CIVIC EVILS
OR
THE RELATION OF MONEY TO SOCIAL ETHICS

AN ANALYSIS OF CIVILIZATION'S PROBLEM

BY

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Some may infer from the run of our argument that the writer is opposed to the church. He is not. He contributes his mite to its support and is a member of one of its sects. He fully recognizes the fact that the church has always expended more money and made more strenuous efforts to improve social conditions than any other organization has ever done, has done more to restrain evil and advance civilization than any, if not all others, and that it is the most assiduous and most respected of the world's teachers.

But he is also cognizant of the fact that it, like labor unions, is made up of men, and, like them, can give out to the world no more light than is in the people of which it is composed.

To the reflective, error in the church occasions no surprise, excites no hostility, only a friendly desire to assist in the good work by calling attention to mistakes. To such, because truth is always one, the existence of religious sects, as of political parties, amply proves the presence of error in the church as well as in the political field. Though equally fatal to right or good, error is not viciousness. It is much more
prevalent than viciousness, and, being equally destructive of good, is the source of much the greater part of the evils for the prevention of which organized government is intended.

Error, if not viciousness, in the sane, is the concomitant of ignorance. It was ever thus. According to the story, mother Eve, fresh from the hand of God, could not have been vicious. She was deceived. She partook of the tree to get wisdom. Had she wisdom she would not have eaten to get that she had. The absence of wisdom is ignorance.

Ignorance is docile, receptive, ambitious and readily amenable to right education. As ignorance disappears, in a corresponding ratio will error and all its attendant evils also disappear. It follows, then, that the search for error wherever suspected, whether in economics or the church, is not only eminently proper, but necessary. The church as now constituted can be no exception, nor should expect to be.
CIVIC EVILS.

THE PROBLEM.

The rapid increase of the number of startling reports of bribery, fraud and corruption discovered in legislative and executive departments of county, city and State; of swindling practiced in business and financial circles; of robberies and murders committed in homes and upon public highways, to get money, is disturbing the conscientious, thinking man as never before.

To stay these crimes of the individual is Civilization's greatest problem.

Three factors are recognized in the contest—the State, the Church and the Man, the two arrayed against the one.

As a preventive of civic crime the state for hundreds and hundreds of years has been spending thousands upon thousands of dollars in the enactment and enforcement of coercive and punitive laws; and the church, millions upon millions in the regeneration of hearts, all so long and without success,
or with so little, that hope wanes, courage falters and hearts sicken.

Why have these stupendous efforts been so futile?

The remedy is in the hands of men. If not, then that God gave men dominion over all the earth is untrue, and the world's monstrous burdens, unjust. But rather, if God always blesses righteous effort, and none doubt, their failure proves their methods to have been unrighteous, and therefore undeserving of success; it proves error in methods.

THE KEY.

Those who accept scripture as authority may find the key to the question of failure or error within the first four chapters of Genesis. The unbeliever may, if he will, verify the conclusion through reason, by observing proofs presented in daily events, or by studying the question as a scientific problem.

Observe, first—That when God declared his intention to make man he proposed to make him in his own image and likeness;
also, being unchangeable, that he must have done what he set out to do. And,

Observe, second—That when God enumerated the various things over which he purposed giving men dominion, “over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth,” he did not include men. He left men out of the catalogue. To have done otherwise would have been to authorize strife and to have made himself responsible for all the discords of life, of commercialism, and so on.

Made in the likeness of a jealous God, it will forever be natural for a man to guard jealously what he conceives to be his rights, and to resist subjugation. Any attempt to dominate over a man is pitted against his natural instincts, is opposed to the natural, to God. Is it any wonder, then, that the individual, in spite of the state’s efforts to coerce him into obedience, remains unsubdued, and that government by force is a proven failure? It is because men are so made and can have no rightful dominion
over one another, that aggression is always wrong, necessitates estrangements and conflicts, and, so long as practiced, precludes the possibility of peace on earth—or anywhere men may come to dwell.

That men have free will power and free moral agency does not alter the case. Men can and do, ignorantly or willfully, choose unscientific, unnatural methods, but they never can prevent the results natural to the methods chosen. The natural law of cause and effect is immutable, and it is thus, through the immutability of his every law, that the "Lord reigns." Though his laws may be easily violated, they never can be broken. If he reigns, and if his laws cannot be abrogated, the inefficiency of civil law should not surprise any believer in a God of nature.

