THRIFT

BOLTON HALL

Thrift

By

Bolton Hall

Author of "Three Acres and Liberty," "What Tolstoy Taught," "Things as They Are," "The Mastery of Grief," etc.

"Thrift, thrift, Horatio! The funeral baked meats
"Did coldly furnish forth the marriage tables."

HAMLET, Act I, Scene ii

NEW YORK B. W. HUEBSCH MCMXVI

PRINTED IN THE UNITED STATES OF AMERICA

DEDICATED
TO ALL INTELLIGENT PERSONS
WHO WANT TO BE GOOD, AS WELL AS HAPPY
AND PROSPEROUS, AND WHO FIND IT
INCONVENIENT TO BE POOR

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THRIFT

CHAPTER I

THE FOUNDATIONS OF FORTUNES

In the dark ages Samuel Smiles wrote a Sunday-school book about Thrift; be-good-and-be-happy dope; save a penny a day and you will be rich — if you marry the boss's daughter.

You will find it in the morgue department of the libraries still. By the aid of strong tobacco I read into it and into many "success" books for the blind mind; also I have studied numerous salesmanship works upon how to sell your soul with your goods. I have further prospected vast stretches of print, telling of methods and tricks for saving time that take all the time there is, and would take more if there were any more; and collections of instances of successful advertising that would seem to show that it is all chance what kind of advertisement "brings results."

Any one who can succeed in reading them could succeed in anything. These "honesty-and-industry-

lead-to-affluence" bugs did not have to explain away the dear good franchise grabbers, nor to show how a traction magnate graduated from state prison, nor how a great monopolist "made good" by blowing up his early competitor's oil works.

It is true that those who go in for success by violence or crookedness, like Napoleon and Bill Tweed, array the world against them. It is true that the same industry and talent that make a fairly successful confidence man would help to make a highly successful banker: usually conditions determine what the average man shall be.

But they are deceivers who tell us that, as policy, honesty is the best way to gain wealth and respect — from the respectables.

A reputation for sterling honesty is a good foundation for borrowing, and of course a known beat or cheat finds it hard to get loans — sometimes; but any one who has tried to borrow money on any good but inactive security like, for instance, a piece of vacant land or a small mortgage, knows that the best reputation does not help you as much as having good friends, who are willing and able to oblige you.

Fine old moss-covered business men used to cut open all the envelopes and use the insides for scribbling paper. I have seen a pile of such envelopes myself, not in a museum or in the freak tent of a circus but in the counting house of a millionaire —

the old boy must have been a little miracle all by himself to have got rich in spite of such extravagances as that. If some one would give us all his old envelopes nicely cut and stacked, modern people would be too wise to take the time even to sell them for waste paper.

Such a thing would stamp a business man as petty and cheese-paring. It does not even pay to use a little scrap of paper to make a calculation on. If you have to extend that calculation or recopy it, or if you lose it because it is little, the time lost would pay for fifty sheets of decent pad paper.

(Editors, please note this — it will be useful to you when you are advertising stationery. In fact, I think you had better read the whole book to help you in getting advertising patronage. Getting ads is the work that kills off the editors — most of the great editors are dead.)

The ideal principles inculcated by these thrift tooters are directly opposed to the object of nearly all business push and of all advertising. To be consistent, these thrifty brethren should begin by discouraging all advertising of automobiles, joy-cars, phonographs, theaters, cigars, even the economical stogy, candy, and especially the fleeting joys of sense, such as music, movies, and millinery.

What a joke it is to set newspapers, which are paid to make readers buy goods, to publishing edi-

torials proving that if nobody bought anything but oatmeal and specked apples and khaki clothes we would all be rich — at least if we hand our money over to the bank. Then the bank should lodge itself economically in a factory-front building. But what it would do with the money if no one spent anything except for hash and corduroy, does not appear.

And yet a bank president, whose time sells at about eight dollars an hour, told me that he untied the strings of three parcels that day. Looks like a waste of time to spend five minutes, worth seventy-five cents, in saving one cent's worth of string. But he liked to undo the knots. Like a woman knitting, men work off nervousness by using their fingers, and his string box was getting low. Either he would have to charge his memory to order more string, or lose time, when he might have none to spare, in finding twine. So his valuable time expenditure was economy. He took the opportunity of doing what he liked. There's profit in that.

Thrift is not carrying in your clothes all that you have like a tin-horn gambler with his diamond stud — neither is it picking up peanuts, nor wearing slop-shop clothes. Life is not made for savings, but savings are made that life may be more abundant here and now.

There are ways of wisdom and thrift in using life's opportunities. Many persons become so possessed

with the idea that present conditions are against them and against all others in their position that they believe they cannot succeed; accordingly, they do not succeed. The prophecy fulfills itself, except when it was fulfilled before it was made. If you tell your salesman to take some goods over to Byer & Co. and he says, "I don't think we can sell them that line to-day," do you think he'll come back with a good order, or with a good explanation? The man that succeeds is the man that thinks he can. Success comes in cans, failures in can'ts. Was there ever a successful promoter who didn't think he could sell refrigerators to the Esquimaux if he had the time?

It is true that monopoly given to some people prevents other people from getting enough work and wages, and that privilege is the legal right to get more than we earn. It does not follow that to get a monopoly or a privilege is the only way to success — in fact, like air ships, they often injure their owners more than any one else. There are many who have prospered hugely without any special advantage; there are multitudes who are successful in spite of adverse circumstances. These are not only people of the last generation; they are our own contemporaries. Such successes are growing up around us to-day among men no older and no younger, no stronger and no cleverer, than you and I — which isn't saying much.

Henry Ford, President Wilson, the dollar-watch Ingersolls, Huyler, "fresh every hour"; Rosenbaum of the National Suit Company (or rather the Suit Company of Rosenbaum), Sears Roebuck, the Chicago mail order men; the five-and-ten-cent Woolworth, and a lot of the chain-of-stores men like James Butler, are several samples of success, not the results of governmental favor.

Ralph Waldo Trine, who got "In Tune with the Infinite" to the tune of several hundred thousand dollars, Miss Jane Addams, Charley Chaplin, Goldberg who draws fool pictures, Samuel Gompers, Mrs. Bottome, are instances of notable success in other lines than mere money grabbing — all, it appears, with no special pull and no overwhelming ability. They don't pretend to be Napoleons.

Consider the people you know in your own ways of life. Are those who get on, men and women of notable and impressive ability or with exceptional advantages or equipment? Only hopelessness or thick-headedness will enable you to deceive yourself into the belief that you cannot succeed just as easily and just as well as they. If you truly know these people you will agree that they are not really exceptional men. Their very success, as they will tell you, is due to the fact that they understand that their own will come to them.

The wise people do not complain and are not im-

patient nor disturbed. The friends whom they seek are seeking them and, in due course, they will come. They know that the laws of nature are unchangeable and that they shall reap what they have sown. They are part of the motive force of the world, just like you and me.

Think of all the poverty-stricken foreigners who come here with the huge handicap of ignorance of the language and of almost everything else, to make money — and do. We flatter ourselves that it is because they live so cheaply — "below the American standard." When American families wallow in luxury on an average income of less than nine dollars per week for each worker, the amount that the Dagos and Huns and Kikes save by living still cheaper would not make them very rich. The Chinese live cheapest of any. Do you happen to know any Chinese millionaires who saved a million out of the laundry charges? Of course, as long as people are miserably poor they spend very little, but that is not the reason they thrive. The reason they succeed is mainly that they expect to succeed and accordingly do succeed. Turn to any side you like and you will find the same cause and the same result. The Christian Scientists are not selected for their genius, but everybody knows that they are generally well-to-do. Scientists say, "Desire creates function." That means that Nature has a strong inclination to pro-

vide means for any end that is earnestly sought; we don't seek much for anything unless we expect to find it.

Look at the things you are doing or could get to do and see what chances there are here. Change is inviting and the other side of the street always looks the cleaner, but the present is bringing in cash now.

Lots of people, especially clergymen, think they can't get a job because they are no longer young, that the "dead line is at forty." Most of them were stiffs before they thought of thirty. If a man can't make good after he is forty, it's because he hasn't made good before. The old saying, "At forty a man is either a fool or his own physician," is just as true of business as of the body.

You have not failed in this life unless you are dead. You may have gone down — you can go up by the same road, or find a shorter cut up. You must find companions who will stimulate and help you, not waste your time and energies.

Don't needlessly antagonize any one; remember you yourself are only one of them, a specimen of the human race. You can get more and give more by working with your fellows than by working against them. You can't fight every one.

Remember that the highest type of man fears nothing, is deterred by nothing, asks for nothing,

but demands what he needs as his right; in short, he dominates both things and inferior men. What he asks, others feel that they must do, and, recognizing his character, they wish to do it. The things that he does by their help seem to them to be miracles.

You can be such a man; your true self is already such a man. You have only to recognize it. You need only to understand that you are superior to all circumstance: by the good that you do the world must profit, and therefore you, as a vital part of the world, must profit too.

Did you ever see a mob? There are leaders, but no leader. You can just as well push to the front among the leaders if you will to do it as to stay in the crowd. Want to do it and try to do it and it is done. It is just as easy to take command of your world as it is to take command of a mob. You need no one's permission. Begin at once. What you look for you are likely to find, especially if every one kindly turns in to help you.

Once upon a time I went out in the street and gazed up at a flag pole; presently some one stopped. "What are you looking at?" "Oh, the flag." "I don't see any flag," he said. Another stopped. "Do you see that flag?" he asked the newcomer. "Where?" "Why up there, on that pole." Others stopped to see what was up. "The flag, they're looking at the flag." "Where?" "Why

up there, don't you see it?" "Certainly," says one, "I see it," and somebody else claimed to be just as clever. "There, up there, the flag," the people said. Presently the janitor stuck his head out of the window. "What's the row?" he shouted. "The flag; they're looking for the flag." "Why, of course," he said, "I'll put it up." And he did. Just so, if you are looking for your own success, others begin to look for it too, and when enough people expect it, it usually arrives; for the opinions of others bring us the success, or at least the opportunity for success.

To have money enables you to seize opportunity when it occurs. Look sharp to "catch time by the forelock"; opportunity is bald behind. If you must have this week's wages to pay this week's board bill, you cannot get even a few days to investigate another proposition, or to prove, without pay if necessary, that you are fit for a better position. If you have no money, you cannot make yourself part owner of the right thing when the right time comes; you are like a horse on a treadmill.

The lives of millions have been ruined because they never reached the point where they really owned themselves. If you are working to-day for the money that you must pay out on Saturday, you are not your own owner. You are owned by whoever has bought your time, who pays you for the use of your

body and mind this week, and has a mortgage on your soul for next week. To save money is to pay off the mortgage on yourself, and that ought to be worth while.

Thrift, the power to save, which means self-restraint, is mainly important, not because it means wealth in the end, not because it enables you to make others work while you watch or play, but because it gives you peace of mind. Without peace of mind no one can do his best work or lead a life really worth while.

To be able to save means ability to control yourself. If you cannot control yourself, you will not do much in the way of controlling others.

Make your work into play. Here's a new game for you, most exciting. You don't have to buy any outfit, or pay any admission. You can play it yourself against any one or you can root for somebody else.

And both sides win and both get a prize. Here it is: Each one saves one cent the first day, two cents the next day, three the third, puts it in a bank and keeps at it until one has to confess that it won't pay him to save any more per day. The savings-bank book is the score book; it is never wrong.

That's one game you can make your own rules for. You can begin at ten cents or ten dollars and increase a cent or a dollar a day.

If you are a millionaire, you can begin at a hundred dollars a day and make the ante ten dollars *per diem*. Only, if you *are* a millionaire don't do it; you will only go to the bad place all the sooner. If you have a million you can play it the other way; get some good out of it by trying to do some good to others. Spend a hundred dollars for others the first day and two the next, till it breaks your bank account or your heart.

Thrift is more than the instinct of the dog that buries the bone he can't eat now. The rich by birth may be extravagant according to general standards — few of them are spendthrifts. Those who have never had money are the ones who spend more than they can afford.

The prudent man looks ahead and gets ready. The frugal man lives carefully and saves persistently. The economical man spends judiciously and uses wisely. The careful man buys only what he needs, and wastes nothing. The industrious man works hard and saves hard; the miser hoards; but the man of thrift earns largely, plans carefully, manages economically, spends wisely, and saves consistently. Thrift is all frugality, prudence, economy, and industry — and "then some."

We don't speak accurately, perhaps because we don't think very accurately. We use "frugality," "carefulness," "prudence," "economy," "indus-

try," as though they all meant about the same thing — they don't.

I wanted the exact meaning of thrift, so I rigged up a derrick and hoisted Noah Webster's Unabridged Dictionary on to my table, and it said that "Thrift is a thriving state." Well, that sounded so strange that I read on further: it said, "Good husbandry," and then it paused, for I didn't look satisfied, and it went on, "Economical management, frugality."

"Try again, Dick," I said, and the Dictionary hit it at last, "Prosperity."

That's what I'm talking about, under the shorter and uglier name of "Thrift."

CHAPTER II

PERSONAL EFFICIENCY

A FRESHMAN was watching the upper classmen practice for a long dive contest. The efficiency man asked him: "Would you go in if you could win out?"

"Wouldn't I?" said the lad. "To win that long dive would set me up for my whole college course."

Said the practical theorist: "Try how long you can hold your breath? Forty-five seconds. Now take a dozen deep breaths. Hold your breath again, again — sixty seconds. That's better. How many strokes do you need for ten yards under water? How many to the minute? Try, and count. Now practice holding your breath; then watch those men and you can tell by your watch whether you can beat them or not."

The freshie tried and won. He knew what he had to do, how much he had to do, and how to do it. That's efficiency. Efficiency is not a mystery reserved for the elect. It is not a buga-boo to be called "scientific management"; it is nothing but common sense applied to every-day affairs, doing things better, quicker, and more economically than

at present; doing them the right way, the adept, the easy, the direct, and natural way, rather than in the wrong, the careless, the slovenly, and the roundabout way.

If a hundred men have a task to perform, week in and week out, a few of them will do the work with ease and dispatch; and, of these few, one will be found who, with less expenditure of energy and time than the others, does the work better. That one has evolved the natural method. That method should be made known to all. It is a slogan of prosperity and a watchword of intelligence and of well-directed energy-thrift.

Efficiency has a world-wide application and may be practiced in a widespread manner by every one. It is the duty of every man to himself, and of every man to his neighbor.

Those who are willing to learn will progress, but those who cling to their old methods and refuse to learn will fail. If they did not, mankind would not progress. The average little clerk is born inefficient; that's the reason he is still a clerklet. Let us be thankful that all men are born inefficient, (though some of us outgrow it;) else we should have to do our own work ourselves.

It's comforting to us who want to get ahead to know what slobs most of our competitors are. The Fra, in his "Tom Paine," says, "Efficient people

do not have to hunt for a position — the position hunts for them." It hardly ever finds one.

Most people know no more how to do anything than a college graduate. Call up your own clerk and say, "I wish you would write out for me the substance of this statement; cut it down to a couple of pages." Will he do it? Not unless yours is a magic wishbone. When you ask him again after a couple of days he will say, "I was going to ask you whether you wanted it in handwriting or typed," or, "I didn't understand what you said," or he will hand you the original and say, "Won't you just mark the parts you want left out?" He himself is the part that should be left out. After he has finally done it all wrong he will calmly excuse himself by admitting the final offense, the offense of the fool who will be damned for his folly: "I didn't think." His father (who probably couldn't think either) used to swallow that excuse, instead of saying, "Son, I was afraid that was the trouble all along. Let us look at the woodshed."

Hardly any one really knows his own trade or business; nearly always when you want an odd job done you can think out a better way of doing it than the "skilled mechanic" proposes when he comes to charge you six dollars per day. Nearly always when you go to the store you find that the clerks know no more about the goods than you do and

haven't sense enough to tell you honestly even what they do know.

Or try a professional man: Tell your barber not to shave you against the grain of the skin. Will he heed? Not any. He knows that the way to scale fish is to scrape up, and that's the way he will scrape you.

Neither do the great concerns know their own business; for instance, after the outbreak of the war I wanted a "mantle," the film that gets white hot in an alcohol reading lamp. The Standard Oil Company owns the Alcohol Utilities Company, and I sent there for a mantle. "Made in Germany; none to be had; hope to have them in a couple of months."

I guessed an ordinary Welsbach gas burner mantle would do; it served better than theirs and was much cheaper. Their representative did not know that.

Think of the Western Union Company and the Pennsylvania Railroad Company, two of the best-managed concerns in the world, who, quarreling about a right of way, actually cut down each other's telegraph poles because they had not sense enough either to agree or to arbitrate. German peasants and English costers, who fight one another for they don't know what, are no stupider than that. Professional men are as bad, worse probably, because

they have state certificates of efficiency which relieve them of the necessity of really being efficient.

Once I suggested a motion in a law case to the late Albert Stickney, formerly a partner of Mayor Shepard of Brooklyn: Stickney said, "If we do that, they will do so and so." I answered, "Maybe they will and maybe they won't; about one lawyer in a hundred knows his business." Now Stickney had tried more cases than probably any other lawyer in America. He stopped a moment. "One lawyer in a hundred," he said; "that is a gross overestimate."

Shortly afterward I went to a dinner with a judge of the United States Court and I asked him what he thought of that. He said, "That is about true." I sat at the dinner between Judge Gaynor, later Mayor of New York, and Judge Seabury, later of the New York Court of Appeals. I was still in search of information, so I asked them. Judge Seabury said, "The ignorance of the lawyers who come before me [he was then in the City Court] is pitiable." Judge Gaynor said, "That's so; in most of the cases that I try both the plaintiff and the defendant would do better without any lawyer at all."

Those are the men you and I elect in droves to the legislature to make our twenty thousand odd laws, and over whose vagaries the courts gravely deliver opinions as to "what the intention of the

legislature was" as to bills that they never read, and where everybody but the judge knows that their only "intention" was to get their money or to get reëlected. "Ignorance as to the law excuses no one"— except the judge.

And the doctors! — but read Bernard Shaw's "Doctors' Dilemma" and the preface to it. It doesn't leave a shred of "medical authority." So there's no use in my trying "to take the breeches off a Highlandman." Shaw has stripped them naked already.

Other professional men, like preachers, are no more competent; few preachers can keep their congregations awake, because they are asleep themselves. A great free thinker said that clergyman's sore throat is a disease which comes from saying, in an unnatural tone of voice, things that nobody believes. We stifle our own thoughts which are our life and repeat the words of others who are dead. Most teachers do not follow a voice like Joan of Arc; they only listen for an echo.

Jennie June tells how she went into a store to buy some lace. In answer to her questions, the girl kept saying "I don't know." Finally Jennie June said, "Why, you don't seem to know anything about laces, and yet you have a salary; if I knew as little about my business as you do about yours, I'd starve." A few months later she went there again and asked for

the girl. "Why," said the superintendent, "she's not here now. She has gone abroad to buy lace for the firm." "That girl! Why, she knew nothing about laces." "Yes," said the superintendent, "but a lady came in one day and told her she knew nothing about her business, and she started in to study; now she knows more than any of us." Very likely none of them knew much — an inch makes a wonderful difference in the length of one's nose.

While writing this I saw one of the "traffic squad" policemen take the broom from the hands of a street sweeper and with it clear out a puddle from the crossing.

The wheels in the rain puddle splashed the white wings and he could not get the place swept dry; so with great care the imperturbable cop did the job himself, and politely handed back the broom. That was a Man! Not a man with a head so swelled that he had to put on his hat with a shoe-horn, but a downright acting man.

He was not annoyed; he understood that if the sweeper knew how to do a job thoroughly he would probably have been an inspector or a superintendent before this; so he accepted the material offered him, broom and man, and used them placidly to the best advantage.

There is no sense in being annoyed at the stupidity of people who work for us, or of the clerks who serve

us. True, they make mistakes; ridiculous and inconvenient mistakes, and we blame them because they are not as intelligent as we are, but if they were as intelligent as we they would not be working for us.

How could we live by our dignified work, if stupid people did not do the hard toil for us? If rich young men were competent, how could poor young men get a start?

There is a way to get some one to do practically whatever you want done. Success in that depends on how you appeal to his motives. Some persons just naturally feel how to do that; such men are successful salesmen, managers, promoters; but few of them could tell how they do it, even if they would.

There was a conference of missionaries on "The Needs of the Red Indian," and they advocated laundry machinery for the squaws. Calvinism and marriage certificates were duly considered, and one of the brethren summed up the accumulated wisdom of the conference. Then they asked the only Indian whom they had invited, to speak. He rose up solemnly and said, "Him plenty don't know." That's the trouble with most men, and women, too. "Him plenty don't know." Most persons are entirely incompetent and there is where our chance comes in.

There are lots of people who can do several things pretty well; good bookkeepers, fairly good typewriters, legible penmen, quite accurate calculators,

know a good deal about — something — it does not matter what. The "Situations Wanted" columns are filled with such men, but, good times or bad times, the "Help Wanted" columns are always filled with calls for first-class cutters, fine designers, competent superintendents, experienced buyers — for those who are the best in their class.

Tricks of salesmanship are not much good. Lessons in them are only to make you think. I know them, and the gist of them is: 1st, don't sell any goods you don't believe in; if you do, you are a fakir and it sticks out from you like a stiff leg. 2d, put yourself in the other man's place; and 3d, and 6th, 7th, 8th, 9th and twenty-third, think. Those amount to saying, "Be honest and sympathetic — as far as possible." You know there is such a thing as personal influence. Some people you just like before you have spoken a word to them; some you don't even trust. To have that gift of sympathy and reasonable belief in yourself, is the key of salesmanship, and anything tricky or insincere has an evil savor in the nostrils of gods and men. People feel lots that they don't see and know lots they can't say.

The new-found efficiency has made every salesman who is worth the envelope that his pay comes in keep cards of his customers and acquaintances. It is a help — to him, just as long as other salesmen don't

do it: when all do it, it only makes the running harder in the race. We have made it so hard now that everyone has to run as fast as he can in order to stay where he is.

But there are laws of desire as well as laws of labor. A man may be scientifically fitted for a task in Gasburg, Pa., and is earning extra high wages for his efficiency, but he has a sweetheart at home in Jaytown, Del., and he moves, despite the protests of industrial efficiency. The love for his girl or the hate for hurry will beat out the principles of industrial efficiency.

A man may be physically fitted to be a blacksmith, and, according to all physical laws, scientific management would pick him for the job of a blacksmith. The man, however, wants to be a shoe salesman on the Great White Way, and all the king's horses and all the king's men could not get him to put on overalls and swing a sledge.

Efficient management had "much of its gold plate rubbed off" in Prof. Hoxie's report to the U. S. Commission on Industrial Relations, says Minor Chipman in *Harper's Weekly:*

"The obvious failure of orthodox scientific management was everywhere manifest. It was a machine born in a machine shop, an attempt to apply engineering to humanity."

If the science of engineering could be applied to

human conduct there would be no overstrain, no breakdown, no nervous prostration. The engineer always allows an ample factor of safety. But, unfortunately, it was overlooked, in the darkness of much counsel, that there is a vast difference between an "I" beam and a worker's eye.

Scientific management stood for "efficiency," and that efficiency meant production. It seemed obvious, therefore, that those methods which increased mechanical production when applied to the human "machine" would be equally effective. But the difference between steel and men is this: steel is easily worked and shaped when hot, and men are not. Get a man worked up to the boiling point and he is ready to explode.

Scientific management should treat itself scientifically. It has spent too much time in laying down literary axioms and defending itself in behalf of bookish principles. It has been like a doctor trying to force a patient to take a dose of medicine when the victim considered that the doctor was a quack. He might be the best of doctors, but that would not induce the patient to take his medicine, still less when the patient feels in good health and does not want any medicine at all. Doctor Shop Efficiency's medicine is piecework.

The fundamental objection to the piecework system lies in its near-incentive ideal. It offers a wage

in proportion to production, but always over a short period, as short as possible. It measures the efficiency of the work in terms of minutes or hours, and the worker measures his own efficiency in the terms of life. He is not in a hundred-yard dash; he does not want to race at all; he is traveling from a place called Birth to a goal called Death. Away back in every man's mind is the question: What is really worth while? Is it worth while to be efficient? He thinks it over and replies: "Efficient — for what?" And the scientific-management men have said: "Bonus," "Premium," and "Profits."

Men do not live for these alone, and particularly not for productive efficiency. If efficiency merely means a greater output, doubled product, and twenty-five per cent. wage increase — is it thrift at all? If efficiency means a broadened life, a wider opportunity for initiative and progress, a greater measure of social happiness, it is thrift indeed.

CHAPTER III

SAVING TIME

"*Festina lente*," hurry up slow, says the Latin proverb; the Germans say, "*Eile mit Weile*"— hasten slowly. Ours is better: "Take your time" — it belongs to you.

As old Ben Franklin or Ben Jonson said, maybe it was old Ben Nevis — I don't know who it was —: "When anything has to be done in a hurry, that's one reason for not doing it." (I read this to my wife and she says Ben Nevis is a mountain in Scotland. Well, the other Bens were mountains too; anyhow the mountain wasn't in a hurry!)

"Have you time?" asked the white man. Said the Indian, "I have all the time there is." Man was not made for clocks, clocks were made for man — except some that were made for sale.

Now we are proposing to set the clocks of the nations forward an hour, instead of going forward ourselves — an application of Tom Moore's plan:

> The best of all ways to lengthen our days
> Is to steal a few hours from the night, my love,
> Is to steal a few hours from the night.

Those who get up early, seem to do it mainly in order to have more time to brag about it. I've written a whole book about absolutely everything that is known about sleep, "The Gift of Sleep"—how to sleep and why.

When I was a boy in Ireland they used to say:

> He that would thrive
> Must rise at five.
> He that hath thriven
> May lie till sivin.

Probably when earth becomes heavin he may lie till elivin. But as yet earth has become the other place, rather than heaven — except for a few. Brothers Carnegie and Rocky protest that it has been heaven for them; methinks they do protest too much. A man with a good appetite doesn't need to swear to it. It shows on the outside.

You can't drop a million in the slot and pull out heaven on earth. The very rich feel that every man's hand is against their bank accounts, and their hand is against every man. They cannot know who are their friends, or even if they have any, for they must always suspect that the wooer is wooing their pocketbooks. Do not be in haste to be rich, or to be anything else. When you "have an awful lot of things to do," don't do them — the more you do them the awfuller they get. Just think which of them are not necessary and who can be gotten to do the rest.

Then lock up your desk and go out and take a walk. You will be surprised to find how many of the awful things have done away with themselves. And don't blame others for not doing your things as well as you would do them. If they could, they would not be working for you.

But don't let us be too critical. If we see a man spending his afternoon playing dominoes, we say he has no idea of thrift in conserving time. True — from our standpoint. We spend our afternoon making money until we can afford to play golf in the afternoon. We keep on working till we can afford something much more costly than dominoes. He is taking the more direct route to playing. What he wants, that moment he wants it and takes it. Others live at twenty as though they were sixty in order that when they are sixty they may have the means to live as though they were twenty. When they are sixty they may have saved up the means but they have spent their lives. What shall a man take in exchange for his life?

If we hear a man arguing, gesticulating angrily and converting all his hearers into opponents, we think he is wasting his time. Not at all; he isn't arguing to persuade people; if he were he would keep his temper; he is arguing in order to say what he wants to say, "to express himself," as scientists call it.

To lengthen the measure of life, not in years alone but to put more things into it, is the object of all true improvements. Whatever does not do that is not an improvement: it is only a meant-to-improve. Sinton says: "If we should pray for anything we should pray for more experience of whatsoever sort."

System saves time; if it does not, then the waste basket yawns for your system. Sufficient ought to be spelled s-y-s-f-i-c-i-e-n-t, to show the part that system plays to efficiency. Little things count more than big ones, a loose leaf pocket memorandum book with a fountain pen that will write — there are some which really write — also a desk file indexed for the days and with the month headings movable, so that what has to be done Thursday will present itself to you on that day. It is the prophet file, because it tells what will come to pass.

A rubber stamp like the following saves lots of writing and offends no one:

> In order to save your time, as well as mine, I am returning your kind letter with a few notes instead of writing.

These and a card system are enough for most people who can't keep a clerk to run a "system." Most people don't think about them. If you have much dictation to do a clerk with a dictaphone will help greatly.

Every possible improvement should be known and

considered instead of being ignored until it forces its way into use. Instead of the ready excuse when a new thing comes out elsewhere, that it is not applicable to our conditions, it should be made applicable. As long as a man is satisfied that he has nothing more to learn he will learn nothing more, but when he realizes that he is not yet the master of the accumulated knowledge of the world on his own subject he will progress.

Practice up on the common little things. Common little things make up the biggest part of our lives; that's what makes them common.

Most people are like billiard balls, says Professor Fite in his "Individualism"; they whirl around the table most lifelike, they kiss and part just like lovers, they appear to deliberate whether to go into their pockets or not. They are most influential in their groups; but they haven't any brains, any more than a bald-headed Johnny. They are "unconscious."

The next grade of people is like cattle. They also jostle each other and "hustle and save"; they are never extravagant nor waste any time, but each waits for a motive, "obeys that impulse." See them go up the gangway to the slaughter pen; some of the poor creatures scent the blood, as we scent it in Europe, and try to hold back from the impending death, but the drover has a "Judas" steer that leads the way up and they follow, or the drover twists

their tails and they go up. Then the "Judas" is slipped back to lead again. They are not conscious of what they are doing, else they would at least die fighting.

