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### Handout

THE VETERANS are to get another dividend on their National Service Life Insurance. It will total upwards of a third of a billion dollars. Who is going to pay that third of

a billion? Lessee.

A life insurance "dividend" is merely a refund of that part of the premium which the company has been able to save through a lower than expected mortality, higher than anticipated earnings from invested reserves, and lower than allowed-for expenses.

Is NSLI so efficiently managed that it has, been able to accumulate a good part of a billion dollars to hand back to its policy-holders in the shape of dividends? By a system of accounting peculiar to government agencies—as with TVA, for instance, where losses are made to appear as profits-yes. In

simple common honesty-no.

NSLI rates are lower than those charged by old-line life companies. Its mortality is probably higher, since soldiering is not conducive to longevity. Its return from invested reserves is almost certainly lower. That its expenses of operation are distinctly higher is attested by the undisputed fact that several times as many employees are required to handle a given amount of NSLI business than is the case with privately managed life companies, and several times as long is required for the settlement of claims.

NSLI is run at a loss. There is no savings and there can be no legitimate dividend. In the final analysis, of course, it's the taxpayers

who make up the deficit.

NSLI has no more business paying a dividend than has the government itself any business in the life insurance business. The government should get out of the business of insuring lives. It should turn NSLI over to the nation's old-line life companies, paying those companies direct the added premiums necessary to put the insurance on a sound actuarial basis. Subsequent dividends should not be paid to the veterans, who are getting and would continue to get their insurance at less than cost, but to the government for the relief of the taxpayers.

The writer of this screed knows whereof he is screeding. During World War II he served a year and a half with the National Service Life Insurance division of the Veterans Administration. Of the 250 workers in the correspondence unit to which he was assigned. approximately 80 per cent were women. The head of the unit was a woman, as were seven of the eight supervisors. Shop talk had it that the VA was run by frustrated old maids. This writer made no effort to find out how frustrated they were, much less to alleviate the situation if it existed. It was apparent, however, that most of them had had little, if any, prior business experience.

Loafing on the job was the rule rather than the exception. This writer was warned by no less than five supervisors that turning out a better than average day's work would get him nothing save the disfavor of his fellow workers. Card games across the desks in the back of the huge room where the 250 worked were not uncommon. A crap game and/or a penny pitching game was going on in the men's room practically all day. Most of the workers were under civil service. None was ever fired. If one had to be disposed of, he was merely transferred to another department, that being less trouble. Not infrequently he was promoted to a higher classi-fication. Initiative was frowned upon, and suggestions for speeding up the work were definitely discouraged.

Yearly vacations covered 26 working days. Fifteen days were allowed for sick leavewhich every one took whether sick or not. By calendar reckoning that meant that each employee had upwards of seven weeks' annual

leave with pay.

No letter could be answered without the correspondence folder. To get the folder would take a month, sometimes two. More often than not a letter would be several months old before reaching the correspond-ent who was to answer it. If you dropped into your bank to find out what your balance was, you'd be shocked if you had to wait a couple of months to get the information. But the NSLI policyholder who inquired about his premium account he'd be lucky to get an answer in two months.

All this, of course, was seven or eight years ago. Things may be better now-but,

somebow we doubt it.

We asked at the outset of this piece who would pay that third-of-a-billion dollar dividend. As you have probably guessed by now, you will pay it—and you and you and you and all the other taxpayers in this land of the free and the home of the brave. We won't go so far as to say you will pay it and like it, but you will pay it all right, all right and you can gamble on that.

# Gougeocracy

CONFIRMATION of Ezra Taît Benson to be Secretary of Agriculture was opposed by Senator Young of South Dakota because he feared Benson would not support farm prices. The confirmation was approved by Senator Aiken of Vermont, new Chairman of the Senate Agriculture Committee, because he was confident Benson would support farm prices.

Ourselves, we'd have voted for Benson if we'd known he wouldn't, and against him it we'd known he would. For farm price sup-port is one of the major swindles perpetrated upon the American people during the Roosevelt-Truman era of wanton wastefulness. True, the idea had its inception in an earlier administration, but it was developed into a bigscale vote-getting racket by Roosevelt and Truman and their compliant and equally vote-hungry heachmen in Congress.

