

of interest on loans. Precisely in line with this sort of "kicking gun" in the way of taxation, is the custom of taxing insurance companies. When you tax insurance companies you don't get your taxes from the companies; you get them from policy holders. Yet this taxation of insurance is common. It is reported that from 1 to 5 per cent is added to insurance premiums for taxation. Some of the insurance companies are calling the attention of policy holders to it in a circular which makes perfectly true statements. It urges that "the policy holder pays this tax;" that "the burden goes over to the policy holder because taxation cost is one of the costs of insurance that must be provided for in the premium charge;" that such a tax "is wrong in principle" because "it is a tax on a process of trade, not a tax on property or profits;" that "it is illogical" because "so far as the insurance taxed is on property it is a double tax," and "so far as the insurance is on life, limb or health, elements are being taxed which are not properly taxable at all;" that "it is a discriminating tax" because "it applies to the prudent only and its proceeds go to lessen the taxes of those who are not prudent;" that "it is unjust" because "it taxes men who are trying to save taxable values from destruction, or to save dependents from want." This circular adds, genuinely enough, the following appeal:

While insurance companies regret that these taxes are levied, experience shows that they cannot dissuade legislative bodies from causing them to be levied. Legislative bodies consider the representations of insurance companies as intended to help them to make money. They do not study the matter far enough to see that the burden to be lifted is a burden upon the policy-holders. Those who insure are very numerous. They are influential because they represent the best of our citizenship. Legislative bodies would listen to their representations. The companies will do what they can to lift this burden. Will not policy-holders do what they can?

All that is said in that circular applies as well to every form of indirect taxation as to this particular indirect method of taxing the holders of insurance policies. It applies to taxes on houses, on furniture, on farming, on manufacturing, on importing,—to every tax which the circular so aptly describes as "a tax on a process of trade." There are very few taxes to which it does not apply, for most taxes are on some process or other of trade. Income taxes are not, but income taxes are difficult to levy, and utterly unfair because they fall alike upon earned incomes and unearned incomes—upon the living a man makes himself, and the living he somehow extorts from others. The only large taxes which fall solely upon unearned incomes and

cannot be shifted over upon somebody else are the ad valorem taxes which a man pays for so much of the planet as he monopolizes.

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### PHILOSOPHY ADRIFT.

Social conditions are too glaringly out of joint to admit of tolerance or justification; and popular remedies are not succeeding to any appreciable extent. Earnest reformers are at their wits' end for new and more potent devices to meet the world's dire need. Yet among the multitude of philosophers of all grades who have tried to solve these pressing problems, scarcely any reach the fundamental solvent.

Losing sight of the unity of truth, society saviours aim to accomplish the salvation of society from poverty and its attendant misery by partial and one-sided remedies, just as some of the converts to the primitive church substituted the fanciful mysticism of their prior associations for the simple morality of the Nazarene.

An instance of special interest and importance may be found in a new book on philosophy by Prof. Eucken of Jena. For an honest, frank, and impressive indication of the loose conjectural qualities of modern philosophic thought, observe this quotation:

We feel with increasing distress the wide interval between the varied and important work to be done at the circumference of life and the complete emptiness of the center. When we take an inside view of life we find that a life of mere bustling routine preponderates, that men struggle and boost and strive to outdo one another, that unlimited ambition and vanity are characteristic of individuals, that they are always running to and fro and pressing forward, or feverishly exerting all their powers. But throughout it all we come upon nothing that gives any real value to life, and nothing spiritually elevating. Hence, we do not find any meaning or value in life, but in the end a single huge show in which culture is reduced to a burlesque. Any one who thinks it all over and reflects upon the difference between the enormous labor that has been expended and the accompanying gain to the essentials of life, must either be driven to complete negation and despair, or must seek new ways of guaranteeing a value to life and liberating man from the sway of the petty human. But this will force men to resume the quest for inner connections.

