

HARVEY ON SILVER.

A Masterly Discussion of the Subject of Bimetallism.

OPENING OF THE CAMPAIGN.

The Author of Coin's Financial School Before an Immense Ohio Audience.

BOTH METALS NECESSARY AS MONEY.

A Review of the Monetary Legislation Throughout the Civilized World—Cause of a Fifty-Cent Dollar—A Remedy for Hard Times.

Mr. W. H. Harvey, author of Coin's Financial School, spoke at Greenville, O., on Saturday, the 16th instant, to an immense out-door audience, excursions having been run over all railroads centering at that point. No attempt is made to give the effect of the speech on the audience. Its plain words are submitted to the calm judgment and intelligent consideration of the reader. Mr. Harvey spoke as follows:

MR. CHAIRMAN, LADIES AND GENTLEMEN, AND MEMBERS OF THE ORDER OF THE PATRIOTS OF AMERICA: I have come to your county to speak here to-day, to encourage your unselfish citizens who have raised the standard of an order intended to regulate the civic conduct of the nation and to free our government from the control of all selfish organizations.

When great questions have pressed themselves upon the United States, the people of Ohio have been true to the traditions of Jefferson and Lincoln. When questions affecting the liberties of the people and the existence of the republic have demanded a verdict, the people of Ohio have spoken intelligently on the side of humanity.

Individual selfishness crystallized into laws has been the cause of the downfall of all republics. When the people of a republic, by example and training, become worshippers of mammon, all laws are made and construed for the accumulation and protection of property interests, and the principles of humanity are neglected. It is the crucial period in the history of a republic. In the history of the world, no people of a republic have ever successfully met and overthrown the spirit of selfishness. In the history of popular governments, selfishness has manipulated the law-making power and absorbed the property of the people into the hands of the few. Then came distress and riots and the claim that the republic was a failure, and then came monarchy.

The reason why this is possible is because the people, as a rule, do not understand how laws affect civilization. Let me illustrate what I mean in a simple way: Under the feudal land laws of Europe, the right was given the land owner to settle his land on the oldest son, to descend indefinitely from the oldest son to oldest son. It was called the law of "entail." Under that law, less than one per cent. of the people became owners of the land and 99 per cent. of the people became tenants, among whom our forefathers were numbered. They, our forefathers, fled from these nations, where they had protested in vain against these laws, and provided in our constitution against estates entail.

In this instance, it can be readily seen how law molded the civilization of those people.

For, there is no such thing as an advanced or an advancing civilization, when the masses of the people are tenants and not the owners of homes. And, while we can understand how a law, in that instance, molded civilization, the people as a whole living under it did not understand its effect on their civilization, and protected and defended it. The landlord's influence extended to his butler, his household servants, his favored tenants, his attorney, merchant and others who catered to his wealth and gave undue importance to his opinions.

Spirit of Mamonism.

It is a spirit of mamonism that causes us to worship wealth and the opinion of those who possess wealth. The men of wealth are the best business men we have, but the least capable of understanding the principles upon which a republic is founded.

The men to whom we confer laws that encourage unbridled selfishness. Such men in time become the enemies of republic. Their opinions are not the opinions that the masses of the people should follow.

We are living under laws that are making their impress upon our civilization; that, if further permitted, will result as fatally to our republic and to human happiness, as have the feudal laws of Europe and the that have overthrown the republics of the past.

We have learned, however, in this republic, what the people of other republics discovered too late to save their free institutions, that selfish interests may capture not only the people, but organizations. More than one political organization in the United States is to-day struggling in the toils of a selfish class.

The unselfish people are looking on with mingled feelings of anxiety and humiliation. The unrelenting of the weeks and days is now bringing us to the time when manhood will sit in judgment on the action of the pretended leaders of the people; when men will decide for themselves whether their political party is to carry them with selfish interests.

Chief among the laws affecting our civilization, defended by selfish interests, is our financial laws, and that brings me to the subject of the most in the minds of the American people.

I am going to present to-day, in the brief space of a speech, the side of the people in this issue, now on trial in the republic. I do not hope to reach those who are seeking to promote their selfish vanity, or those who are consciously seeking to promote their selfish interests. My appeal will be to the unselfish American people, who recognize the principle—that man serves himself best by promoting the common good.

What Thomas Jefferson Said.

