On Picket Duty.

A correspondent desires readers of Liberty to suggest a name to take the place of "husband" or "wife" in describing persons living in monogamic conjugal relationship under liberty. There are so many readers of Liberty who disbelieve in such relationship, whether with or without the sanction of the law, that they are hardly the persons to suggest a terminology that would be sympathetic to the monogamist. Speaking for myself, I would suggest "Siamese twin."

A private man cannot improve his credit and standing by going deeper and deeper into debt. He cannot restore confidence in his credit and ability to pay by offering terms more and more unfavorable to himself. On the contrary, the readiness to pay high rates of interest is a sign of weakness in the eyes of creditors and lenders. Yet Uncle Sam, in defiance of all known principles of finance and business, has restored confidence in himself by adding to the amount of his indebtedness, and strengthened his credit by accepting hard conditions.

Who can explain this paradox? It seems that every time Uncle Sam loses a few millions, his bonds increase several points in value. Wonderful, miraculous result!

It is very significant that the bitter opponents of the income tax do not expect the federal supreme court to nullify the law. The arguments against it are strong and convincing, we are told; the tax clearly offends against the constitutional rule of uniformity, and is invalid for other reasons. Yet it is expected to stand. Language will be violently stretched, if necessary; sophistry will be resorted to; common sense will be defied, - all for the purpose of sustaining the income-tax law. Have the plutocrats seriously attempted to account for this strange fact? The courts are their own, the laws are of their own making, and power is in their hands: why, then, can't they wipe out the obnoxious tax? There is only one answer, one reason, - because the majority of the people secretly favor it. How is it that the majority of your good Americans, Dana, have become so anti-American? And what are you going to do about it?

I have strong reasons for suspecting that the article on "Pensioners and Paupers" contributed to this issue of Liberty by Mrs. Ellen Battelle Dietrick was originally written for the "Twentieth Century" and rejected by that paper, although the author conducts a department in its columns. The "Twentieth Century" being a paper published for profit, there is no reason in the world why it should consent to diminish its profits by offending the taxpayers who see fit to spend a portion of the alms given them by the State in subscriptions to the paper of their choice. But I wish to call Mrs. Dietrick's attention to the fact that, although she persists in falsely and inexusably proclaiming in the "Twentieth Century" that Liberty is opposed to the liberty of woman, she, a woman, when she desires to publish her views concerning social parasites, has to seek this liberty in these columns, which are edited, not for pecuniary profit, but in the interest of liberty and truth. Perhaps it is needless to add that I am very glad to have her do so.

Mr. Donisthorpe's obituary tribute to the late Mr. W. C. Crofts, which I reprint from "Personal Rights," is interesting and trust-worthy testimony in vindication of a misunderstood champion of liberty. I personally thank him for it, for it has done much to remove from my mind a prejudice against Mr. Crofts which I entertained because of his continued connection in an official capacity with the Liberty and Property Defence League. Even now the fact that he retained the secretariat of that organization compares in my eyes unfavorably with Mr. Donisthorpe's early and unmistakable public repudiation of the League's devises policy. But if, as I gather from Mr. Donisthorpe's article, Mr. Crofts remained in office in the hope of shaping the policy to really libertarian ends, his error was one of judgment merely. His personality commanded my respect, and it pleases me to know that my estimate of his characteristics, formed after an hour or two in his company through the courtesy of Mr. Donisthorpe, is confirmed by the final verdict of his lifelong friend.

Anarchists will find considerable satisfaction in reading the report of a "conversations" of the English Personal Rights Association in a late issue of "Personal Rights." It furnishes gratifying evidence of the growing popularity of Anarchistic ideas. The principal lecturer at the gathering was Sir Roland K. Wilson, an eminent jurist and distinguished individualist. He described his position with regard to the duties of the State as approximately that of Herbert Spencer modified by the principle of voluntary taxation, which he adopted from Aspern Herbert, subject to two conditions: (1) that the protection of the public force, and the right of voting in respect of it, be guaran-
to overrule the law by individuals or minorities is a heinous crime against society. The Vail- lants and Hurrys are miserable wretches, since they have the impudence and audacity to laugh at Golikinian morality and politics and to meet the organized force of proletarian government by sporadic violence. When they insist that they discover nothing in government except force, and that therefore they need have no hesitation about opposing their own force to it, Golikin is horrified and staggered by such heretical and savage sentiments. What! he exclaims; my government simply a thing of brute force? Have I not religion, political economy, metaphysics, philosophy, political science to support it by demonstrations of its absolute necessity and beneficence? My government has the sanction of divine and natural law; my system is rooted in human nature; and is the direct outcome of historical evolution. Only imbeciles and depraved criminals can think of making war upon it. All this, and more of this very familiar Golikinian protestation, whenever proletarian dynamiters organize violent demonstrations against Democracy.

Now observe the same Golikin under slightly changed political conditions. Democracy remains; the "right of suffrage" remains; government is as firm as ever; law and order are sternly upheld,—in short, nothing is altered except the complexion of the ruling majority. By the most liberal, if historically evolved parliamentary processes a State Socialist government is elected by the majority of the voters and duly proceeds to carry into execution the platform of the victorious majority. What the platform is matters little. Under Democracy the decree of the majority is final, and the minority is as bound to acquiesce in it as the political machinery called government is bound to put it in force. This is the potent, unchallenged logic of Golikin's philosophy, politics, and morality. Yet what do we find Golikin's attitude to be in this contingency? Does he submit to his government? Far from it. The solemnly gowned law-vipper is transformed into a violent, shrieking, raving dynamiter. Damn your government! he cries. My property shall not be confiscated, and my friends shall not be turned out of power and deprived of their lives and fishes. Votes, majorities, be hanged! We have the guns at the last resort. Counting heads no longer suits us; the game was delightful as long as we manipulated it and managed to make it profitable and amusing to ourselves. We have no use for it now; we resign; we call the thing 'evolution.' The whole of Society, we gave it a "trial," and were content to continue while it "worked well." It has ceased to work well, and we drop it. The old feudal system of breaking heads and plundering must be restored. Democracy is a failure; monarchical, military dictatorship, anything that will enable us to lord it over the rabble and make them work and fight for us is the system that, after all, appears to answer our purposes. We accordingly will revert to it. The violent Golikin has forgotten his religion, his constitutional science, his historical evolution, his human nature, his entire assortment of fine phrases, and brutally, frankly, openly shows for war and rebellion.

