

## CHAPTER VI

### NEXT STEPS IN SOCIAL ADVANCE

**I**N a recent book,<sup>1</sup> Mr. Fielding Hall, after describing a famine in Burma, imagines the following colloquy between the civilizations of the West and the East. The West says:—

“You are punished because you have not energy and knowledge. You are punished because you are poor, because you have not striven after riches, have not piled up wealth. You suffer and you die because of your own fault.” . . .

The East answers: “Can we bind the wind or bring the clouds upon the earth; are we rulers of the rain?”

“No,” the West concedes, “but you might save so as to prepare against that which may come. You ought to pile up wealth on wealth, and then you would not fear.”

“We do not fear,” the East replies. “It is you who fear. You always live in fear. You dare not

<sup>1</sup> The Inward Light, pp. 125-127.

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live from day to day. You must make piles of wealth for fear, for *fear*. You always look forward to a fear that lives on your horizon. We do not fear."

And continuing: "You are unhappy; we are happy. You are always struggling. You think you master Fate; you cannot. You pile up wealth; you never can be sure it will not disappear; you cannot tell that with all your skill you will not die to-morrow. Sometimes you succeed; more often you must fail. You seem to us to be always trying to do things that you cannot. . . . And when you fail, you suffer. So then all your lives you are discontented, you suffer, you are afraid."

This is a striking presentation of the contrasting ideals of West and East. The West is preoccupied with material anxieties. The East is bowed under the weight of a fatalistic philosophy. In struggling to secure the means to live, Western peoples too often miss the joy of living. In daring to live from day to day, the Burmese expose themselves to the ravages of famine. Fortunately, we are not compelled to choose one or the other of these ideals. The wise course is to strike a balance between them.

Life presents a material as well as a spiritual

problem. Our mistake in the United States, as I see it, is not in trying to solve the material problem, but in believing that we can solve it by exclusive reliance on individual action. By so doing we not only miss the goal as regards large classes of our population, but we too often forget that wealth is a means, not an end, and in our pursuit of it ignore the spiritual problem altogether.

Up to a certain point it is moral and commendable for each to look after his own interests and the interests of those dependent upon him. It is a mistake to think that self-interest in this sense is synonymous with selfishness. Adam Smith's assertion that it is usually by pursuing our own interests, with due consideration for the interests of others, that we contribute most to the common well-being, is still true of the ordinary man in the ordinary situation. Self-interest and devotion to the common good are not inconsistent, but supplementary — just as patriotism and a sincere desire for world peace and world progress may be supplementary.

But along with our individual interests which can best be cared for by individual enterprise, industry, and forethought, there are other interests that call for collective or coöperative action. It

has been the purpose of these lectures to indicate what some of these common interests are and what measures may be taken to care for them. Industrial accidents, illness, premature death, unemployment, and old age are the principal obstacles that oppose wage earners in their efforts to be independent, self-supporting, and progressive. Protection against these evils is a common need. All are risks to which men and women are exposed but which many never experience. As common risks, the wise and economical way to provide against them is through coöperative action.

If all wage earners, or even the majority, would voluntarily insure themselves against these evils or make savings sufficient to meet them, no social problem would be presented. Such voluntary coöperation through fraternal insurance associations or commercial insurance companies would make state action unnecessary. But, unfortunately, few wage earners have the prudence, the forethought, or, from their point of view, the income to pay for such insurance. Still fewer of them accumulate enough property to protect themselves from these dangers. That this has been the case in the past, I think no one will deny. But we have deluded ourselves with the belief that by extoll-

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ing the virtue of thrift to wage earners we should finally persuade them to make the provision for these future needs which is now so conspicuously lacking. In my opinion, this is a vain hope. Along this road we are making little real progress. To encourage wage earners to be more careful and provident, we must first of all protect their standards of living from these risks to which they are now exposed. By coöperative action, impelled when necessary by the compulsory authority of the state, we can give stability to the incomes of wage earners and oppose that downward pressure which now so constantly recruits the army of standardless, casual labor. By these means, and by these means only, in my opinion, can we hope to raise the whole mass of wage earners to higher standards of efficiency and earnings and to more intelligent appreciation of all of life's possibilities. This is the underlying thought on which the proposals advanced in these lectures rest.

