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THE ETHICS
OF
SOCIAL REFORM.

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THE ETHICS OF SOCIAL REFORM.

IN endeavouring to present a clear statement of the Ethics of Social Reform, it will be necessary at the outset to guard against two possible misconceptions of our position. We wish it to be clearly understood that, whilst claiming a more vivid and profound insight into ethical questions than the current morality is possessed of, we yet do not pretend to establish any new ethical principles. To do so, indeed, would only show our unfitness to deal with moral science at all. The principles of morality are as old as human society itself, and have been satisfactorily formulated for us by the philosophers of the past. We only claim to extend the sphere of application of principles already accepted. We have tried to follow these principles to their logical conclusion, and insist upon the duty of carefully seeking out and elucidating their less obvious implications, and of rendering to their fresh demands also our homage and obedience. In endeavouring to do so, we shall no doubt encounter a second misconception. We shall be told that we are but a band of morbid sentimentalists, too fastidious for this work-a-day world; that our speculations are but cobweb spinning, quite allowable in the abstract world of thought, but having no relation to the hard facts of everyday life. To this we reply that we believe the fundamental principle of all conduct, and therefore necessarily of all moral conduct, to be true response to facts, the fitting reaction of the individual to his environment. If our response were always exactly proportional to the real nature and worth of the things and beings forming our environment, all would be well with us physically and morally; since the evils and misery from which we suffer arise precisely from this, that through ignorance or selfishness we fail in the reaction.

Now our environment is of a threefold character; it comprises inanimate objects, sentient animals, and rational, self-conscious persons. These have different natures, and act upon us differently; and they require from us a response in accordance with their real nature and worth. To treat inanimate objects as sentient or self-conscious beings, is recognised as the mark of infancy, idiocy, or insanity. No less clearly is moral insanity evidenced by the treatment of persons as mere sentient beings or as things. Things have indeed a nature of their own, and a law according to which alone they can produce their effects; and woe to him who endeavours to treat with them without first (at least in some measure) discovering and recognising their nature and law, for otherwise with merciless severity will they injure or crush him. Things are truly "in the saddle and ride mankind," so long as men are content to remain ignorant. The duty of man towards things is to study them, to learn their nature, and their law, that he may use them as means for the accomplishment of his ends, and make them the slaves of his will. Herein lies the ethical justification of science; which, so considered, becomes a duty, and scientific discoverers the champions of Humanity in its struggle with Nature.

Our reaction towards sentient beings must necessarily be more complex. As subjects of impulse and feeling, they claim from us a different treatment from that due to inorganic nature, or the vegetable world; but being, apparently, without self-consciousness, living in the present sensation, obeying the present instinct, and incapable of forming the conception of ends or purposes, we would seem justified in using them as means to our ends, if we duly satisfy their natural wants and instincts, and treat them with kindness.

I may say, in passing, that many interesting and important questions might be raised in this connection with regard to our practical relations to animals, but I cannot enter upon them here, and will leave this part of the subject with the general remark that our duties towards them would seem to be summed up in the expression—*Good Treatment.*

But we find ourselves not only in a world of things and animals, but in a society of other individuals, whom we recognise as similar in nature to ourselves. Now, it is plain that only by an analysis of his own consciousness can an individual become aware of his duties towards those whose nature he conceives as like his own. The first result of this analysis is that he is conscious of a stream of impressions, thoughts, and feelings which he calls his own, and from which he distinguishes himself as their subject. He also finds himself capable of thinking of his life as a whole, of forming ideals of what that life should be, and of the course of development which he would wish it to take. Being thus endowed

“with such large discourse,
Looking before and after,”

he conceives of ends and purposes in life, with which he identifies himself, and in the realisation of which he looks for satisfaction; so that if he is thwarted in these purposes, and prevented from realising these ends, he feels that he is wronged. Having arrived at this conception of his own being, he transfers it to the being of those by whom he is surrounded, and thus society comes to wear the appearance of a community of such self-conscious beings, all capable of conceiving ends and purposes in life, all being ends in and for themselves. The fitting response of the individual to this social environment is the subject of ethics in the narrower sense. What then is to be the law of his action as a rational self-conscious being, surrounded by a society of his fellows? What is the fundamental moral law? Surely none other than that so admirably formulated by Kant in his *Metaphysic of Ethic*:—“Act so as to treat humanity, whether in your own person or in that of others, always as an *end*, never merely as a *means*.”

Moral progress, then, is not the discovery of new principles, but consists in the extension of the application of this ultimate principle, and of a sharpened insight into its less obvious implications.

“The first of the movements into which the development of morality may be analysed,” wrote one of the most

profound philosophical thinkers that England has ever produced,* “ consists in a gradual extension, for the mental eye of the moral subject, of the range of persons to whom the common good is conceived as common; towards whom and between whom accordingly obligations are understood to exist. . . . The change is not necessarily in the strength, in the constraining power, of the feeling of duty—perhaps it is never stronger now than it may have been in an Israelite who would yet have recognised no claim in a Philistine, or in a Greek who would have yet seen no harm in exposing a sickly child—but in the conceived range of claims to which the duty is relative. Persons come to be recognised as having claims who would not once have been recognised as having any claim, and the claim of the ἴσοι καὶ ὅμοιοι comes to be admitted where only the claim of indulged inferiors would have been allowed before. It is not the sense of duty to a neighbour, but the practical answer to the question—Who is my neighbour? that has varied.”