But again: God was specific when instructing man. Not only did he tell Adam what he should and should not eat, but he carefully informed him as to his duties: "Be fruitful, replenish the earth, and subdue it." But never a word about subduing men.
If any imagine the failure to include man among the things over which men were to have dominion was an oversight on God's part, they have only to remember what befell the very first man who presumed to exercise such authority, him who first subjugated another by force—Cain. All through scripture there is ample evidence that the omission was not accidental.

But the proof that men can have no rightful dominion over men is by no means confined to the Bible. The seeming necessity for delegated authority, government, arises from some preceding fundamental error.

As with Cain, then, so with all men and with civilization, any invasion of God's domain, any interference with his plans, any trampling upon his laws or reserved rights, is jealously resented and, sooner or later, must end in disappointment or worse.

With these truths in mind, the discomfiture of both state and church is easily understood. The error of either is the same. Both are made up of men, and though men were never given dominion over men, the one seeks reform through coercive laws or
by subduing men; and the other, by changing the hearts of men. In the face of the fact that God created man, made him as he is, a man, could greater presumption be imagined?

THE DUTY OF STATE AND CHURCH.

Either has but one duty to perform: The state, to secure to every man his every right; and the church, first knowing the truth, to preach it to “all creation,” the truth that shall make men free, free from the burdens of civic crime as well as from anything else; to preach, not war, but peace; not strife and competition, but co-operation; to teach the world now thirsting for peace that peace cannot be except through unity of interests, except by adjusting business methods to the principles of brotherhood.

Freedom is promised through knowing the truth. It is not promised upon any other terms. There is nothing to show that every sane man will not do as the prodigal son did, arise and go to the father as soon as he realizes the truth. Men believe what they think is true. When men know the truth they at once believe the truth and are
rightly guided. The heart is a matter wholly between the individual and the Father. This fact was distinctly emphasized at the time a mark was set upon Cain, when men were cautioned that "vengeance is the Lord's," when men were forbidden even so much as to judge one another, or when Simon Peter was directed to return his sword to its place.

When wisely directed, the truth known, the whole question can be safely entrusted to man's supreme selfishness, a natural, in-born, God-given, godlike instinct that never can be satisfied until self, family, friends and all others have attained the best conditions conceivable, until nothing further can be desired—paradise, here; and, hereafter, heaven.

If selfishness is a bad trait, why does the word fail to appear in scripture? There is a world-wide difference between selfishness and covetousness.

THE LESSON.

The lesson to be drawn is this: That the causes of corruption should be sought within man's domain; and the remedies, in
things over which men have complete jurisdiction; that the desire to be good cannot gain the reward, but obedience, righteousness (doing right); that until obedience is implicit, goodness is not complete; that disobedience is a conflict with law, and when with natural law or the law of the Infinite, defeat is sure; that because the law of cause and effect governs, every social condition, past or present, was or is but the natural outcome of the forces in action; that a knowledge of God's laws is not sufficient; that his laws must be respected, not in declaration, but in act; that present methods must give place to right methods if the relief for which civilization yearns is ever realized; that except it be uniform or one with natural law, civil law can but beguile, ensnare and disappoint.

THE EFFORT MUST BE AGAINST INCENTIVE.

This brings us to the thing corruption seeks, the incentive—money.

Money is wholly under man's dominion. It is of the earth. God has no use for money. He never made any; denied ownership in it; ordered its return to its owner,
Caesar. God has not a word to say about how money shall be made, only about how it shall be used. Men can make money of what, to represent what and how they choose.

If all this be true, it behooves Civilization to fully understand her money. It must be understood for the very simple reason that the world can no more get good results out of a faulty money than a carpenter can out of a faulty or nicked plane bit.

"The love of money" is almost universally conceded to be "the root of all evil." To the casual observer this seems true. But what seems and what is, often prove very different. For this reason, as well as because what men think has not the slightest effect upon any fact, it will always be safer to be sure, to know the truth. In this case it will be well to know whether the evils complained of are innate to the love of money, to the heart, or whether they are innate to the thing loved, money. The question is important. It is vital for the reason that if they be innate to the love or heart, the attempt to rid society of them
by regenerating hearts is surely wise and should be continued; but if they be innate to the money all such attempts are ill considered and should be abandoned. As well try to stop the marring of the board by shaving the carpenter's head and clothing him in a striped suit.

