

Congress does possess and has long exercised the constitutional authority to emit bills of credit. And this authority includes the authority to make such bills legal tender. Congress, being authorized to emit them, may make them legal tender or not, at its discretion.

Beyond this brief consideration of this strongest point made by Mr. Bancroft, your magazine cannot afford me space.

Thomas H. Talbot.

THE three decisions or declarations referred to by Mr. Talbot in the order of their dates are :

1. That certificates of indebtedness issued by a State (Missouri), bearing interest and intended to circulate as money, are "bills of credit" within the prohibition of the Constitution, and therefore void.

2. That the notes of a bank, the capital of which is owned wholly by a State (Kentucky), and the officers of which bank are appointed by the Legislature, are not "bills of credit" within the meaning of the Constitution.

3. That the notes of a National Bank, no part of the capital of which is owned by the National Government, are "bills of credit" within the meaning of the Constitution.

It would be easy to show that the second of these opinions is inconsistent with the first, and the third with the second, but this is not now important, since all three agree upon the point that the legal-tender character is not essential to "bills of credit" within the meaning of the Constitution. Mr. Talbot is so far right in his contention. But Mr. Bancroft is not wrong. He does not affirm that legal tender is or was an essential feature of "bills of credit" anterior to the adoption of the Constitution. The mistake of quoting him to that purpose was our own. How far this error was fundamental to the purposes of the article in the May number of *THE CENTURY* might be made the subject of a separate discussion, but such discussion would neither invalidate Mr. Bancroft's argument nor advance the interests of legal or monetary science. In order to recast the article upon Mr. Bancroft's lines, it would be necessary to say that, the right to issue a Government paper currency being prohibited, still more is the right to make such currency legal tender between private individuals prohibited. The fact that treasury notes were issued by the Federal Government, which passed into circulation (and were probably intended to) prior to the year 1861, does not carry overwhelming presumptions in favor of their constitutionality, since the right to issue them was always challenged. As late as 1844, the Secretary of the Treasury, having put out a few treasury notes bearing only a nominal rate of interest, the Committee of Ways and Means of the House, in a very able report rebuking this operation, drew the line of demarkation between treasury notes and bills of credit, holding that the former, being in the nature of temporary loans, payable at a definite time with interest, were allowable, while the latter, being intended for a paper circulation payable on demand, were prohibited, the power to issue them having been not merely not granted to the Congress but expressly refused. (See Knox's "United States Notes," pp. 53-61.)

Mr. Knox (p. 20) summarizes the note issues of the Government as follows :

"No notes were issued from 1789 to 1812, a period of 23 years. Notes bearing interest were issued in the years 1812, 1813, 1814, and 1815, and at various dates from 1837 to 1847. They were again issued in 1857, and subsequently in the years 1860, 1861, and thereafter. The periods for the issue of these notes may be summarized as follows: first, the war of 1812; second, the financial crisis of 1837; third, the Mexican war; fourth, the financial crisis of 1857 or during the Buchanan administration; and fifth, the war of the rebellion. It will thus be seen that there have been four emergencies in which Congress has seen fit to authorize interest-bearing notes, and only one in which it has authorized bills of credit, or circulating notes payable on demand in lawful money."

The Writer of the Article.

Practical Help for Ireland.

[AT our request, Mrs. Ernest Hart of London has prepared the following description of an interesting experiment which has attracted much attention in England and, we are informed, is to be undertaken in America, viz., the systematic revival of cottage industries.—EDITOR C. M.]

IN the spring of 1883—a period of great distress in Ireland, and especially in the congested villages of Donegal—my husband and I visited that region in order to re-study the Irish question and the causes of Irish misery. Here we found, separated from the more prosperous parts of Ulster by vast bog-lands, thirty to forty miles in extent, crowded colonies of Celts, a primitive Catholic people, speaking but little English, the descendants of the "mire Irish," who were driven out of the "fat lands" of Ulster in the settlement of James I. These "idle Irish" have by a most laborious process reclaimed every inch of soil from the ungenerous bog-land, built their own cottages, and drained and trenched and flanked their farms entirely by spade labor; but during that and previous bad years they would have starved but for money sent from America, and for relief given in seed-potatoes by their old and constant friends the Quakers. Yet everywhere in these crowded and famine-stricken villages we heard but one demand, and that was for work. A brave, simple, independent, and penurious people are these Donegal peasantry, and work we determined to give them; but how? Could poor, far-away Donegal compete with the thousand mills of Bradford and Manchester? Reflection on the peculiar conditions and capabilities of a peasantry rooted in the soil, but willing to work at home industries, bade me hope; and in spite of wise political economists who told me I could not put back the clock, that I was attempting the impossible, I determined to try to revive, with the aid of the modern influences of art and science, the old cottage industries which once flourished among these people. A Donegal "farm" consists of from five to ten acres of bog-land that has to be reclaimed, and the "farmer" migrates in the summer to England or Scotland as a farm-laborer; if during the long winter months of enforced agricultural idleness he and his family could be employed at some industry that could be pursued at home, it would, I thought, be sufficient to lift the family out of destitution, and the recurrent spring famines would be forestalled. What could the people do? They could spin, weave, knit, embroider, sew, and make lace. Spinning was and is still done on the primitive large wheel, the wheel being turned with one hand, while the thread is manipulated with the other. The carding was careless and the thread