This extension of the common good, and recognition of the claims of the ‘like and equal’ is, he goes on to show, “ the source of the refinement in the sense of justice of a conscientious man. It is that which makes him so over-curious, as it seems to the ordinary man of the world, in enquiring, as to any action that may suggest itself to him, whether the benefit which he might gain by it for himself or for some one in whom he is interested, would be gained at the expense of anyone else, however indifferent to him personally, however separated from him in family, status, or nation. It makes the man, in short, who will be just before he is generous; who will not merely postpone his own interest to his friend’s, but who, before he gratifies an ‘altruistic’ inclination, will be careful to enquire how in doing so he would affect others who are not the object of the inclination. . . . Such a man perhaps would not, even at this day and in the most Christianised and civilised society, command universal or very hearty admiration. Moral emotions have not been so far wrought into accord with

* T. H. Green; *Prolegomena to Ethics*, p. 217, and *Sequel*.

that principle of right in man as man, which has been established in law and recognised (though by no means in its full application) by social opinion. There may indeed be a well-founded suspicion that the plea of justice before generosity is often rather made an excuse for deficient generosity than a ground for scrupulosity of justice. But, more than this, the duty of treating all men equally, even to the extent of not serving a friend or kinsman or countryman in a manner prejudicial to anyone else, though it would no longer be in words denied, has yet little hold on the 'hearts' even of educated and respectable men."

The abolition of negro slavery was brought about by just this extension of the "range of claims to which duty is relative." No doubt the negroes were cruelly treated on many of the large plantations in the Southern States, but it is a mistake to suppose that such treatment was common throughout the South. I believe it might be maintained, on the contrary, that the southern slaves were better housed and fed on the whole than the majority of (so-called) free labourers in Europe. Certain it is that an Abolitionist addressing a large meeting in Glasgow, and describing what he considered to be the wretched rations of the slaves, was (not a little to his astonishment) greeted by cries from all parts of the Hall in which he was speaking, of "We wish we had them here."

The cruelties on the Plantation helped to swell the indignation against slave owning, but the real feeling at the bottom was that the slave, at the best, received but good treatment, and was thus defrauded of his rights as a man.

This point is very well brought out by the following humorous narrative from Andrew Carnegie's *Triumphant Democracy*:—

"A well-known judge in Ohio was noted for his defence of slavery, upon the ground that the slaves knew what was best for themselves, and should be allowed to remain in the condition which admittedly brought them a degree of happiness seldom, if ever, attained by labourers in the north. His conversion to the opposite opinion was suddenly brought about by an interview with a runaway who had

crossed the Ohio river from Kentucky, and entered the village in which our friend resided. Said the judge to the fugitive: 'What did you run away for?' 'Well, judge, I wanted to be free.' 'Oh! wanted to be free, did you? Bad master, I suppose.' 'O no; berry good man, massa.' 'You had to work too hard, then?' 'O no; fair day's work.' 'Well, you hadn't a good home?' 'Hadn't I, though! You should see my pretty cabin in Kentucky!' 'Well, you didn't get enough to eat?' 'O, golly! not get enough to eat in Kentucky! Plenty to eat.' The judge, somewhat annoyed: 'You had a good master, plenty to eat, wasn't overworked, a good home—I don't see what on earth you wanted to run away for.' 'Well, judge, I left de situation down dar open. You can go right down and get it.' The result was a five-dollar note given to help the unreasonable slave who had left well-being behind to become a man. Henceforth the judge was an ardent abolitionist."

In a slave-holding community there was obviously a want of public recognition of the moral law, in consequence of an evil system which was opposed to that law, and which must be overthrown before the community could render obedience to it. But it appears to many that with the downfall of slavery and feudalism, and the recognition of the equality of all men before the law, all evil systems were swept away, and that any evils that may now arise must proceed solely from individual immorality or ignorance, all that is required being to urge men to perform what they recognize as their duties.

The recent advances of social and economic science, which have completely revolutionized our conceptions of existing Society, have shown that whilst it is true that claims of "man as man" are formally recognized by the law, yet the law as administered is by no means the same for the rich and the poor; that social opinion is far from recognizing the equal claims of all; and that the reasons for this state of things lie to a very large extent in an unjust system of production and distribution of wealth, which is only a degree less immoral than the system of personal slavery which it has replaced. If this is true, it

follows that here is a wide field for the extension of moral principles, that it is not enough to insist upon the performance of known duties, but that the range of duty must itself be extended to persons and subjects to which the current morality fails to extend it. Let us then proceed to the examination of this unjust system, first emphasizing the fact that though it is true that a bad system can only arise among bad or ignorant men, it is equally true that having once arisen, it becomes itself a formidable bar to moral progress.

