

you of our two weeks' run, Mrs. Gray and I—[Washington, Cincinnati, St. Louis, Buffalo, New York]—busy days.

In 1885 the proposed trip to Mexico and California took place, but Sir Joseph could not be present. Despairing of Hooker's coming at all, the indefatigable man of seventy-six years concluded to "cross over, say in April. It is time we set about it if we are ever to do it. . . . As this will be 'positively Dr. Gray's last appearance on your shores,' we must make the most of it. Shall we have a Continental jaunt together, or shall you be too much tied at home?"

And thus, among his books, busy in the herbarium and garden, for which he had done so much in journeys which took him to old friends and led him to new objects of interest in nature and art, his peaceful and useful life ebbed away. How few do so much! How few go so happily and quietly! How very few leave such a memory!



## The Income Tax in England

By Edward Porritt

Since the Wilson Bill has been before Congress I have repeatedly been asked how people in England regard the income tax, and whether they object to its necessarily inquisitorial features. Objections are made to the tax principally on the ground of its unfair incidence; but English people have been paying it for two generations, and they have long ago come to regard the objection to its inquisitorial character as but a sentimental one, and one for which there is no foundation. English people do not regard the income-tax collector with any more favor than they do the customs officers at the seaports, or the collectors of the local taxes levied by the municipalities. They regard him as a necessary evil, as a representative of the central government making a demand upon them which must be made and met in one form or another. They have, however, absolute confidence in the good faith of the local commissioners for the income tax, and in that of the assessors and collectors, and they know that the secrets of their offices are as well kept as those of the confessional.

All these officers are appointed by the Board of Inland Revenue, which has its headquarters in Somerset House, London. They hold their appointments during good behavior, which practically means that they are appointed for life. After the servants of the post-office, these local officers of the Inland Revenue Department come into more frequent and direct touch with the people than any other class of Government officials. There is inevitably some occasional friction between the assessors and collectors on the one side and the taxpayers on the other; but when it is remembered that the Income Tax Department of the Inland Revenue has to deal annually with incomes aggregating six hundred millions sterling, and to collect nearly fourteen millions sterling a year, or about one-fifth of the total national revenue from direct and indirect taxation, the amount of friction seems comparatively small, and but little of it is carried as far as the law courts.

The income tax, as English people now know it, dates from the period of fiscal reform which began with Sir Robert Peel's administration. The tax was first imposed in 1842. For the first ten years it remained at one fixed sum, and in respect of all incomes above £150 a year people were called upon to pay at the rate of sevenpence in the pound. In round figures, this is about three per cent. The £150 limit was abandoned in 1852, and for the next seven or eight years there was a differential rate, and all incomes over £100 were brought within the operation of the tax.

During this period, on the smaller incomes, those between £100 and £150, the tax ranged from fivepence to elevenpence halfpenny, and on incomes exceeding £150 from sevenpence to one shilling and fourpence in the pound. The income tax was at its highest during this period, which embraces the years 1854-57, when the fiscal policy of England was disturbed by the Crimean War and

the Indian Mutiny. The differential tax was abolished in 1861, when Mr. Gladstone was Chancellor of the Exchequer, in the second Palmerston administration; and from 1861 to 1876, when the late Lord Iddesleigh became Chancellor of the Exchequer, in the second Disraeli administration, all incomes below £100 were free from taxation. In 1876, when the income tax stood at only threepence in the pound, the limit of exemption was further extended; and since that time all incomes under £150 a year have been free. There has, however, been considerable movement in the rate—mostly upward; it is now sevenpence in the pound—since the concession in the interests of the lower middle classes was made by the Disraeli Government.

Income-tax assessments are made under five schedules, lettered, for distinction, A, B, C, D, E. Incomes from land and houses are assessed under schedule A; incomes from the occupation of land—that is, from farmers and graziers—are assessed under schedule B; incomes from investments in railway companies, manufacturing companies, and all kinds of commercial concerns organized on a joint-stock basis, under schedule C; those from profits in trade and professions are assessed under schedule D; while under schedule E are assessed incomes received as salaries and from offices under public companies and corporations.

In the case of persons assessed under schedules A, B, and D, the income-tax assessors have to rely largely upon the returns made on oath by the persons filling up the schedules. It is different, however, with persons assessed under schedules C and E. In the case of persons whose incomes come under schedule C, they have little or no opportunity of cheating the revenue, for the simple reason that in nearly all cases dividends paid by stock companies to shareholders are paid "less income tax."

