbitrarily stopped in one direction or another. What Great Britain alone,—the most enlightened of commercial countries,—has done in damming up the streams of human enjoyment, is fearful to think of. In the vineyards of France and Portugal, the grapes have been trodden to waste, and the vinedressers' children have gone half clothed, because wines were not permitted to be brought in, and cottons and woollens were thereby forbidden to be carried out, at their natural cost. During the long series of years that good tea has been a too costly drink for many thousands of our popula-



tion, they would have been glad of the refreshment of chocolate, in some of its various preparations, if Spain had been permitted to send it to us from her colonies as cheap as Spain was willing to afford it. But the article has been loaded with a duty amounting to from 100 to 230 per cent. ; so that few but the rich could ever taste it; and they have been swallowing a curious compound of the nut, flour, and Castile soap. The silkworms of Italy would have wrought as busily for England as for France, if England had not been jealous of France, and thereby injured her own manufacture. England is wiser now, and new myriads of worms are hanging their golden balls on the mulberry trees, while the neighbouring peasantry are enjoying the use of our hardware, and looms are kept busy in Spitalfields. Time was when the northern nations welcomed our manufactures in return for their timber and iron of prime quality : but now, the ship and house-builders must pay higher for worse wood from Canada ; and we have laid exorbitant duties on foreign iron, in order to encourage mining at home. The good people of Sweden and Norway, having nothing to offer us but timber and iron, must do without our manufactures ; and thus are willing nations prevented from helping one another. Whatever may be thought of the indulgence of opium in this country, no one objects to its being used by the Hindoo and the Chinese as a stimulus appropriate to the climate in which they dwell. If we had allowed things to take their natural

course, Persian husbandmen would have tended their vast poppy-fields, season by season, guarding the delicate plant from the injuries of insects, and sheltering it from unfavourable winds, while the Chinese and the Hindoos would have been busy preparing commodities to exchange with the Persian, and all would have been made rich enough by their traffic to keep British merchant-ships continually going and coming to supply their wants. But our India Company has chosen to force and monopolize the culture of opium. It has beggared and enslaved many thousands of reluctant cultivators ; narrowed the demand ; lessened its own revenue, year by year, and just lived to see China freely supplied with Turkey opium by American traders. Thousands of our lowly brethren in Hindostan and Ceylon have dropped unnoticed out of life because they have not been permitted to touch the crisped salt beneath their feet, or to pluck the spices which perfume the air they breathe. Millions more have sunk at the approach of famine, because no labour of theirs was permitted to provide them with what might be exchanged for food from some neighbouring coast.

It is difficult to say whether we have injured China or Great Britain the most by our extraordinary fancy of sending functionaries invested at once with political and commercial power into a country where commerce is held by far too degrading an employment to be associated with political functions. This blunder was made by our monopolists, who were, but lately, keeping

up a splendid establishment of important personages, who were regarded by the Chinese as being just above the rank of vagabonds ;—no more respectable, in their possession of incomes graduating from 4000*l.* to 18,000*l.* a-year, than the American free-traders who turn their backs on the Hong merchants, and go into the open market, offering their furs with one hand, and receiving teas and nankeens with the other, cleverly stealing the trade of the British meantime with both. What wealth and comfort untold might the two vast empires of Britain and China have poured into one another by this time, if their original jealousies had not been perpetuated by English mismanagement ! The Dutch and the Americans have both smuggled large quantities of tea into England, while the twelve supercargoes at Canton have been talking politics or yawning within the walls of their Factory ! Truly did the Celestial Emperor say to our representatives, “ Your good fortune has been small ! You arrived at the gates of the imperial house, and were unable to lift your eyes to the face of heaven.” The day of exclusion is, however, over. It may be long before we can overcome the contempt of the nation, and make them forget that some of our politicians were traders : but we have the interests of the Chinese in our favour. They will import according to their needs ; more of our weavers and cutlers will have money to buy tea with, and they will get more tea for their money ; and no one can tell what new classes of productions may become

common when the messengers of these two mighty empires shall go to and fro, and knowledge shall be increased.

Such are a few of the specimens which might be adduced of the mischiefs wrought in one hemisphere by interference with commerce. "To all things there cometh an end;" to all unjust and foolish things, at least. We are now in possession of so ample a stock of experience, that the day cannot be far off when all customs duties shall be repealed but those which are necessary for the purposes of revenue. There will be some half-objectors left; some importers who will admit the impolicy of protections of all articles but the one in which they happen to deal. Mr. Huskisson was pathetically appealed to to protect green glass bottles; and a last struggle may be tried with another minister in favour of liquorice or coral beads; but an immense majority of every civilised people are verging towards a mutual agreement to give, in order that to each may be given "full measure, pressed down, and shaken together, and running over." Such is the plenty in which God showers his gifts among us; and such is the measure in which he would have us yield each to the other.

The countries of the world differ in their facilities for producing the comforts and luxuries of life.

The inhabitants of the world agree in wanting or desiring all the comforts and luxuries which the world produces.

These wants and desires can be in no degree gratified but by means of mutual exchanges. They

can be fully satisfied only by means of absolutely universal and free exchanges.