Don't follow the leader of the crowd and don't wait to have your tail twisted.

No matter how rich you are, or think you are, it is not thrifty to let your boys and especially your girls grow up without learning to do something useful well enough to get real money for it. The time may come when they have only their time to sell. How long do you think the poor people that have to work are going to keep on handing over the most of what they earn to a few of us who do nothing but try hard to amuse ourselves?

To teach children the value of money is to inculcate thrift; but the mania for owning things begins very early and most children take a pleasure in saving little things, so children generally need only to be encouraged. Indeed, people generally need little in the way of education except to be encouraged to get more education.

There is nothing more wasteful of time, of health, and of money than our ways of education where we devote six years of young life to Latin and the victim can neither write, speak, nor even read it at "graduation." A college is generally a cross between an orphan asylum and a country club.

Academies are worse because there is less liberty. Nevertheless, send your children to school; the boys will educate them. Go with them yourself and they will educate you too — if you don't look out.

Old John Swinton's principle of "first things first" begins with the first principles of liberty applied to the play time education of the child; all of children's time should be play time. Play is Mother Nature's school. Play work is the idea in the Organic Culture School of Fairhope, Alabama, and of Miss Caroline Pratt's Playhouse School of New York, and of the Ferrer Schools, as well as in Froebel's own form of the kindergarten. We have made kindergarten play into work and a "curriculum" — a curriculum is a little place where you go round and round and get nowhere.

Michelet's saying that "No consecrated absurdity could have stood its ground, if the man had not silenced the objections of the child," is as true of secular as of religious thought; and the Montessori method is to avoid all such domination over the mind and the actions of the child — to let him learn, as he loves to do, instead of wearying him with teaching. The results in the automatic attainment of "the three R's" are most surprising.

There is no set succession of ideas nor of "gifts" in the Montessori method. Simple practical things that the child can himself learn to do are set where

he can get them — frames with flaps to button or to lace or to hook one to the other, ribbons to tie, boards with delightful holes which can be filled with the pieces cut out of them, blocks which can make flights of steps or walls or towers, as the child may choose. While intently mastering the buttoning and lacing, the little student soon realizes that these are actual examples which can be gloriously applied to his or her own clothes and shoes.

The grown person has an almost irresistible impulse to supplement or to supplant the learner's awkward little plans and still more awkward little fingers, disregarding the natural plea, "Let me do it"; but the child knows what interests it, and when it fails on one task, instinctively turns to a less complicated one, working up with genuine joy to that which formerly proved too hard.

However, necessary as they may be, this plan won't give you infant prodigies, who have been stuffed so full since the age of two that they know at fourteen everything that nobody needs to know at all. I know a much-advertised boy wonder; he knows all about quaternions. (At least I guess so, because he got out of my mathematical depth in eighteen words.) He knows Greek probably as well as his teachers, though neither of them can speak it. But he can't swim or box or play tennis, nor does he care for girls and boys — nor anything else

that is really worth while. If he were my son I would have him cremated, or buried in a university.

To let the child get its lessons as a saving of effort and of time and pain — not to make it do it — that is the base of Mme. Montessori's idea. She urges the naturalness of the education, and illustrates it among other actual experiences with a story, of how a Yankee washerwoman's little boy undid her work on a basketful of nicely ironed waists, by folding them. The mother was inclined to be angry, until she reflected that the little lad was too young to intend any mischief, so she gave him a towel to fold. The towel was the beginning of a series which went on to an old bed-quilt; and, to her surprise, she found that the infant would leave her in peace for hours, himself quietly folding and refolding the cloths. Later, when the little man had graduated himself from that manual and mental and moral training class, the set of cloths was put on the shelf for the benefit of his successors — his mother's rising generation.

Plainly such letting alone without steering is the way to teach self-government, to build up the self-reliant and self-restraining person. We are not all blessed with children nor does every one realize that "all the babies in the world are mine," but we all have to teach, consciously or unconsciously, and we are all victims of the desire to make people think

and act as we think and act, instead of allowing them to think and act for themselves. Big people and little people will work for the joy of the working, for the pleasure of overcoming difficulties, and the happiness of creation, and, given liberty, have far more tendency to do right than wrong.

This leads Madame Montessori gently to the startling conclusion that children are not "naughty"; they are only mistreated and irritated children who can be set right by loving wisdom. And the same principles apply to the "children of a larger growth." Probably "naturally bad people" are lunatics.

CHAPTER IV

ECONOMICAL ECONOMIZING

Don't imagine that under the head of Coöperative Thrift I am going to unload upon you all my spare statistics which nobody reads unless he is paid to do it, except those who don't need them.

In Poe's tale of "The Purloined Letter," the prize was hidden from the searches of the crack detectives by being stuck up in a card rack on the wall, so that no one could help seeing it — nor would notice it. So it is with many things: they are so plainly visible that we don't notice them. The use of land and Coöperation, for instance.

You have perhaps heard that England and France and other little countries do a coöperative business of many hundred of millions each; one, the Wholesale Coöperative of England, sells over a hundred and fifty millions a year; but there isn't much coöperative spirit in America.

Here is the block where I and other blockheads live, East Sixty-first Street. We have about sixty families, and each one of us has his separate furnace,

cooking range, and hot water supply, and we have not sense enough even to buy our coal cheap by the cargo instead of dear by the ton, nor to use it all together and intelligently instead of separately and wastefully. We confine our efforts to teaching "the hayseeds" coöperation, who already practice much more of it than we even know about. We rail at the tenements because they buy their coal by the bucketful, having no place to store more, but we don't take the trouble to save time and money by buying our own flour and sugar and coffee by the barrel or bag. The dear electric light companies have forced coöperation in "the juice" upon some of us.

English people will go to their own store, wait on themselves, take their goods home, or send them home themselves, and pay cash. Americans generally won't do any of these things, partly because we don't have to, partly because our capable men are too busy, mostly because we don't know that it pays.

Coöperative business is a new development. It was started about seventy years ago by twenty-eight poor, working-class idealists in Rochdale, England. It has spread to a membership of three and a half millions in Great Britain, doing a business of about six hundred and fifty million dollars. More than half of Denmark's two million, seven hundred thousand people are members of coöperative associations, which include stores and factories. Their coöpera-

tive creameries, bacon curing and egg export societies, export sixty-five million dollars' worth a year.

In Germany, Austria, and Italy the greatest development has been in people's banks and credit societies. There are many millions of coöperators in darkest Russia; they have thirty-five thousand coöperative associations with a membership of twelve millions. We think of them as ignorant moujiks. I wonder what they think of us!

However, in California the Coöperative Fruit Exchange ships about eight million dollars a year of oranges and lemons, more than two-thirds of the California crops (those are oranges, but it looks like small potatoes beside little Denmark). There are about one thousand coöperative creameries in Minnesota; there are hundreds of coöperative elevators in the Northern grain States and in Canada.

The business principle of coöperation is applicable to any kind of business. It is only a question of acting on well-known and sane principles. We all know that every morning a dozen milk wagons and a dozen grocery delivery wagons rattle over the same streets.

That's an expensive way of getting waked up. We know that there are a dozen retail stores in every district that would be better served by one store. The extra expense of the dozen instead of one is a

large part of our high prices. Besides economizing in expenses, the coöperative plan buys and sells for cash, so that the members do not pay for the bad debts of credit customers.

My old and ardent friend and coöperative promoter, N. O. Nelson of St. Louis, has a system of sixty retail stores and meat markets in New Orleans, with a bakery, creamery, coffee factory and other productive establishments. He is able to sell at a reduction of about twenty-five per cent. from the ordinary prices, by selling only for cash, and doing no delivering: (Notice that.) He started it as an individual working model of good business without profit, but he is transferring it to the people as a co-operative association, by selling shares on easy terms. It is all a question of the people choosing to act for themselves or to overpay some one else for doing for them — or for doing them. But Nelson knows more about coöperation than anybody else and he will tell you all about it, so I won't.

Coöperation that isn't business has little chance. This is a commercial age (that's true, though we may not like it), and what does not pay is a dead one, even if it's a church. Families have often tried to combine their purchasing and to distribute the goods. It's a sensible plan and it works well, as long as some effective, capable person who is worth good wages will do it for nothing and look for her

reward only in the "knocking" she gets. But when, refined and sweetened or killed by her trials, she marries or otherwise goes to heaven, the families quarrel unobstructed, or find that the marketing is unsatisfactory, and the gospel of coöperation gets a bad set back in their minds.

Efficiency is a tired word: we have worked it so hard. Advantagency might relieve it a bit. But anyhow no book on such subjects is complete unless it tells the editors how to run their papers. I have read somewhere that newspapers are the molders of public opinion or the leaders of thought or something like that, so here is a lesson on leading for them, from one who has never got into editorial ruts, because he has seldom traveled that road.

If I were an editor (which God forbid) I should not advocate thrift unless the public demanded it and threatened to withdraw its advertising. I'd tell the people to buy, buy, buy, to go into debt if necessary for typewriters, duplicators, filing systems, telephones, printing, modern ways of bookkeeping, card indexes, lessons in how to do things, and everything else, especially books like this (that advertise with me), which will help to save time, money, or labor. I'd tell a waiting world that only cheap workers can afford to do without modern appliances or to spend five minutes saving five cents. You can't spend two minutes to go across the street to deliver a letter

instead of mailing it, unless your working time brings you in less than a cent a minute.

It does not pay a skilled mechanic to do that. I have a friend who is the most wonderful manager I ever knew — on a ten-cent scale, but she does not know that to save at the spigot while the bunghole leaks is not economy. Her penny saving is dollar wasting.

Ben Franklin said, "Put your money into your head"— meaning to spend money and time, some of which is money, to learn. I would add to that, if I were an editor, to put your money into your legs by buying a motor car, and into your hands by getting a dictaphone. Also put some into your stomach by buying a fireless cooker and prepared "hand me down" foods that save fuel and time and temper. Fifty-seven varieties of them.

Then, lest the coal man be offended, I'd add that it pays to take trouble and cash to make yourself and your wife comfortable. Don't live in cold rooms. Get the best heater and gas stove and range and washing machine and patent dough-kneader and fireless cooker and pneumatic sweeper. The heat wasted in a range gets into the cook's temper. Get acquainted with your wife before she is worn out. You will find that she is better employed as a helpmate to you than in scrubbing floors because she has no mop. Even if the floor is not quite so clean as

if she had scrubbed it, she will be cleaner and will have more time to attend to you. You probably need it.

What you really need, you pay for, whether you get it or not; because it costs more to do without a thing that you ought to have than it does to pay for it.

If you are doing your own typewriting, then your time cannot be worth more than about $8 a week, because you can get a girl to do it for $8 a week better than you can do it.

You can hire a typewriter for $3 a month or you can buy a good second-hand one for about $25. Now if you are doing without those two helpers, and you need them, you are paying more than their cost every month in loss of time.

Time-saving and labor-saving is what you want. The thing that saves his time is what every business man wants. Time-and-labor-saving, expressed in figures, show how much you want it.

Most people, when they come to buy a machine, think only of the cost of the machine. They ought to think of the cost of the operator: reckoned in weeks, months, and years the cost of the machine is the small item; the cost of the operator is the big item.

Any appliance which helps to do a bigger and better day's work, day after day, year after year, pays

for itself many times over. That's just as true of your new typewriter whether you mean her or it, the girl or the machine. She hits the machine on the average fifty-two thousand times a day. Suppose she gets only $12 a week ($2 a day) and a better machine at $50 would save ten per cent. of her time, that is 20 cents a day, or $60 for three hundred working days. So to buy the new machine would give you a profit of $10 in a year, besides getting out your letters in nine minutes each instead of ten. Trade off that old writing mill to some bigger fool than yourself and get a touch typewriter girl who can play piano on the new one.

Years ago Charles Delmonico, familiar to the minds and stomachs of millions as the first great restaurateur, told me that " the profits of a restaurant go into the swill barrel." It is probably true. But to-day I passed one of his restaurants and saw several perfectly good loaves of bread in that same swill barrel and a ragged woman extracted one and munched it contentedly. I asked the present manager about the late Charles's saying, and he seemed to think that it didn't pay for five-thousand-dollar cooks and ten-thousand-dollar superintendents to spend time finding a use for a quarter's worth of stale bread. He said that if bread was usually thrown away, the amount of the baking should be cut down, but only enough to leave a margin of safety. He

said his idea of restauranting was "to get the money in plentifully and send the customers out contentedly."

Another day I observed half a dozen nice plates thrown in an apartment house ash can. I thought it wasteful, until I put myself in the tenant's place. One plate was cracked, another was chipped. Now the lady has a little kitchen and no storage room for unused things; and she wants her china to look new when her friends come into her kitchen. She can buy half a dozen nice plates that match for 30 cents. Why should she store four odd ones on the chance that they will survive the next moving and be useful?

Of course there is lots of thoughtless waste, but not so much as of thoughtless condemnation of throwing away things that might be useful, but are not. Wages are high here compared to countries where poverty has taught economy, and to nag at one's hired girl is often more costly than to overlook her "waste."

If you are angry with her for her stupidity why are you not also angry with the American nation's stupidity in clinging to the antique and antic system of weights and measures, when the metric system is so much simpler? Is not our country in this respect as stupid as Germans who still cling to the clumsy German type and script?

When I was a boy I was taught, as the result of inspiration, that it was my moral duty to pick up stray pins.

> See a pin and pick it up
> And all that day you'll have good luck.
> See a pin and let it lie
> And you will want it ere you die.

Probably — but I am not going to carry that pin to my grave lest I should want it.

Now I am told as a result of calculation, that it would hardly pay me to pick up a whole paper of pins. Father Efficiency says: that when a carpenter drops three tenpenny nails it does not pay to spend his time on making even one grab for the lot.

CHAPTER V

THRIFT IN WASTES

WE are always hearing from the economical rich about the wastefulness of the poor; naturally, there is plenty of waste everywhere, just as where there are lots of chestnuts there are lots of burrs; that's Nature's way; to produce abundantly and to take little care of what becomes of what she brings forth.

But the poor do not waste as much as we think. Thomas G. Shearman, the lawyer-economist, says in *Natural Taxation* (*p. 33*):

"Labor commissioners have repeatedly inquired into the savings of laborers, with the result of fixing these at not more than five per cent. of such incomes under five hundred dollars after all taxes have been paid. As taxes consume directly and indirectly, at least 15 per cent. of a laborer's average income, the average laborer is not so thriftless as it might at first appear. . . . He does not, himself, spend more than four-fifths of his earnings. A paternal government takes care of that. The middle class find it difficult to save more than ten per cent. But the savings of the rich proceed upon a rapidly increasing ratio, until we reach some men who save, with ease,

ninety-five per cent. of their income. This is not common; but there are well known instances of persons whose income exceeds a million dollars, whose expenditures do not equal two per cent. of their income. Such persons are practically exempt from all taxation by the Federal Government."

American people do waste a lot of things that they might better save; all the same the great success of Americans has been largely due to throwing aside poor material and old tools and spending their high-priced time upon the best.

Andrew Carnegie told me that he once "scrapped" a hundred and twenty-five ton hammer that cost nearly a million dollars, although it was only a few months in use and was as good as new. A steel process by means of a press made it unprofitable for him to bother with a trip hammer. If a poor man sent one of his million dollar hammers to the scrap heap, we'd say he was wasteful. Maybe Mr. Carnegie and the other man "who is going to die poor" know their own business best.

Seven dollars and thirty-one cents a week will buy food enough for a family of five in New York City on the principle of caloric caterings. If you are extravagant it may cost you two cents more. According to the *Evening World*, experiments carried on during the last two years by the Social Service Department of the Beth Israel Hospital have fur-

nished the Health Department data for this conclusion. Sample menus and lists of supplies are offered — all based on the carefully worked out theory that father needs about 3000 calories of heat energy every day, mother can manage with 2500, while the children will thrive on from 1200 to 1600 each.

"We have been trying to spread such knowledge for some time," declares Health Commissioner Emerson. "Certainly this list should prove invaluable to the housewife who is trying to provide a wholesome diet at a limited cost."

It may. At the same time one can't help sympathizing with housewives who take a pride in catering, not on the calory basis, but on the old-fashioned principle of marketing for what the family likes and what seems to agree with it. Nobody likes to have somebody else sugar his lemonade for him.

Folks make some pretty bad mistakes about food. But who wants to be watered and fed like a horse?

There is a pot of money buried in your cellar. Every cellar and basement has hidden treasure for families that will buy good farm produce in quantities this very fall and store it for next winter. If you reside in an apartment instead of living in the country, and if you take the trouble, you can still store a bushel or two in a box in your kitchenette. J. H. Collins of the Honeybloom Farm, Cedarvale,

New York, will tell you how to do that. Then you can get your potatoes by the peck, or a bushel of onions for a dollar and a quarter, instead of a quart for a quarter.

You can save from twenty-five to fifty per cent. on many table supplies if you provide storage room or stock your cellar after harvest.

If your basement is cool, and does not freeze, you have storage already. If the frost touches it occasionally you can easily protect it by building a closed bin. If your cellar contains a furnace a cool room can be built up against a window.

The following list will show where savings come in, the figures are different every day and in every place; they have generally risen over one half in the last ten years. Whether the prices go higher or lower, the percentage of saving will be about the same.

	Good farm produce delivered in N. Y. City	*Prices when you buy small quantities in the stores*
Potatoes, bushel	$ .75	$1.50 to $2.00
Swede turnips, bushel	.50	1.00 to 1.50
Onions, bushel	1.00	2.00 to 2.50
Cabbages, each	.08	.10 to .15
Celery, bunch	.05	.10 to .15
5 gallon pail dill pickles (for daughter)	1.50	2.00 to 4.00
5 gallon keg sauerkraut	1.25	1.75 to 2.00

It pays to store, rather than to go to the store.— Parsnips, carrots, beets, winter squash, pumpkins, apples, winter pears and other produce at low prices, as well as preserves and canned goods — even half a hog can be laid down for the winter.

The New York *Times* reports that on May 30, 1916, sea bass which sold at four cents a pound by the barrel in Fulton Market, brought eighteen to twenty-five cents at retail on the upper West Side. The excellent, cheap and newly introduced, deep sea tilefish brought three cents a pound in Fulton Market and fifteen cents in a Columbus Avenue fish store. Porgies went at four cents in the market, and fifteen cents uptown. Codfish was sold at six cents a pound in the market and twenty cents in Amsterdam Avenue. Salmon almost doubled their fish market price of twenty cents a pound before uptown customers got them. Thousands of pounds of fish were sold in Fulton markets for from two to eight cents a pound, with prices for the scarcer fish running as high as thirty cents. Sea bass sold generally at six dollars a barrel, which means about four cents a pound. Wholesale dealers near the market charged eight cents a pound.[1]

[1] See a valuable summary of the findings of the *Committee on Market Price and Costs of the N. Y. Food Investigating Commission,* showing waste in retail purchases. This is published in "Social and Family Welfare," by the *N. Y. Ass'n for*

The difference between the wholesale and the retail price, however, is not due to the retailer's extravagant profits. If they gained ten per cent. of that difference, I'd run a fish stand myself. If they could make any such profit, nearly every one would go into that business. What could prevent them? Nearly all the difference goes away in rent, clerk hire, labor, running expenses, and in refrigerating and especially in delivering the fish.

Notwithstanding the difference of prices, it does not pay to go down to the wholesale markets except when you can buy in quantities, unless your time is worth very little or unless you can carry home your purchases yourself. I went to those markets often when I was poor and I've kept track of it since. Better save at home than go out to save.

In the Crimean War the French soldiers grew fat on what the half-starved English threw away. The French "Pot-au-feu" which grabs everything from a bone to carrot tops or a crumb, for nourishing soup, is the family altar.

With us, when the wolf comes to the door, love flies out at the window, but Madame would put the wolf in the soup.

Improving the Condition of the Poor. It shows among other things that in many cases one gets the same goods by asking for the "cheapest" as by asking for "the best," but the purchasers who asked for "the best" were charged from one third to two thirds higher prices.

Dr. W. L. Lloyd lived on one dollar per week at college for food just to show that he could. For particulars see footnote.[1]

If that plan had spread, it wouldn't have been a good place to start a delicatessen store.

It is true economy of time, of food, and of health not to eat unless you are hungry, even if the clock says it is lunch time — maybe the clock is hungry. To overeat is the worst of wastes: the easiest way to prevent it is lay down both knife and fork or spoon between each mouthful; (that gives you time to chew before more fodder is forked in) — and not to swallow until the morsel seems to go down of its own accord.

Fletcher says to chew the food until it has no

1 "Dates, raw peanuts, bread, butter, condensed milk, grape nuts or shredded wheat, and cotton-seed oil composed the bill of fare, for my roommate and me. Everything was purchased wholesale, if possible, or in quantity rates. The dates were purchased by the box, wholesale, a box containing from sixty to seventy pounds. Peanuts by the half bag, also from the wholesaler; the bread and butter in small quantities, as they would not keep. Condensed milk, grape nuts, and beans were purchased by the box, about two dozen cans or packages to the box. Cotton-seed oil by the quart. Sometimes we varied this by buying a box of mustard sardines, or corn, or salmon. Occasionally we would have some fresh milk or oranges or bananas when the other things became too monotonous. The condensed milk usually went with the grape nuts and the oil with the beans, about a teaspoonful to a saucer of beans.

"We were not allowed to cook in our room."

taste, a good plan if the food tastes bad to begin with. Haskell tells us to eat no breakfast, and another to get up from the table hungry; the poor do both these things without being told.

The vegetarians tell us that flesh meat is the main expense of food, and show how cheaply we could live on baked beans and dried dates. One man says raw wheat alone chewed thoroughly is the only proper food and the cheapest. I tried that. It was satisfying and I presume nourishing; the only trouble was that it took me from 10 A. M. to 7 P. M. to eat my lunch. I speak without prejudice, since for many years I have eaten practically no meat, and about twenty years ago I cut it off entirely. I am not strictly a vegetarian, as I eat eggs and a little fish and do not refuse soups, unless they have a taste of dead things. I was perfectly well before I gave up meat, and I am perfectly well still and do not miss it; I gave it up simply because it was distasteful to me to eat corpses, and it seemed to me unnecessary and inhuman.

Recent strength tests and athletic records confirm the opinion that there are many people who can thrive on such diet, and many who can't; maybe that is often because they think they can't. The only reasonable rule is to eat what you feel inclined to eat and to chew it thoroughly. The Yale athletic training table tried that and Prof. Irving Fisher reports

that when a reasonable variety of food was provided and the men left to their own choice, they instinctively provided themselves with what we call for cattle "a scientific balanced ration." Children will usually do much the same, though of course we can pervert their appetites by presenting only sweets or no sweets.

Let the children do the shopping when possible. They love to spend money and they might as well learn to do it wisely.

The bankers, bless their dear hearts, are urging us not to buy things, but to save and put the money in their banks. If I were a banker I'd rather urge the people to borrow wherever the result of borrowing is an economy, or where good investments can be made, and to get the money on sound business principles, which I would explain when you offered your note with a proper endorsement. Banks don't make money by getting cash put into the teller's window; they make their money by giving credit.

Ah! if only I were the editor and the clergyman and the author and, of course, the capitalist, what a heaven this world would be! And I'd have nothing to do but talk, to all eternity. The hardest of all jobs is to mind your own business, and an editor doesn't have to do that. Yet there's another side to all this. (How satisfactory it would be if something had no other side but our side!) The other side

is what Socrates discovered. "I like to go to the market place and see how many things there are that I do not want," he said. We really need very little. As Mother Rossetti said, "A few plain things suffice." That saying inspired Dante Gabriel Rossetti, and Burne-Jones and Holman Hunt and William Morris, not to mention me.

Economy is the word. Economy of words, economy of feeling, which we call restraint; these are the characteristics of all good living, even of good literary style. Herbert Spencer's essay on "The Philosophy of Style," with which no writer should be unfamiliar, teaches us that the commonest and most glaring faults are overuse of adjectives. Adjectives appeal to feeling, unless there be too many of them; but adjectives are not arguments.

If you would be clear, boil down what you have to say; repeat it if you wish, or if any one pays you to do it, but in different forms as often as it seems new to you. There is a book called "The Power of Silence"; it's needed: we have already had a power of talk.

Ruskin shows how it is not skimping work but economy of effort that gives us the greatest beauty, and how joy in the work results in loveliness. It also results in success.

"I must buy that and skimp on something else." Bad plan! If you feel that you must have that,

figure rather how you can make on something else. You will never get rich by saving alone. If Saint Paul had worked at his tent-making at three dollars a day and had continued it in heaven and saved half of it, he wouldn't have a million dollars yet.

These five rules, which are moral as any business, are the best for money-making:

1. Don't invest in anything until you think you know as much about its value as the seller; not about its market price, but about its value.

2. Associate yourself with people who have money; only you must not compete with them in expenditures.

3. Don't muzzle the ox that treadeth out your corn; that is, if some one is making a thousand dollars for you, give him a hundred to encourage him — or more.

4. Don't deal at all with people whom you can't trust.

5. (Last and most important.) Get a Monopoly.

CHAPTER VI

SAVING UP MONEY

MONEY in your pocket is more cheering than beer in your stomach, but if Polonius had lived now he wouldn't have given his receipt for power, "Put money in thy purse"; he'd have said, "Put it in the bank at interest, where the interest will breed more interest forever"— what we call compound interest.

You can't legally charge usurious interest nor can you compound a felony, but you can compound interest. The wonders of compound interest have a sort of Aladdin touch. For example, a thousand dollars left for a hundred years at four per cent. will increase thirty-four fold. Money at three and a half doubles in twenty years.

Pension yourself. Fifty dollars put into a savings bank each year will amount to the following sums at the end of twenty years: at four per cent. it will roll itself up to $1548.46; at four and a half per cent. your roll will be $1639.15.

Save while you earn; time adds interest to your

savings if it is allowed to do it. Notice these results of money deposited regularly at four per cent. interest, compounded semi-annually:

One dollar put aside every week for five years will give you over $287; for ten years it will make $638.

Of course, $2 per week will give you about double that, or for five years $575.09; and so on. Buy a lead pencil, price 2 cents, and figure on that. It will be one of the best investments you ever made.

The remarkable thing, however, is that to double the time will more than double the accumulation: Money sticks to money and breeds more money. Your $2 weekly saved for ten years will produce over $1276. If you know how to multiply by 2 you can easily figure out for yourself how much $4 weekly will make.

The one who can save $5 per week can count up $1432 as his very own in five years, and will have 50 cents over to celebrate on.

In twenty years your $5 weekly will make $7877. This will give you a yearly income of $318 forever and you can leave the entire $7877 to your wife or to some agreeable person. A dollar a day doesn't seem such an awful lot to save (unless you are "living," as it is called, on seven dollars a week), but it will pile up over $2000 in five years.

Ten dollars saved each Saturday will result in

$2875 and some odd cents in only five years. "You pays your money and you takes your choice"— and interest.[1]

It is the regularity of your saving that counts. Save to-day — for future emergencies like unemployment, sickness, old age, etc.,— it seems a pity ever to leave this world where interest piles up so fast.

Suppose you put your money in a savings bank, what are you going to do if you need money urgently just before an interest payment? There is a simple way: Supposing you had $1000 in a bank that pays four per cent. interest every January 1st and July 1st. Your first interest date is July 1st; this means you will get $20 interest if only the thousand dollars is still on deposit. You find that you have to use $800 for twenty days on June 10th. If you draw this out of the savings bank you will lose the interest on it for the six months. What are you to do? Take your savings' bankbook to your commercial bank, use it as collateral, and borrow the $800. If you are charged six per cent. interest on this money it will cost you about $2.60.

"Perhaps the bank will bust," you say. Perhaps, but the losses through failed savings and national banks are small, and if the bank does fail the receiver

[1] These calculations are taken from the Am. Bankers' Ass'n Thrift Campaign book.

will give you more of your money back than a burglar. It's easier to find a safe bank than a safe stocking. Also the stocking won't lend you more than you have put into it; the bank will. So don't run to the woodshed to hide your nickels in a crack because some fool says he doesn't know about your bank.

You may have a safe stocking, but the story goes that one of his generals said to Washington: "The British can't break through there." "I know they can't," said Washington, "but I'm going to take care that they don't." Every day the newspapers contain dispatches that tell of the troubles of the "Dollarhide" family. They are not always called by that name, of course, for it is a large family of many branches, and some of its members are in every community. They are a queer people, for, though living in an enlightened age and among educated and progressive Americans, they do not know how to safeguard the money they make and save.

The bunco steerer studies the habits of prosperous workers. Crooks and "con men" enter a community and classify its inhabitants. They soon know the people who habitually "go to the bank," they know those who carry their money with them or hide it about their premises. Those "Dollarhides" are the easy prey of the burglar, porch climber, pickpocket, and holdup man, and are also

at the mercy of fire, which is no respecter of person. And they come when least expected.

The dollar-hider endangers his own funds and his personal safety; also he works against prosperity. Money buried in the ground or stowed away under carpets, in cupboards, clocks, mattresses, bureau drawers, trunks, etc., is idle money — a temptation to thieves — an incentive to crime. Money kept in your safe is never safe; it becomes a bait to the midnight marauder.