Persons assessed under schedule E cannot defraud the income-tax commissioners, for in their case the income-tax assessors can learn from the taxpayer's employers the exact amount of salary he is receiving. Every year, in fact, employers are called upon to make detailed returns from their salary-books to the assessors; and if a man in receipt of a salary is tardy in paying his income tax, or shows a disposition to give the revenue officials any trouble, they can make a lien upon his salary. The only leeway that a taxpayer in receipt of a salary, who is disposed to cheat the revenue, has, is in respect of that portion of the schedule in which he returns his income from other sources than his salary. "Other sources," in the phraseology of the tax assessors, include profits derived from buying and selling stocks and shares, letting furnished houses or furnished apartments, interest on money on loan or deposit, including interest on banking account, and sums derived from railway and other investments out of the United Kingdom.

Sources of income coming under this comprehensive heading are difficult to check; but if the assessors have reason to think that a man has not acted honestly by them in filling up his schedule, they can fill up a schedule for him, and assess him to the income tax on their schedule. Filling up an income-tax paper in England is eminently one of those cases in which, from every point of view, honesty and fair dealing is the best policy. The income-tax assessors have an enormous amount of law and endless precedents of a legal character all on their side. They and the commissioners know human nature well; they are generally accurate judges of the men they are dealing with, and in the long run it takes a wonderfully smart man—smart in the dishonorable sense of the word—to get the better of the Inland Revenue Department. If the assessors have dealt unfairly with a man, he has an appeal to the local commissioners. From the commissioners there is an appeal to the law courts.

If husband and wife have separate incomes, each income must be scheduled in the taxing-paper. When a man's income is below £400 a year, he is entitled to make a reduction of £120 from it, and pay on the balance. As soon, however, as the income gets above £400 he is no longer allowed to make the reduction, but must then pay the tax on all he earns. Debts and family claims are never taken into account when assessing income tax. The only other deduction allowed is in respect of life insurance. A tax-

payer in making out his schedule can deduct from his total taxable income the amount he pays on his insurance policy; but to make good this deduction he must attach to his schedule the insurance company's receipt for the payment on the policy for the current year.

The income tax, as it is levied in England, is a comparatively easy one to collect. It requires exactly the same machinery to collect a threepenny tax as to collect a shilling one; and as an additional penny in the pound now brings in an additional £2,500,000 to the Treasury, the income tax is naturally one to which the Chancellor of the Exchequer is most readily disposed to turn when he is called upon to meet a deficit. The tax is one that is paid by the wealthy and the middle classes. The wage-earning working classes never come into contact with the income-tax collector. The Liberal party is the party of the working classes. The landowning classes for a century past have always voted with the Conservatives; and since 1867, as each general election has come round, the Conservatives have received increasingly the votes of the middle classes. Hence it is now always safe for a Liberal Chancellor of the Exchequer "to stick another penny on the income tax;" while it is the policy of the Conservative financiers to reduce the tax, or at any rate to see to it that it is not increased while a Conservative administration is in power.



## My Study Fire

### Joy in Life

Browning's "Saul" is one of those superb outbursts of poetic force which have for modern ears, accustomed to over-much smooth, careful, and uninspired versification, not only the charm of beauty and energy in high degree, but of contrast as well. It sweeps along, eager, impetuous, resistless as the streams which descend the Alps and rush seaward with the joy of mountain torrents. So much contemporary verse is dainty, melodious, and unimpassioned that the tumultuous music of a virile song, overflowing all the shallow channels of artifice, and sweeping into the deep courses of human experience and emotion, is as thrilling as a glimpse of the sea after long hours on some pretty lake in some well-ordered park. Great art of any kind involves a great temperament even more than great intellect; since the essence of art is never intellectual, but always the complete expression of the whole nature. A great temperament is a rarer gift than a great mind; and it is the distinctive gift of the artist. Browning had the vitality, the freshness of feeling, the eagerness of interest, the energy of spirit, which witness this temperament. He had an intense joy in life simply as life, in nature simply as nature, without reference to what lay behind. For one must feel freshly and powerfully through the senses before one can represent the inner meaning of life and nature in art. In "Saul" there are elements of profound psychologic interest, but first and foremost there is the intense and vivid consciousness of the glory of life for a healthy human being, and of the splendor of the world. Rarely has this superb health found such thrilling expression as on the lips of the young poet be-guiling the furious spirit in the mighty Saul:

