

rate at eight per cent, while such states as Massachusetts, New York, and Pennsylvania, limit it to six per cent. Wyoming would like to have six per cent money, but would a six per cent law secure it? It costs on the average two per cent more to lend money in Wyoming than in New York, and if the Wyoming Legislature were to fix the rate at six per cent, it would tend to drive capital out of the State. Should Missouri pass a law fixing the rate at two per cent, as the correspondent suggests, and should enforce it, a great part of its capital would flow into other States. It would not all leave, but such as did remain would be loaned secretly at fifteen or twenty per cent. For the same reason that makes Wyoming interest higher than New York interest would raise Missouri interest to a point that would cover the difficulty of doing business in that State.



This confusion regarding interest is largely due to the thought that interest is paid for money. It is not. No one borrows money to keep. The money is merely a medium of distributing credits, a sort of universal system of bookkeeping. What the borrower really gets is tools, goods, or some other form of wealth. The money borrowed from the bank is immediately passed over to the maker of tools, let us say, which gives him the use of capital that he could not otherwise have until he had produced it himself. He may start business with a thousand dollar plant, and add to his capital from his profits; or he may borrow another thousand dollars and begin with a larger plant. Whether or not he borrows will depend upon the relative rate of profit that is likely to accrue to the smaller or the larger plant. If he does borrow it will be the plant, and not the money, on which he pays interest; and that interest cannot be abolished until plants are more plentiful than borrowers. Real interest is not affected by legislation; it is controlled by supply and demand.

s. c.



FOR THE OPEN COUNTRY.

I read this morning that in forty principal cities of this country the price of staple articles of food has risen sixty-five per cent since 1899. Is it not sufficient answer to the cause for this startling increase to tell the equally amazing statistics concerning the growth of cities and towns during the same period? If it is not the whole answer, is it not at least the main answer? To the common man, unperplexed by learned reasonings concerning the production of gold, is it not clear that if we have fewer hogs and cattle

in proportion to population, that if we have each year fewer people raising potatoes, cabbages and chickens in proportion to those who are holding or hunting jobs in the cities and towns, the price of these things will naturally rise?

In spite of the numerous conferences and commissions on the subject of rural improvement, in spite of the often heard cry of back to the land, it seems that a full recognition of the importance of the subject is very far from being realized. Meetings are held on twentieth floors in big cities where there is unco serious discussion about rural churches, rural schools, farmers' wives, etc.; we have been doing this now for a dozen years or more; yet, if any one will drive ten miles, away from the railroad, in almost any part of the country, he will see how little is even beginning to be done in the way of making the rural neighborhood a more inviting place. The country is there with all its beauty of tree and plant and rolling field, but man's work for comfort, convenience, education, social intercourse and amusement is largely lacking. The farmer's wife is still beset with inconveniences, while she hears and reads of the marvelously increased comforts of her city sister. The country schoolhouse is a poor shack of a building in comparison with the school in even the country town. There is little social life, not even the good old cornshuckings. There is church once, or perhaps twice, a month. The modern boys and girls born in the country begin from early years to look forward to quitting.

The talk of back to the land and of colonization schemes is mostly futile. Life in the city takes the nerve out of people for the life in the open country. Some one has wittily remarked that the only genuine outcry of back to the land came from the family in Noah's Ark. Certainly those of us today who are doing the talk do not want to go back. It is the other man whom we want to have go back, and he does not want to go any more than we do. It is a pressing problem how to check the lure of the town, how to have more of our people raising hogs and vegetables. Mr. Roosevelt well said, in the introduction to the report of his Commission on Country Life: "We were founded as a nation of farmers, and in spite of the great growth of our industrial life it still remains true that our whole system rests upon the farm, that the welfare of the whole community depends upon the welfare of the farmer. The strengthening of country life is the strengthening of the whole nation."

Something might actually be accomplished by directing all efforts toward holding those in the

country who are still there, especially the growing-up children. More can be accomplished by working with the idea of "stay on the land" than by preachments of "back to the land." The first of improvements must be better schools. The movement for better roads must be fostered. The teaching of better methods of farming and of keeping farm accounts must be extended. Neighborhood co-operation must be encouraged. Schoolhouses and churches must be used for entertainment.