All wealth results from Labour applied to natural objects, aided by certain tools or machines which themselves have been created in the same manner.

Giving the name of Land to the natural objects, since with the exception of sea fisheries, all labour must be applied to Land and its products, and applying the phrase Instruments of Production to tools and machinery, we may call the three factors of production Land, Labour, and Instruments of production. In a slave-holding community the economic conditions are very simple; the land, the instruments of production, and the labourers themselves are all the property of one class of men—the free citizens, and therefore all the wealth produced by their co-operation belongs entirely to this class. When slavery is abolished, the labourers find themselves *free* indeed, but possessed of nothing but their own bodies and their powers. The class which formerly owned all the three factors of production still continues to own two of them. Now, as labour can produce nothing except when applied to land and its products, and in a civilised country very little indeed except with the aid of expensive implements of production, which again require to be housed in costly factories, &c., it follows that though the labourers can no longer be bought and sold, and are not dependent on any one master, they must yet, to live at all, sell their labour to the other class, which has a monopoly of the land and instruments of production. Of course this sale cannot, in the nature of the case, be a fair exchange, but must be for the greater benefit of the monopolist class, than of the labouring class; in point of fact it is admitted that competition among the labourers

for liberty to work at all must inevitably tend to bring down wages to a minimum which shall enable the labourer barely to live and support his family. Now if the labourer could have free access to the land and instruments of production without paying the monopolist for his permission, it is evident that the whole product of his labour would be his own property, which he might consume, or exchange for a like value in some other form produced by labour of another kind or applied to other materials. In such an exchange there would be no profit, the labourer exchanging an article which he possessed but did not want, for one of equal value which he wanted but did not possess. Of equal value, I said: but what is value, and how is equality of value to be determined? The value of a thing is the average amount of labour necessary to produce it and bring it to market; and things which exchange for one another are things of equal value, things, that is, which have required, on the average, an equal amount of labour for their production. When the labourer has to ask permission of the monopolist for access to the land and instruments of production, he obtains the permission by consenting to allow the monopolist to take a part of the value created by his labour. This part has been estimated to be about three-fifths, *i.e.*, if a labourer adds the value of 60s by his labour in the course of one week to the materials supplied to him by his master, he has, on the average, to allow the master to take 36s., being able to retain only 24s. for himself. This 36s. is Surplus Value, *i.e.*, the value produced by the workman over and above what is absolutely required by himself and family, on the average, to keep them alive, and this 36s. of surplus value constitutes the master's "profits." Profit therefore consists of labour put into material for which the labourer has not been paid. To this it may be objected that we have reduced the matter to an evident absurdity, since a master employing ten workmen at 24s. a week would thus at the least realise a weekly profit of £18, which is rarely the case. The answer is, that such would be the profit of the individual employer, if he were not obliged to share the spoil with others of his own class. Perhaps he may have to pay rent to a land monopolist for his premises, and

interest to a bank or some other money-lender for part of his capital. He will almost certainly have to compete with other manufacturers, and this competition may force him to lower the price of his goods to such an extent that he may be personally able to retain only a much smaller fraction of the whole surplus value taken from his work-people, which will be shared with him by warehousemen or retail dealers, or, which may, through their competition, eventually be handed over to the consumer of the goods. Here again it may be asked; And are not the labourers themselves consumers? And if they are, does not a large share of the surplus value taken from them find its way back to them in the shape of cheapened goods and necessities? I reply, not generally, and that for two reasons: 1st—that under the present system a vast amount of the labour of the country is expended in producing articles of luxury which can never enter into the labourers' consumption, however relatively cheap they may become; 2nd—that if the things which do enter into his consumption are permanently cheapened, the tendency of wages is to drop in exactly that proportion, and that in point of fact they do thus drop, unless by a destructive war or a large emigration the competition among the labourers is diminished, or by the opening up of new foreign markets, a vast development of trade takes place and renders the demand for labour greater than the supply. It should therefore be carefully noted that, as shown above, the percentage of profit realized by an individual employer by no means bears any relation to the amount of surplus value taken from the labourers, for though he may be enabled to retain but a small part for himself, having to share his profits with his competitors, and perhaps the public, the amount lost by the labourers varies only with the intensity of the competition between them for employment.

It will be well before going any further to meet another objection. If the employer works himself at his business, do not his gross profits contain a part which is really wages for his labour in organisation and management, or, as the political economists call it, wages of superintendence? Undoubtedly this is one of the elements of gross profit to the

