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CHRISTIANITY AND WEALTH.

THE Christian economists of America are confronting a great problem. The wealth of the country is increasing at a prodigious rate. Every census shows the population multiplying, and wealth multiplying much faster than the population. In 1860 the estimated valuation of all the property, real and personal, in the United States was a little over \$16,000,000,000; in 1870 it was a little more than \$24,000,000,000; and between these dates came a wasting war, with the destruction of a million of producers, and the extinguishment of property in slaves reckoned at \$1,500,000,000. The census estimates for 1880 put the wealth of the nation at \$43,642,000,000, and make the United States the richest nation in the world, exceeding Great Britain by several hundred millions. Signs of this increase of wealth appear on every hand: railroads, factories, farm buildings and machinery, warehouses and docks, long lines of wholesale stores and retail shops, great financial institutions-banks, insurance companies, trust companies for the storage and use of capital; houses going up in the cities and the towns by the hundred thousand, many of them palaces; equipages, furniture, rich costumes, costly works of art. The one impression made upon the mind of the philosophical observer who makes a tour of the watering-places, and notes the scale on which multitudes of his fellow-citizens are living, is that this is a rich country. He may doubt whether these people can all afford to spend so much; but the money is here, else they could not be spending it. It may not all rightly belong to them, but it is in their hands, and no one can see the floods of it that are poured out without feeling sure that there must be oceans of it.

In 1860 the census told us that if all the property of this country were equally divided, there would be for every man, woman, and child about \$514. In 1870 the share of each would have been \$624. In 1880 the valuation per capita is \$814. The population increased during these twenty years a little more than 59 per cent., the wealth a little more than 170 per cent. These figures are reduced to a gold basis, and do not take into account the fluctuations of an inflated paper currency.

This increase of wealth appears, in a somewhat less marked degree, in the mother country. The national wealth of England in 1860 was estimated at \$26,000,000,000; in 1870 at 34,000,000,000; in 1880 at \$43,000,000,000.

It is easy to discover a part, at least, of the sources of this swelling Rood of wealth. Vast areas of fertile land in this and other countries have been brought under

cultivation; better methods of agriculture have added to the productiveness of the lands cultivated (the production of cereals in this country in 1879 was considerably more than twice that of 1869); mines have been developed on an enormous scale, yielding untold stores of the precious and the useful minerals; the discovery of petroleum has added another to the great staples of commerce; natural gas adds a tremendous force to the development of our mechanical industries; railroads, pushed in every direction, unlock the resources of new countries and bring their wealth to waiting markets; steamships sail from every shore with the contributions of all the continents to the world's trade; above all, machinery, driven by steam, or falling water, or imprisoned air, or electricity, is multiplying the power of man to turn the crude products of the earth into forms that shall serve his needs or gratify his desires.

The world is fast growing richer; of this there can be no doubt. And what has the Christian moralist to say about it? Does the ethical system of which he is the expounder authorize him to say anything, and if so, what? Should he teach that this increase of wealth is a good thing or an evil thing; a blessing to be rejoiced in, or a misery to be deplored?

One fact thrusts itself in our faces as soon as we ask this question: this great increase of wealth is visible mainly, after all, in Christian lands. We said that the world is growing rich, but it is our world—the world with which we are brought into closest political and commercial relations—of which this is true; it is not true of the teeming populations of Africa, save of those tribes that have received Christianity; of them it is true. It is not true of China, nor of India, nor of Persia, nor of Turkey to any great extent.

I have referred to the change wrought, in respect of wealth, in the tribes that have lately received Christianity. This is a notable phenomenon. When we wish to prove the beneficent nature of Christianity we often mention this. Pointing to such a people as the Hawaiians or the Zulus, we say: Remember what they were before the missionaries visited them, and now look at them. They had no houses, no clothing to speak of, few cultivated fields, and these but rudely tilled; no stores of food to keep them from famine. Now they dwell in ceiled houses; they are clad in the garments of civilization; many of the comforts of home are in their houses; they are cultivating the soil with skill and success; they have barns, plows, hoes, many instruments of husbandry; they are learning some of the mechanical arts; they produce more than they need, and have a surplus for less fruitful seasons. That is to say, there has been a great increase of wealth among them. Every one of the statements that we have made respecting their changed condition comes under this generalization. We say, therefore, and say truly, that one effect invariably produced by Christianity upon an uncivilized people receiving it is to multiply the wealth of that people. We point to that result as an evidence that Christianity is a blessing to mankind. The major premise of the syllogism here involved must be that the increase of wealth is a benefit rather than an injury to men.