Money in the bank is placed in circulation where it enables the farmer, builder, lumberman, stock-grower, merchant, and manufacturer to extend their business, employ more help, and make good times for all. The bank depositor, aside from protecting himself and his family, contributes to the better morals and greater prosperity of his country — and that is good citizensthrift.

Said "Uncle Abe Lincoln":

"*Teach economy — that is one of the first and highest virtues: it begins with saving money.*" But it only begins there. If you haven't the energy to save yourself for your old age, is it likely that you will save your country?

Before the National Education Association at Detroit, recently, an address was made by S. W. Straus, a banker of Chicago and New York, using the above quotation from Lincoln as a text.

"We hear much of national preparedness. There is a great cry about it. We are told that we must be prepared to defend ourselves against attack from powerful foreigners. But the most vital question in America to-day is individual preparedness — not individual preparedness for war, but individual preparedness for anything that may come — preparedness to live useful, steadfast lives for the benefit of humanity and posterity — individual preparedness to withstand the temptations that always come — individual preparedness to meet calamity and adversity in whatever form they may appear. It takes stability, manliness, and courage to be good in the face of temptations, obstacles, and adverse surroundings.

"To save is the Best *Preparedness* for You."

Preparedness means self-control, understanding what is ahead and what will probably happen.

Mr. Straus continued: "We are a prosperous nation, but individually we are not prosperous. Most of us are poor. We have grown rapidly. We have uncovered and developed vast resources. Our people have earned plenteously, but spent lavishly. We waste. Our people do not lay by for a rainy day. Let the wheels of industry stop turning in this nation for thirty days, and the vast majority of our citizens would be paupers. One person out of every ten who dies to-day in our large cities is buried in the

Potter's Field. Think of it. One person in every ten who dies in our large cities is dumped into the Potter's Field."

The average wealth of forty per cent. of the people of the United States is less than forty dollars — not a very great amount. (See "Money Making in Free America," page 74, by the author.) The ordinary individual not only has nothing put away for his old age, but he has nothing put away for week after next.

That the poorest people seem to have no idea of saving is usually given as the reason they are poor; but how could people who from childhood have had nothing and no place to put it, learn to save anything? Before you can practice a virtue you must know what it is. Rich people are just the same. When a 'longshoreman comes into a fortune it usually lasts him over two trips — one to Europe and another to the workhouse: he does not know what he wants. There's a lot of difference between the things we want and the things we need. We think we own creation — in fact our creations own us.

A bank usually looks like a cross between an armory and a jail and you think the only way you could get money out of it is by means of a jimmy. It isn't so. If your credit is good or you can make some solid citizen think it is, who will endorse for you, you can often open a bank account with a note.

If you have the luck to be a Jew, the Jewish Hebrew Free Loan Society will lend you money that way. The Jewish Agricultural Society, also of New York, will help you buy a farm if you have a modest bank account. St. Bartholomew's Loan Association will loan on household furniture in use up to two hundred dollars, and the "Morris Plan" of industrial loans has branches in several cities which loan similar sums on personal credit. Particulars can be had by addressing these institutions, which are all in excellent standing. The Reifeisen system of neighborhood loans, as introduced at Arden Village, Delaware, is better, but it is new to this country.

If you have a life insurance policy not only can you borrow on that, but you can borrow more easily because of it, since the lender trusts you during your life and knows that the company will pay your debt if you die.

Of the means to thrift, life insurance ranks first in importance. The fundamental principle of thrift is continuous effort. The payment of insurance premiums being semi-compulsory during life, it provides the most effective method of systematic saving and accumulation of capital. Most other methods of thrift lack its moral or altruistic strength, because in most cases life insurance concerns those who have not themselves contributed directly toward the re-

sult, widows or orphans, who have not themselves paid the premiums.

Insurance is a universal providence. The most serious hindrance to progress is the uncertainty of life. Insurance discounts this uncertainty by making it possible for most persons to provide for dependent survivors, also for illness, accident, and old age.

To conceive of a world without insurance is as impossible as to imagine modern progress without steam.

The exhibit of the Prudential Insurance Company at the Panama-Pacific International Exposition estimated the number of life insurance policies throughout the world (January 1, 1915) at 105,000,000 — more insurance policies than there were people in the United States — providing approximately forty thousand millions ($40,000,000,000) of insurance protection.

No fixed rule can be laid down as to what proportion of the family income should go for insurance; but a reasonable range is from two to five per cent.

The weekly premium system, as best adapted to the weekly wage, has attained enormous proportions in the United States. There are approximately thirty-three million (33,000,000) industrial policies in force in the United States, providing four thou-

sand four hundred million dollars ($4,400,000,000) of life insurance protection.

The amount of ordinary insurance with American industrial insurance companies in 1915 has reached the sum of $2,888,000,000, probably three thousand millions by this time, of which more than four-fifths is on the lives of American working people.

If the proportion of the uninsured remains unduly large, remember that modern industrial insurance came into existence in the United States only in 1875.

The trend is strongly toward coöperation through mutualization of companies, most of the new contracts now being written on the mutual plan.

Life insurance is a blessing for a married man. The endowment plan is a device for making yourself pay for being induced to save. It is cheaper to buy regular insurance and to invest your own money, according to this book. A man who has a dependent family and spends money needlessly while he neglects insurance is either a fool or an escaped lunatic, that is, escaped so far.

It seems strange then to find the tax upon thrift which the States levy upon insurance companies. Hon. James V. Barry, former Commissioner of Insurance, says: "The aggregate of fees and taxes annually paid by the insurance companies to the various States of the Union was approximately

twenty million dollars ($20,000,000) in 1914; while the cost of maintaining the State insurance departments is but two million ($2,000,000). Inasmuch as all this vast sum is paid by policy-holders in the shape of increased rates, the justness and expediency of the tax is worth consideration." Such taxes upon thrift are levied for paying other expenses of government. The very fact that these taxes can be indirectly levied upon the people and so easily obtained is a strong incentive for thriftlessness in other departments of a State's activities, and their imposition (that's the right word) should be, if not cut out altogether, in any event greatly reduced.

To cut off your insurance because you are hard up is like a grocer discharging his boy and delivering his goods himself. Borrow on your policy or assign it to some one to carry it for you, a creditor maybe, who will keep up the payments because he believes you will pay if you live and he can cash in if you die. Economy does not consist in reckless reduction of expenses. That tends to increase expenditures. There can be no economy without efficiency.

Economy is finance! Economy is not necessarily frugality, but it is good management, reducing the waste and increasing the earning power, making your talents earn, cutting off unnecessary and frivolous expenses, and putting the saving out at interest. Every dollar added to your bank account or to your

life insurance is another employee earning money for you. Be an employer yourself. You will find that if every dollar is earned by self-denial or by the sweat of your brow or of your brain, a considerable amount of perspiration is needed to keep it.

People like to spend. It gives them a sense of power; that's why they live above their incomes and below their ideals. Some men will stand in line for an hour at the baseball ticket office, and swear horribly if they have to wait five minutes at the receiving teller's window.

When you deposit money, instead of spending, you are lending money to the bank, to be returned on call or on notice.

We used to read the pen precept:

> "Neither borrow thou nor lend
> A loan often loses both itself and friend."

I asked my wife where that couplet came from; she says she thinks it came from a pig pen, or from hell, and that an unreturned loan does not cause coldness between people, it only reveals it. That may be true.

If you are angry at a person who has not returned your loan, you are only his creditor not his friend, probably you never were really friends.

We have a much better saying in Ireland, "It's not lost that's gone to a friend."

It is true that many loans, sums of money as well as cups of sugar, are forgotten or unpaid. Any one can settle for himself all such bad debts, by saying to himself not "I loaned that," but "I give it"; then he will have no hard feelings towards those who can not or do not pay. Don't consider them any more as even loans but as gifts, and don't look to be repaid even in gratitude.

If you can't collect the loan, because you gave your friend credit; you might just as well give yourself credit by cancelling it. You won't be any the poorer. Perhaps that is what is meant by "forgive us our debts as we forgive our debtors."

Forgive and forget the debt. You will find it pays in the glad surprise when some one pays up a loan you had forgotten — maybe forgotten the person.

When you are asked to lend things, if you cannot afford to give them outright or do not want to bid them good-bye, and are not afraid of being refused later when you want to borrow yourself, say that you can not spare them.

Anyhow, before you lend, get it clear in your own mind whether you lend out of mere weakness (which is often called good nature) or as a business investment against the time you may borrow something

else (which is usually called neighborliness), or out of pure unselfish love.

A business man should know that any loan that cannot be called, is practically a gift. If it is returned it is a windfall or rather a gift from heaven.

CHAPTER VII

INVESTMENTS IN LAND

THE basic investment is land, for man is a land animal; on the land he lives and the products of the land he eats. Away from the land he cannot live at all. Even if he goes up in the air, like some of our writers on thrift, the air that sustains him, even the "hot air" that he gives us, rests on the land. If he goes down under the sea, still the land is there — although it certainly needs drainage.

Adam, according to the story, was the first man and the Creator gave all the land He knew of to him and to all his children for an inheritance. Later Columbus found a new land; it was his by the right of discovery. Suppose Adam and Columbus had held on to all the land they had and then Columbus had married Adam's daughter, how rich little Adams-Columbus would have been!

We haven't as large opportunities as Adam and Columbus had, but we have more of them and more modern ones.

Joe Day, the great auctioneer, contributes the following chunks of wisdom about our thrifty mil-

lionaires: "A millionaire is one who got a million; a million heir is the one who inherited it, and the million heiress is the one who spends it. She won't spend it so quick if it's nicely tied up in a lot, piece, or parcel of land during her life."

"Land was the investment of first importance in the early ages, and to-day civilization makes it of even greater importance. Most of the great American fortunes had their beginning in land, and the value of those investments has been proven by the wealth of their descendants. Land cannot be lost, strayed, or stolen, and of all investments it is least affected by the hurricane winds of opinions that depress ordinary securities. The investments in land that have paid the biggest profits in recent years were those along lines of transit before they were completed. Population makes value. The outlook is that large centers of population will be greatly depleted and the public will be spread out in the suburbs and even beyond, all according to present and future transit. For years the tide of population has swelled the city — to congestion. In the past five or six years the trend has been slowly changing and is growing stronger and stronger back to the land. Indications are that it will take one of these cycles which are generally 25 to 30 years, before there is any change, and if it should prove true as expected that more people will realize the benefits of

living out of town and making use of land not only for a home but for agricultural and artistic purposes, the condition may not change for even a longer time. The outlook for increase in land values in all sections of the country is greater to-day than it has been in the past decade. From North, South, East, and West come reports of the change in the public mind; and their intense desire to get back to the land.

"Land is being bought to-day for use and the future points to more of the same. There always is a demand for land for investment and speculative purposes, but in the end we find that the buyer who expects to use it has become the investor or speculator, and the investing in land and the future use of it has to be kept in mind; and the use of it whether for business, home sites, or agricultural purposes is a vital factor in its increased value.

"When the investor can look ahead and see where business is likely to make use of land either with buildings on it or as vacant land, there are more possibilities of profit than where the land only develops for future use as a home site or for agricultural purposes. Almost any good land is a safe investment and practically every such investment should pay some sort of a profit.

"A buyer should keep a few cardinal principles in mind. Pick a section that is young and virile and

not already old and stupid. Remember that communities of land values do not grow over night except in very rare instances. Any young and lusty section along lines of transit should always grow. Do not be afraid to go a little out of the beaten track. Not so many years ago to live above the Waldorf Astoria Hotel in New York was to be away up town. To-day transit developments make a good joke of a few miles. The investors in land in the earlier days, now millionaires, were men who were not afraid to walk a few blocks from a car line or elevated station and in a few years transit caught up to them and piled up their profits."

A philosophic land shark adds:

"Get land that is in the line of improvements, so that the value will grow through the efforts of others while you sleep; it is cheaper to pay several hundred dollars for an acre that is sure to double in value because some one will need it, than to get for a song a whole tract out at 'Jump-off.'"

If possible buy or get a long lease near a growing city and with good trolley or railroad connections. If you don't, the growth of the city will benefit only the landowner, and will in time crowd you out. If you buy, the increased value due to the growth of the city will be added to the profits of your crops and later will pay you for moving out of the way.

Get your land in a district that people are beginning to go to; there is where you can earn a living off the plot while it is advancing in value: but you must not buy more than you can carry through the hardest times, or through a time of sickness.

Have as much as possible left on mortgage for as long a time as possible, say five or even ten years, with the privilege to you to pay off earlier on any interest day. Of course if you can pay cash and have enough capital left, it is well, but don't be afraid to go moderately in debt; to borrow money to spend is one thing, to borrow it to invest is quite another. All banks and all merchants begin by getting in debt and adding the use of the capital so acquired to their own; even cash houses always owe their clerks till Saturday.

The experience of the building loan associations in the East, and of the pioneers in the West, shows that you may borrow money even at twenty per cent. and make money. It is not debt but recklessness and improvidence that ruins men. Invest carefully in something that you yourself know as much about as anybody else does — not in wildcat stocks, nor in margins for the speculator. Wall Street is a trap.

Unless you can pay in full for your land, insure your life and your health too, if you can, so as to make provision for those dependent on your efforts,

and get on your feet as soon as possible. You may get rich having others work for you. You will never get rich by working for others.

But don't get excited over a "snap" and pay too much. There are as good chances to-day to get rich by landowning as there ever were; and there will be good chances to-morrow.

So many great fortunes are due to the rise in land values that we are apt to try to get rich that way without due knowledge of principles or of circumstances, and so lose out. Only luck can make up for lack of foresight, discretion, and especially experience. There are lambs in the real-estate market as well as in the stock exchange. "The lamb is ordained to be sold."

Remember in your buying that the ownership of land is a method, not only of making money by industry, but of getting money by law. If you are one of the crowds who have bought "lots" that have not risen in value as was expected, think whether they might not be made productive by raising vegetables or animals, instead of raising prices.

It is useless to wait for large advances in lots which are partly settled with small homes; few employees can pay over five hundred dollars for a home lot. Unless the home lots are wanted for business, apartments or other expensive improvements, they have a very definite limit in value, because the small

homeowner does not greatly enhance land values, and he will not move.

Determine what you want to do, lest you fall between two stools; whether to speculate in land, making a living off it while it increases in value, or to raise produce and take the chance of increase in value.

If you merely want a place to work, nearness to an asylum, or charity institution will often help greatly (besides they may come in handy), but such "bad improvements" hurt the speculative value as much as a cemetery does — unless it is so situated that a growing concern must have it. But if you wish to speculate — that is another story.

You can often buy a tract that the owner won't divide, and sell off part of it at an advance. If you have to carry land that you cannot use to its full capacity, see that there is some kind of shanty on it so that some one else will be working to pay you rent.

The question of "amortizing" mortgages is one of the most important for the man buying his home, and for the business man whose only license to live is a rent receipt and who wants a change.

The present way of "paying for real estate" by giving a mortgage is like Mr. Micawber's discharging all his debts by giving his notes for them. If the land goes up, it's all right; if the land goes down, it's the owner that goes up.

Mr. C. H. Kelsey of the Title Guarantee and Trust Company, writes, for this book, that to make mortgages reducible in amount by installment payments of the principal at regular intervals, is the sane plan. In his judgment, there is nothing more important for the small homeowner than the thrift that is required for making small regular payments on account of the principal of his mortgage. That is what is meant by amortization. It is wise, both from the standpoint of the lender and the borrower, that we should pay the debts on our property. He says:

"For the lender it is desirable that in view of the inevitable fluctuations in value his mortgage should be kept sound by gradual reductions in its amount; and for the borrower, it is still more wise that he should protect his equity by such annual reductions in his indebtedness as shall make it sure that his mortgage can be replaced if the lender, for any reason, wants his money.

"It is said that the amortization plan will stop speculation, and to a certain extent, it may; but it will not stop wise investment. On the contrary, it will tend to change the owner from a speculator to an investor, and that will be a good job. It is extra-hazardous for a small saver to put his all into a thin equity, and thousands of such small fry have been swallowed up and lost their all, under declines in

values that often are only temporary. It is not wise for a small capitalist to invest in big properties, and attempt to carry them on his head. Such savings are more likely to be bombs than nest eggs. No one who has to live on the income of the land value should buy real estate subject to any mortgages. If he cannot treat the real estate as an investment, at least to an extent sufficient to enable him gradually to reduce the indebtedness against it, it is rash to buy it at all.

"The installment plan mortgage is the only 'installment plan' that does not invite the sheriff: if it can be made general there may not be as active a real estate market, or as quick recoveries from slumps as we would like, but there will be a much safer market and sounder recovery, and a new crop of small capitalists will be saved from speculations which are likely to ruin them.

"Certainly, it would seem easy to convince lenders after their experience of the past few years that they might better take a little trouble to handle the installment payments of principal as they come in and keep their mortgages safe, than to invite bigger trouble by taking the risk of finding that their mortgages, at maturity, are so large that they have to buy in the property. And all localities pass through the same experiences from time to time.

"The more the proposition is considered, the more

likely it is to be adopted, not with uniformity, or in all cases, but on the broad plan of meeting, as far as possible, the dangers from depreciation which are sometimes great and which work havoc, not only to the owner, but to the lender, who is forced to foreclose."

Loton H. Slawson Company, candid and experienced real estate brokers of New York, add to Mr. Kelsey's the following advice for all who own land or hope to own some and to keep on owning it: "God made the land; man made real estate. A monopoly, safeguarded by laws, a monopoly of a necessity, a monopoly that cannot be destroyed by human agency, is the best investment.

"The greatest monopoly in the world, the one that has made the largest number of great fortunes, is the earth, and it is protected by natural law. Most men follow precedents; but most of the precedents at least in real-estate business are evil when they are not stupid and wasteful.

"The huge fortunes of hundreds of families were not made by the wonderful sagacity and business genius of their men. Their millions were made through the monopoly of Manhattan Island. Founders of these fortunes had thrift, industry, perhaps the almost universal land hunger — and patience. Especially patience. It didn't matter where they bought land so long as it was a part of the monopoly

and they were not in a hurry for their profit. All they and their heirs had to do was to hold on to it — the public did the rest.

"The workers and the thinkers, who are the producers and the creators — intent upon making individual successes, and in so doing adding to the wealth and the greatness of the city and the nation — automatically made the land valuable for the owners who had no business whatever except to sit and wait — and buy more land.

"They didn't have to worry or wait for tips, these waiters. The landowners had no real-estate tribulations to develope Job's virtue. They just waited, perhaps in Europe, for the dear people here to hand over to them the increment that the people earned.

"If an industry has not room to expand in a quarter in which it is centered, or if better transportation diverts hundreds of thousands of people — for the value of land is determined by the number of people and the character of the people that pass it every day — these may be called, trend of economic forces, but the simple truth is that the shifting of more than one of the business centers is the result of a condition familiar enough — absentee landlordism.

"When one shrewd operator takes advantage of the stupidity and greed of some owners of property

and succeeds in transplanting a great industry from one section to another, it takes a lively imagination to attribute the change to 'the trend of the forces of economic development.'

"Owners of those lands had one idea with regard to them and that was to squeeze the last penny out of them, which means out of their tenants. About the only thing these owners were willing to give their tenants was a receipt for increased rent.

"The ignorance and greed of owners kill, with a vengeance, the goose that lays the golden egg. Shrewd operators, grasping the situation, buy land far less valuable than that in use, construct modern buildings designed especially to meet the needs of the industries, with fine light, good ventilation, fast elevators, fire preventives — all the things his prospective tenants want and many more they never dreamed of — with the result that a great center of commercial and manufacturing activity moves.

"An entirely competent real-estate organization must understand causes. It must have the capacity to foresee immediate results and the things that grow out of them, which are much more complicated.

"It takes knowledge, judgment, and imagination to determine activity and what will be the line of development. Go to a good broker, brother, to assist you in your depredations."

CHAPTER VIII

VICARIOUS THRIFT

THIS includes, to a greater or less extent, every one who has any investments: for railroad bonds and stocks are based mainly on the value of their rights of way, which is land value; with the increase of population and of business along their route, which makes land value. Oil, mining, water power, most manufacturing and many commercial shares rely for their security and increased earnings on their advantageous sites and rights in land.

Now for particular cases, interesting to the prospective land grabber and general gambler and forestaller in nature's provision.

"What do you know about real estate?" "I know lots." "Well, if you know 'lots,' here's a Philadelphia lot that will interest you."

The brick shanties at Thirteenth and Market streets, Philadelphia, have belonged to only two families in 134 years. (Philadelphia is a deliberate place.)

In 1782 Thomas Leiper bought that land at public auction from the State of Pennsylvania for $2782,

or 16 cents a square foot. In 1833 his son sold the property, improved with these houses, for $33,500 to John Sharp, Jr.

Eighty-three years have passed; the land titles haven't passed from Sharp's descendants. The centenarian buildings are worthless, but the land has increased in value enormously, because the city has grown in that 83 years from 200,000 people to more than eight times that. Philadelphia isn't so slow after all, although people do say that you can spend a fortnight there any Sunday morning and come back to life in New York by the afternoon train.

The assessed value on Sharp's plot for 1915 was $2,135,000. Accepting that figure, the Sharps have gained in 82 years (besides the rents) a trifle of over two million dollars ($2,101,500), every cent produced by the city — not by the thrifty Sharps.

In addition to income, the principal itself has gained in value almost 6275 per cent., or 76½ per cent. annually on dear grandpapa's little investment. The land is now assessed at $137 a square foot, nearly six million dollars ($6,000,000) an acre.

If the Sharps should cash in to-day, they could enjoy an income of fully $100,000 a year on that investment of $33,500, not for service, but in spite of the fact that they have maintained a nuisance; for this corner should have been improved forty years ago.

Opposite is John Wanamaker's store. His building, without the ground, is worth six millions ($6,000,000). The Sharp buildings are not worth the usual six cents' damages, for the ground would be worth more without them.

Philadelphia appears to encourage neglect and make it profitable to tax men more for improving than for neglecting; more for employing men than for locking them out; more for beautifying the city than for uglifying it. If the Sharps would make this abominable corner handsome and convenient, Philadelphia would fine them every year — the better the building, the bigger the fine.

The present tax on this property is $32,025. As nearly as can be estimated, on present assessment, a modest site-tax (locally applied) would raise $52,000; at the same time the tax on almost all small houses would be decreased. A heavier application of site-tax would levy $75,000 or more on the land. That would compel the Sharps either to improve or to sell to some one with enterprise, public spirit, and a sense of civic decency. There would be a hurry call for an architect, a builder, and workers in a hundred trades. It would force improvement of the lot.

They fine men for committing improvements; they reward them for committing nuisances. This poorly

improved place is practically a vacant lot. A vacant lot never filled a vacant stomach.

If a thrifty mechanic or a clerk works constantly at $5 per day, saving half his wages, it would take him 2737 years to save $2,135,000, the sum the Sharps will get, not for working or for letting others work, but as a reward for defacing and disgracing the city.

Land value was created by the people, not by the owners. We make it; they take it. They are the Sharps; we are the Flats, always short of funds, always borrowing money, always throwing money away.

Well, let's go West, young man, and see how fast your bank account may grow up with the country. It works out the same way in San Francisco and Oakland.

At the southeast corner of Market and Fourth streets, San Francisco, a bit of Mother Earth measuring 18,906 square feet, was sold by the Spanish Alcalde of that day for seventy-five dollars ($75), or four-tenths of a cent per square foot. It has earned rentals continuously during the past seventy years, and last year the same corner, 100 by 200, say 20,000 square feet, was sold by John D. Spreckels to a realty syndicate for over a million and a quarter ($1,280,000), or $62.50 per square foot; that's only $2,722,500 per acre (nearly two and

three quarter millions an acre) for the old farm; so it is not by any means the most valuable corner in this city, which has grown in those threescore years and ten from a village of five hundred to five hundred and fifty thousand to-day. Such figures put Philadelphia and Chicago off the map.

In Oakland, across the bay from San Francisco,—thirty minutes — the block 200 by 300, at Thirteenth and Fourteenth, Broadway and Washington Street, was sold in 1866 for six thousand dollars, or ten cents per square foot; in 1870 it was fenced around with a board fence, and covered with the natural oaks, from which the city takes its name. Unimproved as it then was, it sold in 1875 for $70,000 because the Central Pacific R. R. had made its terminal at Oakland. In 1876 it was resold for $90,000. At this writing, after all county and municipal taxes are paid, the block pays with wretched improvements five per cent. net upon a value of $3,000,000, and is assessed for less than half that sum (only $1,460,000). From ten cents per square foot in 1866 to fifty dollars per square foot in 1916 shows that latitude and longitude has little to do with site values within city limits, but that pressure of increasing population has made the increased values and poured shekels into the purses of the speculators from the pockets of those who must eat and wear clothes to live, or get off the earth.

The oldest and the latest of the buildings in the downtown district used for church purposes in the history of Denver is being torn down to make room for a modern business structure at Fifteenth and Curtis streets. In 1880 the late Mrs. Wassenich bought this corner and erected a one-story brick business block in front, the body of the church being part of the six stores.

This property was bought by Mrs. Wassenich for $14,500. The annual rental of the past five years, $16,000 per year, has exceeded the original cost of the corner in 1880 to the extent of $1500, or over thirteen per cent. per annum.

Tenants not only are paying as rental each year the original cost of the ground they occupy, but in addition handing the owners a bonus of 13.448 per cent. of the original cost of the land for the privilege of being legally relieved each month of the lion's share of the reward of their labors.

About 1896 fire destroyed the gable shingle roof and they replaced it with a cheap flat tar roof, and, apparently, some time since then the outside of the corner room has been given a coat or two of " section house " yellow paint. Aside from this thrift the exterior, at least, of the six rooms shows no evidence of having been tinkered with for fifteen or twenty years, as they are about as ramshackle looking storerooms as are to be seen any place on Fifteenth Street.

In spite of this, those old rooms have for the past five years returned an average monthly rental of $222.22 each — at the least calculation twice what they are actually worth.

Of course, all charges for the use of land have to be paid out of the final price of articles sold and, as usual, the ultimate consumers pay the bill; they are the goats.

Lay up for yourselves treasure in land where neither moth nor rust corrupt nor other thieves break through and steal. But remember and don't forget that land investment is partly judgment, mostly luck, and entirely stupidity of the voting workers, which may not always continue. So cash in when the cashing is good and hive the money.

CHAPTER IX

INTENSIVE CULTIVATION

I AM trying to help you to learn for yourself how to get on in the world. For we cannot teach any one anything; we can only give him the opportunity of learning. You might as well expect to learn writing without using paper as gardening without a bit of land.

An intensive farm is only an enlarged garden patch.

No man knows, nor can know, the capacity of a yard of earth, for it is as unlimited as the speed of the engine is unlimited. Just as with the engine, the only question is whether it would pay to make it do any more — it may cost too much. Where land is cheap, labor is high; there intelligent cultivation will pay, but intensive cultivation will not. That is the place where the field crops should be raised.

But garden crops should be raised right 'round the towns and cities and it is foolish to get to a distance from them. Stay right where you are and get the piece of land that is best for your purpose;

after you get acquainted with it, buy it if you can without paying too much for it; if not, rent it for as long a term as you can; or get permission to use a bit of land, a vacant lot — there are plenty even in the most crowded cities — and raise your truck and your income on those lots. Without separating yourself from your money or your acquaintances or exiling your wife and children, learn to get your living out of the earth.

If you have no plot where you live, try to get the use of a vacant lot near your town or city. Put up a tent and live in it. You and your family will be the better for roughing it a bit. There's lots of fun in camping if you go about it in the right spirit.

Unless you have made yourself and your family happy, you will not have achieved success, no matter how much wealth you may get. Give your crops and your children what they need for their best development, and you will find nothing to complain of either in parenthood or in farming.

How to buy land and why; how to help the poor to keep themselves on the land and what plain people have actually done; the record yields and how they have been raised; is considered in "A Little Land and a Living."

How much of a crop you may be able to get; how much or rather how little capital it takes; how much labor is needed; where cheap lands are to be found

and how to clear wild land and how to build, are all treated fully in "Three Acres and Liberty." You will find these in all good libraries and in some others.

It won't be enough simply to read books; that won't make you a gardener; but if you study while you are working on the land and use your judgment and common sense, you will be able in one season to teach most of those whom you now have to hire as expert gardeners at four dollars a day. If anybody sneers at your gardening as being "book farming," let him sneer; a fool never understands what a wise man is doing: if he did, he would do it himself.

Some critics, who will not read books, will sagely remark that books on intensive cultivation are dangerous, because they induce inexperienced persons to sell out and lose their money trying to get Liberty on Three Acres or a Living from a Little Land. To repeat for such people cautions and advice to learn seamanship before buying your ship, is to blow against the north wind.

The general incompetence is your opportunity and mine — first, to learn something thoroughly — and second, to do something ourselves, and so to get ahead of ignorance and weakness.

Get out of the "Situation Wanted" columns; the newspapers would rather have you advertise for help and employ yourself when you know more about something than anybody else, or can do something

as well as it can be done; then, "though you make your home in the desert the world will beat a path to your door." And the field for you to learn has just opened up; and your chance for employment has just presented itself. It is on the land. Get an honorable and profitable trade for yourself and for your children to fall back on. Even if it does no more, a little work on a garden yard will cut down your family feed bill surprisingly.

