

THE BASIC FORMULAS

Formula A: A man's life is his own and he has a right to live.

Formula B: Land is the material universe; any payment (however indirect) made for the advantages of access to land is rent.

Formula C: Labor is any human effort; the proceeds of labor is wages.

Formula D: To the creator belongs his creation,—all of it, with nothing taken out by any one for anything, not even for taxes.

Formula E: All wealth is produced by Labor from land.

Formula F: Wealth used as a tool in the production of more wealth is capital; and in the wealth so produced is the interest due the owner of the capital, and the wages due Labor for the effort involved.

Formula G: There are but three ways of obtaining wealth, namely: (a) To earn it; (b) To receive it as a gift; and (c) To obtain it by force or fraud.

Formula H: Land has no value till two people want it and then gains in value as more people want it.

Formula I: The law of progress is expressed in the slogan: Association in equality.

Formula J: Self defense is the first law of nature.

The Stockton Catechism

IN FUNDAMENTAL ECONOMICS

Wherein the Method of Geometry is Applied to the Study of Economics and Every Proposition Logically Deduced from a Self-evident Truth, Every Step is Provable, and the Conclusion is Too Convincing to Permit of Further Argument

"A Thousand and One Questions" in Civics, Politics, and Business Scientifically Analyzed and Answered with the Logic and Consistency that Distinguish Science and Guesswork; so that Debate is Ended

BOOK ONE

(Formula A: Answers from 1 to 100)

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By L. D. BECKWITH
Editor of THE FORUM, Stockton, California

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Colorado, who in 1893 started the author in the study of the
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for his scholarly coaching during the past
nine years.—L.D.B., January, 1930.

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The Author
Dedicates This Work
IN FRIENDLY SYMPATHY
to
THE WILLING TOILERS
OF EARTH
Who Are So
DISAPPOINTED and PERPLEXED
At Their Discovery
THAT EVEN by WILLING and UNENDING TOIL
IN A WORLD OF PLENTY
THEY CANNOT DO FOR THEIR LOVED ONES
EVEN THAT WHICH JUSTICE REQUIRES
Much Less What Love Would Wish

The Stockton Catechism

"The economist is religious in the highest sense,—
in the sense that he seeks the natural laws where-
by we are so environed that we be-
come instinctively reverent and live
our religion here and now as natur-
ally as we draw our breath, not
merely professing religion and then
deferring its exercise to some
more convenient season in a
distant abode."

ANSWER No. 38.

IN FUNDAMENTAL ECONOMICS

A SEARCHING INVESTIGATION and SCIENTIFIC
ANALYSIS of the ECONOMIC CAUSE of SLOW
BUSINESS and HIGH LIVING COSTS in a LAND
of PLENTY PEOPLED by WILLING WORKERS.

The Much-needed Codification of Natural Law in the
Business World. Also a Presentation in the Form
of a Catechism of the Plea of Business and Pro-
fessional Men for the Lifting of Tax Penalties from
Earned Incomes

THE "1,001 QUESTIONS" in BUSINESS, in POLITICS, and in CIVIC
AFFAIRS, DEBATED WHEREVER MEN MEET, ANSWERED
With the LOGIC and the CONSISTENCY that DISTINGUISH the
SCIENCES from GUESSWORK. HERE ECONOMICS IS HANDLED
LIKE GEOMETRY,—EVERY STEP DEDUCED from SELF-EVIDENT
TRUTH. HERE ARE the ANSWERS to SUCH ALL-ABSORBING
AS THESE: HOW CAN BUSINESS BE KEPT ALWAYS GOOD?
HOW CAN WE BE SURE of HAVING BOTH INTEGRITY and
ABILITY in the PUBLIC SERVICE? IS THERE a SOLUTION for
the PROHIBITION MUDDLE? and WHAT ABOUT the NARCOTIC
PROBLEM? the SEX PROBLEM? the PROBLEM of DIVORCE?
WHAT ABOUT OUR "FLAMING YOUTH"? OUR HOME LIFE?
OUR CHURCHES? MUST WE GIVE UP OUR FAITH IN DEITY?
WHAT ABOUT "BIG BUSINESS", ITS MERGERS and SUPER-
MERGERS? the TRUSTS? the TARIFF? MILITARISM? the
the FREEDOM of the SEAS? the LEAGUE? WORLD PEACE?
WHAT ABOUT the KLAN-CATHOLIC ISSUE and the LABOR-CAP-
ITAL CONTROVERSY? CAN THESE BE SETTLED WITH FULL
JUSTICE to ALL CONCERNED and WITHOUT HURTING EITHER
the FEELINGS or the PRESTIGE of ANY ONE? MAY WE LOOK
FORWARD WITH CONFIDENCE, or MUST CIVILIZATION PERISH?
READ the STOCKTON CATECHISM and TAKE COURAGE!

"Your 'STOCKTON CATECHISM' will become a dictionary of reference; it will be to teachers of economics what 'Hoyle' is to the world of sports."—A. J. MILLIGAN, Commonwealth Club, San Francisco, Cal.

THE STOCKTON CATECHISM In Fundamental Economics

By L. D. Beckwith

BOOK ONE (Containing Answers 1 to 100)

Question 1. Is there any good reason why, in a world which has the airplane, the radio, the automatic elevator, automatic pressure system, automatic furnaces and hot water heaters, automatic refrigerators, and all these mechanical wonders, that we should have to put up with the imperfect governmental and social machinery we now have?

Answer. There is no good reason.

Q. 2. Is there any reason at all?

A. The same reason that we did not have airplanes and the other things you mention ages ago, instead of getting them only recently. That is not a good reason.

Q. 3. Just what is the reason our social machinery is so much more primitive and crude than are our mechanical contrivances?

A. Merely that we lack the comprehension of economics necessary to bring order out of our social chaos, just as we lacked for years the comprehension of physics, chemistry,* etc., that we needed to achieve these mechanical triumphs you mention. (See Question No. 1.)

Q. 4. Isn't it because economics* is so much more difficult than physics and these other sciences?

A. No, it is not difficult,—except in the sense that anything, even simple things, which men do not understand is difficult. You will find it exceedingly simple.

Q. 5. But doesn't economics have to do with the affairs of men?

A. Certainly; but so do physics and all our sciences.

Q. 6. But doesn't economics have to do with the complicated problem of human relations that are in their turn complicated by selfishness, ambition, and other human frailties.

A. Yes. Economics is the science of human relations,—to men in the mass a problem in morals, to the individual a matter of making a living.

Q. 7. But the problems of mankind are complicated by selfishness, ambition, and other human frailties. Can economics offer us any help in coping with them?

A. Certainly. However ugly and dangerous the traits you have mentioned may be when over-stimulated or abnormally developed, **they are rooted in natural instincts**, and are, therefore, **natural forces**. We have the same scientific warrant for knowing that the science of economics can teach us to turn these forces to account that we have for knowing that the sciences of physics and chemistry can teach us to turn physical and chemical forces to our advantage. (See Q. 3.)

Q. 8. But isn't that the field of religion?* Should we not look to religion, rather than to science, for the control the passions of the human heart?

A. We should not think of Deity* as non-religious in that part of His creation which concerns material

*Economics 11, 15, 30, 38, 43, 49 | *Religion 12, 16-18, 38, 39
Chemistry, Physics, 3-7, 11, 15 | *God 8, 9, 24, 28, 35, 37; 38

things and non-scientific is that part of His creation that has to do with spiritual things.

Q. 9. By which you mean?

A. That, if you believe in a deity,* you must believe that He is a deity and that He knows as much about the flow of revenue through a city treasury as about the flow of sap through a tree or of the flow of blood through your arteries,—as much about taxation and statecraft as about botany and physiology. (See Q. 3.)

Q. 10. Then you believe that there are scientific principles by obedience to which we can solve our tax problems and our other governmental problems* with scientific certainty, just as we can by scientific methods construct an automatic elevator, automatic refrigerator, or build a radio or an airplane and make it work?

A. Exactly that! (See 8 and 9.)

Q. 11. Are you serious? Do you really mean that, in spite of the selfishness in the hearts of men, we could by giving heed to the precepts of economics set up a social system that would function as automatically as these devices you mention?

A. Yes, exactly that! Dynamite* will do our work or blow our heads off, according to how much we know about physics. Just so with human nature; it makes either a hell or a heaven of earth, according to how much we know about economics. It is for this reason that economics is entitled to be called **the science of the sciences**. (See 1, 2, 3, 8.)

Q. 12. What becomes of religion and its teachings if we dignify economics as this would do?

A. This view of it adds dignity and grandeur to our conception of the Creator and of religion. Sin, of course would still be possible and the command, "Go, and sin no more", would still hold. But we must remember that sin* is relative like dirt, which is defined as matter out of place. Cream is out of place and offensive in the sugar bowl; but in the cream pitcher it is a delicacy (See 8 and 10). No man is sound in theology unless he is sound in economics and knows the Creator's plan for man in the mass here below in

*Deity, God, Creator, 8, 19, 38 | *Dynamite 20, 21, 33, 36
*Government 3, 36, 39, 42, 43, 70 | *Sin 12, 13, 37, 38

this life and knows where to look for the **manna*** He has provided for the sustenance of governments.

Q. 13. But wouldn't selfishness* defeat your plan?

A. The selfishness you mean, in the sense of greed and covetousness, is an abnormal development of thrift, which is a virtue. Selfishness in the sense of heartless disregard of the rights of others is an over-development of the instinct of self-preservation, an instinct without which we could not survive. (See 6.)

