has come to the boys for religious work, and many of them are active in the various organizations of the church. In spite of its perplexities, the form of work here described abounds in interest and satisfaction, and the leader is by no means the least of those who receive full value for the time and energy invested.

Books suggested:

The Times and Young Men. Strong. Work and Play. Bradley.

Old Testament Characters. Geikie. Representative Men of the Bible. 2 vols. Matheson.

Old Testament Characters. Whyte.
Careers for Coming Men. Published by
Saalfield Publishing Co., Akron, Ohio.
Life of Jesus of Nazareth. Rees.
Teachings of Jesus. Stevens.
Christ. McConnell.
Burning Questions. Gladden.
Things Fundamental. Jefferson.
History of Religion. Menzie.
Ten Great Religions. Clarke.
Religions of India. Hopkins.

## THE IGNORANCE OF "GOOD" CITIZENS

## BY 7. HORACE McFARLAND

President of the American Civic Association

"I—I don't know."
"Is there a legal limit to the bonded debt, and has it been reached?"

- "Indeed, I've forgotten!"
- "Do you remember the tax rate?"
- "Er-well, it's pretty high."
- "What is the total valuation, or assessment, for tax purposes?"
- "Let me see; I think it is about—no, I don't remember."
- "Do you know what the basis of the assessment is?"

"It seems to me it is about full valuation. Wait; no, it's seventy-five per cent., I think. You see," he added, apologetically, "I don't look after these things. I'm not in politics!"

The speaker was my host in a mid-Western city, in which I was to address the local improvement society that evening upon the necessity for a civic awakening. He had just been telling me how his good wife had been endeavoring to have the Mayor and the city Councilmen come to hear me, and he added, as we drove along in his well-appointed brougham, "I hope you'll stir them up; we need all sorts of improvements."

Then followed my questions; for improvements cost money, and the first thing to be considered is, Where is the money to come from? But my host, active in the forward movement in his

city, a man of intelligence, wealth, and position, a typical "good" citizen, didn't know the first thing about the statistics, the finances, and the taxing plan of his own town. Wait; I wrong him—he did know, and state with pride, the population of the city. "We have thirty-five thousand people here," he said, "and we will surely have fifty thousand by 1910"—albthis with great pride. "And we have the greatest implement factory in the State; I tell you, we're growing right along!"

I never knew one to fail on the population! But my friend's ignorance as to the town finances was not at all singular or unusual, and I was in no way surprised. The next day I called on the Mayor of this lively little city, and he told me what I wanted to know, except that even he got the tax rate doubled, correcting himself shamefacedly before I left, after telephoning to the City Clerk.

That evening I was to speak on the same subject in a progressive city claiming more than three hundred thousand inhabitants. At the pleasant dinner before the address my hostess—it is always a good woman who starts these efforts!—introduced me to some representative citizens, fine men all of them. One, an architect of prominence, was also president of a business men's organization. Another noted architect was there, and also the very active secretary

of another trade organization. An exjudge, the senior member of a prominent law firm which represents a large telephone company, sat next to a prosperous leather merchant.

I put the same questions asked above to the whole table. The silence was eloquent until the hostess asked us, "Would we have more of the salad?"

But the judge, when he had reflected, did know the constitutional debt limit, and the secretary added to it the fact that a State law provided for a five per cent. annual sinking-fund tax. No one was entirely sure as to the exact tax rate, and not one of these selected "good" citizens knew enough about the city of his home to tell me how the parks were sustained.

A few weeks before I had visited another and larger city of great progressiveness, having for its Mayor a man of National repute, and the most efficient Chamber of Commerce I have yet learned There was a great civic gathering, and my host was the owner and editor of a daily paper of considerable prominence. I catechised him about the city's financial condition, but he was blissfully ignorant, except that "C--- was growing very rapidly, sir!" Pursuing my inquiries at the City Hall, I finally found one man, a Commissioner of Public Works, who was thoroughly well informed. The rest of the officials knew a little, but not enough to hurt!

I might cite many more instances of the ignorance about city business affairs that I have uniformly encountered among the "good" citizens in dozens of cities I have visited in the last three years, but I think my point is plain. I cannot record one instance of even relatively complete primary knowledge-just primary knowledge of city affairs, I meanpossessed by any one man I have interrogated, unless he was a city official. Indeed, in one case, that of a Middle States city of about seventy thousand population, in which I had a two hours' informal conference with the Mayor and the Councils about a park system, there was not a man among them who definitely knew the assessed valuation upon which taxes were assessed, or the total of the city's current bonded indebtedness.