individual employer ; but in the case of joint stock companies this source of obscurity is eliminated, the shareholders paying a manager wages of superintendence, and receiving as net profit or dividend whatever surplus value, taken from the labourers, is left them by their capitalistic competitors. Thus are the labourers, by the present system of production and distribution, deprived of part of the results of their labour, which goes into the pockets of the monopolist class, under the three forms of Rent, Profit and Interest, and which enables them to live to a large extent, or even entirely, in idleness. Nor is this all, for the existence of a class having little or nothing to do, and yet plenty of money, *i.e.* large claims on the produce of the community, gives rise to another class who also do no useful work, produce nothing whatever, but nevertheless in some cases work hard for the ease and pleasure of the propertied class, and are maintained by that class from the spoil of the workers. This is the class of servants, dealers in articles of luxury, prostitutes, &c., and this class is a large and growing one. It is calculated that in 1861 the number of persons employed in domestic service of all kinds exceeded by about 200 persons all those employed in manufactories of textile fabrics, and in mines of all descriptions. Another result flowing from the present system is the extreme mammon worship which characterises our time, and the consequent spirit of gambling and cheating which is rampant on our Stock Exchanges ; for as the possession of capital is the necessary key to the door of the monopolist class, there is a deadly contest to acquire it, by fair means or foul. This spirit vitiates all, or nearly all, our social relationships ; it tempts poor parents to exploit their children's labour, and woman to sell herself in marriage, or otherwise, for a living.

Now let us return to the ethical question, and see how far this economic system is in harmony with the requirements of our fundamental moral law, if that law is to any extent embodied in this system, or if not, how we as moral agents should regard it, and what is our practical duty.

It is plain that in slave holding societies where the land, the instruments of production, and the labourers themselves, were all the property of a dominant class, moral relation-

ships could not exist between the classes, but only between the members of each distinct class. The slaves were mere means of producing wealth or pleasure for the class of free and equal citizens, differing from the land and instruments of production in being sentient animals, and thus requiring (even for their owners' sake) a certain amount of average good treatment. Between the free citizens there might be all kinds of moral relationships, and every virtue might flourish, but the moral beauty of their lives was but a lovely flower grown on a hot bed of moral corruption, with a heightened effect, no doubt, from the contrast. The Roman *Paterfamilias* stood in earlier times in isolated grandeur. At home moral life was forbidden him. Not only was he surrounded by slaves, but his wife and children were recognized by law as additions to his possessions, over which he had absolute control, even of life and death; and public opinion but slightly censured his severity if he killed a child with his own hand for some slight disobedience. All this has passed away, yet to-day the monopolist class continue to treat the rest of the community as mere means for their own pleasure or profit, and, in actual fact, the labouring classes are little better than slaves, and their much talked of liberty is a liberty of making a contract which is necessitated by fear of starvation or the workhouse, a contract by which they agree, save the mark! to work long hours for an employer for the privilege of keeping body and soul more or less wretchedly together. Or indeed, they may take the other horn of the dilemma, and starve! The very slang of the commercial world (which fortunately never fails to call a spade a spade) recognizes this, and the workpeople are known, not as men or women, but as "hands," whom the employer may use to obtain a profit for himself, and about whose stomach, not to mention head or heart, he need not at all concern himself. He is even at liberty to use them up quicker than the average slave-owner, since the death of a slave meant the loss of valuable property which it would cost something to replace, whereas the death of a free labourer merely puts his master to the trouble of advertising for another, and the next day his only difficulty will be to make a selection from the hungry crowd. I fear

that it is only too easy to prove that the making of profits and the obeying of the moral law are incompatible, since it is precisely from using men as hands or tools that profits arise. The history of the Factory Acts legislation displays the immorality of the profit-makers in all its naked and disgusting brutality. Nor is the landlord in a better position morally, since his tenants stand to him merely as raw material for the production of rent, which he is enabled to extort from them by treating a part of the national heritage, on which all must live, as if it was his own, and he had made it with his own hands. Nor does he stop at this in England, but under shelter of laws made by his own class, he legally confiscates wholesale the results of other men's labour, even sweeping into his net at one stroke all the houses of a large town. Such little consideration have this class shown their dependents, that being the law makers, they framed the laws in such a manner as to give themselves all the privileges of dwelling in a civilized country whilst throwing the burdens on others. The land tax, which used to be the sheet-anchor of the revenue is, through their manœuvres, reduced to the pitiful sum of £1,100,000; yet by their own laws they take precedence of every other creditor. In the early part of this century they half starved the people by corn laws to keep up agricultural rents, and turning the tribal ownership of land in Scotland into individual ownership (of course the ownership of the tribal chief), cruelly expropriated great numbers of the hardy population in order to turn the country into a vast deer forest for their sport.

All this seems plain enough, and many people will be ready to admit that rent and profits are not righteously obtained. But with regard to the third form of surplus value—interest, the matter at first sight does not seem so clear. In what way, it may be asked, does the man who lives upon interest violate our fundamental law, except in the case of the usurer or lender of money to the poor at exorbitant rates, who so often figures in the police court? If I have worked hard for some years, and saved up a sum of money, which I lend to someone for employment in his business, do I not (so far from using

