

The Municipal Reform Conference

From a Staff Correspondent

Not in a long while has so admirable a series of papers been read before so encouraging a convention as at the "National Conference for Good City Government" held in Philadelphia last week. This is not at all the verdict of enthusiasm. Indeed, the writer was disposed to be critical because the questions upon which municipal reformers differ were so completely avoided.

The sessions began with a series of papers upon the present conditions in the leading cities. Mr. Moorfield Storey, of Boston, was the first speaker. "The city government of Boston to-day," he began, "is better than it has been for many years." The present charter of the city does away in large measure with the old system of splitting up responsibility until the public could not locate it. The Mayor has now the power to appoint and remove for just cause all officers and members of the administrative boards, and in effect has the absolute control of expenditures and a qualified veto over appropriations. All laborers under the city's employ are under civil service rules. But while the city's executive was a public officer in the best sense of the term, the municipal legislature, consisting of seventy-five members, is, in Mr. Storey's opinion, "a useless and mischievous body." Mr. Storey said that a separation by a single month of city elections from State and National elections had made citizens in far greater numbers vote for the municipal candidates according to their personal fitness rather than their views upon National questions. He urged that this separation should be made wider. Incidentally Mr. Storey touched upon the failure of minority representation to aid the cause of reform. It was tried in Boston this last year. Twelve officials were to be chosen, not more than seven of whom could be of the same party. Each party nominated seven candidates, five of whom were absolutely certain to be elected. The choice of the voters was thus reduced to two. The remaining five were not only nominated by the caucuses but perforce elected by them. This increased power of the caucus had resulted, in one party at least, in the selection of the type of partisans who would not have been proposed if the public approval had been necessary for the party nominations.

Mr. Storey was followed by Mr. William G. Low, of Brooklyn. Mr. Low, like Mr. Storey, reported that the present charter of his city, by concentrating responsibility in the Mayor, placed the responsibility under the public gaze, and had resulted in a bettering of conditions. He differed from Mr. Storey in recommending proportional representation, upon the theory that it would secure to the minority its just influence in city government. As to the separation of municipal elections from State and National elections, his sentiments were absolutely in accord, not only with those of his predecessor, but with those of every speaker who followed him. The question that was put in the last Brooklyn campaign, "What has the tariff to do with cleaning our streets?" is a question which every municipal reformer has answered. Those who desire the same ends in municipal politics must act together.

Mr. Low was followed by Franklin MacVeagh, of Chicago, and Charles J. Bonaparte, of Baltimore. These were, in one sense, the best speeches of the morning, but they were not the result of the closest study of municipal conditions. Mr. MacVeagh's report of Chicago was encouraging compared with all the others. There was in Chicago, he said, no municipal king who never dies; the people have home rule and municipal spirit, and the political machines are of the mushroom order. Mr. MacVeagh humorously but pointedly said that the misgovernment from which Chicago did suffer was the fault of the good citizen and not of the bad citizen. The bad citizen did not neglect his civic opportunities and responsibilities. "No man," he said, "can be a good citizen with the irresponsibility of a subject." Mr. Bonaparte found a great deal that was extremely humorous in the never-ending and nowhere absent power exercised by "the supreme boss of Baltimore." In Baltimore, as everywhere, the boss rallied voters in municipal campaigns by appealing to the disinterested beliefs in the party's creed upon National issues.

Mr. George Mercer's paper on Philadelphia was again one by a careful student of municipal affairs who had most deeply the reform spirit. Like the representatives of Boston and Brooklyn, he declared that since the passage of a law (the Bullitt Bill of 1885) giving the Mayor larger powers and clearly defined responsibilities, the public had taken such interest in the elections as to insist upon a candidate who was, in some sense at least, the public's choice. Like the representatives of other cities, he stated that the evils suffered centered in the city's legislature. The non-payment of legislators was one source of evil. The character of the Philadelphia councils had deteriorated, and was still deteriorating. President Low had said that Philadel-

phia had probably lost more in recent years by dishonesty on the part of its officials than had the United States Government with its immensely larger transactions. "The amount lost in this way, however," said Mr. Mercer, "is small compared with that lost through the improvident and reckless grants of franchises." During the past few years the City Councils had passed over the Mayor's veto ordinances granting franchises worth millions.