Take the "parity-price" hocus pocus by which the horny-handed sons of toil-many of whom got that way driving their Cadillacs, which is no discredit to them—are guaranteed purchasing power equal to the purchasing power they enjoyed over a brief period a number of years ago. That period, need-less to say, was distinctly on the rosy side so far as the farmers were concerned, else it would not have been selected as the base period by the farm state senators.

Now then, is there any more reason why farmers should be given such a guarantee at the cost of billions of dollars to the rest of us, than for the editor of THE INDIVIDUAList to be guaranteed the \$30,000 a year or so that would be required to give him the pur-chasing power of the annual salary of \$13,000 which he drew in those days? You can answer that one yourself without help.

The government dropped 500 million dollars on its potato program. It has bought 342 million bushels of wheat, and is still bnying it by the carload at \$2.20 a bushel. It has bought 42.5 million pounds of butter, and is adding to that stock at the rate of 1½ million pounds a day, at 671/2c a pound. The taxpayers pay for it, of course, but nary a pound does a taxpayer get.

Warehouses are crammed and jammed with corn, cotton and tobacco, bought at your expense but not for your benefit. Your Uncle Sam is no piker at shopping. He has picked up close to seven million dozen eggs, upwards of fifty million pounds of turkeys, nearly ten million pounds of cheese, and right now he is buying 330,000 pounds of cheese every day, at 38 cents a pound. He has bought more than 70 million pounds of dried milk

Why? To give the farmer more for his products than he could get in the free market, that's why. It's not done with mirrors, it's done according to laws laid down by congressmen who orate themselves black in the face about the beauties of free enterprise.

How do you like it, suckers?

# The Slave State

(Reprinted by request from The Individualist for November, 1947.)

AROUND THE TURN of the century Max Hirsch, an Australian, wrote a remarkable book which he called "DEMOCRACY versus SOCIALISM." In that book and in a series of lectures published under the title of "Socialism, the Slave State," he drew a graphic picture of the contrast between the free enterprise of individualism and the slavery of the Marxist state. He points out that we live in a world in which no one can lead an independent life. Each one of us is dependent upon his fellows for the satisfaction of his desires, if not for his very existence. Practically every article that we use is the result of a vast system of world-wide, voluntary, unconscious cooperation.

Consider so simple a thing as a man's coat.

Before it could be made men had to clear land and raise sheep, shear sheep and clean the wool. Others had to spin the wool, and still others due to spin the wook, and sim others due to yearn. A group had to weave the yarn into woolen goods, and a final group to fashion the coat. At the same time men were gathering horn and shell, which other men made into buttons.

While this was going on men were planting and cultivating cotton; a second group was picking the cotton; a third was spinning it into cotton thread; a fourth weaving the thread into cloth, and a final group was lining. All this time men were planting and cultivating mulberry trees; others were raising silk worms, collecting cocoons and unraveling them. A group was spinning the silk into thread which was dyed by another group and used by still another to sew the coat together.

But earlier than this rien were mining conand iron, lead, copper and zine. Other men were smelting these base metals, and other groups, scattered all over the world and far too numerous to count, were converting them into tools and machines for use in the various

activities named.

Still earlier, men were cutting down trees in the woods, and other men in sawmills were shaping them into planks and boards; another group of men was quarrying slate which other men cut into the required shapes. Men were digging a certain kind of sand, with which other men made glass. A group of men was fashioning all sorts of shapes of iron, steel and other metals, which other men would erect into homes, warehouses, factories, offices.

