

fare. Prudence, indeed, will dictate that systems well established should not be changed for fickle causes. And all experience shows that mankind are more disposed to suffer, while evils are sufferable, than to curb a leadership necessary for their development. But when a long continued train of plunder and usurpations evinces a design to ignore their rights, it is the duty of the people to end the abuse and provide new safeguards for their future prosperity. Such has been the patient sufferance of the humble folk of these United States, and such now is the necessity to control the gathering and the use of wealth. The history of the masters of finance is a history of repeated abuses and usurpations, all having in object the construction of power for themselves without regard for the other inhabitants of these States. To prove this let facts be submitted to a candid world.

They have paid for lobbyists who have defeated laws, the most wholesome and necessary for the public good.

They have plotted to select executives, who should refuse their assent to laws of immediate and pressing importance.

They have expended vast sums for the election of legislatures, whose tenure of office, being subject to their commands, should produce no laws detrimental to their interests.

They have dictated the appointment and choice of judges, and retained the ablest counsel, who together have bent the law and the statute into decisions adverse to the general welfare.

They have defeated for reelection public officials for opposing with manly firmness their invasions of the rights of the people.

They have nullified, through the extended power of injunction, the effect of measures of relief from their aggressions.

They have granted and accepted secret rebates which have destroyed the trade of others.

They have entered into combinations that have imposed death upon all enterprises which sought a livelihood in competition to themselves.

They have found exemption from punishment in corporate impersonality, for any murders which they have committed upon the toilers within their plants, because of non-protection of dangerous employments and disregard of the laws of physical health.

They have returned plausible answers to our protests against the sacrifice of childhood, and cunningly fought our efforts to prevent the employment of children.

They have denied us the right to leisure, demanding that we toil long and hard; and when we have refused they have attempted to supplant us with the inhabitants of foreign countries, whose low standards of life have obstructed our aspirations for a larger life.

They have constrained us to deal falsely with

our fellow citizens, to break the statutes, to be unjust, to abet and forward dishonorable deeds.

They have seized our bank accounts, played games of chance therewith, and scattered our hoards against old age.

They have plundered our forests, commercialized the wonders of nature, and laid hold of the lands of the people.

Against each of these aggressions we have cried out in no uncertain terms; our repeated warnings have been answered by repeated injury. Masters of finance, whose rule is thus marked by neglect and suppression of the rights of others, are unfit to gather without restrictions, and to use without control, the wealth of a free people.

We, therefore, the common toilers of these United States of America, from desk and lathe and field and ditch, appealing to the Supreme Judge of the World for the rectitude of our intentions, do, in the name of, and by the authority of, all who work with hands or head, for wages or salary or little income, solemnly publish and declare that we are, and of right ought to be, the free and independent rulers of our country's resources; that all corrupt control of our government by the masters of finance, and unlawful appropriation of our resources by them ought to be, and shall be, totally destroyed; and that as free and independent citizens, we will take full measures to so control their actions, expose their greed, punish their law breaking, and do all other acts and things which seem necessary for the common welfare. And for the support of this declaration, with a firm reliance upon the protection of Divine Providence, we mutually pledge to each other our lives, our fortunes, and our sacred honor.

WILLIAM J. NORTON.

* * *

TRUTH AMONG GOD'S TREES.

For The Public.

This Chautauqua idea is fine; to this conclusion I have positively arrived. I turned up at the gate the first day; I then gave up a quarter—well, never mind, it might have been thirty cents and that would have been worse. To recuperate from the shock I sat down under the trees, smoked a pipe, and watched some bare-legged children in scrupulously clean clothes swing upon a home-made swing, while their mother superintended the men, and in my mind I went back to the days of the Farmers' Alliance while they raised the tents.

Presently, after I had soaked in the kind of peace which a man gets from watching children and house-keepers and men close to the soil out on a holiday, I repaired to a wall-less auditorium. I sat down on a two by twelve bench, leant my back against another two by twelve, and listened to verses from several songs, English, Scotch and American, sung by a young lady dressed in cool-

looking white. I do not know whether it was the trees and the open air, or what; anyhow the prima-donna manner and all straining effort were absent. In consequence I seemed to slip away from my own importance, and from my debts and things, and to feel more like the kid that I used to be when first I heard those songs. Then there came forward the gentleman who does the hard work in this peaceful Freedom. He quietly told us what was going to happen after supper and during the next day; then he told us a little something about the man who was going to speak, just enough to give us a gentle start, and then he introduced him.