By universal and free exchange,—that is, by each person being permitted to exchange what he wants least for what he wants most,—an absolutely perfect system of economy of resources is established; the whole world being included in the arrangement.

The present want of agreement in the whole world to adopt this system does not invalidate its principle when applied to a single nation. It must ever be the interest of a nation to exchange what it wants little at home for what it wants more from abroad. If denied what it wants most, it will be wise to take what is next best; and so on, as long as anything is left which is produced better abroad than at home.

In the above case, the blame of the deprivation rests with the prohibiting power; but the suffering affects both the trading nations,—the one being prevented getting what it wants most,—the other being prevented parting with what it wants least.

As the general interest of each nation requires that there should be perfect liberty in the exchange of commodities, any restriction on such liberty, for the sake of benefiting any particular class or classes, is a sacrifice of a larger interest to a smaller,—that is a sin in government.

This sin is committed when,—

First,—Any protection is granted powerful enough to tempt to evasion, producing disloyalty, fraud, and jealousy: when,

Secondly,—Capital is unproductively consumed in the maintenance of an apparatus of restriction: when,

Thirdly,—Capital is unproductively bestowed in enabling those who produce at home dearer than foreigners to sell abroad as cheap as

foreigners,—that is, in bounties on exportation : and when,

Fourthly,—Capital is diverted from its natural course to be employed in producing at home that which is expensive and inferior, instead of in preparing that which will purchase the same article cheap and superior abroad,—that is, when restrictions are imposed on importation.

But though the general interest is sacrificed, no particular interest is permanently benefited, by special protections : since

Restrict regulations in favour of the few are violated, when such violation is the interest of the many ; and

Every diminution of the consumer's fund causes a loss of custom to the producer. Again,

The absence of competition and deprivation of custom combine to make his article inferior and dear ; which inferiority and dearness cause his trade still further to decline.

Such are the evils which attend the protection of a class of producers who cannot compete with foreign producers of the same article.

If home producers can compete with foreign producers, they need no protection, as, *cæteris paribus*, buying at hand is preferable to buying at a distance.

Free competition cannot fail to benefit all parties :—

Consumers, by securing the greatest practicable improvement and cheapness of the article ;

Producers, by the consequent perpetual extension of demand ;—and

Society at large, by determining capital to its natural channels.

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Colonies are advantageous to the mother-country as affording places of settlement for her emigrating members, and opening markets where her merchants will always have the preference over those of other countries, from identity of language and usages.

Colonies are not advantageous to the mother-country as the basis of a peculiar trade.

The term "colony trade" involves the idea of monopoly; since, in a free trade, a colony bears the same relation as any other party to the mother-country.

Such monopoly is disadvantageous to the mother-country, whether possessed by the government, as a trading party, by an exclusive company, or by all the merchants of the mother-country.

It is disadvantageous as impairing the resources of the dependency, which are a part of the resources of the empire, and the very material of the trade which is the object of desire.

If a colony is forbidden to buy of any but the mother-country, it must do without some articles which it desires, or pay dear for them;—it loses the opportunity of an advantageous exchange, or makes a disadvantageous one. Thus the resources of the colony are wasted.

If a colony is forbidden to sell its own produce to any but the mother-country, either the prohibition is not needed, or the colony receives less in exchange from the mother-country than it might obtain elsewhere. Thus, again, the resources of the colony are wasted.

If a colony is forbidden either to buy of or sell to any but the mother-country, the resources of the colony are wasted according to both the above methods, and the colony is condemned to remain a poor customer and an expensive dependency.

In proportion, therefore, as trade with colonies is distinguished from trade with other places, by re-

strictions on buyers at home, or on sellers in the colonies, that trade (involving the apparatus of restriction) becomes an occasion of loss instead of gain to the empire.

If restrictive interference be impolitic,—oppressive,—impious, between empire and empire, it becomes absolutely monstrous when introduced among the different classes of the same country. The magistrates of a grazing county would do ill to prohibit intercourse with the manufacturing, and agricultural, and mining districts around; but much more oppressive and fatal would be the policy of a city corporation which should make the resources of the city depend on the will of the corn-dealers which it contained.—Such has been the policy of the rulers of Britain; and side by side with this restriction of the supply of food,—this abuse of capital,—may be placed the curious perversion of labour which is caused not only by the forcing of agriculture at the expense of manufactures, but by the existence of exclusive and injurious privileges to trading corporations, of certain ancient laws respecting apprenticeship, and of the iniquitous practice of the impressment of seamen.

