

CORRESPONDENCE.

"MODERN MONEY-LENDING."

Bombay, Feb. 24, 1886.

Enclosed is a cutting from a Bombay newspaper of this week, showing how the money-lenders thrive on their trade in India. The man lends ostensibly at 2 per cent per month, but as he secures his interest in advance, he really lends only Rs. 1,710 to be repaid Rs. 3,000 in equal monthly instalments in 20 months. If the Rs. 3,000 were to be paid at the end of the term, the interest would amount to 42 per cent. per annum, but as it is to be repaid in equal instalments of principal and interest, the interest is really doubled, amounting to 84 per cent. per annum. Notice that he will only lend upon "good security," i.e., some one in good position is expected to back the bill. I judge from internal evidence that the person concerned is either a government official or a military officer.

"A correspondent has sent us the following characteristic letter which he has received from a money-lender in a neighbouring town in reply to an inquiry as to the terms on which he would lend a sum of Rs. 3,000. For pure unadulterated villainy," the correspondent remarks, "the letter will be in the first rank."—
 "With reference to your letter of 29th January, 1886, we beg to inform you that we shall be very glad to advance you money on the following terms which, we hope, will approve you. Bond for (Rs. 3,000) to be repaid by monthly instalments at (Rs. 150) for 20 months. Interest at 2 per cent. per mensem to be paid in advance (Rs. 1,200) leaves (Rs. 1,800). Deduct commission (Rs. 90) at 3 per cent. on (Rs. 3,000). Net amount (Rs. 1,710). Good security must kindly be given. We shall be highly obliged if you will give us 20 cheques, so as to enable us to draw the 20 instalments through your agent in Bombay and not to trouble you for the same. If you approve the above terms, we shall send you the rough copy of the bond to be written; and, on receiving the bond, we shall send the money by postal order. Hoping you will complete the transaction."

"INTERNATIONALISM."

In claiming so emphatically to be nothing if not "international," I beg to raise the question whether English Socialists have arrived at a "scientific" conception of the term. In other words, have we distinctly realised whether "internationalism" utterly excludes "nationalism," or is founded upon and derived from pure nationalism? I am prepared to maintain the latter alternative; and I do so in strict compliance with the elementary conception of social evolution. The coherency or "solidarity" implied in internationalism must advance *pari passu* with, and must depend upon the differentiation or "heterogeneity" involved in national characteristics. This seems clear upon theoretical grounds, and it opens up the way to that respect and sympathy for national types which I believe nobody can entirely ignore, and which I imagine should be cherished upon considerations of art as well as morals.

Humanity without the picturesque traits of national character would become an unbeautiful monotony, and at the same time, by losing the mutually attractive influences of difference, would lack the connective principle of solidarity itself. Sameness is not solidarity. Race-hatred is accursed of course; away with it! But let us not destroy or despise the local colour and the charm of nationalism.

Rather let the nations say to each other frankly, "Be distinctly Dutch, or English or Scotch or Irish, but all the more be brothers." My purpose is attained if I have made clear the plea for nationalism, which arises from the necessity of discovering and respecting "the principle of good in things evil." I think the plea is good in reason and am sure it is wise in policy.

R. THOMSON.

CONCERNING THE "COMMONWEAL."

A comrade writes to us, on the naming of the *Commonweal* the "official" organ of the League, a letter which he himself summarises thus:

"1. While agreeing with most that appears in the *Commonweal*, I (and I doubt not many others) absolutely decline to be held responsible or to be expected to agree with all that appears in that paper.

"2. The public invariably hold the whole League responsible for all that appears in their official organ.

"3. It is impossible for any man to be responsible for the utterances of another, unless he has previously fully instructed him, which is clearly impossible in the present case.

"4. Therefore, the title should be changed somewhat in this fashion: 'The *Commonweal*, an exponent of Socialism and organ of the Socialist League.'

The propositions 1, 2, 3, would, I think, meet with general assent from the members of the League. I beg to remind our correspondent that all articles are signed, and therefore those that write them are the only persons fully responsible for the opinions in them, but the editors are responsible for their appearance in the paper. The *Commonweal* is called the "official" organ of the League, because the Editors are responsible to it for the whole conduct of the paper, are appointed by the League, who have the power of making them amend or repudiate in the name of the League anything that seems to militate against our principles. Undoubtedly the Editors would not insert any matter with the opinions of which they did not agree in the main, without making some sign of their disagreement. I must add that it seems to me that the difference between "the organ of the League" and "official organ," is one of words only.

W. M.

Society is barbarous until every industrious man can get his living without dishonest customs.—Ralph W. Emerson.

Many politicians are in the habit of laying it down as a self-evident proposition, that no people ought to be free till they are fit to use their freedom. The maxim is worthy of the fool in the old story, who resolved not to go into the water till he had learned to swim.—T. B. Macaulay.

THE PEOPLE'S PRESS.

[Under this heading will be found a collection of pithy paragraphs collated from various journals published in the interest of the workers. Comrades and friends are invited to forward cuttings from English and translations from foreign labour journals.]

The truest test of civilisation is not the census, nor the size of the cities, nor the crops—no, but the kind of men the country turns out.—Hastings (Mich.) Journal.

Is money more sacred than human life? If not, when one is drafted to defend the nation, why should not the other be drafted also, in just and equitable quotas?—Chicago Express.

The cranks of the present are the men who have an idea, a thought involving a principle in science, in political economy, or in government, which is not comprehended by those who sneer at them. It is better to be called a crank than a blockhead.—Carpenter (Cleveland, O.)