But, alas! in his fury and excitement poor Golikin overlooks one more stubborn and unmitigable fact. He imagines that he can revert to government by head-breaking at his sweet will the moment Democracy ceases to please him. In this he is fatally in error. Plutocratic government, even with atoms better than proletarian dynamiters. The State Socialist government will know a thing or two, and the Golikins will find it rather difficult to resign and set up a government of head-breaking.

Remember the great French Revolution, Golikin. Recall the incidents of the Paris Commune. Votes, poor Golkin, will mean guns under a State Socialist régime, and mean it perhaps more than now, since the indignation of the rabble will have a better foundation than that of present plutocratic rulers who are threatened by rebellion. If Golkin and his allies attempt, as a heretic, to take the same attitude that they will get more than a dose of their own medicine from the new political forces. After all, Golkin was not altogether wrong in his talk about human nature and historical evolution. There was some truth in it,—at least to the extent that the people have outgrown feudalism and direct rule of robbers and dictators, and that a reversion to feudalism is an impossible dream. State Socialism, it is true, is not the only alternative to the present system, but feudalism may be safely left out of consideration. But Golkins, by their talk and action, tend to render a State Socialist régime more and more inevitable, for any violent reaction from their plutocracy must end in the establishment of a popular despotism; and this is one of the principal reasons why the true individualists, the lovers of freedom who want neither plutocratic or Communist government, hate the Golkins even more than they are hated by the State Socialists. In fact, they deserve the gratitude of State Socialists for their powerful aid to the cause. The more the Golkins indulge in this sort of confessions, the more votes and guns the State Socialists may count on. Madhouse precedes and leads to destruction. Golkin is really committing suicide.

The Land Occupation Problem.

To the Editor of Liberty:

Address your ten points against me in No. 294. I would like to present you with some facts in connection with the condition of the agricultural population of this country, and to inquire whether you can find for it in your pages a solution of the condition of the farmers, which is, as you well know, the greatest social problem of the day. I would like to present you with some facts in connection with the condition of the agricultural population of this country, and to inquire whether you can find for it in your pages a solution of the condition of the farmers, which is, as you well know, the greatest social problem of the day.

The land occupation problem is the most important social problem of the day. It is not only the problem of the farmers, but it is the problem of the whole working class. The land occupation problem is the most important social problem of the day. It is not only the problem of the farmers, but it is the problem of the whole working class. It is the problem of the laborer, the laborer, and the laborer. It is the problem of the laborer, the laborer, and the laborer. It is the problem of the laborer, the laborer, and the laborer.
man's pockets;—then I should be likely to begin kicking, notwithstanding the desirability of accidental benefits to others.

4. We may safely predict that the increase of population would increase the inequality arising from economic rent. I did not know that it was Malthusianism; but, whatever its name is, I do not see how it can mitigate against the Single Tax as against any other reform. The rent of the Single Tax is not so secures the equality resulting from rent, while some reformatory proposals (for instance, free silver coinage) do not.

I do not propose to consider any one acting with a few to the good of society, should ever do anything for the sake of violating the law. An individual, or a number of individuals, may preserve life or health by violating the law, or the food under special circumstances. But, so far as I see, it will always be for the benefit of society at large that he is forbidden without any exception; at least, it will always be for the benefit of society to follow that rule than to make exceptions. By the establishment of a system of land tenure, and the determination of its variations under any circumstances, must even in an Egoist community be the act of those who plan for the good of society to realize their own wishes through the general benefit to the society of which are a part. Therefore, if they know their business, their courts will not decide against the law of liberty unless such a decision is for the good of society. Now, it is the object of the state, and the state should shoot a panther at once; I may have no weapon but a shot-gun, and may be sure that the shot will scatter the innocent man under the panther's paw. But then the object of the state is that of the panther; the man's death is an undesired incident.

Again, quarantine may sometimes be desirable. But it seems to me that the man who brings disease among where unexpected visitors are in a healthy and uncrowded situation—then is in an arson, idea of the panther, and the panther in the house of the arson the object to repress the unconscionable invaders whom we expect to find in the quarantined company; the re-strictive of the liberty of those who are not invaders is not aimed at as much as the ignoble incident of our police measures against invasion. But you say that the occupant of land is not therein an invader; yet you propose that, in case of necessity (which does not, as I understand, imply crime on his part), action be taken whose shall be to dispossess him. If you have any "puzzles" that show how invasion may be necessary in a case as clear as that, I want to know them.

I think I could answer this now, but I prefer to make it an excuse for asking a question. If a builds a house, and rents it to B, who thereupon lives or works in it under the lease, will you regard A or B as the "occupant of land" on which the house stands? When I know this, I will try to see about these drug-stores.

You have sometimes, I think, spoken in favor of what you call "free vacant land." This phrase implies that occupied land is not free. You must then have the word "free" to mean "open to be freely occupied by any comer." It was in this sense that I used the word good. With your system would free no city land; and it is in this sense that any piece of land must be freed in order that its free- ing may reduce rental values. Freeing the occupant from duties will not do that.

What I mean to say is that the name "dominant domain" to was your principle: of existing occupants, contrary to the law of liberty as recognized by you, and the plan of a higher law of necessity.

You suppose that the law of the land is not, in a sail to determine the title to land by occupancy. The question of good faith would be the question whether a man occupied his land for the sake of the use he was entitled to, or whether he was making his use of the same for the sake of occupying the title to the land, like the fence-builders described among the Beauties of Government in No. 305. I should hate to be on a jury to decide such a case; for I should expect to find, in such a case, the area was used nearly to its full capacity (and no other cases would come before the courts), that the two motives were mixed, and not even the man himself could determine it.

But it seems to me that the idea of good faith ought not to come in. The act that is invasive when done in bad faith is invasive when done in good faith. The man who does it in good faith is not to be punished as if he had acted in bad faith, but he is to be resisted without regard to his faith, unless we waive our rights through courtesy. Now, as I understand, you would regard the man who tries to hold land by a merely formal occupancy (the real motive being to hold the title for speculative purposes) as an invader. Then his eviction will be justified as an act directed against invasion. But, surely, this eviction is the resistance of invasion, not the punished; and therefore the justice of the eviction cannot depend on the occupant's good faith.