The system of restricting the supply of food would exhibit as many sins under the head of Production as of Distribution. To make an ever-increasing population depend on graduating soils for its support, is at once to enact that either a certain number shall die outright of hunger, or that a much larger number shall be half-fed; and that, in either case, waste of capi-



tal must be made in proportion to the inferiority of our newly-cultivated soils compared with those which might yield us their produce from abroad. From this waste arises another and equally destructive species of waste in the preparation of our manufactured articles. Wages are higher than they need be to purchase the same necessities ; therefore our manufactured articles are higher priced than they need be ; therefore they have not a fair chance in foreign markets ; and therefore our ill-fed manufacturing population is wronged. Such are some of the evils of a restricted trade in corn, considered under the head of Production. As for the distribution of this prime necessary of life,—the circumstance of its being loaded with an artificial cost suggests the deplorable scenes and narratives of suffering which may be verified in every street of all our cities. No arrangement can be more utterly unprincipled than that by which a necessary of life, of which the richest can scarcely consume more than the poorest, is made needlessly expensive. We may linger in vain to find a comparison to illustrate the iniquity. It is the worst possible instance of legislative injustice ; and when it is considered that this injustice is perpetrated for the benefit of a particular class, which class is brought by it to the verge of ruin, and that the injury spreads to every other class in turn, it will be seen that no words can describe its folly. Add to this our provisions for diverting labour from its natural channels, and for making it stagnate in one spot, and it will appear as if

we had yet to learn the rights of labour and the uses of capital, or as if we openly defied the one, and abused the other. It is not so, however. The folly came before the iniquity; and, in cases of false legislation, the folly, originating in ignorance, must be long perceived and pointed out,—i.e. must become iniquity,—before it can be remedied. But the remedy is secured from the moment that the denunciation goes abroad. We have passed through the necessary stages, and the issue is at hand. Our grandfathers legislated about corn on false principles, through ignorance; our fathers clung to these false principles in a less innocent state of doubt. We have perpetuated them wickedly, knowing their disastrous results; and a voice is going up through all the land which will almost immediately compel their relinquishment.

Very little can be done to improve the condition of the people till the Corn Laws are repealed. All practicable retrenchments, all ordinary reduction of taxation, all reforms in the organization of Church and State, important as they are, are trifles compared with this. The only measure of equal consequence is the reduction of the Debt; and this ought to accompany or immediately precede the establishment of a free trade in corn. Day and night, from week to week, from month to month, the nation should petition for a free trade in corn, urging how landlords, when freed from fluctuation of their revenues, will be able to bear their fair proportion of the national burdens; how the farmer, no longer tempted to a wasteful application of capital, will

cease the so-called ungrateful clamour with which he repays legislative protection; how the manufacturing class will prosper and will multiply our resources when they are allowed the benefits of the free competition in which their ingenuity qualifies them to hold a distinguished place; and how our labourers will be, by one comprehensive act, raised, every man of them, a grade higher than any laborious, partial legislation can raise any one of their classes. An act which must, at once, prevent the waste of capital and the misapplication of labour, unclog the system of manufactures and commerce, and obviate the main distresses of our agriculturists, must do more for the improvement of our revenue, and the union of our nation than all less comprehensive measures put together. To untax the prime necessary of life is to provide at once a prospective remedy for all the worst evils of our social arrangements. This will scarcely be disputed by those who admit the principles of the following summary. It is important that such results of these principles should be traced out and made familiar to the mind, as it is certain that the days of free trading in corn are at hand.

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As exchangeable value is ultimately determined by the cost of production, and as there is an incessant tendency to an increase in the cost of producing food, (inferior soils being taken into cultivation as population increases,) there is a perpetual tendency in the exchangeable value of food to rise, however this tendency may be temporarily checked

by accidents of seasons, and by improvements in agricultural arts.

As wages rise (without advantage to the labourer) in consequence of a rise in the value of food, capitalists must either sell their productions dearer than is necessary where food is cheaper, or submit to a diminution of their profits.

Under the first alternative, the capitalist is incapacitated for competition with the capitalists of countries where food is cheaper : under the second, the capital of the country tends, through perpetual diminution, to extinction.

Such is the case of a thickly-peopled country depending for food wholly on its own resources.

There are many countries in the world where these tendencies have not yet shown themselves ; where there is so much fertile land, that the cost of producing food does not yet increase ; and where corn superabounds, or would do so, if there was inducement to grow it.

Such inducement exists in the liberty to exchange the corn with which a thinly-peopled country may abound, for the productions in which it is deficient, and with which a populous country may abound. While, by this exchange, the first country obtains more corn in return for its other productions, and the second more of other productions in return for its corn, than could be extracted at home, both are benefited. The capital of the thickly-peopled country will perpetually grow ; the thinly-peopled country will become populous ; and the only necessary limit of the prosperity of all will be the limit to the fertility of the world.

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But the waste of capital caused by raising corn dear and in limited quantities at home, when it might be purchased cheap and in unlimited quan-

tities abroad, is not the only evil attending a restriction of any country to its own resources of food ; a further waste of capital and infliction of hardship are occasioned by other consequences of such restriction.

As the demand for bread varies little within any one season, or few seasons, while the supply is perpetually varying, the exchangeable value of corn fluctuates more than that of any article whose return to the cost of production is more calculable.

Its necessity to existence causes a panic to arise on the smallest deficiency of supply, enhancing its price in undue proportion ; and as the demand cannot materially increase on the immediate occasion of a surplus, and as corn is a perishable article, the price falls in an undue proportion.

These excessive fluctuations, alternately wasting the resources of the consumers and the producers of corn, are avoided where there is liberty to the one class to buy abroad in deficient seasons, and to the other to sell abroad in times of superabundance.

It is not enough that such purchase and sale are permitted by special legislation when occasion arises, as there can be no certainty of obtaining a sufficient supply, on reasonable terms, in answer to a capricious and urgent demand.

