

shipping clerk, whom he had been assisting, took sick, Heinrich was permitted to fill his place during the dull season. To be sure, the shipping clerk received \$10 a week, while Heinrich was paid only \$6 for doing the same work; but there was a better chance to learn.

"I am not to be the president yet," said Heinrich, "for which I was not born in America. For the alderman, the burgomeister, the governor, the Rockefeller, maybe, it is not so. It is to work and learn, and not waste one's money. As for me—why not? Have I not so soon the advancement taken?"

Busy times arrived. The shipping clerk had given up his position, and as Heinrich had performed the duties satisfactorily, he succeeded to the job. One day he presented himself at the manager's desk.

"Well," said the manager, "why aren't you at work?"

"I am at this time the strike on," responded Heinrich, excitedly. "It is that I shall have the \$10 which for my job is the remuneration. I am to get it now."

"Go back to work, Heinrich, and I'll see about it," replied the manager. "Those orders mustn't get behind."

"Nein! Nein! It is now. Already you the time have had." Heinrich made no move.

"Oh, well, go to work, and I'll fix you up," said the manager. "We're too busy to quibble now."

The business of the company was prospering. As the holidays drew near the orders, came flooding in, and for the employes life meant nothing but work and eat and sleep, with a maximum of work and a minimum of sleep. Heinrich would tumble at midnight into a chair in the shipping room for a nap. The first arrivals in the morning found him at his duties.

"It is to work," he would say. "It is thus that all great men have succeeded. The company will not add to my wages unless I am to be appreciated. Is it not so?"

The new year came. Old Mr. Brouch and Mr. Jimley, the two partners, who had begun business five years before with a desk and \$5 in cash capital, divided the year's abundant profits between them. Before departing for California to recuperate from the season's strenuous efforts Brouch dictated a note to the manager. The latter tossed it over to Heinrich next morning. Heinrich received it with trepida-

tion. No doubt it was a letter of appreciation announcing an increase in his salary and perhaps a promotion.

"Cut Heinrich from \$10 to \$8," it read. "The busy season is over, and the job isn't worth as much. Anyway, it doesn't require any particular intelligence to do the work, and even \$6 ought to be enough."

Heinrich swallowed something hard, but walked quietly away.

"No intelligence, is it? We shall see," he muttered to himself, after a few minutes' thought. During the remainder of the day he went about as though borne down by a serious project of some sort.

Next morning when the office force arrived, there were indications that Heinrich had been there early and departed. On the boxes in the shipping room the original addresses had been painted over and new ones substituted. Evidently enough "mix-ups" had been arranged to keep the establishment busy for six months straightening them out. But the errors had been rectified.

A note in Heinrich's handwriting lay upon the manager's desk. It read:

I was mad, and mixed up the addresses because Brouch thinks not that the intelligence is requisite. Yet I have not the dishonesty to do the unright action. It is, therefore, that I have come down early and made it all correct. Even so I am not to stand to be cut down in my reward after so hard a work, and I am dispensed with you henceforth. HEINRICH.

The manager threw the note into the waste basket and dictated an "ad." for "a young man to start in at \$5 a week, with chance for promotion if a good worker."—Chicago Daily News.

THE TARIFF TAX ON HOMES.

Portions of an address delivered by Fred, Cyrus Leubuscher, of New York, before the United States League of Local Building and Loan Associations at its Convention at the Murray Hill Hotel in New York City, July 26 and 27, 1905.

"You are quite presumptuous," wrote a famous political economist to whom I had applied for data, "to suppose that, in the compass of a short paper, you can fully cover such a subject as the tariff tax on homes." He was correct in his criticism—from his standpoint; for he assumed that I meant to discuss not only the house but all of its contents—food, clothing, furniture and bric-a-brac, as well as lumber, brick, stone and iron. It would not only be presumptuous but it would be impertinent as well for me, as a building association man in a convention of the United States League of Building Associations, to attempt to treat, save incidentally, of anything except the building itself and the materials which enter into the making

of it. It would also be impolitic, if I expect to make any impression, for me to arouse political prejudices, as I surely would do if I introduced a discussion of the questions of protection and free trade that are involved in the tariff on food, clothing and furniture. I distinctly disavow any such intention in this paper. I claim that a discussion of the question of free raw materials that enter so largely into the construction of houses, should not shock the most hide-bound protectionist, and that he should join with the free-trader in the demand for untaxed lumber, untaxed brick, untaxed iron and steel, untaxed window-glass, etc.