We have a new science, some department of which any one can master, and it has departments enough for every one. Your school may be your chair; your hours, your waste time; and your laboratory, your back yard or an empty lot.

But learn.

Hire out, if you can, to a market gardener or to a florist, or a chicken farmer, or a beekeeper; work for whatever you can get. To get $20 and your board for learning to garden is cheaper than paying teacher's fees. You can put your trades union scale of wages into operation later all by yourself.

Communicate with the Department of Agriculture and with the nearest United States experiment station and get their bulletins on whatever interests you — trucking, forage crops, small fruits — whatever attracts you. Don't be afraid of troubling them: their principal trouble is that people don't ask them questions enough. Practically the best of us know

almost nothing about any plants. We are just beginning to learn and to earn. The New Jersey strawberry crops average about three thousand quarts to the acre, and there is money in strawberries at that. Within the great spring strawberry region of North Carolina, the growers make money raising only a thousand quarts of berries to the acre; they know no better and prosper in spite of their ignorance, because the field is new.

And all the time a grower at Athenia, New Jersey, forced to better methods by the high prices of land, raises over thirty thousand quarts to the acre — he claims to have raised as high as fifty thousand quarts per acre; he has some varieties that bear two crops a year — in New Jersey.

Now think what results these "reform" methods would produce in our Southern climates and soils. If you have five hundred or a thousand dollars to start on for your house, tools, and keep, until you get returns, some reliable trucking companies will furnish you ten acres of fine cleared land and a house for $750, one-quarter cash on account, and will let you pay the balance out of its produce.

Or if you will get a group of your neighbors together and find a farm right where you are, you can divide it up to suit all hands that can work. Then you can coöperate in selling. Selling is much more difficult than buying.

But there is not a bit of use in your going away to farm or staying at home to farm unless you know how or will learn how to do it perfectly. Hardly anybody knows much now about how farming ought to be done, so you have a fair start to-day. Next year there will be a lot of people just one year ahead of you in this knowledge and experience unless you get busy now.

We are sick of the men who tell us that they can't get jobs because they are old, have gray hair, "have passed the dead line of forty years"— most of them were dead before they were twenty-five.

A long time ago the old prophet drew this indictment against a nation: "Israel doth not know; my people do not consider," and our modern prophet, Dan Beard, says, "It hurts the head to think — try it and see." You probably won't; if most of us would, there would be no need for my writing this chapter and no demand for it.

I myself graduated from Princeton and the Columbia Law School, and wrote books; but it was not until my attention was forced to the land that I learned to know anything thoroughly — that is to say, as thoroughly as it can be known to-day. But the man who knows all, even of the little that is known to-day about roses, celery, or soil, is a very unusual and a very desirable man.

Don't give up the idea or put it off because the

season is too early or is well advanced. At the South some crops can be raised all the year 'round; at the North cold frames and hotbeds will give employment for the colder season. For both, now is a good time to prepare. Don't think you have to emigrate to some far-away spot to make a living from the earth. All soil can be made to produce if you use brains as well as labor. Being where you are, no matter how small the plot, learn to do it in little before you try it in large.

C. B. Kegley, Master of the Washington State Grange, points out "that awful difficulty the farmer has to contend with, the lack of skilled harvest help," due to the farms being pushed into the back country away from the towns where his markets are, and even from the villages.

Don't think that you must throw up your job and rush into farming for a living, unless you have had some experience, or have a snug little bank account to depend upon while you are learning. Get your experience on a small bit of land first, while still holding down your present job. Be sure you like the work and that you are willing to give it the necessary time and attention.

If you are choosing a farm or have a chance to sell something you don't need, inquire and look to see if you can find land near a good market where you will earn your own commissions. The way to find

out what you want is to talk about it to every one you meet.

Buy your land — if possible; it does not pay to put your work into another man's land.

Every improvement in the condition of the earth, agricultural, mechanical, ethical, educational, political, or even religious, must go eventually and mainly to the benefit of the owners of the earth; therefore, get hold of a bit of the earth, so that every one who does good will do that good for you.

Somewhere, hidden in the heart of almost every man, is a longing to own a bit of land and grow vegetables or fruits; and it is to this man that the new order of things means most. If he has had business experience, he will naturally apply business principles to anything he takes up.

The place for independence is the garden, provided it be near in location, or in shipping facilities, to the market. No other field offers as good returns for equal work, or greater possibilities of true independence.

Get a small bit of land near the market rather than a big bit away from it, because the more people there are near you the better you can live and the more money you can make. Besides it is much pleasanter and better for the wife and children, as well as for yourself, to be near the schools, libraries, proper company and stores, even the movies, than to

be away out among the stumps. A growing town will make you rich when it grows out your way, because you are in the way and when the land is wanted you must be paid to get out. Meanwhile you can get manure and help and sell your produce much easier and cheaper there than if you were at a distance.

Don't put your labor or your money into expensive buildings: they only invite the tax assessor; but get proper buildings — they may be only shacks, but they should be well-planned shacks, for you must have room enough to shelter your tools, wagons, and farm machines, to house your stock, to store your crops, to sprout your seeds, to save your manure, and to do indoor work during the bad weather. The most of this chapter is gleaned from "The Garden Yard" published by David McKay. So if you want specific directions about growing "garden sass" you may read it yourself.

Suppose that a man owns his house, even if it be but a bit of a bungalow, and suppose he has a little bit of land on which he can raise the most of what the family eats; he may have to work hard, especially if his family cannot help in the work, but at least he is independent; at least panics, lock-outs, change of circumstances, or even loss of health will not reduce him to starvation.

If you have a farm, intensive cultivation should

interest you all the more. Every farm is full of opportunities to make good money; but you must not make the usual mistake of half working a big piece of land; that means that you will always be overworked, always have a lot of things that you know ought to be done, but cannot find time to do; always have common grade crops that bring common prices. Every one that is overworked is underpaid, for he cannot do his best work. When we are exhausted or rushed, it shows that either we have been doing the wrong thing, or doing the thing wrong.

Use the big fields for pasture, or for raising fine horses, or for pigs or Angora goats or even for sheep; you had better let the fields run wild rather than wildly cultivate them.

Plant as much land as you can attend to without walking your legs off, and raise on it the best crops that bring the best prices and let the rest of the land take care of itself.

Keep accounts and think, and watch your chance to sell all the land that does not pay well. It may be that you are missing a fortune in the old neglected orchard, or in the chestnut or hickory grove. The black walnuts or butternuts, that are usually left for the neighbors' boys, may be the most profitable part of the farm.

Maybe the roses in the bit of garden would bring you bigger money, if they were made to bloom at the

right time, than the potatoes that take twice as much outlay and ten times as much work.

The neglected wood-lot near you may have possibilities for barrel hoops, which may be cut and sold, to the improvement of the timber. It may need only thinning to bring you a steady income while it increases in value. The New Jersey Forestry Department tells me that a well-managed wood-lot will pay five dollars per acre profit each year and leave the timber on it better every year.

Fine apples grafted on the old trees that now bear only cider apples, if properly sprayed and thinned so as to give first-class fruit, may sell for more than all the corn you can raise.

The "pesky briers" that the farmer struggles with year by year, are the raspberries and blackberries that will sell readily for good prices, when they are cultivated, to the summer residents or boarding-houses. Your soil and exposure may be just the place for the fine strawberries with which, when nicely separated from the second and third grades, no market is ever overstocked.

That pond may be needed, if it were cleaned out, for a profitable ice supply, furnishing paying work in the winter. The stream may be a valuable water-power or at least may bring a high-priced crop of watercress; or it may be the very water needed, when properly distributed, to make yours the most fertile

land in the county. The bit of swamp land, that raises nothing but mosquitoes, may need only a few dollars' worth of cranberry sets to be the best paying acre in the country side.

There may be a veritable gold mine in a neglected quarry, or brick-clay pit, or kaolin clay deposit, or in a sand bank, or a vein of marl.

Possibly you could rent the farm house or let camping sites for the summer to people who would pay city prices for much of your stuff; so that you could afford to keep help enough to leave only the easy work of superintendence for you. Brains save more work than machines.

If you are raising the same crops that your neighbors do, harvesting at the same time, and getting the same prices that every one else does, you may be sure that you are neglecting your chances. The money is in finding things to raise that will sell, and that do not have to compete with all the others.

Think! Think! It is true that we also must work with the men to get the best work out of them; there is a big difference between saying "Go, do that," and "Come and let us do this." But it is not enough to work; any jackass can do that.

You know the old fable: "A farmer got his wheel stuck fast in a miry road. The man knelt down in the mud, crying to Hercules to come and help him. Said Hercules, 'Get up and put your

shoulder to the wheel. I help only those who help themselves!'"

(There is a new part to that fable)—Now the mire was very deep and even Hercules' help was not enough; so he called Pallas, the Goddess of Wisdom. Said she, "Put this lever under the wheel." Then the wagon was easily lifted out.

If you haven't got any land, don't let that discourage you; grow something in a window box and learn how, so that you have learned something when you do get some land.

It will not be worth while for anybody to take up intensive cultivation with any hope of success, who expects to go at it with "a lick and a promise" idea. It is only by thorough, careful, intelligent, and persistent effort that anything worth while can be accomplished. For the person who will undertake the task in that way, there is an opportunity; but he will need to have patience and some money while getting started and learning the business. By all means, hire yourself out or at least start in a small way, and find out a lot of things which only experience can teach you; after that you can gradually increase your plant with comparative safety.

Do not swallow fairy stories of poultry profits that make the goose's golden eggs look like thirty cents. There is a use for all that sort of thing — it arouses interest and stimulates the imagination. But

you may probably be content to be a good, practical, every-day gardener who can make things grow and knows what to do with them after they have grown.

Don't imagine that you cannot do anything with a bit of ground. You can. Don't run away with the idea that the gardener's life is all fun or all labor. It isn't. It is a mixture of both, and fun and labor are equally healthful and profitable.

Don't forget that women are apt to make good gardeners, because they are willing to "fuss over" necessary small matters. If you do not like to attend constantly to "little things," if you "hate details" you will be unlikely to make a big success of intensive culture. The man who does best is the one who loves to compare soils and fertilizers and seeds, and to try how many seeds sprout and how long they take; who is interested in the temperature of every hotbed; who watches for just the day to use the wheel-hoe on this row and the hand-plow on that; who finds the time only too short while he sets out onion seedlings; who enjoys putting up nice bunches of vegetables or packages of fruit. In short, the man or woman whose interest is in watching the crops instead of the clock, is the one who succeeds in garden work.

CHAPTER X

WASTE LAND AND WASTED MEN

MANY an old-time farmer's boy, now a city man, will grin approval as he reads what Tom Masson says:

> It is a very pleasant sight
> To see a garden growing,
> Particularly if you have
> A man to do the hoeing.

The approval will be based upon the unforgettable back-breaking hand-hoe of old farming days.

No one could count the embryo farmers who became city workers of every sort, because of their unwillingness to go through life working with that dull old tool. One of the blessings of modern farming is that the hand-hoe has been almost sent to the scrap heap, and the wheel-hoe, capable of doing the work of five men with hand-hoes, has taken its place.

But this is not the only change in methods of fighting weeds. Weeds are a proof that "Nature abhors a vacuum." She believes in putting every particle of ground to use, and if the cultivator of it won't go her way she soon shows him how easy it is

to get ahead of him. Up spring the weeds, and, unless the gardener is on the job just then with his hoe, they soon crowd out his plants. To keep the ground busy all the time, producing all it possibly can, will discourage weeds more than half a dozen hoes.

We were all brought up on Dr. Watt's couplet:

> Satan finds some mischief still
> For idle hands to do. . . .

which is no truer of idle hands than of idle lands.

We suffer for the sins no less than we profit by the virtues of everybody else. But the worst mischief that idle lands do entails much more misery, hard labor and want than the growing and sowing of weeds — garden weeds. They grow the weeds of civilization — weeds that cause crime and degeneration of the race — unemployment and want. For, if all the lands now held idle for any purpose whatever were fully employed, they would make involuntary pauperism impossible, and the whole problem of civilization enormously easier to solve.

This is not news to most people — they have heard it before, and turn from it in disgust, because they say, "There is hardly any land idle near the big cities." But they are not well-informed as to the facts. The report of the New York Tax Department shows that there are 49,680 acres in Brooklyn

— or something over 77 square miles — less than half of which is built upon. If these vacant areas were used for intensive farming, as urged in "A Little Land and a Living," they would sustain in comfort and plenty at least 25,000 families — say 125,000 persons — and this by a merely temporary use which would not interfere with urban development. There is yet more room in Queens County. If populated as densely as Manhattan is populated, it could accommodate sixteen million (16,000,000) people.

If this almost idle section of one city could relieve the pressure by providing for 16,000,000 persons, how many more could be provided for by the opening up of all idle lands about every city where idleness and want are found?

So after all, the worst crop springing from idle lands is not the weeds that farmers can kill with a hoe of some sort, but the kind that bears these seeds — over-crowding in tenements, over-burdened charity organizations, half-starved children who cannot possibly make good citizens, an appalling death crop of infants, to say nothing of a bumper crop from hospitals and jails.

These are not exactly the crops that the early gardeners in the fields of civilization expected their descendants to reap. It is so easy to destroy these weeds and to grow food if on every vacant lot we have "a man to do the hoeing."

In view of this, I would suggest this "Song of the Wheel Hoe":

The farmer's is a pleasant cruise
  To those who love or choose it;
If you have land you do not use,
  Then let another use it.

Because it is a pleasant sight
  To see a garden growing,
You'll better feel if you do right
  And keep some man a-hoeing.

For idle lands make idle hands—
  There crime and famine flourish;
Then use your hands; let busy lands
  Each generation nourish.

For law can not make hunger good,
  Nor charity reduce it—
Men willing would provide men's food
  If they were let produce it.

Make factories, shops and homes abound
  And set these gardens growing—
For he who makes the "wheels go round"
  Is he who does the hoeing.

CHAPTER XI

FORWARD TO THE LAND

THE green earth is the only sure refuge from blue envelopes, black Fridays, and red ruin. Those who pray for their daily bread to an employer instead of to the All-Giver may break the bonds that tie them to "things as they are" by the return to our mother earth. By becoming independent producers, however modest our living may be, it will at least be free living. If we can satisfy our desires out of a little land, we need call no man master, and may speak our minds, however revolutionary our speech may be, as free from Mrs. Grundy as from the boss.

Says Emerson, "'Castles in the air!' That is where they should be — now put foundations under them."

That is when the ideal becomes real and walks our streets. And it is high time it arrived. Leaf by leaf the rose falls and day by day the cost of living advances as more and more land passes out of the reach of labor into the hands of speculation; week by week more wealth passes away from the wage-earners

to the wage-getters; month by month control of the necessities of life draws closer.

Short of the abolition of special privilege there is no escape for the people from these conditions; but each of us can achieve a certain individual independence by producing for ourselves the most of what we and our neighbors must have in order to live at all — the fruits of the soil.

There will be disappointments to those who expect too much; there will be failure for those who cannot earn success; there will be hardship for those who work only with their hands, or who will not work at all; but experience proves that there is no pursuit in which so large a number of men and women — aye, and children, too — can earn a living that does not cost their life, as in the cultivation of a little land, well situated, well bought, and well used.

I wish that editors would editorially set at rest the question as to whether the poor and unemployed will "go to the country" or not. (People still believe the editors.)

I have had a long experience with the poor and with agriculture, and I am happy to say that, ordinarily, they will do nothing of the kind. A small number, although a number sufficient to affect the labor market, will go. In the East these are mainly those who have been bred in the country. In a few cases where steady work is offered and where their

wives also are suited to rural work, they will take agricultural wages in the country.

But the vast mass of the poor are suited by heredity, training, and physique to the towns. They will go readily to the suburbs, as they did to Brownsville, Brooklyn; but they are mostly as unwilling to bury themselves in the country as you would be.

Man earns more and learns more in crowds, and it is on the vacant lands near the cities that he should be living; on that great strip of land some thirty miles wide around New York city's frontier, or round the frontier of your city, that would so easily employ our impoverished millions.

The island of Guernsey, in the English Channel, supports a permanent population of forty one thousand and an additional visiting population each year of about thirty thousand. Only 11,623 acres are under cultivation, yet at a conservative estimate, the island produces about four and a half millions ($4,500,000) worth of farm and garden stuff each year, or a little less than four hundred dollars' worth to the acre. Therefore, it is safe to say that the thirty-mile strip, if free access to it could be had, would amply supply the needs of all the city poor.

If the State of New York were all cultivated and populated like Guernsey it would produce annually nearly fifteen thousand millions ($15,000,000,000) worth and sustain 233,641,473 people, or more than

twice the population of the entire United States. We are not going to suffer from "over-population" or "pauper labor" just yet, unless we continue to prevent the people getting back to the land. Then it would be an artificial rather than a natural condition.

There is a story of a man in the Middle West who was told by his pioneer friend to go to South America and "grow up with the country," and who replied:

"When I've grown bigger than Chicago I'll step over into South America."

Even those who have only a burrow in one of our boroughs prefer to stay near the center of growth and activity.

"Why," said a Western man to his Eastern brother, "a man of your ability could live in a palace in Montana."

"What is the good of a palace in Montana," said the Broadway Light, "when one can have a hall bedroom in *New York*."

Now, you would not change your city life for life in the country, though you have some resources within yourself. You go to the country for a few weeks or a few months and you have tennis, golf, driving, sailing, swimming, horseback riding, as well as books and music to amuse you; yet you come back at the end of your vacation saying, "Well, the country is very nice,

but it is dull; the little old town is good enough for me."

Consider. The poor man, with no time, nor place, nor skill, nor money to play tennis or golf, to go sailing or riding, knowing nothing of music and little of books, is asked to go and bury himself in the country for the sake of making a living. He wisely refuses. Man is a social animal. He finds his excitement and "a very present help in trouble" among the neighbors. He will pay a dollar or two a month more for windows that look out on the "live mile" of street, rather than on the most enchanting back yard. Yet you ask him to go fifty miles from the city street and probably five miles from the village, "into the country" and revile him as idle, shiftless, and even wicked, because he stays in the town (where he cannot get a job, except by taking somebody else's), instead of going to the country.

You may travel twenty miles around New York, in any direction; or twenty miles around Chicago, without striking a good farm, and scarcely even a market garden. You require people to go beyond that line in order to "go to the country." But the place where those market gardens and the farms ought to be is right around the town, within that twenty-mile limit. Where the farmer is a moss-back it is because he is out in the country where there is no chance, and the boys are too wise to stay. They

come to the city; where there is at least an opportunity of making not only a living but a fortune. Except in the newer States usually only the stupid residue stay in the real country, facing its illiteracy, its loneliness, its crudity, its labor, and its harshness.

Within recent years the telephone, the bicycle, the rural mail delivery, the automobile, and the improved roads have lightened the lot of the farmer, and modern methods of agriculture have improved his condition. But the great difficulty, that the man who would fain employ himself upon the land can find no land near civilization that is not held at too high a price for him to buy it in order to cultivate it, still remains.

For a man to throw himself, without experience and with small capital, upon a piece of land, is to invite distress. An equal lack of sense and education in any other line of life would bring the same result just about as soon. You must learn to love the land and to love to work it, even though it be done on holidays or Sundays. Find out what its capacities are and what your adaptation to the work is, and then, when you know what you are talking about and know what you are doing, get yourself back to the land.

But until you have done that and know something about it, do not add one more to the glorious company of well-meaning, indefinite, addle-headed phi-

lanthropists, whose remedy for all the evils of monopoly is to get other people to go to the country.

This is the age of the specialist whom we have come to regard, sometimes with good reason, as an authority in his own particular department of knowledge. But experience shows that, though a man may be the highest authority on his own branch of work, he may know little of other branches, however closely allied they may be.

Gifford Pinchot, probably the highest authority in the country on reforestation, told the students of Harvard that this country would contain 250,000,000 of people by the end of this century, and the problem of feeding them would be a serious one.

Mr. Pinchot based his statement upon his estimate that "the farm area of this country cannot be more than double its present size at the very most, and if it can be doubled it will not be enough to supply our people with food." But the two opposite methods of "irrigation" and "dry farming" have even now added almost illimitable areas to the farming lands of this country and of all America.

But this is not the most important change. By the new method of intensive cultivation an acre has been made so productive that the limit of its possibilities vanishes into the dim distance. A quarter-section, such as individual settlers once received as a government grant, could now be made to support a

whole village more abundantly than it once supplied a family.

On the basis of twenty-five persons fed by each acre, the State of Texas alone, if cultivated on the French plan, would produce enough to support five times the present population of the United States, or twice Mr. Pinchot's estimated 250,000,000. New York State could support three times our country's population on ordinary farming, and several Western farming States could be depended upon for as good a record.

And we do not have to wait for the end of the century for these lands to be able to produce that much. We know how to get such returns now, and yet it is admitted that we have only touched the fringe of intensive agriculture. Before the end of this century, discoveries may be made that will make our boasted knowledge seem like blind ignorance.

Fifty years ago, the best agricultural authorities would have scoffed at the mythical and fanciful ideas that are commonplaces to the average intensive truck grower to-day. Will knowledge die with us? Will men who have seen such wonders be content without further experiment and investigation?

A little knowledge is dangerous to ignorance, for it makes man seek for more. One invention stimulates others and discoveries multiply — one has been but the forerunner of another; so there is no fear

for the future of agriculture. Nothing that has been done, not even the invention of the telephone or the advance in electricity, equals in importance the new science of agriculture. It means the relief of present want and the prevention of pressure upon the generations yet to come, if — and thereby hangs the whole possibility — if — we learn to free natural opportunities. A very large country is no more free from danger, whether the people be many or few in number, than a very small country, if the people are shut out from the land.

Though the cultivable area of this country were quadrupled and the population merely doubled, the general prosperity would be no greater than now, if the enlarged area were held for speculation. It is not that the country cannot produce enough for all, but that it cannot be used without extravagant payment of tribute to the owners for the privilege of producing. Yet producing is nothing but adding to the world's wealth, which is in itself a good thing. Besides it would seem as if the very presence of human beings gave them the right to produce. Today we seem to be of the contrary opinion.

The problem of feeding the inhabitants of this country at the end of this century is solved now, if we will accept the solution and apply it. If the people get the land, they will get their food out of it.

CHAPTER XII

THRIFT FOR TRADE UNIONS

We might use our newspapers, business associations, manufacturers, jewelers, and merchants' boards of trade as a basis of united or coöperative enterprize. So far, only a few farmers, artists, and Socialists cooperate. If any large group of workers, whether trade unions or not, were to get land for themselves, there would be an end of the strike problem, and a provision at least for a livelihood.

They won't. The first reason why they won't is that some of the "leaders" think it would put them out of a job. It wouldn't. The second reason is that the American workers have not yet learned to coöperate. Until they do, they will gain little.

But there is a simple plan, based mainly on the experience of a philanthropic enterprize, to give occupation now to the unemployed, to make the worker independent, and to relieve the congestion in densely populated centers. What ought to be done is for the workers themselves to make a sort of vacant-lot gardening plan on a grand scale. Heretofore the trouble has been that they have been unable to get

land even for rent, where there was any assurances that they could have it again the second year, and that the limited amount of the land has made it impossible to give the whole body of workers as much as they ought to have. Some persons will make more money out of one acre of land or less than others will out of two acres.

From two thousand to ten thousand acres of land should be acquired. For this purpose the coal miners, for instance, have ample funds. Those who are willing to work should be given one acre of land, more or less, according to their ability, with the assurance that they could have it as long as they work it faithfully and comply with the simple rules which were found so effective in the vacant-lot gardening work. These are practically that a man should attend to his own business and not annoy his neighbors. Since it might make trouble in resuming possession of the land, no contract or lease should be given the men, or, indeed, the women; both work such gardens, as they have been doing for the past twenty years in Philadelphia.

They should have a competent superintendent, for everything depends upon efficient supervision. He would show the people what land they should use, what crops they should put in, instruct them how to do it, and market their products coöperatively. The experience in Philadelphia, and in some scores

of other cities which have established vacant-lot cultivation gardens, shows that about ten per cent. annually of the people employed wish to work for others, and consequently take places in the country, after they have learned to do market gardening. Some others, being dissatisfied with so little land and wanting to own their own places, go on and lease or buy land for themselves. Some find other work. This makes a constant drain from the gardens, leaving openings for others who will learn in time their trade. It is possible to make in this way a steady drain out of the cities to the country.

The land should be near enough to the mines or cities to make it possible to take a gang of men down there in the morning, show them what it is, and send back those who do not seem to make good or who are dissatisfied.

There should be some buildings upon the land, sufficient for barracks for a hundred or two hundred, to start on, and accommodations could be made with the material there — timber, or sand for concrete, or stone — for a considerably larger number. Many of these people would need some help, but the most of them would shift for themselves if they only got the opportunity to build upon the land and to have a secure tenure of it.

Then when there is a strike, the workers, or at least all who could not find other employment, could

go on the land as extra hands, to take out the stones and fence it, to subsoil it, and drain it, to cut timber and make farm buildings and dwelling houses and to cut cordwood and kindlings, to plant fruit trees, dig fish ponds, put up chicken runs, make cold frames, hotbeds, mushroom houses and green houses, forest it, and in short to improve it in every way that expert advice could suggest.

Finally, as much as was needed should be divided into suitable allotments of small size for intensive culture and for market gardening; in connection with which coöperative selling, buying, and transportation would occupy a large number.

The land would carry itself until used and increase in value; since waste land, if intelligently forested, will return five dollars per acre yearly and improve the timber, and the rest of the land could be used in pasturage.

Under such a plan the workers could stay on strike forever, if necessary to get normal wages, which all progressive employers should be willing to pay.

This is no experiment, as we are only proposing to do the thing that we have been doing under various conditions with various sorts of men in vacant-lot gardens — namely, to give men the opportunity of living upon and cultivating the land, putting up their own tents, shacks, or bungalows, and giving them such instruction and such help as does not cost

anything more than the salary of the superintendent.

It would be easy to make this land pay for itself, or to yield a profit if desired. All that would be necessary would be to reserve a well-selected portion of the tract. When the plan brings population with its always accompanying trade and industry there, this reserved land can be sold for enough, or for more if held for a longer time, to repay all expenditure.

We should thus have in a short time:

1. An automatic, self-supporting school of agriculture, which would keep surplus labor only until such time as it could be more useful elsewhere.
2. An opportunity for self-supporting work for strikers who would do that kind of work.
3. A method of teaching a trade, gardening, which needs no employer, and at which any person, though broken in character, in health, or in both, could regain his independence.
4. The field for a great coöperative movement.

The industrial dispute is always with us, and it is necessary for trade union leaders to find means by which strikers can be supported, and sweaters deprived of the power to starve strikers into submission. The old strike-pay method generally spells defeat; for even the most opulent unions cannot for long keep a large body of members idle. In a strike, capi-

tal loses interest but labor loses flesh. This fact, of course, affects the general policy of the unions, and their lack of militancy is often only lack of funds. The leaders dislike to get away from tried methods even where they have been found wanting. But sooner or later the unions will realize the purpose of their existence, and if the leaders' policy is not in keeping with this it will be a case of get on or get out. They will pay attention to the fact that the purse is not the only weapon in the trade Union armory.

CHAPTER XIII

INSTITUTIONAL GARDEN THRIFT [1]

We suffer from congestion and from the high prices of food. The way to cure both is to make it easy for people to go to the country and to teach them how to support themselves there. This will

1. Keep the horny-handed farmers at home;
2. Help to anchor the price of food products;
3. Supply trained help to the farmers;
4. Employ the unemployed and even the otherwise unemployable.

The well-to-do and the poor suffer alike from the high prices; they suffer alike from the scarcity of employment. "There is no poverty like the poverty of gentlefolks." We must intelligently attack both these causes of poverty.

But what is poverty? Poverty is lack of wealth — (that sounds like a dictionary). All wealth comes from land by labor; therefore application of labor to land should and would produce wealth enough for all. To help people to help themselves is the only charity worthy of the name. The most effective

[1] This chapter is a summary of two articles in *The Survey*.

way to relieve poverty is to get the people to the land.

The value of school gardens is so generally known that no argument is required to show the benefit of the plan when applied to orphan asylums. Children who are accustomed to healthful outdoor occupation, as well as play, will most likely grow up strong, happy, useful citizens instead of free-lunch fiends. Charitable and public institutions out of town, such as sanatoriums, asylums, hospitals, reformatories, prisons, and penitentiaries, have special opportunities to help not only their own people but at the same time to help the community, as most of these institutions have plenty of lands and plenty of hands, both looking for a job.

The Vacant Lot Garden associations have proved that with small plots of ground even the inexperienced under the advice and direction of a competent superintendent can rival the best farming records. The associations provide rough plowing, seeds, some fertilizer, and the use of tools for the cultivators, many of whom raise enough garden truck for summer use, some for sale, and sometimes a surplus for winter use. Among these cultivators are not only the unemployed or insufficiently employed day laborer, but the sick, the despondent, the consumptive, and the inebriates from all ranks of life — the classes most in need of aid.

Outdoor occupation is now recommended for all convalescents, but especially for the tuberculous patient. Cultivation of the soil being the natural occupation of man and the production of all wealth being at bottom merely the application of labor to the earth and the products of the earth, the effect of such work is healing, whether the disease be physical, mental, or moral. Besides this its practice enormously decreases the cost of maintaining institutions and creates a surplus for the organization. Let us consider how this is.

