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FABIAN TRACT NO. 107

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# SOCIALISM FOR MILLIONAIRES.

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FABIAN TRACT NO. 5  
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### PREFATORY NOTE.

SINCE the appearance of the following essay in the *Contemporary Review* (Feb. 1896) a Millionaire Movement has taken place, culminating in the recent expression of opinion by Mr. Andrew Carnegie that no man should die rich. A reference to Fabian Tract No. 5, "Facts for Socialists," will convince Mr. Carnegie that the danger he warns us against is still far from widespread. Nor is the doctrine new: John Ruskin "unloaded" and published his accounts with the public years ago; and Mr. Passmore Edwards's annual investments for the common good have come to be regarded as an ordinary asset, like the established Parliamentary Grants in Aid. But the modern substitution of Combination for Competition as the principle of capitalism is producing a new crop of individual fortunes so monstrous as to make their possessors publicly ridiculous. Unloading is, for the moment, the order of the day. The problem is, how to unload without the waste, pauperization, and demoralization that are summed up in England under the word charity. It seems clear from some late sensational disbursements that the Millionaires have not solved this problem. For this they cannot be blamed, because the problem is fundamentally insoluble under the social conditions which produce it; but they can at least do their best instead of their worst with their superfluity; and, so far, they seem to prefer, with the best intentions, to do their worst. In the hope that my essay may prove suggestive to them, the Fabian Society has decided to reprint it, with the permission of the Editor of the *Contemporary Review*, as a Fabian Tract.

LONDON, 1901.

G. B. S.



Socialism.

## SOCIALISM FOR MILLIONAIRES.

### The Sorrows of the Millionaire.

THE millionaire class, a small but growing one, into which any of us may be flung to-morrow by the accidents of commerce, is perhaps the most neglected in the community. As far as I know, this is the first Tract that has ever been written for millionaires. In the advertisements of the manufactures of the country I find that everything is produced for the million and nothing for the millionaire. Children, boys, youths, "gents," ladies, artizans, professional men, even peers and kings are catered for; but the millionaire's custom is evidently not worth having: there are too few of him. Whilst the poorest have their Rag Fair, a duly organized and busy market in Houndsditch, where you can buy a boot for a penny, you may search the world in vain for the market where the £50 boot, the special dear line of hats at forty guineas, the cloth of gold bicycling suit, and the Cleopatra claret, four pearls to the bottle, can be purchased wholesale. Thus the unfortunate millionaire has the responsibility of prodigious wealth without the possibility of enjoying himself more than any ordinary rich man. Indeed, in many things he cannot enjoy himself more than many poor men do, nor even so much; for a drum-major is better dressed; a trainer's stable-lad often rides a better horse; the first class carriage is shared by office-boys taking their young ladies out for the evening; everybody who goes down to Brighton for Sunday rides in the Pullman car; and of what use is it to be able to pay for a peacock's-brain sandwich when there is nothing to be had but ham or beef? The injustice of this state of things has not been sufficiently considered. A man with an income of £25 a year can multiply his comfort beyond all calculation by doubling his income. A man with £50 a year can at least quadruple his comfort by doubling his income. Probably up to even £250 a year doubled income means doubled comfort. After that the increment of comfort grows less in proportion to the increment of income until a point is reached at which the victim is satiated and even surfeited with everything that money can procure. To expect him to enjoy another hundred thousand pounds because men like money, is exactly as if you were to expect a confectioner's shopboy to enjoy two hours more work a day because boys are fond of sweets. What can the wretched millionaire do that needs a million? Does he want a fleet of yachts, a Rotten Row full of carriages, an army of servants, a whole city of town houses, or a continent for a game preserve? Can he attend more than one theatre in one evening, or wear more than one suit at a time, or digest more meals than his

butler? Is it a luxury to have more money to take care of, more begging-letters to read, and to be cut off from those delicious Alnaschar dreams in which the poor man, sitting down to consider what he will do in the always possible event of some unknown relative leaving him a fortune, forgets his privation? And yet there is no sympathy for this hidden sorrow of plutocracy. The poor alone are pitied. Societies spring up in all directions to relieve all sorts of comparatively happy people, from discharged prisoners in the first rapture of their regained liberty to children revelling in the luxury of an unlimited appetite; but no hand is stretched out to the millionaire, except to beg. In all our dealings with him lies implicit the delusion that *he* has nothing to complain of, and that he ought to be ashamed of rolling in wealth whilst others are starving.

