

# MPRA

Munich Personal RePEc Archive

## **Pre-1900 utopian visions of the ‘cashless society’**

Hollow, Matthew

2012

Online at <https://mpra.ub.uni-muenchen.de/40780/>  
MPRA Paper No. 40780, posted 20 Aug 2012 23:29 UTC

# Pre-1900 utopian visions of the 'cashless society'

**Matthew Hollow, DPhil**  
matthew.hollow@durham.ac.uk

[http://www.dur.ac.uk/ihrr/tippingpoints/members/members\\_profile/?id=10524](http://www.dur.ac.uk/ihrr/tippingpoints/members/members_profile/?id=10524)

*Matthew Hollow is a Research Associate on the Leverhulme-funded "Tipping Points" Project in the Institute of Hazard, Risk and Resilience at Durham University. His area of expertise lies in Nineteenth- and Twentieth-Century British socio-economic history. At present he is currently researching moments of significant transition and upheaval in the British financial system so as to understand the causes and implications of such changes and to work out how to better deal with the effects of any such changes in the future.*

## Abstract

*This article looks in more depth at the different ways in which ideas about cashless societies were articulated and explored in pre-1900 utopian literature. Taking examples from the works of key writers such as Thomas More, Robert Owen, William Morris and Edward Bellamy, it discusses the different ways in which the problems associated with conventional notes-and-coins monetary systems were tackled as well as looking at the proposals for alternative payment systems to take their place. Ultimately, what it shows is that although the desire to dispense with cash and find a more efficient and less-exploitable payment system is certainly nothing new, the practical problems associated with actually implementing such a system remain hugely challenging.*

*This paper was written for the Cashless Society Project, an interdisciplinary and international effort to add some historical and analytical perspectives to discussions about the future of money, banking and payments. For more information, see <http://cashlessociety.wordpress.com/>.*

Historically, one of the most prominent mediums through which new ideas about monetary systems have been presented and debated is the utopian treatise. That this was the case is, in many ways, not surprising since one of the core attractions of utopias is that they offer — to both readers and writers — discursive spaces, free from the clutter and constraints of the present, within which alternate (improved) social and political systems can be laid out and analysed in their totality.<sup>1</sup> As such, they provided a means through which thinkers of all political persuasions could articulate their thoughts and ideas as to how to overcome the various practical and ethical problems associated with money. Although a great many of the

forecasts for the future of money that were put forwards in this way had distinctly socialist undertones and were closely tied-in with the wider goals of alleviating poverty and social dislocation, this did not mean that the practical problems involved in actually establishing alternate monetary systems were not considered in-depth.<sup>2</sup> Indeed, the issue of whether or not there was a better alternative to conventional cash (or, indeed, if society could operate without it) was one that attracted a great deal of attention and continued to vex utopian thinkers right up until the twenty first century.<sup>3</sup>

Like with so many other areas of utopian thought, Thomas More's (1478–1535) epochal novel *Utopia* (1516) laid the groundwork for many of the later debates surrounding the issue of money. Above all else, More sought to show how western society's infatuation with, and dependence upon, money as a carrier of value actually served as a hindrance to what he saw as the overarching goal of human civilization: namely, peace and prosperity.<sup>4</sup> In particular, More worried about the effects that the placing of such high value in monetary forms had upon societal relations, pointing out that 'frauds, thefts, robberies, quarrels, tumults, contentions, seditions, murders, treacheries, and witchcrafts' all tended to originate from disputes over money.<sup>5</sup> More also found his contemporaries infatuation with gold and silver intolerable and delights in describing how the inhabitants of the fictional Island of Utopia hold both metals in so little esteem, using them either for the 'humblest items of domestic equipment' (including chamber-pots!) or as symbolic markers of shame to be worn by those who have committed crimes.<sup>6</sup>

For More at least, the best way to overcome the many problems associated with money is to do away with it altogether:

'So easy a thing would it be to supply all the necessities of life, if that blessed thing called money, which is pretended to be invented for procuring them was not really the only thing that obstructed their being procured!'<sup>7</sup>