If the Christian moralist were called on to justify this proposition, he would be likely to appeal to the Scriptures, and he would find plenty of Scripture on his side. In the Old Testament, especially, this doctrine is almost fundamental. The connection of prosperity with righteousness is taught on almost every page. When the old servant of Abraham went to the far land of Padan Aram after a wife for his young master, Isaac, he wanted to make on the kindred of Rebekah a strong impression of the fact that God had been his master's friend, and this was the way he put it: "I am Abraham's servant; and the Lord hath blessed my master greatly, and he is become great." What is the proof of this? "He hath given him flocks and herds, and silver and gold, and men-servants and maid-servants, and camels and asses." This was the evidence that God

had blessed his master. Everywhere in the Old Testament statements are found in which the possession and the increase of wealth are adduced as proofs of the favor of God.

In the New Testament this teaching is not contradicted, though the proportion is somewhat changed. Our Lord admonishes us, in deed, that a man's life consists not in the abundance of the things that he possesses; he means that we shall learn to regard material good as inferior to spiritual good—a truth not so clearly brought out in most of the Old Testament references to prosperity. But Jesus himself promises that the meek shall "inherit the earth"; that to those who seek *first* the kingdom of God all earthly good shall be added; and his apostle tells us that godliness has promise of the life that now is as well as of that which is to come. So far, therefore, as the Christian documents are concerned, the increase of wealth is abundantly approved. Christianity expects to see the possessions of men multiply—their lands bringing forth abundantly, their garners filled, their homes supplied with comfort and adorned with beauty.

It has good reason to expect this, for its uniform effect upon human nature is to create in man many of those wants which it is the office of wealth to supply. The savage has few wants; the fully developed Christian has many; the progress of the savage from barbarism up to Christian civilization consists largely in the multiplication of his wants. A missionary lately returned from Africa testified that the great difficulty with the natives, as the missionaries found them, was that they had so few wants; "their greatest want was a want." How to develop in them the sense of want—that was the problem for the missionaries. It was a great encouragement when one day a Zulu found out that he wanted a wash-basin. Pretty soon he wanted a shirt and a pair of trousers, and, after a little, a house with a chimney, and a hoe, and a plow, and by and by he wanted a book to read; and when he had got all this property he was a wealthy man compared with his neighbors. So Christianity always has the effect to develop faculties that require for their exercise the possession of property, and to waken desires that can be gratified only by the use of those material goods whose aggregate we call wealth. If it develops these faculties, it must expect us to exercise them; if it awakens these desires, it intends to have them gratified.

The Christian moralist must say, then, that the increase of wealth is not of itself an evil; that it is, instead, a blessing to mankind. This is not to say that it is a blessing to a child to be born rich; but it is surely better to be born into a community filled with the resources and the opportunities that wealth creates. At any rate, it is historically certain that the reception of Christianity by a people who have hitherto lived under any other form of religion will result in greatly increasing the material prosperity of that people. Christianity cannot be hostile to the production of wealth without making war upon itself; for it is the one grand cause of the production of wealth in modern times. But now comes a harder question. How is this growing wealth divided? Is it rightly or wrongly divided? If it is wrongly divided, has the Christian moralist anything to say about a better way? Christianity, as we have seen, has much to do with the production of wealth; has it anything to do with its distribution?

We saw a little while ago that there is enough wealth in the country so that, if it were equally divided, there would be for each person eight hundred and fourteen dollars; a family of six persons would have, say, something less than five thousand dollars' worth of property, of one sort or another. But the wealth of the country is not equally divided. One man recently exhibited evidences of wealth amounting to seventy-three millions of dollars, and said that this was only part of his estate. If the property of the country were divided into shares as big as this, it would hardly go round; in fact,