Then stepped forward a man of medium height, dressed in grey; his face was smooth-shaven, and as open, kindly and intelligent as any face that I have ever seen. First he told us that he was a preacher in Cincinnati, Ohio; that some of his parishioners said that he mixed too much politics with religion, and some of his political friends said that he mixed too much religion with his politics. That when he ran for office on the Civic reform ticket, the opposition advertised him as the "Reformed Preacher." That he was not sure but that they were right, and had aptly described him; that he was certain of this, that the more any Christian studied his Bible with eyes that saw, the more he would find that it drove him into politics, in this age of wireless telegraphy, flying machines and vast cooperative production—yes, *thrust* him in, to fight for a greater recognition of the natural laws of God among the laws by which our opportunity to live and to grow is governed today.

The next thing which struck me was that this "Reformed Preacher" had been asked to preach to a Bowery mission in New York City. That he found that the parable of the Prodigal Son was cut out of the mission Bible. The reason, he was told, was that every preacher who came to preach took this parable as his text. That the men were getting disheartened by hearing how they had wasted their substance in riotous living; the kind of conditions among the husks was already too apparent to them, without the mission service. Now the men were probably disheartened because only a part of the parable had been dwelt upon—the part in which riotous living and the husks figured prominently. If the whole of the parable were taken it would be found to be like all that the Messiah gave out, an inspiration regarding the natural laws of God the Father. One has but to use eyes that are trying to see, to be aware of this. Said the Prodigal, "I will arise and go to my Father's farm; there I will labor honestly to produce my own living; there if I labor I can satisfy my desires in comfort." And the Father meets him half way, and welcomes him back. The Father's farm, the earth of the God who was and is and ever will be—has it changed, this farm of God the Father? Not to mankind. Prodigal or the reverse, if men apply the labor of mind and heart

and body to it, as it was in the beginning so it is now, they receive wages pressed down and running over. Nineteen hundred years ago the Messiah gave us this parable, this simple lesson to show the road from famine and the husks to abundance and peace. Since that bravest and best of the sons of God capped and illumined the natural laws of the Father by his simple eleventh commandment that we love one another, and do to each other those things only which we would have them do to us, all that has changed is due to that grand philosophy for which He lived and died. By combining, by cooperating today mankind can produce wealth—all those things which satisfy human desires—in such profusion as would have seemed to those who heard that parable a magic dream.

What, then, is the matter? Why is it that today so many of the children upon His earth live in ignorance, poverty, idleness and vice upon this teeming farm of the Father? The Father's farm is not free; the elder owns it or controls it. The laws that govern upon the earth allow the elder brother to take an ever-growing portion of the wages pressed down and running over, for merely owning the bare land which makes up the Father's farm and controls all the natural elements of water and heat and light.

The elder brother owns all the best locations for producing the raw material of food and clothing upon the Father's farm today. The rental he exacts for laboring on these locations which he owns but has never made to produce, grows just as fast as the laboring younger brother improves in industry, and multiplies through God's natural law of reproduction. The elder brother can, and often does, live in foreign lands, and spend his ever-growing income, derived from owning the opportunity to labor, in unproductive luxury or in riotous living.

The elder brother—the lumber frust, the steel trust, the copper trust and their like—own or control all the locations upon the Father's farm that have been stored through his natural laws with metal, coal and timber. The elder brother wastes, if he will, the timber which has grown in past ages upon this land, and which the law of growth cannot replace except by the same process, needing years of time. He holds out of use, or for pasturing cows merely, land full of coal and minerals, from which the labor of the younger brother could produce good wages for himself by mining. His law is to charge all the traffic will bear, for what is taken out of these mines and turned into finished products by the labor of mind and heart and body. In his sight it is creditable to, with subtlety, bring about that society pay him many times over for the value of the machinery with which he assists the labor of the younger brother. His power lies in owning the opportunity to do the mining, to use the locations upon the Father's farm stored by His

natural laws with those necessities, coal and minerals.

The elder brother owns the best sites for cities and towns. He gambles in their rising values, and refuses to the younger brother the opportunity to get wages by building homes and offices and factories, until he either obtains the price which he demands, or a ground rental,—a contract to pay rent for the site every year for 99 years—or for 999 years.