### Millionaires Less Than Ever Able to Spend Their Money on Themselves.

And please remember that his plight is getting worse and worse with the advance of civilization. The capital, the energy, the artistic genius that used to train themselves for the supply of beautiful things to rich men, now turn to supply the needs of the gigantic proletariats of modern times. It is more profitable to add an ironmongery department to a Westbourne Grove emporium than it was to be a Florentine armorer in the fifteenth century. The very millionaire himself, when he becomes a railway director, is forced to turn his back on his own class, and admit that it is the third-class traffic that pays. If he takes shares in a hotel, he learns that it is safer, as a matter of commercial policy, to turn a lord and his retinue out of doors than to disoblige a commercial traveller or a bicyclist in the smallest reasonable particular. He cannot get his coat made to fit him without troublesome tryings-on and alterations unless he goes to the cheap ready-money tailors, who monopolize all the really expert cutters because their suits must fit infallibly at the first attempt if the low prices are to be made pay. The old-fashioned tradesman, servile to the great man and insolent to the earner of weekly wages, is now beaten in the race by the universal provider, who attends more carefully to the fourpenny and tenpenny customers than to the mammoth shipbuilder's wife sailing in to order three grand pianos and four French governesses. In short, the shops where Dives is expected and counted on are only to be found now in a few special trades, which touch a man's life but seldom. For everyday purposes the customer who wants more than other people is as unwelcome and as little worth attending to as the customer who wants less than other people. The millionaire can have the best of everything in the market; but this leaves him no better off than the modest possessor of £5,000 a year. There is only one thing that he can still order on a scale of special and recklessly expensive pomp, and that is his funeral. Even this melancholy outlet will probably soon be closed. Huge joint-stock interment and cremation companies will refuse to depart to any great extent from their routine of Class I., Class II., and so on, just as a tramway com-

pany would refuse to undertake a Lord Mayor's Show. The custom of the great masses will rule the market so completely that the millionaire, already forced to live nine-tenths of his life as other men do, will be forced into line as to the other tenth also.

### Why Millionaires Must Not Leave Too Much to Their Families.

To be a millionaire, then, is to have more money than you can possibly spend on yourself, and to suffer daily from the inconsiderateness of those persons to whom such a condition appears one of utter content. What, then, is the millionaire to do with his surplus funds? The usual reply is, provide for his children and give alms. Now these two resources, as usually understood, are exactly the same thing, and a very mischievous thing too. From the point of view of society, it does not matter a straw whether the person relieved of the necessity of working for his living by a millionaire's bounty is his son, his daughter's husband, or merely a casual beggar. The millionaire's private feelings may be more highly gratified in the former cases; but the mischief to society and to the recipient is the same. If you want to spoil a young man's career, there is no method surer than that of presenting him with what is called "an independence," meaning an abject and total dependence on the labor of others. Anybody who has watched the world intelligently enough to compare the average man of independent means when he has just finished his work at the university, with the same man twenty years later, following a routine of fashion compared to which the round of a postman is a whirl of excitement, and the beat of a policeman a chapter of romance, must have sometimes said to himself that it would have been better for the man if his father had spent every penny of his money, or thrown it into the Thames.

