

world we are able to glimpse only as we attain to the utmost heights of our spiritual natures. Help us, dear Father, to leave behind us the conception of material blessings as the best thou hast to bestow upon us, and help us to understand that the order of our lives which excludes the humblest of thy creatures from the bounties of Mother Earth is a barrier to thy love for which each one of us is responsible. Help us, dear Father, to broaden our sympathies and deepen our discernment until we shall have a convicting sense of the truth that only as we apprehend our true relations to the involuntary poor among thy children are we fitted to come to thee for the loving touch of thy hand. Deliver us from the snares of form and cant, and convict us of the sin of indifference to the conditions which make for pomp and ceremony, and the increasing number of the idle and cunning. Help us to rise to a convicting sense of our unworthiness of the blessings we too often acknowledge with but our lips while our hearts are untouched. Help us to come to a convicting sense of our shameful hypocrisy in acknowledging thy mercies while we disregard the love and justice we owe to those of thy creatures who are burdened through no fault of their own with poverty and despair. Lift us each day into higher and closer bonds of brotherhood and humanity, and thus may we be more worthy followers of our elder Brother—thy most worthy Son, who wrought for the lowly and the wandering; Amen. J. A. DEMUTH.

High Costs and Housing

MOST homes are built to rent or to sell. If we could reduce wages say one-half, then the people would no longer be able to pay our high rents or to buy or build little homes. Therefore high wages is not the impediment to house building.

It is true that the land cost is at present a minor item in the case of large buildings. For small residences, such as the people ought to have near to their work, it is not a small item. For such buildings the cost of material is the big item.

But what makes the cost of material so high? Is it not the steel and lumber and coal and transportation "Trusts?" These, and the whole list of such monopolies, are what the Single Tax is to destroy. Every one knows of the profits that the owners of the sources of material make, and of their far worse restriction of product to keep up the price.

Sure enough, the people cannot pay rent enough to add a profit for the builder, after they have paid all these exactions and after paying for all that they consume five to ten times what the goods cost to produce.

Low priced houses should be built on the almost innumerable lots in the cities and on the outskirts of the cities, where the lots and acres are now vacant and held at prices which though they may not seem high, are more than people can afford to pay for the use of them. More than a quarter of Manhattan and the most of the Bronx, for example, is vacant and the greater part of all cities is occupied by poor improvements, quite inadequate for modern

needs. Other countries suffer nearly as much as we do from the extortions of monopolies and they suffer more from lack of improved methods and machinery.

It is not a question of getting the people back to the land, but of getting the land back to the people. "The Single Tax," as George said, "is not the solution of the social problem; but liberty is," and the first step towards liberty is free land.

Any other social improvement under present conditions, goes mainly and eventually to the owners of the land and forms a new barrier to other advances.

The object of the Single Tax is not merely to raise wages, but to secure to the worker, whether builder or owner or working man, all that he produces. Were it not for the intricate system of despoiling the man who works with head or hands the people would be well able to buy back all that they need of what they produce, whether it be food or clothing or houses.

BOLTON HALL.

Frenzied Farm Loans

I DO not know to just how great an extent money has been loaned on land in other States, but here in Oklahoma it has been quite a business during the past few years. In almost every city in the State mushroom "farm loan" companies have sprung up, and nearly every real estate agent is also agent for some company whose business is lending money on farms. These loan companies have travelling representatives as well as local agents in every town, and between the two they have worked the country intensively, asking, suggesting, soliciting, and in some cases perhaps, even begging the farmer to borrow some of their money—at a good stiff rate of interest. The farmers borrowed. The agent would get his commission; the loan company got the note and mortgage, which many of them had to sell in the North and East before they could obtain the money to lend.

As long as wheat was selling around \$2.00 per bushel, cotton at 40c. per pound, oats at 70c. per bushel, alfalfa hay at \$35 per ton, corn at \$1.50 and \$2.00 per bushel, with hogs and cattle proportionately high, everything was lovely. Land continued to advance, many farmers either sold or rented their farms and moved to town; speculators bought the farms and tenant farmers moved in and tried to farm.

But that period has already passed into history. With wheat at 80c., cotton at 16c., oats at 25c., alfalfa at \$7.00, corn at 30c., hogs at 6c. and cattle at 5c. to 6c., the future is not so rosy. The business of buying, selling, and lending money on farm lands has received several rude jolts. As a result some of the speculators and loan sharks are beginning to worry.

An unofficial check of the records of three representative counties in the State shows that as much as 75 per cent. of the farms (exclusive of Indian allotments) are mortgaged to loan companies, banks, or individuals who do a general loan business.

On the basis of what prices were two years ago, farms in