The elder brother owns or controls the natural rights of way, the natural highways over America and through her cities. He charges all the traffic will bear for using them; he has contrived also that society shall pay him four or five times over the capital which has been used in equipping these natural highways, made what they are by the natural laws of the Father, with grading, rails, engines, cars and terminal facilities.

The elder brother declares that the growing poverty, distress, vice and ignorance of the younger brother, are not his business—not so much his business as charging all the traffic will bear. What of landlord-wrung, and monopoly-wrung, and water, and tariff-contrived income he does not need, he throws or gives to the most wretched of the younger brother. For this he is usually called a “lover of men.” The elder brother’s methods have turned the philosophy of love for which the Messiah lived and died, into—well, into pretty neckties, to be worn, as it were, on Sundays and Saints’ days.

In Christ’s parable the Father welcomes the son to labor upon His farm because under divine law he may thus fully satisfy his needs. Now if this parable is read—all of it—today, does it not drive the reader into politics? Yes, for to every real Christian who has read it right, it is a bugle call to rise up and to free the Father’s farm for the equal use of all of His children who will labor—prodigals and all. It is also a brooding song of hope to the burdened younger brother. If he reads it with eyes that see past the laws of man, he sees in this wonderful production and progress of today that the Father is welcoming *all* His children now, as it was in the beginning.

The “Reformed Preacher” paused a minute; the rustling of the leaves in the stillness, I remember, seemed doubly good to me. Then he recommenced again, and in his quiet clear voice there seemed to be an added note of triumphant faith: An American—we who have studied his work and understand its truth, love to call him the Prophet of San Francisco—has set forth fully a simple plan by which the Father’s farm can be opened for the equal use of all his children, that they may produce therefrom, and satisfy all their physical desires. In England, in Germany, in Denmark, in Australia, New Zealand and in Canada, this plan of that Prophet is slowly being introduced into the laws which govern their social relations. The

books in which he has set forth this plan are printed today in many languages; it is slowly but surely gaining the attention of all the world.

The political economy upon which this plan is based, conforms in every item to the natural laws of God. We have recognized at great cost that every man has the possession of his own body, that no man can own another man’s body; to abolish chattel slavery Americans have died and suffered. This new plan aims to free the Father’s farm. It recognizes that if individual men may own the value in the location of land which mankind must use, then those who own the land—the site merely—have virtually enslaved those who do not, those who must either pay them in order to use the mere location, or starve in idleness. To those of us who understand this truth and all its significance, it has become a religion, binding us to all our fellow-men and to God the Father. It looks to us as if the Father must in the beginning have seen this value which in our greater and more complex civilization would attach itself to bare land. It looks to us as if He must in the beginning have seen the need which we would have for a fund of wealth with which to pay for government, our common business, and allowed thus for its provision.

The plan is to take by taxation this growing value which every day is added to bare land—the site value. It is not to take the land, nor any improvement which the labor of mind and heart and body has added to the land; it is to take the value which all land in the civilized world gets from the increase of mankind, and the growing progress in producing wealth—things which satisfy human desires; and then to use this fund for the purposes of government, and for education, and for maintaining those who by disease, accident or old age are prevented from laboring to produce. To take for society all the rights of way, the natural highways, over which man and his products must travel today, and those highways by which if he lives in cities he is forced to get his water, light and heat. And then to abolish all other taxes and tariffs which today lie upon the products of labor and make it more difficult to obtain in consequence these necessities of life. By this plan it would be unprofitable to hold land idle; the elder brother’s cry of over-production would be recognized for the lie that it is, for there would be an impetus added to producing wealth which would only stop when everybody who worked either with mind and heart or body and heart had satisfied their desires to the full.

