

proaching session, ought, in the most unambiguous and unqualified terms, to acknowledge this absolute right of the Filipino nation, invite them at once to reorganize their independent republic under our protection and with our friendly help, and thereby put an end forthwith to a wicked war of conquest by which this great American republic is digging its own grave.

The Democratic party, which polled 6,351,008 votes at the last national election against the Republican vote of 7,215,696, and which is girding up its loins for a struggle which may not improbably be successful for the next campaign of 1904, is still committed to the cause of Filipino independence. Its views are expressed in the substitute for the "Philippine bill" adopted by the Republican majority last year, this substitute being supported by the Democratic representation, both in the Senate and the House of Representatives. The preamble to this bill is as follows:

That, subject to the provisions hereinafter set forth, the United States of America hereby relinquish all claim of sovereignty over and title to the archipelago known as the Philippine islands.

Section 2. That the United States shall continue to occupy and govern said archipelago until the people thereof have established a government in accordance with the provisions of this act, with sufficient guaranties for the performance of our treaty obligations with Spain, and for the safety of those inhabitants who have adhered to the United States, and for the maintenance and protection of all rights which have accrued under the authority thereof, as hereinafter provided.

Four out of nine of the justices of the United States supreme court, the final court of appeal, have ruled as follows:

Congress has no existence and can exercise no authority outside of the constitution. Still less is it true that Congress can deal with new territories, just as other nations have done or may do with their new territories. This nation is under the control of a written constitution, the supreme law of the land and the only source of the powers which our government, or any branch or officer of it, may exert at any time or at any place. Monarchical and despotic governments, unrestrained by written constitutions, may do with newly acquired territories what this government may not do, consistently with our fundamental law. To say otherwise is to concede that Congress may, by action taken outside of the constitution, engraft upon our republican institutions a colonial system such as exists under monarchical governments. Surely such a result was never contemplated by the fathers of the constitution. If that instrument had contained a word suggesting the possibility of a result of that character, it would never have been adopted by the people of the United States. The idea that this country may acquire territories anywhere upon earth, by conquest or treaty, and hold them as mere colonies or provinces—the people inhabiting them to enjoy only such rights as Congress chooses to accord to them—is wholly inconsistent with the spirit and genius as well as with the words of the constitution.

In the near future the composition of the supreme court may not improbably find itself so changed that this decision would be that of the majority of the court, discrediting the usurping status of the present administration in the Philippine islands.

Archbishop John Ireland, one of the most prominent ecclesiastics of the Roman Catholic church in the United States, has recently declared: "Abiding appendices cannot be the appanage of a republic." Andrew Carnegie, a representative of the greatest manufacturing interest of the United States, is on record as follows:

All communities, however low they may be in the scale, have the germ of self-government. Without this they could not exist; there could not be communities. No tribe, not even the Afridis, the most warlike of all, but has its governors, orders and degrees. Whether a people are fit for self-government according to our standard is unimportant. They are fit to improve if they are permitted, and in no other way has man improved in this domain than by experience. . . . I submit that we made a grave mistake in not following in the Philippines the American policy which has triumphed in Cuba. . . . Let us hope the American nation is to repeat this sublime act of self-abnegation with the Philippines, and establish under her protection the first republic of the Orient. This accomplished, what a position for the future is ours—the greatest of republics, the mother of other republics. Here lies true glory, which no other nation can attain.

Jacob Gould Schurman, president of Cornell university and of the first Philippine commission, declares that "any decent kind of a government of Filipinos by Filipinos is better than the best possible government of Filipinos by Americans."

Charles A. Towne, official orator at the Democratic celebration of the Fourth of July of this year in New York, speaks for his party in the following testimony addressed to the Republican administration:

In August, 1898, you signed a solemn compact, the peace protocol, by the third article of which you bound yourselves to occupy and hold the city, bay and harbor of Manila until the conclusion of a treaty of peace, which should determine the fate of the Philippines; that treaty was not ratified and did not go into effect until the following April; why, therefore, in early January, before there was any treaty in force, and while your restricted faith, as evidenced by the protocol, restricted you to Manila city, bay and harbor, did you issue a proclamation taking possession by alleged right of conquest of the entire archipelago, and threatening force in case your usurpation should be resisted? Why was war thus declared without the action of Congress, in whom alone the constitution vests the power to declare it? Why did you denounce as traitors millions of people not born under your jurisdiction, and who had never vowed you allegiance? How can the descendants of the American

revolution purchase the bodies, the country, and the allegiance of 10,000,000 of unwilling people for \$20,000,000? If you had already got them by right of conquest, why did you pay \$20,000,000 for them? If you had agreed to buy them, why did you state in your proclamation that you had won them already by the sword? Why did you not treat the Filipinos as you treated the Cubans?