The July, 1904, report of the Bureau of Labor, based upon new estimates for 2,567 families, gives the per cent. of expenditures for the principal items entering into the cost of living as follows:

Items.	Per cent.
Food	42.54
Rent	12.95
Principal and interest on mortgages on homes	1.58
Fuel	4.19
Lighting	1.06
Clothing	14.04
Taxes75
Insurance	2.75
Labor and other organization fees.....	1.17
Religious purposes99
Charity31
Furniture and utensils.....	3.42
Books and newspapers.....	1.09
Amusement and vacation.....	1.60
Intoxicating liquors	1.62
Tobacco	1.42
Sickness and death.....	2.67
Other purposes	5.87

Total100.00
If we lump the per cents. of rent, interest on mortgages, and taxes, which legitimately belong together, we have a total of 15.28, making it the second largest item in the cost of living. Rent and building materials should be considered together, because the tariff tax on rent is due to the tariff tax on building materials, which greatly increase the cost of building and repairing houses. Those who buy materials and build their own homes pay their tariff tribute on building materials direct to the scores of protected trusts that "guard our homes as a pack of wolves guards a flock of sheep." Those who rent homes pay their tariff tribute through the landlords, who add enough to the rent bills to cover the tariff cost of constructing the rented homes.

In the United States duties are levied for two ostensible purposes: First, to raise revenue; second, to protect our manufacturers and wage workers against the lower prices of foreign countries which would otherwise undersell them and thus tend to drive

them out of business. Are these two purposes subserved by levying the present tariff on building materials? Let us see.

The 1900 census values the principal products that enter into the building of houses as follows:

Brick and tile.....	\$51,270,476
Carpentering.....	316,101,758
Gas and lamp fixtures.....	12,577,806
Gas machines and meters.....	4,392,730
Glass.....	56,539,712
Iron and steel nails and spikes..	14,777,299
Iron and steel pipe.....	21,292,043
Iron work—architectural, etc...	53,508,179
Lead—bar, pipe and sheet.....	7,477,824
Lime and cement.....	28,689,185
Lumber—planing mill products.	168,343,003
Mantels—slate and marble.....	1,153,540
Marble and stone work.....	85,101,591
Masonry—brick and stone.....	203,593,634
Oil, linseed.....	27,184,331
Painting and paper hanging....	88,396,852
Paints.....	50,874,995
Paper hangings.....	10,663,209
Plumbers' supplies.....	14,771,185
Plumbing, gas, etc., fittings....	131,852,567
Pumps, not steam.....	1,341,713
Roofing and roofing materials..	29,916,592
Steam fittings and heating apparatus.....	22,084,860
Tin and terne plate.....	31,892,011
Tinsmithing, sheet iron working, etc.....	100,310,720
Varnish.....	18,687,240
Wood—turned and carved.....	14,338,503
Total.....	\$1,567,133,505

These figures were obtained from factories and, of course, are wholesale prices. I think it is fair to state, that at least one-third more is paid by the final consumer after the products have passed through the hands of various middlemen. This brings the figures up to about \$2,100,000,000. Mr. Byron W. Holt, the well-known economist, has made careful estimates which show that to these figures should be added at least \$200,000,000 for lumber other than planing mill products, and \$200,000,000 more as the cost of foundry, machine-shop and blacksmithing products and of structural iron and steel. He also computes the cost of all other materials at \$117,000,000. This makes a grand total of about \$2,600,000,000 as the annual expense bill of the people of the United States for erecting and repairing buildings. Probably from 20 per cent. to 30 per cent. of this sum is expended on business and public buildings, churches, etc.; making a liberal deduction for these, we find that Uncle Sam's nephews and nieces expend every year almost \$2,000,000,000 (or the wealth of two Rockefellers) with which to protect themselves from wind and weather.