Now that all these materials, originating in every part of the world, might be brought to the places where they could be most con-veniently used, the need for transportation arose. Men worked as teamsters, sailors, railroad men. But before they could do so other groups of men had to produce wagons, trucks, steamships and railroads. And intervening all along the line were other men who coordinated the efforts of the unrelated groups. These were bankers, brokers, merchants. And finally, in order that these thousands of different groups might direct their energies each to its special task, thousands upon thousands of other groups, also spread all over the world, had to direct their energies to the production of the many kinds of food, clothing, shelter and countless other things which the former

All over the earth millions and millions of men are thus engaged in cooperating with each other. They are acting in compliance with that fundamental law of nature which says that men seek to gratify their desires with the least effort. Each is seeking merely to make a better living for himself and family, and he is little concerned or even knows about the ultimate effects of his efforts. But through his unconscious cooperation he is serving the unselfish purpose of making it easier for other men to attain the satisfaction of their desires. Each is a part of a cooperative system that is world-wide in extent. It is likewise extensive in point of time. Forty, fifty, sixty years may have elapsed since the first stroke of work was done that is now resulting in the production of a coat.

This organization of private enterprise, of personal initiative, known as the capitalist system, thus presents a picture of world-wide, continuous and spontaneous cooperation almost too vast for the mind to grasp. Of all the marvels that the ingenuity of man has produced, this is the greatest, this amazing system on which every one of us is dependent every day of his life for the salisfaction of his desires. And just as the system functions spontaneously, so it grew up spontaneously. No government, no parliament, no congress, no king, no dictator had anything to do with its creation, though all have hindered its growth. It was the natural outgrowth of the spontaneous cooperation of men seeking to gratify their desires with the least effort, and who, in order to do that, were forced to comply with the natural law governing the actions of man in the social state.

This vast system of voluntary cooperation, the very framework of our civil stim which as grown up naturally in the course of outold centuries, the socialists would displace with a system of compalsory cooperation, consciously directed by State authority. For voluntary action, they would substitute orga-nized force, since the aim of Socialism is the ownership by the State of all land, all the means of transportation and all the tools and machinery of production, and the conduct of all business and every industrial activity by the State. It is quite a picture that Max Hirsch draws, and though the lines are distorted by the exigencies of two world wars, they are basically as true and correct as ever.

## Red Head

A CUSTOMER writes in to opine that we were less than fair to Walter Reuther, CIO president, in our article "The Red Head," in the January Individualist. So o o, let's look at the record, as that great American Al Smith used to say.

It was in 1934 that Walter Reuther and his brother Victor went to Russia to work and study. They got jobs in a factory in a city called Gorki. How they liked Russia is set forth in letters they wrote home, as quoted in "What Does Walter Reuther Want?" by Jack Alexander, in the Saturday Evening Post for August 14, 1948. In one of these

letters the brothers write:

"In our factory, which is the largest and most modern in Europe, and we have seen them all, there are no pictures of Fords and Rockefellers and Mellon. No such parasites, but rather huge banners of Lenin. Red banners with slogans, Workers of the World Unite,' are draped across the craneways . . . We are witnessing and experiencing great things in the U.S.S.R. . . We are watching daily, socialism being taken down from the books on the shelves and put into actual application. Who would not be inspired by such events?"

That the brothers were moved to enthusiastic admiration of the Soviet way of life is indicated by an excerpt from another letter. "The daily inspiration that is ours," they wrote, "as we work side by side with our Russian comrades in our factory, the thought that we will forever end the exploitation of man by man, the thought that what we are building will be for the benefit and enjoy-

ment of the working class, not only of Russia but of the entire world, is the compensation we receive for our temporary absence from the United States. And let no man tell you that we are not on the road to socialism in the Soviet Union. Let no one say that the workers of the Union of Soviet Socialist Republics are not on the road to security, en-

lightenment and happiness."
In his admirable book, THE ROAD AHEAD, a volume which should be in every American's library, John T. Flinn writes: "Mr. Reuther and his economic consultants believe that the sutomobile industry should be planned. At present, the General Motors corporation, for instance, makes the most elaborate plans for operating the General Motors Corporation. This Mr. Reuther thinks is sheer nonsense. The automobile industry must be planned as a whole and these plans must be made not by the managers of the automobile industry but by representatives of management, representatives of labor and the agents of the State. This group, in which management would of course be a minority of one, would then study the whole industry, determine how many automobiles ought to be made and what types—that is, for what income groups—and how many each producer would make, what prices would be charged, what wages would be paid to labor, what hours labor would work, what management would get and what investors would get and, as part of the department of compulsion, what priorities in steel and other materials each producer would get and then, of course, over all this would be the power of the government alone to see that the plans were carried out."