Ah! Americans, these questions cannot be answered consistently with our national character and honor. We must not, indeed, leave them to be asked by future generations. We must set ourselves right while yet there is time. We who have done the wrong must repair it.

These are simply examples of recent formal and representative utterances of organizations and individuals in the United States, such as have been made by persons like ex-President Cleveland, President Eliot, of Harvard university; Bishop Spalding, of Peoria; Bishop Huntington, of Central New York; William J. Bryan, Bishop Hall, of Vermont; Samuel Gompers, president of the American Federation of Labor; Richard Olney, Ernest H. Crosby, Dr. Felix Adler, Bishop Conaty, Samuel L. Clemens (Mark Twain), Fiske Warren, William D. Howells, Edwin Burritt Smith, Edward M. Shepard, W. Bourke Cockran, Herbert Welsh, Alfred H. Love, Benjamin F. Trueblood, William J. Palmer, Louis R. Ehrich, Henry B. Metcalf, Moorfield Storey, Judson Harmon, Rufus B. Smith, Charles B. Wilby, David Starr Jordan and hundreds of others.

The question of Filipino independence can therefore be discussed by your debaters, not as a theoretical or academic or even a remotely future question, but one in the righteous settlement of which they may hope to take an immediate and active part.

THE TAXATION OF THRIFT.

A portion of an address delivered by C. O'C. Hennessy, of New York, at the annual convention of the U. S. League of Co-operative Building and Loan Associations, held in Boston in June. The meeting was remarkable in respect of the fact that all the great States were represented by delegates, and by the fact that the report of Secretary H. F. Cellarius, of Cincinnati, showed that the co-operative savings and home-building movement is growing rapidly in most of the States; the only decrease of assets worth noting being in the States of Illinois, New York and Missouri. The report showed membership in these associations aggregating 1,530,707, holding assets chiefly consisting of small mortgages upon homes, amounting to \$57,228,014. Mr. Hennessy's argument for untaxed small dwellings created a very active discussion, and it is believed that at the next annual convention of the League it may be possible to get action looking to the taking up of this matter for active consideration by many of the State leagues which are represented in the national organization.

Thrift, as the dictionary defines it,

is frugality, prosperity, success in the acquisition of property. To you, as representatives of a vast organized movement for the promotion of thrift, the word is identical with the object of the associations you represent, which is to practice as well as preach among men, the virtue of the accumulation of savings and the building of homes. That the savings feature of our cooperative societies is in itself a good thing, no one may deny, because

Those save who never saved before,
And saving ones—they save the more.

Most of us will agree, nevertheless, that the accumulation of savings is not the object, but rather the means of co-operative financing; the end, crown and glory of the system being the creation of small homes.

A government dedicated to the promotion of liberty and the pursuit of happiness, ought to encourage thrift. But strange as it may seem, it is a fact that we have progressed so little toward the concrete realization into law of the principles of liberty and the pursuit of happiness, that nowhere in the United States is there a government which fully offers encouragement to thrift, or guarantees to the citizen the full enjoyment of the rewards of his labor. On the contrary, we find that there is no State of the union which does not impose some fine upon thrift and frugality, some burden upon success in the acquisition of property.

While the theories of taxation that find expression in law are substantially similar in all the States, and while these laws are, generally speaking, unjust and burdensome to the man who would save, and especially to the man who would own a home, nevertheless it is a hopeful sign that many of the legislatures, to the extent, as it seems, of their limited view of the burdens upon thrift, have sought to lift these burdens by relieving savings institutions and their depositors from taxation. Although some States are still so benighted as to encourage thriftlessness by pursuing with taxes every phase and form of savings, an enlightened tendency is exhibited by nearly all the larger States, in the more or less valuable tax exemption favors extended to co-operative building and loan associations and their members.