Yet, as More goes on to explain, in order for this monetary revolution to take place, there first needs to be a fundamental reorganisation of society. Indeed, on More's fictional Island of Utopia the concept of private ownership is unknown and the doors to every house are left unlocked. The economy too is organised on much more communal lines with every citizen being taught the basics of agriculture and at least one of the other essential trades (weaving, carpentry, metalwork or masonry), and all surplus produce stored in communal

warehouses from which those in need are free to procure as much as they require.<sup>8</sup> As a result, More explains, none of the inhabitants of Island of Utopia suffer from a lack of anything and all are free to 'live in a great abundance of things.'<sup>9</sup> In this way, then, More's visions for the cashless society of the future can be seen to have been very much premised on a yearning to break free from (what he saw as) the messiness and complexity of the financial systems of his day and return to a more direct and simpler method of exchange in which people traded goods of real value without the need for a symbolic holder of value.<sup>10</sup>

One utopian thinker who was certainly influenced by More's utopian ideas was the Welsh social reformer Robert Owen (1771–1858). A firm believer in corporatist principles, Owen similarly despaired of the 'insane money-system' of his day and detested the fact that productive labourers were dependent upon wholesale merchants and traders for the basic necessities of life.<sup>11</sup> Instead of this 'insane' system, Owen proposed that communal 'Bazaars' and 'Exchanges' should be set up in every local community so that members could directly exchange their surplus produce with one another free of the interference of profit-seeking middlemen.<sup>12</sup> Moreover, like More, Owen was also heavily critical of the use of gold and silver as a means of exchange and was particularly concerned about the effect that a shortage of either could have upon the welfare of the poor.<sup>13</sup>

In an ideal world, Owen hoped to do away with money and gold altogether, arguing that:

'When prices vary, it is caused by gold or some artificial circumstance; for real wealth for use has a permanent unchanging value; and the most valuable wealth is composed of articles of the first necessity, as good food, clothes, dwellings, education etc.; and having these, within superior surrounding circumstances, and personal liberty, all might become intelligent and happy, although there were not an ounce of gold in the world.'<sup>14</sup>

However, unlike many other socialist thinkers of his day, Owen was also a very successful businessman and was pragmatic enough to recognise that significant changes — both at a societal and an individual level — would need to be made before people were ready to accept a world without some form of money.<sup>15</sup> As a compromise, therefore, he suggested that gold and silver should be replaced with a medium of exchange that:

‘Must possess the quality of expansion and contraction to a fractional accuracy as wealth for exchange expands or contracts; it must, also, while it represents wealth, be unchanging in value.’<sup>16</sup>

What exactly this medium of exchange should be, or what it would look like, Owen never explicitly said.<sup>17</sup> Nevertheless, his ideas did prove extremely influential and during the nineteenth century numerous attempts were made — both in Britain and America — to implement his corporatist theories in real life.<sup>18</sup> Typically, these communities would issue their own bank notes with labour input being used as the common standard of value.<sup>19</sup> On top of this, a number of ‘Owenite Equitable Labour Exchanges’ were also set up during the 1830s with the intention of providing spaces where people could directly and freely trade their goods and labour.<sup>20</sup> Unfortunately for Owen and his followers, however, the success of these communities was negligible; few lasted more than a few years and most tended to be muddled, unorganised and ‘plagued by internal strife.’<sup>21</sup>

Despite these apparent setbacks, however, utopian writers of a socialist persuasion continued to conjure up images of the future in which money had become obsolete. For instance, in William Morris’ (1834–1896) classic utopian text *News from Nowhere* (1890) the protagonist of the novel is amazed to find that in the future money no longer holds any value, describing how ‘the idea of being paid for work was a very funny joke.’<sup>22</sup> Instead, just as on More’s Island of Utopia, the citizens of Morris’ bucolic utopian society have no concept of private property or commercial profit and work simply because they find pleasure in tilling the land. This heavily romanticised and nostalgic desire to escape from the greed and corruption that, for many, seemed to accompany the emergence of modern monetary systems was something that was very much a feature of nineteenth century British (and, to a lesser extent, American) socialist thought and reflected a deep-seated unease that many contemporaries felt about the pace of economic and industrial development.<sup>23</sup>

One of the more remarkable accounts that dealt with this issue of where western economies were heading was Samuel Butler’s (1835–1902) satirical utopian text *Erewhon* (1872). Originally published anonymously, Butler’s novel presents the reader with a disturbingly organised society in which ill people are jailed and criminals treated in hospital. The monetary system in this disorientated society is even more perplexing, with two distinct

currencies seemingly operating at once. The official and ‘respected’ currency is dispensed from what Butler describes as ‘Musical Banks’ — grand, church-like structures where each mercantile transactions is accompanied by a specific musical recording that reflects the nature of the deal being done. Even more bizarrely, the coins themselves — made out of cheap base metals and described by Butler as being like ‘toy money’ — seem to hold little value and are rarely used in the day-to-day transactions of the Erewhon community.<sup>24</sup> Whilst (as is typical of his style) it is not immediately obvious what message Butler is trying to give, the fact that the Musical Banks appear to be so ill-suited to the increasingly fast-moving economy of Erewhon seems to imply that Butler felt there was a need for a fundamental reshaping of the (outworn) financial services market of his era.<sup>25</sup> Likewise, the purely performative and superficial functions that the Musical Bank coinage fulfils in the society of Erewhon can be very much read as a critique of the classical notes and coins monetary system of the western world.