### Parasites on Property.

In Ireland, the absentee landlord is bitterly reproached for not administering his estate in person. It is pointed out truly enough that the absentee is a pure parasite upon the industry of his country. The indispensable minimum of attention to his estate is paid by his agent or solicitor, whose resistance to his purely parasitic activity is fortified by the fact that the estate usually belongs mostly to the mortgagees, and that the nominal landlord is so ignorant of his own affairs that he can do nothing but send begging letters to the agent. On these estates generations of peasants (and agents) live hard but bearable lives; whilst off them generations of ladies and gentlemen of good breeding and natural capacity are corrupted into drifters, wasters, drinkers, waiters-for-dead-men's-shoes, poor relations, and social wreckage of all sorts, living aimless lives, and often dying squalid and tragic deaths. But is there any country in the world in which this same wreckage does not occur? The typical modern proprietor is not an Irish squire but a cosmopolitan shareholder; and the shareholder is an absentee as a matter of course. If his property is all the better managed for that,

he himself is all the more completely reduced to the condition of a mere parasite upon it ; and he is just as likely as the Irish absentee to become a centre of demoralization to his family connections. Every millionaire who leaves all his millions to his family in the ordinary course exposes his innocent descendants to this risk without securing them any advantage that they could not win more effectually and happily by their own activity, backed by a fair start in life. Formerly this consideration had no weight with parents, because working for money was considered disgraceful to a gentleman, as it is still, in our more belated circles, to a lady. In all the professions we have survivals of old pretences—the rudimentary pocket on the back of a barrister's gown is an example—by which the practitioner used to fob his fee without admitting that his services were for sale. Most people alive to-day, of middle age and upward, are more or less touched with superstitions that need no longer be reckoned with by or on behalf of young men. Such, for instance, as that the line which divides wholesale from retail trade is also a line marking a step in social position ; or that there is something incongruous in a lord charging a shilling a head for admission to his castle and gardens, or opening a shop for milk, game, and farm produce ; or that a merchant's son who obtains a commission in a smart regiment is guilty of an act of ridiculous presumption.

#### Dignity of Labor.

Even the prejudice against manual labor is vanishing. In the artistic professions something like a worship of it was inaugurated when Ruskin took his Oxford class out of doors and set them to make roads. It is now a good many years since Dickens, when visiting a prison, encountered Wainwright the poisoner, and heard that gentleman vindicate his gentility by demanding of his fellow prisoner (a bricklayer, if I remember aright) whether he had ever condescended to clean out the cell, or handle the broom, or, in short, do any work whatever for himself that he could put on his companion. The bricklayer, proud of having so distinguished a cell mate, eagerly gave the required testimony. In the great Irish agitation against coercion in Ireland during Mr. Balfour's secretaryship, an attempt was made to add to the sensation by pointing to the spectacle of Irish political prisoners, presumably gentlemen, suffering the indignity of having to do housemaid's work in cleaning their cells. Who cared ? It would be easy to multiply instances of the change of public opinion for the better in this direction. But there is no need to pile up evidence. It will be quite willingly admitted that the father who throws his son on his own exertions, after equipping him fully with education and a reasonable capital, no longer degrades him, spoils his chance of a well-bred wife, and forfeits the caste of the family, but, on the contrary, solidifies his character and widens his prospects, professional, mercantile, political, and matrimonial. Besides, public opinion, growing continually stronger against drones in the hive, begins to threaten, and even to execute, a differentiation of taxation against unearned incomes ;

so that the man who, in spite of the protests of parental wisdom and good citizenship, devotes great resources to the enrichment and probable demoralization of remote descendants for whose merit the community has no guarantee, does so at the risk of having his aim finally defeated by the income-tax collector. We, therefore, have the intelligent and public-spirited millionaire cut off from his old resource of "founding a family." All that his children can now require of him, all that society expects him to give them, all that is good for themselves, is a first-rate equipment, not an "independence."

And there are millionaires who have no children.