Mr. Edmund Kelly, of New York, concluded the morning session by describing the source of Tammany's power in New York City, and the work of the City Club and the Good Government Clubs in arousing public attention to the abuses. "The power of Tammany," he said, "is not due simply to its ability to give employment to 27,000 subordinates." The contributions it received from these subordinates were insignificant compared with the contributions from the lawbreakers, from corporations, and even from "respectable" men. One man was cited who is a member of the Tammany Hall General Committee, and paid \$100 a year as a campaign contribution, but had always voted the Republican ticket, and always expected to vote it. Both good laws and bad laws, said Mr. Kelly, minister to the increase of Tammany resources. The laws requiring the inspection of food, inspection of buildings, the clearing of sidewalks, as well as those requiring the closing of saloons, policy-shops, gambling-houses, and the like, all enabled the powers that be to demand contributions from citizens who would obey the laws, as well as citizens who break them. This enormous power of Tammany was due, he said, to the fact that the majority who suffer from these wrongs is neither united nor organized. It is in part kept under subjection by timidity, in part it is divided by party issues, and its power is nullified because it occupies itself with political duties only at election time.

No other session was comparable in instructiveness with that of the first morning. The afternoon session began, indeed, with a highly instructive paper upon the "Municipal Government of Berlin," by Dr. Leo S. Rowe; but the government of Berlin, placed in office by the propertied classes and conducting an administration that is economical to excess, is hardly the model for American imitation. Berlin's city government, however, in one important respect has guarded the public interests with much more care than the supposedly democratic cities of America. The street railways of Berlin are compelled to pay reasonable taxes into the common treasury, reasonable assessments for the cleaning and repairing of streets, and at the end of forty years from the date of receiving their franchises must surrender them to the public, to be henceforth public property. Dr. Rowe was followed by the Hon. Carl Schurz upon "The Relations of Civil Service Reform and Municipal Reform;" Mrs. Mumford, of the Philadelphia School Board, upon "The Relations of Women to Municipal Reform;" and Mr. W. H. Roome, of New York, upon "The Separation of Municipal from Other Elections." Mrs. Mumford's paper was extremely bright, pointing out how in many ways the affairs of the municipal household were those which most concerned women. Mr. Schurz and Mr. Roome urged the two reforms upon which there was the most absolute agreement among the audience. At the close of these regular papers the Rev. Leighton Williams, of the Amity Baptist Church of New York City, attempted in a well-chosen speech to bring before the convention the question of social reform measures in which the rank and file of the people are concerned.

The sessions of Friday morning and evening were as remarkable for their inspiring quality as those of Thursday morning had been for their instructive quality. Unfortunately, inspiration cannot be condensed. Dr. Gladden's address upon "Influence upon Officials in Office" was a superb plea for the organization of disinterested citizens to bring municipal matters to the attention of the municipality, and to uphold public servants who discharged their duties, as well as to condemn those who did not. The corrupting public influences upon moral life which Christian men permit by their silence were presented in a way that took hold not only of the conscience but of the heart of the audience. Mr. Edwin D. Mead's paper upon the arousing of public sentiment by means of education was in a vein scarcely less religious. After urging with a fiery brilliancy the possibilities of education through the public schools, the public libraries, and the press, he appealed to the Church to preach again a political religion such as filled nine-tenths of the Hebrew prophecies, and such as the Church has always held when it has been a power over the whole of men's lives. The Rev. J. H. Ecob, of Albany, followed in the same strain. The ignorance and indifference of the Church to men's public duties toward one another was, he said, based upon the baseless conception that the Church is the kingdom of God. In the evening Dr. Rainsford stood for the same idea. Altogether, the most stirring addresses of the Conference were these appeals to the churches to prepare for the coming of the City of God.

