

the end. But the plea for fair play, made by the president, Charles Sprague Smith, soon secured a respectful hearing for Mr. Jerome. The press reports of a disturbance were sensationally exaggerated. Although there was a brief conflict of hisses and applause, of protests against and demands for a hearing, and the police were upon the point of removing two or three persons, there was no serious disturbance; and Professor Smith, insisting upon fair play, very quickly secured the necessary order. Mr. Jerome thereupon made a brief speech, so tactful and effective, that the audience voted 1,500 to 6, to fix a date for giving him a hearing and a "heckling."

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We speak of this as a valuable innovation. because we believe that if the People's Institute gives Mr. Jerome a respectful hearing and a thorough "heckling," it will start a universal custom. Any candidate or official in New York whom the Institute may thereafter invite to appear before it and submit to a like ordeal, will stay away at the peril of his election. Nor is the custom likely to confine itself to New York. Once established there, it may be expected to spread over the whole country, operating with marked effect everywhere in the promotion of intelligent voting and faithful official service. "Heckling" has long been common and useful in England. It should be made so here; and Mr. Jerome's proposed innovation bids fair to produce that result. In this event further glory will have been added to the glorious civic history of Peter Cooper's old Hall of the Union.

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One of the Modern Devices of the Master Class.

The animus of the Manufacturers' Association of Illinois is pretty well exposed by themselves when they petition against reforming the antiquated conspiracy laws of the State. Under these laws the identical conduct of an individual which would be punishable only as a misdemeanor if the indictment charged the conduct itself, is punishable as a felony if the indictment charges it as the result of a conspiracy of two or more persons. Yet the Manufacturers' Association opposes a bill which would make conspiracy no greater as a crime than the crime aimed at or accomplished. Under the present law, also, men can be convicted of the crime of conspiracy for doing in concert, and in no unlawful way, what would be no crime if done in the same way by an individual. Yet the Manufacturers' Association opposes the bill which would provide that no combination of one or more persons shall be criminal if its object and method

would not be criminal on the part of one person. The animus thus exposed is the plutocratic animus. This employers' association wants to hold the criminal law over the employe class in such manner as to make united action by employes criminal, although their object be in itself legally innocent and the means they adopt be in themselves not unlawful. An employers' association which takes this stand is to that extent essentially of criminal mind itself; but lacking the courage of defiant criminals, it sneakily tries to turn the law into a weapon for accomplishing its unfair purpose.

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Public Funds Diverted to Private Use.

One of the familiar spots in Chicago is known as the "Portland Block." Within a few days its title has changed hands under circumstances in which the private improvements were not considered and their value did not enter into the price. Nothing but the value of the bare site was considered. Yet the property—93 feet by 120, or about a quarter of an acre—fetched a round million dollars. That is to say, the annual value, the ground rent, of that little spot of God's footstool, is about \$50,000, or at the rate of about \$200,000 per acre per year. Now, what gives it this value? The people, all the people, of Chicago. And there is still another point. Just 20 years ago the same property sold for \$600,000—\$400,000 less than recently. That implies that its revenue-producing power has increased in twenty years from about \$30,000 to about \$50,000 a year. This is an increase of ground-rent of about \$20,000 a year. What has done it? The growth of Chicago during those twenty years. Does Chicago get it? What a question! Would Chicago be on the verge of bankruptcy if the additions in value which it gives to its own site went into its own treasury instead of into the private pockets of its Big Business land grabbers and tax dodgers?

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Taxation of Insurance.