Q. 14. Suppose we agree, what is there in your economics that will prevent such abnormal developments?

A. Things do not just happen in nature. There is always a cause for the bunion or the corn that plagues one. Had a hurtful pressure not borne upon the foot, no corn or bunion would have appeared. So in this case. Prevent or remove the restrictions that repress virtue, and prevent or abolish the stimuli which excite vice and you will find that Nature will remain in perfect balance. Men will be thrifty, but their thrift will not become greed; men will still obey the instinct of self-preservation, but will not seek their own safety in the destruction of their fellow men. (See 8, 10, 11.)

Q. 15. And you believe that we can, by a mastery of the science of economics, bring peace and good will upon the earth instead of what we now have?

A. Yes, just as we have by studying science brought order out of chaos in our laboratories. (See 3, 8, 10.)

Q. 16. This would involve the moral regeneration of mankind. You are discussing economics as though it had to do with the problem of morals.* Since when has there been any connection between economics, a science of material values, and the problem of morals?

A. Since the beginning. You cannot separate the moods and emotions of men from the conditions which determine their physical comfort.* Much as we may be moved to study economics by an interest in our material welfare, there is a far better reason for our interest in the fact that economics is the science by which we determine the conditions which either help us to live together in unity or make for discord or strife.

When the churches take up the study of economics,

*Manna 55 | *Morals 16, 38
*Selfishness 21, 37, 40, 99, 100 | *Economic Compulsion 25, 30, 31,

the Millenium* will be near at hand; but not till then.

Q. 17. But is this the province of economics, to prepare the ground, so to speak, for the growth of virtue?

A. Yes. The science of economics is our guide in the adjustment of social forces that bear on the individual and determine his development, just as the science of horticulture is our guide in the use of those other natural forces that govern the development of fruit. The capable leader in economics is just as much a Shepherd of the Flock as any churchman could be.

Q. 18. Can economics take the place of religion?*

A. Certainly not. Not any more than the science of soil preparation can take the place of sunlight in the growth of a crop. (See 8, 9, 11, 12, 16.)

Q. 19. But even upon that theory, isn't it expecting too much of any science that it teach us how to control the greed in the hearts of men that prompts them to overstep the rights of others and to be not only miserly but dishonest; so that we hold them in contempt for their penuriousness or send them to prison for their mistaken ideas of thrift?

A. Certainly not, if God be God.* (See 8, 11, 12, 14.)

Q. 20. But how is the tremendous power in human hearts to be controlled so that it will become a power for good only and move us only to good works?

A. Exactly as we make such dangerous forces as steam and electricity* do our work for us. We do that by so arranging matters that, when they do the things which by their natures they naturally will do, they move our machinery the way we want it to move. (See 3, 6, 7, 10, 14, 15, 17.)

Q. 21. But can human nature be so controlled; are there natural laws which will change human nature into an obedient servant.

A. Steam* and electricity are not changed in the least by any of our scientific achievements. We take them just as they are with all their demon possibilities unchanged, undiminished. We do not change them; that would be impossible and fortunately is unnecessary. Of course selfishness would still be selfishness,—if it still

*Millenium _____ 16, 31, 35 | *God _____ 8, 9, 24, 28, 35, 37, 38
*Religion 8, 11, 12, 16-18, 38, 39 | *Steam, Electricity _____ 20, 21, 33

existed (See 13, 14.); but the selfish* man would do society no harm,—no matter what penalties he might bring upon himself; for the machinery of society* would be so designed and geared that any of his natural reactions would move it as society would have it move.

Q. 22. If selfishness is not transformed, but remains selfishness, how can it be made use of, even by the Creator? You surely do not approve selfishness?

A. Not the thing you call selfishness. No one can approve it and it is not conceivable that the Creator would do aught but destroy it. Yet we may so arrange our affairs that whatever force such a man exerted on society would turn the machinery of society the way we would have it turn. (See 6, 13, 20, 21.)

Q. 23. By first having men "born again"?

A. No, with men just as they are. (See 17.)

Q. 24. What! With the natural passions as they are?*

A. Certainly. Otherwise we would have to admit that the Creator is an incompetent creator and a helpless victim of forces and conditions more powerful than He; that He was not able to create an orderly world. (8, 19.)

Q. 25. Do you mean that selfishness, greed, and the like passions are divinely appointed to serve as factors in the divine economy and are entitled to the respect accorded the Creator's handiwork?

A. No, not that. Not any more than one would expect to be given credit and admiration for the corns on his feet. The passions you have named, greed, selfishness, avarice, jealousy, penuriousness and disregard for the rights of others, are not the natural manifestations but are abnormal developments of what, if not interfered with, would have been recognized as proper instincts. They are deformities, corruptions, due to abnormal restrictions or excitements resulting from the faulty set-up of our social structure;* and that faulty set-up is due in its turn, not to meanness nor even to indifference, but to our common ignorance of the principles of social architecture or mechanics—that is, to ignorance of the Creator's laws of economics. (8, 20, 22)

Q. 26. Then you do not mean that the Creator made

*Selfishness _____ 19-22, 40, 99, 100 | *Human Nature 20, 31, 34, 35, 40
*Social Machinery _____ 14, 39, 89, 99 | *Social Structure _____ 43

us selfish in order that, through our selfishness, the world's work might be done?

A. No, no! But it is true that, if we will obey the laws of economics, we will find that we can so set our sails that even the winds of selfishness* will drive us toward our goal. (See 8, 19, 24, 25.)

Q. 27. But we must live in the world as we find it. Do you mean that even these abnormally developed natures can be over-ruled,—would be over-ruled in a society set up in accordance with economic principles?

A. Most emphatically, yes! (See 20, 21, and also 8.) In the first place, these abnormal developments prove that our social set-up is faulty; they would not occur in a properly organized society. In the second place, as they are self-destructing, they can be self-curing.*

Q. 28. And we need not wait till men are "born again", as the preachers say, to have an orderly, happy, progressive state of society?

A. No, we need not wait for that! Reason and Faith both teach that we can have all that here and now; Reason teaches that the more selfish men are the more certain are they to do the things which they see will give them the greatest results with the least effort and Faith teaches that the Creator* has seen to it that a selfish man can get more for himself and get it easier by conduct that helps others than by conduct that hurts others. **It is a law of nature that a parasite perishes with its host.** (See 8, 17, 19, 23, 24, 25.)

Q. 29. I can see now what you mean by saying that the forces of human nature, just as they are, can be made to do good; but what about vicious criminals?

A. If these people are "criminal" because of curable deficiencies or abnormal stimulation, they would have the helpful treatment that Mercy would recognize as their need and would recover and take their places as useful members of society; and so far as they are incurably deficient or over stimulated, they would be treated as incurably sick and so be lifted above the temptation to crime* or, if necessary, lovingly curbed within limits that would provide both for their own safety and that of society. (6, 7, 20, 21, 25, 27.)

*Selfishness _____ 21, 37, 40, 99 | *Creator, Deity, God _____ 8, 19, 38
*Evil Self-curing _____ 99 | *Crime _____ 29, 30, 37, 40, 52c

Q. 30. What about the political criminals*, the grafters in high places who pass as "respectable" criminals and are rewarded for their crimes, what about the corrupters of our courts, the buyers of legislatures, ballot box stuffers and those who, by poisoning the news, steal in the name and style of democracy?

A. Economics is the science of human relations,—to man in the mass the problem of morals, to the individual man the problem of earning a living.

Once we really solve this problem of subsistence so that no man has to have another's permission to survive and no man can get between another man and his necessities, then no man will be able to get ahead at another man's expense.* Then no man's living will depend on other men's permission; no one need dishonor himself as the price of opportunity; nor would any one offer to bribe another in-as-much as it would be impossible to profit by the transaction, even if it were carried out. Not only would the temptation to dishonor be eliminated, but the rewards for faithfulness would be increased by the fact that the faithful would no longer have to compete with the disloyal for promotions. Merit alone would count and the rewards of merit would be more certain; because no man would be dependent upon another for bread, and want would then become utterly inexcusable. Then it would be the general rule for men to have a competence and luxury would be within the reach of all. (See 8, 14, 20.)

Q. 31. Are you not expecting too much of science? You have described a civic, political, and industrial millenium,* a heaven on earth.

A. Not so long ago it seemed that the Wright brothers, Marconi, and others were expecting too much of science in expecting to learn from it how to fly machines heavier than air and to communicate with distant points without even a wire between.*

A few years ago men said that the predictions of the radio and the "talkies" over-taxed their credulity; a few years before that, even the electric light and the telephone were thought too fantastic and visionary to be considered possible by practical men; so in their day,

*Political Corruption _____ 40, 99 | *Millenium _____ 16, 31, 35, 52, 99
*Social Injustice _____ 40, 46, 52 | *Science _____ 8, 10, 15, 17, 33, 100

the inventors of the steamboat and the locomotive were discounted as impractical dreamers who over-taxed the credulity of men of affairs. But now we know that, instead of those men being over-credulous, the "practical" folk who doubted them were the real infidels, the real obstructors of faith and progress.* However, we excuse them on the ground of ignorance. The difference between those cases and this we are now discussing is that they were infidels in the matter of physics and we are dealing with infidels in the matter of economics. (See 8)

Q. 32. But how is this control of human nature to be brought about?

A. Exactly as the control of steam and electricity were brought about. (See 3, 7, 8, 14, 25, 27, 28, 30.)

Q. 33. But what must we do to achieve it?

A. In the case of steam and electricity, we had first to master the laws of physics, to thoroughly comprehend them, and to apply them. The same here; except in this case it is the laws of economics we must master and apply. (See 4, 8, 10, 15, 17, 31.)