Here the “Reformed Preacher” gave us many practical illustrations, well authenticated, showing the burden upon industry and the premium upon dishonesty which the present taxation of labor products and of capital and mortgages and bonds and shares, brings about. He showed us how many times a set of harness is taxed, from the time that

it covers the live animal until it hangs in the barn, and if he is honest increases its owner's personal tax. He showed us who pays these taxes;—it is the younger brother, the consumer, upon whom this multiple tax bears down. He gave an illustration of peculiar value to show how the single tax would provide sufficient revenue. At one time the city of Chicago owned a school section, granted to it for educational purposes. Chicago sold most of it for what would today be a song. It did not sell all of it, however; Chicago still owns the site upon which the Chicago Tribune has built a magnificent newspaper building, with its own capital. The Chicago Tribune holds, by right of contract, undisputed possession to this site upon which its building stands, for 75 years. This site has a 200 feet front on Dearborn Street, and extends 120 feet on Madison Street; this is a location which for use in trading and manufacturing is unsurpassed in value as a location. The Chicago Tribune pays to the city for using this site \$47,000 a year, during the lease. While, probably, the Tribune would prefer to own this site, no one has been heard to say it is being ruined by paying rent. Now if Chicago had all that section, of which this site is a small part, and if the ground rentals were used to pay for education, it is not unfair or foolish to say that Chicago would be able to educate its children as no other city does today, and to do this without raising a cent for that purpose by taxing the products of labor.

Up to this point our Brother in Grey had been very still; his eloquence—and he had been eloquent—had consisted of simplicity, earnestness and perfect assurance. But now he moved a little closer, and though my ears could perceive no alteration in his clear voice, my heart seemed to be listening to a passionate appeal.

"The kings of the Gentiles exercise lordship over them; and they that exercise authority upon them are called benefactors. But it shall not be so with you; but he that is greatest among you let him be as the younger; and he that is chief, as he that doth serve."

It is nineteen hundred years since the Messiah gave this command in regard to government. Today the highest ideal which mankind has reached in government is the American ideal of equal opportunity for all, to be maintained by elected representatives and rulers. The ideal of America seems to carry out the command in those two beautiful verses from Luke's gospel. Now, the people in America are called the sovereign; by the American ideal the sovereign people are to be served by the best among them, their representatives, their governors. Do the representatives serve the people? Are the representatives and governors of our nation and States, as younger brothers? No, they are not like younger brothers, nor do they serve the sovereign people, except occasionally. The senators, congressmen, and state legislators; the

governors, presidents and other rulers, are too often called benefactors, and many of them believe in their own minds that the sovereignty of the people is a farce, and that "the world will go right, if they holler out Gee," only. It is impracticable and demagogic in the minds of many of these "rulers" to say that land values created by the industry and growth of the people can and ought to be preserved for all the people; that the natural highways, which the enterprise and growth of the people make more valuable every day, should be owned by all the people; that taxes and tariffs upon the products of labor are paid from what the labor of the people produce, and do not add to wealth nor assist labor, but do add to what is paid to those who own the opportunities, the locations, which must be used before any wealth can be produced. Yes, quite a number of the "rulers" in America today are blind to this American ideal of government which carries out the command of the Messiah; they are either blind to it, or have sold themselves for a mess of pottage, to betray, as did Judas, the object of the Messiah's whole teaching.

What has brought this about? why is it that, thank God, the magazines and newspapers are full of undenied instances of "rulers" who have betrayed the interests of the sovereign people? It is because the elder brother who owns the Father's farm and the rights of way, and whose monopolies are protected by law today, have bought or coerced or cajoled these representatives of the people. They have the money, they have the leisure, and as their god is the law of commercial greed, they have the inspiration. They make their outlay in time and in money profitable; in their language they "make it pay dividends upon the investment." Their own minds, like the king at whom they laugh as an "exploded idee," say, "The nation—we are the nation; cease to protect us, deprive us of the ownership of opportunities, and the name of this nation will be bracketted with the names of Sodom and Gomorrah."

Today the younger brother is dissatisfied; he is asking why it is that amidst such progress in the art of producing, there is a growing poverty and dread among those who labor upon the Father's farm. He is asking this with a greater and more unturning strength than he has asked anything for many years. What is the remedy?

Like the refrain in music, which occurs in different cadences throughout the piece, the remedy is the same one which our fathers used over one hundred years ago, and again fifty years ago. The only difference today is that the desired result can be attained by less bloody efforts than in those days. It is to read literally the beautiful command, that the greatest among us shall serve, and shall have and consider the interests of the younger with all their hearts. Christ was not talking foolishly when he gave this command. The lives and the deeds

and the condition of the world today as compared with the day he spoke, are the evidence of this fact.