Ourselves, we are not charging Walter. Reuther with being a communist. We just say that he prefers socialism to free enterprise and that he is doing all he can to wreck our present economic system and discredit our political system. He is no fit man to one of the major branches of orga-

nized labor in the United States. He shoulda stood in Russia.

# Mush Head

ANOTHER CUSTOMER, apologizing for being a little late in getting around to the matter, writes in to say that he thinks we were unduly harsh toward Stuart Chase and the Reader's Digest in our "Goose Chase" article in the December Individualist. He concedes that the Chase thinking runs a little to the left but he says he is nonetheless a good American and that the Reader's Digest had a perfect right to print his article.

We never questioned the right of the Reader's Digest to print the Chase stuff. We merely questioned its judgment. We still do.

As to Stuart Chase, that gent wants to substitute in America a socialist form of government for the kind the Founding Fathers ment for the kind the Founding Fathers envisioned. He convicts himself out of his own mouth. In his book, THE ROAD WE ARE TRAVELING, published in 1942 by the 20th Century Fund, he sets forth his idea of a National Planning Board such as he thinks this country should have. His major points erg as follows: ere as follows:

(1) There would have to be a "strong centralized government.

(2) The powers of the President would have to be enlarged at the expense of the Congress and the courts.

(3) The government would have to control banking, credit and security exchanges.

- (4) The government would have to guarantee employment, if not through private industry then through armaments and public works.
- (5) Of course there would be old-age pensions, mothers' pensions, unemployment insurance, etc.

(6) The government would have to insure all "food, housing and medical care."

(7) There would have to be support of

these operations with government funds obtained by borrowing if necessary.

(8) A managed currency.

- (9) Complete control by the government of foreign trade.
- (10) Control of natural energy sources such as hydroelectric power, coal and gas, transportation and agricultural production.
  (11) Recognition of the necessity for sub-

jecting labor unions in so extensively controlled an economy to government control to the "point of prohibiting strikes."

(12) Youth camps for young men and women, which would be devoted to "health, discipline, community services and idealogical teaching consistent with those of the authorities." (Italics ours.)

(13) Heavy taxation.

Maybe the Chase program reflects selfreliant, self-respecting, free-enterprise Americanism; or maybe it is a demand for the initiative killing, iron-fisted regimentation of socialism. We'll call it the latter. It means nothing less than that the State should be established not only as the master of industry, with the power to make the plans for the whole economic system, but with 24hour control over the daily lives and very thoughts of free-born American citizens.

Such a twisted thinker may be good enough for the Reader's Digest. He'll never write

for THE INDIVIDUALIST.

## Irksome—And Then Some

IT'S A GOOD THING we are not prone to irk, else we'd have been irking all over the place on a recent bleak winter day. True, the sun was shining brightly but the thermometer was down to sixty-four-which is

practically zero for Bradenton.

First, there was the settlement of the New York City bus strike, which riled us. Second, there was the OPS showcard in a grocer's window, which ditto. Third, there was the sales letter for U. S. Government bonds, which double ditto. We might have remained indifferently aloof to any one of the three. Even two might not have shattered our cus-tomary imperturbability. But the three, coming in rapid suction, so to speak-that was too much.

It wasn't that the bus strike was settled, you understand, that wrinkled the placed brow; it was the how and the when of the

settlement.

Some 8200 drivers and shop workers had been idle 29 days, at a loss of three million dollars or more in wages. The bus companies had lost additional millions, a lot of them. New Yorkers by the million had been put to great inconvenience and more than a fittle added expense. Then the dispute was referred to an arbitration committee-and the buses started rolling again.

Now why, we rise to inquire, couldn't that decision have been reached the first day instead of the 29th? The answer is that it could have been if management and labor had had the brains of even a simple-minded Simon in an absent-minded moment. The second part of the answer-and the tragic part-is that they didn't. But leave us hurry on to the next item on the agenda.