But while disposed to contend that all personal property taxation is wrong, both in principle and in practice, and that taxes upon deposits in savings banks and building loan associations are especially unjust and unwise, I am not convinced that these

are the most serious burdens that government imposes upon industry and frugality. It is the methods of real estate taxation in the neighborhood of large cities, which, by putting unjust burdens upon home-owners and heavy penalties upon home builders while making home sites artificially scarce and dear, that offer the greatest discouragement to that splendid form of thrift which you are organized to promote. That the present methods of real estate taxation operate, particularly against the man of small means who would own his own home, should be obvious to everybody, and when we reflect upon the evils that arise from it, we ought to be amazed at the perverse stupidity of governments which will persist in a system whose fruits are so poisonous to the growth of national as well as individual character. It would seem that no argument is needed to demonstrate that a wise government, bent upon the moral and material welfare of its citizens could adopt no more profitable policy than that of encouraging the building and owning of small dwellings. Already we find philanthropists organizing societies to consider in the great cities the solution of the question which for years has agitated the civic reformers of England, and which in that country is known as the "housing problem." The housing problem, in brief, is how in great cities the great masses of people may be provided with houses to live in without exposure to the horrible conditions of moral and physical deterioration which are naturally incident to life in filthy, unsanitary and overcrowded tenements. The density of population per acre in the Polish quarter in Chicago is three times that of the most crowded portions of Tokio, Calcutta and other Asiatic cities, and yet Chicago's densest quarters are not as thickly populated as those in New York; and two years ago a pamphlet issued by the Twentieth Century club of Boston declared that the slums of that city were as bad as any to be found in the country. A commission consisting of some of the most respectable citizens in New York, after an exhaustive examination of the problem in that city, declared:

"The tenement districts in New York are places in which thousands of people are living in the smallest space in which it is possible for human beings to exist—crowded together in small, ill-ventilated rooms, in many of which the sunshine never enters, and in most of which fresh air is unknown. They are centers of disease, poverty,

vice and crime, where it is a marvel, not that some children grow up to be thieves, drunkards and prostitutes, but that so many should grow up to be decent and self-respecting. And the most terrible feature of tenement house life is the indiscriminate herding of all kinds of people in close contact; the fact that mingled with the drunken, the dissolute, the improvident, the diseased, dwell the great mass of the respectable workmen of the city with their families."

If the character and perpetuity of the governmental institutions which we cherish and are proud of, are to be determined, as they must be, by the character of the individual American citizen, surely it ought to be among the first concerns of enlightened government for its own preservation to seek to abolish those conditions which in the great cities of the land degrade men, women and children to the level of the brutes. If it may be said that I am enlarging the scope of this discussion and departing from my text by raising the vast, vexed question of the cause of poverty in our cities, I would for this occasion disclaim such an intention, but would, nevertheless, contend that the poverty question and the taxation question are most intimately related and that in the last analysis it will be found that the taxation of thrift is the fruitful cause of most, if not all, of our social ills. To you, who represent the largest number of associated home-builders in the world, I would say that while you should contend strenuously against all forms of taxation that restrain the free growth of cooperative savings and home-building associations, your most persistent efforts should be made in the now neglected direction of lifting tax burdens from the home-owner, and removing from the pathway of the home-seeker the governmental fines and penalties which now discourage him.

In England, where the housing problem in the great cities has reached an acute stage, short-sighted law-makers see no better way of correcting the congestion of the tenements than by building municipal tenement houses which are but as a drop in the bucket of amelioration. And in some American cities, so-called model tenements supplied by private capital, are offered as a remedy. To the man who will look beneath the surface of things these efforts of public and private paternalism must seem not only utterly wrong in principle, but utterly inefficient in practice.

Only a little reflection, it seems to me, is necessary to convince one that in a reform of our taxation systems so as to remove the burdens that bear heavily upon home-owner and home-seeker, is to be found the true solution of the housing problem and the true encouragement of that form of thrift, the practice of which would greatly improve the character of citizenship and greatly diffuse human happiness. Make a thing difficult for men to do, and fewer men will attempt to do it. Tax the village dogs and you will have fewer dogs. Put tax burdens upon the business of home-building and you will have fewer homes. In France, the extraordinary debt caused by a great war made many indirect taxes necessary, and one curious form of taxation there consists in levying tax upon the owners of all buildings for every door and window which the buildings contain. As a result fewer buildings have been constructed, and in buildings constructed to be rented or sold to poor people, as few openings as possible are made. It is certified by a responsible writer that over 200,000 houses in France have not a single window, all the light and air having to enter through the doors.

