

duced by labor, and it is also a violation of justice not to tax land values.

These are the fundamental reasons for which we urge the single tax, believing it to be the greatest and most fundamental of all reforms. We do not think it will change human nature. That man can never do; but it will bring about conditions in which human nature can develop what is best, instead of, as now in many cases, what is worst. It will permit such enormous production of wealth as we can now hardly conceive. It will secure an equitable distribution. It will solve the labor problem, and dispel the darkening clouds which are now gathering over the horizon of our civilization. It will make undeserved poverty an unknown thing. It will check the soul-destroying greed of gain. It will enable men to be at least as honest, as true, as considerate, and as high-minded as they would like to be. It will remove temptations to lying, false swearing, bribery and law-breaking. It will open to all, even to the poorest, the comforts and refinements and opportunities of an advancing civilization. It will thus, so we reverently believe, clear the way for the coming of that kingdom of right and justice, and consequently of abundance and peace and happiness, for which the Master told His disciples to pray and work. It is not because it is a promising invention, or cunning device that we look for the single tax to do all this; it is because it involves a conforming of the most fundamental adjustments of society to the supreme law of justice, because it involves the basing of the most important of our laws on the principle that we should do to others as we would be done by.

Mother—Willie, you must stop asking your papa questions. Don't you see they annoy him?

Willie—No, ma'am; it ain't my questions that annoy him, it's the answers he can't give that make him mad.—Philadelphia Press.

BOOKS

USURY FOR LOANS.

Under the title of "Usury: a Scriptural, Ethical and Economic View" (The Anti-Usury League, Millersburg, Ohio), Calvin Elliott offers a fresh discussion of this ancient but still restless question.

By usury the author does not mean interest in excess of the legal rate, but "any increase of a loan, great or small, whether authorized or forbidden by the civil state." This, as he truly says, is the classical meaning of the

term, the distinction between "interest" and "usury" having come in as a legal term with the sanction by Christian nations of limited premiums upon loans.

Mr. Elliott's presentation of scriptural and ecclesiastical authority is sufficiently full for so small a volume (292 pages), and his assertion of human rights is unequivocal. Yet he does not make out an ethical or economic case against usury as he defines it—that is, as premiums on loans. In his strongest anti-usury arguments he is evidently thinking of a power the lender invokes for purposes of extortion, which is different from and more fundamental than any power possessed by lenders as such. For instance:

The usurer, who has himself no rights against his fellows, uses a thing, his property, as an instrument or weapon to command service. He may place his hand upon every material thing another must have, and withhold it, and the other is shut up and compelled, he has no alternative. He must yield to the demands or suffer.

Now the power here does not reside in the transaction of borrowing and lending; it resides in institutions which allow some men, whether lenders or not, to shut their fellows up by withholding from them material things which by nature belong to all.

So far as borrowing and lending transactions are concerned, if carried on in freedom—and that is of the essence of the usury question as one of borrowing and lending—it is very difficult to see how Mr. Elliott's conclusions are consistent with some of his truest principles. He says that "the vital energy of man is his own and his right to it must be regarded. . . . He has a right to his own vital energy, and to all that his own vital force produces. He has a right to his property, inherited, earned or however secured, except by fraud. He has no claim against the vital energy of his fellow man, nor has he any claim whatever against the property of another." All this is true, provided the meaning of "property" be limited to things that are justly subject to appropriation. But being true it refutes all the author's anti-usury arguments—usury being understood to mean premiums on loans. If every man "has a right to his own vital energy and to all that his own vital energy produces," then he has the right to fix the terms upon which he will lend what his vital energy produces. And if no man has a "claim against the vital energy of his fellow man," then no man has a right to exact a loan upon any terms whatever. Borrower and lender must agree, or there is no transaction. If they are left in freedom, usury may be exacted and conceded or it may not be, but in either case the contract must stand as that of a free bargain between free men.

But Mr. Elliott does not confine himself to his definition of usury. He goes altogether outside of the sphere of borrowing and lending, maintaining his

thesis by the somewhat transparent, though doubtless unintentional device, of referring to transactions as loans which are essentially not loans. He treats excessive street car charges, for instance, as usurious, when in fact the extortion there does not at all depend upon transactions that can properly be called lending. They depend upon public franchises, whereby private concerns monopolize public highways. Likewise he treats the so-called "unearned increment" of land as usury, upon the false assumption that it results from renting.

It would seem that Mr. Elliott has tried to generalize all the social evils of the time under the one head of "usury." Possibly that might be done, but the definition of "usury" would have to be more inclusive than "any increase of a loan."

PERIODICALS.

One of Frederic C. Howe's best papers on cities at large, appears in the World's Work for October under the title "Cleveland—A City Finding Itself."

One way of pushing a book is set forth in an article in Harper's Weekly of Oct. 3. A letter is given from the "Publishers" asking "permission to quote whatever you may say in appreciation of its subtle psychological grasp" etc.; and "such a letter," we are told, "is apt to be followed or preceded by a more personal appeal from the writer of the book, insinuating a desire parallel with the publishers' for such a recognition of its merit as may be promptly turned into an advertisement." J. H. D.

The Outlook for Oct. 3, speaking of the Ohio campaign, calls it the most important of the year, and says that "On state issues the Republican leaders have not shown the vigor and determination of their opponent." The writer thinks that the Republican majority of ninety thousand will be reduced, and that Mr. Herrick's cry against the single tax is not likely seriously to influence the electorate. In this number of the Outlook there is an interesting illustrated article on Jonathan Edwards, and another on Tolstoy's Marriage and Family Life. J. H. D.

The Literary Digest of Oct. 3 gives prominence to an article on Sleep in Popular Science for August. To any one reading the article, it must appear how entirely ignorant the most pretentious scientist is on this most commonplace and familiar phenomenon. It is another illustration of the utter failure of science to remove the mystery from life. What can any one, however learned he may be, ever know of the condition of brain-cells during sleep? We have got so used to listening with our mouths open to wise-sounding talk about this and that sort of cells that we do not stop to think how absurd most of the talk really is. J. H. D.

The New York Independent of Sept. 24 has a brief but significant article by Goldwin Smith on the "Strenuous Life." In a gentle way the distinguished writer suggests that President Roosevelt's preaching on this subject is somewhat responsible for the spirit of violence just now abroad, or at least that it tends that way. He holds that it is difficult, however, to fix upon the cause of the recrudescence of this spirit in the world. "It may be," he says, "the prevalence of physical theories of evolution by survival of the fittest, the fittest being taken to mean the strongest—which it does not so far as the human race is concerned." Mr. Smith maintains that the greatest effects in the history of civilization have been produced by men who would not come within Mr. Roosevelt's purview of strenuousity. J. H. D.

Mr. Eltweed Pomeroy, president of the National Direct Legislation League, has a one-page article of interest and importance