As economists tell us, price depends upon whether demand or supply be the greater; then it must be true that making the supply more nearly equal to the demand lowers the cost of food and of other products. If all institutions raised their own supplies even in part, the cost of maintenance would be greatly lowered. To do this satisfactorily, the institution should appoint an intelligent farm superintendent, and hamper him as little with rules or interference as their consciences will allow. A reliable man in whom they have confidence is a trump card. Let him decide what treatment the soil needs and what crops could best be raised; let him have the rough plowing, fertilizing, and harrowing done; purchase the tools and seeds, allot the plots, and give instructions to the cultivators what to plant, how to plant, to cultivate, harvest and market. (A full account of methods

and results is given in "Three Acres and Liberty.")

Mere farm work is good; but it teaches comparatively little and lacks the interest of one's own work on one's own plot. All human beings work best when there is a prospect of individual gain, and for this reason every cultivator, whether the orphan, the hospital patient, the lunatic, or the prisoner, should have a small plot whose entire proceeds should if practicable be his own. In the case of the child, if the profits are turned into weekly "pocket money," it would teach him the value of money and also of banking; for the sick or the prisoner it would serve as an avenue of employment when discharged, and not make charity or a return to crime a necessity.

But the individual profit being disposed of, the question remains where the institution would come in. Its profit could be made without interfering with the cultivation of individual garden plots, if each inmate gave but three or four days' work a season to the institution's garden. Transient or short-term inmates are sometimes allowed a share of the profits, which is sent them when realized, or sometimes ten cents an hour as wages. This furnishes labor enough for cultivation; as experience shows that four or five acres intensively cultivated will produce enough vegetables for a large institution.

Besides, by this coöperative work the cultivators can pay for the seed, fertilizer, and use of tools sup-

plied by the institution, and get a lesson in self-respect and independence. When leaving, the cultivator has a means of support; he knows how to get a living without renewed crime or pauper dependence. He can find employment for himself in the country, if he wishes, instead of being forced back into the slums. He gains in physical and mental balance by the wholesome, outdoor labor, and may be converted from a liability into an asset of the community.

It is not a new or untried game, this setting institutions to feed themselves by hand. At the Stony Wold Sanatorium for Consumptive Girls at Lake Kushaqua, domestic cultivation has been a pronounced success, although the location, high up in the Adirondacks, prevents its being an ideal farming place. Yet here, where as late as April snowshoeing may be still good, one man's work supplies a hundred and fifty persons with all the garden truck they can eat from May to November. (See report.) If you still don't believe, go see for yourself, as I did. Besides summer crops, the superintendent reported that forty-five bushels of potatoes and a large quantity of root crops were laid away for winter, though only two and three quarters acres of land were cultivated.

Philadelphia, after her experience with the Vacant Lot Gardening Association, was sane enough to apply the scheme to the insane asylum at Byberry.

The result was more than satisfactory. The value of the products was $10,000 for one year, but the gain could not be measured in dollars. Even to the hopelessly insane the benefit was most marked, and where only the milder forms of dementia existed, many were completely cured. The workers took great pride in their gardens, and becoming fatigued from healthful outdoor exercise soon acquired the habit of natural sleep. A little happiness does not hurt even the insane. There is no reason why this should not be tried in every hospital, and it doubtless will be in those institutions where insanity is studied, not merely cooped up.

Once upon a time the lunatic was regarded as almost a criminal; if we are not lunatics ourselves we now regard the criminal as merely defective or morally insane. The main object of modern science is healing, not punishment, and this it is which will ensure the development of the truck garden in institutions, whether penal or charitable.

Intensive cultivation so learned is a profitable investment for an organization or a community, as well for the purse as for the soul.

"The farmer feedeth all," especially the commission merchant, and the increasing prices of food make it almost as important for convalescent homes, poorhouses, reformatories, penitentiaries, etc., to raise their own supplies as it is to teach their inmates

Adam's trade, the one job that needs no employer — work on the land.

A little bit of land will supply a big community with both food and instruction. How much can be raised even without scientific farming is shown by such instances as the Meenahga Hotel up on a mountain near Kingston, New York, the proprietor of which writes in 1916:

"Our vegetable garden is less than half an acre (exactly 80 x 250 feet). It feeds an average of one hundred and fifty people through July, August, and September, in addition to which we probably feed fifty people or more from such vegetables as are ready to eat in June, and we also carry over in the fall bushels of carrots, beets, and other roots for the following spring, as well as for the use of three families connected with the management, during the winter. The cost was ninety days' labor, twelve loads of stable manure, six hundred pounds of commercial fertilizer (for $12) and $20 worth of seed, total $236. At the wholesale prices these would have cost $331." This result seems incredible, but as far as possible I have verified it myself and the proprietors are most reliable people.

A few typical instances will encourage others by showing the practicability and applicability of gardening for institutional work as well as for the unemployed.

The Bellevue Hospital Children's Garden was installed for the tuberculosis children in the day camp, on board the ferryboat, *Southfield.* On June 1st, twenty children planted individual plots, each with seven kinds of vegetables. The joyous and insistent demand of the children for this work soon made it necessary to divide each plot in half, which is pathetic, but they had to accommodate forty children. In the borders about the garden on the boat, flowers blossomed all summer, but in this garden, the roses that grew in the cheeks of the children were the finest flowers.

The Montefiore Home Country Sanatorium at Bedford Hills, New York, in its report for 1916 says that they had an experienced gardener there last summer who laid out seventy-two small garden plots for as many men. The garden and the gardeners flourished and helped each other very much. As these men are discharged, it is hoped through the cooperation of the Jewish Agricultural and Industrial Aid Society, to make permanent arrangements under which at least some of them need not return to the city life, so destructive to their health.

The State Agricultural and Industrial School, at Industry, New York, in their report say: "Every boy has had the privilege, for several years past, of using a plot of ground one rod square upon which to plant, or refrain from planting, any seeds which

he may choose, either vegetable or flower, which the State supplies or which he may purchase from personal funds, if he has any.

"The 750 boys of the institution live in thirty-one cottage groups which are widely separated. To each of these groups sufficient land is allowed for a general vegetable garden for all the boys of the group and the individual plats in addition. On the last Saturday of June each year, 'Garden Day,' the boys have the privilege of inviting their parents and their few friends, when the individual gardens are inspected, each boy standing by his own garden. His garden is a true expression of the boy's thought, since he could plant all muskmelons or all flowers or anything else that he wanted. He was given time aside from play hour to cultivate his garden, and he was at liberty to plant it or not and care for it or not afterwards. As a matter of fact, many of the boys actually make love to their gardens and returns were gratifying not only to those in authority but to the boys themselves." Each boy ate all he could of the products of his own garden; he could swap them with others or give them to his parents, but he was not at liberty to sell them. Garden Day is one of the features of the school work. If anything, the city boy of eleven to fourteen took more interest than the country boy. The country boy thought it was work; the city boy knew it wasn't.

From the superintendent of the New York Orphan Asylum at Hastings-on-Hudson comes this: "Each year we have about eighty individual children's vegetable gardens and from thirty to forty individual flower gardens. Besides these, there is a good deal of building little bits of hotbeds, starting seeds, planting and cultivating of tiny gardens, entirely upon the child's own hook, which is not under supervision and of which we take no account." (The angels attend to that.)

Besides this regular school garden work there are always boys who specialize in gardening work in the general gardens of the place. Some also take poultry work and training in the greenhouse.

Contrary to the general belief, Indians make good agriculturists, or at least good gardeners, if they are started at it when they are young, which may solve our Indian problem. We have, for example, the following from the Superintendent of the Indian Training School, Chilocco, Oklahoma:

"We have had school gardens during six summers for all our Indian boys and girls. The results were profitable and instructive, especially for those who do not take industrial work on our farm or in the dairy, garden, and nursery. Each pupil has a plot of ground about six or eight by twelve feet. As a large number of our children go home during the

summer months, our planting is confined to vegetables that mature by the first of July."

The report of Alice E. Curtin, superintendent of the Western House of Refuge at Albion, New York, contains these comments:

"Last year the garden was somewhat enlarged and, of course, the number of girl planters was also increased. Each cottage has its own garden in which the girls work every day, and enough vegetables are raised to add extras to their tables; each cottage also has a flower garden, and I think that there is not a day in the summer that the tables are not adorned with flowers from this garden.

"We need a woman who, knowing the scientific side of agricultural life, could teach the girls. In the winter she could take care of the plants and early seedlings and of the girls at the reception house. It would be profitable to have a greenhouse near the boiler house, where it could be heated by the steam exhaust, so that early seeds and young plants could be started. This would make the work of the year almost continuous, and keep the table supplied with fresh vegetables."

Similar ideas are expressed in the report of the New York State Reformatory for Women. The superintendent says that they choose those girls for the delivery of vegetables or other work in the open air,

whose nervous systems are somewhat out of order and who are benefited by a day or part of a day's work in the open. They get better appetites, sleep better, and are quieter and more orderly and in general improve a great deal.

It is remarkable that we have had no reports of failures or even of material difficulties in any of these reports.

The cost of guarding convicts has been a serious obstacle to their employment in farm work. This item, with the lack of interest on the part of the workers, is blamed for the practical discontinuance of roadmaking by convicts in New York State. But experience and Osborne show that where force is relegated to the rear and interest aroused, the expense of guards can be saved.

The reports of the Ohio State Reformatory beginning in 1903, say: "Since it has been demonstrated that a large farm can be profitably conducted at this institution by employing inmates who work on honor without armed guard, it is highly desirable that additional land be secured in the near future.

"The decreasing ratio of attempts to escape on the part of these trusted inmates is due to a growth of public opinion within the institution. A prisoner who will elude the guard line, scale the wall, or break from the prison would have the usual admiration for his courage or skill. But the man who violates this

institutional or limited parole cannot pose as a hero. The very prison vernacular makes a distinction. The fellow who eludes the guard line 'makes a get away,' while the fellow who violates his trust 'takes a sneak.'

"While this system results in more efficient and economic cultivation of farm and garden, the moral gain is the main consideration. The good that came to the twenty-six hundred who overcame every temptation to escape and who voluntarily yielded themselves to the moral restraint of society by submitting to strict discipline and direction and returning twice a day to be locked in their cells, immeasurably outweighs the small loss in anxiety, care, and cost occasioned by the seventeen who were tried and found wanting. Moreover, our plan is consistent with the general parole feature of discharge from the reformatory. A faithful observance of this limited parole would strongly argue the worthiness of the applicant for the larger parole within the borders of the State. This system under proper regulation can be greatly extended."

These actual experiments are samples of a large number, and they show how easily a new occupation can be taught and a new interest brought into the lives of those we have regarded as physical or moral derelicts. It is only a matter of Thrift — knowing what to do and how and why.

CHAPTER XIV

NATIONAL WASTE

HARDLY one of us gets any idea from the words, "a million dollars," much less from "a billion." You know the earth is about twenty-four thousand miles around. If a millionaire should go in regal state around the earth twenty times at a cost of a dollar a mile he would still have over half his million.

Or he could travel eighty times from San Francisco to New York and back again (with his family) at an expense of a dollar per mile without spending half his money. A billion is a thousand times as much as that, or about four times the entire cost of the National Government and public works in a normal year, not including military affairs (which cost about three times more than the other expenses of the Government). A billion is ten dollars for each person in the United States or about forty-five dollars *on the average* for each family.

Men in big business learn to think in millions, so that five millions or five thousand millions mean something to them. To the most of us the difference of these noughts carries no meaning.

So good jugglers of figures, whom we have as statisticians can prove anything they will by judicious use of figures and few are able to detect the fraud.

Yet the millions and billions of taxes on consumption make far more difference to the poor than to the rich for the poorer people consume far more than the rich with all their extravagance consume.

When we allow half a billion dollars' worth of forest lumber to be destroyed by fire, all other lumber goes up in price. The *average* loss is five dollars apiece for each of us, but owners of other forests are able to put up their prices. They profit by the general loss and pay none of it themselves.

The man who tried to cross a stream the "average depth" of which was two feet, got drowned, because some parts of the stream were less than two deep and that left the middle over the man's head.

So it is with "average" costs of living and "average" salaries, bank accounts, wealth, average share of loss by waste and taxation. Some are able to charge over their part of the expense, to "shift the burden," as we call it, by adding it, with a profit, to what they sell; and what they sell is sold mostly to the plain people.

The "average" waste of a billion dollars, then, does not mean that people of moderate means pay only forty-five dollars per family. Their share can-

not be gotten out of some people because some evade it or are too poor to pay and some make profits on account of the taxes, and then the rest have to make up the difference in addition to their own fair proportion, besides paying the profits of those who get advantages through the taxes.

For instance, we get altogether about three hundred and fifty millions ($350,000,000) from liquor taxes — those taxes are not paid by the liquor dealers; they add them, with a profit, to the prices at which the liquor is sold to those who drink it.

Nothing is more deceptive than averages, except faked statistics. The average salaries of an insurance company may be two thousand a year, because the President gets fifty thousand dollars and other officers ten to twenty-five thousand — still the bookkeepers get only nine hundred apiece. Of course all the salaries are paid out of the premiums: so that even if the officers carry big insurance themselves, they are none the poorer on account of that tax since they get back in salary far more than they pay in premiums.

The bookkeeper has to work for the least sum that bookkeepers can live upon and will live upon and he is one of the poorer class who in the end pay all the taxes on insurance companies, just as they pay nearly all the waste, with no means of getting it back.

In the main all our present social extravagances and stupidities are paid in the end by the poor. To him that hath shall be given — that's the reason it's wise to get common sense.

It is startling to the easy-going American of moderate means to be told that whatever his income, whether large or small, he is allowing others to waste for him in one form or another at least ten per cent. of it. Annually more than two and a half billions of dollars go for nothing and this represents to each citizen ten cents in every dollar for which no return is received. "The Price of Inefficiency" [1] guesstimates it at four times as much, but the "price" is probably over seventy-five dollars per year for each of the thirty-three million of American wage-earners, or about one dollar and fifty cents per week each, which is more than one-seventh of their average wages. It costs too much to live. If we could save the wastes, why living would again be worth what it costs.

These figures are derived from repeated government estimates, and have been checked up with observations of intelligent persons who saw the conditions, so they are not mere mististics. The Department of Agriculture says we waste fifty million dollars besides fifty lives a year in forest fires. In

[1] "The Price of Inefficiency," a pro-German but suggestive book by F. Koester.

some years the loss amounts to two hundred million dollars in money. Young growth, more valuable than the salable timber, is also burned.

The *New York Journal of Commerce* finds that we waste two hundred million dollars annually in fire losses to buildings and other structures. In years when our sins find us out, it runs up to double that. We waste besides an immense sum in the expense of the portion of city water supply used for fire fighting, in fire department charges, and in distribution cost.

The director of our Bureau of Mines estimates the waste of mineral products at more than three hundred and fifty million dollars per year. We still waste a billion cubic feet of natural gas daily; at twenty-five cents per thousand at the wells, that would be two million five hundred thousand dollars.

In the manufacture of coke, according to the idea of the Twelfth Census, we waste twenty-two million dollars a year in lost gases, and another twenty-two million dollars in five hundred and forty thousand tons of ammonium sulphate, and nearly four hundred million gallons of tar, worth nine million dollars with other lesser wasted by-products, bringing the sum up to fifty-five million dollars.

We waste at least a third, say one hundred and fifty million (150,000,000) tons of coal which at two dollars a ton at the pit's mouth is three hundred mil-

lion dollars ($300,000,000), for lack of modern heating machinery and methods.

James J. (otherwise "Yim") Hill, in his "Highways of Progress," writes: "It is certainly a moderate statement to say that by the middle of the present century . . . our best and most convenient coal will have been so far consumed that the remainder can only be applied to present uses at an enhanced cost which would probably compel the entire rearrangement of industries and revolutionize the common life."

Fifteen million horse-power out of our sixty million leaks away every year by failure to utilize all our available water. At twenty dollars per horse-power per annum, which is below the average price, this waste amounts to three hundred million (United States Geographical Survey). Talk about waste of coal! This is nearly half the value of the whole crop. If this power were utilized coal could be conserved for warming our grandchildren and for purposes where power would not be serviceable.

We waste many millions through freshets and floods. Almost all of this could be prevented by proper, though costly levees and dams. Soil erosion costs us millions yearly through neglect to manage the land properly, preventing gullies by which the fertility of the soil is washed into the swamps and waters.

We miss the use of enormous tracts of land by failing to drain swamps and marshy tracts. These could be reclaimed, giving a value to land now worthless which might be used for farms by millions of families, or at least for as many as could buy at the increased prices.

A huge loss is caused by the sacrifice of human life due to mosquitoes, flies, fleas — not to speak of the pestilence that walketh in darkness and in beds, and of other germ-carrying insects, besides the time lost in scratching.

We lose fifty-three million dollars a year in live stock that dies of disease, besides which forty million dollars is chargeable to Texas fever, due to ticks; tuberculosis, scabies, and cholera come next; most of these could be prevented, if not cut out entirely.

We waste a sum guessed at as one hundred million dollars annually in losses of live stock and crops by wolves, rats, mice, and other robbers, exclusive of commission merchants.

Saving human life from preventable deaths and preventable disease and accidents is conservation of our resources. The assets of a business organization by no means consist solely of the money, securities, outstanding accounts, plant, and materials which it owns. In addition to these assets are the brains of the employees who manage, direct, and perform its

work. It costs money to train a man to work, and such money is an investment. In theory, salary costs may be divided into two parts: one capital investment in intelligent men, the other the expense of routine.

If we remembered that, we would not waste one hundred and ninety-three million dollars annually in loss of income due to industrial diseases; that is, diseases of workers due to the nature of their employment, or of their employers; and to unsanitary conditions of work, which some doctors allege that we waste yearly by not employing them to prevent disease. The total loss by illness of workers from all causes is put at $710,000,000. That isn't a misprint; it's over seven hundred millions (I didn't know we had so much money as that to lose).

In coal mines, accidents are almost wholly preventable. We squander two million four hundred and ninety thousand dollars a year in one thousand four hundred and sixty-five human lives, counting seventeen hundred dollars ($1700) as the economic value of a life (the estimate of the Department of Commerce and Labor). Belgium has about one-third as many fatal accidents in coal mines, Germany about two-thirds as many.

We lose over eight thousand lives and the cost of over one hundred thousand injuries in railroad accidents. At the appraised value fixed by our National Conservation Commission, two thousand nine

hundred dollars per head, railroad deaths cost thirty million six hundred and eight thousand dollars a year, besides the flowers and hearses.

Ex-Speaker Cannon says we waste three hundred million dollars ($300,000,000) annually in the lax administration of the Government itself. This equals the estimated value of 176,470 lives. These are as many figures as any one can believe in one day.

You may think that all this isn't your skunk — but you are the one that has to skin it.

Dunlap gayly sings something like this in *Life:*

How long will they permit this graft and stealing?
Why don't they see the courts are clean and true?
Why will they wink at stupid public dealing?
Did you ever stop to think that *they* means you?

Why don't they stop this miserable child labor
And wake the House or Senate up a few?
While thus you gently knock your unknown neighbor,
Did you ever stop to think that *they* means you?

The foregoing are only the principal items in the estimated price we pay for the inefficiency of our federal and state governments. More figures are only for experts, because few people can digest this much. Proper administration would pay for itself a hundred times over in saving. There are in addition countless important losses which cannot be definitely ascertained, as many unknown factors enter into them.

CHAPTER XV

COMMUNITY WASTE IS YOUR LOSS

Nor do these items figured above aggregate the entire sum of the losses of inefficiency. In other branches of activity the losses are even greater.

It is to be remembered, however, that much of this "waste" could be prevented only by expenditure of time, high-priced time. To save it pays, where the worker's time is cheap. An agent was trying to sell a patent swine fattener to a Missouri farmer. "Why," said the farmer, "my hogs run in the woods and fatten theirselves." "Yes," urged the agent, "but this will fatten them in half the time." Said the farmer, "What's time to a hog?"

According to Brandeis, we waste $350,000,000 annually in mismanagement of railroads, of which perhaps three-sevenths is paid for personal services, three-sevenths for fixed charges, and one-seventh for supplies.

Possibly we waste even more in private manufacturing establishments. This can not be estimated. But the actual value of the railroads of the country is calculated at eleven thousand million dollars

($11,000,000,000), while the value of manufactured products exceeds seven thousand million ($7,000,000,000). Now, as railroad efficiency is reckoned at seventy per cent., and manufacturing efficiency is estimated at only sixty per cent., the loss in manufacturing may be even greater than that of railroad inefficiency.

We are said to waste in the careless handling of eggs alone twenty million dollars ($20,000,000) a year, largely due to breakage in transportation. What the vast waste of the baggage smashers, freight, express and trunk handling amounts to in actual damage, plus the increased cost of packing to guard against it and minus the pay for skilled work, it is impossible to estimate.

We waste a vast sum which has not been estimated in losses due to bad or antiquated ways of mining, in coal, in copper, silver, gold, and other metals, and in various metallurgical processes.

We might save seven hundred millions ($700,000,000) a year which, at a low estimate is wasted in the failure of manufacturers and workmen to adopt common-sense practice in daily operations, a method of working which is greatly hampered by being called by the high-brows "scientific management" or "motion study."

"Though I'm anything but clever
I could write like that forever."

For instance, we waste half a billion dollars and some cents annually in the ground hogs and prairie dogs that we fail to eat (excellent food they are — I have tried them) — one ground hog or dog to the acre at 25 cents each gives four hundred millions of dollars ($400,000,000), besides the damage that the ground hogs do to soil and crops. Then the luscious muskrats! and also the injury to dams from muskrats.

We waste many millions in our failure to use snakes as food. Lo, the poor Indian, eats them; they are palatable, less repulsive than the slimy eel, and much easier to catch and to skin. Also in not eating the destructive and wicked English sparrows, which I find as good as reed birds; besides the damage they do to our fruit and to our feelings. And the devil fish that litter our coast, better than salmon to eat and bring a higher price in the German market — I think I must have counted up almost all the millions in the arithmetic book, else I'd put those down for a few hundred millions waste; but we feed more than six hundred and fifty million dollars a year of growing crops, fruit trees, grain in storage, etc., to noxious insects, says the Bureau of Entomology. Their multiplication is largely due to careless methods of agriculture.

Secretary Redfield of the Department of Commerce estimates the damage done by insects, most of

which the birds might prevent, at no less than two thousand five hundred millions (two and a half billions). Most insects eat other insects; but he does not attempt to calculate the damage that would be done if the eaters were eaten by birds and the rest went free.

Then ponder how we waste buttons, on the backs of our coats, or our husband's coats, to which we never button anything. If forty million of our people have two buttons each on their coat backs (not to mention the half dozen on the coat cuffs) that would be one hundred and sixty million buttons annually, allowing two coats each per year. Boys have fewer buttons on their coats, but they lose more. We have plenty of buttons: let us concede one hundred and sixty million buttons annually: at one cent per pair that is eight hundred thousand dollars per year for the United States, not counting the Philippines. If we add the thread, labor and profanity used in putting them on, matching and replacing them, it is clear that were we to save it all for foreign missions, we could convert the savages, and Mr. Roosevelt.

Now, suppose we ate ground hogs, devil fish and snakes instead of chickens and salmon and eels, what would be the effect on wages — and what on the people who now make their living by raising chickens and catching salmon and eels?

The records of mineral production given in the

Statistical Abstracts of the United States in the tables are entitled "Statistical Progress." In 1893 we produced one hundred and sixty-three million (163,000,000) tons of coal, one hundred and forty-seven thousand (147,000) tons of copper and twelve million (12,000,000) tons of iron-ore. By 1913 the production was five hundred and nine million (509,000,000) tons of coal, five hundred and forty-seven thousand (547,000) tons of copper and sixty million (60,000,000) tons of iron-ore. From 1893 to 1913 the population of the United States increased by about fifty per cent., and during the same period our production increased two hundred and fifteen per cent. for coal; two hundred and seventy-two per cent. for copper, and four hundred per cent. for iron-ore. That may be "Statistical Progress" but it looks like actual extravagance, to use up at that rate things that can not be replaced.

James J. Hill said: "In the year 1950, so far as our own resources are concerned, we will approach the ironless age." Shall we be prouder of what we have done than ashamed of what we have failed to do?

CHAPTER XVI

SOCIAL EFFICIENCY

BECAUSE the greatest wealth means the greatest power, the best economics, which is only the science of wealth, is opposed to war, conquest and slavery, and is for peace, commerce and service. War may enrich some persons at the expense of others, but armies and navies are an expense; commerce is a revenue. The new era is the conquest of common cents!

The dollar is nothing but common cents, so the new diplomacy is called Dollar Diplomacy. Medieval diplomacy was not common cents, nor sense. The dollar diplomacy of the United States consuls stationed in foreign cities is to discover what American produce or manufacturers can find a market in their resident countries and vice versa, with profit to balance service on each side. Tell them from me to do so some more.

"Scientific management" may be developed into industrial democracy. It might transfer to the workers the traditional craft knowledge which is be-

ing lost and destroyed under stupid industrial methods; substitute shop law for arbitrary decisions of foremen, employers and unions and treat each worker as an independent personality; lessen the rigors of shop discipline, and promote a friendly relation between the management and the men and among the workers of a shop or of groups. It might give a voice to both parties — to the workers an equal voice with the employer — and substitute for personal authority joint obedience to fact and laws. No such democracy has ever existed in industries.

The source of wealth is the prosperity of the people, and that should, therefore, be our first concern. Is there yet any truly prosperous city in this country? A prosperous community is one where the idle are merely the few shiftless or weaklings; where charitable organizations are glaringly absent; where the public health is above par, and the jails the least patronized of any public buildings.

An unemployed man is a menace because he is liable to degenerate into a pauper, a vagrant, or a criminal, to be supported entirely by society and at a cost far greater than the cost of keeping him employed.

We hear enough these days about the necessity of retrenchment in public expenditures, and about where the worst leakages are, and how they may be stopped. For the most part the proposed economies are like saving matches by leaving the gas burning all day.

If a million spent to-day meant many millions saved ten years hence, true economy would demand its expenditure. Niggardliness is no more desirable than wastefulness, and the worst wastefulness is not merely in spending income lavishly or even foolishly, but rather in neglecting or destroying the source of income.

New York, with all its wealth and productive power, cannot be said to be truly prosperous, for it has more than three thousand overworked charity organizations, and more overcrowded jails, more police interference and regulations, more white plague centers, more infant mortality, more involuntary idleness, than there ought to be in ten of our greatest cities.

The cost of creating, maintaining, and doctoring these social sores is many times what civic government should cost. People are heavily taxed, and can see nothing ahead but still heavier taxes for the maintenance of conditions which hinder prosperity. The city incomes are not enough to meet their expenses, but that is not the worst of it — the source of income is being wasted and destroyed. That is true wastefulness, and should give every man pause.

No city begins to produce the wealth that it might and should, the best proof of this is its ever-recruiting number of unemployed. Unemployed people cannot produce anything, but they do not cease to con-

sume, unless they cease to live. A man must be fed and clothed and housed, in some fashion, at somebody's expense if he is to maintain life at all; it is to the credit of humanity that most men naturally prefer to provide by their own work these necessities for themselves.

But nothing so speedily destroys this preference for work as being cut off from the opportunity of work. Every man who is forced to take charitable aid to keep life in himself or family; every man who is thrown out of employment by conditions rather than by his own faults, and is forced into the ranks of the unemployed, is a possible additional criminal for the country to hunt and then to support.

The very moment that he ceases working he is transferred from the column of "community assets" to the column of "community liabilities," and it would seem that the comptrollers, auditors, and other officials whose duty it is to look after finances would get busy transferring him back again. It must always be a puzzle, to those who see the simplicity of the process, how these officials can fail to suggest it.

To provide work for the unemployed is more important than to provide funds to maintain them at public expense, and is much less costly. It need not cost the community anything, in fact, if the community will but free its natural opportunities and allow

men to produce what they need. Much could be done if the community could merely decree that every vacant plot of ground should be used for a truck garden, if anybody desired to use it.

The economic condition of our people has been neglected to an appalling degree. The income of the average American workman is to-day less than $700 a year; the average head of the family among foreign-born steel-workers receives less than $500 a year. Next year his earnings, barring unemployment, will possibly be a little larger, but this man knows, by bitter experience, that, whatever increase there will be will be more than offset by the ever-rising cost of living. Wages climb the stairs; the cost of living goes up in the elevators.

The Walsh Industrial Commission's reports show that the wage-earner, the clerk, the small professional and business man, and the small farmer have all been economically lowered in the social scale, in spite of the waves of prosperity. There is just one way to judge of the material condition of the country and that is by the purchasing power of the average man.

Can we expect a very high patriotism in a society that shows so short-sighted a disregard for the majority of its own flesh and blood? Can we hope for a burning national loyalty when the average man, who is in fact a poor man, and who is becoming a very thoughtful man, feels that he is of so little conse-

quence that our leaders forget him and consider only the well-to-do, when they are talking about the country's condition? And yet, this individual, largely unconsidered by our political leaders, in times of peace, except as a voter at approaching elections, is the man who must do the fighting and pay the cost of war.

