CONDITIONS IN ONE WARD IN CHI-CAGO.

The Seventh ward of Chicago, which is laid out with broad streets and deep lots, which lies near the business center, and which rests on the bank of a river, might be one of the most beautiful and attractive parts of the city; but since its alleys have been turned into secondary streets, since there is no direct approach to the city, since the river has become a foul, open sewer, there is instead of beauty and attractiveness only ugliness and filth.

The actual condition of the streets is almost indescribably bad. The sidewalks are mostly plank. In some places, even on busy corners, there are no sidewalks at all. A recent examination showed that of 122 sidewalks on one street nearly half were in a treacherous condition. Five were positively dangerous. But bad as they are they are models of elegance compared with the streets themselves. Even Halsted street, one of the main thoroughfares of the city, is a vile, disgusting, in places almost impassable, road. On the main streets teams have to be unloaded to be pulled out of the mud, and are sometimes overturned-within a mile and a half of the city hall. There is no pretense of cleaning many of them. An innocent stranger from Cincinnati recently exclaimed: "Why, this street looks as if it had not been cleaned for a month." In the Seventh ward a cleaning once a year would be remarkable. All this filth makes walking and wheeling so difficult and disagreeable that the people must ride in cars which are dirty, cold, unventilated, and always overcrowded. A complaint to the conductor as to the cold one day not long ago only called forth the laconic rejoinder: "There are no dividends in heat." No; but there are dividends for street car companies in dirty streets.

The open spaces in the ward are occupied by squatters' stables and peddlers' carts, so that there are no places at all fit for playgrounds. Instead of settees and apparatus in a park, the garbage bin on the front sidewalk is the furniture for amusement. Babies learn to walk supported by them, children play hide and seek in them. I have seen lovers sitting on them courting.

How silver sweet sound lovers' tongues by night

-sitting on a garbage box!

Women gather around garbage boxes to gossip, as once they did about a virlage well. Sometimes the garbage boxes are emptied, so that the cover will shut. The people do not frequent the parks, because they are so far away. Even well-to-do people do not visit a park often, unless it be near by. Many people in the Seventh ward have never seen a park and many more only once or twice. To be frequented open breathing places must be within easy walking distance.

Nor is there any adequate place for a happy home life. The ordinary tenement contains four rooms—two large ones, i. e., 10x12 feet, and two smaller ones, 6x6 or 6x8 feet. Here must go on all the operations of a family numbering from four to eight persons. The place to cook, to wash, to bathe, to entertain, to laugh, to cry, are all within heating distance of the kitchen stove. Little wonder that boys and giris take to the streets. In summer time the little rooms are so stifling that the whole population sleeps on the steps and sidewalks.

In the district bounded by Twelfth and Halsted streets, the Chicago, Burlington & Quincy tracks and the river. nine-tenths of the people are Russian Jews. They speak the jargon in their homes, and have a commercial, reilgious and social life quite distinctly their own. The Jew is the product of a long-continued process of oppression and persecution. Forced to make his living in unproductive pursuits, an outcast from society and public life, he has developed intense family devotion, acquired tremendous vitality and endurance, become a skilled trader and withal built about him a tight shell of conservative institutions. Debarred from producing, he resorts to getting. Forbidden to grow, he insulates him-

Of the influences that are at work to make over this place and this people into an organic part of progressive American life, the slowest, surest and greatest is the public school system. This "last bulwark of democracy" is doing so much that one cannot but be jealous that it be more and do more. This is justification enough for criticism.

The seating capacity of the schools is utterly inadequate. In the Seventh ward 30 per cent. of the children of school age are not provided for. This is not a "purely local affair." In the Twelfth ward, near Garfield park. 32 per cent. are unaccommodated. In the Seventeenth ward 62 per cent. are unaccommodated. Even taking the city as a whole, over 21 per cent. of the children need school accommodation.

For 2.000 children of kindergarten age in the Seventh ward, the city provides accommodations for 50, 2½ per

cent. In the whole city but 41/2 per cent, are enrolled. . . .

Another possible means of Americanizing these people is politics. Politics as it is now simply corrupts them, for politics is only a deal between the voter. the officeholder and the holder of contracts, franchises or licenses. The idea that an alderman has a public service to perform is unthought of. An office is simply a public means of doing private favors. During this last campaign the alderman in this ward said publicly: "You know where I live. Now if there is anything I can do for you come and ask for it. I can't make a speech, but I can do favors. That's what I'm for." The public official is not a public trustee; he is simply a deus ex machina, a god from the machine to help men out of their scrapes.

Such politics only serves to make the Jew more of a Jew than ever, whereas if the function of the official were, and were recognized to be, the administration of a public trust, if he were untempted by a share in the immense profits of public franchises privately held—something 1 for my part think would be facilitated if the city kept more of its franchises in its own hands and gave every citizen "a stake in the government"—politics might be a broadening and elevating influence.—Rev. W. H. Noyes, in The Cause.

THE BALANCE OF TRADE.