Prof. Eucken thus clearly describes the mental attitude of many thinkers towards the existing Babel of human life and its grave problems. Never were there so many divergent views ostensibly tending to the common object of making "the crooked straight and the rough places plain." John Graham Brooks says he has counted upwards

of 80 different panaceas for human ills. But how many would bear intelligent and honest criticism? how many touch the radical cause or causes of the serious social wrongs that must be righted before humanity can live a rational human life?

Prof. Eucken is intensely earnest in his desire to solve the problems of the day; but he, too, is looking beyond the matter-of-fact in life to certain—or rather, uncertain, “inner connections” for the satisfaction of his anxiety. In this he is but in line with the trend of psychological thought that marks much of the literature of our time.



Thinker and worker alike seem dazed by the mad rush for wealth on the one hand and the persistent poverty on the other. That minds prone to abstract thinking should seek relief for these social evils in theories more or less abstract, based more or less upon reason, is not to be wondered at. Much of the philosophic thought of the past has been simply an exhibition of intellectual dexterity in handling abstractions that have been of little or no value to human progress. But the problems which now press for recognition and solution arise out of the actual every-day experience of mankind. Our impressions of them do not come from abstract mental processes, however ingenious they might possibly be, but from experiences that admit of no denial.

In the impressive language of the author of “Progress and Poverty”—

This association of poverty with progress is the great enigma of our time. It is the central fact from which spring industrial, social and political difficulties that perplex the world, and with which statesmanship and philanthropy and education grapple in vain. From it come the clouds that overhang the future of the most progressive and self-reliant nations. It is the riddle which the Sphinx of Fate puts to our civilization and which not to answer is to be destroyed. So long as all the increased wealth which modern progress brings goes but to build up great fortunes, to increase luxury and make sharper the contrast between the House of Have and the House of Want, progress is not real and cannot be permanent. The tower leans from its foundations and every new story but hastens the final catastrophe. To educate men who must be condemned to poverty, is but to make them restive; to base on a state of most glaring inequality political institutions under which men are theoretically equal, is to stand a pyramid on its apex.

In these wretched conditions, earnest thinkers grow sick of all material things and look for help beyond. Some are even coming to doubt the power of reason to understand and solve our social difficulties. One writer of considerable note goes

so far as to sneer at logic as something that could be safely dispensed with in our inquiries after truth. This is but the reaction from the disappointment that has come to us from material progress—with its common experiences of social confusion and disorder. From this fact-life men have turned wearily to the vague, mysterious and unknown. But if ever poverty is to be abolished it must be by matter of fact means.



Why should we look up to the clouds of speculation and theory for that which lies beneath our feet? Is not the earth the source of all material wealth? Where else, then, should the poor go for satisfaction of their needs? If they cannot get there that which will relieve their poverty, it is not because the wealth is not there. Nature is ever waiting at the call of labor to bless mankind with more than enough to satisfy all their wants.

Why then are many out of work and why do some starve? Here is the vital question for philosophers, philanthropists and reformers. What hinders millions of needy men and women from satisfying their needs? It is a plain, straightforward question, and it would seem as though its true answer should suggest an obvious remedy.

Those millions are not willingly idle. The lazy are the exception and not the rule. If, then, the earth is the source of all wealth, and men are willing to avail themselves of her bounty by honest labor, why should poverty keep pace with our growing civilization? There can be but one answer: they are *prevented* from using natural opportunities.

Who or what prevents them? There is but one answer to that question: monopoly prevents them by arbitrarily appropriating those opportunities and operating them exclusively for the benefit of the monopolist or not operating them adequately or at all.

It is plain then that in the *land* and in the *land only*, lies the primary solution of all social problems. Deeply imbedded in this is the living root of the great Upas tree of monopoly that overshadows and poisons our social life, and if we would destroy this dreadful thing we must cease lopping off its outer branches, and strike at the root.