### Why Almsgiving is a Waste of Money.

The extremities to which the millionaire is reduced by this closing up of old channels of bequest are such that he sometimes leaves huge sums to bodies of trustees "to do good with," a plan as mischievous as it is resourceless; for what can the trustees do but timidly dribble the fund away on charities of one kind or another? Now I am loth to revive the harsh strains of the Gradgrind political economy: indeed, I would, if I could, place in every Board School a copy of Mr. Watts' picture of a sheet profiled by the outline of a man lying dead underneath it, with the inscription above, "What I saved, I lost: what I spent, I had: what I gave, I have." But woe to the man who takes from another what he can provide for himself; and woe also to the giver! There is no getting over the fact that the moment an attempt is made to organize almsgiving by entrusting the funds to a permanent body of experts, it is invariably discovered that beggars are perfectly genuine persons: that is to say, not "deserving poor," but people who have discovered that it is possible to live by simply impudently asking for what they want until they get it, which is the essence of beggary. The permanent body of experts, illogically instructed to apply their funds to the cases of the deserving poor only, soon become a mere police body for the frustration of true begging, and consequently of true almsgiving. Finally, their experience in a pursuit to which they were originally led by natural benevolence lands them in an almost maniacal individualism and an abhorrence of ordinary "charity" as one of the worst of social crimes. This may not be an amiable attitude; but no reasonable person can fail to be impressed by the certainty with which it seems to be produced by a practical acquaintance with the social reactions of mendicity and benevolence.

### "The Deserving Poor."

Of course, this difficulty is partly created by the "deserving poor" theory. I remember once, at a time when I made daily use of the reading-room of the British Museum—a magnificent communistic institution—I gave a £2 copying job to a man whose respectable poverty would have moved a heart of stone: an ex-schoolmaster, whose qualifications were out of date, and who, through no particular fault of his own, had drifted at last into the reading-room as less literate men drift into Salvation Army Shelters. He was a sober,

well-spoken, well-conducted, altogether unobjectionable man, really fond of reading, and eminently eligible for a good turn of the kind I did him. His first step in the matter was to obtain from me an advance of five shillings; his next, to sublet the commission to another person in similar circumstances for one pound fifteen, and so get it entirely off his mind and return to his favorite books. This second, or rather, third party, however, required an advance from my acquaintance of one-and-sixpence to buy paper, having obtained which, he handed over the contract to a fourth party, who was willing to do it for one pound thirteen and sixpence. Speculation raged for a day or two as the job was passed on; and it reached bottom at last in the hands of the least competent and least sober copyist in the room, who actually did the work for five shillings, and borrowed endless sixpences from me from that time to the day of her death, which each sixpence probably accelerated to the extent of fourpence, and staved off to the extent of twopence. She was not a deserving person: if she had been she would have come to no such extremity. Her claims to compassion were that she could not be depended upon, could not resist the temptation to drink, could not bring herself to do her work carefully, and was therefore at a miserable disadvantage in the world: a disadvantage exactly similar to that suffered by the blind, the deaf, the maimed, the mad, or any other victims of imperfect or injured faculty. I learnt from her that she had once been recommended to the officials of the Charity Organization Society; but they, on inquiring into her case, had refused to help her because she was "undeserving," by which they meant that she was incapable of helping herself. Here was surely some confusion of ideas. She was very angry with the Society, and not unreasonably so; for she knew that their funds were largely subscribed by people who regarded them as ministers of pity to the poor and downcast. On the other hand, these people themselves had absurdly limited the application of their bounty to sober, honest, respectable persons: that is to say, to the persons least likely to want it, and alone able to be demoralized by it. An intelligent millionaire, if tempted to indulge himself by playing the almsgiving philanthropist (to the great danger of his own character) would ear-mark his gift for the use of the utterly worthless, the hopelessly, incorrigibly lazy, idle, easy-going, good-for-nothing. Only, such a policy would soon exhaust the resources of even a billionaire. It would convince the most sentimental of almsgivers that it is economically impossible to be kind to beggars. It is possible to treat them humanely, which means that they can be enslaved, brought under discipline, and forced to perform a minimum of work as gently as the nature of the process and their own intense objection to it permit; but there is no satisfaction for the compassionate instincts to be got out of that. It is a public duty, like the enforcement of sanitation, and should be undertaken by the public. Privately supported colonies of the unemployed, like that of the Salvation Army at Hadleigh, are only the experiments on which an inevitable extension of the Poor Law will have to be based. What is urgently needed at