Delusions are none the less delusions when they are widespread, and, indeed, universal. We flatter ourselves upon our superiority over our ancestors in having overcome the once universal delusion that the sun went round the earth. But some delusions as gross as this and far less excusable still maintain a wide and firm hold upon a great majority of even intelligent men. Thus the delusion that foreign and domestic commerce and exchanges are conducted mainly by payment in money (whether specie or banknotes or government paper) maintains still a firm hold upon the minds of a vast majority of the American people, and it is only within the last four or five years that any success has attended the efforts of wiser men to remove this absolutely unfounded idea. From this single delusion proceeds the entire greenback and silver mania, which has wrought so much disaster to our coun-

Considerable progress has been made in dispelling this entirely false theory of the use of money in trade. There remains, however, in full force and vigor another delusion even more gross and more completely unfounded. That



is the definition of a "favorable balance of trade" as consisting in an excess of exports of merchandise and an excess of imports of specie combined with the assistant delusion that whenever exports of merchandise exceed imports the balance is sure to be paid in gold and silver. This idea as to the benefits of what is most absurdly called a "favorable balance of trade" seems to maintain its hold upon even merchants and bankers and the editors of the best financial journals, while it holds unquestioned sway over the great mass of the community, and is assumed as an axiom by nearly all newspaper writers.

Yet this entire theory is absolutely false. It is opposed to common sense as a matter of theory, and it is contradicted by all experience as a matter of fact. There is not a shred of truth in the theory, and all the inferences drawn from it have been flatly contradicted by the uniform experience of all nations ever since true statistics of international commerce have been obtained, which, however, it must always be borne in mind, is a period of little more than 40 years. . . .

The only really intelligent criticism of this theory which I have seen during the present year is contained in an admirable little weekly paper published in Chicago, and known as The Public, of October 22; a paper, by the way, which contains more intelligent criticism of current events to the square inch than any other paper which I read. . . .

Following the line of suggestion thus opened, and carrying the figures beyond those given in The Public, I find from the figures given in the United States Statistical Abstract for 1897 that since the balance of trade permanently changed "in favor of the United States" in 1875, the net excess of exports of American merchandise for the fiscal years 1875 to 1897, inclusive, was in round numbers \$2,577,000,000. So far from any part of this enormous sum having been paid to us either in gold or silver, we have, on the contrary. exported a net balance of these, in excess of all imports, of nearly \$395,000,-000. So we have given to foreigners \$2,972,000,000 more than they have given us. I have not before me at this moment figures for the fiscal year ending June 30, 1898, but my recollection is that they showed an excess of merchandise exports of over \$550,000,-000, and an excess of imports of gold and silver not much exceeding \$50,000,-000, certainly not amounting to as much as \$100,000,000.

Thus in 24. years we have, according | claims.

to official statistics, sent to foreign countries, in merchandise, gold and silver, value to the amount of about \$3,500,000,000 in excess of all which we have received. It is over this that we are rejoicing and rubbing our hands, and it is over the increase in the annual rate of excess of exports to about \$500,000,000 that we rejoice still more. If we can only keep up this pace for the next 25 years we shall give to foreigners \$12,500,000,000 more than they give us, and this will insure our unparalleled prosperity.

Now, what have we received or are ever likely to receive in payment for this vast amount of \$3,500,000,000 already given away? All the estimates which have ever been made as to the return of our securities from abroad must be stretched to the utmost in order to justify a belief that we have received even one-half of this vast sum in such securities. If the statisties of exports and imports for previous years are worth anything, they do not afford the slightest foundation for believing that even one-half of that sum in our securities was ever bought and paid for by foreigners. For if foreigners ever bought any such amount of securities and really paid for them, they must have paid for them in goods, because they have never sent any gold worth mentioning before 1875; on the contrary, we continually shipped enormous amounts of gold ourselves. From 1874 to 1875 the total excess of our imports of merchandise over exports was about \$1,500,000,000, of which \$1,194,090,000 were paid by exports of gold and silver, leaving a balance of about \$300,000,000 which is all that we seem ever to have received in payment for our exported paper securities.

However, it will be said that this only proves that we have become enormous creditors of Europe, since we must have paid off all that we owe, and must have bought back nearly all our securities; so that Europe, on the entire business of the last half century, must owe us now over \$3,000,000,000.

The difficulty with this theory is that it has not a particle of fact to support it. That we were formerly in debt to Europe, to a large amount, everybody asserts. Everybody knows, too, that our European creditors always had something tangible to show for our indebtedness. They did not transact business "on wind," nor even, to any very large extent, upon entries in mercantile books. They hold bonds and shares of four railroads and other corporations, and the bonds and mortgages of individuals, to represent their claims

Now, if we are really creditors of Europe, to the amount of even half the enormous "balance in our favor" remaining after deducting from all our exports all our imports during 50 years, we ought to have something tangible to show for it. We ought not merely to have got back all American securities sent to Europe, but we ought also to have European securities, bonds, shares, mortgages, debentures, or at the very least, promissory notes, on this side of the ocean, to the amount of not less than \$1,500,000,000.