Q. 34. You believe, then, there are in that science certain natural laws by virtue of which we can harness and control human nature as we harness and control these other forces?

A. Yes, why not? Human nature* is a part of the forces of nature,—a natural force. Under the guidance of the sciences of physics and chemistry we use those forces to achieve our purposes; under the guidance of economics, we can in like manner, use the forces in human nature. (See 8, 10, 14, 19.)

Q. 35. That sounds too good to be true. Can it be possible?

A. If you believe in an orderly creation* by a competent Creator, a deity, you are compelled to believe that it is all orderly and that He is as God-like in one realm as in another* and that He has provided principles by which our social machinery may be moved, just as he has provided us with the principles of physics and of chemistry by which we achieve our successes in the realms of the physical sciences. (See 3, 8, 9, 12, 14.)

*Human Nature 20, 31, 34, 35, 40 | *God, Creator, Deity — 8 and Index
*Religion 8, 11, 12, 16-18, 38, 39 | *Orderly Creation 8, 38, 40, 52, 99

Q. 36. But how are we to proceed? I can see these other forces are harnessed; but how is this to be done?

A. By following the same methods that were so successful in these other cases. (See 1, 3, 8.)

We must work for example as did the men who developed the steam engine.* The beginning of that dates back to the time that men observed how the steam accumulating in the kettle would lift the lid of the kettle. After this suggestion of power was acted on and an engine had been constructed to utilize steam power, it was necessary for a boy or some other attendant to stand over the engine to shift the steam valves at certain times to get from steam the desired service.

At length a bright boy who had been set to do this work observed that a certain other part of the engine moved just as those times and was, so to speak, his cue.

He tied a string from the steam lever to this part and immediately the engine became automatic and the boy was able to go out to play. It is said that his employer was much excited when he saw the boy outside and could not understand how the engine continued to run.

What we have to do to solve our civic, political, and social problem is to perfect our social machinery* by taking similar advantages of the fixed and dependable laws of economics by which the forces at work in society will themselves operate the controls that determine the direction in which the machinery of society will be moved by those forces. (See 10, 15, 17, 33.)

Our task is to discover and apply the principles of economics by which we can so build our machinery that the natural impulses of the human heart can be made to do the world's work, just as an identically similar result has been accomplished by utilizing the laws of physics to control inanimate machinery. (See 8, 14, 20.)

Q. 37. How can any system be safe and reliable that depends upon fickle human nature?*

A. If you believe in a capable Creator,* you cannot think of Him as being helpless in the presence of His creation. Why assume that He is incapable of coping with human nature? The Japanese have a system of

*Steam Engine — 20, 21, 33 | *Human Nature 20, 31, 34, 35, 40
*Social Machinery 1-3, 11, 16, 17, 99 | *Creator — 3, 9, 24, 28, 37, 38

wrestling in which the wrestler maneuvers his opponent into such a position that, if he exerts himself, he destroys himself,—thus literally using the enemy's force to accomplish his own defeat. It should not be difficult for one to believe that the Almighty is wise enough to do as much,—that He has woven into the universe laws of economics to achieve just this result. (See 19.)

Q. 38. Theologians do not seem to be so sure of that as you are. They have some very fixed ideas about the depravity of the human heart.

A. Theologians study and expound the supreme law of the universe,*—which is exactly what we are doing now. No one is a safe guide in theology who is unsound in economics.

Leave to others all the hair-splitting over questions about sin,* the economist is not interested. He is interested instead in the bringing about of conditions under which men would not be tempted. He is interested in the abundant life promised us by The Great Teacher. He is interested in utilizing the forces of human nature, itself, to lift mankind to the highest possible plane of living. The economist is religious* in the highest sense, in the sense that he seeks the natural laws whereby men are so environed that they become instinctively religious and live their religion here and now as naturally as they draw their breath,—not merely professing it and then deferring its exercise to a more convenient season in a distant abode; the true economist (as distinct from so-called economists who seek merely to justify things as they are), seeks to establish conditions that would make two prayers rise where one rose before, to insure all mankind time for meditation and soul culture; the true economist is the world's greatest preacher of righteousness, because his is the most God-like God and because he reveals religion as part and parcel of the life here, not as an alien thing that flowers best in a later life in another world; the economist's God* is a thoroughly competent Creator, able to fill a world like this with people, some black, some white, some brown, some red and some yellow, and yet have world-wide peace. He is thoroughly competent. He does not need the puny help of puny man to make His creation over at revivals

*Sin _____ 12, 13, 37, 38 | *Creator, God, Deity _____ 8 and Index
 *Supreme Law _____ 8, 10, 14, 34, 52 | *Religion 8, 11, 12, 16-18, 38, 39

nor need man-made laws to regulate it. He knew what He was doing when He made the world and He did not fail to provide for all contingencies.* If we would but depend upon His natural laws of economics, instead of interfering by attempting to steady the ark and regulate the world by man-made laws, we would soon see that the laws of economics are more potent to keep the peace of the world than any League of Nations can be and that under them these races would live at peace* with each other, each in that part of the world best suited to it and each living the abundant life to which The Great Teacher referred when He said: "I came that ye might have life and that ye might have it more abundantly". (See 8, 12, 15, 16, 18, 24, 28, 36.)

Q. 39. Regardless of what the theologian holds, is it not our animal nature manifested in anti-social ways?

A. These are the principles of Creative Law and he who expounds these is the true theologian.

The Creator over-looked nothing. All animal nature is amenable to His law. This follows from your own belief that the animals are also the creation of an all-wise Creator. You forget that man is a gregarious animal, and hence distinctly a social creature, even on his animal side. His anti-social traits are abnormal, and not by any means the natural manifestation of human nature. Such traits have to be aroused in men by some sort of mistreatment.* It is well known that babies are naturally trustful and that children are naturally truthful. They have to be taught distrust and taught to lie. Peace advocates should take courage from the fact that man, like the beaver and the quail, is a gregarious* creature. Disorder and strife are the results of our ignorance of economics. We can have peace, plenty, and progress whenever we obey nature (8, 12, 18, 38.)

Q. 40. But have we not a world of grief because of the evil in human nature?

A. What passes as human nature in discussions of this sort is not natural human nature, but the nature of human beings reacting to the restrictions of the cages in which society has shut them up. You must study bear nature in the untrammelled wilds, not in the cages

*Orderly Creation _____ 8, 38, 43, 100 | *Misgovernment _____ 1, 30, 39, 52c
 *Peace, World-wide _____ 15, 38 | *Gregarious Human Nature _____ 39

of the zoo, if you would understand bear nature; so, if you would really know anything about human nature, you must study it where it is free from the artificialities of a world in which our bread and butter is dependent upon the whims of the Favored Few who claim to own the earth and who collect rent from the rest of us, if we continue to live and work on the earth. (30.)

Q. 41. Then you think that the faults in human nature of which we complain are the result of the abnormal conditions in which we live?

A. Yes. Correct those conditions and men will stand erect in their manhood, as the roly-poly toys stand up again when the weights that tip them over are removed.

Q. 42. And we suffer misgovernment and injustice because men are warped out of their natural social instincts by economic pressure?

Yes, warped by economic compulsion* due to the faulty manner in which we have set up our social machinery, just as plate glass windows or plaster is cracked by stresses due to faulty construction. (See 25.)

Q. 43. And it is your claim that there is a natural and sure way to secure good government and social justice, just as there is a natural and sure way to make a gas engine work, or an electric sweeper.* And that the way to do it is to do in civics what we do in mechanics,—to master and apply the scientific principles involved?

A. Yes. Economics is to civics and statecraft what mechanical engineering is to the builder of machinery and what structural engineering is to architecture.* As there is a natural and sure way to avoid sagging roofs, shaky floors, and doors that bind, so is there a natural and sure way to avoid the corresponding defects in our social structure.* Just as architects and structural engineers must understand physical stress and so build that the stresses in the building bind it together and hold each part steadily in its place; so must our civic and political workers and statesmen obey the laws of nature and thereby so set up our social structure that the natural impulses of the human heart will bind it together and hold each man to his place and impel him to do his part like a man. Then would civilization not

*Economic Compulsion 40 and Index | *Social Engineering 1, 3, 43, 52
*Science — 8, 10, 15, 17; 33, 100 | *Social Structure — 42, 43, 99

only endure, but it would flourish like the green bay tree. Wise craftsmen use the forces of nature; they do not combat them, deluding themselves in the belief that they can make nature over to fit some man-made plan. Nor do they put off building till men can be "born again" into some manner of living more suited to human theories. (See 8, 10, 11, 15, 38, 39.)

Q. 44. Where must one begin the study of economics, this science of human relations which you say is the foundation upon which organized society must be built?

A. We must begin with the individual and his most vital right, his right to life. Here we find our first basic formula, formula A: **A man's life is his own and he has a right to live.**

Q. 45. But that is an individual matter. I supposed economics has to do with the community. Isn't that so?

A. Yes, we are studying the community,—mankind in the mass and his social relations; **but this study begins with the study of the individual.** (See 1, 3, 36, 37.)

The purpose of society, of organized effort, and of organized government is to protect and realize the rights of the individual. Governments must be considered the servants; mankind the master: never the reverse; for "governments derive their just powers from the consent of the governed." (See 20, 30, 42, 43.)