uneven; the weaving was slovenly done in narrow looms which have not even the flying shuttle, and the rough gray cloth made had no sale in the large towns. There were, however, many excellent knitters, as the knitting industry, owing to the cheapness of labor, had survived; but embroidery or "sprigging" had been killed outright by Swiss machine competition. To make a long story short, I set to work to remedy these defects and then to find a market for the goods. I sent yarn and wool and patterns, with careful and minute instructions, into the mountain villages; I established agencies in the most remote districts; I insisted on the exact fulfillment of orders, and gave technical information about dyeing, washing, weaving, etc., and now, after nearly three years' steady cultivation of these industries, homespun, made entirely by hand, are turned out of these village looms, which compete with the Scotch in texture, quality, and price, and which are bought by Poole and other fashionable tailors, as well as patronized and worn by Mr. Parnell. The peasants also produce hand-knitted hosiery and gloves, which have taken the highest awards; delicate hand-sewn under-linen for trousseaux and outfits, and needle-point laces fit for bridal dresses. The benefit to the people is not only in the money which now comes into these poverty-stricken villages, but also in the impetus thus given to Irish home industries and the encouragement to good work. These forgotten peasant folk have been brought into communication with the outside world; they have been lifted out of their despair, and have been taught that by intelligent industry they also can claim a position as workers in the world.

I have left it to the last to speak of the "Kells Art Embroideries," of which an exhibition will be opened in New York at the rooms of the Associated Artists in December. In the need which I felt to find employment for the skilled embroidery workers of Ireland, I chanced to hit on a happy idea, consisting in the use of polished flax threads of beautiful tints, worked in a broad and effective manner on flaxen materials in designs suggested by the Irish illuminated MSS. of the seventh and eighth centuries. This, primarily, is the "Kells Flax-on-Flax Art Embroidery"; but other fabrics and designs are now included under the designation, and much of the work

shown in New York will consist of silk embroideries in Celtic designs on cloth spun, woven, or dyed by the Donegal peasants. These embroideries won the gold medal at the International Inventions Exhibition of 1885; nearly all the members of the royal family have purchased specimens of them, and the Queen recently gave us an order for a pair of "Kells" embroidered curtains. In this industry not only peasant girls, but destitute ladies—the innocent victims of the present crisis—are employed. Altogether the Donegal Industrial Fund employs in Ireland nearly one hundred embroiderers, one hundred and twenty spinners and weavers, four hundred knitters, and numerous other workers. Springing but three years ago from the smallest beginnings, a few pounds of money and a few pounds of yarn, the Donegal Industrial Fund, for which my husband and a few private friends have subscribed the necessary capital,—still all too small,—has now a growing business, a handsome depot in London at Donegal House, 43 Wigmore street, and agencies in most of the large cities in England, in Melbourne, New York, etc. The basis of the undertaking is the sharing of profits with the workers.* We and those who act with us desire no recompense but to see the artistic success of the enterprise and the benefit of the Irish peasants. If larger funds were available other industries, such as basket-making, wood-carving, toy-making, etc., could be developed, the present success placed on a firmer footing, the methods of working improved, and the means of finding markets increased. Why should not the silent and lonely valleys of Black Donegal, through which numerous rivers run to waste, be made as merry with water-mills as the uplands of Bohemia, Saxony, and Bavaria? In these countries the steady and intelligent cultivation of small industries is beginning to make one factor in German competition with even the great industrial forces of Birmingham and Manchester. At the bottom of the political question in Ireland is the agricultural question, and at the bottom of the agricultural question is the economic question. To treat the symptoms only is not sound medicine.

Alice M. Hart.

* I may mention that our accounts are audited twice a year by Messrs. Price, Waterhouse.

BRIC-À-BRAC.

Uncle Esek's Wisdom.

A GOOD memory is no evidence of superior intelligence.

THOSE who have a great deal to say, say it in a few words.

WE cannot spare any of the passions, for what are the virtues but the passions subdued?

ALL simple people are not great, but all great people are simple.

I BELIEVE in the immortality of the soul, not because I can prove it, but because I can't.

Uncle Esek.

A Rhyme of the Corn-field.

UP at early morn,
A-plowin' out corn
In the ten-acre lot.

I foller the row,
Whistlin' as I go.
Goodness, ain't it hot!

Sun two hours high—
Suds, but I'm dry!
Guess'll go'n' git a drink.

Been't the house most'n hour,
An' now't's goin' to shower.
Have to stop, I kinder think.