In summing up my suggestions this afternoon and indicating what seem to me to be the most needed next steps in social advance, I must enter still other controversial fields. The characteristic common to most of the policies that I have advocated is that they call for vigorous governmental

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action. It is right here that we find the principal source of opposition to them in the United States. Fair-minded men, who have made a study of foreign experience, cannot but admit that these policies work well abroad. But when it is suggested that we try them in this country, objections are at once urged. They are said to be unsuited to a federal form of government; it being forgotten that Germany and Australia have federal governments. They are said to be out of harmony with our republican institutions; the fact that France, New Zealand, and Australia have republican institutions being overlooked. They are said to call for a strong central government; the quite erroneous implication being that our government at Washington, so far as its powers go, is not strong and central. The truth is that our distrust of them is not due to the form of our government, or even to the size of our country, but to our distrust of government itself — a distrust which is partly inherited and partly the result of painful experience. We do not wish our cities, our states, nor our nation to undertake new and difficult functions, because we know that the functions they now undertake are too often ill performed.

The next step toward introducing the program

of social reform which I have outlined must be political reform. At this moment, our representatives at Albany are trying to determine whether the corrupt alliance between business and politics, the sordid details of which are being revealed from day to day, is correctly described as bribery or blackmail. Who began it? If business men first approached legislators who were intent only on doing their duty by their constituents, and tempted them by offers of money or other advantages to hold up needed legislation, the offense was bribery. If legislators introduced bills, strike bills, for the purpose of compelling business men to pay to ~~have~~ them withdrawn, it was blackmail.

The decision of this question is no doubt important to the principal performers in the drama that is now being enacted, but what most concerns the people of the state is that either bribery or blackmail should have been determining factors in shaping legislation. That the laws of this state should have been matters of bargain and sale is a disgrace to the commonwealth.

I may be unduly optimistic, but I believe that the investigation that is now going on marks another milestone in the road that our country is slowly traveling toward honest and efficient gov-

ernment. The very fact that a majority of the senators at Albany sincerely desire a thorough housecleaning is indicative of the change that has come over the legislature since the most flagrant of the offenses complained of were committed. And the improved character and intelligence of our legislators at Albany is not a peculiarity of New York. In every state, new and better men are being attracted into public life. In every community, public opinion is forcing business men, from very shame, to change their attitude toward the common government. From viewing it as a legitimate means of advancing their private interests, they are coming to think of it as the protector and promoter of our common welfare. No one could claim that this progress has been steady or continuous. On the other hand, not even the most pessimistic can deny that each new reform wave sets a new standard of governmental efficiency and official honesty, which may be receded from in the reaction that usually follows, but that is never entirely lost. I believe that the fight for honest and efficient government is being won. And as it is won, we can safely impose on the government new and difficult functions. Political reform will no doubt long remain for us a next step in

social advance — but it has already been sufficiently achieved to make other steps possible. The argument that no new duties must be intrusted to the government because it fails in the duties it already has, seems to me to be no longer admissible.

Next to political reform among the changes necessary to the realization of the program I have advocated, I should put industrial education. We pride ourselves on being a practical people, and there is no doubt of our interest in education. Yet our educational system fails signally to prepare boys and girls for the lives that actually lie before them. This is the more regrettable because the increasing specialization of modern industry is unfavorable to an all-around development for those who take part in it. Unless boys and girls acquire some general knowledge of industrial processes and their interrelations, before they become wage earners, there is little chance of their ever acquiring such knowledge.

As manufacturing assumes more and more the factory form, a constantly larger proportion of wage earners become mere machine tenders. This undoubtedly makes for cheap goods, but it cannot be denied that it makes also for cheap men and

women. The workers who devote their days to the continuous repetition of simple sets of motions — and this is the lot of most factory hands — tend to become deadened in mind and stunted in body. No one can go through a modern factory without being impressed with the fact that the joy in work of which poets sing is largely absent. Many operatives display remarkable quickness, and if the hours are not too long, are not physically injured by their tasks. But, on the other hand, the eagerness with which the factory whistle is awaited and the promptness with which work is suspended the instant it is heard are clear evidence that little interest is taken in the work done. The justification of the factory system, and the only justification I fear, is its efficiency as a means of producing goods. To the individual employee, this justification must take the form of high earnings and leisure for pursuits outside of working hours which will preserve him from becoming the human automaton which his work tends to make him. The problem for the future is to secure these advantages for factory workers, and at the same time to develop to the fullest extent other occupations than factory employments.