**WHAT MONEY IS.**

Many definitions of money are given. Only one, however, can be scientifically or fundamentally correct.

Of itself, money has no value. Its value is wholly functional. Until performed, its function is valueless. No one can eat, drink or wear money, neither will it heat or shelter. Money is accepted in lieu of labor, price (or estimated value) for but one reason—because another who has that we must eat, drink or wear, or will heat or shelter will accept it for those things. This is fundamental and develops the correct definition of our money, also that of which Paul wrote, to-wit: \( \text{MONEY IS THE ACCEPTED REPRESENTATIVE OF PRICE.} \)

Locomotives and mules, ships and freight
trains, oceans and rivers, carts and wagons, buckets, baskets and bags, and men are mediums of exchange, but money represents the prices of the things exchanged.

Money's legitimate use is to simplify bookkeeping. In the exchange of commodities, instead of interminably carrying balances along on ledgers, money representing the price or the difference in prices is handed to and accepted by creditors and accounts closed at once. Pay, or the equivalent, is not received until later, when another accepts the money for other commodities of like or greater value; that is, the creditor receives his pay, not when he receives his money, but when he spends it—buys. Not only is this true, but debts, because they involve value, cannot be paid with money. Furthermore, money can have no more power to earn than journals or ledgers have.

These are fundamental truths, and it is from ignoring this last, the fact that capital never returns any tangible equivalent for what it takes, that all the evils due to usury come—and they are legion. But the evils
under consideration cannot be charged to usury. These are chargeable either to the love of money, evil in the heart, or to some evil in the money.

Food, drink, clothing, heat and shelter are necessities. Money being the recognized means by which these necessities are procured is, therefore, also a necessity. If this be true, the church’s scheme for freeing the world from civic evils by the change of hearts is clearly this: To so change hearts that men will no longer love a something they must have or DIE.

With life so sweet, the proposition is unreasonable. It confronts the natural and so assures error. Instead, the remedy will be found in the truth, through enlightened ideas. The right spiritual condition of hearts will never enable the use of unrighteous methods or means to bring forth good fruit—not on this earth. Whatsoever a man soweth that shall he also reap. The scheme, to work out successfully, would necessitate the repeal of the law of cause and effect and, to maintain the equipoise of His laws, a readjustment of all natural law.
In necessity is no evil. Money is a necessity. In the love of that in which is no evil there can be no evil. It follows, then, that the evil developed in the use of money is not inherent to the love or to the heart, but to some evil innate to the money; and, because money is a necessity, not to money, *per se*, but to that money in whose use evil is found. It follows that before the evils incident to the immoral use of money and to the immoral struggle to get money can be banished a money must be devised and adopted in which evil is not innate, a tool chosen that will not mar.

That such a money would be effective is easily seen. Grant that it is the love of money, *per se*, that it is evil natural to the heart that causes thefts, robberies, murders for pelf, defalcations, bribery and the acceptance of bribes. Is it not at once self-evident that if a money were in use that no man could love, no man would? Also, that with the advent of such a money every evil arising from the love of money would instantly disappear. Or, on the other hand, if it were a money that some might love never
so much, but could not get until they had given their fellows a full equivalent in return, is it not self-evident that no evil could possibly result from the love?

Nothing can be more certain than that the relief civilization seeks at such enormous cost can be obtained by changing its system of money; nor can anything be more certain than that both observation and experience have always shown, prove that it never can be got through coercive laws, force, neither through efforts aimed at the heart.

WHEREIN EVIL IS INNATE TO OUR MONEY.

If the declaration, "The earth is the Lord's and the fullness thereof," be accepted as a fundamental truth, then wherein evil is innate to our money is readily comprehended, at least by those who admit the existence of a principle of equity, or who recognize the Author of natural law as Sovereign.

Our money being the accepted representative of price, the price of those things of which the fullness of the earth is composed is at once seen to be the representa-
tive of the prices men place upon the Lord's properties.

Even if God had not placed his own and a different price upon them, for a man to assume to determine the prices at which the Lord's goods shall be hawked about necessitates the further assumption that a man may have dominion over the Almighty, an impossibility.

**OUR MONEY COMPELS GOD'S RIGHTS IN PRODUCTS TO BE IGNORED.**

In the use of our money, men's personal interests in products are always made to conflict with God's rights in products.

