with an utterly charming and refined Irish accent, which was like a wild sweet music in his ears, and chorded with the sound of falling waters and of winds in the tree-tops. My friend did not know it then, but he had been fortunate enough to run across a famous member of the Bohemian Club of San Francisco, who had traveled in every worth-while place, and had written some exquisite love songs, as clean, wholesome and Eden-like as you can imagine.

In due season they were lying side by side, smoking their pipes, and looking at the tree-tops and over-arching sky. Soon they began to talk together like old friends (it is a trick known to real fishermen who meet in the forest).

"There's a man, me boy," he said to young Davis, "an' if ye'll belave me, he writes a book on 'The Simple Loife.' 'Tis a hateful hard book to read. I met a man fishin' laast year, an' he carried a caamp stool along to sit on whiniver he caast a fly—but he had a copy of that same buk in his pocket!"

Then they talked social science—such things are easy to discuss at these times; and the Bohemian Club man, who had known Henry George, called him "a remarkable man, with real insight." He went on from this to say that while he himself was "something of a scatter-brain" and therefore "nothing much of a reformer," still he had "a few little notions." one of which he proceeded to unfold to my friend Davis. Then with a rollicking and irresistible humor he explained to the delighted listener that almost every so-called extravagance of life might easily be made into an effective weapon in scientific social progress.

"If ye must buy orrchids, me lad, first know all the florists an' all about each wan; thin spind the money with the best men of the lot."

"But," said Davis, "I may merely want the best orchids for my money."

"Yis, ye laugh at that! But think awhile! The only time ye can control the expenditure of a dollar is whin ye have it in hand."

He then expounded his doctrine of personal expenditure. He showed with convincing exactitude how every man could very often direct the force of his daily expenses so as to help the broader equilibriums of life.

"Ye nade not always pour the dimes and dollars into the big shops; let them help the growth of the smaller people."

They began to consider this notion. "Suppose," he said, "that a city contained say ten thousand salaried young men and women, clerks, teachers, and all sorts of workers. Suppose that they averaged sixty dollars of earnings each month. That gives them over seven million dollars a year, the spending and investing of which is in their own hands. There ought to be some way of systematizing and directing such a vast annual out-go."

"Take it another way," the Bohemian remarked. "Me frind Dawson, a fine old head-clerk, tells me that he has taken in an' paid out an' invisted something over $140,000 in fifty consecutive years of active life. An' his rule has been to try an' pay his money over to people whom he both likes an' respicts."

"It's a good idea," said Davis. "It counts for more fellowship between men, and I think that the service which one gets in exchange for his money might be rather better than usual. Let us, then, give a name to this new virtue—'spend-thriftiness.' Of course, it will be called quixotic, and in modern slang 'a pipe dream,' but it surely makes for fellowship."

"It's right on that ye are, me frind," said the Bohemian as they parted. "Every man of us does that way more or less, an' by accident, but we can do it by getting into a raal spend-thrifty habit of life."

CHARLES HOWARD SHINN.

CIVIC WASTE ON A SMALL SCALE.

For The Public.

About two months ago I happened to sit down beside a pleasant-faced old fellow in the smoking-car of a train pulling out of Philadelphia. I wanted to smoke, and on discovering that I had no matches I turned to my seat-mate and asked if he could spare me one.

"Certainly," said he, "that is one thing I can get all I want of for nothing."

Seeing that he was inclined to talk, I humored him by asking, "How's that?"

"Why, you see," he replied, "I work for the City, in the fire department, and we can get all we want of anything like that. Just turn in a requisition for them and along they come. But there is one thing we can't get all we want of. though."

"What's that?"

"Brooms. We can't get a broom. We can requisition as much as we like, but we can't secure a single broom."

"How's that?"

"Don't know, but we can't get one."

"How do you keep the place clean, then?" I always thought they were very particular in the fire department to have everything spick and span."