Encouragement of arts and crafts is especially

important in the United States, because there are certain circumstances which cause manufacturing with us to take too exclusively the factory form. Our principal advantage over our foreign competitors comes from our wealth of natural resources. It is raw materials, the products of our extractive industries, that constitute our chief exports. Next to these come the cruder forms of manufactures, bulky iron, steel, and copper products, coarse cotton goods, flour, dressed meats, canned foods, etc., which we can produce more cheaply than our foreign competitors because we have cheap raw materials and because we have talent for organizing capital and labor effectively. A third important group of exports is traceable to the inventive faculty, which seems to be also an American characteristic. We export sewing machines, bicycles, typewriters, agricultural implements, and many other things which are in demand abroad, simply because we have invented them or improved them a little in advance of our foreign competitors. But, besides these three classes of exports, there are very few things that we can produce in free competition with foreign countries. We export almost no goods that are in demand abroad because of the superiority of American workmanship.

On the other hand, a very large proportion of the articles which show superior workmanship or artistic excellence, which we use, we import, and this in spite of our protective tariff which imposes an average tax of 50 per cent or more on such articles. This is, of course, no proof of the inferiority of the American workman, as has sometimes been argued; it merely reflects the fact that, so long as we can make such large returns in our extractive industries and in the cruder forms of manufacturing, it does not pay us to give much attention to the development of handicrafts. But it is no less ominous for the future. Our situation tends to make us predominantly a nation of farmers, of miners, and of factory hands. Will successive generations, devoting their lives to these pursuits, be able to compete against trained foreign workers as our natural resources become exhausted and we have to adjust ourselves to competition on more equal terms with our foreign rivals? The answer to this question seems to me to depend on the promptness with which we appreciate the importance of industrial education and the intelligence with which we introduce such training into our public educational system.

Up to the present time we have done less than

any other industrially advanced country to give adequate training to our manual workers. In consequence, there can be no doubt that our skilled trades, such as our building trades, are relatively undersupplied with competent workmen, while unskilled, and especially factory employments, are relatively oversupplied. One has only to compare the wages paid in our building trades with those paid in the same trades abroad, and the wages paid in our mills with what foreign mill hands earn, to be convinced that this is the case. Naturally, it has been in the skilled trades, also, that labor unions have had their highest development, and their desire to advance the interests of their members has led them to work with, rather than against, the forces tending to keep down their number. Just what forms industrial education should take, when it should begin in our public schools, and when it should end, and how it should be related to the industries themselves, to carry on which it endeavors to train boys and girls, are technical questions which I shall not attempt to answer. Long since, we appreciated the importance of special training for those who are to take directing positions in connection with the world's work. We developed agricultural schools for the sons of

independent farmers, and they compare favorably with those of any country. We developed mining and engineering schools. Latterly, we have begun to develop schools of commerce and finance and even schools of journalism. But all of these are for the fortunate two per cent or so of the sons of the republic who can continue their education after they have left the high schools. In our free public educational system we have, it is true, broken with the traditional notion that education has to do primarily with books, by introducing the kindergarten at one end and the manual-training high school at the other, but we have left a wide gap between, where manual training largely ceases, and we have done all too little to relate manual training to the practical requirements of the working life.

The objection that is most commonly urged against the introduction of industrial training into the public schools is that it will make education more material. The assumption behind this objection, that is, that training hand and eye is more material than training mental faculties through books, seems to me quite unwarranted. But even if there were truth in it, I think industrial training that would enable wage earners to

command higher wages would still be desirable. After all, there is nothing that tends to materialize and brutalize more than the blind struggle for existence in which those who enter industrial life without special training for it are too often involved. When it is remembered that sound industrial education should not only increase the earnings of wage earners, but should develop higher standards of workmanship and increase the pleasure to be derived from work, the case for it seems conclusive. Our public schools cannot remain satisfied with merely preparing boys and girls to live rational, useful, and happy lives. They must also train them to command the earnings without which such lives are impossible.

One aspect of industrial education suggests the third next step in social advance which seems to me important. It should serve to deepen the sense of social solidarity that binds different classes together and to quicken the appreciation of common as distinguished from individual interests. For, as individualists like to point out, our present industrial system is ideally a great system of coöperation. Each is working for his own interest, but in so doing he is also advancing the interests of others. No one can live to himself alone. Each

labors and produces for others, and consumes goods which others have produced. The trouble is that this coöperative aspect of modern industry is little understood by the majority of those who take part in it.