The fact that God is ever an active cooperator with men in production is lost sight of the moment it comes to distribution—"business." For instance: Men prepare the soil, plant and cultivate, but until God with his laws of growth and development, warmth from his sunshine and moisture from his showers, joins in the enterprise there are no—say, potatoes. But what of the harvest? The man's *interests* are now quickly cared for, but God's earned
rights in the products are as quickly ignored. The man takes the whole. Every potato larger than a marble is at once hustled into the cellar or off to market. Our money system permits no other methods of disposal. Our money cannot be used except God's rights in products be denied—save in words.

It is this characteristic, innate to it, that make out money innately evil or bad.* It is this quality, innate to our money, that compels men to insult the dignity of the Owner of the earth by buying opportunities, or the right to live upon it, from men who have no ownership in it—to belittle their own dignity as well.

If God be jealous of his rights, is just, and is sovereign, may civic evils, educational discipline, be escaped so long as such a money remains in use?

To argue in extenuation that the modicum distributed as charity to the Lord's poor or donated to the building of public libraries or to the civilization of heathen—

*The distinction between evil and sin should be noted, subjectively and objectively.
can hush his persistent appeal for justice in methods is to mock him, is to argue for the continuance of corruption, is to invite disaster.

When both state and church have long realized that their plans for the abolishment of civic crimes have always been egregious failures, and both loudly profess the greatest reverence for the divine, and both have ever been trying to impress upon the world the fact that the fullness of the earth is the Lord's, is it not marvelous that neither has ever attempted to devise and establish a money that would represent the Lord's price?

Is there a justifying excuse? His permits no favoritism. It gives no discounts. It is the same to all and was announced so early and distinctly that it would seem none need ever have misunderstood. He made it known to every man, to the state, to the church, to the world, in this oft-repeated but never heeded declaration: "In the sweat of thy face shalt thou eat thy bread" (get the necessaries of life from out the fullness of the earth) "until thou return unto the
ground." There are no exceptions made in this declaration. This announcement of his wage system means something or it never would have been made. Let both state and church hearken.

Honest dealing between men cannot be expected until the means for dealing honestly with both God and the individual, all parties engaged in producing, have been provided. Civilization, instead of building prisons and gallows to punish the weak, needy or vicious who yield to the temptation it itself places before them, the temptation naturally inherent in a money that, no difference how obtained, will always buy, must make a money that will not tempt, a money that is not faulty, money that will represent individual effort, a money that will represent not men's prices, but God's price.

**DISTRIBUTION OF PRODUCTS.**

Since the exact part of any given product either God or the man may have produced cannot be known, no division between them should be attempted. An uncertainty cannot serve as a basis from which to solve any problem involving the question
of equity. Joint products, therefore, should be held in common, stored in warehouses owned in common until individual need arises, and then, because no two can eat the same victuals at the same time or wear the same coat, the government must provide the means, a measure by which an equitable distribution between men can be made. It shall not be a measure by which individual interests can be most easily secured or increased, but a measure by which each man's earned interests in products can be determined.

PERSONAL RIGHTS IN PRODUCTS.

This develops the question of individual rights. That men have equal rights to live is unquestioned. This admitted, the equal rights of all to all the means and opportunities of getting both the necessaries and luxuries of life must also be admitted. Not that all shall have equal shares, but that all shall have equal opportunities to share, to purchase, to share or purchase on like terms. Whether one shall or shall not purchase is a question of his own, one not subject to dictation. With opportunities provided this
is a question to be decided through the appeal his needs make to his will—a peaceful procedure. Force is as unnecessary as it is unnatural. Equity in opportunity is all that need be or should be required of the commonwealth.

**THE SCIENTIFIC MONEY.**

Bearing upon the question of "dividing up" but two facts can be known—the total amount of the joint product and the exact number of hours each man has devoted to producing.

This brings the money problem within easy view. Since the ability to earn or to produce can have no possible bearing on one's right to live, the time each man devotes to producing, alone, can measure his earned interests in things; or, his rights to products. To secure equity in distribution, then, time devoted to production must be the measure or that which a right money must necessarily represent: Time, or, in other words, "Sweat."

In this money, a money representing actual labor, will be found the money few, if any, could love; the money, if loved, none
could get until they had returned a full equivalent to their fellows; the money that would not represent men’s prices, but would represent God’s price, the natural or scientific money, a tool without flaws.