about five or six hundred men would own it all, and there would be more than fifty millions of us who would not have a penny apiece. We shall all agree that this would not be a judicious distribution. Yet there are quite a number of persons in this country who count their gains by tens of millions, and hundreds who count by millions. If any one will take pains to find out how many millionaires there were in the United States forty years ago, he will get a vivid idea of the increase of wealth. Besides this considerable and constantly growing class of the very rich, there are thousands who have attained to competence, and even to opulence, who are able to live in elegance, without labor, on their accumulations. Then comes a larger class of the well-to-do, who by combining the income from their savings with moderate earnings are able to live in comfort, and even to allow themselves many luxuries. It is impossible to draw the line between the rich and the poor; but as we descend the scale of material possessions, we come next upon a large class of those commonly called poor, who live in a measure of comfort, and who have attained to some degree of independence, who earn a decent livelihood and have a few hundred dollars invested in a dwelling or in the savings bank or in a life insurance. Below these still, there is another large class of the really poor, of those whose earnings are small, whose life is comfortless, who have nothing laid by, who are often coming to want, many of whom frequently become a charge upon society, either through their failure to fulfill their contracts or through their receipt of public or private charity. This class of the very poor—those who are just on the borders of pauperism or fairly over the borders—is rapidly growing. Wealth is increasing very fast poverty, even pauperism, creasing still more rapidly.

" Unpleasant as it may be to admit it," says a late writer, " it is at last becoming evident that the enormous increase in productive power which has marked the present century, and is still going on with accelerating ratio, has no tendency to extirpate poverty, or to lighten the burdens of those compelled to toil. It simply widens the gulf between Dives and Lazarus, and makes the struggle for existence more intense. The march of invention has clothed mankind with powers of which, a century ago, the boldest imagination could not have dreamed. But in factories where labor-saving machinery has reached its most wonderful development, little children are at work; wherever the new forces are anything like fully utilized, large classes are maintained by charity, or live on the verge of recourse to it.... In the United States it is clear that squalor and misery, and the vices and crimes that spring from them, everywhere increase as the village grows to the city, and the march of development brings the advantages of the improved methods of production and exchange. It is in the older and richer sections of the Union that pauperism and distress among the working classes are becoming most painfully apparent." 1 (*Progress and Poverty*, pp. 7-9)

These words of Mr. Henry George are not overstatements of the fact. We may say what we please about Mr. George's explanation of the fact; for my own part I do not regard it as a sufficient explanation; but the most orthodox political economists, Mr. David A. Wells, for example, have borne testimony to the truth which Mr. George thus emphasizes.

Plainly there is something out of joint in our machinery of distribution, or this state of things could not be. During the past fourteen years the wealth of this nation has increased much faster than the population, but the people who work for wages are little if any better off than they were fourteen years ago. It is doubtful whether the average yearly wages of the mechanic, the laborer, or the operative will purchase for him more of the necessaries of life, now than at that time. At any rate, the gain, if gain

there has been, must be very slight. What is true of the wage-laborer is true, also, of the small trader who subsists upon the laborer's patronage, and also quite largely of clerks and of teachers, as well as of those professional men whose services are chiefly in request among the poorer classes. There is a considerable class in the community whose fortunes are closely linked with those of the wage-laborers.

This, then, is the existing state of things. The production of wealth in the country increases enormously year by year; the working man's share of what is produced, and the share of those economically affiliated with the workingman, increases very slowly. This is exactly what Professor Cairnes laid down, some years ago, as the law governing the present industrial system—"a constant growth of the national capital, with a nearly equally constant decline in the proportion of capital which goes to support productive labor." And the result of this, as he points out, must be 'a harsh separation of classes, combined with those glaring inequalities in the distribution of wealth, which most people will agree are among the chief elements of our social instability.'" And Professor Henry Carter Adams has lately declared it to be a fact that "the benefits of the present civilization are not impartially distributed, and that the laborer of to-day, as compared with the nonlaboring classes, holds a relatively inferior position to that maintained in former times. The laborer himself interprets this to mean that the principle of distribution which modern society has adopted is unfair to him." By "former times," I suppose that Professor Adams means fifty years ago, and not five hundred. Five centuries ago the laborer was commonly a slave. But as compared with recent years, the laborer's relative position in society is certainly lower than formerly. Great as the inequality now is, Professor Cairnes says that under the present industrial system it is sure to increase that the rich will be growing richer, and the poor, at least relatively, poorer."