Q. 46.* And all our other rights are derived from this first right,—the right to live?

A. Yes, all. First comes the right to live. **A man's life is his own and he has a right to live.** That means that he has that right without having to ask for it.

Second, we derive from that **his right to sustain his life**,—otherwise his right to live is denied.

Third, from his right to live comes also his **right of free access to land which is the source from which all life is sustained**; for, if he cannot reach the source of subsistence except by permission or upon the payment of toll, his right to live is not a sovereign right and may be denied. Here we find **formula B: Land is the material universe; any payment** (however indirect),

*Here in Answer 46 is the complete outline of a scientific code upon which may be set up a civilization that will endure. (See Formulas.)

that is made for the advantages of access to land is rent.

Fourth, from his right to live comes also his **right of access to the best of the sources of sustenance, that is, his right of access to the most valuable land**,—otherwise he is at the mercy of those holding the most valuable land and his right to live is permissive only.

Fifth, from his right to live comes also **the sanctity of his private property rights in the product of his labor**,—otherwise his efforts to sustain his life would be in vain and his right to life would be denied. And here we find **formula C: Labor is any human effort; the proceeds of labor is wages**; and here also we find **formula D: To the creator belongs his creation, all of it**.

Sixth, from his sacred right to live comes also his **right to conserve his earnings and to use them**,—to use them as a tool, so to speak, in the support of his life. And from his right to the product of his labor comes his equally sacred **right to the proceeds resulting from this use of his wealth in the production of more wealth**. Here we find two formulas,—**formula E: All wealth is produced by Labor from land**, either with or without the aid of tools; and **formula F: Wealth used as a tool in the production of more wealth is capital**, and in the wealth thus produced by the aid of the tool, capital, are both the interest due the owner of the capital and the wages due Labor for the effort involved.* (46)

Q. 47. Then the sanctity of private property rights is supported by the basic principles of economics?

A. **The sanctity of the rights of private property is not only consistent with the scientific principles of economics, but it is an unavoidable conclusion from them and an essential in a scientific social system.**

Q. 48. I thought you were a Socialist and a determined enemy of the Money Power; but here you are defending the extreme rights of private property,—even the right of the capitalist to interest! What, then, is your view of Socialism and Communism?

A. To the creator belongs his creation. Any system that denies to Labor any part of its product by limiting

*Here in 46, we have the self-evident premise from which are deducible a complete code of economic law. (See 38, 40, 52, 100.)

the amount that one may accumulate and keep as his own is unjust, unnatural, unscientific, and will be found unworkable. So would be any system that would arbitrarily take from the more efficient to give to the less efficient. To the creator belongs **all** of his creation.

Q. 49. Isn't Socialism justified on the principle that the wealthy should divide with the poor?

A. We are not now discussing what men should do when others are in need; we are **discussing, instead, the provision that has been made for men's needs**. The problems of relief arise when man's ability to help himself has been interfered with. Economics has to do with the establishment of a society in which the **Creator's provision for our needs is not interfered with and charity* becomes unnecessary**.

The suggestion that there is any place in a scientific social system for organized charity is an insult to the Creator; for it implies that, through neglect or inability, He has failed to provide for all contingencies.

Here we find **formula G: There are but three ways of obtaining wealth, namely***

- (a) To earn it.
- (b) To receive it as a gift.
- (c) To get it by force or fraud.

Under (a) the possessor holds it by his title as its creator; under (b) he holds it by virtue of a grant to him of the creator's title; under (c) there is no title and can be none, no matter how long the wrong goes on.

Q. 50. Then Socialism and Communism* must both be rejected as violations of our most elemental rights?

A. To the extent that they invade the rights of the laborer in the product of his labor they are a violation of a sacred right; for the creator is entitled to his creation,—**to all of it, undiminished by any outside compulsion, whether that be applied by an individual or by society.*** (See the three ways of obtaining wealth.)

The creator is entitled to the undisturbed and unquestioned possession of his creation, undiminished in the slightest degree by any tolls or exactions direct or

*Wealth, How Got 49, 52, 66 | *Socialism, Communism 48-50,
*Charity 46, 49, 52, 66 | *Taxes, See 51, 66, and Index

indirect,—whether called taxes* or by any other name.

Q. 51. Then you approve private property in land?*

A. Here formula H applies: **Land has no value till two people want it**,—thus proving that land value is not and cannot be an individual creation and so cannot be the property of an individual. **Land value is a social creation and belongs, of necessity to its creator, society.**

No one should be allowed to monopolize any land value, unless society, the creator of all land value is compensated; for then the other creators of that land value are deprived of their creation. (See 46(5, 49.)

It must be clear that, if one man may be permitted to privately monopolize land value, other men must be given the same right; in that case, enough men could monopolize it all and the rest of mankind could stay on the earth only by the permit and on the terms of these Favored Few.

Q. 52. Then there is in economics no warrant for the private ownership of land,—or of the land value as you insist on calling it.*

A. It is to protect the sanctity of the right of private property that private property rights in land value must be denied. Under formula D: **To the creator belongs his creation** and, under formula F, it cannot be privately appropriated without injustice. This injustice is three-fold and cumulative, namely:

First, there is the loss of the public service and betterments that could be financed by the rent lost.

Second, there is the injustice of taxing industry and thrift* to make up this loss of revenue.

Third, there is the demoralizing effect of this dishonesty upon the public morale, as shown below:

a. Land, land value, and rent are so interdependent that each must be private property if any private advantage is to be gained by claiming any one of them.

b. As land value is necessarily immovably attached to a fixed location, it follows that this element of fixed location is a necessary factor in the resultant benefits.

*Land O'ship 49, 51, 56, 58-60, 66 *Thrift Penalized 52, 55
*Land Value 52, 59, 62, 70-93 *Formulas, See Index

c. From this it follows that, just to the extent that men are interested in rent, so to that extent they are location-minded, having their interests rooted in a fixed place.* **That forces men to measure values in terms of nearness to, or distance from, the place where they collect rent.** Nearness to that gives virtue to what would otherwise be questionable projects. Likewise distance from that point condemns what would otherwise be approved. Under this accursed system **all persons active in behalf of high rent at home become our allies, while those similarly active in turning the tide of land value elsewhere become, ipso facto, positive rivals and potential enemies**, and those who question this system of classifying mankind are traitors.

The rapidity with which geographical rivalry turns into hatred depends upon what flags fly over the people involved and on the intensity of the contest for rent.

d. This classification of mankind into the **Patriots of Here** and the **Enemies of There** not only keeps men's attention rooted in the earth beneath their feet* and so keeps the stage always set for war; but by substituting locality for ideality, it effectually blocks the road to the **Brotherhood of Man**.

e. Only by cutting the ties which bind nations to their national locations, states to their state locations, and individuals to their individual acres or town lots can we hope to free men's minds from the bonds of materialism and release them that they may rise in the fullness of manhood and the fellowship of humanity.

So long as rent is privately appropriated, so long will we have an East Side and a West Side in each village, as we had a North and a South in the Civil War.* In one case it was the rent of Southern plantations pitted against the rent of New England mill towns; in the other it is the rent involved in the location of the post-office, or a park, or a school, or a bridge, or in the opening or closing of a railroad crossing.* The only difference is in the magnitude of the issue, the distance that interferes with reconciliation, and the difference between bad blood and bloodshed.

Only when he is made secure in the possession of the

*Materialism, Root of 52 | *Rent, What Paid For 63, 64, 99
*War, the Root of 52 | *Peace, War 15, 38, 41, 52

*incentive to
get on gain*

fruits of his toil will man become socially minded.* Until then his hand will be against every other man and social progress will be impossible; but, from that time on, his gregarious instincts will hasten the "federation of the world, the Paliament of Man."*

Q. 53. And we must deny all private property rights in land to protect our other property rights and also to realize the ideals of humanity?

A. Yes. All rights begin with and are evolved from the primal right of the individual to live. From that is derived his right of access to land, the source of all subsistence, and his right of access to the most valuable land, and his right of undisturbed and unquestioned possession of the product of his labor. (See 46:5, 52:2)

Q. 54. But all our substance comes from land. To be secure in the fruits of his toil must not the toiler be permitted to own the soil he tills?

A. **Men do not have to own land to live from it.***

Q. 55. What security would he have, otherwise?

A. He must of course be secure, otherwise his right to live is denied. It is for that very reason that others are forbidden to privately monopolize land **without compensating him for excluding him from it.** No man can live an abundant life if limited to the resources of a single parcel of land.

Moreover, **society must depend upon its land value for the income from which to finance governments.***

There are only three sources of income, namely: Wages, interest and rent.

Of these, wages and interest are the private property of Labor and Capital, respectively. (See 46:3, 46:5.)

As wages and interest are sacred from seizure, there is only the rent left as a government revenue.**

When land value, **which is a social product,** is divert-

**"MUNICIPAL MANNA", written by the same author as a memorial to his son, treats rent as the manna divinely provided for the sustaining of governments. A copy will be sent free to any address upon request.

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*Socially Minded _____ 39, 52 | *Land O'ship 49, 51, 59, 56, 58-62
*Brotherhood _____ 15, 38, 41, 52c | *Taxes 9, 10, 55, 64-69, 82, 83, 99

ed from the public treasury to private pockets, the government is compelled to tax* industry and thrift to make up its loss, thus depriving Labor of its product and Thrift of her savings. (See 52). These levies are unjust and burdensome and destructive of the public morale. Of course it is clear that if some few men privately monopolize that which belongs to all, they exclude others from their own property.. Private monopoly of land value must not be permitted. (See 46, 52.)