10. I meant to say that limitation of area of ownership was a proposition commonly found in State Sociali- e of the country, believing that the citizen would suggest that idea as a proper general principle for the guidance of the judiciary. I, of course, have no idea that juries in normal cases, and your proposition that juries should sometimes act otherwise does not alter the fact that you thought they might well act so.

You say: "No man who believes in that (State Socialist) believes or can logically believe in an occupancy and-use title. But every man who believes in that and endorse (at least temporarily) the Single Tax." Logically or logically, some State Socialists, and some half-way State Socialists, accept and endorse (at least temporarily) the occupancy and-use title. E. P. Brown, NY, after all, wrote the "Cinematograph," wrote a letter in the "Voice" a year or two ago, I think, offering four planks on which all reformers would unite: this was one. In adopting the Federation of Labor platform at the last National, the majority of the state of the cooperation of the occupant and-use plank and for some of decidedly State Socialist trend. So, too, in the Knights of Labor platform.

STEPHEN T. BRIGHTON.

1. My criticism of Mr. Brightton's figures was intended to emphasize, on the one hand, my dissent from the doctrine that liberty must be left free to be enjoyed by the possessors; it would not result in absolute equality, and on the other hand, Mr. Brightton's admission that the extent of the inequality remaining under liberty cannot be measured by imaginary figures. I am confident that, but for my criticism and in spite of his admission, the impression would have been left upon the minds of many readers that Mr. Brighton's imaginary figures were fairly indicative of the extent of the inequality complained of. This impression corrected, I cannot allow that more important differences remain to be discussed, for to me the extent of the inequality which with liberty would not abolish is the most important aspect of the subject under consideration. If this inequality amounts to an undue tax upon the merely physical life of the laborer, then, if authority will correct it, authority must be employed, though liberty, and with it every hope of a higher life on earth, be thereby sacrificed.

3. It was not my purpose to reinforce Mr. B.'s. On the contrary, I distinctly stated that I did not share his view. And I question whether he would reassert his view as strongly as he did on that matter, indeed, I think, he would go further than to affirm that in order to abolish the aboli- tion of land monopoly would immediately lessen the existing inequality, and would have a strong and constant tendency, in connection with other forms of freedom, to lessen it still further.

By all means kick for your full product, Mr. B., and kick hard. I wish you to get it if you can, as I also wish to get mine. But I am not willing to pay too much for it. I am not willing to part with my liberty to get my full product, unless that part of my product which I not get is insufficient to keep me from starving. And even then I personally might not die; I do not know. But, as Mr. B. does not fairly represent his fellow Single-Taxers. He wants his own product, but their chief worry is because their product goes in part to a neighbor whom they hate,—the landlord,—and they will be abundantly satisfied when it shall be taken from this hated neighbor and given to another to whom they love,—the tax-collectors.

4. Mr. B. said that, whatever relief might come from the opening of new mines, the needs of civilization would soon press upon the limits of these mines. This is simply a form of saying that, whatever new opportunities may be opened for labor, the tendency of population to outstrip the means of subsistence is sure to ultimately neutralize them. That is Malthusianism; and, if it is true, all economic reforms, including the Single Tax, are a delusion and a snare.

I have not urged that society should make any exceptions in favor of the man who complains of invasion, even if the injury be actual; for I went far to exclude him. It would be a matter entirely for the jury. If I were on a jury to try the case of a man who had stolen bread when starving, I would vote in favor of a formal penalty, too light to be burdensome, and yet sufficient to stamp the act as invasive. In his vain endeavor to escape the disagreeable but simple conclusion that necessity knows no law, Mr. B. offers some queer logic. First, he bases himself upon the perfectly cor- rect proposition that courts, even in an Egoist civilization, will not decide against liberty, however great the emergency may be, and that such a decision would be for the good of society.

Next he tells us that the courts, in justifying quarantines, would punish non-invaders in order to detect and punish invaders, because such action is for the good of society. These two propositions lay a foundation for a conclusion. After reading them, I fully expected that Mr. B. would next claim that, supposing land-occupancy per se to be non-invasive, the occupant would in no emergency be ousted by the courts, because such action would never be for the good of society. Of course, such a conclusion would have been pointless against my contention; for I have not hinted that any non-invasive occupant should be ousted, except in an emergency where imperative social necessity commands it. But, however pointless, such a conclusion would have had some connection with Mr. B.'s premises. Yet this is not the conclusion that he actually draws. Instead of it, he offers this: that, supposing land-occupancy per se to be non-invasive, the occupant would in no emergency be ousted by the courts, because he commits no crime. With the first premise this conclusion has no connec- tion at all. As for the second premise, it leads rather to the opposite conclusion, that the passenger who enters a harbor on a steamer with no germs of disease about his person commits no crime. Yet, by Mr. B.'s premise, he may be invaded for the good of society. Evidently, then, the fact that the land-occupant commits no crime does not exempt him from invasion for the good of society. Unless Mr. B. can improve his argu- ment, there is no call for me to propose any
puzzles. The simple fact is this,—that necessity, and only necessity, may excuse the coercion of the innocent. Now, necessity knows no law, and it knows no "aims"; it does not inquire whether the coercion to be exercised will be direct or indirect, incidental or essential; it just coerces, whether or no, and because it can do otherwise.

(3) I would regard B as the occupant and user of the land on which the house stands, and the owner of the house itself. Now let us hear about the drug-stores.

(6) I do not know whether I have ever spoken of "free vacant land" or not. In any case it is an ill-chosen phrase. I believe that all vacant land should be free in Mr. Byington’s sense of the word,—that is, open to be freely occupied by any comer. I believe that all occupied land should be free in my sense of the word,—that is, enjoyed by the occupant without payment of tribute to a non-occupant. Whether the achievement of these two freedoms will tend to restrict rental values we shall know better. But Mr. Byington has "seen through these drug-stores."

(7) In this sense I declare my willingness to stand for eminent domain. But I insist that Mr. Byington does not, as he claims, get rid of eminent domain, but on the contrary gives it the most rigorous and universal application, when he proposes to exact from each land-occupant a portion of his product under penalty of eviction.