What has the Christian moralist to say about this state of things ? He is bound to say that it is a bad state of things, and must somehow be reformed. He is bound to declare that "the laborer is worthy of his hire"; that, in the words of the apostle Paul, "the husbandman that laboreth must be the first to partake of the fruits." The broad equities of Christ's rule demand that this great increase of wealth be made, somehow, to inure to the benefit, in a far larger degree, of the people by whose labor it is produced. He will not deny that the capitalist should have a fair reward for his prudence and his abstinence he will not refuse to the "undertaker," the *entrepreneur*, the organizer of labor, who stands between capitalist and laborer, enabling them to combine in the production of wealth, that large reward to which his superior intelligence and experience entitle him but he will still insist that the workman ought to have a larger share than he is getting now of the wealth that grows so rapidly under his hands. And Christianity, by the lips of all its teachers, ought with all its emphasis to say to society: "Your present industrial system, which fosters these enormous inequalities, which permits a few to heap up most of the gains of this advancing civilization, and leaves the many without any substantial share in them, is an inadequate and inequitable system, and needs important changes to make it the instrument of righteousness."

But when this testimony is borne, we shall hear men answering after this fashion: "Suppose it is wrong; what are you going to do about it ? Would you have the state take possession of all the property and divide it equally among its citizens ? "

To this question an answer will promptly come from another quarter before the Christian moralist has time to open his mouth: 'Certainly. That is the Christian solution of the problem. That is exactly what the first Christians did at Jerusalem, after the

Pentecost." But to this the Christian moralist, as soon as he gets a chance to put in his word, will be likely to reply that whatever division of property was made at Jerusalem was made voluntarily, and not under compulsion of the state; and that it affords, therefore, no precedent for the communistic schemes.

In the second place, he will deny that the whole property of those disciples was put into a common fund out of which all were supported. They had "all things common" in this sense, that each man *considered* his property as held by him in trust for the benefit of all that were in need. "Not one of them *said* that aught of the things he possessed was his own." Each one must, then, have possessed some things. But no one *said*, "My money is my own, and I will do what I please with it;" every one said, "My money is for the service of the wants of my brethren as well as of my own wants." And "as *any* man had need," they sold their possessions and goods, so far as it was necessary, and supplied his needs. That is about all that can be got out of this narrative of the Acts of the Apostles. It is plain that there was in Jerusalem a voluntary consecration by each member of the infant church of his property to the supply of the actual needs of the brotherhood. That is, no doubt, the Christian rule; but that stops a long way short of the communistic dogmas.

Perhaps the question with which we are trying to grapple will be more easily handled if we divide it just here into two separate inquiries:

1. What ought Christians to ask the state to do toward a more equitable distribution of wealth? What should be attempted in this direction by political methods?
2. What should Christians teach that individuals ought to do to promote a more equitable distribution of wealth?

First, then, it is undoubtedly the duty of Christians to do what they can by means of law to secure a better industrial system. But this is not saying that Christians should ask the state to take the property of the rich and distribute it among the poor. It is true that the state does something in this direction already. It takes, by taxation, the property of the rich in large amounts, and expends it for the benefit of all, the poor equally with the rich. Thousands who pay no taxes at all have the full benefit of streets, street-lamps, sewers, sidewalks, water, police, fire department, and schools, not to speak of important provisions made exclusively for the poor, such as city physicians and dispensaries, alms-houses, insane hospitals, and the like. The destitute classes thus get the benefit of a considerable distribution of property annually enforced by the state. And it is pretty clear that the state is now going quite as far in this direction as it is safe to go. Certainly we want no more eleemosynary distribution of money by the state than we have now. The time may come when the nation will be compelled to take under its control, if not into its ownership, the railroads and the telegraphs, and administer them for the common good. They are falling, in far too large a degree, into the hands of men who use them for the spoiling of our commerce and the corruption of our politics. But the wisdom or the equity of this measure is not yet so clear that it can be demanded as an act of public justice, and therefore the Christian moralist will not yet venture to pronounce upon it.

There are, however, one or two things that he will insist upon as the immediate duty of the state. Certain outrageous monopolies exist that the state is bound to crush. It is an outrage on public justice that half a dozen men should be able to control the entire fuel supply of New York and New England, forbidding the miners to work more than two or three days in a week, lest the operatives of the New England mills or the longshoremens of the New York wharves should get their coal at a little smaller price per ton. This forcible suppression of an industry by which one of the necessities of life is

furnished, this violent interference with the natural laws of trade in the interest of a few monopolists, is so contrary to public justice and public policy that some way must be found of making an end of it. The coal barons must not be permitted to enrich themselves by compelling the miners to starve at one end of their lines and the operatives to freeze at the other. In like manner the great lines of transportation from the West are under the control of three or four men, and although they have not hitherto been able to combine in such a way as greatly to enhance the price of breadstuffs, it is not improbable that combinations will yet take place by which such a levy will be made upon the food of the nation. Even now the oil in the poor man's lamp is heavily taxed by a greedy monopoly. All these iniquitous encroachments upon the rights of the people must be arrested and it is the duty of every Christian, as the servant of a God of justice and righteousness, to say so in terms that cannot be misunderstood.