Of course I do get interesting sidelights in answer to questions. ex-judge with whom I dined as above mentioned, and who introduced me later to an audience of his townspeople, told me how he had drafted a bill, and helped have it passed by the State Legislature, permitting his telephone company to erect its poles on any city or town street, or on any country road, without regard to local conditions or objections, and but slightly subject to any regulation! It is in that State just as if in New York the Legislature had given telephone companies the right of eminent domain, permitting them to plant poles at will in Manhattan I

But my desire is to emphasize the danger-indeed, the criminality-of the prevailing ignorance of "good" citizens about the financial affairs of their own home cities and towns. Many a man who reads this can talk luminously about the Panama Canal, upon which he has opinions, but cannot tell the debt or the debt limit of his own city. Another will tell you just how the railroad rates should be regulated, but he will be absolutely ignorant as to the cost of water or of electric lights locally. A sneer will be heard from your friend about the ignorance of the lately resigned president of a great insurance company as to salaries paid to his associates; but can he tell you the salary of the Mayor of his city?

A municipality, large or small, is · responsible for its debts, and the citizens thereof supply the money, in the shape of taxes and assessments and rates, to pay those debts and to run the business of the municipality. Every dollar of taxable property the citizen has is liable for the debts of the municipality. That is, the assessed valuation of a city is its capital fund, upon the credit of which it may borrow money on bonds issued. and the taxes provide its working income and its means of repaying loans. In most commercial corporations the stockholders know with more or less accuracy the capital stock, the bonded indebtedness, the rate of dividend, and the value of the property; yet in the municipal corporation, of which each taxpayer is a stockholder, with all his property liable to assessment, ignorance of these primary

details is the rule, and knowledge the exception.

Really good citizens are intelligent citizens, who are informed at least upon the fundamental facts of the finances of their immediate municipalities. Ignorance always promotes "graft," and for such ignorance the taxpayer, who carelessly pays without knowledge—but often with grumbling—and votes without information, has no excuse.

Whenever business men are businesslike in their relations as citizens to municipal financing; whenever they consider taxes and assessments and bonds and salaries as they would in private or corporate life; in short, whenever "good" citizens are honest in knowledge as well as in criticism, grafting will become a hateful memory only.

I want to suggest a little catechism for citizens to ask themselves, in the hope that where the answers are at first missing, investigation will supply them. Only when these or equivalent queries can be answered from memory with an approximation to accuracy is a "good" citizen really fit to vote upon any local affairs involving the use of money:

What is the assessed valuation of your city or town?

Is it a full valuation, or at an agreedupon discount from the real value—that is, if your property is assessed at \$5,000, would you be willing to sell it for that sum?

How is this valuation determined, and how often is it revised?

What is the city debt, and what rate of interest is paid upon it?

What sinking fund provision is there for the repayment of the bonded debt?

Is there a constitutional debt limit, and if so, to what per cent. of the valuation may your town borrow?

What is the total tax rate, and how is it divided for city, school, and State or county uses?

These are the bare *primary* facts, knowledge of which is essential to honest and intelligent voting. A really efficient citizen will soon want more information, and get it, as to water rates, paving assessments, park maintenance, electric and gas light costs, the granting of public franchises, and other things for which he pays his money. He can't know too much!

## SOME BOOKS ON SOCIOLOGY

HESE volumes treat of different aspects of social questions, and in different methods. We here attempt simply a description of the books for the benefit of the lay student of the social problem.

Professor Small defines sociology as "the process of human association." It includes economics, jurisprudence, ethics, and politics, as these are defined by Professor Seligman. For sociology deals with society as a whole, while economics deals with man's industrial relations, jurisprudence with his legal relations, ethics with his moral relations, politics

with his governmental relations. All these relations have been more or less the subject of action since the days of Moses, and the subject of study, at least, since the days of Plato; but the term sociology Professor Small attributes to Comte. Perhaps a more important division of sociology, or at least of sociologists, is one which Professor Small suggests. He puts them in four classes, according to their point of view: 1. The historical sociologists, who inquire how men came to associate as they do now. 2. The scientific sociologists, who inquire how they manage to preserve the status quo. 3. The prophetic sociologists, who are interested in inquiring what are the present indications as to the ways in which men will associate in the future. 4. The practical sociologists, who ask what is the thing to be done to make the association better than it has been and We wish that Professor Small had

<sup>&</sup>lt;sup>1</sup> General Sociology. By Albion W. Small. The University of Chicago Press, Chicago. \$4, net. Principles of Economics. By Edwin R. A. Seligman, Ll.D. Longmans, Green & Co., New York. \$2.25.

<sup>\$2.25.</sup>The Sociological Theory of Capital. By John Rae, M.A. Edited by Charles Whitney Mixter, Ph.D. The Macmillan Company, New York. \$4.

Trade Unionism and Labor Problems. Edited by John R. Commons. Ginn & Co., Boston. \$2.50, net. The Coal-Mine Workers. By Frank Julian Warne, Ph.D. Longmans, Green & Co., New York. \$1, net.