(9) Very well; I accept Mr. Byington’s amendment. I think myself that it is better to exclude the matter of good faith. It is simpler and wiser, I think, that any one who uses his land for the commission of a plainly invasive act may be dispossessed and treated as a criminal. If the act committed is of a doubtful character, then the same rule applies here that applies to all other doubtful cases: that is, the troublesome party be given the benefit of the doubt, either until his course becomes clearly invasive, when he should be dispossessed as an invader, or until it becomes a peremptory menace to the community’s safety, when he should be dispossessed in the name of necessity, though it be still doubtful whether he is an invader.

(10) If Mr. Byington simply means to say that not all of the believers in the occupancy-and-use doctrine are through-going Anarchists, I quite agree with him. But many of them, perhaps most of them, are; whereas not one of them is a thorough-going State Socialist. If Mr. E. P. Foster believes that the title to land should be vested in the individual occupant, then he does not believe in State administration of the means of production,—that is, he is not a Nationalist. Let Mr. Byington refer the matter to any one of the men whom the State Socialists rely on for their philosophy. Let him ask Bernard Shaw, or Bebel, or Engels, or Guesde, or Gronlund. Each one of them would hotly repudiate the occupancy-and-use doctrine, and declare it anti-Socialist. As for the Denver convention, Mr. Byington could not have chosen a better illustration for my purpose. The occupancy-and-use plank was substituted for plank Ten, and the battle waged between these two as diametrical opposites. The State Socialists, to a man, voted for plank Ten, while all others in the convention voted for occupancy-and-use, except a few trade-unionists who either voted for plank Ten or did not vote at all because of their declared unwillingness to vote for an Anarchistic plank. Perhaps there are some State Socialists who believe in a "union of reform forces"; at any price, and who accordingly offer to favor the Anarchistic solution of the land question if the Anarchists in return will favor the State Socialists’ solution of the question. Such an offer as this, however, while it would literally sustain Mr. Byington’s statement that the occupancy-and-use doctrine is "found in State Socialist complicity," would at the same time emphasize the truth that the State Socialists recognize its Anarchistic character.

**The Interest Question Narroed to a Point.**

To the Editor of Liberty:

To your question: "Is the desire to borrow money at less than one per cent. instead of more than four per cent. a sufficient consideration to induce business men to form such banks as I have described?" I answer: Yes. unquestionably, so far as the borrowers are concerned.

Having thus released myself from the unilateral inquest, I will add that, had you not excluded from the subject the lender and the borrower, and put the question in a different and complementary line, I could not have made the answer you sought. Banks deal in "evidences of debt." They sell as well as buy credits. Indeed, they "create them out of nothing" to sell and exchange for other credits, and buy them back to decreate into nothing again. First credit is possible, not flat money. To obtain four or more per cent. interest is, therefore, an inducement of equal strength with the one you describe. The lender would have a new reason to avoid the formation of your banks economically motilelessly. Otherwise, they would have been formed long ago. Col. W. B. Greene informed me forty-five years since that he was pressed by borrowers to form his mutual bank, but found no lenders, except a few philanthropists who would lend their money without interest anyway, and these he was unwilling to risk sacrificing in an untried experiment. The member who had more capital than he could use would get the same desire for a high rate as the one who had less would have for a low rate. The member with more capital than he could use, and all that he could use, would be willing to take the high rate, high or low, because he would get back in dividends all he paid out in discounts, less expense of the business, and no more. The members of all classes, contemplating lending to outsiders, would desire a high rate, and so turn the scale in favor of the high rate.

The great Rochdale Association found it practicable to sell their goods at cost, and so adopted the method of selling at the market price and dividing the profits among the members adding to their capital. The mutual banks would find the same difficulty in selling their credits, and would doubtless adopt the same method of charging the current rate of interest, making dividends according to capital invested. None but members could borrow at cost, or get their discounts returned in dividends.

What banking would be under industrial and commercial freedom can be foretold. I think, with some degree of certainty. What Anarchy would be under organized bank rule, mutualistic or otherwise, is as difficult to foresee as what government itself will become under our present plutocratic régime.

By what I have been pleased to understand as affirming that some payments of interest may not be escaped, for they are now, and the costs as well, through forbearance of creditors, bankrupt acts, and rates of interest. Let me say that I do believe that in a general way interest is unseetable, like rent, profit, or taxes. The only question is whether borrowers and governments shall enforce the economic or the monopolistic principle. While we have laws to enforce rent, interest, or profit-bearing contracts, other than as to the matters of equity, there is no safety for the debtor.

Whether your positions or mine have been sustained, or whether we are mutually progressing on converging lines toward the point where they coincide, can be of only personal interest. What the readers of Liberty are interested in knowing is whether Anarchy is to take along with it the coming era rack-rent, evictions, mortgages, foreclosures, and the forces and methods of insidious power, in defiance of the public good, the economies and isms nonetheless of which we are.

GLENORA, N. Y.

J. K. INGALLS.

With apology to Mr. Ingalls for my insistence, I must continue the "unilateral inquest" a little farther, regretting that I have not been relieved from doing so by an unequivocal answer to my last question. The qualified answer that Mr. Ingalls gives is this: The desire to borrow at less than one per cent. is a sufficient motive to business men as borrowers to induce them to embark in mutual banking, but the desire to lend at more than four per cent. is a sufficient motive to business men as lenders to keep them from embarking in mutual banking. Now I must ask for answers to the following questions:

(1) Does the business man who has capital but lacks cash—that is, the business man who wishes to borrow—sacrifice, by engaging with others in mutual banking, any opportunity of lending (at four per cent. or any other rate) which he enjoys before—engaging?

(2) If so, what?

(3) If not; if the business man in question, by embarking with others in mutual banking, does not thereby damage himself as lender,—is not the desire to borrow at less than one per cent. a sufficient consideration to induce him to so embark?

I respectfully insist on answers to these questions.

Mr. Ingalls is a very able and sincere writer on economic problems. He deservedly exercises an influence on the minds of people to whom Liberty appeals. Repeatedly during its publication he has come forward with a denial of the position that mutual banking will make it possible to borrow money without interest. I have now determined to force him, once and for all, to make good this denial by proof, or else to retract it. Only by refusing to answer me can he avoid a choice between these two courses; and, as he is an eminently frank and honest man, he will not refuse to answer me. When he has acknowledged his error, or by his answers has forced me to acknowledge mine, I will discuss with him the other points which he raises, and especially the extraordinary statement which he attributes to Colonel Greene.