Another gigantic public evil that the state must exterminate is that of gambling in stocks and produce. This system of gambling in margins is a system of piracy; by means of it hundreds of millions of dollars are plundered every year from the industrial classes. It is treason to say that it cannot be put down; it must be put down or it will destroy the nation. It is the vampire that is sucking the life-blood of our commerce; it is the dragon that is devouring the moral vigor of our young men. When these monsters of the Stock and Produce Exchanges are killed, and a few of our great monopolies are laid low, the greatest obstructions to a free distribution of wealth will be removed, and the working classes will secure a larger share of the product of their industry than they are getting now. All such violent hindrances to a free and fair exchange of commodities and services—all such hungry parasites of industry—the state is bound to remove, and Christian morality calls on all its professors to enforce this obligation on the state.

Beyond this they cannot go far in this direction. To urge a distribution among the poor, by the power of the state, of the goods of the rich, would be a blunder so nearly criminal in its dimensions as fairly to justify Fouque's paradox. No one who clearly apprehends the drift of Christian teaching on the subject would ever think of such a thing. If all the property of this country were equally divided to-morrow morning, before to-morrow night thousands would be penniless, and some hundreds would already be well on the way to fortune. The division would need to be remade every night—a rather troublesome bit of administration. Moreover, the speedy loss of their portion by the great multitude of those who had nothing before would be the smallest part of the calamity befalling them; having it for even so short a time would do them great harm.

After it

was gone they would be far worse off, physically and morally, than they were before it came. Money is almost always a curse to those who have not won it by their own industry and frugality. "The result," says Professor Roscher, of the attempt to equalize possessions by the communistic scheme would simply be 'that where there are now one thousand wealthy persons and one hundred thousand proletarians, there would be, after one generation, no one wealthy, and two hundred thousand proletarians. Misery and want would be universal. For the purpose of giving the crowd a very agreeable but rather short-lived period of pleasure,—a period simply of transition,—almost all that constitutes the wealth of a nation, all the higher goods of life, would have to be cast to the waves, and henceforth all men would have to content themselves with the gratification afforded by potatoes, brandy, and the pleasures of the most sensual of appetites." An enforced communism is not, therefore, likely to be urged by Christian teachers. They have not often interpreted their documents as authorizing any such experiment. The story of the social life of the early church at Jerusalem has, indeed,

frequently been quoted as sanctioning such measures; but those who have carefully studied the Christian ethics have never been misled by this narrative into the adoption of communistic theories. Roscher exactly expresses the consensus of Christian opinion on this subject when he says:--

“Every approximation toward a community of goods should be effected by the love of the rich for the poor, not by the hatred of the poor for the rich. If all men were true Christians, a community of goods might exist without danger. But then, also, the institution of private property would have no dark side to it. Every employer would give his workmen the highest wages possible, and demand in return only the smallest possible sacrifice.”

All that intelligent Christians will ask the state to do, therefore, toward promoting the distribution of wealth, is to provide for the general welfare, as it now does, by taxation; to protect all classes in the exercise of their rights; to strike down those foes that now clutch our industries by the throat, and then to leave the natural laws of trade and the motives of humanity and good-will to effect a more equitable distribution.

The second half of our question is not less important. What does Christianity require individuals to do in their private relations toward securing a juster division of the growing wealth of the nation? Make the question concrete and personal. In every city or large town are more or less rich people—people with large incomes—people who are spending large incomes, at any rate; and a good share of them are making all they spend and more, so that they are rapidly accumulating competence or fortune. Not a few of these are Christians in belief and purpose; many who have made no profession of their faith recognize the Christian rule as the right rule, and mean to conform to it. In every city or large town, also, is a much larger class who have no property at all, among whom there is not a little discomfort and distress. A few among them are helpless invalids, with none to care for them. Another class—in some communities a large class—are paupers in spirit and purpose, determined to get a living without work if they can. The great majority are working people of various sorts,—mechanics, operatives, laborers, clerks, errand and office boys,—who subsist on their wages, well or ill, and no more. Among them in many large cities and manufacturing towns are crowds of young men and women, many of whom are away from home, most of whom are working for small wages, all of whom are exposed to many temptations.