An instrument adapted to bring about the conditions of this command, lies ready for use today. Switzerland has been using it for over twenty years, and has in consequence become the most advanced and the freest nation in Europe. Seven of the sovereign States in America use this plan today to control their public business. Twenty or more of the cities of your State of Kansas have written it into their city charters. This instrument provides that the sovereign people shall directly control the laws which control their opportunity to produce and to satisfy their desires. That they shall directly control through the Initiative, Referendum and Recall, just as their fathers did through the New England town councils. By this instrument 8 per cent of the voting citizens of Kansas could propose a law, and at the next election the whole of Kansas could determine if it should become the law for Kansas, by voting upon it. If Kansas wanted it, they would by this means have it; no ruler, either legislative or administrative, could prevent. If a law seemed to be injurious or unjust to 8% of the voters of Kansas, they could by petition lay it before all the voters of Kansas for their decision. No ruler, legislature or political leader could prevent its repeal, if Kansas wanted it repealed. If 12 to 18% of the voters in Kansas deemed any public ruler, elected to office by their votes, corrupt, incompetent or despotically stubborn, they could by petition call for a special election. At this election this public ruler would be opposed by a man whom they chose to replace him in his office. The result in votes at this especial election, would determine whether the ruler should continue to serve, or be replaced by the one whom the 12 or 18% had chosen to replace him. This instrument, Direct Legislation it is called today, makes the Redeemer's statement of what were to be the conditions of a Christian government, possible in the crowded and complex conditions of today. Place it upon the statutes which govern Kansas today—that the people of Kansas shall directly control the laws under which they are to live—and a great step will have been taken towards that condition of the rule of love, to bring about which He lived and died.

Here our Brother in Grey gave a number of authenticated facts taken from events which have happened in Switzerland, in Oregon, and elsewhere where Direct Legislation is the law. One of peculiarly illustrative value was this: The Cincinnati Street Railway desired to obtain a twenty year extension to its franchises, seven years before the franchise expired. The people did not want it granted; the newspapers fought it, and some of the public leaders spoke against this extension of the franchise. But the city council granted that extension, and it is in force today. Did the peo-

ple of Cincinnati rule? The Street Railway of Toledo also needed an extension of their franchise; they also applied to the city council. Now the people of Toledo were no better off than the people of Cincinnati, except that they had a ruler for mayor who served them. He had told them what a franchise was, and the power that it gave. When the city council seemed about to grant the extension, a crowd formed, flowed into the city hall, and said—brandishing ropes the while—that if the franchise was extended some of the rulers would decorate lamp-posts. Did the people rule? Yes, through mob-violence, and that was never advocated by Christ. Up in a Michigan town, larger than Topeka is, the council granted a twenty-five year franchise to a Standard Oil corporation. In the charter of this city there was a provision that no franchise could become binding on the city until thirty days had elapsed from the time that the council granted it. During that thirty days, the people could, by petition signed by 12% of the legal voters, have the franchise submitted at a special election, to be approved or rejected by all the citizens. Now the people of this city got busy circulating petitions, shortly after its rulers—the council—had granted this franchise. Then the rulers, the city council, called a special session of the council; at that special session they rescinded that franchise. Did the people rule? Yes, the people of that city ruled by right of the law under which they lived.

Oh, my Brother in Grey, have I damaged thy beautiful expression of truth, so full of practical illustrations and working value as well as of inspired religion? I cannot touch thy simple earnest eloquence; can hardly follow thy perfect and practical faith. My only object is to spread among my brothers who never heard it, some of its simple and practical illustrations of religious texts.

As I walked out among the trees, and the children playing under them, there fitted before my eyes that scene of old. I saw that glorious Man take a little child and hold it up in front of those disciples of His who were to spread through the world his never-dying philosophy. I seemed to hear him bid them to learn from the little children to express His philosophy of the redemption of the world, with simplicity, earnestness and faith, as the little children express things. As I walked back to the dust and heat and the rush of the work-a-day world, I saw more clearly than ever before, the first step which must be taken to lessen the ignorance, waste, hatred and vengeance which are in the machinery by which today we control our social relations in Kansas. And I saw too that men like this Brother in Grey, this eloquent teacher, and like Senator Bourne of Oregon, and many more, were prevailing against our ignorance; that this is certain—that the laws of the Messiah will some day prevail, and His prayer be fulfilled. My Brother in Grey, your quiet and eloquent appeal,

made nineteen hundred years after He left, is my best evidence.