**The Justice of Interest.**

To the Editor of Liberty:

Mr. Biglan’s rejoinder in Liberty of January 12, 1893, is about as evasive a piece of writing as could possibly be produced.

(1) When he has been shown that a man is a fool who buys bank notes for which he has no use, and who continues to hold them for twelve months while he might have claimed their value in fruitful wealth, but refuses to claim them because he is afraid to hold them had he been asked to state in a banker’s hands that portion of their wealth which they judge it needful to keep in the most saleable form (money) and prefer to hold it symbolically by means of the bank notes. Mr. Biglan draws the mistaken and unfair inference that both these classes of note-holders are proved to be equally foolish.

(2) When he shows that certain factories are idle because the owners cannot calculate upon any gain from working them, he wrongly and unfairly infers that these people are shown to be foolish for keeping unemployed their actual and real capital, while the
essential fact is that such factories are, for the time they are incapable of profitable employment, neither wealth or capital, but repeatedly more of their original value, as the cost they would fetch if broken up and sold for old material.

(3) It is very sov't of Mr. Bilgram to assume that exchanges demonstrately an equation of worth in the value of the commodities exchanged is only manifested at the point where articles coincide. Exchanging 4's a mode of motion. Water at a dead level does not flow: an equalised scale beam is very different. From what we have been led to believe, the power applied greater than mere equipoise in order to overcome the feebleness of the body to be moved and of the mechanism. Each party to an exchange must recognize that he gains a profit in what he buys and less than what he sells. If Mr. Bilgram can disprove this, he had better do it by analysis that beg the question by a sneer.

(4) It is ridiculous of Mr. Bilgram to shuttle out of the question whether the borrower of notes pays interest to the banker for the notes such, or whether he does not economically and virtually pay interest as hire for the horse or other commodity he buys with the notes. It is rather paltry of Mr. Bilgram to pretend that it was alleged that there is any difference between England and America upon this point. And it is shallow to confound between the vender of the horse and a person who has sold the horse and is entitled to its price. Those who sell horses for notes are in the majority of cases and in marginal cases those who use a part of their wealth as a capital in the operation of distributing horses, and upon whom consequently is invested in horseflesh, gold, or rights to credit by bankers, they look for and obtain interest.

(5) A farmer who gratuitously and voluntarily allows a banker to take upon himself the burden of a loan which he might readily throw upon the banker and use profitably cannot be said to acquiesce in any currency laws, because the currency laws allow him to cash the notes a demand, and it is his own unrestrained act which is foolish. Some people are actually convinced by hereby money to bankers without obtaining interest, and holding notes or a credit in actual count. Those who do this for their own convenience and profit in some other part of foolish farmer who sells a useful horse for useless notes.

(6) It is only in the foregoing sense that bankers in England or elsewhere pay interest to the 'holders of their notes.' The English law makes it a duty to hold a postal order check twice per year of the amount, for allowing the use of his money, and yet there are many cases where it is convenient thus to "acquire" interest upon what one lends instead of upon what one borrows.

There is nothing whatever in Mr. Bilgram's rejoinder to undermine in the slightest the contention that interest is a fair and natural recompence to a lender for a deprivation of a gratification for a portion of his life which he can never recover. He hints this question, if he knows of a reply to it, he is parnassous of his wisdom and mercy to himself. The most serious flaw, however, in the whole argument against interest put forward by Mr. Bilgram, mutual bankers, and others, is that they constantly assume that the case where interest is paid is greatly different from the case where loan money is advanced upon the prinical, but by a convenience, constitute a substantial portion of the whole borrowing of the world, and that they could be extended so as to embrace borrowing in general.

(7) where loan money is advanced at interest. Banking upon funds which ought to be held for note-conversion, is dangerous. But aside from this is the fact that the capital of railway companies, debtors, contractors, and others, are composed not of money, but merely enumerated in money, and are subject to fluctuations in monetary value from which a money is exempt. The loan and borrowings of peti- vate parties and small traders are likewise essentiality not money. The transition of losses through the monetary phase has nothing whatever to do with the payment or the rate of Interest. Interest is paid by the user of commodities for the use of the commodities and received by the owner of commodities or their equivalents for the top, and consciousness of the absolute and non-use of these or other values of equal amount. The value of all the money or its symbols in circulation is far less than that of the useful productive capital of which this payment is made. The horse, yields pleasure direct or profit; when, let it yield interest. It is pitiful to see so many Anarchists pursuing the will of the wing of Interest-abidation. It is no objection imposed by a law which would throw all finance upon the State imagine that their communistic contrivances would abolish interest. Why some Anarchists should follow in this delusion is inconceivable, and that they are not to be considered to their cause.

Yours, &c.,
J. GREEN V. FISHER.
CHAPMAN ALLERTON. JANUARY 24, 1905.

Rejoinder.

Is it possible that Mr. Fisher still fails to see the incongruity and absurdity of his position?

If the readers of Liberty will look back and read the question I had put to my opponent, they will find that I took care to show that the example of my illustration was virtually that of any one of those amongst whom the notes were circulating during the year.

But, while Mr. Fisher is perverting the spirit of my question and is vigorously thrashing empty straw, he is actually excusing away the very fallacy he set out to show by which action the banker had earned the $25.

If my opponent were acquainted with the modern theory of value, he would know that the rate-of-exchange of commodities is determined by the value of the marginal utilities of the commodities exchanged. For what Mr. Fisher is essentially higher and which have no effect upon the rate of exchange, cannot, therefore, account for any profit arising from exchange. The horse Mr. Fisher's illustration was assumed to be worth, originally, $500, with an annual loss, due to aging, of $100, the period of profitable usefulness having been assumed to be five years. On the basis of the modern theory it is evident that the value of the horse is accounted for as follows: The marginal valuation of the pleasure derived from the use of the horse (for five years, its average period of usefulness) exceeds the cost of food and attendance by $300, $100 per year. If the marginal estimation of this pleasure were greater, the value of the horse would at once rise; the market value indicates with certainty the marginal valuation. The value of the service rendered by the horse's loan was accordingly generously equal to $100 (loss of value by aging) plus cost of food and attendance. Yet S was obliged to pay $5 more for one year's hire: in the first illustration, to F; in the second, to B. Both S and B had anticipated the pleasure higher than $100; otherwise they would have done without the horse rather than pay more. But this cannot explain why he was obliged to pay more than the market value, since not the inter-marginal, but the value of the loan for one year is virtually a sale of one-fifth of the entire usefulness of the horse. Of course, Mr. Fisher is free to argue that a hungry man might offer a cent for bread more than the value, and that this excess is the power that must be applied, "greater than mere equipoise, in order to overcome the insula;", but I fancy few thinking men will be satisfied with the explanation, "there is no rational explanation must be rendered to make it acceptable."