Yet, perhaps the most in-depth treatment of the money problem by any utopian writer in this period was provided by Edward Bellamy (1850–1898) in his 1887 classic *Looking Backward*. In many ways, Bellamy’s utopian vision of America in the year 2000 seems to echo very closely those of his socialist contemporaries: merchants and bankers have been disposed of, private property has been abolished and everyone works for the common good of society. Yet, unlike the cosy, small-scale communal utopias of Morris or Owen’s imaginations, the utopia that Bellamy conjured up was heavily statist in character. Indeed, in Bellamy’s America all of the nation’s property and capital is in the hands of the state which is, in turn, solely responsible for the planning and distributing of the nation’s wealth. The upshot of this comprehensive nationalisation, suggests Bellamy, is that the need for conventional money is simply eradicated:

‘Money was needed in your day simply because the business of production was left in private hands...but as soon as the nation became the sole producer...there was no need of exchanges between individuals...everything was procurable from one source.’<sup>26</sup>

Nevertheless, Bellamy’s America is not a ‘help yourself’ society in the same sense as More’s Island of Utopia and in order to procure goods from the state each citizen is granted a set number of ‘credits’ that they can use to purchase items from any one of the state’s

standardised 'sample shops' (the only retail outlets that exist in Bellamy's America).<sup>27</sup> The credits themselves, Bellamy explains, are meant to represent each citizen's 'share of the annual product of the nation' and are issued at the start of every year in the form of a pasteboard 'credit card' featuring holes that are 'pricked out' as and when the citizen spends their credits.<sup>28</sup> Duplicate receipts are also produced after each transaction, ensuring that purchasers can keep track of the amount of credits they have spent and to ensure that any mistakes can be 'easily traced and rectified'.<sup>29</sup> Finally, owing to the fact that in Bellamy's future all the nations of the world have made steps to adopt similar systems, these 'credit cards' are also able to be used anywhere in the world.<sup>30</sup>

Yet, despite the fact that Bellamy is often referred to as the 'inventor' of the credit card, it would be a mistake to view his payment system as coming anywhere close to replicating the sort of systems in use today.<sup>31</sup> Firstly, Bellamy was very much against the idea of debt, writing how the citizens of his America could only 'obtain a limited advance on the next year's credit...though this practice is not encouraged.'<sup>32</sup> Indeed, for Bellamy the expectation was that his future America would be so bountiful and productive that its citizens would want for nothing (although, somewhat contradictorily, he does note that the saving up of credits is 'permitted to a certain extent when a special outlay is anticipated').<sup>33</sup> Finally, Bellamy also goes to great lengths to point out that all credit is 'strictly personal' and, hence, not transferable between individuals.<sup>34</sup>

Like so many of the other authors mentioned in this paper, then, Bellamy's aspirations for a society free of cash seems to have been based upon a deep-rooted desire to do away with the messiness and complexities of the monetary systems of his age. Indeed, one of the core themes of Bellamy's novel is the question of how to overcome what he saw as the overly abstract and mercantile nature of free-market economics. In particular, Bellamy seems to hold those involved in the businesses of trade and banking in especially low regard, writing how in his moneyless America:

'Another item wherein we save is the disuse of money and the thousand occupations connected with financial operations of all sorts, whereby an army of men was formerly taken away from useful employment.'<sup>35</sup>

Likewise, methods of international trade have become far more simplified in Bellamy's imagined future, with 'only a dozen or so merchants in the whole world' who use 'a simple

system of book accounts...to regulate their dealings.'<sup>36</sup> For Bellamy, the key benefit of these changes is that they have restored money (or 'credit') to a position whereby it directly correlates to the actual value of commodities in existence, rather than to intangible 'promises of more money'.<sup>37</sup>