"Uncle Sam is rich enough to give us all a farm," we used to hear, when our uncle had prairies to burn. He gave them all away. One hundred and seventy-eight million (178,000,000) acres to railroads — about equal to a strip eighty miles wide clear across the country from Maine to California — in order "to open up the country" to ourselves, at a hundred dollars per acre admission fee (tickets on sale, by High Finance & Co. and other brokers).

But little old Uncle Samuel kept a string to those gifts, sort of Injun giver he is; he reserved the power of taxation in most cases. The lands have gone up enormously in price since the railroads got them for nothing or for less than that, and were paid in subsidies for taking them, but the taxes have not gone up — as yet. You and I are just the ones to put them up.

The railroads will consent lest a worse thing come upon them and because they can't help it. But probably we will peaceably buy the railroads.

The object of government, and its only true

foundation, is to secure the liberty of the citizen. It is founded on the delegated right of self-defense and this defense must include defense against those things which are monopolies.

The gas pipes and electric mains are like the water pipes; because we cannot constantly open the streets; because there is not indefinite room to put such things. Whoever owns the water pipes, whether the Government or a corporation, and whoever owns the gas pipes, or electric mains, whether a city or a corporation, will have a monopoly. Private monopoly is always bad and the best solution of that would be to have a great subway and let whoever would lay pipes in it, upon paying the proportionate share of the expenses for construction, etc. We would then have real competition; but at present we must do the best we can to palliate the evils of monopoly. These evils are, first, oppression; for the companies have that which is as much an economic necessity, as food is a natural necessity. We hear much about the "oppression of capital." It is never anything more or less than the oppression of monopoly. Does the farmer become an oppressor when he has a good hay crop? The second evil is corruption, the daughter of monopoly; and again the corruption power of corporations means the power of monopolistic corporations. We do not hear of Tiffany and Company, of the Waterbury Clock Company, of the Purcell Bak-

ery Company, of the Ten Cent Stores in state or city politics. No; it is the Railroads, the Elevated Railroads, the City Railroads, the Express Companies, the Telephone Companies, and other natural monopolies.

The third evil, inefficiency, is common to both governmental and private monopoly. To see how unwholesome it is to be delivered from the stress of competition, we need only to look at the ludicrous inefficiency of the Post Office, which sends men tramping around with little sacks on their backs to collect our mail matter, when it could be done by motors at one quarter the expense.

Some of you know the history of how Wells, Fargo and Co. in the Western field, and Percy's express within the city, were running the Post Office out of the business, until by the exercise of the U. S. District Attorney's authority they were prevented from competing with good old Uncle Sam.

It does not follow that it would be better to turn the Post Office over to private hands. Being based upon transportation (which we have made a monopoly), it would be still another foe to fight against were it controlled by corporations, but we must admit that lack of competition in this as in every other case results in bad service. Such public service companies as have no direct competition are public nuisance companies.

We must have the advantage of healthy and open competition, and yet, as has been well said, "to prevent government from becoming corrupt and tyrannical, its organization and methods should be restricted to those necessary to the common welfare." Let, then, the city own its own pipes and let the companies compete to supply the gas or electric juice. If they ask an extravagant price, they will bring others into the gas business, and gas might be made in New Jersey as well as on Long Island and supplied here. If, however, this does not result in giving us a cheap enough price, then the direct production by the city can always be threatened and, if necessary, the threat put into execution. But the longer we can avoid any manufacturing as a municipality, the better it will be for us.

Some one says "Why not tax those monopoly privileges?" The answer is, "Why give these monopoly privileges?" Taxation of special privileges which we have granted should be only the weapon by the use of which we can get them at a fair price and by which we can realize and practice the maxim that there is no property in privilege.

Let us take into public hands rights in streets and other avenues of transportation, which should be accessible to every one on equal terms. Let us keep these great agencies of industry safe from the control of any particular group in the commercial

world, and there will be no industrial monopoly, for monopoly is only possible when a few control natural elements that are necessary to all. Instead there will be a healthy competitive development of private industry, which will be as advantageous to legitimate capital as it is to the public itself.

Corporation officers are the same kind of men as you and I. They are mostly able men who do not wish to bribe councilmen nor to corrupt legislatures, nor to take other risks, but they feel that they have to do it in order to get and to maintain their privileges and to avoid blackmail. These privileges force them about so that they feel sure of profits and consequently they neglect efficiency.

Probably all of the corporations that are well-managed would make profits that would be much more satisfactory and steady, even if not so large, were they left to make their gains by supplying wants, rather than by taking advantage of them.

CHAPTER XVII

PUBLIC ECONOMY

Mr. Frank Putnam was commissioned by the City of Houston, Texas, to spend six months studying and reporting upon the public works and government of the cities of Europe, and to learn from the experience of those cities whatever might be of use in developing Houston, which unblushing city published his report in a book.

He began the work in 1912, and he sums up that he visited Cork and Dublin, in Ireland; Sheffield and London, in England; Paris, in France, and most of the large cities of Northern and Central Germany.

Nearly all the modern cities of Europe are supplied with systems of drainage and sanitary sewers, and sewage disposal plants where the sewage brings dividends instead of diseases.

He found them as a rule owning their gas and electric light works, and many of them owning and operating also their street railways. Some exceptions exist both in Great Britain and in Germany, due to the existence of contracts entered into years ago between the private owners of these utilities and

the city governments. It is the settled policy of the cities of "effete Europe" steadily to extend municipal ownership and operation of public utilities until all shall be taken. The leaders in the popular demand for this course are not radicals, as here, nor gin mill politicians, but solid, substantial, conservative men of affairs, backed, of course, by the majority of their fellow citizens of all groups and classes. The propriety and the success of municipal ownerships of public utilities in these leading cities of Europe is not any longer debatable; their complete transference from private to public ownership is apparently only a question of a few years.

Municipal ownership of public utilities extends to at least a large portion of dock and harbor property. German cities and municipalities own all or nearly all of such property, either operating it or leasing it to transportation and industrial companies at rentals which are planned to enable the cities to pay off the debts incurred to provide harbors, and thereafter to turn a steadily rising tide of revenue from the harbor into the treasury.

Mr. Putnam found that municipal taxes (levied mostly on incomes) in the cities visited generally run 25 to 100 per cent. higher than in cities of Houston's class in Texas.

Taxes in German cities are high, as compared with the taxes in American, on the principle that it is

cheaper to enjoy the foundation decencies of city life, at any price, than not to have them at all; better to pay a fair price for health and life than to spend the money on doctors and beautiful grave stones. Most public improvements, not revenue-producing, have been paid for by levying a share of the cost upon abutting property, and from the surplus earnings of the revenue-producing public services.

The German cities have borrowed vastly larger amounts of money on bond issues than American cities, excepting only New York. As a rule, they have invested this borrowed money in revenue-producing properties — those public utilities which theretofore in Germany were owned and operated for private profit, and to-day in American cities still are privately exploited.

Hamburg and Bremen, the chief seaports of Northern Germany, have borrowed enormous sums to create and equip their harbors. During the thirty years up to 1912, Hamburg (directly and through a company in which it owns a stock control) has expended one hundred and thirty million dollars ($130,000,000) on its harbor. Bremen a few years ago issued bonds to enlarge its harbor facilities, amounting to one hundred and thirty-two dollars ($132) for each inhabitant of the city-state;

this, of course, in addition to a bonded debt already far larger than that of any Texan city.

The cities of Germany have been modernized and enormously increased in population during the past forty-five years. You see how a State may get rich by going into debt just as well as a person can.

In British cities, as a rule, only one-third of the city council is elected each year, thus assuring that at least two-thirds of the councilors shall be familiar with municipal policies and pledged to their continuance. The administrative officers of these British cities — clerk, treasurer, auditor, etc.— hold office term after term for life, on the theory that each year of their experience in this work is an asset to the city, because it makes them more efficient public servants.

The German city council, acting as a board of directors for the people, employs the mayor, who can best be described as a general manager subject to the control of the council, and under civil service organization the mayor and city council employ all other city officials, from top to bottom.

Mayors of German cities are employed precisely as presidents and general managers of American railway companies and other great privately owned companies are employed. They, and most of the other higher officials, must be not only men of the highest

technical education, but must have proved their executive ability before they can rise to be mayor-general-manager of any considerable town.

The Prussian cities often compete for the services of men who have won high repute as mayors, and in such cases the city which succeeds in hiring the man usually ties him up with a life contract, in order to prevent some other city from taking him away with an offer of larger salary. In Prussia, mayors are employed for terms of twelve years, but it is well understood that if a man has served satisfactorily during his term, he will be reëmployed, unless he shall have reached the retiring age.

Germany was the first to perceive that the migration of millions of village and farm people into manufacturing centers, following the invention of the great modern, product-multiplying machines, had created a new problem of how decently and healthfully to house, feed, entertain, and govern these millions in their new environment. They were, therefore, the first who attempted to solve that problem, and they have gotten farthest along in doing it.

Observing that the city of H—— had nearly a hundred excellent churches, but had very few sewers, less than one-half of the necessary city water service that was needed, one-eighth of the necessary pavement, and only a small percentage of scattering sidewalks, gave one the impression that while the people

were admirably equipped for living in H——, perhaps they were getting used to another H——.

What we want is a want, a desire of the people to look out for their own common interests, that kind of patriotism which is the health and strength and wealth of Germany, which understands that our general united interests are much more important to each of us than our individual separate interests.

If we are going to prepare for war, let us really prepare. Let us do the job thoroughly. When you have built enough battleships, bought enough guns and ammunition, and trained enough soldiers, you are not nearly ready for war. That was not Bismarck's idea by a long shot. Bismarck was not an externalist. He went to the bottom of things, and was not afraid to follow a line of thought to the end, when the end meant the fulfillment of his purpose. He realized that, to make Germany dangerous, she must first be made complacent. Mr. Putnam sums up his account of national thrift thus: "When war came, Bismarck had planned that every German should feel that German civilization had given him something worth fighting for."

We must remember, however, that these benefits have been largely offset by the tendency of strong governmental paternalism to cripple independent enterprise. We are all prone to "let George do

it": when "George" is a bureau he does it only in such a way as will strengthen bureaucracy.

Our great financiers may mismanage; but if they mismanage too much, they fail, and the sheriff gets them. If the Government fails the sheriff is no terror — the taxes are spent or increased to make good the loss.

Bismarck began a movement which ended in the Government taking over or controlling Germany's natural resources — coal, iron ores, water-power, timber, potash, and nitrates. He made these necessities of industry accessible to all capital on equal terms under a leasing system, with competitive bids, similar to that which our Federal Government is introducing in connection with the water-powers of the West and the coal lands of Alaska. He took the railroads out of private and state control, and placed them under the Federal Government, so that they could be made accessible to all business and to the public without discrimination; and, incidentally, he put them beyond the reach of speculative finance or of wrecking directorates.

By such federalization of the German highways, of the great natural monopolies which are the sources of energy and the main raw materials of industry, he largely prevented private monopoly extorting money from the public.

National Efficiency is different from personal

efficiency; it is on a bigger scale and there is no doubt that National Efficiency for which we are striving with our commission form of government and other "People's Power" measures makes a huge difference in the cash account of every citizen. But there is another side to all this.

As an illustration of faith in travelers' tales, consider the current belief in German efficiency, attained, such as it is, under bureaucratic, not democratic, rule. We are told that it is a military nation and so conserves its men.

Germany's mortality of infants under one year is the highest of any civilized country, unless we count Russia as civilized. It is one-third more than the average of careless, dirty Spain and Italy, and over three times more than New Zealand's. Except Russia, it is the highest of any. The Women Suffragists interested in "Better Babies" dug up those facts out of our National Children's Bureau. (Look out that such women don't get the vote. "They should stay at home and attend to the baby" funerals.)

I confess that until quite recently I swallowed the extravagant claims regarding imperial efficiency, proficiency and sufficiency, with the thoughtless faith that is so touching in children and so pitiful in grown-ups. But my eyes have been opened by a globe-trotting friend, who asked where I got that admiration for German efficiency. I told him, from

books, magazines, newspapers, and public speakers; also that the belief was widespread in the United States that the Germans were the most efficient people in the world, not only in war but in industry, politics, education, the arts, science, social welfare, etc.

Whereupon Mr. Globetrotter pointed out that I was mixing up national efficiency with personal proficiency and said that he had not seen anything in Germany to warrant the belief that the average German was a particular wonder. On the contrary, he found the individual German less efficient than the English and much less so than the American. The notion must have arisen from hasty or careless observation; from judgment based on appearances or from interested testimony. The average German is efficient only as a well-trained child is efficient and he has all the limitations of children. From infancy to old age he is moved about and directed by a truly paternal government.

He learns by drilling to do one thing well, looks to his government for guidance in all sorts of affairs, and never grows out of docile dependence upon it, his virtues and faults being those of a subject, not those of a free man. German efficiency is mechanized activity and not socialized energy.

As for the governing class — it is not essentially different from governing classes everywhere, since

all such classes are made up of people who are on top, who live by the labor of others and mean to continue to do so, who exhaust every means of creating offices.

Industry, in Germany, is supervised by government officials, which often increases the cost of production by their salaries. It is further handicaped by tariffs and monstrous subsidies, while a military system still further robs the worker of the best years of his life and adds a life-long burden to his back. In brief, it is a huge bureaucracy, dictatorial, domineering, propped by lies such as the divine right of the emperor, and defended by bayonets. The German is a wonder because he is as efficient as he is, when you consider how he is burdened and interfered with.

Employment is as pressing a problem in Germany, as it is elsewhere, notwithstanding the efforts of government officials to find or make work for the unemployed, which, even when successful, is usually at the expense of some other worker. Nor is poverty less acute in Germany than in other countries. It is there, but covered up. The tenements of Berlin, for example, are in the attics and cellars of houses with handsome fronts. The stranger would not suspect that back of these fronts the same extreme poverty exists as in the slums of other cities. Many visitors to Berlin have declared that there are no slums

there. Of course, they never looked for them: if they had they would have found them. The annual report of the Berlin Society for the Homeless of 1915 shows that over one hundred and fifty-one thousand (151,333) homeless persons were cared for by this one charity society. If there were over a hundred and fifty thousand "homeless" people in one city there must have been an appalling lot in want. This was over fifty-four thousand (54,732) fewer than in the year 1914. The *Berliner Tageblatt* ascribes this falling off in homeless persons to the war, especially as there were over fifty thousand (51,369) fewer men taken care of than in the preceding year.

Since its foundation forty-seven years ago the society has fed and housed more than eight million (8,000,000) of Berlin's poor, and its task is likely to be heavier than ever after the war, according to the *Tageblatt.*

Two-thirds of the German people escape their income tax because it exempts incomes under nine hundred (900) marks per year; that is, two-thirds of the German taxpayers have less than $225 (900 marks) income per year. "Prosperity" there does not seem to go down very deep.

The British Board of Trade, before the war, found that generally "the German rate of wages per hour in German towns is about three fourths of the Eng-

lish rate, and the cost of rent, food, and fuel is nearly one-fifth greater than in England"; while Dr. Frederic C. Howe, who cannot be accused of prejudice against Germany, recognized that the German workman's hours are long, his wages low, his housing bad and sordid poverty widely prevalent.[1]

Very many Germans emigrate. People do not emigrate except to better their condition. Many thousands of Germans have settled in the United States. For the workingman, conditions cannot be ideal in Germany. We are told that "befo' de war" the Southern negroes lived in a perfect care-free heaven under slavery. I always ask, "Did you ever hear of a darky running away from a free State to a slave one?" "No." Then for his own happiness he was clearly better off in the free States that he kept on running away to.

So with the Germans. The United States is not a heaven just yet, neither is England, but in the years immediately before the European war more immigrants arrived here from Germany than from Belgium, Bulgaria, Denmark, France, Norway and Serbia all put together. Many more came from Germany than from Ireland; and only Italy, Austria-Hungary, and Russia sent us materially more immigrants (see the Immigration Bureau returns). Everybody counts some Germans among his acquain-

[1] "Socialized Germany," p. 202.

tances. Have they shown that wonderful adaptability which is attributed to the German nation? Did you ever see an ad, "Germans only need apply," as you would have if employers found them the most valuable? They have many admirable personal traits. Many are genial, generous, sociable. They are industrious, yet like to play; busy, good neighbors, and thrifty without being parsimonious. Many are well trained in music, mechanics, and chemistry, in clerical work and especially as professors, but as workers would you say that they excel all workers of other nationalities or show the marvelous efficiency which has been attributed to their paternalistic government?

Did you ever hear a merchant or a manufacturer say, "I'll have none but Germans hereafter," or a housekeeper or hotel man say, "Only Germans for help with me?" I never did: I have heard them say with a sigh that they would never have another at any price.

If I were ordained and called to preach I would say that the lesson to be drawn from all this is that one should not too easily believe what everybody believes; nor thoughtlessly repeat what everybody says, especially the everybodies who have an interest in saying it.

CHAPTER XVIII

DUMPING REFUSE

We do not treat the refuse of our towns much more wisely than we treat our human refuse, though we don't coop it up to fester in jails.

As progress advances we intelligently dump our sewage in the interest of cleanliness into our rivers and then still more intelligently we afterwards dredge it out of our channels and harbors at a cost of say eighteen cents per cubic yard. Then we again dump this fertilizer into the deep sea, hoping it will pleasantly flavor the fish that we eat.

Mr. Poultney Bigelow shows in the *Independent* how this must look to those who have gone to join the great majority:

Rip Van Winkle was taking his ghostly walk about the base of the Catskills last week. The moon speckled the broad Hudson like a mile-wide spangled stretch of blue silk. Now and then he whistled for "Schneider"— that is his dog. At length the whistle was answered — Rip strolled toward the sound — but stopped suddenly at sight of another

moonlight shade — obviously a mariner of bygone times.

"My name is Hudson — Hendrick Hudson"— said the stranger, "and I've come to look at my river."

"Ah! I've heard of you before," said the polite Rip. "Glad to know you. Have a drink?"

The ghostly flask was passed, after which Hendrick stooped to the edge of the river, filled his broad felt hat with water and was about to slake the thirst of nature when Rip seized him and with frightened look: "Don't drink of that — it's full of disease germs!"

"Nonsense!" said the simple navigator. "When I sailed up here in the *Half Moon* all these upper reaches were like mountain lakes filled with the sweetest water. What has happened to this water?"

"That water would be just as sweet to-day," answered Rip, "but it is now the habit of our people to pour the sewage directly into the river so that now not only do we not drink it — we have almost ceased to bathe in it."

Hendrick shook his head and was going to say something about clean Dutchmen and dirty Americans when a third ghostly party interrupted their talk.

"Pardon me," said the newcomer, "my name is Fulton, Robert Fulton. I have been here before,

and yet somehow I feel as though things had been changed. I am looking for the home of my old Captain of the *Clermont* — Brink was his name."

Rip welcomed Fulton from the same flask that had cheered Hudson — then pointing to a knoll close to the Malden Dock:

"There is the place — there lived Brink and his wife and there the *Clermont* rested after her first glorious day's run."

"But," said Fulton, pointing across the river, "what is that monstrous ugly building that I see on the river bank?"

"That," answered Rip, "is one of the many ice houses that are filled during the winter with cakes of frozen sewage."

"And who consumes this stuff?" asked the innocent Fulton.

"The people drink it by way of refreshment."

"But don't they have typhoid fever?" asked the puzzled shade.

"Plenty of it," answered the practical Rip. "They like it — it helps business — it's good for the undertakers, the doctors and saloon-keepers!"

Hendrick Hudson showed signs of impatience, and calling Rip's attention to some fishing nets hung up at the lower end of the Malden Dock said dryly:

"Does sewage help business for these fishermen?"

"That's so," said Rip, "but then there are so few

of them left that we don't bother about them. We don't get any more salmon here and the shad are scarce and bad, and the river is now so filthy that a fisherman can spend half his time cleaning his nets."

"In my day," said Robert Fulton, "this river was a sportsman's paradise — water clear and clean as an Adirondack lake; most luscious shad, cheap and abundant — and now!"

"Now," said Rip, "our politicians have built the longest, biggest and costliest aqueduct of the whole world in order to bring water into New York — it cost about as much as the work on the Panama Canal."

"But," queried Hudson, "why not stop sewering into my beautiful river — then lay iron pipes and pump pure water forever and ever and as much as you want?"

"Yes, we thought of that," answered Rip, "but that's too simple for us — much too easy. Besides there would not be enough money to go around among our politicians. Just a hundred miles of iron pipe in the bottom of the river and a few pumps may appeal to the old-fashioned people and foreigners, but we Americans want to beat the record in the spending line and we mean to have the costliest aqueduct on earth."

"Will the supply be adequate always?"

"No," said Rip, pleasantly —"and besides it will dry every stream in my Catskills as though mopped up with blotting paper, we shall have more typhoid in this region than we have even now — but we don't care — we have the costliest aqueduct on earth and we had also the costliest Hudson-Fulton Celebration —"

"Costliest what?" exclaimed Hudson and Fulton in a breath.

"Haven't you heard?" said Rip. "We've spent a barrel of money along this river, all in honor of your great discoveries."

The two ghosts rubbed their noses and said nothing.

"Don't you both feel mighty proud and happy?" asked the now perplexed Rip Van Winkle.

"We had hoped," answered the shades, "that you would have let us see our beloved river more beautiful if possible than when we knew it. Instead of that you offer us the smell of a national sewer. We look for a river with charming banks from which thousands disport themselves in swimming or in pleasure boats — but no bathing houses do we see and very few pleasure craft. Instead of this we see the whole population turning its sewage into what was intended as a Godlike reservoir."

"But do not European cities do the same?" asked Rip.

"Certainly not," came the thundering answer. "London drinks the upper Thames; Paris drinks the upper Seine; Berlin drinks the upper Spree — these are the three greatest cities of the Old World and they do not make a sewer of their water supply!"

"But what can we do then to please you — how celebrate the Hudson-Fulton discovery?"

"Do!" answered the shades. "Stop wasting money. Build us a monument worthy of a civilized and Christian nation. Build a dozen bridges across the river and thus relieve the congestion of population. Then stop poisoning the Hudson. Pump your sewage out to where it belongs — not into your rivers but out upon the great sandy wastes of Long Island. Thus you will banish fever; you will give your people clean water to drink; you will restore prosperity to the fishermen; you will add to the food supply of the people; you will once more make it safe to swim in the river; ice will no longer be a menace to health and all business will improve under the magic of healthy conditions."

"When our river shall have been cleaned then let us meet again — here on the old Malden Dock!"

"Until then — farewell!"

As Hendrick Hudson disappeared with Robert Fulton, Rip whistled again and this time "Schneider" came and with him he mused over what he had heard.

He took another pull at his flask.

"Maybe they're right, but I don't see why they don't like this river as it is. They're not patriotic, that's what's the matter with them."

CHAPTER XIX

SOCIAL EFFECTS OF SAVING AND EXTRAVAGANCE

We used to hear that it would remedy poverty if those who have money to spend would act on the theory that, since the producing power of mankind is limited, every extravagance prevents the production of the necessaries of life for those who are in need: that the man who cannot be comfortable without half a dozen motor cars and pursues his own comfort by buying them, thereby takes bread out of the mouths of the hungry. Once in a while a voice from the tombs of dead theories repeats that and calls it "a lesson in Thrift."

It is true that our present misfit civilization implies poverty and luxury cheek by jowl; it is another thing to say that the luxury is the cause of poverty. That argument is, that if luxury were curtailed the money saved would be invested as capital for the production of necessaries. If so, the effect would be greater production of necessaries, lower prices due to the greater production, increased demand for labor because of the increased capital devoted to its support, and wages would therefore rise and the wage earner be enabled to buy the in-

creased production of necessaries, and everything would be lovely.

It is easy to arrive at this happy conclusion if we can believe both that money saved from consumption and invested as capital will employ more labor, increase production, so bringing general prosperity, and also that, notwithstanding the wondrously increased production of modern time, "the struggle for existence was never fiercer" than it is to-day. In one breath these phonographs lament that poverty has kept pace with vastly increased production and in the next advance as a cure a course intended to cause still further production.

It does not take much thought to see that if nobody bought expensive things, none would be made for sale, and those who make them now would be out of work. For there are enough people already to make all the cheap things that can be sold.

What support is there for this cuckoo cry that money saved from consumption and invested will increase production and raise wages? Do facts support the idea? Take, at random, the case of our railroads which, instead of distributing profits to the limit, are now putting back part of them as capital for electrification of their lines. It is true that the efficiency of the railway companies has risen, since more goods and passengers are carried than before. But does that mean higher wages and cheaper neces-

saries for the railroad employees? We know that it does not. It is the theory (presented to us in the attractive rôle of the pleader for economy) that the demand for labor is limited by the amount of capital available. Labor is not limited by capital, but rather by the natural resources of the country which it can use; and wages will rise or fall according as access to them is free or restricted.

Adam Smith, the father of all the economic smiths, tells us to save money in order to invest in making goods for sale (it's safer to invest in whatever other people must have in order to make goods).

Ruskin says that the power of a pound in your pocket depends wholly on how many of your neighbors have not a copper: or as J. M. Robertson puts it, saving when sifted down "represents a power to extort the labor of those who have been unable to save" because they have had to toil for bare life from their childhood, or because they are ill fitted for the business struggle.[1]

John Stuart Mill tells us to spend money directly in wages, claiming that only so can we really "employ labor"; but Robertson says that the orthodox assertion that savings put in the bank or invested are sure to be set to employing laborers in making useful things, is funny.

[1] "The Fallacy of Saving," Swan Sonnenschein and Charles Scribner's Sons.

Much of those savings passes to borrowing nations who spend them on war or upon war material and preparations which become antiquated before they are finished or to mere buying of land, plenty more is lost in fool undertakings that never pay.

We can eat food and consume goods, but we can't eat or consume money; we can only turn it over to some one else, who may make a bad use of it or a good use of it, but who in order to make any use of it, must turn it over again to some one else.

A person wants to save in order to get some advantage for himself and when he gains his advantage he naturally wishes to blame those who are less successful for their non-success in getting the advantage of him. He persuades himself that all might have done as he did. Then he soothes his conscience by saying his saving has helped the others and that his savings, his refusal to consume goods, has given employment to makers of goods!

As we see in "hard times," money in the bank can be employed and can employ labor only where people can buy goods. If people, however cold or hungry they may be, can't buy clothes and food, money will not be borrowed in order to make more clothes or food.

To make it profitable to make more things the people or some people must be using up more and more goods all the time.

But if everybody saved more and more all the time who would use up the goods?

If saved up capital is used to produce only such things as frugal workers consume, the difficulty of finding buyers would be greater than it is now: for there would be less for the rich to spend money on, and the poor would spend less than they do.

Some people who think that they can think say that, if the rich, instead of wasting their substance on riotous living by employing servants and lavish entertaining, were to buy good furniture and proper clothes and well built houses, all who wanted work could be employed in making such things. That is the argument attacked in "The Fallacy of Saving."

But, alas, those things would last longer than the trash that the rich buy now, so there would be less money spent and the servants and caterers to luxury would be out of their jobs.

Our sense of justice is outraged when we see consumption of luxuries by those who earn little or nothing by any services they render. The remedy is not that they should stop consuming luxuries or give up the fruits of a system which enables them to appropriate the earnings of others. The question is not "What do you do with your wealth?" but "How do you get it?" After the plundering is done and the damage is complete, are the takers

to decline to enjoy the proceeds? Merely to abstain from spending wealth cannot in any way repair an evil done in the process of obtaining it. It matters not the least, so far as poverty is concerned, how those who appropriate spend. The proceeds may be squandered in luxurious living or they may be converted into capital. The trouble with the wage-earners, in any case, is that they produce in plenty, but their wages are only a small part of what they produce.

Waste and extravagance are only consuming goods excessively or unwisely. Goods are what every one who has a job, except lackeys, produces or assists in producing. If we economize on consumption then less of the time of the producers will be needed — and more people will be out of a job. Probably there are enough idle already.

This is what happened in Spookville: The Tailor ate some canned lobster, or perhaps he was a lobster himself, so he concluded that "times were going to be hard" and countermanded a bicycle that he had ordered of the Hardwareman. The Hardwareman guessed that "people were beginning to economize, and that trade would be poor." So he decided not to buy a horse that he was looking at.

The Horse dealer reckoned that "people were getting poorer and business would be bad," so he stopped the plans for an addition to his house. The

Builder foresaw "the coming trouble in trade" and backed out of a contract that he was making for lumber. The Lumberman had been "uneasy about the market all along" and now he had the Tailor do over his old suit instead of getting a new one. And the Tailor said, "I told you things were going to be bad: look at the decrease in the Spookville Bank's business. I'll draw out my two dollars deposit while the drawing is good." Sure enough. Trade was very depressed in Spookville.

No capital was destroyed or withdrawn there: only consumption was checked and credits contracted.

