

Written for "SOCIAL SCIENCE"—Fred. Weaverson's new
paper, West Fourteenth Street, New York—A weekly
essay to solve the questions of our day and race.

How true it is that the Puritans originated no new truth! How true it is also, Mr. President, that it is not truth which agitates the world! Plato in the groves of the Academy sounded on and on to the utmost depth of philosophy, but Athens was quiet. Calling around him the choicest minds of Greece, he pointed out the worthlessness of their altars and the sham of public life, but Athens was quiet—it was all *speculation*. When Socrates walked the streets of Athens, and questioning every-day life, struck the altar till the faith of the passer-by faltered, it came close to *action*, and immediately they gave him hemlock, for the city was turned upside down. I might find a better illustration in the streets of Jerusalem. What the Puritans gave the world was not thought but *action*. Europe had ideas, but she was letting "I dare not" wait upon "I would," like the cat in the adage. The Puritans, with native pluck, launched out into the deep sea. Men who called themselves thinkers had been creeping along the Mediterranean, from headland to headland, in their timidity; the Pilgrims launched boldly out into the Atlantic and trusted in God. That is the claim they have upon posterity. It was action that made them what they were.—Wendell Phillips.

THE THREE-HEADED HYDRA OF SOCIETY.—How to exterminate the *Monster*.

The question is not: "What shall we do to be saved?" That occurs only to a fanatic. The problem is: "What must we do to live?" This is the study for an earnest person—for a man or woman who has a purpose in the line of correct life.

Interests, Taxes, Rents.—These are the nightmares which rack, in one way or another and to a less or greater degree, every man and woman of civilization, not only throughout Christendom, but in Pagandom. People worship different "Gods," inhabit zones widely separated, and are in every way differently influenced by climate, custom and education; but still these nightmares are omnipresent. Kingdoms and monarchies pass away, republics and incorporated associations, big-mouthed with promise, come upon the world's stage; yet it has ever been that the cunning, scheming, unprincipled few have made sure of *interests, taxes, rents*—and, being satisfied, have permitted the insertion into rituals, constitutions and by-laws any and every other innovation asked by the producing many. The results are recorded. All history—ancient, middle-age and modern—go where one will from frozen North and ice-rimmed South to torrid Equator—be it under Polytheism with the Greeks, Unitarianism with the New Englanders, Fetichism with the Hottentots, Nothingism with the Gypsies; be it with white, black, red or yellow peoples—the story is uniformly the same. It is luxury for the few and distress for the many—it is everything for the schemer and it is nothing for the worker. It is interest, and we have rich and poor; it is tax, and we have official and oppressed; it is rent, and we have landlord and tenant.

Interest, tax, rent—these three, and the greatest of these is *interest*. One in three and three in one, and that one is *interest*. *Interest* is the three-headed hydra of society. Cut off two heads and leave the third, and the monster will live and quickly grow the other two heads again. *Interest* is the vampire which sucks the life-blood from young and old, which crumbles empires and overthrows republics. Where interest is permitted, there rent and tax will play havoc, there ostentation will stalk beside creeping misery, there the independent will walk over the dependent, there the strong will make the weak bear the heavy burdens, there irregularities, insecurities, filth, disease and crime will be accepted as the design of Providence. In the proportion that *interest, tax and rent* are enforced we see the degradation, prostitution and decadence of a people.

The remedy is plain—do away with *interest, tax and rent*.

It is for this purpose that the CREDIT FONCIER COMPANY has been incorporated. It is settling its members in Sinaloa, Mexico, with the determined purpose of doing away with *interest, tax and rent*. Its mission is to teach by example. It is not what its colonists do at once and by themselves that they go to Mexico, so much as it is what their efforts may enable others to do. Some person, some sect, some organization has to take the lead in every step made forward. The CREDIT FONCIER COMPANY assumes the lead in the fight against the three-headed hydra of society, accepts the challenge and starts to lay a foundation broad and firm and equitable—one which will solve the vexations of modern society and bring plenty and peace, health and happiness, confidence and progress out of the chaos of conflicting interests and embittered antagonisms which now curse mankind.

