

These three well-authenticated cases are mentioned because they are in the State of Mississippi, presided over by Gov. Vardaman, who insists that "the Negro is ruined by education." The truth is, many Negroes in Mississippi have proved equal to tasks where white men have failed, and that many others would do equally as well if given equal opportunities. Do we not see in this the real solution of the much discussed "race problem" in the South? Give all men equal rights before the law, a square deal in business opportunities, and the so-called problem will solve itself.

**A LITTLE MOTHER'S CHRISTMAS SHOPPING.**

A little maid of the tenements went out to do her Christmas shopping.

She was a little German girl, which meant that she must buy a present for each member of the family. It meant, also, that she did her Christmas shopping on Avenue A, between First and Eighth streets, in that exciting little village of Christmas booths which springs up there as if by magic just before Christmas every year.

The little girl of the tenements said that the explorer might go along with her while she did her shopping, and the explorer was glad to go.

She was a little mother, but she managed to leave "my baby" at home for just this one day. It is very wearing to have the baby along when one goes shopping.

She had three brothers and three sisters, counting in the baby. And her father and mother made eight to buy presents for, and she had exactly 25 cents. The explorer thought it would be profitable and interesting to watch this Christmas shopping.

The little maid had been to school and knew very well that she had three cents to spend on each one and a cent over, probably to add to her mother's present. But really, the baby would hardly need three cents. That would be extravagant for a baby, who cannot be expected to appreciate expensive presents.

Two gay little tin balls, one gilt, the other crimson, tied together with a bright cord, and rattling when they are shaken—that will please the baby, and they cost only a cent.

A candy chair, quite perfect, rounds, back and everything, catches the shopper's eye next. An Italian boy is selling them for a cent apiece. One of these will do for the next baby. He was the baby until six months ago, and he will admire the chair and then eat it.

And so there are two presents bought and only two cents gone.

There is a wine glass, too; only it

isn't wine, but only make believe, and the man selling them is telling people what a good joke it is to invite one's friends to have a drink out of it. That would please Johnny, who is big enough to see a joke. One cent for Johnny. It is wonderful how money holds out, anyway, especially in the hands of a skillful shopper who knows what things are worth.

But Mamie Rose must have her full three cents. Mamie Rose is old and critical. She knows the value of things. A doll's washbowl and pitcher—it costs three cents, but it is worth it. There is a vine painted all up and down one side of the beautiful white crockery.

A little washboard for 'Lizabeth costs only two cents. 'Lizabeth is not so critical. She will be pleased with anything one gives her.

And then a drum for the third brother costs another three cents. He must have something to make noise with, and this is the noisiest thing for the money.

Only 11 cents spent, and six presents bought. That means 14 cents to spend for father and mother. Seven cents apiece.

It is much more difficult to buy expensive presents than cheap ones! The astute little shopper hesitates and ponders long. She goes up and down the village of booths many times, and even condescends to ask the explorer's advice.

Eventually she decides on a bright, silvery thimble for her mother, cunningly imbedded in a dainty little box of its own, with plush all around it and roses on the outside of the box. She is well satisfied with this purchase, but she hesitates long over the gift for her father. Men are so hard to buy presents for.

At last she stops at a crockery booth and decides on a cup and saucer, which will do for father's coffee in the morning, for he always has coffee, it being the main part of his breakfast. The cups and saucers are ten cents. But she displays the last remnant of her funds, the nickel and the two cents clasped tightly in her little icy hand, and firmly demands the coffee cup.

Some sharp bargaining ensues. The salesman orders her to go home and get more money. But when she finally turns to go he weakens, and the cup and saucer are hers.

Eight presents, all suitable, new and welcome, and the little maid's quarter is just exactly gone.—N. Y. Sun.

**LAND VALUES OF NEW YORK. A STUDY OF THE LATEST REAL ESTATE ASSESSMENT LISTS.**

The real estate assessment lists for the city of New York have been issued,

showing the assessed value of each parcel of real estate, with the land value stated separately, also the size of lots, height of building, owner's name and location. These lists can be bought at the city hall separately for 25 cents each, one for each section or ward; for Manhattan the total cost is \$2, and for the entire city \$10.50. Every resident interested in taxation should have at least the list for his section.