The denominations of this money would necessarily be in hours, days and weeks instead of mills, cents and dollars. It must represent the time the individual has devoted to producing for the commonwealth. It must be issued by the commonwealth or government to the individual whose hours of labor, performed, it shall represent, not by or to privileged bankers. It must be legal tender to the government for anything contained in its storehouses, but only from him whose hours of labor it represents.

When Civilization adopts this, an individual money, because no one except him who had produced its equivalent in wealth could buy with it, none would care to steal it, or with it could bribe or prostitute. With this money, prisons could scarcely be needed. Tax levies and their sequent perjuries would be things of the past. Impotent but costly laws would disappear from
statute books. Adjudicative courts would become free to all, and Justice, the only precedent. Strikes, boycotts and graft would be ended, the evils from saloons and wine rooms be impossible, and the parsimony that leads to holocausts would no longer stand in the way of public safety. Wars with their awful waste of life and treasure, and peace tribunals would become matters only of history. And, by no means the least in importance, unsightly billboards and yellow covered literature with their pictures and stories suggestive of the immoral and sensational, and to which suggestion the startling and deplorable increase in juvenile depravity is to be ascribed, would vanish from streets, alleys and commons and from barns and caves as if by magic.

Opportunity is the root of the great corrupt tree, Profit, whose fruit is civic evils. It is to profit that Civilization must apply her axe. With opportunity to gather through profit removed, the battle is won. With opportunity removed the incentive to exploit others is paralyzed and the evils of exploitation escaped.
THE HIGHER LAW GOVERNS.

To recapitulate: In obedience to the higher law is deliverance. If this be true, and civilization would do away with the need of prisons, gallows and cannon, she must first remove the beam from her own eye, must abjure the role of tempter, must cease tempting the individual man. To lighten the burdens of humanity, then, or to correct civic morals, the state must establish a money of equity, must apply her energies to grinding the nick out of the plane bit, the tool, instead of heedlessness and moral obliquity out of the carpenter, the man, by force.

And the church, if it would beat swords into plowshares and spears into pruning hooks, if it would make peace on earth and men of good will possible, must begin by regenerating money and methods, things pertaining to the earth and over which men have both authority and power. Let it show the world how peace and good will may be had, lead and point out the way. Let it seek, find and teach the fundamental truths that lie buried beneath economic
questions, questions so intimately and intrinsically associated with the problems of life. Let it strive to establish methods of securing a livelihood that will harmonize with the Father’s command, to establish His wage system. Let it cease asking blessings on disobedience. Let it make the recitation of the Lord’s Prayer else than mockery. While praying that His will may be done on earth as it is in heaven let it also busy itself in removing special privileges from off the earth, privileges the which, if permitted in the golden streets or across the eminent domain of heaven would cause jealousies, would introduce discord, would destroy harmony, and, with harmony, heaven. Let it seek to establish righteous methods rather than to make men righteous in the delusive hope that they may then be able, despite unrighteous environments and methods, to live righteous lives. Let it remember that desire, nor virtue, nor faith in God’s pitying love and infinite power will suffice so long as effort is wrongly directed; that men must come to God’s plans, not God, to men’s schemes; that neither have come to
God's plans, have come to God before business methods are such as will compel every able-bodied man to eat his bread in the sweat of his own face, eat as God said he should; nor yet come to Jesus, until by both precept and example they show a determination to adopt business methods in which to bear one another's burdens while multiplying, replenishing the earth, and subduing it, will be possible.

So far as the Church's problem relates to civic conditions, Civilization's problem is one with hers.

Civilization will solve her problem only by harmonizing methods with the principles innate to the GOLDEN RULE; by heeding the natural law or principle governing in the social relation, equal rights; by a practical recognition of the fact that men's best interests, like in the hereafter, are one and the same, and, since men are all of one brotherhood or family, must be made one, as in the family; by her humble recognition of the fact that no difference what the amount or kind of talk, where made or by whom indulged in, the amount of money or
by whom expended, or the number or kind of laws or by what party or influence enacted, she never can solve it except by removing incentive to war, by installing peaceful, co-operative methods and, with them, a scientific money.

Inasmuch as it is utterly impossible to provide that men shall be born strong and always able to withstand temptation, the only alternative is to remove temptation and error from the environments into which every babe, new from God’s workshop, innocent, and so ignorant, must be born, and in which, grown and educated.

Let Civilization “be not deceived; God is not mocked.” Let her adapt her money to God’s wage system, make it represent sweat of the face, then the love of money will no longer debauch the individual or demoralize society.

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