

would have wished to steal her ticket on the train.

But the Gods of Hate know when to strike home. A story that she had taken the last, the fatal plunge, reached her native village; the local newspaper ventured upon a "veiled allusion." Ruby's mother soon wrote her a bitter and believing letter. Times were dull, too, and she had been "laid off," with nothing ahead.

The Fessenden side flashed up: "Write to your mother; tell her it isn't true. Go anywhere; take any kind of honest work. If you must, then starve; women have done it."

Alone in the pitiless wilderness of the great city the two girls who dwelt in this strong country-bred body struggled with each other that night. Morning brought an invitation from the young man of this tale, asking her to go to the theater, and to a supper party afterwards. Poor, hungry, lonesome Ruby Willikens rose and cast Ruby Fessenden into the outer darkness. Then she began to refurbish her one presentable dress.

When she could do nothing more to her attire, Ruby slipped out just as a child might, climbed Pine Street Hill to a large, seldom watched garden she had seen. She went in, poor penniless girl, and stole a white rose bud to wear. She looked sweet, young and happy in the garden.

A woman who had once lost a daughter looked from the house, thought, "What a pretty girl," and so thinking felt the breath of the world-spirit of fellowship. She raised a window and spoke across the little space: "I am so glad you came in, my dear; it is lonely here. Let me come down and cut you some flowers."

"I have already taken a rosebud, madam," said Ruby, flushing and pale.

"I wish you had picked a dozen!" cried the woman. "They grow here for everybody. But you really must have more. Please do wait."

In a little while, as time is counted on earth, the motherhood of the woman whose daughter was dead was enfolding Ruby slowly, steadily, surely; was leading her about the garden; was taking her into the house; was pouring tea for her into an old Colonial cup; was fairly steeping her hungry soul in love and tenderness.

At last Ruby told this new-found friend about some of her problems.

"Write him a letter, dear girl," said the elder woman. "Write one that is very gentle and yet firm. We will write it together, if you wish. Then, if he cares for you in the right way, he will come to you at once and will propose marriage; if he does not, you will have saved your soul alive."

It was Ruby Fessenden who did just this, that very afternoon, reducing Ruby Willikens to subsection, and then walked in a trembling silence, through the garden, in the twilight with her friend.

The young man, reading Ruby's letter, swore loudly; made a wager concerning her in a saloon with a boon companion; and called before she had been home an hour. He found a new creature, a woman of strange poise and intelligence; he found Ruby Fessenden at her ancestral best. In a few minutes he saw that she was awake, that she completely understood him. Then he lost his temper.

"Why should you throw me down this way?" he said. "Now you may starve!" Whereupon Ruby left him, "still talking."

But the next day she told her new friend: "He was so good to the poor man they threw off the train! And yet that's just what he tried to do to me! Are all men like that?"

"No, indeed!" said the wise and sweet woman. "You will find the other sort everywhere, my dear. But now the carriage is ready and you are going to meet some of my friends, and find some kind of work in which you can put your whole self."

CHARLES HOWARD SHINN.



## BUSINESS MEN AND TAXATION.

Notes of a Talk to Business Men, by Joseph Fels.

I am going to speak on the Single Tax or Taxation of Land Values. Some of you may regard this as a question for politicians, or for Socialists and other reformers who interest themselves in the justice or injustice of social institutions. I am not a politician. I sometimes describe myself in England as a Conservative-Liberal-Socialist, and in America as a Democratic-Social-Republican, but if I were a party politician I should do all I could to run my party on the Taxation of Land Values as the very best policy to keep it in power. If I were a moral teacher or a social reformer, I should advocate the Single Tax or Taxation of Land Values as the soundest moral principle on which to found a society.