In order to buy the horse, S must have money, if he does not happen to have commodities acceptable to F in barter. Farmer F, willing to accept properly assured promises (banknotes) as money; but it does not suit the banker B that the promises or notes of S shall be so used. He reasons as follows: If he has haved to pay promises, he will not be able to exchange the coin, as everything else, external to S, however well toiled, has obtained an exclusive privilege to exchange promises as currency. Owing to this exclusive right, B is enabled to collect a royalty in the form of interest, on the loan of banknotes. Such a loan is virtually a temporary exchange of promissory notes. S handed to B his note for $500, a note which by law is incapacitated from being used as money, while B handed to S the horse, which by the same law are permitted to pass as currency. And for

this temporary exchange, lasting for one year, S paid to B $10. It was tacitly understood that for the amount the creditor of $5 was equal to that of B; for, if the payment of the $5 in question had been made to secure B against the risk of loss, owing to the inferiority of the horse, this payment was by the nature of an insurance, and, if a fair equivalent of the risk assumed by B, its justice could not be questioned. But, although insurance against risk is as a rule practiced in gross interest, it is not so recognized as "insurance" and not as "interest"; it is not capable of rendering to the lender a permanent net-income; it is not that which I had stigmatized as inconvertible; it is not that which gives it the justifiable credit of being thus conveniently equal to that of B, that there is nothing that can be for the payment of interest save the advantage which monetized credits possesses over credits issued by law which are prevented from being exchangeable. The interest paid by S to B was paid because of the speciel- and exclusive privilege enjoyed by B; it was a monopolistic price; it was an inequitable acquisition. It can now be readily seen that the excess of $5 must be rendered to F in the event of S hiring instead of buying the horse. The farmer, being in need of money, will obtain such if a sale is made, but, if the horse is hired and not sold, he must himself pay interest and bear the disadvantage of $25 per year, and will prefer selling to hiring, unless he obtains $5 extra.

But for the interest-bearing power of the money it was entirely unnecessary to be borrowed with $100; for, had he himself enjoyed the use of the horse, he would, at the end of the year, have had a horse worth only $400, — i.e., capable of rendering only four years' additional service, which he would have enjoyed at the expense of none. By loaning for $100, he would have had, at the end of the year, a full equivalent of the usefulness he had possessed at the beginning of the year.

The above explanation of interest is so simple and so rational that there is no need for assuming a loss of pleasure resulting from a mere delay in consuming wealth (habitations being a misnomer employed to conceal a falsehood), or for inventing the alleged philosophic stone usually termed "productivity of capital," which has been shown to be a meaningless phrase by Professor Boehm-Bawerk in his admirable work, "Capital and Interest," of which at least the first volume, "History and Critique of the Theory of Interest," is remarkably free from the usual errors committed by economic writers, or to assume an inequality of exchange that will account for a power "greater than mere equipoise in order to overcome inertia;" or to concede to the sophistry of contending that interest is paid to those who furnish the money, and not to those who furnish capital in exchange for money, or to any of the other subterfuges to which the defenders of the doctrine of capital at interest resort.

The theory of interest has in the foregoing been briefly reiterated for the benefit of those readers of Liberty who have not closely followed this protracted discussion. I have no reason to believe that it will make any impression on Mr. Fisher, whose conception of logic is radically different from mine.

HOSO BILGRAM.

This controversy closes here. Mr. Fisher has been given an ample hearing, and nothing is to be gained by further iteration. It is for the reader to judge between the arguments that have been advanced.—EDNOR LIBERTY.

Tolstoi on Compulsory Vaccination.

Count Leo Tolstoi has written as follows to Mr. William Tebb, of Red Hall, Hambledon, on the subject of vaccination: "I greatly sympathize with your work against compulsory vaccination, as I do with every struggle for liberty in any sphere of life whatever. The obligation of parents to let their children have the vaccine has been declared necessary by doctors seems to me as great an outrage as the obligation of parents to subject their children to school-teaching imposed upon them by the government which in its tendency may be opposed to their wishes. I wish you success in your work, and should be happy if I could have opportunity of helping you in it."

"M. TOLSTOI."
The Politician.
Statesman, when from your eagle height—
That water marks your command—
You do not mould the law aright,
But under it the fight.
By unfair legislation fanned,
Grows it eerily until blood is split,
No adequate will correct it.
You are the cause and yours the guilt;
It is manslaughter you commit.

Molder, when, by your eloques—
And gift of falsehood, you, a draw
The masses from their own de fence;
Daze them, and take their common sense,
And take their very last law by force,
Till some go on to steal on,
Vile, deceiver friend a faithless guide,
To murder, murder your a.

Tyrant, when from your edict grim
Spring, cold, a bullet, so dire,
That, forced to go starvation's rim,
Fair, weakest females seek Hell's brink
To kill love, virtue, health, with fire,
And, trembling, yield their happiness,
The strength of your power to you,
Yet—with the power to curse or bless;
'Tis rape and violence you do.

Knave, when, to ease ambition's itch,
You need must pander to the mob,
Its patriotic heart bewitch,
And, just your own cause to enchain,
Artfully, with it whole
Then, while men strip his fellow-man,
The stern Avenger points to you.
Explain, defend it as you can,
'Tis theft and larceny you do.

Statesman, knave, tyrant, meddler, fool,
I would not dare the risk to take;
For I am an old bachelor,
Nor ever can be the tool
Of those who slaves and wretches make.
The victim I—but time mce on.
The store Avenger looks at you.
Yet—horrible to go uncensed.
While murderer, rape, and theft you do.

William Willdenius Gorkak.