The cost of building materials is now fully 50 per cent. higher than it was eight years ago when the Dingley tariff bill

became a law. This is only in slight measure due to higher wages; and it is estimated that the tariff is responsible for most of this increase. According to Moody's Manual most of the trusts have been formed since 1898; and it is only since that date that the lumber and other trusts have fully realized how the tariff enables them to raise prices.

A large proportion of the rent for homes goes to cover the cost of repairs. These consist largely of lumber, paint, glass, cement, nails, screws and roofing materials, the cost of nearly all of which is increased 40 or 50 per cent., or more, by the tariff. If the materials for repairs on the average house cost \$15 a year the tariff is responsible for about four or five dollars of this amount. I have, therefore, estimated the tariff cost of those who own and those who rent homes together. In either case it is the occupants of homes who pay the so-called protective tariff tax of constructing and repairing the homes of this country—unprotected from the protected tariff trusts. It has required a great deal of calculation to arrive at the average rate of duty under the tariff act of 1897. On some products the duty is imposed according to weight or quantity, on others according to the value, and on still others according to both quantity or weight and value. On Portland cement, for instance, the rate is eight cents per 100 pounds, and on other cement 20 per cent. ad valorem. I have, however, taken the report of the Bureau of Statistics of the Department of Commerce and Labor, and carefully calculated the ratio between the imports for the year ending June 30, 1904, and the duties collected thereon; and I find that the average percentage of duty on the principal materials entering into buildings is as follows:

Brick and tile.....	32
Cement.....	25
Glass.....	68
Iron and steel nails.....	28
Iron and steel pipe.....	36
Lead.....	82
Lime.....	34
Lumber (planing-mill product).....	15
Marble.....	55
Paints (white lead).....	55
Paper hangings.....	25
Stone.....	50
Tin plates.....	33
Varnish.....	97

Now what justification is there for thus handicapping the poor man in his struggle for a home?

Is it revenue? In 1903 less than twelve million (\$12,000,000) dollars was collected in the custom houses from duties on building materials; and in making up the list, in order to be perfectly fair,

I included materials that are not used in the average building, such as asphaltum, coal-tar, oxide of cobalt, iron beams and girders, marble and onyx. So that less than two per cent. of the Federal revenue is derived from this source—surely not enough to warrant the government in discouraging the building of homes.

Even the most hide-bound protectionist must now admit that unless the apologists for a tariff tax on building materials can show that it tends not only to keep men employed who without it would be obliged to seek another livelihood, but also increase their wages, it should be repealed by the next Congress. Remember that we are not now considering manufactured articles, such as cotton goods, shoes, etc., but what are practically raw materials, for all things used for the building of a house

are, in relation to it, raw materials. If the tariff on these were necessary in order to keep men employed at living wages, the majority of the American people would bear it patiently, for they seem wedded to the protectionist idea. The prices they pay, however, should be greater than the European prices for similar goods only in the proportion as American wages are greater than the European. As a matter of fact, the prices charged their fellow-countrymen by the trusts which control the principal building materials are many times greater than the difference in wages.

I have thus far shown that the only two reasons that justify a tariff, viz., revenue and protection, do not apply to building materials. The hypocritical pretenses of the building material trusts having been proven, I will now show that they have taken advantage of the situation by not only getting all they can out of their fellow-countrymen, but are actually enabled to undersell foreigners on their own territory. They export large quantities of their products and sell them abroad at competitive free-trade prices.

The tariff committee of the New York Reform Club reports that it has been able to obtain copies of several recent export journals, notably (1) The Exporters' and Importers' Journal of June 18, 1904, published by Henry W. Peabody, 17 State street, New York City; (2) The American Export Monthly of June 18, 1904, published by Arkell & Douglas, 5 to 11 Broadway, New York City; (3) The Export World and Herald of July 5, 1904, published by the American Trading Co., Broad Exchange Building, New York City; (4) El Mundo y Heraldo de la Exportacion

of June 21, 1904, also published by the American Trading Co. The report of the tariff committee states:

"While many of the prices quoted from the journals are not the lowest export prices, yet they are often far below the home prices on the articles mentioned. To supplement and corroborate the information derived from these export journals the tariff committee employed a man who has for 20 years been a buyer of goods for export. Being personally acquainted with the selling agents of many of these exporting manufacturers, he could and did obtain the export catalogues and price lists of most of the manufacturers quoted. Many of these price lists are in the possession of the tariff reform

committee. In most cases the manufacturers themselves, or their agents, have marked their discounts for export on the margins of their catalogues or lists. Sometimes they have also indicated their home discounts in the same way. In other cases the expert who obtained these prices wrote them on the margins of the lists as they were given to him. All of these prices were obtained in June, July and August, 1904.

From the information thus obtained the following comparative lists of prices have been prepared. I have selected only such as come within the purview of my paper, either building materials or tools with which those materials are assembled to make homes:

Articles and Description.	Export price.	Home price.	Difference (Per cent.)
Adzes, carpenters' sq., h 4-in.....per doz.	\$9 90	\$11 00	11
Axes and hatchets, Yankee, unhandled 5 to 7 lbs. "	6 75	7 50	11
Axes and hatchets, Yankee, handled, up to 7 lbs..... "	6 30	7 00	11
Turpentine han. 4½ to 5½ lbs..... "	8 33	9 25	11
Hatchets, carpenters' 4-in..... "	5 85	6 50	11
Lathing No. 2..... "	4 50	5 00	11
Bit stocks (augur)..... "	12 00	14 40	20
Braces, drill..... "	23 09	24 30	17
Braces, carpenters' 14-in..... "	11 42	13 37	17
Brushes, painters' A quality No. 2-0..... "	3 20	4 00	25
Brushes, painters' B quality No. 2-0..... "	6 30	7 88	25
Brushes, painters' F quality No. 2-0..... "	8 00	10 00	25
Crowbars, steel.....per lb.	05	06	11
Drilling machines, No. 3.....each	26 00	30 00	15
Drills, breast, Nos. 10-11.....per doz.	23 40	27 54	18
Drills, ratchet 14-in.....each	3 25	3 75	15
Jackscrews No. 10.....each	1 98	2 23	12
Lumber, No. 2 shelving, dressed.....per M.	33 00	35 00	8
Rope, manilla, ex. selected.....per lb.	11	13	32
Saws, rip, 18-in. No. 4.....per doz.	14 18	18 00	27
Saws, hand, 18-in. No. 6..... "	11 81	15 00	27
Saws, bench, 18-in. No. 4..... "	8 87	11 25	27
Saws, buck, 30-in. No. 104..... "	7 00	8 40	20
Shovels, D handles, R point No. 3..... "	7 42	8 25	11
Shovels, A1 No. 2..... "	6 25	8 40	33
Spades, A1 No. 2..... "	6 25	8 49	33
Spades, D handle, R point No. 2..... "	6 97	7 75	11
Spirit levels, 26 to 30-in.....each	1 80	2 11	30
Vises, pipe No. 1.....each	1 25	2 00	60
Wrenches, 10-in. screw.....each	5 04	5 60	11

My table shows the export and home prices of 32 articles, the latter showing an average of about 18 per cent. above the former, though in many instances these exporters charge their fellow-Americans from 30 to 60 per cent. more than they do their foreign customers.

It is only fair to state that the apologists for this tariff claim that the amounts thus exported are very small and constitute only what they term surplus products. Secretary of the Treasury Shaw claims that for the fiscal year ending June 30, 1904, the total exports that were sold abroad at lower prices than in the United States amounted to only \$4,000,000. How he obtained these figures he does not state; but they are easily disproved. Take iron and steel

for example. Our exports of iron and steel goods for the fiscal year ending June 30, 1904, were valued at \$111,948,586. From these exports a half dozen items, each larger than \$4,000,000, and some of them materials that enter into the building of homes, can be picked out, such as wire, \$5,821,921; builders' hardware, \$11,726,191; pipes and fittings, \$6,310,551. If iron and steel alone furnish over \$100,000,000, how stupendous must be the totals of all goods exported by the trusts, for which they charge foreigners less than they do their fellow-citizens. "But," exclaim the apologists, "there is no proof that any appreciable part of these exports are sold for less than American prices." It is indeed difficult to get at the facts because it is to the in-

terest of the trust magnates to conceal them. In an unguarded moment, however, President Schwab, of the steel trust, testified before the Industrial Commission on May 11, 1901, as follows: "Q. Is it a fact generally true of all exporters in this country that they do sell at lower prices in foreign markets than they do in the home market? A. That is true, perfectly true."