Permanently importing countries are thus more regularly and cheaply supplied than those which occasionally import and occasionally export ; but these last are, if their corn-exchanges be left free, immeasurably more prosperous than one which is placed at the mercy of man and circumstance by a system of alternate restriction and freedom.

By a regular importation of corn, the proper check is provided against capital being wasted on inferior soils ; and this capital is directed towards

manufactures, which bring in a larger return of food from abroad than could have been yielded by those inferior soils. Labour is at the same time directed into the most profitable channels. Any degree of restriction on this natural direction of labour and capital is ultimately injurious to every class of the community,—to land-owners, farming and manufacturing capitalists, and labourers.

Labourers suffer by whatever makes the prime necessary of life dear and uncertain in its supply, and by whatever impairs the resources of their employers.

Manufacturing capitalists suffer by whatever tends needlessly to check the reciprocal growth of capital and population, to raise wages, and disable them for competition abroad.

Farming capitalists suffer by whatever exposes their fortunes to unnecessary vicissitude, and tempts them to an application of capital which can be rendered profitable only by the maintenance of a system which injures their customers.

Landowners suffer by whatever renders their revenues fluctuating, and impairs the prosperity of their tenants, and of the society at large on which the security of their property depends.

As it is the interest of all classes that the supply of food should be regular and cheap, and as regularity and cheapness are best secured by a free trade in corn, it is the interest of all classes that there should be a free trade in corn.

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The duty of government being to render secure the property of its subjects, and their industry being their most undeniable property, all interference of government with the direction and the rewards of industry is a violation of its duty towards its subjects.

Such interference takes place when some are countenanced by legislation in engrossing labours and rewards which would otherwise be open to all ; as in the case of privileged trading corporations :—

When arbitrary means of preparation are dictated as a condition of the exercise of industry, and the enjoyment of its fruits,—as in the case of the apprenticeship law ;—

When labourers are compelled to a species of labour which they would not have chosen,—as in the case of the impressment of seamen.

The same duty—of securing the free exercise of industry—requires that companies should be privileged to carry on works of public utility which are not within the reach of individual enterprise,—as in the case of roads, canals, bridges, &c. ; and also,

That the fruits of rare ingenuity and enterprise should be secured to the individual,—according to the design of our patent law.

In the first-mentioned instances of interference, the three great evils arise of

The restraint of fair competition in some cases ;  
The arbitrary increase of competition in other cases ;

The obstruction of the circulation of labour and capital from employment to employment, and from place to place.

In the last-mentioned instances of protection, none of these evils take place.

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The general principles of Exchange are so few and obvious that there would be little need to enlarge upon them but for their perpetual violation. To leave all men free to seek the gratification of their wants seems a simple rule

enough ; and universal experience has shown, not only that wants freely expressed are sure to be supplied, generally to the advantage of both parties, but that every interference of authority, whether to check or stimulate the want,—to encourage or discourage the supply, proves an aggression on the rights of industry, and an eventual injury to all concerned. All that governments have to do with the exchanges of nations, as of individuals, is to protect their natural freedom ; and, if a system of indirect taxation be the one adopted, to select those commodities for duty which are not necessary enough to subject the lowest class to this species of tax, while they are desirable enough to induce others to pay the additional cost. It may be a question whether this method of raising revenue be wise : there can be no question that a government directly violates its duty when it grants privileges (real or supposed) to one class above another.

But, it is said, governments have always shown more or less of this partiality. May it be confidently anticipated that they will ever cease to transgress the legitimate bounds of their power ?

Yes ; very confidently. Such transgression is a feudal barbarism. The feudal system has died out in theory ; and it is impossible that its practical barbarism should long remain. The progress of freedom has been continuous and accountable, and its consummation is clearly a matter of confident prophecy. Sovereigns, grand and pretty, individual or consisting of a



small number compacted into a government, have first exercised absolute power over the lives, properties and liberties of their subjects: this despotic grasp has been gradually relaxed, till life, property, and liberty have been made to depend on law, and not on arbitrary will. Next, the law has been improved, from being the agent of such arbitrary will, to being the expression of a more extended and abstract will. From this stage of improvement the progress has been regular. The province of rule has been narrowed, and that of law has been enlarged. Whatever may have been,—whatever may still be,—the faults in the methods of making the law, the absurdities of the law in some of its parts, and its inadequateness as a whole in every civilized country, the process of enlargement has still gone on, some unjust usurpation being abolished, some sore oppression removed from time to time, affording a clear prospect of a period when every natural and social right shall be released from the gripe of irresponsible authority. No king now strikes off heads at any moment when the fancy may seize him. No kings' councillors now plunder their neighbours to carry on their wars or their sports, or are paid for their services by gifts of patents and monopolies. No parliaments now make laws according to the royal pleasure, without consulting the people; and, if they are slow to repeal some oppressive old laws with which the people are disgusted, it is certain that such laws could not at this day be proposed. What can

be more eloquent than this language of events? What more prophetic than this progression? While the agents by which the advance has been achieved are multiplied and strengthened,—while its final purposes are more clearly revealed, day by day, what other expectation can be entertained than that it will advance more and more rapidly, till the meanest rights of industry shall be at length freed from the last aggressions of power? Then the humblest labourer may buy his loaf and sell his labour in what corner of the earth he pleases. Then legislators will no more dream of dictating what wine shall be drunk, and what fabrics shall be worn, and through what medium God's free gifts must be sought, than they now dream of branding a man's face on account of his theology. They will perceive that the office of dispensing the bounty of nature is not theirs but God's; and that the agents he has appointed are neither kings, parliaments, nor custom-house officers, but those ever-growing desires with which he has vivified the souls of the haughtiest and the lowliest of his children.