present by the poor is the humanization of the Poor Law, an end which is retarded by all attempts to supplant it by private benevolence. Take, for example, the hard case of the aged poor, who are not beggars at all, but veterans of industry who have in most cases earned an honorable pension (which we are dishonest enough to grudge them) by a lifetime of appalling drudgery. We have to deal with at least 350,000 of them every year. Very little can be done by private efforts to rescue these unfortunate people from the barbarity of the ratepayers by building a few almshouses here and there. But a great deal can be done by arousing the public conscience and voting for reasonably humane and enlightened persons at elections of guardians. The guardians of the West Derby (Liverpool) Union, instead of imprisoning aged couples separately and miserably in their workhouse, put them into furnished cottages, where, provided they keep them neat and clean, they are no more interfered with than if they were in a private almshouse. The difference in happiness, comfort, and self-respect, between the cottage and the workhouse, is enormous: the difference in cost is less than two shillings a week per pair. If a millionaire must build almshouses, he had better do it by offering to defray the cost of a set of cottages on condition that the guardians adopt the West Derby system. This, of course, is pauperizing the ratepayer; but the average ratepayer is a quite shameless creature, loud in his outcry against the immorality of pauperizing any one at his expense, but abject in his adulation of the rich man who will pauperize him by those subscriptions to necessary public institutions which act as subsidies in relief of the rates.

#### Never Endow Hospitals.

Hospitals are the pet resource of the rich man whose money is burning a hole in his pockets. Here, however, the verdict of sound social economy is emphatic. Never give a farthing to an ordinary hospital. An experimental hospital is a different thing: a millionaire who is interested in proving that the use of drugs, of animal food, of alcohol, of the knife in cancer, or the like, can be and should be dispensed with, may endow a temporary hospital for that purpose; but in the charitable hospital, private endowment and private management mean not only the pauperization of the ratepayer, but irresponsibility, waste and extravagance checked by spasmodic stinginess, favoritism, almost unbridled licence for experiments on patients by scientifically enthusiastic doctors, and a system of begging for letters of admission which would be denounced as intolerable if it were part of the red tape of a public body. A safe rule for the millionaire is never to do anything for the public, any more than for an individual, that the public will do (because it must) for itself without his intervention. The provision of proper hospital accommodation is pre-eminently one of these things. Already more than a third of London's hospital accommodation is provided by the ratepayers. In Warrington the hospital rate, which was 2d. in the pound in 1887-8, rose in five years to 1s. 2d. If a billionaire had

interposed to take this increase on his own shoulders, he would have been simply wasting money for which better uses were waiting, demoralizing his neighbors, and forestalling good hospitals by bad ones. Our present cadging hospital system will soon go the way of the old Poor Law ; and no invalid will be a penny the worse.

### Be Careful in Endowing Education.

Education comes next to hospitals in the popular imagination as a thoroughly respectable mark for endowments. But it is open to the same objections. The privately endowed elementary school is inferior to the rate-supported one, and is consequently nothing but a catchpit in which children, on the way to their public school, are caught and condemned to an inferior education in inferior buildings under sectarian management. University education is another matter. But whilst it is easy to found colleges and scholarships, it is impossible to confine their benefits to those who are unable to pay for them. Besides, it is beginning to be remarked that university men, as a class, are specially ignorant and misinformed. The practical identity of the governing class with the university class in England has produced a quite peculiar sort of stupidity in English policy, the masterstrokes of which are so very frequently nothing but class solecisms that even the most crudely democratic legislatures of the Colonies and the most corrupt lobbies of the United States are superior to ours in directness and promptitude, sense of social proportion, and knowledge of contemporary realities. An intelligent millionaire, unless he is frankly an enemy of the human race, will do nothing to extend the method of caste initiation practised under the mask of education at Oxford and Cambridge. Experiments in educational method, and new subjects of technical education, such, for instance, as political science considered as part of the technical education of the citizen (who is now such a disastrously bungling amateur in his all-important political capacity as voter by grace of modern democracy) ; or economics, statistics, and industrial history, treated as part of the technical commercial education of the wielder of modern capitals and his officials : these, abhorrent to university dons and outside the scope of public elementary education, are the departments in which the millionaire interested in education can make his gold fruitful. Help nothing that is already on its legs is not a bad rule in this and other matters. It is the struggles of society to adapt itself to the new conditions which every decade of modern industrial development springs on us that need help. The old institutions, with their obsolete routine, and their lazy denials and obstructions in the interests of that routine, are but too well supported already.