him as a mere means to my profit) render him a substantial service, for which I am justly entitled to receive a small percentage as an equivalent? Before answering this question it will be well to spend a few moments in considering the history of custom and opinion in this matter. In early times the taking of interest was regarded as wrong. There could be no monetary transaction except between the free citizens of the state; and as the money was generally borrowed by those who had fallen into some trouble or difficulty, it was plainly seen that the exaction of interest for the loan was taking advantage of the necessities of a neighbour, in order to use him as a means for profit. This comes out clearly in the Jewish law, where we read; "If thy brother be waxen poor and fallen in decay with thee; then thou shalt relieve him, yea, though he be a stranger or a sojourner, that he may live with thee. Take thou no usury of him, or increase."* We also find the prophet Ezekiel describing the righteous man as one who "hath not given forth upon usury, neither hath taken any increase."† In Greece and Rome the taking of interest was at first forbidden, and afterwards—in Rome—limited by law to a certain maximum percentage. It was condemned by the ancient philosophers, Aristotle saying, "But since riches may be applied, to two purposes, the one to make money of, the other for the service of the house; of these the latter is necessary and commendable, the other . . . is justly censured; for it has not its origin in nature, but amongst ourselves; for usury is most reasonably detested, as the increase of our fortune arises from the money itself, and not by employing it to the purpose for which it was intended. For it was devised for the sake of exchange, but usury multiplies it. And hence usury has received the name of produce; for whatever is produced is itself like its parents; and usury is merely money born of money; so that of all means of money-making this is the most contrary to nature."‡ It is true that we find nothing said against it in the New Testament, but the reason is not far to seek. It never, I suppose, entered anyone's head that a follower of

* Leviticus xxv. 36, 37. † Ezekiel xviii. 8. ‡ *The Politics*, chap. x.

Jesus could possibly do such a thing; the Master having said, "Give to every man that asketh of thee, and of him that taketh away thy goods, ask them not again. Do good and lend, hoping for nothing again."* If one is not to ask for the principal again, *a fortiori* one must not demand interest. The early Fathers all condemned interest. Pope Alexander III, in the Council of Lateran, prohibited the taking of any interest for money. Pope Gregory IX placed the chapter of usury after that of theft. All through the middle ages the usurer was held to be a great criminal, and might not be buried in Sanctuary. A few years ago some plaster was removed from the west wall of a little church at Chaldon, a village a short distance from Croydon, disclosing the faded outlines of a painting of the XI or XII century, depicting Hell, Purgatory, and Paradise. At the bottom of Hell, in a caldron of boiling pitch, simmers the usurer, who is prevented from escaping by two pitchforks firmly planted in his head by the hands of frightful demons. Dante, who sums up the middle ages in his own grand personality, makes the crouching usurers on the sandy plain the victims of the fiery hail, and makes Virgil thus declare the reason that Usury is such a crime:—†

"Philosophy," he said, "to him who heeds it,
 Noteth, not only in one place alone,
 After what manner Nature takes her course
 From intellect divine, and from its art;
 And if thy Physics carefully thou notest,
 After not many pages shalt thou find,
 That this, your art as far as possible
 Follows, as the disciple doth the Master;
 So that your art is, as it were, God's grandchild.
 From these two, if thou bringest to thy mind
 Genesis at the beginning, it behoves
 Mankind to gain their life and to advance;
 And since the usurer takes another way,
 Nature herself and in her follower
 Disdains he, for elsewhere he puts his hope."

Dante here admirably states the pith of the matter. There are two legitimate sources of wealth, Nature and

* Luke vi. 30, 35.

† L'Inferno Canto xi. 97—111, Longfellow's trans.

Art. What is not produced by labour applied to nature, or by human art, is immoral, since it must then be taken from other men either by fraud or force.

With the decline of feudalism and the rise of commercialism, the taking of interest gradually became common, and laws were passed fixing a legal rate. Bentham, however, showed the absurdity of attempting to regulate the rate of interest by law, and the last law was repealed in 1839.

Now, is it that we are so much wiser in this matter than the whole ancient and medieval world, that we think it a proper and laudable thing to take interest, while our ancestors regarded it as a crime? It may be so, but I think another explanation of the phenomenon is possible, and more probable. With the growth of commercialism there grew up a so-called free proletariat, upon whom fell the real burden of interest, and who had, till lately, no share whatever in making the laws or establishing the commercial usages. Under these circumstances the governing classes began to advocate the taking of interest by all kinds of specious arguments, and so effectually have they done their work, that, till a few years ago, there were hardly any dissentient voices.

But if we go back a century, and open the famous Encyclopedia of Diderot and D'Alembert, we shall find the controversy in full swing. They devote many pages of their work to an elaborate argument against the church, in defence of interest, and one of their most prominent contentions is the one which was urged before, and to which we must return, viz., that lending money on interest to well-to-do people, who were not in necessitous circumstances, but merely wished to use the money to increase their wealth could not be wrong. The new Economics, however, have cut the ground from under the feet of those who use this argument; and the contention is that though the money may be lent to well-to-do people, the interest for it is wrung from the poor. An analysis of the sources of revenue will show this clearly.

If I wish to live on the interest which I may be able to obtain for my capital, I must invest it in one of the

following ways:—I may lend it on mortgage; advance it to a manufacturer or trader, either directly or through a banker; buy shares in some joint stock company; or, finally, buy the bonds of some state or municipality.

Now in the first case I either become a landlord, or share with the landlord the rent taken from the tenant; and so all that has been said about the immorality of landlordism applies to me, with the addition that I may, through a mortgage, become possessor of property on which I have advanced perhaps only two-thirds of the value, but which under a forced sale could not be made to realise more.