Industrial education, by tracing the historical development of different industries and showing the relation of different processes and different branches of production to one another, should help the wage earner to understand his true relation to industrial society. Monotonous tasks, repeated hour after hour, would be less irksome if the doer of them appreciated that by his work he was helping to gratify the wants of others, perhaps in distant lands, and that others were at the same time doing monotonous tasks in order that his wants might be gratified. The importance of the service that the employer performs would also be more clearly appreciated, and there would be more chance of success if the attempt should be made to dispense with the employer and substitute formal coöperation, directed by a committee of workmen or a hired manager, for the spontaneous coöperation that results from the division of labor and production for the market.

This deepening of the sense of social solidarity

and quickening of appreciation of our common interests is indispensable to the realization of any program of social reform. Only by a change of attitude and change of heart on the part of the whole people can we hope to curb our rampant individualism and achieve those common ends which we all admit to be desirable but which are only attainable through our united efforts. As soon as we begin to think of government as something more than an agency for maintaining order, — as organized machinery for advancing our common interests, — we appreciate how far we still are from being a truly civilized society.

If our social consciousness had advanced beyond the rudimentary stage in its development, many questions which trouble us now would almost solve themselves. Take such a simple, common need as that of having clean streets. Every one will admit the desirability of clean streets, and yet it is the exceptional citizen who feels personal responsibility for keeping the streets clean. As individuals we throw papers and other rubbish about with reckless disregard of the consequences, and then find fault with the street-cleaning department because our streets do not present the tidy appearance of the Strassen of Berlin or the boulevards of Paris.

Or consider the perennial question of the right of the police to secure exact means for identifying persons who for any reason come under their surveillance. The rational answer to that question is not that the police records should be confined to persons who have actually been convicted of crime, but that there should be in some department a complete and accurate registry of all persons in the city which could serve as a ready means of identification, and which, for example, would protect respectable persons who fall ill on the streets from the risk and humiliation of being arrested for drunkenness. Without such means of identification our police are constantly making stupid blunders, arresting and even clubbing innocent persons, and allowing criminals to escape. We require automobiles and even dogs to be licensed and registered, and yet we refuse to give the police department the most obviously requisite means for accomplishing its work — full and complete information about the persons whose lives and property it is expected to protect. When we make unfavorable comparisons between our police and the police, for example, of Berlin, we must not forget this important difference.

The same lack of appreciation of what our com-

mon interests require is shown in more subtle ways in connection with great public questions, such as, whether Congress should have power to impose an income tax, whether trusts should be required to obtain federal charters, or whether we should have a postal savings bank.

After holding in repeated decisions that Congress had power to tax incomes, the Supreme Court decided in the nineties that such taxation, as applied to personal incomes, was unconstitutional. Both parties agreed in favoring an amendment to the Constitution which would clearly give the federal government this power. Such an amendment was framed by President Taft's advisers, adopted by Congress, and submitted to the legislatures of the different states. Several states ratified it, but when it reached New York, Governor Hughes, with whom I am proud to agree on most public questions, recommended its rejection by the legislature, on the ground that under it Congress might tax incomes from state and municipal bonds, and thus hamper the borrowing powers of subordinate branches of the government. This objection, which is understandable as coming from a cautious lawyer, has been accepted by the newspapers of the country as an utterance of wise and

far-seeing statesmanship.<sup>1</sup> But is it compatible with a proper appreciation of the importance of our common interests? The Congress of the United States is not a foreign power against which citizens of New York must be carefully protected. Its acts are the acts of representatives from the different states, as jealous of the interests of their localities as Governor Hughes himself. Is it probable that they would approve a use of this taxing power that would embarrass the subordinate branches of the government in which they are equally interested? Or, if an occasion arose when the national interest seemed to require the taxation of all incomes, from whatever source, is it desirable or statesmanlike to oppose our selfish, sectional interests to this national need? To believe so seems to me to deny that we are in a true sense a nation with common interests and common purposes. It bespeaks a distrust of the representative character of Congress, a willingness to subordinate larger national interests to smaller state and local interests, and is another form, I cannot but think, of the exaggerated individualism to which I have frequently referred.

<sup>1</sup> The soundness of Governor Hughes's views as to the scope of the amendment has been questioned by high authority, but this does not concern us here.