### Endowing Societies.

The objection to supplanting public machinery by private does not apply to private action to set public machinery in motion. Take, for example, the National Society for the Prevention of Cruelty to Children. If that society were to undertake the punish-

ment of cruel parents by building private prisons and establishing private tribunals, even the most thoughtless subscriber to private charities and hospitals would shake his head and button up his pocket, knowing that there are public laws and public prisons and tribunals to do the work, and that they alone should be trusted with such functions. But here the public machinery requires the initiative of an aggrieved person to set it in motion ; and when the aggrieved person is a child, and its "next friend" the aggressor, the machinery does not get started. Under such circumstances, Mr. Waugh's society, by stepping in and taking the child's part, does a great deal of good ; and this, observe, not by supplanting the State, or competing with it, but by co-operating with it and compelling it to do its duty. Generally speaking, all societies which are of the nature of Vigilance Committees are likely to be useful. The odium which attaches to the name came from the old-fashioned American Vigilance Committee, which, in the true spirit of private enterprise, not only detected offenders, but lynched them on its own responsibility. We have certain State vigilance officers : sanitary inspectors, School Board visitors, a Public Prosecutor (of a sort), the Queen's Proctor, and others. The only one of these who is an unmitigated public nuisance is the censor of the theatre, who, instead of merely having power to hale the author of an obnoxious play before a public tribunal, has power to sentence him to suppression and execute him with his own hands and on his own responsibility, with the result that our drama is more corrupt, silly, and indecent than any other department of fine art, and our unfortunate censor more timid and helpless than any other official. His case shows the distinction which it is essential to observe in vigilance work. But though we have an official to prevent Tolstoy's plays from being performed, we have no official to prevent people from stealing public land and stopping up public footpaths. The millionaire who gives money to "Days in the Country" for city children, and will not help Commons Preservation Societies and the like to keep the country open for them, is unworthy of his millions.

All these considerations point in the same direction. The intelligent millionaire need not hesitate to subsidize any vigilance society or reform society that is ably conducted, and that recognizes the fact that it is not going to reform the world, but only, at best, to persuade the world to take its ideas into consideration in reforming itself. Subject to these conditions, it matters little whether the millionaire agrees with the society or not. No individual or society can possibly be absolutely and completely right ; nor can any view or theory be so stated as to comprise the whole truth and nothing but the truth. A millionaire who will not subsidize forces that are capable of a mischievous application will subsidize nothing at all. Such justice as we attain in our criminal courts is the outcome of a vehemently partial prosecution and defence ; and all parliamentary sanity is the outcome of a conflict of views. For instance, if we try to figure to ourselves a forcible reconstruction of society on lines rigidly deduced either from the Manchester School or from State Socialism,

we are at a loss to decide which of the two would be the more intolerable and disastrous. Yet who hesitates on that account, if such matters interest him, to back up the Fabian Society on the one hand, or the Personal Rights Association on the other, according to his bias? Our whole theory of freedom of speech and opinion for all citizens, rests, not on the assumption that everybody is right, but on the certainty that everybody is wrong on some point on which somebody else is right, so that there is a public danger in allowing anybody to go unheard. Therefore, any propagandist society which knows how to handle money intelligently and which is making a contribution to current thought, whether Christian or Pagan, Liberal or Conservative, Socialist or Individualist, scientific or humanitarian, physical or metaphysical, seems to me an excellent mark for a millionaire's spare money.