Again if I lend my money to a banker, who gives me a small but regular and well secured interest, it might at first sight appear that the argument of Diderot and D'Alembert would hold good, for I am not only lending to the rich, but to the opulent; yet a little consideration will show that my interest does not really come from the banker, but that he is merely the channel through which it flows to me.

The banker on borrowing my capital has certainly no intention of paying my interest out of his own, but makes advances with it (let us say) to a manufacturer who wishes to extend his business. He obtains from the manufacturer a larger percentage than he pays me, and this excess is his profit. Thus far it seems as if the manufacturer (who in his turn may be rich, and cannot at any rate be very poor), was the payer of the interest. Well, he pays it, but not from his capital, but from his profits; and profits, as we have seen are chiefly surplus value produced by the labourers but not received by them.

Thus, in spite of the complexity of the system, the major part of my interest as truly comes from the workman as if I lent my money directly to the poor. The poor lose as much in the one case as in the other, *i.e.*, as we have seen, they lose on an average from 50 to 70 per cent.; but instead of the whole of it entering my own pocket, as it does the pocket of the individual usurer upon whom benevolent police magistrates are so hard, I share the spoil with others; and unless I chose to use a little thought on the subject, I may be ignorant that I share it at all. I also have the

additional, inestimable advantage that all the dirty work is done for me. I never see the pale-faced, over-worked children or women, and never know that some of my money may have come from the toil of some bread winner whom illness renders almost unable to fulfil his daily task, though driven to it by the thought of the hungry mouths at home. It is this complexity of our existing system of business which enables well-meaning people to live on interest with a light heart, doing no useful work themselves; and this it is also, I think, which has caused the taking of interest to be regarded in such a different light in the modern and the ancient world.

This complexity will be forcibly brought home to one by comparing the short sentences in which Aristotle sums up the subjects treated of in his politics, with the voluminous modern treatises on the same subject—one luminous sentence containing the pith of a modern volume.

I do not escape the above mentioned robbery of the poor if I invest my money in joint-stock companies; for if I do this, miners, stokers, sailors, overworked tramway and railway employees, may all be spoiled for my advantage, may all be treated as means for my profit, nay, as we very well know, some of them may not even receive the good treatment which the company will be obliged, for their own interest, to extend to their horses or other animals. Only two or three days ago, talking with a bus-driver, I was assured that the bus-horses lasted on the average about twelve years, making only one double journey of from ten to fourteen miles a day, whereas the drivers were employed for long hours every day, Sundays included; and on my remarking that the company seemed to care more for their horses than their men, he replied, "They do indeed, sir; you see if a horse dies they have to pay for another, but if a man dies, they can get plenty more to fill his place."

If, as a last resort, I buy government bonds, I shall still find myself enjoying a revenue obtained through injustice. To take a bad case; I may buy "Egyptians," and obtain my money through the application of the bastinado to the naked soles of the wretched Fellah to extort his uttermost farthing. Or, take a good case, I invest in consols, and

share in taxes very unfairly levied and taken by force. To our taxation the Land, as has been said, contributes but £1,100,000; the income tax (though the fairest of our taxes) presses as heavily upon the man with only a revenue derived from his own exertions, and terminable at his death, as it does on the possessor of entailed estates, or the aristocratic sinecurist or pensioner. The indirect taxes are so framed as to press most heavily on those articles consumed by the poor, shag tobacco being taxed about 50 per cent. of its value, while on Havana cigars the percentage is very small, and the same is true of tea and champagne. It must also be added that the principle on which national loans are founded is a most immoral one, the rich man being allowed to take advantage of the necessities of his country, and give the government perhaps £60 for a £100 bond, if they are engaged in a disastrous war. If men are wanted, the poor man is taken for food for powder; and surely, if this is just it is also just that if a government is in want of money, they should make a *pro rata* levy on the incomes of the rich.

I think that the contention that we started with that while the moral law has got itself in some degree embodied in our formal laws, and has effected the overthrow of personal slavery, it has yet failed to get itself so embodied in our everyday business relationships, and that, on the contrary, the production and distribution of wealth goes on under a system which is opposed to it, and through which one body of men are the mere means to the profit of another body, has been conclusively established. Here then we find the field for the extension of the application of our moral principle. We would extend the range of claims to all men, treating those who, at the best, are now but indulged inferiors, as men having a claim upon us to regard them as ends in themselves, and not as mere means to our profit. This, of course, involves our getting our living by our own labour, as Dante argues, either from direct labour applied to nature, or by labour in some art. As, during the time when a few devoted men were struggling to extend the range of duties to the negro, an abolitionist could not consistently have been a slave-owner,

so to-day we feel that those who wish to extend the range of duties to the plundered labourer ought not themselves to continue to live on his spoil.