The question of requiring corporations whose business is interstate in character to incorporate under federal law, is of a somewhat different nature, and yet the arguments against the policy — so far as they are not constitutional — also ignore the great common interests at stake. Few will deny that the large corporations that we call trusts are national in the scope of their operations. Few are so ignorant of the facts as to maintain that the states can adequately control these giant organizations as the public interest requires. And yet, when the issue is squarely presented of bringing these corporations under the control of the federal government, an invasion of state's rights is charged, and the cry is raised that the new policy will prove subversive of local self-government. Industrially, we have become a great unified nation; politically, we are held back by our inherited traditions in regard to state's rights, by our distrust of governmental action, and by our strong individualistic bias.

~~X~~ The issue presented by the bill creating a postal savings bank now before Congress is more intimately related to the subjects we have considered in this course. Undoubtedly, one reason why wage earners are not more prone to save for future needs

is that the facilities for safeguarding their savings in many parts of the United States are quite inadequate. It is not enough for those who deny this to show that sound and well-managed savings banks are found in our cities. Institutions for safeguarding the savings of wage earners must not only be sound but they must command the confidence of wage earners. Moreover, only about one third of the population of the country lives in cities. In small towns and country districts, particularly in the South and West, there are no savings banks, and it is not unusual for wage earners who are moving from place to place to buy post office money orders with their accumulations as on the whole safer than hoarding the money itself. Every one uses the post office to some extent. Backed by the credit of the government, a postal savings system commands the confidence even of the most timid and distrustful. Finally, post offices are to be found everywhere, and it would be comparatively easy for every post office that is now organized to issue money orders to extend its operations to include receiving money on deposit. In view of these facts and of the successful operation of postal savings banks abroad, it would seem that no fair-minded person would

be found to oppose the principle of this new policy, however men might differ as to the best means of putting it into effect. And yet it is well known that the change is most actively opposed by the very men who might be expected to render greatest assistance in making it effective — the bankers of the country. Here, again, we have an illustration of inherited prejudices and individual interests making men blind to the common interests of the communities in which they live.

These instances and many others that might be cited all illustrate the same moral. The gospel of love has as yet influenced very little our views on public questions. In business and in politics we are still individualists. We habitually put our individual before our common interests, and even when we are conscious of common needs we hesitate to intrust them to our common government. To correct these national characteristics is, in my opinion, the most important next step in social advance. And as we correct them, as our sense of social solidarity is deepened, and our appreciation of our common interests quickened, measures of reform will seem obvious and easy that now seem visionary and impracticable.

I have presented political reform, industrial

education, and a deepening of our social consciousness as needed next steps in social advance partly because they are so desirable in themselves, but partly, also, because the degree in which we attain them has an important bearing on the policies advocated in the preceding chapters. What this bearing is I can best make clear by now briefly reviewing these policies.

A vigorous campaign of accident and illness prevention and the organization of a national board of health were first advocated. As to accident indemnity, a system of workmen's compensation, like that of the United Kingdom, was urged as, on the whole, best suited to conditions in the United States. Under it, employers are required to add the cost of caring for the victims of industrial accidents to their other expenses of production, and the burden is thrown upon consumers, for whose benefit production is carried on.

Provision against illness offers, it was admitted, greater difficulties. As a first step, it was suggested that encouragement should be given to fraternal organizations and trade unions which afford illness insurance. For illnesses due to well-defined trade diseases, the plan adopted by England in 1906 of requiring employers to indemnify the victims of

such diseases in the same way that they indemnify the victims of accidents was advocated. Finally, for illnesses not due to trade diseases, some system of compulsory insurance, like that of Germany, was urged as a goal to be sought so soon as public opinion should be prepared for it.

Unemployment also presents a many-sided problem. The measures proposed were: regulated production, a chain of employment bureaus which should register the names and qualifications of all unemployed persons in the state and to which employers should apply whenever they require additional hands, farm and industrial colonies for vagrants, trade-union insurance against unemployment encouraged, if not subsidized, by the government, and training schools for the unemployed during periods of enforced idleness, as preferable to relief work.

The final need, provision for old age, was to be met as regards private employees by old-age pension or annuity systems maintained by corporations, provided these could be arranged so as not to interfere unduly with the mobility of labor; by retiring allowances to superannuated public employees; and by the encouragement of savings bank and commercial insurance against old age.

National old-age pensions were not advocated, as the need for them in the United States is not yet clear, but some of the more common arguments against them were answered.