"That's it," said he, nudging me in the ribs, "that's it! How do we keep it clean? Must be clean for inspection. Know what we do? I'll tell you! We use blankets. Yes, we take blankets, tear 'em up into strips and make mops out of 'em and keep the place as neat as you please! You see we can get all the blankets we want, but we can't get a broom. So we take turns requisitioning blankets."

"But the blankets must cost a lot more than brooms would."

"Sure. Blankets must stand the city at least a dollar and a quarter each, while the best brooms bought in large quantities would not cost over twenty-five cents apiece. And one broom would last longer than half a dozen blankets. But we can't help it. Must keep the fire-house clean for inspection or we would all get fired. No matter how often we requisition brooms there isn't one forthcoming, while we can get all the blankets we want, and no questions asked."

"Seems funny. How is it, do you suppose?"

"Only reason I can give is that the new administration is short of funds. You know when the gang was cleared out they didn't leave much cash in the treasury. So they can't buy anything. Probably somebody in a former administration got some graft for laying in a large stock of blankets. So they are stocked up on blankets and got no brooms. But it costs somebody something in the long run. Fierce, ain't it?"

W. P., JR.

THE GUERNSEY-MARKET SUBSTITUTE FOR BONDS.

An Extract from the Writings of Jonathan Duncan.*

The Island of Guernsey, being in the channel between France and England, by some blunder in the treaty transferring several islands in that channel from the former to the latter government, had been left free from the control of either and remained in the hands of the local island government. This government consisted of a mayor and council. John Guelph was at that time mayor and a true friend of the people according to the best of his ability. The people were in great need of a public market building, but were destitute of money with which to build. Mayor Guelph called the council together for consultation on the matter. Each in his place declared that timber, lumber, stone, brick, with good strong arms and willing hands, were plenty, but no money to effect purchases or pay for labor. All agreed that it would be unwise to borrow money at interest.

The estimated cost of the market was 4,000 pounds sterling. It was decided to create and issue as wanted for the purpose four thousand one-pound notes. These notes were made a legal tender for rent of stalls when the market was complete. The credit of the island government was good for the fulfillment of that pledge, and the contractor at once proceeded with his work, receiving the one-pound notes in payment. With these he paid for material, timber, stone, brick, etc., and wages of the men employed. Those receiving the notes in turn paid them to the shop-keepers for goods. The shop-keepers gave them to the landlords for rent, and they again distributed them in society. In this manner they were kept constantly passing from hand to hand and place to place over the island, performing the functions of money as well or even better than if made of gold or silver, and yet costing but a trifle in comparison with these metals. During this period, business was brisk, labor more generally employed, and the people more prosperous than before.

In due season the market was completed. It contained eighty shops and stalls, which were let to butchers and dealers at five pounds a year. This made the annual rent 400 pounds sterling, or $2,000.

At the close of the first year of tenancy, four hundred of the one-pound notes with which the market had been built, had been received by the island authorities that owned the market. It was a national building, built with national money. When this money was thus received, it was burnt up in the presence of the official authorities and the people.

The operation was repeated from year to year for ten years, at the expiration of which period all the four thousand one-pound notes having been received and thus destroyed, they of course ceased to exist.

But the annual rent did not cease; that exists to this day and the money is applied to local improvements and government expenses.

Build the Trusts a little fence,
Across the way.
Get behind the tariff bars,
And there decay.

Look not on the dire results
That mark the morrow;
Bloated fortunes, striking hordes,
Madness and sorrow.

GERTRUDE COLLES.

BOOKS

A RUSSIAN IMMIGRANT'S STORY.

The Promised Land. By Mary Antin. Published by Houghton, Mifflin Co., Boston. 1912. Price, $1.75 net.

The Russian Jew in America is fortunate in his interpreters. The new understanding of his past hardships and the fresh sympathy in his present perplexities taught us by Zangwill's "The Melting Pot," are deepened and personified by the autobiography of a Russian Jewish woman, just printed serially in the Atlantic Monthly and now published in book form.

*See The Public, volume xiii, pages 725, 726, inclusive of footnote on page 726.