Here are the two classes over against each other in the same community. The one class is rich already, and is rapidly growing richer. The wealth of the community, increasing so fast, goes mainly into their hands. The other class has little or nothing, and cannot, under existing industrial conditions, expect as wage-laborers to get much more than a bare livelihood.

The social gulf between these two classes is already pretty wide in many places, and the political economists tell us that it is sure to grow wider year by year.

We have already settled it that there is something wrong in this state of things. No possible system will remove all inequalities; but a system which tends to the depression of any class in the community, which prevents them from reaping their full share of the advantages of an advancing civilization, is a system that needs to be reformed. But what can individuals do to reform it? What message has Christianity for those who are getting the lion's share of the profits of production, respecting their duties to those who are getting so small a proportion of it? Does it bid these rich people divide their gains with their poorer neighbors?

There are plenty of philosophers who could answer that question, off-hand, with one word, yes, or no; but I must have a little more room.

1. It is clearly not the duty of these rich Christians to go about town with their hands full of money, bestowing a dollar here and a hundred dollars there, without much knowledge of the real needs of the people to whom they give it. Most of what was thus carelessly given would go into the hands of actual or incipient paupers, and the fruit of such sowing would be a harvest of pauperism. Of course there are hundreds of poor men who are always saying of this or that rich man, "He might give me a hundred dollars and it wouldn't hurt him a bit." Possibly; but it is certain that the habit of depending on such gifts would hurt the receivers fatally. An eleemosynary distribution of their surplus by wealthy men among the able-bodied working people of their neighborhood would not be a judicious proceeding.

2. Helpless invalids, old people, and little children who are destitute have a special claim on those who have abundance. Those to whom wealth has been given ought to make sure that no persons of these classes in their neighborhood are ever left to lack for the comforts of life.

3. Another form of voluntary distribution that can sometimes be judiciously practiced is the quiet helping of honest and worthy persons who are struggling to get on in the world, and who have proved themselves to be possessors of a moral quality that would not be enervated by such bounty. I said just now that money is almost always a curse to those who have not won it by industry and prudence. Almost, but not always. There is now and then a young man or a young woman or a young couple who would be benefited by timely assistance. George Macdonald says that a man is often better worth endowing than a college. But you must be sure of your man.

4. The possessors of large wealth who wish to use their abundance in such a way as to benefit their neighbors may do so in a very effective way by supporting various public voluntary institutions and benevolent agencies. In every city or large manufacturing town is a multitude of persons who are working for low wages or small salaries, and by whose labor the prosperity of the community is, in large measure, produced. The people who are growing rich so fast, are, as a general rule, growing rich out of the labor of this working class. The work of the factories and shops could not go on without these working people; they are drawn together in such multitudes to serve the purpose of the organizers of labor. It is out of their earnings, too, in great part, that the profits of the retail merchants and shop-keepers are made. Now, it is the plainest dictate of Christian principle that those who are profiting by the presence and labor of these thousands of poorly-paid employees should see to it that they take as little detriment as possible from their environment. The property-holders are taxed, as I have said, to make many public provisions for the benefit of these people; but there is much that cannot be done by taxation, and that needs to be done by voluntary contributions for their physical and moral welfare.

Many of the families of this class find it hard to secure decent tenements. A most Christian charity is the building of sanitary tenement houses, well lighted, well ventilated, to be kept in good order and rented at fair price. Nor would this be altogether a charity; the experience of Sir Sidney Waterlow and Miss Octavia Hill, in London, and of Mr. Alfred T. White, in Brooklyn, shows that it may be a good investment. Mr. White reports a net income of six per cent. from his beautiful tenement houses, after paying all taxes and charges, and making constant improvements. Remunerative though it might be, such an expenditure would prove in many places an unspeakable blessing to the wage-receiving class, promoting their health, their happiness, and their virtue. It would seem that intelligent men of large incomes, who are often puzzled to find ways of spending their money, might discover in the study of

this subject and in the construction of model tenement-houses, a kind of diversion quite as satisfactory as that of spreading banquets, or sailing yachts, or speeding horses.