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## P A R T   I V.

CONSUMPTION is of two kinds—productive and unproductive.

The object of the one is the restoration, with increase, in some new form, of that which is consumed. The object of the other is the enjoyment of some good through the sacrifice of that which is consumed.

That which is consumed productively is capital, re-appearing for future use. That which is consumed unproductively ceases to be capital, or any thing else : it is wholly lost.

Such loss is desirable, or the contrary, in proportion as the happiness resulting from the sacrifice exceeds or falls short of the happiness belonging to the continued possession of the consumable commodity.

The total of what is produced is called the gross produce.

That which remains, after replacing the capital consumed, is called the net produce.

While a man produces only that which he himself consumes, there is no demand and supply.

If a man produces more of one thing than he consumes, it is for the sake of obtaining something which another man produces, over and above what he consumes.

Each brings the two requisites of a demand,—viz., the wish for a supply, and a commodity wherewith to obtain it.

This commodity, which is the instrument of

demand, is, at the same time, the instrument of supply.

Though the respective commodities of no two producers may be exactly suitable to their respective wishes, or equivalent in amount, yet, as every man's instrument of demand and supply is identical, the aggregate demand of society must be precisely equal to its supply.

In other words, a general glut is impossible.

A partial glut is an evil which induces its own remedy ; and the more quickly the greater the evil ; since, the aggregate demand and supply being always equal, a superabundance of one commodity testifies to the deficiency of another ; and, all exchangers being anxious to exchange the deficient article for that which is superabundant, the production of the former will be quickened, and that of the latter slackened.

A new creation of capital, employed in the production of the deficient commodity, may thus remedy a glut.

A new creation of capital is always a benefit to society, by constituting a new demand.

It follows that an unproductive consumption of capital is an injury to society, by contracting the demand. In other words, an expenditure which avoidably exceeds the revenue is a social crime.

All interference which perplexes the calculations of producers, and thus causes the danger of a glut, is also a social crime.

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It is necessary to the security and advancement of a community that there should be an expenditure of a portion of its wealth for purposes of defence, of public order, and of social improvement.

As public expenditure, though necessary, is unproductive, it must be limited ; and as the means

of such expenditure are furnished by the people for defined objects, its limit is easily ascertained.

That expenditure alone which is necessary to defence, public order, and social improvement, is justifiable.

Such a direction of the public expenditure can be secured only by the public functionaries who expend being made fully responsible to the party in whose behalf they expend.

For want of this responsibility, the public expenditure of an early age—determined to pageantry, war, and favouritism—was excessive, and perpetrated by the few in defiance of the many.

For want of a due degree of this responsibility, the public expenditure of an after age—determined to luxury, war, and patronage—was excessive, and perpetrated by the few in fear of the many, by deceiving and defrauding them.

For want of a due degree of this responsibility, the public expenditure of the present age—determined chiefly to the sustaining of burdens imposed by a preceding age—perpetuates many abuses; and though much ameliorated by the less unequal distribution of power, the public expenditure is yet as far from being regulated to the greatest advantage of the many, as the many are from exacting due responsibility and service from the few.

When this service and responsibility shall be duly exacted, there will be—

Necessary offices only, whose duties will be clearly defined, fully accounted for, and liberally rewarded;—

Little patronage, and that little at the disposal of the people;—

No pomp, at the expense of those who can barely obtain support;—but

Liberal provisions for the advancement of national industry and intelligence.

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If the above principles be true, a comparison of them with our experience will yield very animating conclusions. Consumption—that is, human enjoyment—is the end to which all the foregoing processes are directed. Demand is the index of human enjoyment. Every increase of capital creates a new demand. Capital is perpetually on the increase. To sum up the whole, human enjoyment is perpetually on the increase. The single exception to this happy conclusion is where, as in Ireland, the growth of capital is overmatched by the increase of population. But even in Ireland (the worst case which could be selected) the evil is so partial as to allow the good to spread. Though too large a portion of the demand comes in the form of a clamour for daily food, there is a new and spreading demand for a multitude of articles of less necessity. Portions of the population are rising to a region of higher and wider desires; and if this partial elevation has taken place under a most vicious political system, there need be no question that a more rapid improvement will grow up under that wiser and milder government which the civilized world will take care that Ireland shall at length enjoy. There is something so delightful in the review of the multiplication of comforts and enjoyments, that it is difficult to turn away from it at any time; and never is it more difficult than when establishing the moral of hopefulness.