Oh, our manhood's prime vigor! no spirit feels waste,  
Not a muscle is stopped in its playing nor sinew unbraced.  
Oh, the wild joys of living! the leaping from rock up to rock,  
The strong rending of boughs from the fir-tree, the cool silver  
shock

Of the plunge in a pool's living water, the hunt of the bear,  
And the sultriness showing the lion is couched in his lair.  
And the meal, the rich dates yellowed over with gold-dust divine,  
And the locust-flesh steeped in the pitcher, the full draught of  
wine,

And the sleep in the dried river-channel where bulrushes tell  
That the water was wont to go warbling so softly and well.  
How good is man's life, the mere living! how fit to employ  
All the heart and the soul and the senses forever in joy!

After the wailing monotones and the chorus of lamentation which of late years have risen in so many quarters, such music as this song of David's thrills the blood like a

bugle-call; and such a victorious strain was the natural prelude to the great vision of faith in which the song rises to its noble climax.

Brilliance of temperament and the freshness and spontaneity of feeling which go with it are a part of the inheritance of such men as Gautier, whose virile face, with its great shock of yellow hair, had at times a leonine aspect; but one hardly anticipates the possession of such gifts by a sick and overburdened man like Richard Jefferies, who was so long in finding his field, and who, when it was found, had so short a working-day in it. This temperament is, however, in a way, independent of physical condition; it is much more the buoyancy of a rich nature than the surplusage of a strong physique. In his last years Jefferies rivaled Heine in the intensity of his sufferings, but to the very end he answered the appeal of nature to the senses with passionate longing. In such men vitality triumphs over all moods and asserts the sovereignty of life even while life is swiftly receding from them. Few men have known the black shadows on the landscape more intimately than Jefferies, and rarely have these shadows been reflected with more appalling realism than in some of his pages. "Our bodies," he says, "are full of unsuspected flaws, handed down, it may be, for thousands of years, and it is of these that we die, and not of natural decay. . . . The truth is, we die through our ancestors; we are murdered by our ancestors. Their dead hands stretch forth from the tomb and drag us down to their moldering bones." All the horror of Ibsen's "Ghosts" is condensed in that last sentence; it falls on the ear like the sudden clang of the bell on the ear of the man waiting for the guillotine.

And yet Jefferies, being a really noble artist in the force of his feeling for nature and his power of recording her phenomena and reflecting her moods, had the deep, natural joyousness and the invincible vitality of the artistic temperament. He was sensitive to those gradations of color and form of which the less gifted observer takes no account. "Color and form and light," he says, "are as magic to me; it is a trance; it requires a language of ideas to express it. . . . A fagot, the outline of a leaf, low tints without reflecting power, strike the eye as a bell the ear. To me they are intensely clear, and the clearer the greater the pleasure. It is often too great, for it takes me away from solid pursuits merely to receive the impression, as water is still to receive the trees." With this quick impressionability there goes a passionate love of life and a passionate longing to have it flowing through him like a tide instead of ebbing with an ever-feeble current. In that heartbreaking book, "The Story of My Heart," this longing breaks from him in an anguish of unsatisfied desire:

There, alone, I went down to the sea. I stood where the foam came to my feet, and looked out over the sunlit waters. The great earth bearing the richness of the harvest, and its hills golden with corn, was at my back; its strength and firmness under me. The great sun shone above, the wide sea was before me, the wind came sweet and strong from the waves. The life of the earth and the sea, the glow of the sun, filled me; I touched the surge with my hand, I lifted my face to the sun, I opened my lips to the wind. I prayed aloud in the roar of the waves—my soul was strong as the sea, and prayed with the sea's might. Give me fullness of life like to the sea and sun, and to the earth and the air; give me fullness of physical life, mind equal and beyond their fullness; give me a greatness and perfection of soul higher than all things; give me my inexpressible desire which swells in me like a tide—give it to me with all the force of the sea!

To some people this outcry for abundance of life and the joy of the senses may seem like a pagan mood; but if it be, it is a form of paganism sadly needed in these days of depression and debility. One would better be a frank and healthy pagan than a diseased and wailing pessimist; for paganism had its faith, its ideals, and its glorious productiveness, while a despairing melancholy has nothing but its own morbid self-consciousness. A return to the right kind of paganism might deliver us from some of the evils which have ensnared us. But the essence of the longing for the joy of the senses and for fullness of life, expressed