But the moral welfare of these multitudes of working people, and especially of the young men and women, should be the especial care of men of wealth who recognize the Christian law. Those whom their labor is enriching ought to guard them in every possible way from evil, and to surround them on every hand with wholesome moral influences. The foes that lie in wait for them are many; the agencies by which they may be shielded and saved should be multiplied and strengthened. Many of them are without homes; whatever can be done to supply in part the influence of home should be done without stint. The churches are the proper agencies for this work, and, in spite of all their delinquencies, they are doing more of it than any other social organizations. They ought to be fully equipped for it, and stirred up to take hold of it. They should be provided with attractive social rooms, and with all the appliances needed for furnishing entertaining instruction and wholesome social diversion to these homeless people. Whatever money is wanted for this work ought to be forthcoming. Whether they attend the churches or not, the prosperous men of all our large places ought to see to it that the churches that have a mind to do such work are not crippled for lack of money.

Many other agencies of the same nature ought to be strengthened and created. Public libraries should be handsomely endowed and made free. Buildings devoted to the social uses of young men and young women should be erected on the principal streets, safe, bright, attractive places of resort, with coffee-rooms, reading-rooms, amusement-rooms, music-rooms, lecture-rooms, gymnasia-places whose beauty and freedom and hearty good-fellowship should overmatch the allurements of the beer-garden or the variety show.

In every community there are men of goodwill, who, if they had the money, could organize methods of work among the tempted classes by which many of them could be saved; by which the patronage of the saloons could be visibly reduced; by which many snares now set for the feet of the unwary would be broken. And the Christian moralist thinks that men of wealth ought not to wait to be begged to furnish the means to do this work; that they ought to take the initiative themselves, seeking out the men of good-will who are ready to undertake it, and bidding them go forward. Such would be the dictate of Christian love, and the dictate of prudence with ominous finger points the same way. Out of the social conditions produced by the herding together of so many people without homes in our large industrial communities, moral pestilence and social peril are sure to arise, and none can tell when the blight will fall upon his hearthstone. It is only by a vigorous and determined use of moral preventives that society can be protected; and this will call for a liberal distribution of the wealth that is so rapidly accumulating.

5. But there is a method still more effective, in which men of wealth who are the employers of labor may distribute a portion of their surplus among their employees. It is confessed that, as a general rule, the capitalists, or the organizers of labor, are getting the lion's share of the abundant wealth produced, and that the laborer's portion is small. Out of this notorious fact grows the troublesome labor question. The laborers are discontented. It is idle to tell them that they are better off to-day than people of their class were fifty or a hundred years ago; that a workingman's wages will buy more of the necessaries of life in the days of President Cleveland than in the reign of Queen Anne. That may or may not be; the fact is that they are not getting a fair share of the wealth that their labor is now producing. And the truth for every Christian employer to note is

that under the wage-system, pure and simple, there is no prospect that the laboring class will ever get their fair proportion of the game of civilization. Under this system, says Professor Cairnes, " the margin for the possible improvement in their lot is confined within narrow barriers which cannot be passed, and the problem of their elevation is hopeless. As a body they will not rise at all. A few, more energetic or more fortunate than the rest, will from time to time escape, as they do now, from the ranks of their fellows to the higher ranks of industrial life; but the great majority will remain substantially where they are. The remuneration of labor, skilled or unskilled, can never rise much above its present level." With Professor Cairnes agree other economists. It is becoming pretty clear, after fifty years' experience of the large system of industry, that under it the wage-receiving class will never escape from a dependent condition. Now, the first thing for the Christian employer of labor to recognize is the existence of this state of things, and the fact that, for the laboring classes. it is a bad state of things. The wage-system, so long as it rests wholly on competition, is fundamentally wrong. Competition is of the nature of warfare: in warfare the victory is with the strongest; capital is stronger than labor, and, therefore, in competition, labor always goes to the wall. The workman who must have wages or starve is in no condition to try conclusions with the corporation. The historical fact is that strikes are almost always unsuccessful. All the economic harmonies that can be reasoned out will never alter this stern fact. It is the sufficient demonstration of the weakness of labor when pitted against capital.

Society results from a combination of egoism and altruism. Self-love and self-sacrifice are both essential; no society can endure if based on either of them to the exclusion of the other. Without the self-regarding virtues it would have no vigor; without the benevolent virtues it would not cohere. But the combination of capitalists and laborers in production is a form of society. Both these elements ought to be combined in this form of society. The proportion of altruism may be less in the factory than in the house or the church, but it is essential to the peace and welfare of all of them. Yet the attempt of the present system is to base this form of society wholly on competition, which is pure egoism. It will not stand securely on this basis. The industrial system as at present organized is a social solecism. It is an attempt to hold society together upon an anti-social foundation. To bring capitalists and laborers together in an association, and set them over against each other, and announce to them the principle of competition as the guide of their conduct, bidding each party to get as much as it can out of the other, and to give as little as it can,-for that is precisely what competition means,-is simply to declare war-a war in which the strongest will win.