Pensioners and Paupers.
An old soldier, honestly affected to my reference to 
Having received a little money from the 
pension system during the past thirty years, the 
old soldier feels that it has been a benefit to him, and, 
naturally enough, defends the system warmly.
But, in examining the good or bad qualities of a 
national system which affects the interests of seventy 
million people, we must pay some attention to the 
people who are now enjoying it, as well as to 
those who fancy it has been beneficial to themselves; 
we must consider, not only that pensions are going to 
some men who need public assistance, but that money 
of the largest pensions now given to the men who also do not 
need it, and ought to be a burden to receive it, public 
availability.
We must also reflect that, though pensions are 
going into the hands of a few old or disabled men 
who really did risk their lives, they are also going to 
soldiers who did no more than men who even 
earned more, with their pay as substitutes, than they 
ever earned elsewhere; to men and women who did not 
even smell the battle from afar, and to men and women 
who have no distant relatives, or no relatives at all, of 
the soldiers.
We must also consider that the one hundred and 
fifty-eight millions of dollars annually extracted from 
this present generation to be handed over to the all 
sorts and conditions of human nature above referred 
to is now money taken from working people who had 
nothing to do with the quarrel that brought on the 
war, or with resolving to have a war. The people 
who were responsible for the war are mostly dead. 
They were exactly like two men, or two debating 
societies of men, who should, in discussing a principle, 
lose their temper, rush into the streets shrieking with 
rage, and cause a lot of ignorant people to pitch into 
each other in order to settle which side had been rea-
soning correctly!
A "nation" is simply a congregation of families, of 
individuals. If we hear this truth in mind, we shall 
be able to see what a good many of our political 
supercalifications—such as notions about "insults to our 
flag," occasions for war, justice of paying pensions, 
etc. There is no reason why we should countenance, 
or continue to encourage the name of the nation which we 
should found down or condemn in two 
families or two individuals. If the two men (imagined above) had not only upset the business of 
the community, stirred up wrath, malice, and all 
quarrels, but had broken every window of the finest and 
best of the citizens, ruined, wrecked, unhappy, 
familiarized little children with brutal booties, 
besmirched sober working people with their; support 
and that of their followers, whittled in the Dark 
beasts, and extorted money from the workers to be 
more than wasted in weapons for killing each other, 
then two men, not only carried on such a performance, 
but, instead of continuing such tribute for thirty years after their quarrels was ended, would 
ete our comment, both on the quarreliners 
and the stupid people who stupidly continued paying 
tribute?
I think any impassionate, reasonable person would 
say: This fictitious fashion has got to be weeded out— 
root and branch.

There was only one excuse for our family quarrel, 
dilettamente referring to a family quarrel which 
came to blows. Two brothers who involve all their 
dead in cutting off heads, arms, or legs as the out-
come of a disaster that is, or is not, a proper 
course of conduct are two ignoramuses, belonging to 
family of fools, or savages.

A fool is a person who cannot think; a savage is 
a person who can think only a little. Truly civilized 
men are being shamed by reason, and the tickseer's 
disputes by use of reason. The excuse for our family 
quarrel was that we were largely a family of 
fools and savages—such is our situation. There 

not to be one excuse for any family quarrel which 
came to blows. Two brothers who involve all their 
dead in cutting off heads, arms, or legs as the out-
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disputes by use of reason. The excuse for our family 
quarrel was that we were largely a family of 
fools and savages—such is our situation. There
the war are now men and women; and ex-soldiers and widows who had managed to live without pensions during twenty years might reasonably have been expected to continue their self-dependence. But the truth is, the causes of all the 
less workmanlike, of less self-respect, of less energy and ingenuity in self-maintenance, as publishing to any
magnes of ignorant people that they have a chance to get employment." Hence it is that the sum is rising at the rate of twenty millions a year. In such a scrap it is at once invariably the wrong person who gets a grant.

But let it not be supposed that self-pensioners are to consider pension-taking as a thing to be ashamed of, to be accepted only as an alternative to starvation, and to be got rid of as speedily as possible. 

ELLEN BATTYLLA BISH. 

William Carr Crofts. 

[Weeberthorpe Bencherin in Personal Rights.

The death of William Carr Crofts is an irreparable loss, not only to his old fellow practising in his localities. His place at the source of the Liberty and Property Defence League cannot be filled up. Having known him from the cradle to the grave, and worked with him (as it were, in double harness) for over fifteen years, I feel as if I had lost a close and intimate friend of a man who was in all respects remarkable, and more especially to vindicate his memory from a charge which has of late years been freely brought against him.

The most noticeable thing about Crofts was his thoroughness. Whatever he put his hand to, he did it with all his might. As a boy, he played a strong forward at football, and he was in the Rugby School first eleven. Later, he became a student at Oxford, and, in fact, when he afterwards became a student of architecture, he showed such promise that he was entrusted by some of our leading architects with the supervision of buildings of acknowledged merit, and his architectural drawings found a place in the Royal Academy Exhibition.

He studied for the bar, and, although prevented by circumstances from reaching his "call," he was a skilled and practised lawyer and a wise adviser. When he had his "call," he set up in practice a little family manufacturing business in the North of England, he mastered all the details and intricacies of the several processes, beginning a. the bottom; and it was his modest boast that he would sort wood against any old hand.

He had a most gifted faults (of which perhaps his only fault) were hypertrophied vices. His immense industry and methodical precision made him intolerant of laziness and carelessness in his subordinates, and he became somewhat of a martinet. And such was his caution that it finally developed into suspiciousness. As a conversationist, he was genial and correct, but not urbane, and his personal appearance was so unpretentious that he could not be styled a wiz. He was possessed of a clear logical faculty, a sound memory, and single purpose; hence he was one of those nearest of the teacher, — a good listener. His chief of argument was to get his opponent to look through his eyes. He was, therefore, though without rhetorical power, exceedingly convincing and persuasive. And his syllogisms, even or ordinary topics, were always flawless.

But perhaps the greatest endowment he possessed was a heart that was warm and affectionate, a heart — a heart physically, alas! too weak for the work imposed upon it. In his old age, he was, nevertheless, according to his own statement, always ready to lend an ear to one of his limited time, energy, and wealth to his friends. He smoked little, drank less, and never allowed himself any recreation, — no amusements, no games, no sports. In all his years, he never altered his general appearance. He did, still unmarried, at the age of forty-eight, on the 20th of November, of heart disease inherited from his grandfather — and mine.