The process of smashing your nose to spite your face is curiously exemplified in the efforts of over-taxed people to place taxation where it rebounds and hits themselves. This effect is inevitable when debtor communities tax lenders. Until debts already contracted mature, lenders do have to bear the tax; but as soon as these debts have matured, the lenders shift the tax to borrowers, just as manufacturers, storekeepers, importers and so on, do with taxes on their goods. The latter do it in prices, while the former do it in some form or other

of interest on loans. Precisely in line with this sort of "kicking gun" in the way of taxation, is the custom of taxing insurance companies. When you tax insurance companies you don't get your taxes from the companies; you get them from policy holders. Yet this taxation of insurance is common. It is reported that from 1 to 5 per cent is added to insurance premiums for taxation. Some of the insurance companies are calling the attention of policy holders to it in a circular which makes perfectly true statements. It urges that "the policy holder pays this tax;" that "the burden goes over to the policy holder because taxation cost is one of the costs of insurance that must be provided for in the premium charge;" that such a tax "is wrong in principle" because "it is a tax on a process of trade, not a tax on property or profits;" that "it is illogical" because "so far as the insurance taxed is on property it is a double tax," and "so far as the insurance is on life, limb or health, elements are being taxed which are not properly taxable at all;" that "it is a discriminating tax" because "it applies to the prudent only and its proceeds go to lessen the taxes of those who are not prudent;" that "it is unjust" because "it taxes men who are trying to save taxable values from destruction, or to save dependents from want." This circular adds, genuinely enough, the following appeal:

While insurance companies regret that these taxes are levied, experience shows that they cannot dissuade legislative bodies from causing them to be levied. Legislative bodies consider the representations of insurance companies as intended to help them to make money. They do not study the matter far enough to see that the burden to be lifted is a burden upon the policy-holders. Those who insure are very numerous. They are influential because they represent the best of our citizenship. Legislative bodies would listen to their representations. The companies will do what they can to lift this burden. Will not policy-holders do what they can?

All that is said in that circular applies as well to every form of indirect taxation as to this particular indirect method of taxing the holders of insurance policies. It applies to taxes on houses, on furniture, on farming, on manufacturing, on importing,—to every tax which the circular so aptly describes as "a tax on a process of trade." There are very few taxes to which it does not apply, for most taxes are on some process or other of trade. Income taxes are not, but income taxes are difficult to levy, and utterly unfair because they fall alike upon earned incomes and unearned incomes—upon the living a man makes himself, and the living he somehow extorts from others. The only large taxes which fall solely upon unearned incomes and

cannot be shifted over upon somebody else are the ad valorem taxes which a man pays for so much of the planet as he monopolizes.

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PHILOSOPHY ADRIFT.

Social conditions are too glaringly out of joint to admit of tolerance or justification; and popular remedies are not succeeding to any appreciable extent. Earnest reformers are at their wits' end for new and more potent devices to meet the world's dire need. Yet among the multitude of philosophers of all grades who have tried to solve these pressing problems, scarcely any reach the fundamental solvent.

Losing sight of the unity of truth, society saviours aim to accomplish the salvation of society from poverty and its attendant misery by partial and one-sided remedies, just as some of the converts to the primitive church substituted the fanciful mysticism of their prior associations for the simple morality of the Nazarene.

An instance of special interest and importance may be found in a new book on philosophy by Prof. Eucken of Jena. For an honest, frank, and impressive indication of the loose conjectural qualities of modern philosophic thought, observe this quotation:

We feel with increasing distress the wide interval between the varied and important work to be done at the circumference of life and the complete emptiness of the center. When we take an inside view of life we find that a life of mere bustling routine preponderates, that men struggle and boost and strive to outdo one another, that unlimited ambition and vanity are characteristic of individuals, that they are always running to and fro and pressing forward, or feverishly exerting all their powers. But throughout it all we come upon nothing that gives any real value to life, and nothing spiritually elevating. Hence, we do not find any meaning or value in life, but in the end a single huge show in which culture is reduced to a burlesque. Any one who thinks it all over and reflects upon the difference between the enormous labor that has been expended and the accompanying gain to the essentials of life, must either be driven to complete negation and despair, or must seek new ways of guaranteeing a value to life and liberating man from the sway of the petty human. But this will force men to resume the quest for inner connections.

Prof. Eucken thus clearly describes the mental attitude of many thinkers towards the existing Babel of human life and its grave problems. Never were there so many divergent views ostensibly tending to the common object of making "the crooked straight and the rough places plain." John Graham Brooks says he has counted upwards