With few exceptions, philosophers and philanthropists have not even attempted to strike at this root. They have been looking up instead of down for the solution that they crush beneath their feet daily. They have ever been and still are, deaf to the call of the *land*—the call to those who

are weary and heavy laden, the call to *rest*, rest for the weary little children in our factories, rest for the haggard and hopeless victims of the sweatshop, rest for the thousands who tramp the streets in the vain search for an opportunity to earn a bit of bread for wife and children, rest for millions of industrial slaves who toil hopelessly on, early and late, from year's end to year's end, for a bare living, while the monopolist whose privileges bring them to this misery lives in luxury and ease.

If our popular philanthropists and benefactors could but open their ears to this call of the land, we should hear no more of soup kitchens nor charity organizations. Even Dr. Horace Fletcher would find it unnecessary to teach the poor how to gnaw their way out of poverty, and all other well-meant plans to mitigate the privations of the poor would themselves have to go a-begging.

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But will this call find many responsive hearers, or will it be as with that of the Nazarene who had to say in sorrow, "Many are called but few are chosen"? Must we continue to repeat the impressive phrase with which he often, if not invariably, supplemented his discourses, "*He that hath ears to hear, let him hear*"?

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Other calls besides that of the land distract the minds of men. Its gentle pleading is drowned in the insane clamor of the stock market, in the loud clangor of the trumpet and drum of militarism, in the unreasoning tumult of politics, in the rattle and clash of machinery, when the dazed and tired brain lags and droops under the long, weary hours of toil.

For many other reasons the truth about the land falls upon deaf ears. Only in ears already attuned to this simple tone may it find a ready response. It was thus with the teaching of the Nazarene. Only in the "good ground"—that is, "the good and honest heart"—did the seed of truth take root and fructify. Where personal gain is the supreme object this call will have no charm; for, however just the truth may seem, present conditions make its realization appear remote. Where a bare living is all that is possessed or in prospect, the fear that to go further would be to fare worse, would probably stifle discontent and the desire for better conditions.

But there are among this class of toilers some honest and earnest souls to whom the appeal of justice will always be irresistibly sweet. They will listen to the good news and then carry it as

evangelists of liberty to other honest and good hearts ready to receive it and to work for it.

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It remains but to note the extreme simplicity of the method by which the land, now the instrument mainly used by monopoly to rob and enslave mankind, may be freed from this unnatural control and made the natural means for man's deliverance from poverty and its attendant evils.

All social disorder comes from the violation of Nature's beneficent laws. To ensure social well-being we must "cease to do evil and learn to do well." This is just as applicable to communities as to individuals, and the assembling of men and women into groups or communities carries with it obligations which cannot be neglected or violated with safety to the personal liberty or the social well-being of the whole.

Consider for a moment.

The necessities of communal life begin with its foundation and keep pace with its growth. Roads, water, lighting, and all other requisites of village, town, or city, must be provided for the comfort and safety of the inhabitants. This cannot be done without expense, and how may this be met with the least inconvenience to all concerned? This is the crucial question on which hangs the present and future well-being of these people.

Is there any provision made by Nature for that contingency? Let us see. From the very beginning of this communal institution two striking facts run together in parallel lines—namely, increase of population and increase of land values. All intelligent sociologists admit this. Even Andrew Carnegie, monopolist as he is, admits this. Taking it for granted are we not justified in claiming that this constantly growing land value, which augments naturally from the increase of population, is *Nature's provision* for the expenses entailed by social organization?

That the returns from this increase would be amply sufficient to cover all reasonable expense is demonstrated plainly by the rapid and enormous rise in the land values of the best locations in any city. Single taxers have furnished phenomenal instances of this fact in New York and other large cities, over and over again, and it is not necessary to repeat them here. So overwhelmingly abundant is this provision for municipal needs that nothing short of inexcusable extravagance or wholesale robbery by a corrupt city government could possibly render it insufficient.