Not only are one class of men thus used by another class as mere means for their profit, but, as was previously pointed out, this same class, having wealth and wishing to live in total or partial idleness and yet not to lack any luxury, hire men and women to wait upon them, and in other ways to serve their pleasure. Now, after what has been said, it seems quite superfluous to enter at large into the question of the morality of these relationships. It seems so evident that the class of servants are treated as mere means to their masters' or mistresses' pleasure and ease, that I should not discuss it at all at large here, if it were not the fact that what is customary so easily and naturally seems also right, that it requires an effort to believe the contrary. As soon as the subject is broached, the remark is always made, "Do not I treat my servants well; are they not well clothed, fed, and housed; in fact, are they not far better treated than they would be at home?" Granting, in the case of the person urging these considerations, that they are true—although they are far from being true in very many families—still the very form of the excuse shows the necessary immorality of the relationship. For what is its chief force? That the servants receive good treatment. But good treatment alone, we found to be our proper response to mere sentient animals. Here then is the condemnation of domestic servitude, that the servant is worked that the master or mistress may have leisure, and often endures hardship that they may have ease; and in return receives at the best good treatment! But as servants are human beings, self-conscious personalities, they must be considered as ends in themselves equally with their masters. But how are they so considered when dressed in a different garb, addressed in a different language, lodged in the worst rooms in the house, excluded from all social intercourse with their master and his friends, and, if any claims of theirs are allowed at all, allowed but as those of "indulged inferiors"? A few minutes' consideration of the moral principles which we regarded as fundamental will

show that the only moral treatment of a human being is to treat him as an equal; not, of course, as an equal in intelligence, in refinement, in character, &c., but as an end in himself, having equal claims to be regarded as such with the greatest genius or the most refined and cultured man in the world. In the family, yet not of the family, and sharing in no genuine way in the family life, the position of servants is a most dreary one, one also in which their inequality, and moral degradation is forced on their notice by a thousand petty instances every day of their lives. If to this is added, as is generally the case with a servant of a family of the poorer section of the middle-class—hard unremitting toil, and unhealthy surroundings, which (as any doctor with experience in hospitals where heart disease and rheumatic affections are treated will bear witness) ruin the constitution and lead to an early grave or life-long infirmity—the unfortunate young girl fairly earns the title of “slavery” universally given to her by the slang of the multitude, where things, however unfeelingly, are called by their real names. Slavery indeed it is, and one of its worst features is that which it shares with the old chattel slavery.

That the men of the slave owning class had no respect for the virtue of the slave women, is well-known. Have the men of the upper and middle classes in England to-day, as a rule, any respect for the virtue of the women of the servant class? I think no one with any knowledge of the world can believe for a moment that they have. Besides the thousands of cases of seduction which do not become public, the army of prostitutes in our great cities is largely recruited from the servant class, as well as from the shop-girl class, who are often in an equally dangerous position. I have seen somewhere a statement that nearly 50 per cent. of those in London, had been seduced whilst in domestic service.

Not to go further than is necessary for the purposes of the argument into this painful subject, it is plain that the whole class of immoral women owes its existence to there being one code of morality for man, and another for woman, and one of the chief causes of this

different code is the fact of woman's economic dependence on man. Our economic system and social customs either render a woman incapable of getting a living for herself at all, or force her—in order to get it—to place herself in such a relation to the well-to-do class that the men of that class feel that moral obligations which they would usually consider binding towards women of their own rank in life, are greatly weakened if not rendered altogether non-existent towards her. This opens up the wider question of the general relationship of the sexes. Woman is continually tempted, nay, often practically forced, to sell herself—the form matters little—and marriages for money or position, seduction and prostitution, all flow in a great degree from this source.

It is our ultimate principle which renders irregular or venal relationships immoral, since it is only in an union of equals founded on mutual love, that man and woman *can* each treat the other as ends in themselves, and not as mere means to their own ends.

The treatment and education of children also suffer from the non-recognition of the moral law which runs through all the relationships of life. How often are they sacrificed to their parents' profit among the poorer classes; how often to their pleasure among the richer! How seldom is the education which the child receives calculated to develop his faculties as a human being! How frequently is its one aim that of fitting him better for the struggle of "getting on" and taking advantage of his less fortunate neighbours! And in families where the children appear to be considered, how frequently are they put off with mere kind treatment! the so-called love shown them being of the nature of that lavished on pampered animals, and not the reverent affection due to rational creatures with conscious lives and ends of their own.

Perhaps the inherent ugliness and immorality of our social customs is in no way more strikingly shown than in the rude and unfeeling manner in which people who are habitually polite towards their social equals or superiors will speak to or treat inferiors, or the poor. At best they will rarely extend to the poor in trouble or difficulty that

courtesy, which they would feel heartily ashamed of refusing to the troubled or perplexed in their own rank of life.

It was even recorded by the press as a thing to be marvelled at, when the late Gen. Skobeloff, standing in one of the arcades of the Palais Royal during a shower, actually rushed forth and offered his arm and the shelter of his umbrella to a poor old woman, whom he saw toiling with a heavy load through the rain. The heroic virtue of Mr. Gladstone also, in sometimes assisting an old man or woman in poor attire to cross a crowded thoroughfare, never fails to astonish the public. Does not this show that, though heroic individuals, like the English Statesman or the Russian General, do sometimes venture to defy social proprieties at the instance of a natural feeling, yet that the social proprieties themselves run directly counter to the law of all reasonable conduct—a fitting response to facts? For to whom is politeness and delicate consideration naturally fitted, if not to those who are unfortunate, weak, old, poor, or broken down in the battle of life?