Q. 56. Then to be secure we must abolish the right to own land?*

A. We cannot abolish what never existed. When we freed the Southern slaves, we abolished no man's right. All we did was to insist that slave "owners" cease to claim what never was and never could be true.*

So here; we deprive these pretended owners of rent of their unearned incomes,* we deprive them of no right. Instead we prevent them from continuing to violate the principle that **a creation belongs to the creator.**

Q. 57. Why must we have access to the most valuable land? Cannot one support life on land less valuable?

A. The private monopoly of the most valuable land gives those holding it an advantage over the rest of mankind and so infringes on others' rights.

No one is fully secure in his right to live, if he is in any degree dependent upon others for the right to support his life; but to be independent in this respect, he must not only have free access to land,* but he must have free access to the most valuable land. This he cannot have, if land is treated as private property.

Q. 58. But how can every man have access to the most valuable land? Isn't that an impossibility under the rule of nature that two objects cannot occupy the same place at the same time?

A. It is for that very reason that the right of private property in land must be denied.*

Q. 59. You talk in riddles!

A. To understand that, consider first, formula H: **Land has no value till two people want it and then increases in value as more people want it, thus showing**

*Embezzlement _____ 65, 66, 86, 99 | *Unearned Incomes _____ 57
*Land O'ship _____ 49, 51, 59, 58-62 | *Slavery _____ 66

that land value is not and, in the very nature of the case, cannot be individually created; but is and can only be a **community** creation and hence must belong to the community under formula D: **To the creator belongs his creation.**

Q. 60. Still I do not see why you say each has a right of access to the most valuable land when you have just admitted that it is physically impossible for all to be on that most valuable land?

A. You are forgetting that there is a vast difference between possession of the land and the creator's right to his creation.

Q. 61. Why that distinction between the land and the land value? How can we give one to an individual and the other to society?

A. To the creator belongs his creation,—there is no other valid title. No man made the land, hence the land cannot belong to any man, nor can any man own any land. But the land value is a social creation and belongs to its creator, society; not to any number less.

Q. 62. As Henry George says,** you would take the substance and leave the man the shell? How about his privacy?* Would the land holder have exclusive possession under your system?

A. Absolutely! Each holder would have an exclusive occupancy right (not ownership), and could sell it, give it away, or bequeath it as he pleased. But each holder would hold it only by the payment of the **full annual rental value**, which would be justly due society for the "show" put on at that point. (See 46:6, 52, 59.)

Q. 63. But how could one be secure in his right of occupancy, if he did not own the land? It is for this very purpose of securing themselves that people buy land.

A. Exactly as you are secure in the enjoyment of the theater performance without owning the chair you occupy. Indeed, you are much more secure than you would be if you were charged with the responsibility of caring for the chair and obliged to invest the price of the chair in addition to buying your ticket. **The**

**Henry George, often lovingly called The Prophet of San Francisco, author of "PROGRESS and POVERTY", which explains why under our system, the more progress we make, the deeper and more hellish are our slums. He proves that benefits of progress are absorbed in rent.

show is all you are interested in, all you should be asked to pay for. Any other charges are both unwarranted and unjust. (See 46:3, 52, 59.)

It happens, however, that people do not pay for land they are buying or renting. What they pay for is the "show" they are able to enjoy from that "seat". It is the "show" they are interested in. Even the farmer looks carefully to the surroundings. He wants to know whether society has set up markets within a reasonable distance and built roads to them. To make men buy the "chair" in addition is to handicap them financially and greatly restrict their freedom. Besides that, as men pay in their rent (or in their purchase price), for the public service and betterments* created and maintained around about the sites rented, or bought, it is clearly unjust to charge them a fee in addition merely because they have thriftily built themselves homes and saved to buy radios and automobiles. What would people think of a theater management that charged a patron more because he owned a watch, or a piano, or had an automobile? (See 46 and 59.)

Q. 64. Then you would have these payments for land taken in lieu of all taxes?*

A. Yes. When a man pays his rent, he has paid for all the public service and betterments to be enjoyed at that location; for that is what determines the amount of his rent.* No good business man will knowingly pay his bills twice, if he can help it; to force him to do this by using the taxing powers of government to coerce him is to dignify brigandage under the guise of government,—especially when we base our demands upon our estimate of what the victim has that can be taken away from him. Not the citizen's ability to pay,* but the service rendered him is the proper measure of his debt to society; for society is not a beggar. Governments should be as honest and dignified as men in private business.

Q. 65. And this rent is our compensation for being excluded from our own property and our pay for putting on the "show" that makes the "seats" worth buying?

A. Land the material universe, is the gift of the

*Public Service, See Land Value | *Rent Paid for What 63, 65, 71-77
*Taxes 9, 10, 55, 64-69, 82, 83; 99 | *Ability to Pay 62-65

the Creator to the children of men.* The Creator's title runs to all of us; not to some of us. An exact division would be impossible, even if we knew how many we are. It is much better, therefore to forego our claim to the land and, instead of claiming the land itself, to collect the rent. We are putting on the "show". It is we who have made the "seats" worth buying. Those who attend our "show" should pay for their entertainment and the "door money" should go into our public treasury.* (See 59, 62, 63.)

The land value is created by the public and the rent belongs to the public, under the rule that to the creator belongs the creation. The private appropriation of rent is an embezzlement.

Not only is the rent collected of others by these "owners" of the earth got by force (and fraudulent titles, see Answer 52), but the taxes laid by government on industry and thrift to make up for its loss of revenue is an additional hardship. On top of all this comes the demoralization of society that results from this vicious system. (See 46:3, 52:3, 59, 62, 63.)

Q. 66. "Embezzlement" is a rather harsh term is it not? It will surely hurt the feelings of many.

A. It is no harsher than some that hurt the feelings of conscientious Southern slave "owners" before they came, as they finally did, to see that Negroes do not come within the category of property.* But those harsh terms were adopted by far-seeing men of that day on the theory that there were more feelings hurt by slavery itself than could be hurt by anything that could be said about it. In New England, where chattel slavery proved unprofitable, men came sooner to see the evil of the system; for not even conscientious advocacy of it could stay the judgment of history upon slavery.

The system now under discussion is morally identical with that of slavery.

Embezzlement* is defined in the Century Dictionary thus: "specifically, the act by which a clerk, servant, or other person, occupying a position of trust fraudulently

*Land Defined _____ 46(1) *Slavery _____
*Theater Practice _____ 62-65 | *Embezzlement _____ 66, 77, 99

appropriates to his own use the money or goods entrusted to his care."

Land value is publicly created. To the creator belongs his creation (Formula E); rent is paid on this (46—3) and comes in the course of business into the hands of these "owners" of land,—is entrusted to their care. **Bear in mind that rent is paid for land value and that land value is not and cannot be an individual creation.** It is therefore not paid these "owners" for anything that they have created or done and hence cannot be theirs. (See 46(3, 63.)

See 49, for the only three ways in which wealth can be obtained, namely; (a) by earning it, (b) by receiving it as a gift, or (c) by force or fraud. (See 52.)

As rent is a social creation, these claimants have not earned it; as it is paid for the public service and public betterments* enjoyable at the sites rented, it is not a gift to them. It is not claimed that they obtain it by force; but it is claimed that it is fraudulently appropriated to their own uses,—not, to be sure, with any criminal intent, but in ignorant violation of the law of nature.

Q. 67. Then you would have the community take the rent as so much "door money" paid for seats in our "theater" and in lieu of all other taxes?*

A. Exactly. See 46(3, 52, 59, 62, 63, 65.)

Q. 68. But why should the public take the rent paid for the use of a building that I have put up?

A. It should not. The building is yours, anything paid you for that is sacredly yours. (See 46(3, 52, 59.)

Q. 69. You just said the public would take the rent?

A. By rent the economist always means **ground** rent payment for the use of a house or an automobile or a piano is not rent. That is interest. Under **formula F: Wealth** (a house or an automobile) **devoted to the production of more wealth is capital,*** and in the wealth so produced is the wages due the labor engaged in that production and also the interest due the owner of the capital invested in the undertaking. (See 46, 3 and 4.)

Only payments made for the use of **location value** or **land value*** is rent. That belongs to the public, which

Public Service, See Land Value _____ | *Capital 46(6, 69, 72-77 89-91, 94
*Taxes — 9, 10, 55, 64-69, 82, 99 | *Land Value — 52, 59, 62, 70-93

created it; whatever is paid for the use of the building is interest and belongs to the owner of the building, for he created that.* This is why buildings should not be taxed. (See 46:5,6.)

To make a man pay for a lot and then make him pay taxes on his building, or to make a merchant pay rent on a location and then pay a tax on his stock of goods is like making a theater patron pay for his seat at the show and then pay in addition because he has a watch in his pocket, a phonograph or a radio at home, or because he owns a car or has money in the bank. That is double taxation* and a violation of the sacred rights of private property. (See 46(3, 51, 52, 59, 63, 65-69.)

Q. 70. The improvements one may have on his land are personal property,—and the furnishings and all the contents, whether machinery, or a stock of goods?

A. Yes. And these should be exempt from all taxes. This for two reasons:

First, because of the sanctity of the private property right of the creator in his creation. (See 46-48, 51-63.)

Second, because the activities of government for the support of which we pay taxes do not affect the value of such property,—unless it be to depreciate it by bringing into competition with it better properties of the same type. If there is an enhancement of value due to governmental activities or virtues, the increment belongs to the public, whose agent the government is.*

Q. 71. But doesn't a good fire department add to the value of one's property. It certainly reduces fire risks.

A. To the property, yes. But that is made up of two parts. There is the land, whose value is created by the community; and there are the improvements, which are the creation of the owner, or of his predecessors in title.