But seeing that I am neither a professional moral teacher nor a social reformer, but most of my time only a plain business man, and for the rest an ordinary mortal, I am going to talk to you as a business man. Some of you are manufacturers and merchants. So am I. Some of you have investments in railways, mines and other industrial concerns; and all of you, no matter what you are labeled, depend for your professional or business returns on prosperous industry. Now take the manufacturer or merchant, as a rate or taxpayer he is called upon to contribute to the taxes in proportion to the value of his building. The larger his factory or building or warehouses, the more convenient they are made for the workers and himself, the higher is his assessment and the higher the amount he pays in taxes. Commodious and well-finished fac-

tories with up-to-date machinery are good and desirable things. We want more of them. Their construction gives employment to builders. They enable employer and employed to turn out the best material in the shortest time. I say it is bad business to make us pay a fine under the name of collecting taxes in proportion to the money we spend on our factories and warehouses. It keeps us from spending money in this way and hampers business all around.

Now I want some of you hard-headed men of business and industry to tell me why we should suffer this treatment when we erect and improve our buildings? I am putting this question to you as a business man. I am going to other cities and districts where I know other keen business men are to be found, and I am going to put the same question to them. I have never got a satisfactory answer to this question. I am here to charge it against your present system, that it is bad business from beginning to end. I am an American, and Americans do foolish things, but I doubt if they do anything more foolish than this, which they must have copied from Englishmen. We merchants don't deserve to be tarred and feathered when we improve our buildings. We don't deserve any treatment of that nature.

I know you have to raise revenues for local and national government, but I am not going to admit that you need to injure your business in order to run the country. I say, whatever rights the States have, they have no right to make it difficult for men to carry on their business in decent premises. I wonder how many of you here could tell me of instances where the taxes were increased in consequence of improvements made?

I will give you one or two illustrations of how this system penalizes the enterprising man. I will take the first from America.

In the city of Portland (Oregon) a new warehouse was completed a year or so ago. The building cost \$500,000, the elevators, machinery and furnishings cost \$200,000 more, and one thousand people are employed in it. During the current year the firm which owns this warehouse will pay about \$16,000 in taxes under the General Property Tax System. Under the Taxation of Land Values or Single Tax System it is estimated that they would pay about \$12,500. This would give a reduction of \$3,500 in the amount paid, and would do something to encourage an enterprising firm.

I will give an English illustration. A few months ago, the valuation of a rural parish was made. In that parish there is a section of one of the leading railway systems and a brick works. The rates or taxes payable by the railway company would be reduced from 1211 pounds, the present payment, to 1030 pounds on a Land

Values basis, and the amount payable by the brick works would be reduced from 300 pounds, the present amount, to 234 pounds. Further illustrations could be cited from every city and parish in the country, but I will not trouble you with more. In short, business enterprises would be encouraged in every way by the abandonment of a system which penalizes a man in exact proportion to his enterprise.

Now for the solution of the problem. You will ask where this relief is to be obtained, and you will perhaps tell me that taxation is a small item—that what business men chiefly need is a greater demand for their goods. The Taxation of Land Values, the Single Tax, will give the necessary relief and create the demand for more products. If you take the value of land, whether it is used or unused, as the basis of your taxation, you will get a largely increased revenue from land which has been held up against men who are willing to develop it. This increased revenue could be applied to the remission of the burden of taxes which falls at present on improvements. More important than this would be the other effect of taxing this unused and undeveloped land. We manufacturers and merchants want customers. This is the way to get them.

An idle man looking at idle land is of no use to us or to any one else. But the policy which would bring idle men and idle land together as busy partners in the production of wealth would provide us with a market which we always need. The taxation of Land Values is already helping us business men in Germany, New Zealand, Australia and Canada. It is breaking up large undeveloped estates, and giving the settlers a chance of producing wealth, and these men make good customers for merchants in every part of the world. The same is true of Great Britain. Even the threat of an all-around tax on land values has stimulated the use of land, and land owners are much more inclined to accept tenants and purchasers than they were some years ago.



## TENDENCIES TOWARD INSANITY.

Editorial in *New-Church Messenger* (Chicago) of  
March 20, 1912.

The primary origin of insanity is evil and falsity. Any one may discern a tendency toward insanity in himself, if he knows how to look for it. Since insanity came into the world through spiritual disorder, tendencies toward spiritual disorder are tendencies toward insanity. Doubtless we can trace some case of insanity with which we are familiar to the gradual veering from right and indulging evils. It may have started in this way. One did wrong, and then reasoned to confirm the wrong. He acted "strangely," and then reasoned in a like manner in justification. And