All these improvements must come if the country is not to be more and more depopulated. But back of all betterments, back of all inducements to stay on the soil, there is a problem which underlies all efforts to create a thrifty and wholesome rural population, and this problem is to make it easy for the young man who is to stay on the soil to be the master of that soil and not the rent-paying tenant of a landlord. The only way to do this is to hammer at legislation along the line of Henry George's teachings in regard to the sane and honest method of taxation. The problem in any country would be solved if the revenues needed for the improvements that are so much to be desired were collected from the increased land-values. If all farm and plantation buildings and improvements, all agricultural tools and stock, were exempt from taxation, and the revenues raised from a fair valuation of the bare land-value, then it would be undesirable to hold land out of use. If even the landlords would think of the larger problem of a healthy rural life in the nation, even they might see that such legislation would in the end be good for themselves as well as for their children and their children's children.

J. H. DILLARD.

INCIDENTAL SUGGESTIONS

RENT.

Seattle, February 7.

In the November-December number of the *Single-tax review*, Albert Firmin shows that in 1912 Manhattan Island alone paid as tribute to land owners \$156,392,623.

The people of every town and city in the land pay this same land rent; comparatively as great; in addition are the taxes collected and used in war preparations and the dividends collected on billions of dollars of watered trust stocks; all of which foot up a tremendous total, every dollar of which is paid by the people in the added high cost of living. This is the fundamental cause of the workers impoverishment the world over; herein we find the answer to the puzzle, that just as we have progressed and mul-

tiplied the means of production a thousand fold, so in like ratio has poverty increased.

The beneficiaries of this enormous wealth taken from the people are enabled thereby to control or influence most every avenue of thought and action, and through press, school and church to befuddle the people's minds with an avalanche of specious argument, wrong teaching and religious sophistry; until numbers of people attribute their want and poverty to the will of God—the same God who has so plentifully filled the earth with the things they need. A most cruel joke were it true.

It is seemingly hopeless—this task of awakening the people from their stupid and stubborn indifference. Every teacher who points out fundamental causes is a victim of their ridicule; it has always been so; but there is hope for the philosopher in knowledge of the fact that everything not founded on the principle of justice must fall.

So with our fundamentally unjust social order of today; while it is bulwarked by established religion and many evidences of wealth and power, its heart has been eaten out long ago; it is only a superficial shell covering the new which has been years forming underneath, and is now writhing in its birth pains; and these pains are interpreted as causes by the ignorant who do not see.

W. E. GORDON.



SOME EXAMPLES OF JUDICIAL COURAGE.

New York City, March 24.

Infringement of liberty is very common, and the people of the United States seem to lie supine thereunder. But here and there are individuals who are willing to fight for their rights, and suffer for them, and now and then comes a judge with real courage to uphold those rights.

A man by the name of Smith was quarantined in the city of Brooklyn to compel vaccination, because Health Commissioner Emory said he had been, or might have been, exposed to smallpox. Judge Gaynor issued a habeas corpus for his release and said: "Life, liberty and property are inviolable, except as affected by express law and due process of law. Arbitrary power is abhorrent to our system of government. If the Legislature desired to make vaccination compulsory it would have so enacted. Whether it be within its power to do so, and if so, by what means it may enforce such an enactment are not for discussion here."

The Court of Appeals of New York, 146 N. Y. 69, in this same case said: "The question presented, like all those which involve the right to restrain the citizen in his personal liberty, demands a careful consideration of the provisions of law, under which the right is alleged to be conferred. The authority is not given to direct, or to carry out, a quarantine of all persons who refuse to permit themselves to be vaccinated and it cannot be implied."

Thus in this case of Smith vs. Health Commissioner Emory, through the courage of Judge Gaynor, Smith was freed from the tyranny of the Health Commissioner, and Gaynor's decision was upheld by the highest court of the State of New York.

The Supreme Court of Illinois in *People ex rel*