But I have dwelt largely on this happy truth in my story of "Briery Creek;" and probably no day passes in which my readers do not hear or say something about the wonderful improvements in art, the variety of new conveniences, and the spread downwards of luxuries to which the wealthy were formerly believed to have an exclusive title. Great as is still the number of those who are scorched by God's vivifying sun, and chilled by his fertilizing rain, for want of shelter and clothing, the extension of enjoyment has kept its proportion (being both cause and effect) to the improvement of the subordinate processes. With every increase of production, with every improvement of distribution, with every extension of exchange, consumption has kept pace. The only checks it has ever received have arisen out of those legislative sins which have wrought, or must work, their own destruction.

As for that species of consumption which has been always regarded with the least complacency, —the too long unprofitable consumption of government,—nothing can be more cheering than to mark the changes in its character from an early period of our empire till now. Viewed by itself, our government expenditure is a mournful spectacle enough; but the heaviest of the burdens we now bear were imposed by a former age; and our experience of their weight is a sufficient security against such being ever imposed again. We are no longer plundered by force or fraud, and denied the redress of a parliament; we are no longer hurried into wars, and seduced to tax

our children's children for their support. The sin is now that of omission, and not of perpetration. We do not shake off old burdens, or provide for public order and social improvement as we should ; but we do not neglect the one and despise the other, as was done in days of old ; and what is left undone there is a spreading movement to effect. The only irreclaimable human decree,—that of an enlightened multitude,—has gone forth against the abuses of the Church and the Law. The Army will follow ; and there is reason to hope that a force is being already nourished which may grapple with the gigantic Debt itself. New and noble institutions are being demanded from all quarters as the natural growth from the renovation of the old ones. Religion must yield Education, and Law a righteous Penal Discipline. Schools must spring up around our churches, and prisons will be granted where the law must, if possible, mend criminals as effectually as it has hitherto made them. In time, we shall find that we have spare barracks, which may be converted into abodes of science ; and many a parade may become an exercising place for laborious mechanics instead of spruce soldiers. Such are some of the modes of public expenditure which the nation is impatient to sanction. What further institutions will be made to grow out of these, we may hereafter learn in the schools which will presently be planted wherever families are congregated. All that we can yet presume is, that they will be as much wiser than ours as our extravagances are



more innocent than the savage pageantries of the Henries, the cruel pleasantries of the Charleses, and the atrocious policy of the "heaven-born Ministers" who figure in our history.

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All the members of a society who derive protection from its government owe a certain proportion of the produce of their labour or capital to the support of that government—that is, are justly liable to be taxed.

The proportion contributed should be determined by the degree of protection enjoyed—of protection to property ; for all are personally protected.

In other words, a just taxation must leave all the members of society in precisely the same relation in which it found them.

This equality of contribution is the first principle of a just taxation.

Such equality can be secured only by a method of direct taxation.

Taxes on commodities are, from their very nature, unequal, as they leave it in the choice of the rich man how much he shall contribute to the support of the state ; while the man whose whole income must be spent in the purchase of commodities has no such choice. This inequality is aggravated by the necessity, in order to make these taxes productive, of imposing them on necessities more than on luxuries.

Taxes on commodities are further injurious by entailing great expense for the prevention of smuggling, and a needless cost of collection.

They could not have been long tolerated, but for their quality of affording a convenient method of tax paying, and for the ignorance of the bulk of the people of their injurious operation.

The method of direct taxation which best secures

equality is the imposition of a tax on income or on property.

There is so much difficulty in ascertaining, to the general satisfaction, the relative values of incomes held on different tenures, and the necessary inquisition is so odious, that if a tax on the source of incomes can be proved equally equitable, it is preferable, inasmuch as it narrows the province of inquisition.

There is no reason to suppose that an equitable graduation of a tax on invested capital is impracticable ; and as it would equally affect all incomes derived from this investment,—that is, all incomes whatsoever,—its operation must be singularly impartial, if the true principle of graduation be once attained.

A graduated property-tax is free from all the evils belonging to taxes on commodities ; while it has not their single recommendation—of favouring the subordinate convenience of the tax-payer.

This last consideration will, however, become of less importance in proportion as the great body of tax-payers advances towards that enlightened agreement which is essential to the establishment of a just system of taxation.

The grossest violation of every just principle of taxation is the practice of burdening posterity by contracting permanent loans, of which the nation is to pay the interest.

The next grossest violation of justice is the transmitting such an inherited debt unlesened to posterity, especially as every improvement in the arts of life furnishes the means of throwing off a portion of the national burdens.

The same rule of morals which requires state-economy on behalf of the present generation, requires, on behalf of future generations, that no

effort should be spared to liquidate the National Debt.

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No sign of the times is more alarming,—more excusably alarming,—to the dreaders of change, than the prevailing unwillingness to pay taxes,—except such as, being indirect, are paid unawares. The strongest case which the lovers of old ways have now to bring in opposition to the reforming spirit which is abroad, is that of numbers, who enjoy protection of life and property, being reluctant to pay for such protection.