Despite these differences, however, there is still much of note in Bellamy's 'credit system' to those with an interest in the idea of the 'cashless society'. Above all else, his work represents the first real attempt by a utopian thinker to tackle the 'money problem' in a way that does not necessitate abolishing all trade and personal consumption. Indeed, for Bellamy, one of the major benefits of his imagined 'credit system' is that, by cutting-out the need for merchants, financiers or exchange rates, it actually makes direct account-to-account trade both easier and more accurate. Likewise, the fact that values in his 'credit system' are anchored directly to the commodities they represents, rather than to some artificial carrier of value (such as gold or silver), also helps to rid his idealised society of sudden fluctuation in prices. Yet, it is the practical details about how Bellamy's 'credit-system' functions in practice that are perhaps of most interest. His pasteboard 'credit cards' not only provide consumers with a far more portable and convenient payment method than that offered by conventional notes and coins systems, but, through the use of visible prick-marks and duplicate receipts, also enable both purchasers and sellers to more accurately keep track of their accounts. Thus, whilst he still may have been a considerable distance away from actually coming up with a fully workable financial system, his work nonetheless proved highly significant in that it fundamentally shifted the terms of debate as regards the 'cashless society' question and helped lay the groundwork for later discussions about potential alternatives to conventional money forms.

Overall, then, what can those interested in current mobile payment systems and the idea of the 'cashless society' take away from this body of pre-1900 utopian literature? Well, the first and most obvious thing to note is that these texts clearly confirm that the desire to do away with conventional notes-and-coins monetary systems is certainly nothing new. Indeed, as Thomas More's writings so aptly demonstrate, it has long been recognised that paying for goods with notes and/or coins is neither particularly practical nor especially secure. Likewise, the urge to find a more efficient and less exploitable way of allowing people to



trade directly with one another, free of any intermediaries, is also something that is very much present in all of the texts discussed above.

Yet, at the same time, the fact that there seems — at least up until the publication of Bellamy's *Looking Backward* — to have been an inability to conceive of a cashless society in any way other than that which involved the abolition of private property and free trade suggests that the 'cashless question' might not just be a mere technical one. Whilst, of course, this notion that in order to change the monetary system one had also to affect some sort of revolution in societal relations was to a certain extent a reflection of the broadly socialist ideals of the above-mentioned writers, it was also very much a recognition of the fact that notes-and-coins payment methods had become so entrenched in western society that it would take some fairly major transformations to wean people away from cash. As Robert Owen so forcefully put it: 'until the human mind shall have been disabused of this insane money-mystery, it is impossible that men can think or act like rational beings.'<sup>38</sup> In short, then, what these utopian texts ultimately remind us is that, although conventional notes-and-coins monetary systems may well be inherently impractical, insecure and inefficient, it may, nonetheless, take more than the introduction of some new, more efficient method of payment to completely rid society of its obsession with cash.

---

Bellamy, Edward. *Looking Backward, 2000-1887 ... Third Edition*: London, etc.: Ward, Lock, & Co., 1888.

Butler, Samuel. *Erewhon, or, over the Range*. 2nd Ed. ed. [S.l.]: Trubner, 1872.

Claeys, Gregory. *Utopias of the British Enlightenment*. Cambridge: Cambridge University Press, 1994.

"A Fascinating Look at Edward Bellamy, Inventor of the Credit Card." <http://www.thesimpledollar.com/2007/02/16/a-fascinating-look-at-edward-bellamy-inventor-of-the-credit-card/>.

Gorb, Peter. "Robert Owen as Businessman." *Bulletin of the Business History Society* 25, no. 3 (1951): 127-48.

Hardy, D. *Alternative Communities in Nineteenth Century England*. [S.l.]: Longman, 1979.

Harrison, J. F. C. *Robert Owen and the Owenites in Britain and America : The Quest for the New Moral World*. London: Routledge & K. Paul, 1969.