The policy of the government seems to be to take care of the Indians because they make trouble. It will be a cold day for any government when the out-of-work white population comprehend this policy, and they will not be slow to act upon it.—Labor Leaf.

"In the castle of Labour dwells Riches." True, but why does not Labour dwell in his own castle? Because at the gate of the castle Riches has placed two giants, Custom and Ignorance. These keep Labour out of his rights. While Riches dwells in Labour's castle, Labour must needs find shelter in Poverty's hovel.—Labor Leaf.

There is far too much, even in our own ranks, of the worship of so-called "eminent" and leading men. We think it a great thing when one of this class lets fall a few words seemingly favourable to our cause, forgetful that in the vast majority of cases these lights of politics and society and culture have only gained their positions by trucking and toadying to wealth, and not daring to call their souls their own.—Palladium of Labor.

Intense feeling, not correct theory merely, is needed to-day. The ever-growing poverty of the many and its terrible results spring from a social disease. Its most dangerous quality is the power to render its victims blind, indifferent, and helpless. To rouse them to their need is the first work. This done there will be no trouble to find the remedy. It is the lethargy of the masses, benumbed by some fatal spell, that makes the situation menacing.—Our Country.

Capital like fire and water is a very good servant but a most cruel master. Capital is the creature of labour and so long as it holds a subordinate position to its creator—so long as capital remains the obedient servant of labour—all will be well. But when this natural order is reversed—when capital becomes the master and labour the servant, as we now find them—then look out for trouble.—Daily Citizen (Topeka, Kansas).

Vanderbilt is dead, but the corporations through which he made his money still live. And these corporations will go on legally robbing the wealth-producers, just the same as if Vanderbilt was living. And here is the lesson working-men should learn: Our fight is not against men, but against systems. The axe must be laid at the root of this upas tree, this monarchical system of industry. The power to legally rob must be abolished: peaceably, if we can; forcibly, if we must.—Labor Leaf.

The special honour of modern Socialism lies in this, that it has fairly destroyed the economic dogma of Liberalism that free competition is the soul of modern society, and that all is well if the strong, acting within the law of the land, drive the weak to the wall. It is Socialism which has taught the world that trade and commerce, society and political economy must rest on a foundation of sound morals, and that without such a basis modern society would end in a tragic conflagration.—Boston Beacon.

Many capitalistic newspapers advise the Knights of Labour—for the sake of their good name—to do away with the nasty practice of boycotting obnoxious employers. That would certainly suit them; but the Knights are not such fools as to cast aside the best weapon within their reach, while the struggle against oppressive employers is becoming more intense. The good name capitalists would allow them to carry, would be a luxurious and expensive article.—Cincinnati Unionist.

During the late rise in the Missouri river a man was standing watching the driftwood float past, when he called to several coloured brethren standing by, and said he would give them half of all they fished out. The proposition was too good to be rejected, and the sable spectators went to work with a will. They rescued a lot of the driftwood and divided it, the result of their labour being a good thing for all concerned—particularly good for the man who made the generous offer. The occurrence will seem exceedingly funny to most people, but there is a great deal of work done on what is practically the same plan. The men who stand on the bank and make big-hearted propositions are called financiers, and so they are.—Leavenworth Journal.

This reminds us of the story of the white loafer and the negro idling on a wood pile at Nantucket. Says white loafer to negro: "Sam, go get a shovel and basket, go down to the shore and dig a bushel of clams and I'll give you half." And the negro did it. This seems very funny—that anybody should be so foolish; but if you will stop and think you will see that the classes which live by usury, speculation and their wits, giving no equivalent in production for what they enjoy, whether they actually say to the workers of the country, "Make your goods and bring them here and we'll give you half," or not, so manipulate matters as to get their half, all the same.—Our Country.

A coat does good service to a growing boy, yet when the lad outgrows the coat, it is cast off for a newer and better-fitting garment. In like manner our coat—the competitive system—has done us good service, but we are getting too big for it; it pinches us in every part, and as the time goes by and we find ourselves still growing, we feel increasing pain and misery from the inconvenience of wearing this old garment. We must therefore cast it off; this is necessary to our comfort, our safety and happiness; nay, to our very lives. Rest assured that if we do not quietly cast off this old garment—and that very soon—it will burst into pieces with a shock that will shake the earth to its very centre. Relief we must have; we cannot much longer stand the strain. The new garment—co-operation—is ready and waiting for us, and it behoves us to give heed to the demands of nature, and the whole human race.—Labor Enquirer.

Mr. Chamberlain was much exercised at the anti-democratic nature of the Home Rule Bill at Birmingham the other evening. Nor are we Socialists at all concerned to defend its details, as is said elsewhere in this paper; but when he said that it was ridiculous to suppose that the Irish people would accept it, it is really strange that he was not met by a shout of laughter even in the halls of the Caucus, and the fact seems to show that the Birmingham Radicals are deficient in a sense of humour, and Mr. Chamberlain has the same right to be displeased with them as the teller of a Joe Miller has when one of his audience requests a reasonable explanation of the joke. Mr. Chamberlain knows perfectly well that the Irish people have accepted the Bill, because they understand that whatever shortcomings or follies there may be in it, it is intended to give them the management of their own affairs. Mr. Chamberlain's constituents ought to know, and do know unless they are fools, that this is the very reason why Mr. Chamberlain opposes it. W. M.