Yet after all, mere societies are good marks for anybody's spare money. Most of them may be left to the ordinary guinea subscriber; and though millionaires are such inveterate subscribers and donors that I dare not leave the societies out of account, I confess I despise a millionaire who dribbles his money away in fifties and hundreds, thereby reducing himself to the level of a mere crowd of ordinary men, instead of planking down sums that only a millionaire can. My idea of a millionaire is a man who never gives less than ten thousand pounds, ear-marked for the purchase of something of the best quality costing not a penny less than that amount. The millionaire should ask himself what is his favorite subject? Has it a school, with scholarships for the endowment of research and the attraction of rising talent? Has it a library, or a museum? If not, then he has an opening at once for his ten thousand or hundred thousand.

### Starting Snowballs.

There is always something fascinating to the imagination of a very poor man in the notion of leaving a million or so to accumulate at compound interest for a few centuries, and then descend in fabulous riches on some remote descendant and make a Monte Cristo of him. Now, even if there were likely to be any particular point in being Monte Cristo after a couple of hundred years further social and industrial development, a modern millionaire, for the reasons already stated, should be the last person in the world to be much impressed by it. Still, the underlying idea of keeping a great money force together, multiplying it, and finally working a miracle with it, is a tempting one. Here is a recent example, quoted from a local paper:

"The gift of a farm to the Parish Council of St. Bees by the Rev. Mr. Pagan, of Shadforth, Durham, is accompanied by some peculiar conditions. The farm is 33a. 3r. 2p. in extent, and is valued at £1,098. The rent of the farm is to be allowed to accumulate, with two reservations. Should the grantor ever require it, the council may be called upon during his lifetime to pay him from time to time out of the accumulated investments any amounts not exceeding £1,098. Not more than £10 may be spent in charity, *but not in relief of the rates*. The balance is to be invested in land and houses until all the land and houses in the parish have been secured by the parish council. When that is accomplished, the sum of £1,098 may be handed over to some adjacent parish, which shall deal with the gift similarly to St. Bees."

### Beware of the Ratepayer and the Landlord.

In the above bequest, we have a remarkable combination of practical sagacity and colossal revolutionary visionariness. Mr. Pagan sets a thousand pound snowball rolling in such a way as to nationalize the land parish by parish until the revolution is complete. Observe—and copy—his clause, “not in relief of the rates.” Let the millionaire never forget that the ratepayer is always lying in wait to malversate public money to the saving of his own pocket. Possibly the millionaire may sympathize with him, and say that he wishes to relieve him. But in the first place a millionaire should never sympathize with anybody: his destiny is too high for such petty self-indulgence; and in the second, you cannot relieve the ratepayer by reducing, or even abolishing, his rates, since freeing a house of rates simply raises the rent. The millionaire might as well leave his money direct to the landlords at once. In fact, the ratepayer is only a foolish catspaw for the landlord, who is the great eater-up of public bequests. At Tonbridge, Bedford, and certain other places, pious founders have endowed the schools so splendidly that education is nobly cheap there. But rents are equivalently high; so that the landlords reap the whole pecuniary value of the endowment. The remedy, however, is to follow the example of the Tonbridge and Bedford founders instead of avoiding it. If every centre of population were educationally endowed with equal liberality, the advantage of Bedford would cease to be a *differential* one; and it is only advantages which are both *differential* and *pecuniarily realizable* by the individual citizens that produce rent. Meanwhile, the case points to another form of the general rule above deduced for the guidance of millionaires: namely, that bequests to the public should be for the provision of luxuries, never of necessities. We must provide necessities for ourselves; and their gratuitous provision in any town at present constitutes a pecuniarily realizable differential advantage in favor of living in that town. Now, a luxury is something that we need not have, and consequently will not pay for except with spare or waste money. Properly speaking, therefore, it is something that we will not pay for at all. And yet nothing is more vitally right than the attitude of the French gentleman who said: “Give me the luxuries of life, and I will do without the necessities.” For example, the British Library of Political Science is prodigiously more important to our well-being than a thousand new charitable soup-kitchens; but as ordinary people do not care a rap about it, it does not raise the rent of even students’ lodgings in London by a farthing. But suppose a misguided billionaire, instead of founding an institution of this type, were to take on himself the cost of paving and lighting some London parish, and set on foot a free supply of bread and milk! All that would happen would be that the competition for houses and shops in that parish would rage until it had brought rents up to a point at which there would be no advantage in living in it more than in any other parish. Even parks and open spaces raise rents in London, though, strange to say,