GEORGE HUGHES.

* * *

ACCEPTED AFTER TRIAL BY FIRE.

Hon. James G. Maguire in San Francisco Star.

A few days ago I stood and watched one of the linotype assistants filling the crucible or melting pot with discarded type and blocks of type-metal for reduction to the liquid form. The process was simple and the purpose obvious. I had watched it with more or less of curiosity, at different times before, until familiarity had deprived it of interest.

On this occasion, however, as I stood observing the gradual effect of the furnace heat upon the metal, it occurred to me that the process bore a striking resemblance to the formation of public opinion on social and economic questions.

For some time no effect was observable on the metal at the top; then, occasionally (and later frequently) a slight movement of some pieces of metal indicated that something was happening below; then molten metal made its appearance, gradually rising and swallowing and melting all of the solid pieces.

So it is that public opinion is molded. The crystallized minds of men (great and small) must be reduced to harmonious consistency, through the crucible of reason or of some equally controlling agency. The burden is upon the proponents of a new idea, which they seek to have incorporated in our laws, to show, with reasonable certainty that the existing law or condition is wrong and of evil effect; for, if the existing law or condition be right, the reformer should receive scant consideration. The burden is also upon the promoters of the new idea to prove at least that their proposed remedy is apparently right and that it will probably be of good effect. Too many reformers, disregarding these obligations, lead their followers into deadly swamps and quicksands, in pursuit of Jack-o'-lantern lights, which a little unbiased study on their part would have shown to be hopelessly elusive and, probably, false.

It is, therefore, best for all that every new idea should pass through the crucible test; that it should be received, at first, with hostility or indifference and accepted only after its trial by fire. This is the trial through which the single tax movement is now passing. That the furnace heat is reducing the solid and crystallized and hostile and indifferent minds to a harmonious and consistent mass of molten thought, is indicated by the movements here and there upon the surface, as in the type-metal crucible.

* * *

"You say he has untold wealth?"

"Hasn't filed a tax statement for years."—Washington Herald.

PERIODICALS

The Voter.

Henry Barrett Chamberlain has brought *The Voter* (Chicago) forward, in its life of something more than eight years, to a point of more than ordinary efficiency as a political review. Such a publication cannot in the nature of things venture very far ahead of the political procession, but Mr. Chamberlain's instincts are essentially so democratic and his historical sense so loyal, that *The Voter* does not lag behind when the procession moves in the right direction. In the issue for June there is a consideration by William J. Hagenah, of the subject of public utilities. Mr. Chamberlain's "Observations of a Straggler" throws light on the waterway row in Illinois in which Gov. Deneen is conspicuous on one side and Speaker Adkins is autocratic on the other.

* * *

McClure's.

With an extraordinarily faithful portrait of William S. U'Ren in action, for its frontispiece, McClure's for July tells the story of the Oregon movement for People's Power, of which U'Ren has been the leader. Burton J. Hendrick writes this story, under the title of "The Initiative and Referendum and How Oregon Got Them," and with such simple style yet dramatic spirit and loyalty to historic truth as to make it a landmark in the people's movement which, coming up out of the West, is spreading over the country despite all the opposition of civic ignorance and plutocratic conspiracies.—The attachment of Canadians to their responsible system of government, which they rightly regard as superior to our rigid system, is told in the same issue of McClure's by ex-Senator Beveridge.

* * *

The Fathers renounced the King George who taxed them on their tea without their consent. What would they do today when they found that there was a King George in every important industry, taxing the people without representation or consent? A sugar King George, whose sugar puckers a free man's mouth; an oil King George, a very slippery monarch; a coal King George, quite a different fellow from old King Cole, who was a merry old soul; and a whiskey King George, who does not distill the spirit of freedom; and a steel King George, who is a great thief; and a twine King George, who will have rope enough left on hand some day to hang himself with; and so many other King Georges that we begin to understand the ancient fable of the Hydra which got two new heads whenever one was cut off. Washington cut off one head, but King George will not stay killed until it is finally settled in all industry as well as in the industry of government that no human being has a right to share in the product of another's life and labor without his consent, and that there is no consent where there is not a perfect understanding and as perfect freedom to say No as to say Yes, as perfect freedom to withhold as to give.—Henry Demarest Lloyd.