Thomas Jefferson once said that men were children on the subject of finance. I was reminded of this recently when a manufacturer asked me what sixteen to one meant? I concluded I would try Jefferson's judgment on him, and asked him what he thought it meant?

He replied: "My understanding of it is that you fellows want 16 silver dollars coined to each gold dollar coined."

And this was a man regarded as above the average citizen.

The money dealers understand money, and the success of their selfish legislation is made possible by reason of the people not understanding the science of money. This is true for the people not understanding it, because they have not understood the importance of it, or its full relation to civilization.

The Importance of Money.

Money is the blood of commerce, the life-giving fluid of civilization, the vital organ in our social existence. You can do without wheat, corn, beef, or any other single commodity classed among the necessities of life and yet be healthy and happy; but you cannot imagine yourself a part of civilization and do without money. You can do without wheat by using corn or rice for bread; you can do without beef by using pork or mutton for meat; but you cannot do a part of civilization and do without money. Without money, society would go back to barbarism. It is the most important factor we have in civilization, and may well be termed the blood of civilization. It is an indispensable necessity to civilization.

One of the rules that should be applied to any necessity, is that there should be a normal quantity of it. There is a necessity for so much bread. There is also a necessity for a normal supply of money. If there were laws, other than the laws of barter encouraging the hoarding of wheat, that operated to store it away in elevators while people suffered for the want of it, you would be in favor of repealing those laws. If there was not enough of it raised to feed the people, you would be in favor of raising more of it. If we had laws that encourage the hoarding of money, the greatest necessities, and diverting it from the channels of trade, by which the people and the nation are made to suffer for it, and to pay black mail in order to get it, you should demand the repeal of those laws. And, if there is not enough money to answer the normal requirement, you should see that more money is made. You should not leave it to a selfish class of money dealers to say what those laws should be.

Money Is Made by Law.

A cattle man in Kansas who owns 10,000 head of cattle knows that if one-half the other cattle in the nation were wiped out of existence his cattle would be worth far more to him after that calamity happened than they are worth now. The money dealer knows this principle and he applies it to his business.

Cattle are raised by nature and the supply is regulated by the demand. All are free to raise cattle who wish to, but money is an artificial substance and is made by the money dealer knows this and gets those laws made to suit his business. It would be a great temptation to the cattle man if he had the power to destroy half the cattle of the world.

The temptation has been too great for the money dealer to resist.

Bimetallism Defined.

We believe that bimetallism, that relies on two metals for money, is a better policy than one that relies on only one metal. We do not pretend to say that the intelligence of mankind may not find a better system than both of them, but we do say that to demonetize either of these metals is a step backward and not a step forward.

Bimetallism is the right to use either gold or silver as primary money. Thus under such a law, if our trade relations or the laws of other nations take our gold away, then we have silver, and no serious injury occurs. And the same saving principle applies if our silver should leave us.

The vital principle in bimetallism is the right to use either metal. If production grows less on one, we have the other, and the two together furnish a more stable supply of money than either alone can furnish. With only one of them for money the contraction and expansion of the world's supply, alternating as they will, makes a dependent and unstable supply. Of the two metals, dollar for dollar, it parts silver to one part of gold, silver is the most useful of the two and applied to the most uses, and is the most serviceable to mankind of the two metals.

The principle that it is safer to rely for money on two metals than on one is a principle that we carry into everyday life. We rely on wheat, corn and rice for bread, on beef, pork and mutton for meat. If one is scarce, we use the other.

Under free coinage of both metals, silver and gold are in competition with each other to supply the demand for money. So long as pork and mutton are in competition with beef, for meat, beef cannot rise unduly in value and threaten the health of the nation. And gold could not, as it is doing now, threaten the credit of this great nation if silver were in competition with it as money.

You hear it called "silver men." As if we were opposed to gold. We are called silver men, because silver is the metal demonetized, and we are trying to get it to equal rights with gold. We are in favor of putting the white metal on an equality with the colored metal. To do this, does not mean that we put the country upon a silver basis. It means the right to make primary money from either metal, and in this way one relieves the strain upon the other.

As we have two eyes, one to relieve the strain upon the other; two ears, one to relieve the strain upon the other, and for the same reason two openings in the nose; two lobes to the lungs, and two ventricles to the heart; so is this great necessity for money applied by having two metals, one to relieve the strain upon the other. And, having the right to use the two, does not mean that one relieves the strain upon the other.

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