In this we see an extreme illustration of the destructive power of foolish taxation; and I suppose it is hardly necessary to point out that the way to increase the number of windows in French houses of the future is to modify or abolish the tax upon the construction of windows, just as in America the way to encourage the multiplication of small homes is to modify or abolish the tax upon house construction. If Boston, for example, should adopt the policy of exempting from taxation, to the extent of \$2,000, all dwellings exclusive of land value, what an enormous stimulus this would give to the business of small home building! And supposing that the deficiency in public revenue created by such an exemption was made up by larger taxes upon vacant land in and about Boston suitable for home sites, but now held out of use by speculators who have forestalled the home-seeker, would not that be a new encouragement to thrift, another boon to the home-seeker? For as it is an axiomatic proposition that as you increasingly tax things, you tend increasingly to diminish and finally to destroy them, so it is beyond dispute that if you tax land values which are speculative in their nature (in the sense that they are based upon prospective future demand rather than

present use), you tend by such taxation to diminish and ultimately to destroy the speculative value and leave only the economic value for the present use. Such would be the tendency of increased taxation upon land suitable for home sites in the neighborhood of great cities where the market value of to-day is largely based upon the demand of the future. The certain end of such a system would be that wholesale speculators in home sites, unable to evade taxes, would by competing with other speculators for immediate customers make home sites more plentiful and cheaper than ever before. Is it not obvious that the reform in the methods of real estate taxation which I suggest, would, if adopted, do more for the kind of thrift that you are organized to promote than any other policy that could be adopted by government? With cheaper home sites fairly taxed and partly or wholly untaxed buildings, there would be offered to the earnest home-seeker an incentive that would take tens of thousands of men out of the wicked environment of cheap flats and tenements into the blessed and stimulating atmosphere of independent homes.

I have not, because of the limits that time and propriety have set upon me on this occasion, attempted any elaboration of an idea which is not an entirely new one. My object is to induce thought and discussion here and hereafter among the thoughtful, unselfish and liberty-loving men, who guide the growth of the great cooperative home-building movement in the United States. It is my hope that the enlightenment which shall come from a general discussion of this subject may ultimately lead, in the interest of organized thrift, to an irresistible demand for the adoption of taxation reforms along the lines that I have been able, in a poor way, here to suggest.

THE MANNERS OF AN ANCIENT CIVILIZATION.

The two Sarto sisters, who kept house for the pope at Venice, will come to live near him in a convent in Rome, but not as nuns. He has not spoiled them by worldliness. They kept no servants, hired no *faccino* to bring home what marketing they wanted, never appeared in his patriarchal gondola, and were lauded by their neighbors as simple, pious, charitable women. Another sister is wife of an inn keeper in her native village. One of the pope's two brothers is a carabineer and the other the postmaster of a district in which he served as letter carrier for 20 years.

We should not jump to the conclusion that the pope is vulgar and his family dreadful people. English folk born and reared in such lowly conditions would be. The Anglo-Saxons are the youngest children of European civilization, and have not yet had time and opportunity to throw off the dross of barbarism. Italian civilization has its roots almost in prehistoric times, for history knows little of the Etrurians. Modern Italy has always in various ways kept up a high standard of culture. If her robe in the Renaissance was bloodstained, it was of magnificent brocade, and she valued the sweet virtues of the humble class. Most of the sixteenth century virgins and all those of Raphael are contadine.

France, in point of far-back origin and culture, stands next to Italy, and that is why she can be a republic. These Sarto women are content with the costume their mother wore before them, as Mme. Loubet "mere" is satisfied with the close white colf neckerchief, coarse wide apron and plain full skirt of the south of France farmer's wife. The pope's sisters were pointed out to Mr. Chaumie, the minister of public instruction, and his secretary when they went to Venice to be present at the laying of the Campanile foundation stone. These gentlemen saw them sitting at a distance on folding stools in the square of St. Mark, making lace and chatting with other women who might have been gondollers' wives. Their brother had been on the far-off platform blessing the foundation stone and surrounded with civic dignitaries and court personages whom the king had sent to represent him.—London Truth.

City Editor—See here, Hurlbut, did you write this interview with Mayor Patmos?

Unsophisticated Reporter—Yes, sir.

City Editor—Why in thunder did you make him talk like that?

Unsophisticated Reporter—I didn't make him talk like that, sir. That's what he said.

City Editor—The deuce it is. And who told you to write what he said? You were told to interview him.

S. O. P.

"Do you know, young man, that this country is on the verge of ruin?" asked the pessimist old party with the shiny sleeves.

"Do I?" replied the bright young man with the notebook. "Well, I guess yes! Why, I'm carrying around a camera all the time to get a snap shot at it as it goes over. It will be the greatest scoop ever!"—Indianapolis News.