The value of good fire protection* goes to the lot, never to the building. No matter how good the government may be or how much it does for the people, the only effect its virtues have on the value of improvements and personal property will be to depreciate that value.

A man desiring to buy a house and to move it out of a zone protected by a good fire department will not

pay a cent more for it because of that fire protection; but, if he were buying the lot, also, he would pay more for that, even though he intended to move the building out of the protected zone. He would know that the fire protection attaches to the location, not to the building.

And he would also know that the perfection of the fire protection in that locality would tend to stimulate settlement and improvements there and so tend to increase the supply of buildings and thus depreciate the value of his building,—even though this same stimulus did at the same time increase the value of the lot. (70).

Q. 72. But the better the fire protection, the lower the fire insurance rates.* Could he not get his insurance at at lower rate in the protected zone and would that not increase the value of buildings in that zone?

A. That advantage also attaches **only to the lot** and goes to the LANDlord. To get the benefit of the low insurance rates, the man must leave his building inside the protected zone. It is a question of location value, that is of land value; it is not a building value at all. (See 46(3, 52, 59, 62, 63, 65-69.)

Q. 73. But surely the benefit of a low insurance rate on a stock of merchandise goes to the merchant* who is fortunate enough to be located in a district having good fire protection and low insurance rates; isn't that a personal property value attaching to his stock of goods?

A. Not if he is a tenant, it does not. It only goes to the owner of the lot; if the man is occupying his own building, he of course gets the benefit, **but he gets it as a LANDlord**, not as a HOUSElord.* (See 72.)

Q. 74. You mean the LANDlord gets all the benefit?

A. Always.* Fire protection is a matter of location. The protection is limited to certain definite locations; so are the resultant lower insurance rate; so, too, are a good police service, good schools, streets, sewers, and bridges, food inspection, health inspection, and all the many government services and betterments. All are vital factors in determining location values,—meaning **land values and land values only**. (See 72.)

One can easily test this for himself. Suppose the

*Interest _____ 46(6, 79, 87) *Government _____ 1, 3, 52, 70, 79
*Double Taxation _____ 69 *Fire Protection _____ 72-77

*Fire Insurance _____ 72-77 *LANDlords vs H'lords 73, 95, 96
*Merchants Victimized _____ 62-65, 73 *Rent Absorbs All Benefits 63, 93

Pacific Gas and Electric Co., and its subsidiaries should give the world a demonstration in city building by giving Stockton free light and power, free gas and free water; and that the street car and telephone companies should join in the demonstration by giving this city free street car and free telephone service.*

It is clear that this would attract many here and that Stockton would grow rapidly. This, while raising land values would greatly depreciate the value of all present buildings by bringing into competition with them so many newer and more modern buildings.*

Bear in mind that there would still be those same The "owners" of the city site would not have any new inside properties to compete with theirs; but they would have many new opportunities to sell or to lease at a greatly increased valuation. They would absorb all the financial benefits of the generosity of these companies.

Q. 75. But the tenant* does get better fire protection and does pay less for his insurance?

A. Certainly; but he pays for those advantages.

Q. 76. Do you mean that he pays out in rent what he saves in insurance costs?

A. Exactly. Ask any Realtor. He will tell you that fire protection, like police protection, good schools, good streets, parks, good water, good climate, etc., is one of the things that determine land values and fix the rent.

Q. 77. Is that the reason the rent belongs to the people and should be collected by the government to be used in financing public needs in lieu of all taxes?

A. Yes, because the land value is the creation of the public. What right has any man selling any of our fire and police protection to his tenants and keeping the money they pay him for it?* Or selling the climate or a marine view or a view of the mountains and keeping the money? Or by what right does he use our tax money to attract more population into the community to raise his land value thus enabling him to charge us more for the privilege of living and working here? (See 66.)

Q. 78. But, under this plan of yours, what would the owner of the property get for himself?

*Public Service 62, 64, 71, 90, 99 | *Tenants 73, 75
*Buildings 43, 72-79, 82-91 | *Embezzlement 65, 66, 99

A. He would have all he earned. Not only is that all he is entitled to, but, as he would be untaxed, he would find that **both his wages and his interest would be higher than before.** (See 46(3, 52, 72-77.)

Q. 79. But how could he make more than he can now, if his rent were taken by the tax-collector?

A. You are still calling payment for the use of a house rent. That is not rent, but interest.* **Only what is paid for the use of location value, or land value is rent.** That belongs to the community. But anything paid for the use of his improvements is his. He is entitled to interest on the value of these. (See 72-78.)

Q. 80. But doesn't every one call that rent?

A. Every one but the economists,—just as every one but the scientifically accurate says the sun rises and sets. We know that the sun does neither; and we must learn that we do not pay rent for a building.

Q. 81. But can we change men's speech and get them to observe this distinction? We all keep right on saying that the sun rises and sets.

A. Whether or not we can change our speech, we must learn the scientific fact that house "rent" is not rent at all. A vital principle is involved. **The laws of economics* are inexorable; we cannot escape their penalties by our manner of speech.** (See 72, 75-81.)

Q. 82. And you would leave to the owner of the property all he is able to make on the improvements and contents,—whether it be machinery, or a stock of goods, live stock, or what not?*

A. Yes, and untax all his improvements and personal property of every nature and abolish, also, all indirect taxes, thus encouraging him in every way to put up better improvements, install more and better machinery, or put in a larger and better stock of goods.

To make him pay a tax for the support of the public service after he has paid his rent* is to make him pay his bill twice,—to impose **double taxation** on him.

For that reason, the editor of THE FORUM, Stockton, California, always pays these taxes under protest.

*Interest 46(6, 78, 79, 87) | *Personal Property 47, 66
*Economics 38, 43-45, and Index | *Rent Paid for What 63, 93

He has done this for years, endorsing on the back of his check "Paid Under Protest, as per Statement on the back Hereof", and then stating his case on the back of the check and making a demand for repayment.

Here is a reproduction of the check he uses.**

90-104 STOCKTON BRANCH 90-104 No. _____

Bank of Italy
NATIONAL TRUSTS ASSOCIATION

STOCKTON, CAL. March 11, 1923

PAY TO THE ORDER OF THE CITY OF STOCKTON \$47.07

PAY \$47 AND 07 CTS.

Paid under protest, as per statement on back. DOLLARS

The improvement and personal property tax included in this tax bill is paid under protest and demand is hereby made for restitution. This for two reasons:

First, the only property enhanced in value by public expenditures is LAND. Other property, if affected at all is depreciated,—as for example the lowering of building costs by improved transportation facilities.

Second, as the value of public service is reflected only in land value and that is reflected in rent and that in the cost of living, each of us pays his proper share of the public budget in his own land tax and in his cost of living. To tax our purchases in addition is to impose **DOUBLE TAXATION** upon us.

His purpose is two-fold: To force public attention to the fact that taxation of improvements and personal property is **double taxation** and, second, to perfect an organization to finance a test case that will carry this matter to the Supreme Court at Washington, for a decision under the Constitutional guarantee that we shall be secure in our person and in our property and that our property shall not be taken without compensation,—as well as on the ground that, if the government were loyal to its trust, it would collect the rent in lieu of taxes and give the people the benefit of their income.

**Any who wish to join in this protest may send their blank checks to Mr. Beckwith at Stockton and he will print this endorsement on them free of charge.

**See notice on page 45.

Q. 83. How would one know how to divide his income into the portions belonging to the public and the portion which is his own return upon his improvements?* Or how would the officials do this?

A. Any one familiar with the real estate market can tell what the value of a given site is, and do it without going out to look at it. But they all have to guess at the value of a building,* even after they have been out to see it. There is too much hidden from view in the case of a building. In the case of land, the value depends less on what the land is than on what is going on around about and on who the neighbors are. That cannot be concealed. (See 46(3, 52, 59, 81.)

This would make the work of assessing* extremely easy, thereby greatly simplifying the work of that official and saving the public a vast amount of unnecessary expense that is now incurred attempting to locate, value, and to tax improvements, personal property, and solvent credits,—none of which should be taxed. (63)

Q. 84. But would that leave men enough to yield a fair return upon their investments?

A. It would leave them all they earned. None could ask to have more,—especially as this would have to be made up out of the earnings of others. (See 66, 78.)

But conditions would be so much more favorable under the plan this proposed plan that the returns upon investments* of either labor or capital would be larger.

Q. 85. But you know there is now a sad amount of complaint that property owners get slight returns on capital invested in buildings, either business or residential. Why are you so confident that such property would be more profitable then than under our system?

A. Many reasons. First, buildings and their contents would be untaxed; secondly, the untaxing of both Labor and Capital would leave all of the wage and interest funds in the pockets of the people for them to spend on themselves and this would give business a tremendous impetus.* Times would be good; wages and interest would be higher,—exactly what is needed to increase the returns on capital invested in buildings and on labor

*Private Property 47, 61, 51-66 66. *Interest 46(5, 6, 79, 84, 87
*Assessing 83, 92, 93, 99 *Business Problems 71-76, 85

devoted to the care of buildings. (See 66, 69, 82.)

We mal list here as **formula I**, the divine law of human progress, which we may express thus: **Association in equality.**

Q. 86. But still the returns on the building alone might not be enough to pay the owner; many of these buildings are far from good.