C. B. S.

With Our Readers

Correspondence

A Reply

To the Editors of The Outlook:

Had the letter of the lady who objects to the facts stated and the conclusions reached in my article "Anarchists in Hard Times" been printed in the same number with the article, I should not have cared to reply to her comments. I did not say there were no American Anarchists, but that I had met none. Unfortunately, there are American fools and madmen, but neither folly nor madness, according to my observation, is apt to take that particular direction in this country. There are here and there in America, I believe, men and women who call themselves theoretical Anarchists. They differ from the practical sort in that they have the saving sense not to put their mad theories into execution. One of this kind was in Recorder Smyth's court some time ago, and was examined as to his qualifications to act on a petit jury. He said he did not believe in law, that he did not believe in punishment for crime, and so on. The Recorder ruled that this theoretical Anarchist did not have the mental capacity to act as a jurymen. The fact is that these Anarchists sincerely believe that they are proposing some system to the world; instead of that, each one has an individual hodge-podge of a theory, and they are all as different as possible. The lady tells us that Most is a learned man, and that Justus Schwab is a sincere one. To any one whose judgment can be so misled it is useless to address arguments. Indeed, I never addressed any arguments to Anarchists, and do not propose to do so. It would be as bootless a task as to set up a school of logic in the Bloomingdale Asylum.

But one thing I will venture to say: while I hold the practical Anarchist to be insane, and while I believe that he should be kept in confinement for his own sake and for the sake of society, I have no such view of the theoretical Anarchist. He is so harmless from lack of courage that he may be permitted to go where he chooses and enjoy all the distinction that other timid cranks can bestow.

JNO. GILMER SPEED.

New York City.

The Unemployed

To the Editors of The Outlook:

It is amazing that any charitable organization of long standing and well indorsed should be crippled in its work for lack of funds at this time of unprecedented need.

Taking the *lowest* estimates of suffering, the aggregate of persons out of employment, out of food, out of fuel, and out of health (the result of continued privation) is "a very great multitude."

Since it is proven that soup-kitchens and promiscuous bread-giving, or any kind of unorganized giving, is questionable charity, we are driven to those societies that have stood the test of years. The officers in these institutions cannot hold out to do so much extra work. One man doing the work of *ten* men, we know, is often the case. In times of abnormal conditions extraordinary means have to be used.

I know from experience that the unworthy are constantly seeking to extort money from the wealthy, and that fraud and deceit and all sorts of low methods are used for this purpose. But no rich man can shirk his responsibility with those excuses now, if indeed he ever could. The people now pulling at his purse-strings are the worthy poor—the starving poor. Surely, the rich have not understood the needs of these societies—have not known what exhaustive demands are daily made upon them. "I was a-hungered, and ye gave me no meat; naked, and ye clothed me not."

Go down some pleasant morning, in your comfortable carriage, to one of these offices and spend a couple of hours. You will have plenty of company climbing those steps, and the office will be thronged with men and women begging for *work*! You will feel a

little timid and strange among so many shrinking figures and wan faces, and your elegant clothes will contrast greatly with the miserable garments all around you; but don't flinch—you know you really wish to see for yourself if current report is true about "unusual suffering this winter." If your eyes see what mine saw, you will be in haste to write a check and get it into the Society's hands. You are presumably a millionaire; a thousand-dollar check sent to one of these societies every morning before your sumptuous breakfast would be a new and pleasing experience for you, and doubtless would be followed by your prayers and tears. With such good deeds and almsgiving, relief would come to every home in the crowded tenement districts, and your peace would flow like a river. H.

The Installment Plan

To the Editors of The Outlook:

While the statesmen are disputing over the causes of the present depression, some charging it to silver and some to the tariff, men in humbler walks, who keep their eyes open, are able to note quite a number of contributory causes which ought to be taken into the account.

That a great extension of credit is sure to result at length in stagnation and paralysis of trade may be regarded as a truism. Whenever the tendencies to such extension are strong and pervasive, periods of depression, more or less frequent, are inevitable. So long as the importer and the manufacturer will trust the jobber, and the jobber will trust the retail merchant, and the retail merchant will trust the consumer, and the banks will trust them all, everything goes merrily; but the day of reckoning must come. By and by the retail merchants find that their customers are heavily in their debt, and they begin to apply the pressure; the customers can purchase no more until their debts are paid; therefore, the retailers can buy no more of the jobbers, nor the jobbers of the manufacturers, and the mill-wheels stop, and the wage-workers are unemployed, and the great mass of the consumers find their incomes cut off. Thus the vicious circle is completed; the effect has become the cause; the engine is on its dead-center, and no one can tell when the movement will begin. The great mass of the consumers are the people who work for wages; when the wage-workers are forced to restrict their consumption, the productive industries must curtail production; and when the productive industries shut down, trade is necessarily stagnant. That fatal law of action and reaction is now at work, by which evil conditions tend to perpetuate and even to aggravate themselves. A desert is a desert because no rain falls upon it, and no rain falls upon it because it is a desert. There is no trade because the workmen are unemployed, and the workpeople are unemployed because there is no trade.