- Hayek, Friedrich A. von, and William Warren Bartley. *The Fatal Conceit : The Errors of Socialism*. London: Routledge, 1988.
- Jameson, Fredric. *Archaeologies of the Future : The Desire Called Utopia and Other Science Fictions*. London: Verso, 2005.
- Kumar, Krishan. "Aspects of the Western Utopian Tradition." *History of the Human Sciences* 16, no. 1 (2003): 63-77.
- . "Utopian Thought and Communal Practice: Robert Owen and the Owenite Communities." *Theory and Society* 19, no. 1 (1990): 1-35.
- More, Thomas Sir Saint. *Utopia*. Peterborough, Ont.: Broadview ; London : Eurospan [distributor], 2010.
- Morris, William. *News from Nowhere, Etc*: pp. 278. Roberts Bros.: Boston [Mass.], 1890.
- Owen, Robert. *Book of the New Moral World Pts 1-7*. Clifton NJ: Kelley, 1970.
- . *Report to the County of Lanark of a Plan for Relieving Public Distress and Removing Discontent, by Giving ... Employment to the Poor and Working Classes, Etc*: Glasgow, 1821.
- . *The Revolution in the Mind and Practice of the Human Race; or, the Coming Change from Irrationality to Rationality. With a Supplement 1849*: Clifton [N.J.] A. M. Kelley, 1973.
- Suvin, Darko. "Defining the Literary Genre of Utopia: Some Historical Semantics, Some Genealogy, a Proposal, and a Plea." *Studies in literary imagination* 6 (1973): 25-49.
- Wegner, Phillip E. *Imaginary Communities : Utopia, the Nation, and the Spatial Histories of Modernity*. Berkeley, Calif. ; London: University of California Press, 2002.
- Weinberg, Robert L. "Looking Backward, Going Forward." *The Nation* (2001), <http://www.thenation.com/article/looking-backward-going-forward>.
- Wiener, Martin J. *English Culture and the Decline of the Industrial Spirit, 1850-1980*. Harmondsworth: Penguin, 1985, 1981.

---

<sup>1</sup> As Krishan Kumar notes, all prospective 'utopians' are obliged to 'present a fully developed and detailed picture of the happy world that is expected to result from the application of particular principles [so that] we can therefore judge of both the plausibility and the desirability of the life so presented.' See, Krishan Kumar, "Aspects of the Western Utopian Tradition," *History of the Human Sciences* 16, no. 1 (2003): 70. See also, Phillip E. Wegner, *Imaginary Communities : Utopia, the Nation, and the Spatial Histories of Modernity* (Berkeley, Calif. ; London: University of California Press, 2002), xvi; Darko Suvin, "Defining the Literary Genre of Utopia: Some Historical Semantics, Some Genealogy, a Proposal, and a Plea," *Studies in literary imagination* 6(1973): 132.

<sup>2</sup> As Gregory Claeys notes, most pre-twenty-first-century utopian novels 'trace the corruption of mankind to the origins of government and the foundation of private property.' See, Gregory Claeys, *Utopias of the British Enlightenment* (Cambridge: Cambridge University Press, 1994), xi-xvii.

<sup>3</sup> As Frederic Jameson notes, one of the oldest utopian traits is the 'dream of abolishing money, and of imagining a life without it...[and] the lived misery of money, the desperation of poorer societies, the pitiful media spectacles of the rich ones.' See, Fredric Jameson, *Archaeologies of the Future : The Desire Called Utopia and Other Science Fictions* (London: Verso, 2005), 231.

---

<sup>4</sup> As Raphael Hythloday, the lost voyager narrating the account, tells his companions: 'As long as there is property, and while money is the standard of all things, I cannot think that a nation can be governed either justly or happily.' Thomas Sir Saint More, *Utopia* (Peterborough, Ont.: Broadview ; London : Eurospan [distributor], 2010), 39.

<sup>5</sup> *Ibid.*, 179.

<sup>6</sup> More also describes an incident where a travelling party of foreign diplomats, unfamiliar with the customs of the Island of Utopia, sought to impress their hosts by dressing-up in the most ornate and elaborate gold jewellery only to find themselves being laughed at and mocked by the locals of Utopia. See, *Ibid.*, 95-100.

<sup>7</sup> *Ibid.*, 180.

<sup>8</sup> *Ibid.*, 91-94.

<sup>9</sup> *Ibid.*, 92.

<sup>10</sup> For an in-depth analysis of this hostility to the complexities of the market see, Friedrich A. von Hayek and William Warren Bartley, *The Fatal Conceit : The Errors of Socialism* (London: Routledge, 1988), 89-100.

<sup>11</sup> As he put it, the idea that 'thousands and millions of our fellow men should be unemployed, in poverty, in ignorance, and many actually starving for want of the most common necessities of life, solely because there are not sufficient quantities of certain metals of little intrinsic value, to circulate as artificial money' was 'not only one of the most wild and absurd of all insane notions; but is also one of the most lamentable and criminal.' Robert Owen, *The Revolution in the Mind and Practice of the Human Race; or, the Coming Change from Irrationality to Rationality. With a Supplement 1849* (Clifton [N.J.] A. M. Kelley, 1973), 34-35; 52; ———, *Book of the New Moral World Pts 1-7* (Clifton NJ: Kelley, 1970), 20-22 (part II).