A. If that is the trouble,—if one has a cheap building on a valuable lot, the remedy is to put up a better building.* People must not ask reductions in their land bill because their buildings are poor. **The community is entitled to pay for whatever value it has put into a given lot, regardless of whether the holder is making a proper use of that lot.*** Each holder of a lot must pay the price or make room for some one who will. **This is one of the advantages of this plan; for it will force each holder to develop his land to the utmost or surrender possession to one who will. This would build up the community to the limit of its capacity for growth.***

Q. 87. But would there be no limit to the improvements one man might have tax free? How many million dollars might a man put on a lot under your plan?

A. There would be no limit. His money is his own and he could spend it as he pleased; **for to the creator belongs his creation.** (See **formula D**, in 52.)

Q. 88. And a man might put up 10, 20 or even 50, or 100 stories, fit the building up luxuriously and rent it for an enormous sum and you would not tax him a dollar on the building or its contents?

A. Not a dollar.* It would not be just to tax him even one cent; for the money was his, the building is his; he has contributed that much to the upbuilding of the city; he has employed labor and purchased materials and must pay for the upkeep of the building. He is a public benefactor; he should be rewarded, not penalized. (See 63, 66.)

Q. 89. And he could in that way evade his just contribution to the expense of the government which protects him and his building? That would not be fair.

A. That, if it happened, would certainly not be fair;

*Embezzlement _____ 66, 77, 99 | *Law of Progress _____ 52., 66, 85
*Buildings _____ 46, 72-79, 82-91 | *Tax Exemption _____ 70, 82, 88, 90

but it could not happen. The laws of economics are inexorable*; there is no such thing in science as something for nothing. (See 8.)

Q. 90. But would not such a man escape his proper contribution to the expense of the government that protects him, if he put ten or twenty millions into a building on a cheap lot and paid only the low tax on the lot?

A. Good business men do not put buildings like that in such places as you describe. They know they could where the land on which it stood had any such value as you seem to have in mind. To be profitable, a building of that sort would have to be in the heart of some large city, and there the land would be enormously valuable; so that the man would pay handsomely for the social values enjoyable at his location. (See 72-77.)

Should he be unwise enough to do as you have supposed, he would find that, in that cheap location, he would get little or no police or fire protection, little or no school, street, park, sewer, or other public service.* He would, it is true, escape the necessity of making a large contribution to the support of the government; **but he would escape by going without government benefits.**

Q. 91. And whatever the site chosen might be worth, that he would have to pay?

A. Yes. Each holder of land and every one monopolizing any of our community land value **would be treated as though he had borrowed that sum from a municipal bank** and would have to pay the full annual value of the sum borrowed. (See 9, 10, 66, 83, 85.)

Q. 92. And if the value increases during his term?

A. His assessment* would be changed accordingly.

Q. 93. Then no one could profit by just holding land?

A. No. There would be no more private appropriation of the increment due to community virtues. There would be no more unearned incomes.* (See 63, 66.)

Q. 94. But would not our "hard-boiled" business men refuse to bother with land under such conditions?

A. They could not help themselves. They could not suspend themselves in the sky. Every one who stays

*Economics _____ See 38, also Index | *Assessments _____ 92, 98, 99
*Public Service _____ 62, 64, 70-93 | *Unearned Incomes _____ 46, 66

on the earth must have land (See 46:3), regardless of how "hard-boiled" or self-reliant he might be. These men would have no place to operate unless they used land. Without land they could not invest their capital,—no matter how they invested. (See F in 46:6.)

Q. 95. You mean every one would have to have land of his own?

A. Oh, no! That would not be necessary; But each would have to use land,—either that which he held in his own name or that held by another. **Each would pay for the social benefits enjoyable at the site occupied,**—although many would make their payments through a HOUSElord. No matter what the modern man does, he must pay rent,* directly or indirectly. The public need not be concerned which way the payment is made,—provided only that it gets paid the full annual rental value of the service rendered and the betterments supplied, that is, the going rate of interest on the full value monopolized. If money were worth six per cent, a man monopolizing \$10,000 of our land value would have to pay \$50 per month. (See 87-90.)

Q. 96. Then one could hold land and sub-lease it?

A. Yes, and it could be sub-sub-leased,—as many times and in as complicated a manner as now;* **but the person in whose name the land would stand on the city books would be responsible to the city for the full annual rental value of the land.** (See 66, 91, 92.)

Q. 97. Then what would prevent this holder from increasing the rental charge on his tenants* and so making a profit,—thus securing for himself some portion of what might be paid for the public service and public betterments going with that site?

A. If his tenants stood for the increase, **that would be convincing prove that the location had a higher site value than had been supposed when he was assessed and the assessment* would be immediately and correspondingly increased so as to secure to the public whatever the market may have decided the annual value of the site to be.**

Q. 98. Then one year's margin would be all that one could make by that sort of speculation?

*Rent Unavoidable 63, 76, 83, 94, 95 | *Assessments 92, 98, 99
*Occupancy 49, 58, 60-62 | *Taxes 52-55, 62-69, 66, 99, Index

A. He would not even be sure of keeping that much. It is always possible for an assessor to lower an assessment and there is no insurmountable difficulty in the way of his raising one after it is made.

Q. 99. But suppose the tax assessor is indifferent and pays no attention to these cases? We often get officials that are incompetent, indifferent, or willing to overlook a situation like this out of good neighborhood or for political advantage. Would this not defeat the application of the principles for which you contend?

A. You are forgetting that this system would make every man an assessor; for, once the public grasps the idea that **rent is NOT paid for land, but for the public service and betterments available at the given site, the public will be insistent that every dollar of it be collected into the public treasury.** An official who failed to do this would be suspected of collusion with the embezzler. Here we find formula J: **Self Defense is the first law of nature.**

Q. 100. Is this why you say that even selfishness would not interfere with your system?

A. Yes. **A scientific system would work under any NATURAL condition.** Nothing in nature would throw it out of balance; every thing in nature would fit in with it and increase the certainty of a proper result,—otherwise it would not be a really scientific system.

As you see, in the case just supposed, **the very selfishness of the people would insure the collections.**

The more selfish the people, the more jealously would they watch over the collection of the community rent and the more jealously would they guard their wage and interest funds from the tax collectors. (See 11.)

Granted that the selfishness of some men might tempt them to attempt to appropriate to their own uses some of our land value, **the selfishness of all other men would at once aroused and, they would so far outnumber these "owners" that they would abandon their attempted embezzlement.**

(To be continued by an elaboration of Formula B.)

HOW TO BRING IT ALL TO PASS

(From The Forum*, Issue of November 28, 1929.)

Editor The Forum:

Enclosed find \$1.25, which pays my Forum to January 28th, 1930. Kindly see that my next paper shows it.

In The Forum of October 10, you tell us all about what's wrong and how nice it would be to get our economics on straight.

But you do not tell the people how to go about it, to make the Grafters put the tax on land, instead of on improvements.

What must be done and how may it be done to get our economics on straight?

Every one will follow you or any Christ, if you will tell us and lead. Even the ADpapers will come along, if you can show us how it can be done.

Otherwise we must go on and on till our Savior comes.

Most people know all you say is true; but how to start is what they want to know.

Hoping you will understand this letter and take no offense, I beg to remain, Yours truly,

G. H. WALL.

R. 1 Box 147, Oakdale, Calif.

This request question from Oakdale can be answered together with one from Stockton.

The Stockton reader was impressed by The Forum's review of the Bertrand Russell lecture and asked for an article extending that thought and incorporating The Forum's philosophy of human conduct.

In complying with these requests, The Forum first wishes to agree with Wall in saying that every one, even the ADpress, will fall in line behind the leader. who convincingly points the way to economic safety.

Selfishness drives people in the direction of the greatest benefits. Show people that a change of policy will result in greater and more immediate benefits and their selfishness will cause them to change. The more selfish they are the more certain they are to change. All that is needed is to show them that they will be profited.

*The most unique publication in all the world of journalism,—a newspaper not an adpaper, organized and run on a new plan that gives Stockton genuine freedom of the press. Send for sample copies. Address The Forum, 1325 E. Poplar, Stockton, California, U.S.A.

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People Need Be Neither Intelligent Nor Virtuous

Indeed, it is not even necessary that they understand how this can be,—provided only that they believe it will be,—and often they will take the word of successful business men with respect to that more readily than they will trust their own judgment.

It is idle to lament that people do not think, or will not think, or cannot think and that, therefore, a reform that depends on thinking is doomed to failure. It is not necessary that the rank and file do any thinking. All that is necessary is that those in positions of influence decide, for ANY reason whatsoever, that they will better their condition by doing the thing proposed.

Once let the bell wethers of the business world move in any direction and the business world follows.

The White Ribbon women of the W. C. T. U. did not put over Prohibition. They could not have done it.

What they did was to convince the business men that it would pay the business men to prohibit saloons.

Once that was done, the business men did the rest,—and they put Prohibition over the way that the business world puts over everything else. (We are not now discussing the merits of Prohibition. Let one think as he may about that matter, it must be clear to the observant and the thoughtful that **Prohibition was put over by business men as a matter of business.**) There was bribery, direct and indirect, there was collusion, and intimidation, and everything else that is ever done to secure legislation was done to effect this change. It is doubtful whether the world has ever seen another such lobby as the Anti-Saloon League, so far-flung, powerful, and effective. And it must not be thought that, because it was manned by preachers and backed by the W. C. T. U., that everything accomplished would bear the full light of publicity.