THE CREDIT FONCIER COMPANY does away with *interest* by substituting *profit*. *Interest* forecloses and may wipe out the principal. *Profit* is only shared after a success has been made. *Interest* has no thought or care. *Profit* awakens the best ability of all concerned, hence the CREDIT FONCIER COMPANY makes every member, every man and woman of the Company or State a responsible person and a sharer in the profits and advantages of the Company or State. When a person wishes to invest surplus earnings he or she makes known the fact to the Department of Deposits and Loans, and his or her money are added to the public funds used to furnish electric lights, a tramway, a wharf, a ship, a factory, etc., etc., and he or she will enjoy profits pro rata with other investors in the

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same work. In this way all improvements are carried on by the Directors of the Company or State, and yet every member or citizen has the opportunity to be employed and to invest in public works of his or her own selection, and enjoys profits or payments *pro rata* with his or her investment in money or labor, or in both. This employs skill and money seeking usefulness, stimulates thought, unites both in permanent and well-planned uses, and makes every one who co-operates to benefit society responsible by giving him or her a profit and ownership in all public works. *Interest* creates an idle, irresponsible, yet a controlling and a law-breaking class. *Profit* encourages all to be industrious, to feel responsibility and to maintain equity.

THE CREDIT FONCIER COMPANY *does away with tax*, by having the Company or State to construct, own and manage all works of public use, convenience and necessity. The revenues from the public carriers—the street cars, railroads, pneumatic tubes, telegraphs, telephones, etc., etc.—lights, powers, waters and the exchange, handlage, storage and fashioning, sustains the public service, makes every desirable improvement, advances art, assists merit, prosecutes investigation, encourages invention, and fosters science.

THE CREDIT FONCIER COMPANY *abolishes rent*, by having the Company or State possess the lands, waters, metals, minerals, timbers, and all natural elements, and to hold the same in trust forever for the uses of each and every member or citizen. By this means every one participates in the natural advantages of land and all that it implies, is secured in employment whenever he or she wishes to work or study, is certain of cash regular and remunerative payments, and is assisted to possess a home which is free from rent, tax and mortgage—a home surrounded with the easements, amusements and instructions of progressive, refined and æsthetic life.

Now to show that in killing the three-headed hydra—*interest, tax, rent*—that the CREDIT FONCIER COMPANY is laying a foundation solid, broad and attractive, it is but necessary to illustrate that the working details within the organization are in harmony, one with the other, and that all unite to advance correct life, ambitious purpose, and æsthetic thought.

In the first place, the Company or State makes it a condition upon member or citizenship that every head of family shall have a home—a distinct, beautiful and well-appointed home. The Company or State insures immediate and constant employment to every member or citizen, and with the first surplus credits, over and above cost of food and clothing, the Company cancels the cost of said home. The home is the palladium of society. A home is essential to useful life. Establish every family in an attractive and permanent home and the Company or State is then ready for thought and method, unity and action in every step in the line of progressive life. By incorporating the people into a Company or State the weak are encouraged by the strong, and the most able and experienced are advanced to the trusteeship of the management. When the Company or State become the employer, the boss, landlord, factory prince, money baron and railroad king become characters of the past. When the Company or State make all improvements, handle everything produced, control the land and its deposits, etc., etc., then there will be no necessity for any two or more persons forming a firm, co-partnership, or corporation, for any purpose whatever—hence every person will be encouraged to stand upon his or her own individuality, and he or she will be assisted by the Company or State to that employment which he or she can best fill, and will be paid in cash on delivery for the quantity and quality of the article produced. There being no agreements between man and man, but only between the citizen and the State, there is no business for a lawyer. Every man and woman being responsible personally for his or her conscience to his or her "God," there is no necessity for a minister or priest. When the Company or State handles all supplies there will be no use for the merchant, and there being no object to make a gain from a member or citizen, the articles will not only be what they are described to be, but may be had at first cost plus the expense of handlage and storage. This will secure wholesome food, substantial clothes, and works of thorough workmanship at minimum prices. Liquors being sold only by the Company or State, they are restricted to adults who do not abuse the privilege. The use of tobacco being discouraged, it is forbidden to minors, and its cultivation prohibited. Travelers being invited, the hotels will be made large, elegant, attractive, and the management will be polite and the expenses but a little above cost. Concentrated kitchens will secure first-class cooks and the best of food for the least of money, and laundries to do the washing and ironing for several thousand persons can be fitted with machines to perform the requirements in the quickest, best and most economic way. Places of entertainment and factories for the diversification of industries being supplementary to schools for education, they will be encouraged, fostered and guided by the Company or State. Charity being forbidden, insurance will be made for every member against accident, loss, or inability, and in this way the CREDIT FONCIER COMPANY has a thought and a care for every person, and for everything which pertains to his or her health, security, comfort, development, amusement, entertainment, and instruction. And, after all, the CREDIT FONCIER COMPANY does not originate anything. It simply plants. The merit it claims is not what it will do itself so much as what its example will enable others to accomplish.

ALBERT K. OWEN.