Only one refuge is left for our apologists, and they have all fled to it; and that is the claim that these foreign sales are made either at cost or at an actual loss. And why do these philanthropists, the trusts, sell goods at a loss? Simply in order to keep the workingmen busy, so that they will not lose their wages. The argument presupposes that the 80,000,000 inhabitants of this country are too poor to keep the mills and factories at work all the time and that the trusts love the dear people so much that they take money out of their own pockets in order to give them steady work. The exports of the United States for the year ending June 30, 1904, are valued by the government at \$452,000,000. As all of these, according to Mr. Schwab, were sold at a lower price than the goods sold in the home market, the trusts would have the American people believe that they deliberately lost money on almost \$500,000,000 of exports solely for sweet charity's sake. I feel convinced that investigation will demonstrate that on all exports of building materials a profit is made.

Protectionists should therefore join forces with freetraders in demanding the repeal of the tariff tax on building materials as not only utterly unnecessary from the protectionist standpoint, but as a handicap on Americans in their struggle for supremacy in the race of civilization. Remove this tax, and the demand for masons, carpenters and house-builders generally, will be so great, that wages will rise and thus enable the mechanics in their turn to become home-owners. Remove this tax and in a few years the number of homes will be doubled. Remove this tax, and the pressure of population in the tenement-house districts will be lessened, while little cottages will multiply in the suburbs. Remove this tax, and tens of thousands of little pallid children, instead of dying amid the stenches of the tenements, will grow to sturdy manhood and sweet womanhood in God's country.

"The American Home, the Safeguard of American Liberty," the motto of the United States League of Local Building and Loan Associations, demands that

we, above all, should join in the movement to strike the shackles from the home-building industries. Indeed we should be the leaders, for it was to increase the number of American homes that building associations came into existence. Our cooperative thrift movement seeks to depopulate the tenements, those pestilential breeding spots that may some day hatch out the demons that will subvert our liberties.

Let us forget that we are partisans of this party or that, but let us remember that we are partisans of a deep-seated purpose, and that that purpose is the up-building of the American home.

WILLIE'S RECITATION.

To do what you can
As well as you can,
Is a mighty good plan
For most any man.

To work all the day,
To work every day,
Is the only sure way
Of getting your pay.

If I work all the day
And give up my play,
I surely shall climb
To fortune some time.

On that distant day
I'll not want to play;
I'll only keep climbing
All of the time.

When fortune is ripe
I'll reap what I've sown;
A column of type
And another of stone.
—Newark News.

BOOKS

MONKEY SHINES.

How many generations of five-year-olds have rejoiced in the regulation round of stories! How many times the same story has been told in all the languages over and over! It is quite surprising how limited the number is. It seems to be no easy matter to tell a brand-new story that will hold a five-year-old, and make him want to hear it in the very same words every night in the week.

In his "Monkey Shines" (sold by Public Publishing Co., Chicago) Bolton Hall has told some brand-new stories in the right way. If you read to your five-year-old about "A pike is a fish," or "Bobby had a little pony," or "Willie's uncle went to Florida," and then ask him next night what he wants you to read, more likely than not he will ask for the one you read the night before. This is the supreme test for all good stories—they endure repetition; and if the five-year-old wants the story over and over, he gives it the infallible stamp of genuineness.

Mr. Hall is right in his preface in cautioning the reader against preaching the moral. A good story, in fact,

tells its moral well enough. There may not be any gain even in testing now and then, as there is temptation to do how the story has been taken in. For example, George has heard how Willie's uncle sent him a box of oranges, which he would not divide with his cousins. So the oranges rotted in the cellar. George has had the story three nights in succession. Then his uncle gives him a big cake of Peter's chocolate. You suggest division, and ask him if he does not think Willie was sorry he did not divide his oranges with his cousins. Yes, says George, but Peter's chocolate doesn't rot. Which gives you pause, and shows that we must not push a good thing too far. Surely the best way for the little ones is to let the stories take care of themselves.