Where are these securities? Where is one of them? American bonds, debentures, shares and other securities are daily bought and sold on the markets of London, Berlin, Hamburg and Frankfort, and are quoted in every stock exchange in Europe, even including little Switzerland. Where is there a stock exchange in the whole United States which has upon its list a single British, German, French or Dutch bond, debenture, share or other security, of any name, nature or description? Where is there a broker's office in New York, Boston or Philadelphia, in which a single security of this kind is offered for sale? Where is even any British, German or Dutch promissory note? In short, where is there any evidence, fit to offer to any man of sense, of the investment, by resident Americans, of one dollar in European securities? I lay aside Mexican and South American investments, of which there may be a few; because these are trivial in amount, and our exports to these countries are far less, upon the whole, than our imports.

Can this enormous "favorable balance" appear to the credit of our merchants and bankers upon their books? All these credit entries combined would not amount to one-tenth of the huge sum with which we fondly credit ourselves, and if this vast supposed debt is ever to be paid, how is it to be paid? We keep building up our tariff wali higher and higher, in order to make it impossible that Europe should pay us in goods; and the whole world con.bined could not spare us that amount of gold or silver. Besides, we do not want gold or silver, because we produce more of these than does any other country. We produce from our own mines, every year, far more than we would or could possibly use; and so long as we do the gold will flow out and not flow in. This imaginary debt of foreign nations of \$3,000,000,000, upon the assumed existence of which we flatter ourselves, never will be paid so long as the world stands. And, according to official sta-

tistics, we are still piling up this credit in our favor against an insolvent world, at a rate which bids fair to increase it. in the next 20 years, to \$1,500.-000 000 000

So far from this "favorable balance of trade" being any evidence of increasing wealth in this country, it is simply evidence (if the figures are worth anything) that the cream of our wealth is being carried off to Europe, without compensation. To a very large and increasing extent, indeed, it goes to men of wealth born in the United States. but permanently settled in Europe. and to American women who have bought European husbands at a good round price. In short, our excess of exports over imports, if it is real, is due to precisely the same causes which produce such an excess in every other country where it exists, such as Egypt, India and Ireland. It is due to the increasing ownership of our wealth by absentees and the increasing impoverishment of the masses of our people by that benevolent system of protection. which does effectually protect them from ever receiving full payment for their labor, but extracts from them, in perpetuity, two dollars' worth of wheat for one dollar's worth of cloth.-Thomas G. Shearman, in New York Times, of Nov. 7.

Stuckwell-"I've lost all confidence ix Jones since he worked that beast off on me. I'll never trust him again."

Groom-"Yes, sir; what are you goin' to do with the horse now, sir?"

Stuckwell-"Well, I expect a friend of mine over this afternoon to look at him."-Puck.

Of course the journalistic humanitarians are at it again over the six days' bicycle race in New York, and they have encouraged the health department of that city to interfere in a matter which is none of its business. Agents of the bureau are at the track side to compel exhausted riders to quit the race. They have no right to do anything of the kind. If the contestants choose to imperil their health in a struggle for prizes that is their affair. Men-and women and children tooare imperiling their lives every day in the city of New York in a struggle for a bare existence, but the health department does not interfere and compel them to relinquish the struggle. The sweat shops, where thousands of human beings toil from 12 to 16 hours daily for a pittance, are not patrolled by agents of the health department, quick to interfere when one of the toilers shows signs of succumbing to the effects of long hours, foul air and insufficient nourishment. It is only

when trained athletes, specially prepared, contend for large sums that the vigilantes of the health bureau, incited by hysterical and hypocritical editors, seize the opportunity to pose as guardians of health and morals.--Editorial in the Chicago Chronicle.

Zangwill tells of a beggar who was detected in the act of stealing a spoon and who was asked if he did not know that the eighth commandment was "Thou shalt not steal." "Yes. I knew that," said the culprit, "but then if I hadn't broken that I should have broken the tenth, which says: 'Thou shalt not covet.' I saw I had to break one commandment, anyhow, so I thought I might as well have the spoon."-Chicago Chronicle.

"I have a cigar, but no match."

"Then give me the cigar. I have a match."-Life.

In an article on "This Wonderful Century." Alfred Russell Wallace reports that at Buda-pest they have a telephone newspaper.

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The Macon (Ga.) Telegraph says that within sixty days thousands of tenant farmers in the central or black-wax belt of Texas have deserted their mature cotton crops because they could earn more money by picking cotton for wages than by gathering their own crops and paying the rent .- The Commonwealth.

"What makes Goldsmith so proud and haughty lately?"

"He put an electric bell in his house, all by himself, and it really rings."-

Rev. Dr. Withrow, the venerable pastor of the Park Street church, Boston which is commonly known as "Brim-

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stone corner," lives up to the old traditions of the church. "I do not see," he says, "how a man can be a Christian who rejects the doctrine of eternal punishment."-Chicago Chronicle.

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