As the land values are stated only as a basis of comparison and do not affect the tax, the figures have not always been changed when a reduction has been allowed. Nor are all the volumes added up, while some totals include exempt land. It is impossible to give the exact assessment of land value, without examining the tax books, and adding the entire roll. However, the total can be computed within \$20,000,000, and the following table gives in round figures the taxable land value at the lowest estimate (which is probably within \$5,000,000 of the exact amount), and the percentage to the total assessment of taxable ordinary real estate.

	Per Ct.
Manhattan borough .....	\$2,410,000,000 69
Bronx borough .....	150,000,000 67
Brooklyn borough .....	400,000,000 47
Queens .....	70,000,000 57
Richmond borough .....	20,000,000 48
New York city .....	\$3,050,000,000 62
Improvements, estimated,	\$1,681,000,000.

(The value of improvements is not officially stated, but is computed here by deducting the land value from the total realty.)

The most valuable sites are in Manhattan, as is also most of the high value land, and the assessments for that borough correspond to those for the central portion of a large city, while Brooklyn is largely a residential and manufacturing section. In Brooklyn, were it not for the vacant land, the percentage of land value would probably be only 35 per cent.)

Besides the above sum there are about \$100,000,000 of improvement values included in the special franchise assessment. If all improvements were exempted from taxation, the present total assessment of all taxable property for 1904 of \$5,640,542,657 would be reduced to \$3,858,762,963.

To raise the same amount as at present the tax rate would have to be changed as follows (omitting decimals):

	Present Rate.	New Rate.
Manhattan and Bronx .....	1.51	2.21
Brooklyn .....	1.57	2.35
Queens .....	1.57	2.31
Richmond .....	1.50	2.37

(Variations between boroughs are due to county expenses. City expenses are paid from one treasury.)

To state the change in another way: Every property owner whose land value is less than two-thirds of the total value of his real estate will be benefited. Every owner whose land is only one-third of the total value will pay but one-half the amount of tax he now pays.

Land in Manhattan, which contains about 22 square miles, has become too valuable to be used for private dwellings, except costly ones. The cheapest city lot at street grade, 25 by 100 feet, is worth \$3,000 to \$4,000. Consequently many of the older dwellings are occupying such valuable land as to be themselves practically valueless. There are rows and rows of houses where the assessments run \$8,000 for the lot and \$9,000 for the total value, when the building could not be reproduced for \$4,000. On other rows off Fifth avenue land is assessed as high as \$60,000 and the total only \$65,000. Were improvements exempted, owners of such poorly improved property would be encouraged to put up buildings suited to the site.

Lower Fifth avenue, changing from residence to commercial use, affords a striking illustration of the extent to which improvers pay the taxes of non-improvers. Adding all properties in four blocks (Eighteenth to Twenty-second streets) shows these totals for the two classes of property:

	Recently Improved.	Old Improvements.
Land value.....	\$5,980,000	\$4,007,000
Improvement value...	4,495,000	806,000
Present taxes.....	138,528	72,840
Taxes under exempt'n.	132,148	88,564

Although these recent improvements are fine modern 8 to 14-story buildings, they do not in the aggregate or in individual cases equal the value of the land on which they stand (with one exception that is only a trifle more valuable.)

Likewise, the finest office buildings, department stores and Fifth avenue residences, with rare exceptions, do not equal the value of the site on which they stand. Here are some typical high values:

	Land.	Building.
Empire Building.....	\$2,050,000	\$1,700,000
Fiat Iron Building.....	1,500,000	1,200,000
Hanover Bank.....	1,985,000	1,015,000
R. H. Macy & Co.....	3,500,000	2,800,000
Siegel & Cooper.....	2,600,000	1,500,000
864 Fifth Ave., residence..	750,000	400,000
873 Fifth Ave., residence.	100,000	100,000

And here are a few contrasts:

Broadway & Wall, 4 st'y.	530,000	5,000
Borce; Bldg., 8 story.....	2,414,000	200,000
Fifth Ave. Hotel.....	4,000,000	500,000

This article is written as the Review is ready to go to press, and space does not permit more detailed instances of valuation of business properties. But everyone is interested to know how small homes will be affected by proposed changes in tax rates.