With this law in force, the taxing of any of the products of labor would be unnecessary. This ex-

emption in itself would be a large step towards industrial freedom. The laborer would retain all he produced, for the assessment of all land at its true value would open up natural opportunities to labor by making it unprofitable to hold land out of use. Speculation in land would die a natural death and the world would thus be delivered from its greatest obstacle to material progress. Industry on all hands would be stimulated as never before; and under the reign of justice, spiritual advancement would become possible. And the fear of want being removed, the feverish desire for excessive wealth would decline. Poverty and its evils, including charity, would cease, for there would need be none who could not realize Agur's prayer: "Give me neither poverty nor riches, feed me with food convenient for me."

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But none of this can be brought about by futile attempts to divorce the material from the spiritual. The highest ethical ideas animate this land movement. Its inspiring principle is justice, its ultimate object the complete freedom of the human race. Viewed even from Prof. Eucken's moral standpoint the spirituality in this movement must be obvious.

The prevailing tendency to push to extremes analysis and differentiation in the consideration of all subjects may in the end reduce the various constituent ideas to a monistic basis. It is difficult even at this stage of psychological thought to mark a dividing line between the material and the spiritual.

More than half a century ago, Mary Somerville wrote her splendid work, "The Connection of the Physical Sciences," in which she arranged and unified science as then known. With the skill of an inspired artist she blended the so-called branches of scientific knowledge so that the old dividing lines were lost in a wonderful picture of nature as a stupendous unit, a coherent and indivisible whole, in which the constituent elements acted and reacted upon each other in the evolution of phenomena. Could this unifying plan be adapted to the various problems which arise out of the relation of human beings to the universe and each other, the task of the truth seeker might be much easier, pleasanter and more successful than it has been under the control and direction of an antiquated scholasticism.

But no matter what changes may evolve in the realm of thought, the eternal spirit of justice as expressed in the golden rule, "Whatsoever ye would that men should do to you, do ye even so to them," will continue in its sublime simplicity to be the

only way to human progress and happiness. This is the spirit that animates the movement for free land. It makes it the hope of the world, for only with free access to natural opportunities in land can there be free men.

EDMUND CORKILL.

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## EDITORIAL CORRESPONDENCE

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### IRRIGATION GRAFT IN TEXAS.

El Paso, Tex., April 25.

In this city and valley, under the New Mexico-Texas irrigation project, is afforded an excellent illustration of the way in which the United States government, through the reclamation service, enriches private individuals at the expense of the community, and the community that is to come.

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The government has started work on the Elephant Butte dam, at Engle, N. M., under which project the Rincon and Mesilla valleys in New Mexico, the El Paso valley in Texas and the Juarez and Guadalupe valleys in old Mexico will be irrigated. The reclamation service in this, as in other projects, advances the money for the building of the dam and the main canals, the money to be paid back to the government by assessment on the land after the farmers get it under cultivation.

In this case the cost per acre will be \$40, to pay for the dam, which will cost \$7,000,000. The \$40 will be paid by the farmers in ten years at the rate of \$4 per acre per year. Ostensibly the farmer who farms the land will have to pay only the \$40 per acre for his water right. In fact he will pay double and in many cases triple this amount. The bulk of the payment will go to the speculator.

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Before the big irrigation dam was mentioned the land in this valley was worth on the average not over \$10 per acre. It was for the most part desert land and most of it could be had for a song. The minute the government decided to build the dam, however, the land took a big jump forward. Options were secured on nearly all of it by the speculators, and the price advanced immediately from \$10 to \$25 per acre. It continued to go up. Now it cannot be touched for less than \$50 per acre. And before the dam is finished it will reach \$75 and \$100 per acre. The increase in population and demand may send it still higher.

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The men who secured the options and who still hold 9-10 of the land in the valley have no intention of farming it. They will not pay the government a cent for the building of the dam.

The man who finally buys a small strip of land and farms it will pay his \$40 per acre to the government and in addition he will pay the speculator before he can touch it.

It is a simple problem in mathematics to determine just what the farmer, the man who puts the land to use, will have to pay. The difference be-