London statues do not diminish them. Here, then, is the simple formula for the public benefactor. Never give the people anything they want : give them something they ought to want and dont.

**Create New Needs: the Old Ones Will Take Care of Themselves.**

Thus we find at the end of it all, appositely enough, that the great work of the millionaire, whose tragedy is that he has not needs enough for his means, is to create needs. The man who makes the luxury of yesterday the need of to-morrow is as great a benefactor as the man who makes two ears of wheat grow where one grew before. John Ruskin set a wise example in this respect to our rich men. He published his accounts with the public, and shewed that he had taken no more for himself than fair pay for his work of giving Sheffield a valuable museum, which it does not want and would cheerfully sell for a fortnight's holiday with free beer if it could. Was not that better than wasting it heartlessly and stupidly on beggars, on able-bodied relatives, on ratepayers, on landlords, and all the rest of our social absorbents? He has created energy instead of dissipating it, and created it in the only fundamentally possible way, by creating fresh needs. His example shows what can be done by a rich expert in fine art ; and if millions could bring such expertness to their possessor, I should have discoursed above of the beautification of cities, the endowment of a standard orchestra and theatre in every centre of our population, and the building of a wholesome, sincere, decent house for Parliament to meet in (noble legislation is impossible in the present monstrosity) as an example for parish halls and town halls all through the country, with many other things of the same order. But these matters appeal only to a religious and artistic faculty which cannot be depended on in millionaires—which, indeed, have a very distinct tendency to prevent their possessor from ever becoming even a thousandaire, if I may be permitted that equally justifiable word. The typical modern millionaire knows more about life than about art ; and what he should know better than anyone else, if he has any reflective power, is that men do not succeed nowadays in industrial life by sticking to the methods and views of their grandfathers. And yet not until a method or a view has attained a grandfatherly age is it possible to get it officially recognized and taught in an old country like ours. In bringing industrial education up to date, the millionaire should be on his own ground. Experiment, propaganda, exploration, discovery, political and industrial information : take care of these, and the pictures and statues, the churches and hospitals, will take care of themselves.

**Conscience Money and Ransom.**

I must not conclude without intimating my knowledge of the fact that most of the money given by rich people in "charity" is made up of conscience money, "ransom," political bribery, and bids for titles. The traffic in hospital subscriptions in the name of Royalty fulfils exactly the same function in modern society as Texel's traffic

in indulgences in the name of the Pope did before the Reformation. One buys moral credit by signing a cheque, which is easier than turning a prayer wheel. I am aware, further, that we often give to public objects money that we should devote to raising wages among our own employees or substituting three eight-hour shifts for two twelve-hour ones. But when a millionaire does not really care whether his money does good or not, provided he finds his conscience eased and his social status improved by giving it away, it is useless for me to argue with him. I mention him only as a warning to the better sort of donors that the mere disbursement of large sums of money must be counted as a distinctly suspicious circumstance in estimating personal character. Money is worth nothing to the man who has more than enough; and the wisdom with which it is spent is the sole social justification for leaving him in possession of it.

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