The principal cause of this depression is, however, the over-extension of credit. When the whole community has run in debt until credit is exhausted, then business must stop until the debtors can pay up; and the stoppage which results from this general liquidation produces commercial paralysis.

It is evident that the extension of credit during the past decade has been enormous. All classes of people have been running in debt as never before. All sorts of schemes have been invented to induce people to spend their income before it is earned. Even those lowest in the commercial scale, the humblest wage-workers, to whom credit has hitherto been sparingly conceded, have been added, by hundreds of thousands, to the debtor class. This has been done principally through the extensive employment in the retail trade of the installment plan. In many lines of business a large share of the trade is now done upon this plan.

This method is not wholly evil. It sometimes leads to a marked increase of the comforts of life in the homes of the poor. Families that are prone to spend all their earnings

on luxuries for the table, or on fineries and amusements, are sometimes constrained, by this method, to provide themselves with goods of some permanent value. They would never save the money to buy the new furniture, but, having been induced to run in debt for it, they do manage to pay for it. Money that would go for momentary enjoyments is thus invested in substantial possessions. This side of the installment plan must not be overlooked. There are intelligent and conscientious dealers who contend that the method is, on the whole, a good one. A more comprehensive view will, however, throw doubt on this conclusion.

The truth is that the vast majority of those people who lack the self-control which is necessary to the saving of money for the purchase of the comforts of life are lacking also in the judgment which is necessary to the judicious purchase of such goods on credit. They are apt to be tempted by the offer of articles which in their condition are great luxuries, and to entertain extremely visionary notions respecting their ability to pay for them. If it were a question of paying cash for these articles, they would see that they could not afford them; if the proposition were made that they should lay aside, month by month, the same sum for the future purchase which they are asked to pay in installments, they would soon find out that the sum could not well be spared from their current income; but when it is possible to get the immediate possession and use of these things, judgment is overborne by the desire of a present enjoyment, and the purchaser binds upon himself a burden which he is not able to bear.

Thus it has come about that hundreds of thousands of homes in this country are filled with goods which have not been paid for, and are not likely to be for many a day. Pianos, cabinet organs, sewing-machines, typewriters, bicycles, stoves, kitchen furniture, parlor suits, chamber suits, clothes-wringers, carpets, clocks, mantel ornaments, photograph albums, cyclopædias, books of all kinds, pictures, clothing—there is no end to the catalogue of articles which are sold on the installment plan. A large force of men and women is constantly employed in soliciting this kind of trade. The business has been pushed during recent years even into the slums and the tenement-houses. Those who are now in the various cities engaged in investigating the applications for relief made by the unemployed will find in a great many of the homes to which they go more or less property which has been obtained in this way and which is not yet paid for.

The wage-workers of this country have thus been initiated into the great fraternity of debtors. Multitudes of them are insolvent debtors. Their inability to pay for the goods which they have purchased on credit has had much to do with the existing business depression. One reason why it is so much more protracted and persistent than ever before is that the area of credit has been so much more widely extended. The round-up takes longer and involves more suffering because the extravagance has been more nearly universal.

It would be well if consumers of all classes would realize that such a reckless extension of credit must always result in such a paralysis of trade. When everybody trusts everybody, and nobody thinks much of the day of reckoning, the time is always drawing near when nobody will trust anybody. In such periods the working classes suffer most. They ought to remember that methods of trade which enable them to anticipate their earnings, and to incur obligations which they have no reasonable hope of meeting, can only result in making more frequent and more oppressive these seasons of business depression. G.

Signs Again

To the Editors of The Outlook:

I have been very much interested in reading in your paper the accounts of curious signs, and have collected from my own observation the following:

Mr. Borrow is our City Librarian, and Mr. Saint the contractor of the new First Presbyterian Church. Dr. Hurt was my dentist at Peoria, Ill.; and a curious combination