The following assessments are typical of large areas unaffected by abnormal speculation, and show various classes of homes in Brooklyn, with the amount of the tax now paid and the amount which would be paid were improvements exempted:

	Land.	Bldg.	Present Tax.	New Tax.
Brooklyn: Street.....			\$44	\$8
Troy.....	\$340	\$2,460	50	191
52nd Street.....	800	2,400	60	19
Moffat.....	800	3,000	79	17
Forty first.....	700	4,300	86	38
Old flats.....	1,600	3,900	139	38
New flats.....	1,600	7,200	361	70
Manhattan:				
W. 88th, residence.....	8,000	7,000	227	176
W. 88th, residence.....	12,000	18,000	460	266
Old flats.....	10,000	5,000	227	221
New flats.....	11,000	27,000	575	243

The last items show the only class of "small" houses now being built in Manhattan, and typical flats in which persons of moderate means reside.

Vacant land in the outlying districts is generally under-assessed, sometimes at less than half its value. In Brooklyn the land value of improved property has not always been carefully computed. With an exact assessment of land values it is not unlikely that personal property could be exempted as well as improvements without raising the rate above \$2.25.

But on the whole, the work of assessing has been well done, in Manhattan especially, where in most sections the values fixed for real property seem to be from 90 to 95 per cent. of the normal selling values, and the land values have been stated with care and accuracy. Despite some obvious inequalities and typographical errors in the printed lists, the tax department must be congratulated on having conscientiously complied with the spirit, as well as the letter, of the new requirement of separate assessment of land and publication of the lists.—A. C. Pleydell, in The Single Tax Review.

CHRISTIANITY AND DEMOCRACY.

A letter to a friend, a zealous Christian and an ardent Republican, from a fellow church member.

My Dear Mr. A.:—I have known you for a good many years, and have had a very sincere regard for you, based on what I have regarded as sterling honesty and integrity; but whenever we discuss the practical matters of life, I find, as in the case of too many of my friends, that your views are wholly divergent from my own, and altogether inexplicable on the basis of the common Christianity which we both believe in. We both have, I am inclined to think, a fair share of ability to recognize facts and to draw reasonable conclusions. I am sure that I try to be honest in my observation of facts and in my mental processes, and I give you

and my other friends the benefit of any doubt on that score. When therefore we come to absolutely divergent opinions, where shall we look for the explanation? There is a large and important screw loose somewhere. My own self-respect as well as the fact, for instance, that I have no difficulty in recognizing and acknowledging the shortcomings of men who are prominent in the party whose principles and policies I am more or less in sympathy with, and the further fact that I have stood ready, when that party has betrayed the confidence of the people, always to withdraw my support, have afforded me the satisfactory evidence that mine was the open mind and mine the honest and logical conclusions. Naturally I have attempted to dissect and analyze the opinions and mental processes of my friends, in the effort to discover the common sources of error, and I feel like saying to most of you, what I said to my brother, when he called my attention to the fact that President Eliot had announced his intention of supporting the Republican party, and asked if I thought President Eliot was either dishonest or ignorant. I said: "The fact that President Eliot voted for McKinley at his second election in spite of his assertion that if the administration had done the things which it had done in the Philippines, with clear intent from the beginning, it ought to be removed from power, showed that he cared less for the awful injustice and suffering in the Philippines, and the unconstitutional and revolutionary assumption of power on the part of the administration, than he cared for the possible disturbance of the 'business interests' of the country from the election of a man, whom the predatory classes had asserted to be a demagogue, but whose only demonstrable fault lay in his seeking to secure the masses of the people from the benevolent 'protection' of the classes; and I prefer to be in a class of one with my conscience and God and the moral law, than in line with any number of President Eliots in the support of so-called benevolent policies based upon criminal aggression and the denial of justice. I wish, my dear brother, you would get your facts together, brace up your mental processes, and form some opinions which will not have to be buttressed with great names."

It seems to me there is something radically wrong with the thinking of a Christian man who finds it easier to sympathize with so-called conservative or tory principles and policies, than with the everlasting principles of righteousness and justice. Of course my