And now for the unfounded suspicion which has lately been cast upon him by someoul Coulisses in the cause of democracy and true Liberalism. He has been accused of insolvency in his individualism, and even of dry-n-as Toryism. There could be no greater mistake. He was, to the last, an ardent Democrat and Republican. The fact is, the issue of the League was decided in the office of secretary, not in the office of treasurer. The League, it was said, rested all State interferences with the liberty of landowners, of paymasters, of water companies, and, in short, of monopolists and property owners of every description; but never at a sacrifice of our personal rights, such as are embodied in the vaccination acts, laws bolstering up State religion, and the representation of privilege in parliament. In the matter of the digitalist movement has been praised as counsel for the public, and only in a secondary degree for the public. These charges are true as against the League, but absolutely false as against its secretary.

Let me prove my case by documentary evidence, which admits of no dispute. The League was established in 1881, under the name of State Resistance Union, and was notable for its pacifist and relaxationist views, and for the fact that Crofts and myself were induced by Lord Wemyss (then Lord Elcho) to throw overboard what may be called the Liberal wing of the movement. We did so, first, because we found it impossible to carry through at that time any of the two sections, and hence we intended to effect a reconciliation later on; and, secondly, because we thought the left wing was already well represented by the Personal Rights Alliance, with whom we attempted to bring about a complete union. Even this concession was not made without protest. I will put in a letter, written by Crofts and myself to Lord Wemyss, six months before the League was rechristened and established on a re-
straits basis.

"Before concluding, we would venture to point out a certain danger attending this mutilation of the party, by eliminating those sections whose sympathies are generally sympathetic to the Legal, and by retaining only so-called monopolists — such as landowners, householders, licensed victuallers, railway companies, large capitalists, and employers of labor; the danger, namely, of giving a decidedly Tory complexion to the 'new party' in the eyes of the public; and the further danger of ultimate absorption and extinction in the Conservative party."

This retrograde act resulted at once in our losing the support of Lord Derby, Mr. Alexander Herbert, Sir Roland Wilson, Mr. P. A. Taylor, and many other influential statesmen and men of letters. Even Mr. Herbert Spencer held aloof from us for six years, until he saw that the "Union" was not "unalterably opposed on the direction of the League. Said Lord Derby: "It is not personally I have every faith; but I foresee that the party you are likely to call into existence will have a position which you yourselves would be the first to deplore." His fore-sight was justified.

Mr. P. A. Taylor wrote: "I infer that what can Lord Elcho and I have in common? A son of Lord Somers, said the other day, "let lords and women take care to save the land for the peasants, and preserve the beer for the people."

Is that to be our basis?" Sir Roland Wilson wrote: "I fear that a perusal of the memorandum discredits me for a certain kind of society which appears now to be contemptible. The 'more restricted basis' now spoken of is doubtless not deliberately intended to be a basis of classless selfishness, but it presents a very close resemblance to the latter."

Lord Pembridge wrote: "How can such an association succeed unless by the support of men whose true Liberalism is above suspicion?"

Mr. H. C. Stephenson, M.P., to whom I shall stick to the issue of Liberty League with that and the "British Conservative" we may touch other feelings than those directly connected with the breeches pocket." And so on, and so on. Whereupon Crofts returned to the charge, in a letter dated February 17, 1882, referring to an article which had appeared in the Bradford Observer," said: "This tone of the article fairly represents the suspicion entertained by Liberals that the present movement is a piece of Conservative wire pulling, and we would venture again to impress upon your lordship the desirability of counteracting this mis-

But it was not to be. Up went the Conservative flag, and away went the Liberty and Property Defence League, with marked emphasis on the word Property. I will say this—that Crofts struggled hard to keep the fort. I also did my best in my editorial capacity; and, with the powerful aid of Lord Brunswick, the old ship was kept from coming out to any very noticeable extent. His resignation in 1887 — shortly before his death — is the "final blow." Thus, the League's last battle, in 1888, and now the unbroken death of the helmsmen, have resulted in the fulfillment of all the gloomy forebodings already chronicled. The League hurches well over to statendard, and, I will say, with an air of triumph we build a new one, which will welcome all lovers of liberty,— no matter to which party they belong,— and which will null the flag of freedom for ever to its masthead.

That Singular Single Tax.

To the Editor of Liberty:

I send you some Single Tax leaflets fairly out of plumb,— all clipped from "Justice."

If dogs are a menace to the community, their des- truction is in order. Taxing will make them less, both good and bad. Things should not be taxed; bad things should be destroyed. This will clear the ground for the multiple taxer to stand on. To the front with the Single Tax.

How, if good things should not be taxed, and bad things should be destroyed, can the Single Tax come to pass?

The sole function of government is to protect the rights of the individual. What is necessary to accom- plish this the government has a right to do, but nothing else.

The Single Tax is professedly based upon the right of the community to what it (the community) pro-

Good government — high rents. Where it is worth living, you now pay the landlord for the very thing you are the maker of. Get it for yourself; make way for the Single Tax.

How they do get the individual and the community mixed?

Katherine J. Musson, a leading Single Taxer, wrote in "Justice" as follows: "If it is stealing when one man lends on the goods of another, is it not stealing when sixty-five million men, calling themselves a State, levy on a man's goods? It may be the professor's and socialistic claim to claim that "as societly holds a mortgage over all we do;" but, just the same, it is downright robbery, making the creation of the Robber State than the individual who delegate a right to a State which he does not possess as an individual?"

The writer of the following probably did not include the Single Tax in his list of "economic sophistries," but the exception does not appear.

Of all economic sophistries, the worst is that people must tax themselves in order to be prosperous. As we warm up, we:

Did "Justice," in quoting the following lines, real-
ize that, if a tax "lessens wages," a Single Tax could be no exception?

Our poets sweetly do my Firth.

As ancient sages have taught us:

If you will give us but an inch,
We'll quickly take my 

My WOLF will eat you many blessings:

What are my poor eyes?"

(R. H.

(Answer: Sing-sell tax.)

TRULY YOURS,

W. A. WITTC."

Egoism Either Way.

[John Isidor. Dick, in "To Serve or Die."

When the Rev. Hugh Price Hughes said: "Sancti-
ication is the intense desire of the individual to do his own way," he said something fit for the com-
"s". If his "intense desire is fulfilled, he has his own way."

A Thought for More Freethinkers.

[James Anthony Froude.]

As for the superstitious investing Christianity, they

Hardly concern us as much as the growing superstitions which fancy themselves reasonable and progressive.
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