Some economic writers say that panics come from extravagance, that the people buy too much, spend their money too freely, live too high, etc. "After the 1884 panic," Mr. James P. Kohler says: "I was coming up from Florida in a Mann boudoir car. Only two passengers were aboard. We soon found ourselves together in the smoking compartment, and, strangers though we were, we began discussing the business depression, a subject on every tongue from Maine to Florida. My fellow traveler claimed that '*extravagance*' was the cause. 'Our people spend too much money,' he said. 'Why, the farmers insist on having things far beyond their means. Some of their wives will have carpets on their front-room floors and pictures on their walls, and they want pianos or organs, too, and some even go so far as

to send their children off to boarding school. Now this thing will not do,' said my friend, 'the nation cannot stand it.' I asked him what his business was. He said: 'I am a manufacturer of cigars. I have just been down to Cuba looking at my plantation.' 'Well,' I said, 'if the American people should take your advice, accept your views about extravagance and stop smoking cigars, what would become of your business?' He saw it at once, and before we had reached Atlanta he had abandoned the extravagance argument and was willing to admit that it was this very extravagance, of which he and other business men complained, that kept the wheels of industry revolving, and made it possible for him and them to carry on the particular businesses in which they were engaged."

Coleman, the great mustard-man, said he didn't get rich on the mustard that people ate (he didn't mean that it was on mustard plasters that he throve) — but on the mustard left on the plates. We have a few people even now who are talking about extravagance. They ought to be put in a museum of natural history.

I used to be told that "willful waste makes woeful want," the double w made it offensively personal. Now Professor Veblen in his "Theory of the Leisure Class" tells me that it is to willful waste that I owe my dignity and prosperity. He shows that

conspicuous consumption of time or of valuable goods is a means of reputability. Display, or to abstain from labor is the accepted evidence of wealth, they show that we have the command of money, and are therefore the conventional marks of social standing.

The "upper classes" ostentatiously waste money and time in order to assert and to prove that they are so superior as not only to be able to live without work, but to indulge in all sorts of extravagance.

Emulation among themselves leads to "vicarious waste," such as the keeping of courtiers and retainers, who in their turn keep not only servants like footmen, whose duty is mainly to do nothing, but also pages whose sole duty is to assist the footmen in doing nothing.

Much of what we consider waste, then, like the costly funerals of the poor, is really a means of establishing or maintaining the social respect of their class. They are partly imitative, or emulative, of the leisure class, but more than that, they are the claims of ability to pay displayed as a mark of social repute.

Important as is the idea of ostentatious waste, we don't need to enlarge upon it as Veblen's book is quite readable, although he is a professor.

To some of us who reckon ourselves millionaires, by counting up a million pennies, it is mysterious why a sage, a man of ability, should heap up more

money than he knows how to spend or could spend even if he knew.

When I was a director in the Knickerbocker Trust Company (that was before it failed) I studied that question. The reason a multi-millionaire skimps pennies is habit. When a person has acquired the habit of acquiring what he has not earned, on a small scale, we call it "business ability" or kleptomania. On a large scale we call it "finance."

The reason he grabs millions is pride. He feels that it is smart to get the money; he is proud of his power, and in the directors' room or conference, the consideration he gets is accurately proportionate to his bank account. He likes to know that they say "Oh, of course if Mr. H. is in this Grand Larceny Trunk Line I would be one of the Underwriters," or, "Since Mr. H. and Gold Brick are in, the financing will be easy."

Like the crown of olives in the Olympian games, the unnecessary million is valued as the symbol of success. You and I help to make it the symbol of success. Why else do we buy the papers that have the most pictures of the slaves to business whom we describe as money kings or of the gilded idlers whom we call the "Smart Set"?

Which interests the crowd on the "Rubber-neck Wagon" most, the tablet that marks where William Lloyd Garrison died, or the Gould Mansion?

If everybody were thrifty and embraced opportunity under the present system, things would come to a standstill. A friend of mine said to an agent who was arranging to give him lessons in salesmanship, "Are you going to give lessons to any one else?" "Yes," the agent says, "to all who will take them." Then my friend said, "The deal is off; for if every one took them and become good salesmen I should have no advantage." In fact thrift and efficiency are only speeding up, and sooner or later become common property and weariness of the flesh with no physical compensation.

There are only a few bright people: if everybody were as smart as we are, why we wouldn't seem as smart as we do. We study and teach how to get on; we think. Most persons can't think, the rest don't. So what everybody does is probably wrong or at least not the best way of doing it.

Consider the men you know, stopping at the cigar stand every day to buy six cent cigars at two for a quarter, because they don't know or don't think to buy a box of fifty for two-fifty. Any of those men could reason it out that a dealer can't afford to peddle out cigars for less than a hundred per cent. profit.

Of course there are people who have so little self-restraint that if they had fifty cigars, they would smoke them all up in a week. I am not talking to

those people, because it doesn't make any difference what they do anyhow. "A fool and his money is soon parted," the sooner the better.

To be sure a good many people will spend $10 in driblets running from five cents to a quarter, but would think they were wildly extravagant if they spent $2 for anything less necessary than the undertaker.

That a thing is customary is no proof that it is wise. Most people telephone their grocery orders. No one can afford to do that, even if he has a telephone frank, unless somebody else pays the grocery bill. Don't you think the grocer knows what customers ask about market prices? A friend of mine employed in a green grocer's store told me that his people either charged charge customers about a quarter more than others or gave them a quarter less weight, because charge customers hardly ever compare prices or use a kitchen scales. They are called "charge customers" because they are charged so much.

Those pie-eyed folks who say it is useless to pay high wages because "they will only be wasted," are not as numerous as they used to be. Still, a $5,000,000 increase in the bank deposits of Ford workers, a gain of eighteen million dollars ($18,000,000) investments in homes they are paying for and a twelve million dollar ($12,000,000) increase

in the life insurance they carry are strong arguments with those to whom money talks.

The fact is that a rise in wages of hands is as profitable to the manufacturer as it is to the operatives. The hands go into their pockets to buy more building materials, furniture, insurance, and everything else that makes prosperity, when they have the money. The people, not the rich, are the great consumers of merchandise, for the same reason that white sheep bear more wool than black ones — because there are more of them. The social effects of charity are equally unexpected.

A Scotchman put a sixpenny bit into the collection box by mistake for a threepenny bit. When he discovered his terrible blunder, he applied to the deacon to get it back. "Na, na," said the canny old man, "what's in's in, and canna come out."

"Oh, well," said Sandy, "I'll get credit for it in heaven." "Ye will no," said the deacon; "ye'll get credit only for threepence."

Much of our giving is just as little use to us as that. Some one "gets it out of you," your friend, or a collector; or the clergyman hardened by such exercise. People don't like to seem mean, especially the meanest people, or they don't know how to refuse or they are over-persuaded. A lady told me recently that she gave five thousand dollars toward building a church that she didn't care five cents for

— the bishop wheedled it out of her. Probably he thought he was helping her soul.

Charity is giving what you don't want. Organized charity is giving what you don't want to some one who doesn't want it.

This appears to be good sense.[1] Long experience and observation shows that benevolent donations or charity can do little more than relieve a few individual cases of distress.

Take for instance a most meritorious benevolent work — the tuberculosis sanatoriums are for the care and cure of poor consumptives; but we cannot help seeing, when we look, that the conditions under which the poor must live and work inevitably breed more consumption and more poverty.

Opportunities for employment are so restricted that thousands must work under the most harmful conditions; this inevitably produces invalids by the thousand. We put a premium on withholding valuable land from use and crowd millions into disease-breeding tenements. Yet we are tempted to believe that, when we care for a few hundred victims of this system, our whole duty has been done. The cause of this evil and of similar evils should be removed, so that the further wholesale production of misery may be stopped, and existing invalids and their rela-

[1] From a leaflet published by the Fels Fund of Cincinnati, Ohio.

tives enabled to become self-supporting so as not to need charity.

What the poor need is not even education, but a change in social conditions that will make donations and charity unnecessary. Only to help in bringing about such a change is it worth while to give work or money.

Asking help from supporters of things as they are is merely asking the persons responsible for poverty, misery, and disease to do something to relieve their victims. Still "things as they are" probably need support: they seem to be in a bad way.

CHAPTER XX

THRIFT IN REVENUE RAISING

ANDREW CARNEGIE was always a busy man but not too busy to take time to study economics in relation to business. He wrote, "To no better purpose can you devote your few spare hours than to study economic questions."

It is true, though not strange, that the weightiest question before every one is: "How shall public revenue be secured?"

Most people think it unimportant how we get the money for governmental activities so long as we get it. This is a mistake. A community can take its own money to pay its own bills and thereby promote everybody's prosperity; or it can filch the earnings and savings of individual citizens and thereby hinder all prosperity except that of speculating in land titles. This sounds complicated; and much talk makes it so. In reality it is plain and simple.

If you are holding more vacant lots or unused land for a rise than you can afford; or if you are maintaining on a valuable site a building which is a detriment that you call an improvement, you may

not like to read this; if you are the average citizen working to make ends meet, you probably will like to know the difference made to you by the way your community raises its public money.

The taxing power of the State is the supreme power of the people; far-reaching is its influence and evil in its results if wrongly used! More than anything else in life it marks for us either the path of poverty or the path of prosperity. It is the power that turns day into night or night into day; that can lay waste the garden and make it a desert, or that can make the desert bloom and blossom as a garden. It has the power to create and the power to destroy. It either shuts the door of opportunity upon labor and upon capital, or offers to employ them both. It is the power of society above all others that determines whether our individual life and existence shall be mean and narrow, or full and beautiful.

To-day, the struggle for existence is very keen. (That is why I write to you about Thrift.) Notwithstanding our ability to produce those things which we desire, the great mass of the people have a life-and-death struggle barely to live; the workingman to keep himself alive; the business man to keep his head above water; the capitalist to keep his credits and credit. And while individuals have these troubles, our communities also have a terrible

struggle to carry on their activities. Everywhere you go, every city or town you come to has a tax problem. I have just been to Providence. They are struggling there to find out how to raise revenue, and the State is also struggling to raise revenue enough for Rhode Island, and they propose to load a whole lot of it upon Providence because they see wealth in Providence — a kind of trust in Providence which Providence does not appreciate. Every town, every city, is weary of this tax problem. What is the answer? What is the way out? It is not the issuing of bonds; it is not putting some other new burdens upon the people; it is not loading future generations with a pile of debts. It is to take for present use the present values socially created, of which there is, always and everywhere, a plenty.

One of our main troubles is that we haven't caught on to the fact that taxes are simply payment for social services. Another, that we have had no idea that it is possible to measure exactly the value of social service or to obtain from each individual his just and proper share of the cost of it. Still another trouble is that we and our tax-laying authorities have failed to realize the vital importance of the " incidence of taxation "— that is, on what part of the body politic taxation falls. To make those people pay the taxes who ought to pay them is a benefit to every person. The general notion has been,

"We need a certain amount of revenue; what difference does it make how we get it?" and with that go-as-you-please idea, as we find we need revenue, we simply grab it wherever we think we can get it easiest. Under this system we take what we want from those who do business and help to build up a community, irrespective of the social service rendered to them.

The man who makes two blades of grass grow where one grew before, we punish by increasing his taxes; and the man who prevents any grass at all from growing, we reward by a low valuation and light tax. Could you do worse yourself?

A fellow gets drunk and paints the town red; we fine him. Another fellow stays sober and paints his house white and we fine him twice as much. One man builds a chicken coop — we fine him every year the chicken coop is in existence, while the man who robs the chicken coop, we fine only once. The man who uses opportunity, we punish; the man who does not use it we liberally reward.

No matter how efficient the board of trade, it has to take a back seat when compared to the board of assessors. There is efficiency! The board of trade brings prosperity — the board of assessors takes it away. Taxation skims the cream off prosperity — and frequently drinks the milk.

At a meeting in Buffalo a man got up to ask James R. Brown why he should be taxed on his lot

to support the high school near by. "I hain't got a kid to send to it, and vacant lots don't go to school," he said.

"Well," he continued, "why should I be taxed for a fire department? You can't burn up a piece of land, and that's all I own. Why should I pay to support a police department? Burglars would have a hard time to get away with my lot."

"That's true," Brown admitted. "But wait a moment. Suppose you took a man to-morrow to look at that lot with the idea of selling it to him. Would you tell him a lot can't burn and so no fire department is needed? Not much. You would tell him that this was just the spot to put his house because the fire department was right around the corner and was so much on the job that if he lit a cigar they would be around to put out the match before he could blow it out. You would show him how handy to the schoolhouse for his children the place was. That you had the finest police department in the State, fine street lights and pavements, etc., and that all these advantages made the lot well worth the price you had to ask him."

Now this is only what is happening a thousand times a day in the cities and towns all over the country. Do we need any further proof that the value of land is the true and automatic measure of the value of social service? And if you see that, can you

name any other source of revenue to maintain this social service as fair as to take the land value which the social service creates? Take land values for public revenue, and you distribute fairly the cost of government, besides letting the citizen off with one payment instead of the two he makes now; he pays now once to the individual landowner and once to the taxgatherer. This is a matter that vitally concerns every one, although too few voters realize it; like one man who said "he wasn't interested in the land question; he worked on a ferryboat and lived on the fifth floor!" It was explained to him that a ferryboat that never came to land wouldn't be much good — nor a house that had got off the earth.

The leading idea among taxation "experts" seems to be to collect from people according to their ability to pay, without reference to the value of the social service they get in return. How would we like to conduct our every-day transactions on that principle? You pay for your groceries according to the value of the goods delivered and not according to your ability to pay. Suppose that a man went into a store with an $800 sealskin overcoat on and stepped up to the counter and asked the girl for a spool of cotton, and the girl put it down on the counter, and he asked: "How much?" and she looked him over and said: "Ten dollars, please!" The

man would say: "Great heavens, I never paid more than five cents for it." The girl answers: "Well, we have changed our way of doing business; we charge now according to the ability of the people to pay, not according to the value of what they get." But that is exactly what we do in our tax system. You build a $5000 house back in the woods, and the assessor comes along and charges you just as much for that house as though it were in the heart of the town on a lot that receives the maximum of social service.

When we buy anything it is our instinct and our right to appraise it beforehand so as to make sure that we are paying for just what we get and getting just what we pay for. When we buy a barrel of flour, a suit of clothes, a building, a watch, or a day's labor we first satisfy ourselves, by shopping around or otherwise, that we are getting value received. But there is one glaring exception to this rule. We all have to buy social service, community service: that is, we have to pay for what our local and state authorities do for us. We have to buy this service the same as any other necessity of life, but we are not allowed to appraise it, to say how much of it we are getting, what it is worth to us, or how much we shall pay for it. Taxation is simply collecting pay for community service, and under present systems it is a hit-or-miss proceeding, falling like the rain,

indeed, upon the just and upon the unjust, but, unlike the rain, usually sprinkling the unjust lightly but washing the starch out of the just.

So, we ought to charge people in taxes for what they get, not for what they possess, and not for any service that they render to themselves. There is just one sane, honest, business-like, and thrifty way of raising public revenue, and that is to take the value that the presence and the social activities of the people create, to meet the expenses incurred for such social activities. In other words, every man, woman, and child that comes into a town adds to the value of the land in that town, and every person that comes to it adds to the expense of the whole. Then, what is more sensible, more honest, more rational, than to take the value that they create to pay the expense that they incur?

The present system of taxation is the wickedness of stupidity and leads to evil results. It shuts both labor and capital out of opportunity to work, and not only that, it creates a ruinous bill of expense to the community itself. It spreads a town over a vast area, thus increasing the expenses of the community and bringing down the effectiveness of social service to the lowest possible point. A small town spread over a great area — what can it do for its citizens? Mighty little, under the present method. The proper way would be to start all public services from

the land that is in use, beginning at the center, and working outward in a systematic, business-like way, thus getting the maximum of efficiency in social service for its citizens: the system now in use gives the minimum. It wastes itself on vacant land.

You never knew a vacant lot to go into a store and buy anything, did you? You never knew a vacant lot to do anything except, perhaps, to act as a cemetery for dead cats and empty cans and a hotbed for weeds. There is nothing good about a vacant lot, except a good chance for some men to get something for nothing. It would be funny, if it were not sad, to see in this highly developed civilization of ours, how everybody's mind is on fire with an unholy desire to get money without earning. Drop a nickel in the slot and pull out a dollar! It has even got some of the preachers into it — and the less you drop in and the more you hook out, the smarter you are! It is putting business on the plane of horse-racing — something for nothing. But when one man gets something for nothing, somebody else is getting nothing for something. That is the tragedy. When I gather where I did not sow, the poor fool that did the sowing will go home at eventide with empty hands.

CHAPTER XXI

"THERE'S A WAY IN THINGS"

THE way we raise our public revenue is the all-important thing, not the amount we raise. This is because a tax upon land values operates exactly opposite to a tax on labor values.

"Oh, what difference does it make? We have got so much money to raise, let us raise it any way we can get it, the quicker the better."

Not really? Suppose you had a hundred pounds to carry, would it make any difference how you carried it? Not much, you think? All right, we will tie it to your left leg instead of putting it on your right shoulder. Of course there is no answer. If a ship had a cask to take to Europe, where could it best carry it, down in the hold, close to the keelson, or throw it overboard at the end of a line and drag it across? This is a rough illustration of the importance of how we raise our public revenue. We can raise it and shut the door of opportunity to labor and to capital; we can raise it and increase the cost of living to every human being; we can raise it and bind an unjust burden grievous to be borne upon the

back of labor and of capital — or we can raise it in such a way that by the very raising we relieve labor and capital and force open the door of natural opportunity to labor and to capital. We have been in the dark in the past struggling around like a blind mule in a bog, because we did not know how to charge for social service. That is the only trouble — we didn't know how. To-day we know that the measure of the value of social service is land value, and land value only.

All improvements in a town add mainly to land values. If you took a cobble stoned street in your town and paved it beautifully, and swept it twice a day and sprinkled it with rose-water, what would go up in value? The furniture in the homes on that street? Not a cent. The personal property in the stores on that street? Not one cent. The buildings on that street? Not one cent. The salaries of the men who lived on that street? Not one cent. What, then, would go up in value? The land only — the vacant as well as the used.

To tax anything made by labor hinders the making of that thing and increases the cost of living. Outside of the absurdity and dishonesty of it, how ridiculous it is to tax the things that we want. Suppose we don't want dogs, what shall we do with them? Oh, just tax them and they'll go. If the tax were high enough every ki-yi in town would

disappear. But we forget that it has the same effect upon the things that we need, the things that enter into our life: food, raiment, implements and shelter. Tax them and you make them dearer and you make them scarcer.

The failure to tax land values works the same way; it restricts making things; it raises the cost of living; it lowers wages; it increases the price of land. Untax entirely the land of this city to-night and land prices would be half again as high before morning. Labor and capital would have a burden so enormously increased that they would stagger and fall under the load. Find valuable land idle, and you will find men and capital idle; idle lands mean idle hands. Land value is the value of an opportunity to produce things and to do business. Now, when the value of the opportunity exceeds the value of the things we produce by it, as is the case in our big cities, what can you have for the life of the majority but stress and poverty, and what can you have for the social life, but debts and burdens and bankruptcy? Our land valuation in New York, the assessed value of the land, the valuation left over after we have taken some taxes, is over five billion dollars, and the value of all the buildings upon that same land that have been produced in all these years only amounts to three billion. The price of the opportunity to produce has been raised by our boost-

ing system, by our system of paying men to hold land idle. It has so far boosted land prices that they exceed by two billion dollars the value of the products of labor and capital. That is a serious situation by no means peculiar to big cities.

But now see the exactly opposite effect of taxing land values. While taxing labor products makes produce scarcer and dearer, taxing land values makes land commoner and cheaper. Not that we can increase the surface of the earth by taxation, but land held vacant might better be on Mars for any good it does us — we would not have to travel past it there; so, as taxing land values makes more land accessible as well as making it lower in cost, it makes land more plentiful and cheaper.

Now look at the public injuries that result from not taxing land values. If we do not tax land values we are just giving a premium that encourages men to hold out of use large areas of valuable land. In New York city, for instance, we are extra rich and silly. We raise at least a hundred millions a year by taxes upon labor values, every cent of which is added to the cost of living, with a profit tacked on for good measure. That is wicked, because that is needlessly taking private property for public use, and there is no moral excuse for it. And it is stupid because it decreases our land values. Worse yet, we give to a comparatively few individuals our

economic rent or land value, a value socially created, to the extent of about three hundred millions a year, as a reward for what? For doing something? No. Unless it is for going abroad, we give it for doing nothing, making land scarce and dear artificially, and thus shutting both labor and capital out from room to work.

Land values are rightly public property because they are the product of the activity and expenditure of the community, and not made by labor or capital. Our present system of taxation and land handling is a flat denial of this principle.

Instead of encouraging the vacant lot industry, suppose we reverse things and encourage industry. And what can we do that will encourage it? Do not find fault with the man who speculates in land; he, like the rest of us, is the victim of the system under which we live our social life. But under this system what happens? A man comes along with $100,000 capital that he wants to use. What is the result? Why, up goes the price of land, and up goes the high tax he has to pay, and so forth, and he says to himself: "If I buy land and improve it, I have my doubts about making a profit; but if I get some land and let it lie idle, the people of the community will shortly make improvements, and in a few years I will at least make five per cent. of the value of the land — I am between the devil and the deep blue sea.

I will join the idlers, because it is safer and more profitable to be an idler, under our present system." You know we punish the workers and reward the idlers. It is hard to imagine it, when we consider how clever we look.

You must do one of two things: you must take for public uses income which individuals have earned, or else take income which the community itself has earned. Which will you do?

Will you take private property for social use, restrict trade and commerce, check industries, and deny the poor man all opportunity to employ himself on the land if he is not satisfied with the job he can get? Or will you take public income for public use, and by that very act open the reservoir of land to the use of labor and capital?

The thing that gets the benefit ought to pay the bill. The more money you spend in public improvements the higher your land values. At present our taxes fall very largely on labor value, and are, therefore, a burden on family life.

In the town of Ridgewood, New Jersey, they could allow each of their thirteen hundred families ten lots of 25 x 100 feet each, and then they would only occupy thirteen thousand lots, and would have vacant and idle ninety-four thousand lots.

Now, if I ran a hotel — which they say is the easiest business on earth to run, because all you have

to do is to listen to the guests and they will tell you how to run it — if I ran a hotel that had nine hundred and forty rooms, furnished, lighted and heated, and I never had more than thirteen guests, what would you say about me as a hotel man? You would say that I was a fool to furnish nine hundred and twenty-seven vacant rooms and give service to them — one mighty poor hotel man.

But seven hundred miles of the costly streets of wise Manhattan and Brooklyn run past vacant lots, and every man, woman, or child that passes and repasses contributes to the support of the lot owner; through the increase in value they cause, just as surely as though they dropped their nickels or dimes into a slot at each passing.

Ninety per cent. of the cost of such functions as fire department and sanitary department should be charged to antiquated buildings, which are firetraps and pestholes — for modern buildings need very little fire service and no sanitary service.

There is only one tax philosophy, and it is simple — pay for what you get as indicated on the accurate taximeter of the rent value of land — public value for public purposes, private property for private enjoyment. No honest man will object to that — if he understands it. If he can't he is to be pitied; if he can understand it and objects to it, he should be indicted in the court of common sense, because his

objection is that he hopes or desires to get some public property for his private use.

There is no use trying to get politicians and their rich and powerful backers to accept this simple truth voluntarily. Their eyes and ears are tight shut by the enormous profits derived by some munificent benefactors from things as they are, and cries of "anarchy! confiscation! and robbery of vested interests!" meet every attempt to lessen their profits from a system which combines injustice with oppression, puts the brakes on industry, and permits not even an approach to equality of opportunity, except the opportunity of the rich to get richer and of the poor to get poorer. The only remedy is patient, simple pointing-out facts to the voters. When enough of them have "caught on," the politicians, ever alert to the signs of the time, will jump away from their present backers without so much as a good-by and align themselves with the people, persuading themselves that they have thought just so ever since the world began.

CHAPTER XXII

SAVING THE NATION'S LIQUOR BILL

THE well-meaning, if somewhat fanatical, people who claim that alcoholic drinks are a gigantic waste, and advocate laws forbidding the sale, or manufacture for sale, of all intoxicating liquors, assert that liquor drinking is the chief cause of poverty, and that prohibition would bring general prosperity. They point to the large amounts expended for liquors annually, and give complicated figures intended to show that by stopping drinking the condition of the people in general would be greatly improved. And their parrot note, "Liquor is the cause of poverty," has created a wide-spread belief on the part of the general public that their claims are well-founded. "If ye tell me anythin' often enough," says Mr. Dooley, "I'll belave it."

The prohibition argument runs like this: "The people of the United States spend every year for liquor the enormous sum of two thousand five hundred million dollars ($2,500,000,000). (See statement of Congressman Hobson.) If they were forced to stop drinking this money would all be saved, and

would be used to buy food, clothing, soda water, land, furniture, cigars, etc., thus greatly promoting industry, and raising the standard of living." Poverty, low wages, long hours, child labor, and all other evils directly attributable to poverty, would be abolished — all by the simple process of "Be it enacted."

Let us look at the alleged facts on which these statements are based. The estimate of the amount spent for liquor is grossly exaggerated (figures can't fib, but fanatics can figure), but the total is undoubtedly immense, and if it could be saved would mean a considerable addition to the income of the people who pay the bill. It by no means follows, however, that the amount paid by the consumers of liquor is a total loss. First off, the amount is not the cost of the liquors, plus the manufacturers' and dealers' profits; it is mostly taxes. The Federal Government's internal revenue taxes on the manufacture and sale of both distilled and fermented liquors amounted last year to two hundred and forty-seven millions ($247,000,000). The average annual customs duties on imported liquors are about $17,000,000, while the various state and municipal liquor taxes bring the total up to about $370,000,000. This is not all the taxes paid by the liquor trade. There are in the United States about 220,000 wholesale and retail liquor dealers, occupying premises that

pay their share of municipal and state taxes. In the case of leased properties of course the taxes paid by the landlord are shifted to the tenant, so that the total sum of taxes paid by this large number of dealers is very great. An estimate of five hundred million ($500,000,000) taxes paid directly and indirectly by the liquor traffic would be moderate.

Of course this five hundred million of taxes would not be saved by prohibition of liquor. The taxes would have to be raised in some other way, with this difference, that while now the man or woman who does not drink escapes these taxes, under almost all our other present methods of taxation abstainers would be taxed as heavily as drinkers. Instead of voluntary taxes, paid by the users of liquors, we would have compulsory taxes on trade, industry, wealth-production and thrift, the result being to make the "good" grape juice people pay far more taxes than they do now.

The question of saving by stopping the sale of liquor has other, and more important, sides than that of the actual amount spent for drink. There is no proof that if men stopped drinking they would save what they now spend on liquor. Men drink, as the New York *Tribune* says, "because they like to drink." They get pleasure, gratification, or relaxation in the use of alcoholic beverages, just as others find pleasure or relaxation at the theater, the con-

cert, or moving pictures. As the Scripture says: "Give wine unto him that is heavy of heart and strong drink unto him that is sorrowful. Let him drink and forget his poverty and remember his misery no more." The "Committee of Fifty to Investigate the Liquor Problem," composed of eminent scientists and publicists, reported after a careful study extending over several years that eighty per cent. of all adult men use liquor, and that less than five per cent. drink to excess. If it were possible by law to prevent this temperate ninety-five per cent. from drinking, they would simply spend the money that now goes for liquor for something else; some for harmful drugs or other things no better than liquors.

It is true that in one sense the labor and capital devoted to the manufacture and sale of liquors is unproductive. But this is also true of the manufacture and sale of jewelry, ornaments, women's hats, stiff collars, and thousands of other things that we could maybe better do without. Sculpture, pianos, paintings, or pillow shams are not necessities. Many men have lived without them. But such men were very low in civilization, and not even Prohibitionists would want to go back to the Stone Age, or to abandon the enjoyments that have come through new tastes and desires. So that proposing to force men on to the water wagon is seeking to deprive mankind of what experience has shown

is in most cases a pretty harmless pleasure. The same reasoning would lead back to the old Puritanism, with its prohibition of dancing, cards, theater going, kissing, and other pleasures, and the reduction of life to a mere animal existence of working, eating, and sleeping.

Of all the expenditures that make up the total outlay of the people, a very large portion is in the same class as liquors, that is, they are not necessities but luxuries. Properly speaking, there are no luxuries, for whatever things men need are necessities, and men need amusements, relaxation, stimulation, and indulgence. If it were merely a question of actual necessities, men could live in caves, wear animal skins and subsist on clams, or on nuts and berries. The fact that modern man wants thousands of things that his ancestors did not even dream of, doesn't mean that these new things are any more luxuries than was cooked food to the man who formerly ate raw flesh.

Anything is a necessity that is so customary or has been so long enjoyed as to have lost its power for giving positive pleasure — as to be no longer felt as an item of good fortune, but rather as something that it would be a privation to be without. As the lady said, "Husbands are bric-à-brac; but Easter hats are a necessity."

When we come to the claim that liquor is the chief

cause of poverty, we find it merely an unfounded assertion. The notion that drink is the cause of poverty is due to the association of two unrelated facts: that most men drink, and that most men are poor. There is nothing in the great majority of cases to show that the poverty is due to the drink, yet the claim has been so often and so widely made that, despite the fact that most rich men drink, it has gained general acceptance. People say, "This poor man drinks. Drink therefore made him poor." They might say instead, "This drinker is poor. Poverty must have made him drink." The kind of reasoning that ascribes poverty to liquor is the same that leads men to say: "Great Britain has a king and Germany has an emperor, therefore, royalty makes them prosperous." The truth is that so many elements enter into the problem of poverty that it is absurd to blame its existence on any one cause.