This reluctance is a bad symptom. It tells ill for some of our social arrangements, and offers an impediment, at the same time, to their rectification; and thus gives as much concern to the reformers as to the preservers of abuses. This eagerness to throw off the burdens of the state is a perfectly natural result of the burdens of the state having been made too heavy; but it does not the less exhibit an ignorance of social duty which stands formidably in the way of improvements in the arrangement of social liabilities. We are too heavily taxed, and the first object is to reduce our taxation. Indirect taxes are proved to be by far the heaviest, and the way to gain our object is therefore to exchange indirect for direct taxes, to the greatest possible extent. But the direct taxes are those that the people quarrel with. What encouragement is there for a government to propose a commutation of all taxes for one on property, when there

is difficulty in getting the assessed taxes paid? How is it to be supposed that men will agree to that on a larger scale which they quarrel with on a smaller? How can there be a stronger temptation offered to our rulers to filch the payment out of our raw materials, our tea, our beer, our newspapers, and the articles of our clothing? The more difficulty there is in raising the supplies, the more risk we run of being made to yield of our substance in ways that we are unconscious of, and cannot check. The less manliness and reasonableness we show in being ready to bear our just burden, the less chance we have of the burden being lightened to the utmost. It is more than mortifying to perceive that an overburdened nation must, even if it had a ministry of sages, submit for a long time to pay an enormous tax upon its own ignorance.

Such appears too plainly to be now the case with our nation, and with some other nations. A party of gentlemen may be found in any town, sitting over their wine and foreign fruits, repelling the idea of paying a yearly sum to the state, and laughing, or staring, when the wisest man among them informs them that they pay above 100 per cent. on the collective commodities they use. Tradesmen may be found in every village who think it very grievous to pay a house-tax, while they overlook the price they have to give for their pipe of tobacco and their glass of spirit and water. Some noblemen, perhaps, would rather have higher tailors' bills for liveries

than pay so much a head for their servants. As long as this is the case,—as long as we show that we prefer paying thirty shillings with our eyes shut to a guinea with our eyes open, how can we expect that there will not be hands ready to pocket the difference on the way to the Treasury ; and much disposition there to humour us in our blindness ?

The cry for retrenchment is a righteous cry ; but all power of retrenchment does not lie with the Government. The Government may do much ; but the people can do more, by getting themselves taxed in the most economical, instead of the most wasteful, manner. It is a good thing to abolish a sinecure, and to cut down the salary of a bishop or a general ; but it is an immeasurably greater to get a direct tax substituted for one on cider or paper. All opposition to the principle of a direct tax is an encouragement to the appointment of a host of excisemen and other tax-gatherers, who may, in a very short time, surpass a bench of bishops and a long gradation of military officers in expensiveness to the people. It is time for the people to take care that the greater retrenchments are not hindered through their mistakes, while they are putting their whole souls into the demand for the lesser.

Such mistakes are attributable to the absence of political knowledge among us ; and the consequences should be charged, not to individuals, but to the State, which has omitted to provide them with such knowledge. The bulk of the people has yet to learn that, being born into a

civilized society, they are not to live by chance, under laws that have been made they know not why nor how, to have a portion of their money taken from them by people they have nothing to do with, so that they shall be wise to save as much as they can from being so taken from them. This is the view which too large a portion of us take of our social position, instead of understanding that this complicated machine of society has been elaborated, and must be maintained, at a great expense; that its laws were constructed with much pains and cost; that under these laws capital and labour are protected and made productive, and every blessing of life enhanced; and that it is therefore a pressing obligation upon every member of society to contribute his share towards maintaining the condition of society to which he owes his security and social enjoyment. When this is understood,—when the lowest of our labourers perceives that he is, as it were, the member of a large [club, united for mutual good,—none but rogues will think of shirking the payment of their subscription-money, or resist any particular mode of payment before the objections to it have been brought under the consideration of the Committee, or after the Committee has pronounced the mode to be a good one. They will watch over the administration of the funds; but they will manfully come forward with their due contributions, and resent, as an insult upon their good sense, all attempts to get these contributions from them by indirect means.

Till they are enabled thus to view their own

position, it is not wonderful, however deplorable, that they should quarrel with a just tax because it is unequally imposed, ascribing to the principle the faults committed in its application. This is the less surprising too, because their teeth have been set on edge by the sour grapes with which their fathers were surfeited. A lavish expenditure and accumulating debt have rendered odious the name and notion of every tax under heaven. Great allowance must be made for the effects of such ignorance and such irritation. Let the time be hastened when a people, enlightened to its lowest rank, may behold its meanest members heard with deference instead of treated with allowance, if they shall see reason for remonstrance in regard to their contributions to the state ! When they once know what is the waste in the department of the Customs, and the oppression and fraud in that of the Excise,—what are the effects of taxes on raw produce, and on the transfer of property, and how multiplied beyond all decency are the burdens of local taxation, they will value every approach towards a plan of direct levy, and will wonder at their own clamour about the house and window taxes, (except as to their inequality of imposition,) while so many worse remained unnoticed. I shall attempt to exhibit the effects on industry and happiness of our different kinds of taxes in a few more tales ; and I only wish I had the power to render my picture of a country of untaxed commodities as attractive in fiction as I am sure it would be in reality. Meantime, I

trust preparation will be making in other quarters for imparting to the people those political principles which they desire to have for guides in these stirring times, when every man must act: those principles which will stimulate them at once to keep watch over the responsibilities of their rulers, and to discharge their own.