Mothers who want something for a short reading at night will be grateful for "Monkey Shines," and those who have not yet bought a copy should not let Christmas go by without putting it among the household gifts.

The make-up of the book is very attractive. The illustrations are somewhat uneven, but most of them are good. Twenty-one of the thirty-one stories have a picture of some kind, and if there is any fault to be found it is that the other ten are without one.

J. H. DILLARD.

THE CHICAGO PARK SYSTEM.

A certain official report on Chicago parks is entitled to be taken out of the category of officialdom and, even if not raised to the dignity of literature, to be considered at any rate as something better than a poor relation. This report, illustrated with handsome half tones of scenery and helped out with valuable maps, outlines the history of Chicago parks from the time of the location of Dearborn park, in 1839, down to the present time, when a movement is on foot to surround the city with a continuous system. The development of the playground parks is of course narrated; and incidentally the park systems of other cities are briefly described.—[Report of the Special Park Commission to the City Council of Chicago on the Subject of a Metropolitan Park System. Compiled by Dwight Heald Perkins. 1904.]

BOOKS RECEIVED.

—Bulletin #4 of the New York State Library, Melvil Dewey, director. Indexing. Principles, Rules and Examples. Albany: New York State Education Department. Price, 15 cents. A complete set of classified instructions for indexing books. It was prepared by Martha T. Wheeler, instructor in indexing at the State Library, with the assistance of Elva L. Bascom, and is described by Mr. Dewey as "the outgrowth of several years' practical work in making and supervising indexes to Regents publications and experience in teaching the subject in the Library School." The instructions, which are fully explained, are also abundantly illustrated with examples.

PERIODICALS

The Craftsman (Syracuse, N. Y.) becomes more and more beautiful. An addition of color plates for illustration of interior decoration greatly aids the imagination in an important field. The October number contains an article on "Civic Art in Cleveland, Ohio," with excellent illustrations of the "group plan" for public buildings, upon which the present imposing improvements are proceeding. Among other civic accomplishments in this advanced city, "as the result of a vigorous campaign for lessening the danger from surface railroad crossings, the present city administration, through numerous conferences with the railway officials, has succeeded in having plans made and approved for the elimination of all such crossings in the city, numbering about 100. A law has been passed authorizing this action, one-half of the cost to be paid by the city, and one-half by the railroads." The article is accompanied by full-page portraits of Mr. W. J. Springborn, the able Director of Public Service at Cleveland, and Mayor Johnson, here wrongly called "Thos. L. Johnson."—A. T. P.

In an editorial in his Magazine for October Mr. Watson argues that for the true cause of the ruin of Italy we must go back to Pliny's famous dictum that "Great estates were the ruin of Italy." "Before a few," he says, "could buy up all the land there must have been some great cause at work, some advantage which the few held at the expense of the many." He finds the true cause to lie in the fact "that the ruling class at Rome had concentrated in their own hands all the tremendous powers of state." No historian knows better than Mr. Watson how difficult it is to get at definite knowledge of economic conditions in past ages. It is hard to say just what was the process of decay in the so-called

OUR CATALOGUE OF BOOKS

We have just issued a descriptive catalogue of the books published and sold by this company. These books include the works of Henry George, Henry George, Jr., Ernest Crosby, Bolton Hall, Louis F. Post, Henry Demarest Lloyd, John F. Allgeld, Clarence S. Farrow, Edwin Markham, Lawson Purdy, Thomas E. Watson, Oliver R. Trowbridge, William Jennings Bryan, and others, including Tolstoy and Walt Whitman. There are, in this notable list of books, novels and romances, biographies, histories, poems, essays, sketches, addresses, treatises, and other kinds of books. Every book listed is one of great interest and real importance. The catalogue will be sent to anyone on request.

THE PUBLIC PUBLISHING COMPANY

First National Bank Bldg., CHICAGO