In choosing between different methods of dealing with these evils, it was necessary in nearly every instance to consider which was "best suited to conditions in the United States." And the conditions referred to are conditions as to govern-  
mental efficiency, the spread of sound industrial  
education, and the development of a social con-  
sciousness. I advocate workmen's compensation  
for industrial accidents on the English model.  
The Swiss, after devoting long years to a study of  
the problem, have just decided in favor of compul-  
sory state insurance as preferable. No doubt it is  
preferable for Switzerland. It involves, however,  
the creation of a state insurance department to  
enter into a difficult and largely untried field of  
insurance. Optimistic as I am about our political  
future, I cannot feel that we are yet ripe for such  
an experiment in New York.

Compulsory illness insurance seems to me the  
only adequate solution of the problem presented  
by illness. Germany has operated such insurance  
for twenty-seven years, with a fair measure of

success, and her example has been followed by other countries. I cannot feel, however, that our social consciousness is sufficiently developed or our government sufficiently efficient in this country to make the introduction of compulsory illness insurance immediately desirable.

The way to deal with the problem of unemployment was sketched out with confidence so far as the economics of the matter were concerned. As to the politics of the matter, there is ground for some misgiving. Can our states operate efficiently the chains of labor exchanges through which alone we can organize properly the labor market? With our small proportion of intelligent and trained artisans in a population made up so largely of farm workers, miners, and factory hands, will trade-union insurance against unemployment benefit any considerable number? Finally, can we seriously contemplate undertaking the industrial education of the unemployed, when we have as yet taken only the first timid steps in the direction of the industrial training of the youth of the land?

Political reform and industrial education have important relations with the problems presented by accidents, illness, and unemployment. The degree to which the social consciousness of a community,

its sense of social solidarity, and appreciation of common interests are developed is the determining factor in connection with the problem of providing for old age. If we were truly imbued with the feeling that we are brothers working in a common vineyard, if we thought of the government as organized machinery for caring for our common interests, nothing would seem more natural and proper than that the government should pay pensions to those who in the active period of their lives have, in the language of the New Zealand act, "helped to bear the burden of the Commonwealth by the payment of taxes and by opening up its resources by their labor and skill." Such pensions could not fairly be called non-contributory. As Lloyd George pointed out in defending his old-age pension bill before the House of Commons: "As long as you have taxes upon commodities which are consumed practically by every family in the country, there is no such thing as a non-contributory scheme. If you tax tea and coffee, and partly sugar, beer, and tobacco, you hit everybody one way or another. Indeed, when a scheme is financed from public funds, it is just as much a contributory scheme as one financed directly by means of contributions arranged on the German or any

other basis." This is perfectly true if the social consciousness of the people under consideration is so developed as to lead them to view taxes as fairly apportioned contributions to a common fund to be used for the common benefit. If, on the other hand, taxes are looked upon as forced levies exacted by an alien power, — and this I fear more nearly describes the common view of federal taxes in the United States, — it is not true. The whole issue turns on the state of the public mind. In a country where the sense of social solidarity is strong, gratuitous old-age pensions may be just and wise. In another country, in which individualistic conceptions dominate, they may appear as a device for compelling the prudent and thrifty to support the careless and improvident, and the jealousy and hatred which they engender may more than offset any benefits they can confer by relieving old-age poverty.

The thought suggested by these considerations may appropriately conclude this discussion of needed social reforms. There are no hard and fast answers to the social problems that have been touched on in these chapters. Solutions that would be true and wise in one time and place would be quite unworkable in others. On the

whole, however, these United States are progressing. Government is becoming more efficient, we are growing more social, our absorption in our individual interests is giving way to deep and intelligent appreciation of our common interests. Under these circumstances, policies that a short time ago would have been quite unsuited to our conditions come each year within the range of practical politics. I am sufficiently optimistic to think that this progress is going to continue, and that any social policy that is sound and wise for a people sufficiently developed to make use of it will one day be sound and wise for the United States. Let us not be frightened by phrases, by the bugaboo of "destroying local self-government," of "projecting the United States into the banking business," of "undermining individual thrift," or of "socialism." With open minds, let us rather examine each new proposal on its merits. This is the truly scientific attitude toward a field of phenomena where all is change and development. It is also the attitude which will contribute most to that betterment of social conditions which is the purpose of every program of social reform.