The Christian moralist is, therefore, bound to admonish the Christian employer that the wage-system, when it rests on competition as its sole basis, is anti-social and anti-Christian. "Thou shalt love thy neighbor as thyself " is the Christian law, and he must find some way of incorporating that law into the organization of labor. It must be something more than an ideal; it must find expression in the industrial scheme. God has not made men to be associated for any purpose on an egoistic basis; and we must learn God's laws and obey them. It must be possible to shape the organization of our industries in such a way that it shall be the daily habit of the workman to think of the interest of the employer, and of the employer to think of the interest of the workman. We have thought it very fine to say that the interests of both are identical, but it has been nothing more than a fine saying; the problem now is to *make* them identical.

It is not a difficult problem. The solution of it is quite within the power of the Christian employer. All he has to do is to admit his laborers to an *industrial partnership* with himself *by giving them a fixed share in the profits of production* to be divided

among them, in proportion to their earnings, at the end of the year. If there were no profits there would be nothing to divide; but a certain percentage of the gains of the year might thus be distributed when gains were made. The employer ought to have a large reward for his abstinence, and for the intelligence and experience required in organizing and managing the business—a reward far larger than any of his workmen. That principle few among them would think of disputing. They would expect him to reap the benefit of his superior power; and they would understand that his accumulations must be sufficient to enable him to meet the losses occurring from time to time, which they could not share. But if they could see that they were to be sharers of his prosperity,—that the larger his gains were, the larger would be their dividends at the end of the year,—they would have a motive to do good work that now is lacking, and a wholly new relation would be established between themselves and their employer. That this would be for the interest of the employer, I have no doubt; that it would attach his laborers to him, and awaken a feeling of goodwill and a hope of bettering their condition that would add greatly to their happiness and to their efficiency, seems plain. But the strong reason for the change, in the mind of a Christian man, would be the simple justice of it. Experience has shown him that the wage-receiving class are getting no fair share of the enormous increase of wealth; reason teaches that they never will receive an equitable proportion of it under a wage-system that is based on sheer competition; equity demands, therefore, that some modification of the wage-system be made in the interest of the laborer. If it is made, the employer must make it. Saint Paul's doctrine is that the husbandman that laboreth must be the first to partake of the fruits"; and this doctrine, for substance, is receiving the indorsement in these days of many of the ablest political economists. Such a limited industrial partnership of employer and employed is indicated by careful study of the economic laws, as well as by the Christian ethics. It incorporates the altruistic element into industrial society. Until some such fundamental readjustment has been made the whole structure will remain in unstable equilibrium.

Whether Professor Henry Carter Adams, of Michigan University, wishes to be ranked as a Christian moralist or not, I do not know; but the following words of his exactly express the substance of the Christian doctrine as applied to the labor question:-

“To employers who feel the moral responsibility of their position additional considerations may be addressed. They are asked to analyze human nature until they recognize this truth: *There can never be any equitable or continuous adjustment of the wages question upon the basis of free competition in labor.* If the unions become well organized, they may fluctuate about the equitable point; but peace and harmony between employers and employed there will never be. The only true rule for wages is that they *fluctuate with profit.* But, objects some one, this will change the basis of all business. Certainly, but that basis must be changed. To pay labor in proportion to profit, by whatever method that may be accomplished, is to recognize the true relationship between capitalists and laborers, which is that of common partnership.... Professor Cairnes is right in claiming that the ultimate solution of the labor question is the establishment of cooperative industries. This solution is beset with difficulties, but it is the only one in harmony with the democratic spirit of the century or Christian business principles. The creation of industrial partnerships forms the intermediate step.”

The sum of all this discussion is that the possession of wealth is justified by the Christian ethics, but that it puts the possessor under heavy obligations to multitudes less fortunate. He could never have become rich without the cooperation of many; he ought not to hold his riches for his own exclusive benefit. The great inequalities arising from the present defective methods of distribution will only be corrected through a deepening sense of the obligations imposed by the possession of wealth. The economic law, like the moral law, can never be fulfilled without love.