<sup>12</sup> Robert Owen, *Report to the County of Lanark of a Plan for Relieving Public Distress and Removing Discontent, by Giving ... Employment to the Poor and Working Classes, Etc* (Glasgow, 1821), 52-53.

<sup>13</sup> Owen, *The Revolution in the Mind and Practice of the Human Race; or, the Coming Change from Irrationality to Rationality. With a Supplement 1849*, 53-54.

<sup>14</sup> *Ibid.*, 36.

<sup>15</sup> See, Peter Gorb, "Robert Owen as Businessman," *Bulletin of the Business History Society* 25, no. 3 (1951).

<sup>16</sup> Owen, *Book of the New Moral World Pts 1-7*, 26 (part II).

<sup>17</sup> He was, however, broadly in favour of the Bank of England's decision to suspend the convertibility of its bank notes in 1797, pointing out that 'did not this nation support a most hazardous and expensive war for upwards of twenty years, with a circulating medium created by a private bankrupt company, and that merely through the declaration of a few men, deemed wealthy, that they would receive their paper as money?' See, ———, *The Revolution in the Mind and Practice of the Human Race; or, the Coming Change from Irrationality to Rationality. With a Supplement 1849*, 53 (part II).

<sup>18</sup> In total, there were some 16 communities in America and another 10 in Britain associated, either directly or indirectly, with Owen. See, J. F. C. Harrison, *Robert Owen and the Owenites in Britain and America : The Quest for the New Moral World* (London: Routledge & K. Paul, 1969).

<sup>19</sup> D. Hardy, *Alternative Communities in Nineteenth Century England* ([S.I.]: Longman, 1979), 26-27.

<sup>20</sup> Krishan Kumar, "Utopian Thought and Communal Practice: Robert Owen and the Owenite Communities," *Theory and Society* 19, no. 1 (1990): 8-10.

<sup>21</sup> Harrison, *Robert Owen and the Owenites in Britain and America : The Quest for the New Moral World*, 175.

<sup>22</sup> William Morris, *News from Nowhere, Etc* (pp. 278. Roberts Bros.: Boston [Mass.], 1890), 9.

<sup>23</sup> See, Martin J. Wiener, *English Culture and the Decline of the Industrial Spirit, 1850-1980* (Harmondsworth: Penguin, 1985, 1981).

<sup>24</sup> As Butler puts it, 'everyone knew that their commercial value was *nil*, but all those who wished to be considered respectable thought it incumbent upon them to retain a few coins in their possession, and to let them be seen from time to time in their hands and purses.' Samuel Butler, *Erewhon, or, over the Range*, 2nd Ed. ed. ([S.I.]: Trubner, 1872), 156.

<sup>25</sup> Again, though, Butler is ambiguous about whether the increased pace of economic life is a good thing, pointing out that: 'the Erewhonian Musical Banks...are now more or less of an attempt to uphold the unfathomable and unconscious wisdom of millions of past generations, against the comparatively shallow, consciously reasoning, and ephemeral conclusions drawn from that of the last thirty or forty.' *Ibid.*, 161.

<sup>26</sup> Edward Bellamy, *Looking Backward, 2000-1887 ... Third Edition* (London, etc.: Ward, Lock, & Co., 1888), 49.

<sup>27</sup> *Ibid.*, 50-51.

<sup>28</sup> In Bellamy's America everyone gets the same amount of credits because everyone works equally as hard. See, *Ibid.*, 51.

<sup>29</sup> *Ibid.*, 61.

---

<sup>30</sup> Ibid., 87.

<sup>31</sup> Robert L Weinberg, "Looking Backward, Going Forward," *The Nation*(2001), <http://www.thenation.com/article/looking-backward-going-forward>; "A Fascinating Look at Edward Bellamy, Inventor of the Credit Card," <http://www.thesimpledollar.com/2007/02/16/a-fascinating-look-at-edward-bellamy-inventor-of-the-credit-card/>.

<sup>32</sup> Bellamy, *Looking Backward, 2000-1887 ... Third Edition*, 50-52.

<sup>33</sup> Ibid., 51.

<sup>34</sup> Ibid., 86.

<sup>35</sup> Ibid., 138.

<sup>36</sup> Ibid., 84.

<sup>37</sup> Ibid., 86.

<sup>38</sup> Owen, *The Revolution in the Mind and Practice of the Human Race; or, the Coming Change from Irrationality to Rationality. With a Supplement 1849*, 35.