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What, then, is the moral of my fables? That we must mend our ways and be hopeful;—or, be hopeful and mend our ways. Each of these comes of the other, and each is pointed out by past experience to be our duty, as it ought to be our pleasure. Enough has been said to prove that we must mend our ways; but I feel as if enough could never be said in the enforcement of hopefulness. When we see what an advance the race has already made, in the present infant stage of humanity,—when we observe the differences between men now living,—it seems absolute impiety to doubt man's perpetual progression, and to question the means. The savage who creeps into a hollow tree when the wind blows keen, satisfying his hunger with grubs from the herbage, and the philosopher who lives surrounded by luxury which he values as intellectual food, and as an apparatus for securing him leisure to take account of the stars, and to fathom the uses of creation, now exist before our eyes,—the one a finished image of primeval man; the other a



faint, shadowy outline of what man may be.—Why are these men so unlike? By observing every gradation which is interposed, an answer may be obtained.—They are mainly formed by the social circumstances amidst which they live. All other differences,—of bodily colour and form, and of climate,—are as nothing in comparison. Wherever there is little social circumstance, man remains a savage, whether he be dwarfed among the snows of the Pole, or stretches his naked limbs on the hot sands of the desert, or vegetates in a cell like Caspar Hauser. Wherever there is much social circumstance, man becomes active, whether his activity be for good or for evil. In proportion as society is so far naturally arranged as that its relations become multitudinous, man becomes intellectual, and in certain situations and in various degrees, virtuous and happy. Is there not yet at least one other stage, when society shall be *wisely* arranged, so that all may become intellectual, virtuous, and happy; or, at least, so that the exceptions shall be the precise reverse of those which are the rare instances now? The belief is irresistible.

There has been but one Socrates, some say; and he lived very long ago.—Who knows that there has been but one Socrates? Which of us can tell but that one of our forefathers, or some of ourselves, may have elbowed a second or a tenth Socrates in the street, or passed him in the church aisle? His philosophy may have lain silent within him. Servitude may have chained his tongue; hunger may have enfeebled his

voice ; he may have been shut up in the Canton Factory, or crushed under a distrait for poor-rates or tithes. Till it has been known how many noble intellects have been thus chained and silenced, let no one venture to say that there has been but one Socrates.

Supposing, however, that there has been but one, does it follow that the world has gone back, or has not got forward since his day ? To judge of the effect of social institutions on character and happiness, we must contemplate a nation, and not the individual the most distinguished of that nation. What English artisan would change places with the Athenian mechanic of the days of Socrates, in respect of external accommodation ? What English artisan has not better things to say on the rights of industry, the duties of governments, and the true principle of social morals, than the wisest orator among the Greek mechanics in the freest of their assemblies ? It is true that certain of our most refined and virtuous philosophers are engaged nearly all day in servile labour, and that they wear patched clothes, and would fain possess another blanket. This proves that our state of society is yet imperfect ; but it does not prove that we have not made a prodigious advance. Their social qualifications, their particular services, have not been allowed due liberty, or received their due reward ; but the very circumstance of such men being found among us, banded together in the pursuit of good, is a sufficient test of progress, and earnest of further

advancement. Such men are not only wiser, and more prosperous in their wisdom, than they were likely to have been while building a house for Socrates, or making sandals for Xantippe, but they have made a vast approach towards being employed according to their capacities, and rewarded according to their works,—that is, towards participating in the most perfect conceivable condition of society.

When, till lately, has this condition of society been distinctly conceived of,—not as an abstract good, to be more imagined than expected,—but as a natural, inevitable consequence of labour and capital, and their joint products, being left free, and the most enlightened intellect having, in consequence, an open passage left accessible, by which it might rise to an influential rank? Such a conception as this differs from the ancient dreams of benevolent philosophers, as the astronomer's predictions of the present day differ from the ancient mythological fables about the stars. The means of discernment are ascertained—are held in our hands. We do not presume to calculate the day and hour when any specified amelioration shall take place; but the event can be intercepted only by such a convulsion as shall make heaven a wreck and earth a chaos. In no presumption of human wisdom is this declaration pronounced. Truth has one appropriate organ, and principles are that organ; and every principle on which society has advanced makes the same proclamation. Each has delivered man over to a nobler successor, with a promise of

progression, and the promise has never yet been broken. The last and best principle which has been professed, if not acted upon, by our rulers, because insisted on by our nation, is "the greatest happiness of the greatest number." Was there ever a time before when a principle so expanding and so enduring as this was professed by rulers, because insisted on by the ruled? While this fact is before our eyes, and this profession making music to our ears, we can have no fears of society standing still, though there be brute tyranny in Russia, and barbarian folly in China, and the worst form of slavery at New Orleans, and a tremendous pauper population at the doors of our own homes. The genius of society has before transmigrated through forms as horrid and disgusting as these. The prophecy which each has been made to give out has been fulfilled: therefore shall the heaven-born spirit be trusted while revealing and announcing at once the means and the end—THE EMPLOYMENT OF ALL POWERS AND ALL MATERIALS, THE NATURAL RECOMPENSE OF ALL ACTION, AND THE CONSEQUENT ACCOMPLISHMENT OF THE HAPPINESS OF THE GREATEST NUMBER, IF NOT OF ALL.

THE END.