To sum up. We feel that all the relationships of life—whether of business, or family, or social life—require to be reconsidered in the light of this far-reaching principle; and we feel that the result of such a reconsideration must be to force upon us the conviction that they are for the most part not in harmony with its requirements, and can only become so by being revolutionised. We, therefore, refuse any longer to be contented with customary morality, but call for an extension of the range of duty, and demand that endeavour be made to shape the whole life in accordance with moral requirements.

It is the evil of to-day that men begin at the wrong end. Accepting the current system with its ideal of "getting on," they strive almost at all costs for victory in the struggle; sanction, by their participation in the system which causes them, countless evils; live when possible on the labours of others rather than their own; and then with an uneasy feeling that all is not quite right, engage in some philanthropic work now and then, give some of their money away in doles to some of the poor who come under their immediate notice, forgetting that by their manner of life they are making, or assisting to keep poor, a far greater number than they help.

When one hears much of the philanthropic cant of the day, one can sympathise with the Old Prophet of the Hebrews when he exclaimed in his fierce indignation at the cant of his own time, "Do not I hate robbery for burnt offering?" In fact the life of many of our so-called philanthropists is just an attempt to balance the moral pyramid on its apex, and is doomed beforehand to utter failure.

A striking example of how much evil may be brought about by this system, is furnished by the fact that slavery in Georgia was introduced through the efforts of George Whitefield. "When he went over to the colony of Georgia to preach the gospel, all the people were free. A strong feeling against negro slavery was entertained by the founder of the colony, General Oglethorpe, by the Moravian Ministers, and settlers, and by others. For the benefit of large numbers of helpless and destitute orphans in the colony, Whitefield founded an orphan house, and from his large congregations in England and America he collected large sums of money for their support. According to the ideas of most colonial agents in those times, he believed that his property could never prosper, unless negro slaves were imported to work on a plantation for his orphan house. He and others persuaded the trustees of the colony to legalise the abominable practice of slave owning." Georgia afterwards became one of the worst of the slave states. It was the governor of Georgia who offered a reward of 5000 dollars for the apprehension of Garrison, who strangely enough was born in the very town in which Whitefield died.

We do not wish to go on in this way any longer. We feel that not only must we fulfil ordinary duties, but that we must shake off the shackles of our immoral system, and never rest short of a universal application of the moral law.

We demand that co-operation and labour should replace domination and exploitation; yet we demand also culture and development of the faculties, and this necessarily leads to a greater simplicity of life, that leisure may be had from the toil necessary to satisfy the animal wants for the satisfaction of those of the mind and soul.

We do not seek, however, simply to form a social or political party, because we know that mere change of forms without a change of ideal is useless; and knowing this, we are content to endeavour to effect, as far as in us lies, a moral revolution. We will try to hold up before men, and to live as far as possible ourselves, a life which shall be nobler, more rational, and more beautiful, than the life lived around us. Such a life, however, demands sacrifices from those who would live it, and whole-souled devotion. The Ideal to-day, just as truly as 1000 years ago, makes wide-reaching demands on men who will follow it, and claims their absolute allegiance. True, yesterday, to-day, and forever, is the saying, "He that loveth father or mother more than Me is not worthy of Me." "He that saveth his life shall lose it, and he that loseth his life for My sake shall find it."

But just here is the moral paradox, that it is only a morality which makes large claims, and demands absolute allegiance; a morality which never rests short of a universal application of its principles, which can ever really attract and inspire men. The conventional morality, as we all know, is very dreary. To have for the guiding principle of one's life the wish to live up to the average opinion of one's neighbours, never did, and never will, furnish any inspiration. Taine, in the closing paragraphs of his *History of English Literature*, draws a parallel between De Musset and Tennyson, much to the disadvantage of the latter, maintaining that whilst Tennyson is elegant, charming, and elevating, he had never really tasted the cup of life, but that De Musset in his wild passion had drained it to the dregs—the argument making one feel that a real and intense, even if immoral, life is worth infinitely more than one of shallow propriety and hollow convention, however sweet and elegant that may appear.

Certainly the spring of life lies in feeling and in passion. But cannot moral life itself glow with a passion which makes all other passions pale? We believe it can; and by fellowship and sympathy to raise it to a white heat, which shall make it a prevailing power in the world, is the ethical aim of the FELLOWSHIP OF THE NEW LIFE.

THE FELLOWSHIP OF THE NEW LIFE aims to secure the intimate association of Men and Women desirous of living and of commending to others an honest, healthy and completely human life. That is, it proposes to itself the task of working out the ideal of such a life, and determining the conditions of its realization; of attempting here and now to conform as thoroughly as possible to this ideal; and of rendering its full attainment desirable and possible to all.

Particulars concerning the London Centre may be obtained from the Secretary, PERCIVAL CHUBB, Oak Villa, Thornton Heath, Surrey.

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