The idea that because poor men drink, drink makes them poor, is the same as saying: "Most of the poor men in England are white; their whiteness is the cause of their poverty." We might as well say: "Most poor men shave; therefore shaving makes them poor." The truth is that there is no proof that liquor to any material extent causes poverty, but, on the contrary, many reasons for believing that poverty causes drinking.

Look at the great countries of India and China,

which hold nearly one-half of the human race. Mr. Srinivas R. Wagel, the well-known East Indian economist and journalist, lived for years in China; he says that wages in those two countries are the lowest, estimated in purchasing power, of any civilized country in the world. He states also that the great mass of the Indian and Chinese peoples hardly know of the existence of liquor. Clearly then there must be other causes of poverty in those countries. These various causes you may find in the other chapters in this book. Here is one of them, taken from the report of the New York State Board of Charities for 1914:

"Of all the cases of poverty relieved by public institutions during that year in New York State, as reported by the various counties, the average percentage of cases due to intemperance was less than seventeen in each hundred (16.63), leaving 83.37 per cent. due to other causes." Of these other causes the largest was unemployment, about one-third (33 per cent.).

How does it happen that the good people who are spending about two million dollars annually in the campaign to forbid the sale of liquor are saying nothing and doing less, about the much greater cause of poverty — lack of work?

Even if prohibition diminished intemperance, which the large number of arrests for drunkenness in Maine,

where it has been tried the longest, disproves, there is no reason to believe that it would materially improve the condition of the people. It certainly could not bring an increase of wages, but would be more likely to reduce real wages. If cutting out liquor would make the workers more efficient and increase their output, fewer men would be needed, and the competition for jobs among the unemployed would tend to force wages down. If the men who do not work, or who work irregularly, because of drink, were all to become steady workers, this, again, would increase the supply of labor, and enable employers to get men at lower pay. If men found that by saving the five or the twenty cents per day that they had been spending for beer they could live on less wages, the iron law of competition that fixes wages on the basis of what it costs to live, would inevitably compel them to work for less than they were formerly paid.

So long as men able to work, and willing to work, can find no employment, any saving made through lessened expenditures would only result in reducing the wage for which they will work. It is competition among the men looking for jobs that keeps wages low. To give up drinking would merely increase the number of men out of work, and by making jobs harder to find, increase their willingness to work for the bare means of subsistence. If in addition to liquor the workers would

deny themselves everything but the cheapest food, coarsest clothing, and rudest shelter, they would soon find that having adopted what may be termed a Chinese standard of living, they would be forced to work for the Chinese scale of wages.[1]

It is true that in general an inebriate may get higher wages after he gives up drink, but the total amount of wages paid out for the same amount of work will be no larger than before. To double the skill and industry of all men at once, in the absence of free land, would only increase the amount of rent, and would enrich no one but the owners of the land. It is no more the quality of work done than it is the number of workers that determines wages. It is the amount of opportunity to work that fixes wages.

A man gets higher wages than others, usually because he does more work or else he does better work; but whether he does more work or does it better, he takes the job of some less vigorous or some less skilled competitor, who is now idle.

[1] "They don't understand why a man should be allowed to dose himself with the belief that he amounts to something, but then they don't understand man. If they did they'd know it is only by fortifying himself with the stuff that they regard as of no good except to burn under a tea-kettle that he goes on living at all. He knows how good the drink makes him look to himself, and he drinks. They see how bad it makes him look to everyone else, and to the world outside. When he's drunk he makes the bluff to his own heart."—"Mr. Dooley Says," by F. P. Dunne.

The increased wages which a reformed man gets will reduce both the payroll and the rate of wages. For four dollars a day to a man who hangs seventeen doors a day is lower wages than two dollars a day to a man who hangs seven. If getting a living was easier in prohibition towns they would be swamped with immigrants. But living is no easier in prohibition States than in license States.

Temperance is a benefit to an intemperate man who reforms; but to make individuals better workmen is little benefit to society where all the means of work are in the hands of a few. No matter how much more sober, how much more industrious, how much more skillful you make the mass of men, the results of it go eventually to the world owners.

Suppose that some State should adopt prohibition for all narcotics and stimulants — morphine, tobacco, coffee, tea and all the rest.

What would happen? Probably the same thing that happens under liquor prohibition. The sale of tobacco would be checked because a man can hardly smoke without being caught at it. The sale of morphine and cocaine would increase, and the narcotic prohibition intended to protect men against themselves would succeed only in changing many tobacco smokers into morphine or cocaine users, or in establishing a few more clubs of those sufficiently prosperous to defy the law or to buy immunity.

No one advocates the kind of prohibition that would change a tobacco smoker into a morphine fiend. And every one who advocates liquor prohibition, is advocating legislation that he ought to know will change drinkers of beer and light wines into drinkers of strong spirits.

Many of the amiable ladies and gentlemen who advocate prohibition of all alcoholic drinks do advocate prohibition of tobacco, and give alarming figures of the money that goes up in smoke. These well-meaning, earnest men and women forget that you cannot change in a day or in a century the habits of an entire race. You could no more make a nation such as this teetotal than you could make it vegetarian.

Since the day of Phineas, the grandson of Aaron, we have been indulging in vice crusading. He did it in a thorough-going way; "He thrust both the man and the woman through with a spear." The refusal of Jesus to condemn a woman caught in sin does not deter the ministers from throwing themselves heart and soul into crusades to-day. The history of the past shows that the more savagely we attack vice by law the more it increases. Two hundred years ago in England sheep stealing was a capital offense. It was one of the commonest offenses at that time, and, strange to say, it is now the rarest.

The way to resist temptation is to have the temptation. We have societies for the suppression of vice, and the result is that we have more suppressed vice than before. The whole method is wrong.

No man was ever made good by force, and you can't take him by the scruff of the neck and lift him up to heaven. He goes there only by first educating him as to the way, and making his path straight. What is the most needed is the uplifting of ideals.

A habit is a small thing which has become so much a matter of routine that we are uncomfortable if we do not do it, or which has even become an unconscious act. For animals, and those who cannot think, or who do not wish to think, habits are excellent.

There is a distinction between a thing done recurrently, like eating, and a habit. A man takes his lunch every day because he is hungry; but if he takes it every day because it is one o'clock and he finds himself uncomfortable, although he is not hungry, and has to think what he can tempt his appetite with, that time he is eating from habit and wasting his money.

There are things in themselves excellent to do, but they become frightful as habits. Even the habit of speaking gently, if it has become so fixed that one cannot speak indignantly, is a bad habit. When habits become so strong that they cannot be broken,

as the liquor and tobacco habits, then they are slavery and extravagance.

Says the Baltimore *American:* "An excellent plan for smokers is to abstain from time to time — that is, fast from all tobacco, say for weeks or a month at a time. This method enables the smoker to enjoy his smoke more when he goes back to it and is less harmful to his health." So also of liquor. "It is a fine scheme," said one man. "When I stop for a month I get up the keenest relish for a good cigar at the end of it. I am rested, refreshed, recuperated — in pocket too. Thus I remain master of my habit, and am not mastered by it. I have been doing this way for a long time now and I heartily commend my plan. I do not limit myself to any number of cigars in one of my smoking months, but simply smoke at will, and then quit until another month is passed."

To prohibit smoking or drinking is usually to drive people to worse habits, as prohibition of morphine has introduced heroin. The New York specialist, William Lilliendahl, M.D., says that of morphine, opium, and heroin, by far the worst for the human system is heroin, continued use of which for three or four years leads to physical collapse and death. Morphine and opium are seldom fatal. While morphine has been used and prescribed for many generations heroin has been known only about a quarter of a

century. It results in a horrible fate for those who through ignorance or weakness become addicted to it.

Heroin affects the digestive organs until all appetite is gone and then quick destruction follows. Opium and morphine affect the digestive organs also, but differently and not so quickly or destructively as heroin. Probably opium does not kill one in a thousand of its users, and millions of Chinese use it habitually, apparently with less injury than on the whole we get from cigarettes and tobacco.

Most drug users to-day are addicted to heroin, fully seventy per cent. of them using that drug. The reason for this is the ease with which the drug is obtained, the desire for immediate sensation, and that the use of heroin has become a fad among young men who get the drug habit, as also the fact that practically all heroin users acquire the habit through association.[1]

At the Metropolitan Hospital, ninety in each hundred drug patients were users of heroin; and at the Workhouse, ninety-five in each hundred victims were heroin fiends. In the Tombs, the percentage of

[1] Bellevue Hospital last year treated 896 drug patients, of whom 631 were men and 265 women. Ninety per cent. were addicted to heroin, some of them also using cocaine. A special investigation this year of 250 cases of drug victims in Bellevue Hospital showed ninety-five per cent. addicted to heroin, instead of to the prohibited opium or morphine.

heroin users last year was eighty-five and at the Oppenheimer Institute, the percentage was ninety. It is easily obtainable and now costs far less than morphine.

In attacking wasteful evils we need not exaggerate. Truth is strong enough to stand without being propped by lies.

Cigarette smoking seems to be injurious principally because that is the form of using tobacco that is commonest among boys. Tobacco undoubtedly injures the youth more than it does the adult, partly because cigarettes are smoked far more constantly than pipes or cigars. A man or boy will light one while waiting for a car or for an answer to the doorbell, or a moment before lunch, or during dinner, when he would not think of smoking a cigar or a pipe.

But all the great tobacco-using nations smoke mainly cigarettes, principally because it is cheaper than cigar smoking. Note the Spaniards, the Italians, the Turks and the South Americans. This habit is almost universal among the cowboys of the West. They smoke cigarettes because a pipe is awkward to carry and difficult to light in a breeze, and cigars are expensive and easily broken. Possibly the cowboys would be better off without cigarettes and liquor, but the cigarette and liquor have not caused physical and moral degeneracy, at least among

the cowboys of Montana and Wyoming, with whom I am most familiar.

Some years ago the German Government appointed a commission to determine the relative injury from the three kinds of smoking, under similar conditions. The pipe, the cigar, and the cigarette were tested. The report was that the cheapest, which is the pipe, is the most injurious form, which is what one might expect because the burning of the tobacco is concentrated in a bowl and all the oils run down the stem; every bit of smoke passes through the whole mass of the oil and much of it finds its way into the mouth, calling for endless varieties of "sanitary" pipes, and much profanity.

The cigar was found to be less injurious. This also might be expected, for there the burning is free and most of the oil passes off into the air. Besides, the last piece of the cigar, which is thrown away, forms a sponge that takes up the poisonous juices. (Stogies are thrown away when half smoked.)

The cigarette was reported as the least harmful, because the burning is still freer and more rapid than in the cigar. The paper absorbs a good deal of the oil, as may be seen by looking at a cigarette smoker's fingers, and the last half of the cigarette is generally thrown away. The small amount of rice paper consumed could not be very harmful — burn a cigarette wrapper alone and see how little smoke it makes.

If the Statue of Liberty inhaled a pipe or a cigar and smoked it as constantly as a cigarette is smoked, it would kill the thing in six months. I do not like cigarettes, nor indeed, do I drink, nor smoke much of anything. These are bad habits as William James intimates all habits are; one may use a thing as a diversion, but the moment he comes to need it, it becomes only an additional want. Notwithstanding, it seems that, in our abnormal lives, both stimulants and narcotics have useful functions.

CHAPTER XXIII

SIMPLE LIVING

THE simple life may be a substitute "just as good as" thrift, rather than a form of thrift. Nearly every one who saves does it from fear of want, want of something that he considers necessary, whether it is a steam yacht to attest his bank account or a high hat to attest his respectability.

The Reverend Billy Sunday knows that fear is the dominant note in most men's composition and the most easily played upon. Americans fear the land lord more than the Good Lord. One who knows how to live simply need not fear want. But remember that living simply is different from vegetating stupidly.

There is a little new colony in little old New Jersey which is on the road to showing that a land lord is a needless and expensive luxury, and whose plan may eventually help to open up the rich domains of earth to people without means, and even aid them in putting up a country home, shack, bungalow, house — whatever the preferred brand of country dwelling may be.

This place is an association of perhaps forty families, situated five miles west of Summit. Seven years ago it acquired seventy acres of fine, rolling woodland, as well as agricultural soil, and an old farmhouse now adapted for an inn. This purchase was for the colony, the aim of which, as set forth in their Constitution, is to get out of the grasp of the landowner without having to buy into the land lord class yourself, and to give the residents greater personal and economic freedom than is possible under the more conventional forms of government. These seventy acres were deeded to the Free Acres Association, and lots are rented to leaseholders on the perpetual plan; that is, no purchase price is paid by the colonists, only the annual rent of the bare land, fixed by their own elected assessor.

The rent of any plot of land, as little or as big as desired by each family, is paid to one's self, taken out of one pocket only to put into another, since all moneys collected are used for state and local taxes and in making surveys, roads, procuring water and light and so on, thereby benefiting the whole community, and permitting each person to see just what is done with the money he turns in as land rent. The present rental is about $18 an acre annually; no land is sold. Most of the colonists take an acre or less. The rental value of the land increases from year to year as public improvements are made. In-

stead of having to buy or hire a place to live, you can go to Free Acres and get a place all your own by paying to yourself each year what it is worth to yourself to live there.

How did they get the land? Why, a large landholder there figured out that the cheapest way to bring population near his property was to give a part of it to this community. The advantage to him is that he has these people near his land, which improves the neighborhood. These people create a new demand for cottage sites; so he calculates that he will be able to sell enough adjoining land to repay him. Because these people make the land valuable, other landholders will follow his example and other such colonies will start themselves.

This seems an ideal arrangement, and that it is popular among the groups of business men, teachers, artists, writers, and crafts workers who constitute the community is evidenced by their talk. "I have spent five summers here," said an ardent advocate of the simple life à la Free Acres, "and my total expenses for those five years have not reached the amount spent the year before, when I took my family to a popular summer resort and came home worn out with noises, confusion, and excitement. Now, I have my own home in the country — part of it a tent it is true; but surrounded by beautiful scenery, clear brook water, and fruit to be had for the picking."

A woman artist resident at the colony desired lessons in rhythmic motion from another colonist, a well-known teacher of dancing; so she proposed an exchange for craft lessons which she should give to the dancer's little son. So expert tuitions were traded, through interchange of services.

Free Acres minimizes the need of money. Said a young man, earning a hundred dollars a month: "I work for two months of the year, and can live here on the money for the other ten months." A camp house as simple as it is possible to make it, an outfit for one person, costs only forty dollars. Most of the bungalows have but two rooms, which is ample for holding a stove and the few necessaries of life unhampered by luxury. Instead of spending money for frescoes, the colonists live al fresco.

The old farmhouse is used for dances and for public meetings. Sunday afternoons, in its big living-room, a "gemote" is held when various persons discuss such themes as patriotism, prohibition, temperance, education, and the woman's movement — they work out justice, righteousness, and judgment. There is a public meeting every month where finances, good roads, and the public good are talked over, and reports of the various committees heard.

Free Acres is two miles up a straight road from the Berkeley Heights station of the D. L. & W. R. R. Transportation is the most difficult problem. A

short while ago they had a coöperative horse, who would pull people uphill from the station to Free Acres for twenty-five cents, and trot them down for fifteen. It worked well. He was occasionally hired out and was generally an errand animal. Would that he had lived forever.

Ball grounds have been laid out and a tennis court, and a delightfully old fashioned "village green." There are campfires, and a "trooly rural" open-air theater where plays are given by both the children's and grown-ups' dramatic societies. This year they presented "A Midsummer Night's Dream" in good style. Once they gave "Hiawatha." The children make their own costumes with the aid of the other artists and many of them show a remarkable appreciation of the time and spirit of the plays.

One can become a resident of Free Acres by merely paying from four to eighteen dollars yearly for the rent of a bit of land. A cottage costs from fifty to say four hundred dollars according to the fashion. A yearly horticultural exhibition is held which includes the neighboring farmers and awards are given for the best showing. Freedom is the watchword of the colony — freedom from care, from worry, from some financial limitations, from fear of not being able to meet all obligations, social, moral, or ethical — and freedom to mind your own business. We don't make laws for one another.

The colony elects its own officers — town clerk, a position filled to overflowing at present, by a woman; an assessor and a treasurer. The business is carried on by these officers, but upon the petition of ten per cent. of the members any act of any officers or any measure proposed may be submitted to a general vote. The rights of the people are thus safeguarded by the primeval initiative, referendum and recall. When the assessor's work of adjusting the rents is finished, every lessee gets a list showing the ground rent and any kickers can be heard within a month.

If any unadjusted complaint seems to have fair grounds, the valuation is subject to a referendum of the members. Under this system no one holds more than he can use, since it does not pay to do it, and besides it would undermine their ethical principle that "all men have equal right to the use of the earth." Free Acres is a working and fighting model of how to get freedom, and there are other colonies with the same aims — Fairhope in Alabama, far from the gadding crowd, Arden in Delaware, and Harvard village, in Massachusetts. The overflow of Free Acres' "unearned increment" is expected to repay the original cost of the land given.

This is all and nothing more.

CHAPTER XXIV

THRIFT IN HAPPINESS

THRIFT in money matters, thrift in the use of time, thrift in the expenditure of energy. With all these we are familiar at least in theory. Most of us divide up the labor by preaching thrift and making others do the practicing.

But money and time and energy are no good in themselves. Goldsmith's "Vicar of Wakefield" gave each of his children a gold piece for pocket money — but they were never allowed to spend it. We can imagine how much good the money did them. Time hangs heavy on the hands of the selfish man. The energy of the purposeless man merely makes him restless.

No one but a miser wants money for its own sake. Money is only good for what it can buy, which is goods or consideration. The thrifty multi-millionaires of the Russell Sage type use their money only to buy consideration, mostly in bank parlors and board rooms, where they get the consideration without separating themselves from their bank rolls.

That is cheaper than giving money in exchange for deference.

Such men resent inquiry as to their benefactions: as one of them said, "What I give is nothing to anybody." They do not appear to get happiness in return. Money can buy nearly everything except happiness. Mr. "Charley" Schwab at least is candid enough, having tried it, to tell us so.

Money is worth to each man only as much as he can get for it of things that he wants, that is to say, it is only a means for buying pleasure or avoiding pains. If you can cut down your wants to nothing without starving your mind or your soul in doing it, you have riches without the troubles of riches. We need far less than we suppose and when we can't get what we very much want we are surprised that we got on very well without it.

It is a boy's dream that he must have the girl he loves: it is the end of a girl's romance that she marries the man she wants. The true lover is one who loves without requiring possession, as one loves the blue of the sky or the quieting clouds or as we love the mother of men, the sea; of all material loves the love of the sea is the best — and the cheapest.

Time is money they say; it isn't unless you turn it into money. Once a small paper was publishing some figures and I showed the busy editor how he could get for ten dollars what took him four days to

figure out. He said, "Yes, but I can find the time to get it and I can't find the money to pay for it." To do the work was a better use for his time than to use it to earn the money.

Said the Chinaman, "If you are not going anywhere particular, what are you in such a hurry for?" You burn a perfectly good tree to keep you warm — what do you do while you are warm? If you did nothing worth doing while you are warmed, you might better have gone to bed and saved fuel. There, at least, you would be out of the way. Tremendously energetic people are general nuisances, not letting other people go their own way.

The greatest of truths is hidden behind the pagan beliefs in the Fates, the belief in Karma and in Destiny which decided the course of life, in the Furies, and in Nemesis, that decided the course of all men's lives; that reward us for the virtue of our brothers and visit the iniquities of us Fathers upon our children.

> "The fixed arithmic of the Universe
> Which meeteth good for good and ill for ill
> Measure for measure unto deeds, words, thoughts:
> Watchful, aware, implacable, unmoved
> Making all futures fruits of all the pasts."

Later teaching has added to that only this important fact, that every man is himself a part of the guiding force of the world; not a puppet moved by

strings, but a soldier in the grand army of the Universe whose every loss or gain is also his; prophetic because he dimly sees what he himself may do; inspired because he is a part of the common law.

It is practical work-a-day truth that no man liveth to himself. Our lives are so closely woven together that the killing of a petty princeling in a country thousands of miles away makes or breaks the fortunes and the lives of millions of men and women who had never even heard of him. It is equally true that each one of us lives for himself. Some live in a little narrow way which degrades them; some in so big, generous a way that they become noble. But each one aims "to enjoy himself" and each is successful in just the degree that he is able to suit himself to circumstances or to suit circumstances to himself.

The day that we do not enjoy is as nearly wasted as a day can be: the day that leaves us exhausted has been mis-spent.

"Success" generally means getting ahead of others and profiting at their expense; it need not be so, for all of us profit by the good that any one does: all in the long run suffer for the wrongs of any one else. Clearly, to be successful and to have a full and happy life depends both upon ourselves and upon all other individuals and communities. So happiness is within reach of all who understand themselves and

who thereby learn to understand and to coöperate with others.

Happiness is natural, it is worth getting, and it involves others. If we are miserable failures, we make others who are dependent on us also fail miserably. If we are successful we can hardly help sharing our success with others. Any one who wants to improve social conditions must get such efficiency and such leisure as will save him from the sordid grind to eke out a mere living and which will enable him to use his powers for his own and the general good.

The personal effectiveness which enables us to do this must begin by knowing what we want and how to get it, not by working hard, but by thinking hard, so as to work easily. We shall find that there is much in society and in things as they are that we cannot cure; we cannot give reform like a dose of medicine to any one, nor to society. We must direct our powers so as to make others help us, for our good and for theirs.

If thrift makes home rich but miserable, it has not improved the home. If efficiency produces more goods and less happiness than before, its products are not goods but evils.

What is the use of doing anything or of preaching it, which is much easier, unless it makes somebody happier? We want our happiness for ourselves and for our friends in the world, where we live. Also

we know how to get it; only narrow selfishness holds us back from it. That selfishness makes us think and act as though the little that we can see were the whole of the order of things, as though there were no interests to be regarded but those that at the moment seem to us good for us and for ours.

It is hard for us to realize, none of us can realize perfectly, that what seem to us disorders and wrongs and miseries are really only order as yet uncompleted, but going on, all too slowly we think, to the highest development of things and of persons.

Consider the grass of the fields with a tangle of timothy mixed with weeds and flowers; but it gives us the sweet and fragrant hay. Look at the confusion of the woods with blasted tree trunks and fallen boughs strewing the forest floor; yet such as these Nature must have to produce the giant towers of trees.

Everywhere chaos slowly brings the cosmos in. It is ours to help the ordering — order is man's first law, not Heaven's.

Both personal and collective peace is attained by various nations at various times who have succeeded in accommodating themselves to their environment; as, for instance, the Aztecs, the South Sea Islanders, and the Japanese before their recent upheaval.

Changing conditions — "new men, strange faces, other minds" — upset that peace, at least for the

thinking, reflecting part of the community. But those individuals in any community who can understand that there is one Spirit, which in itself is the source of harmony, secure for themselves that same happiness in their own minds, through their attitude to things, instead of through the attitude of things to them.

It does not seem that we are either incomplete or that we will ever be complete; for to-day, we are just what, in order to get our experience, we need to be to-day; for to-morrow, we shall be different, which will be right also; and it doth not yet appear what we shall be.

In the tiny space of time that each race and each person passes through the world-school of experience, we should not expect that every one should have learned as much as ever can be learned, or even as much as we have learned, or should have put into practice what we merely know.

Neither is it necessary to have unfulfilled longings or to think that we have unsubdued realms in ourselves which we must master. To have peace within ourselves, we need only to do that which seems to us to be loving.

We fail to see that the reason we are dissatisfied with men and with the existing state of society is that we are unwilling that all should learn in the only way that we can learn, which is by experience. We

forget that all men are but children, with the vigor, self-will, selfishness, and ignorance of childhood, and because we have got on far enough in the high school course to see the value of good conduct, we blame the great common school and even the kindergarten class that they are so ignorant and violent. If we were not ourselves still ignorant and violent we should not be angry with them nor try to punish them. If they truly, in their hearts, as a part of themselves, knew better, they would do better; the same as we do ourselves. Out of the millions of ages that the world has existed it is probably but a few thousands of years ago since we were living in the trees. Yet we are impatient because all our ideals are not realized in our little time.

To examine the nature of the water of the boundless seas a single drop will be sufficient. Mankind is one, as water is one, made up of particles; some salt, some fresh, some clean, some dirty, but always tending to find its level, to unite and to purify itself. We are all pretty much of one kind.

A child is incapable and full of faults, reckless, can't spell (small blame to it for that, neither can I), nor figure, nor reason. We don't despair of it on that account, nor think that it was badly made. We think we know that "Men are but children of a larger growth"— but we not only despair of them and of their institutions; we call them miserable

worms of the dust and even think they are bad — worse than we are, in fact.

Our nation was drafted and is recruited from the independent, the adventurous, who left home, and friends, and country, religion, music and beer and everything else of their accustomed lives, in order to get money. The marvel is not that our people are so reckless and impatient and dishonest, but that they are so good. A prudent race would live like the Chinese. The woman quarrels with her husband? She would not if she were a sheep. The man is a "beat." He would like to be more honest, but he feels that he must meet competitors and try to skin those who skin him.

These new adventurers are cut off from habits, from the public opinion of those upon whom they depended, unknown in a strange land — well, you know how our young college men behave in Paris, yet we expect our crude buccaneers to grow into sugar lambs, to coöperate, to vote for high-class people (meaning us) and to keep our twenty-one thousand laws that we have made but have never read.

Some prosper in spite of unjust conditions; most persons are kept poor by injustice; some get rich through the same injustice for which all are responsible; for the poor are the many and have the strength, the rich are the few and use it. Only through using the selfishness of the masses can the

privileged persons keep them divided and exploited.

These privileged people are not wicked any more than we are. They are like the man who put a bad quarter in the missionary box, saying, "The heathen will never know the difference." They take what popular stupidity gives them and they give what people will accept.

Altogether and each for himself we made the conditions of which we complain. We say we can't control conditions any more than we can control the weather — then we get inside four layers of clothes in summer and say it is awful hot — we mean that we are awful hot; dressed as we are in summer, we should consult a doctor if we were not too hot. We don't suffer from the circumstance of heat, we suffer from the circumstance of unsuitable clothes.

We are not the puppets of chance. Circumstances and conditions determine the course of men only in the same way that the rudder determines the Captain's course. He makes it steer him, and others too. If a driver is skillful, he may hardly pull the reins and the horses seem to be going their own way — they are not. Life is your horse, drive it.

Keep control of yourself, do not let circumstances master you. I knew a fellow in college who sprained his knee; the knee got well, but he had sprained his mind too, and though he could play football just as

before, he limped when he walked slowly — he supposed he had to.

The world is so constructed as to give to all of us the teaching that we need, for our hearts and minds and bodies. That cannot be done without both pain and pleasure, the father and mother of thought.

The world might have been so made that there would be no alternate day and night, only a continuous dull glow. We might have been left in our tropical Eden, fed on bread fruit, ourselves unfruitful — and secure, to live in eternal summer the lives of sheep. You, your fathers and your children, would have none of that. Adventurous, combative, resourceful, learning foresight and thrift, you came to strange lands to fight your way — and to get more knowledge. Life, in order to be life, not stagnation, must be made of change, dawn to dark, hot to cold, leaf spring to leaf fall, storm to calm, war to peace. Only so can we get the experience that brings the knowledge that makes us superior to circumstances.

Unthinking man looked upon darkness, cold, winter, storm, contest, as evils, as works of the devil. We see that they are but the other side of the golden shield, that they are what must be. We cannot conceive of a shield with only one side, nor could infinite power make it. Neither is it possible that without darkness, we should see the scarlet canopy of dawn. The sense of heat implies cold. The cheek that glows

with the frost must wither if it touches flame. Each is part of the whole necessary world. "Life as a whole," says Schopenhauer, "is thoroughly good and especially is always amusing." Pleasure is expensive, happiness costs nothing. The real thrift consists in giving and thereby getting as much happiness as possible. In so far as we rid ourselves of selfish care and think, not of others, but think of ourselves as a part of all others — happiness comes to us unsought.

Thrift, economy, saving! unless it is done at the expense of our nobler things or of our fellow men, it is never mean, never contemptible: but we can make it great by making its object grand. Little people as we may think we are, each one of us is a candle lit by the fire of the Spirit and such taper so lighted can start as huge a blaze as the fiery torch. "How great a matter a little fire kindleth!"

Let us save; save each little thing if we will, but only that we may save the greatest. The greatest to each is not even his own life. Like Him who saved others, but himself He would not save, let our saving be the salvation of the world.

We are troubled about petty possessions while children cry for bread: their cry is to us and it is to you and to me that they lift up tiny helpless hands. Our answer has been trifling devices of cautious charity and devotional exercises, with which we have

set that love to distributing alms that might have redeemed the world.

Find the greatest thing in the world, the most fundamental, the most divinely radical, the thing that goes nearest to the root; do the most "radical" thing you know now, though it be but to send a tract or to broaden the mind of a child.

Who can longer shut his eyes to social conditions, the misery, the hate, the destitution of body and mind that have driven millions from sly commercial war into open military war! Not revolution nor Anarchy, nor red radicalism, but law, business, respectability and "patriotism" have forced our ignorant and our educated brethren alike into the shambles of battle as, if unchecked, they will force us. Instead of making sofa cushions of "Reform" against the day of Judgment let us arise and while there is yet time save, save, save the love of men for the love of God.

THE END