Even though every act of the League officials might be above criticism, it could still be true that the League program was put over by corrupt methods; for, suppose the League got the help of a political boss, winning him over legitimately by showing that it would be to his selfish advantage to work with the League, that would be no guarantee that this political boss

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would be above reproach in what he might do to carry out his part of the program.

Wall is assured, therefore, **First**, that it is unnecessary to wait for this economic reform till the people become either virtuous or intelligent; for anything that the power-that-be want done will be done. **The thing to do is show them "on which side their bread is buttered."**

There need be no more relationship between the virtues or intelligence of these men and their political conduct than there is between the voting and drinking habits of many known Prohibitionists.

If Prohibition had had to wait on the personal reformation of all those whose votes were needed to put it over, we would never have had Prohibition,—and probably never would get it.

So in this matter; and fortunate it is that this is so. Luckily, the solution of our economic problems will not have to wait for the intellectual or moral agreement of the general public with the necessary economic theory or process. **Once we win the business men over, as the W. C. T. U. did, the thing is done.**

Second, it can be granted that what these powerful ones do will be done in the expectation that they will better their condition by doing it. **We must show business men that, as they live on wages and interest, the use of rent in lieu of taxes raises wages and interest.**

The Forum's **third** proposition is that the worse the business situation becomes, the nearer do we come to the day when the business leaders will quit tinkering with their problem and strike out boldly along lines more or less revolutionary. **Every set-back business suffers must be analyzed and the business men shown that it is a penalty incurred by their ignorance of economics.**

Once they understand this, they will put our program over for us, as they put over that of the W. C. T. U.—not for our sake, perhaps, but for their own.

And when our business men do lead out, they will do so as practical men bent on getting results; and they will not enlist as idealists, nor moralists, nor reformers.

In the very nature of the case, this will not happen while there remains a fairly high average of general

prosperity. In the very nature of the case, the business world will make no radical move till the tide of distress rises so high that our so-called "best" people and our "leading citizens" become alarmed.

The growth of the chain stores and the chain banks is rapidly forcing our bankers and our biggest merchants to stop, look, and listen.

When these men have their faith in present methods sufficiently shaken, they will offer themselves as leaders to point the rank and file to safer ground. And the rank and file will follow their lead,—follow it blindly, some for their jobs' sake, some for other equally cogent reasons, and some for no reason at all except that every body will be doing it.

We must prepare for that day,—not only preparing ourselves by thoroughly mastering our subject so we can discuss it intelligently, but that we may prepare others for service when, at last, increasing business distress forces business men to study economics.

For one thing, we must be prepared in this way that we may head off those who might otherwise resort to violence. If Capital only knew it, our program is its best defense against the orgy of destruction that would follow the triumph of those who ignorantly blame Capital for the injustice they suffer. **Ours is a real peace program. Its adoption would insure peace at home and among the nations, not only military, but industrial, civic, religious, and political.**

The Forum's **fourth** proposition is: That those who believe in a deity must believe that this Supreme Being knows as much about economics as He does about botany and physiology or physics or chemistry; that the Creator who provided us with laws whereby we have wrought the wonders of the radio and the airplane and the camera and the seeming magic performed by our Burbanks has also provided us with **ECONOMIC** laws whereby order may replace our present economic chaos as the mastery of other laws enabled us to bring about order in physics and chemistry. **We must understand that economics is merely another branch of science,—differing from physics and chemistry only in the fact that it governs human relations instead of material relations,—and that its formulas are as definite, as exact—**

ing, unfailing, and dependable as any in any science.

Fifth, having agreed that there must be in nature the necessary provision for economic harmony, there remains but the discovery, mastery and application of the scientific principles involved. We must ourselves understand this and master these principles,—and know them so well and be so filled with the glory of it all that this becomes a religion with us.

Sixth, these basic principles will in the very nature of the case be true and dependable at all times and places; so that any obedience of these principles will result in success, just as any violation of them will result in losses.

Seventh, as a result of practical experience it will come about that business men here and there will more or less blunderingly hit upon the solution of their problems. This, coupled with the constantly increasing stress to which the business structure of the country is subjected, will turn attention more and more to these successes; so that, when these principles are finally adopted, they will be adopted less as a matter of theory and of hope than as a matter of practical business judgment. For example, it will have been noted that land is the only form of property that is enhanced in value by public service and public betterments,—that is, that the benefits of public expenditures are always absorbed in rent; that, while Labor and Capital foot the bills, the LANDlords collect the dividends; that while wages and interest have to be earned, rent* is got by the sweat of other men's brows and as a return on the investments of other men.

Comparatively few of the active leaders in any city have more invested in land than in improvements and

*True rent, or ground rent, is of course meant; for "rent" paid for a house is not rent at all, but interest. personal property. An overwhelming number of us have more in improvements and personal property than in land and many (possibly half of us), have no land at all,—this is why municipal ownership will prove such a disappointment, for utility fees paid by the landless will be used to pay the taxes of the landed class.

Eighth, there is absolutely nothing in our law or the structure of society that seriously bars the way to the reform needed. Every law now on our books may be permitted to stand exactly as it is, without in any way obstructing the desired reformation. In this respect the thing to be done is far easier than were any of the great legislative changes of the past, such as prohibition, woman suffrage, the adoption of the income tax, or the initiative, referendum, and the recall.

Ninth, the one thing needed, so far as legislation is concerned is a revision of our ideas of what constitutes property. All the property laws stood after the freeing of the Negro chattels just as they did before. All that was done was to decree that Negroes are not property. They then came out from under the property laws; the laws regarding property were not changed.

So here. What is needed is that men shall see that LAND IS NOT and CANNOT BE PROPERTY. Once that is understood, the laws respecting property may stand "as is", and still land will not be legal property.

The theory of private property rights in land is too absurd for discussion,—at least among thinking people. The Old Testament dispensation rejected it; the British common law embodies principles that contradict it; and it is contradicted by our own theory of eminent domain, under which we take land from its "owners" for our streets, alleys, parks, schools, etc.

The only theory upon which its vogue can be explained is that our ancestors, when they ceased to be nomads and settled down as fixed dwellers and came into contact for the first time with real estate, did not know its nature and mistakenly carried over to it their theory of private property,—that being the only kind of property with which they were acquainted. Their error was in not noting that the land and personal property are governed by radically different laws,—that, for example, a tax makes personal property higher priced but makes land cheaper; also that the way to secure a man in the possession of his crop is to deny private ownership in the land on which that crop is raised.

Tenth, it is true of course, that the tax laws should

be changed, so as to entirely relieve the patrons at our city, county, state, or national "show" from taxes on the clothes they wear, the furniture they have at home, or other possessions they have and to limit taxes to the seats occupied, just as is done in the theater; but once our "leading citizens" catch the Big Idea, they will find ways of getting around those laws until such time as they can be repealed. The one essential thing is that people be brought to see that RENT is PAID for WHAT THE PUBLIC PROVIDES and BELONGS, THEREFORE, TO THE PUBLIC.

Once this idea is grasped, there will be a general clamor that the rent be turned into the public treasury, and general agreement that it is an act of embezzlement to privately appropriate the rent (ground rent of course, for house or store building or office "rent" is not rent but interest, and belongs to the owner of the building.)

Eleventh, once the idea prevails that the rent belongs to the public, there will be a general and insistent demand that ALL the rent be accounted for,—that is, that the taxes on those who occupy land shall be high enough to take ALL the rent. In other words, there will be a demand that occupants of land shall be treated just as though they were borrowers from a bank and that they be compelled to pay the full annual value of the land they are monopolizing, just as a borrower at the bank is required to pay the full annual value of the money he borrows. In other words, if money is worth 6% and a man borrows \$1,000, he pays \$5 per month for it; just so, a man who then occupies a lot worth \$1,000 would be treated as a borrower of \$1,000 of our land value and would pay \$5 per month for it. (See 66.)

His ticket to this "seat" would be his private property and he could sell it, or give it away, or bequeath it as he pleased, and society would protect him in that right,—which would always be subject, of course to the payment by the holder of the full annual rental value.

From the law of values, (See Formula F in 46(6 and see Answers 70-79.), it follows that the rent in any area will at least equal the cost of government in that area. The total cost of government in this country, national, state, and local, for the year 1926 is given

by the National Industrial Review board as \$11,616,000,000. The best available estimate of the total collected in rent (meaning **ground** rent, of course), is \$13,600,000,000 per year,—ample revenue even now.

Of the national budget, 72 per cent goes for war costs of various sorts, direct and indirect; and of the state and local government costs, an alarming percentage is directly or indirectly due to crime and ignorance.

These three cause of huge expense would entirely, or at least largely, disappear, if private claims to rent were denied,—thus releasing immense sums for betterments that would raise land values immensely and so produce a larger government revenue to finance more betterments to still further increase land values and increase still more the government's income from rent and so finance more betterments to further increase the advantages of this country as a place of residence, thus increasing land values, raising more revenue, and providing more betterments to make this a still better place to live.

A PROTEST AGAINST DOUBLE TAXATION

In connection with Answer 82 of The Catechism is a reproduction of a check that has been used for some years by the author in paying his personal property and improvement and insolvent credits tax, which he always pays under protest. A foot note appended to No. 82 contains his offer to print this protest on your check if you wish. **There is no charge for this.**

The purpose of this notice is to call attention to the need of wide-spread co-operation in making this protest effective.

It is desired to make a test case and carry it to the highest court and so get relief from this vicious double taxation. Address the author at 1325 East Poplar St., Stockton, California.

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