Price centrals are now out the window but they weren't at the time we saw the OPS card in the grocer's window. The card was a gaudy three-color job, a million or so of which cost the taxpayers plenty, you can bet your sweet life. It depicted a handsome young grocer, who looked like he had been outfitted at Brooks Brothers, leaning across the counter in a confidential chat with a comely dame who looked like she had just dropped in on the way home from a fitting at Hattie Carnegie's, maybe to pick up a piece of limburger and some pickled tripe.

Over the picture was the caption, "Partners in the Fight Against Inflation." The remainder of the card was taken up with a list of ceiling prices on everything from curly-tailed anchovies to smoked zebra hocks in

banana oil.

The idea, of course, was that price controls are a cure for inflation. That's where our blood pressure took another jump. For inflation comes about when, and only when, money in circulation increases faster than the supply of available goods. You could slap on ceiling prices from now until Gabriel blows his horn without affecting inflation any more than you would affect Gabriel. But there would be more trouble for everybody, more jobs for bureaucrats, and smaller stocks of goods. That's a certainty.

The bond letter was an old one we stumbled on again by mischance—and thereby added to the editorial choler. It said, among other things, ". . . opportunity to vote is a great meaningful privilege for each individual citizen." The opportunity to vote is nothing of the kind. Voting is the right, not the privilege, of the citizen, and it remains unalter-

ably his right whether he buys a bond or not. The letter goes on, "It (the United States Savings Bond program) has created 80 million bondholders shareholders in America," which is another parcel of piffle. A bond-holder is a creditor. A shareholder is a partner. There are no shareholders in America. There is as much difference between a bondholder and a shareholder as there is between the political philosophy of Thomas Jefferson, founder of the Democratic party, and that of Harry S. Truman, the recent head of the Democratic Party—than which there could be nothing differenter.

Don't, we pray you, let our tart remarks deter you from buying a government bond, should you be toying with the idea. (We use the word "tart" as meaning acidity, and not as it was used in describing a bon vivant as a man about town and a patron of the tarts.) Don't concern yourself about the

soundness of U. S. Government bonds. No security on earth enjoys higher investment ranking. There will never be a default in interest, and your bond will be paid at maturity. The government will see to it that the taxpayers take care of those little matters. Of course, if you are a taxpayer as well as a bondholder you'll sorta be paying off your own bond-but that's enough of that. There's already been too much irascibility in this

Even so, we still think that was a lousy sales letter. Uncle Sam could do better.

# Family Affair

"IT PROVES one thing," observed Gallupoll, our Siberian Realround, so named because of his proclivity for going around nosing out things which aren't so, "an ad in the INDIVIDUALIST certainly pulls. Lookit all the orders the Everloving Helpmeet got for her beambag dolls from one small ad."

"And all the dollar bills and dollar checks," added our black tomcat, Snowball, who is mercenary, "to say nothing of a number of

fives.

"I just hope the youngsters like Little Beanie," said the Everloving Helpmeet, who is conscientious, industrious and timid-and who is trying to build up a good business in beanbag dolls at a dollar each.

"I liked him," said Snowball, "better than my rubber mouse. Whether he's worth a dollar, that's something else---"

"Scat, you!" ordered the Everloving Helpmeet,—and the meeting stood adjourned.

# Oh Henry

WHEN A FIRE HYDRANT wets a dogthat's news. When a big manufacturer comes out for free trade-that's unusual.

And that is exactly and precisely what young Mr. Henry Ford II has done. He says tariffs and other import barriers are spinach and to hell with 'em. He puts it in more genteel words, of course, being the president of a multibillion-dollar corporation and having to watch his language, whereas we aren't and don't. But that's what he meant. He even urged that the U. S. get rid of the 10 per cent tariff on automobiles.

That canny young man sees a truth that a lot of other businessmen appear to have missed. The freer the trade the greater the prosperity for all.

Men make things to gratify their desires. The more they make, the greater their grati-fication. And the more they specialize, the more they can make. But they've got to trade to reap the full benefit. A farmer might grow a million bushels of wheat but, except for the few bushels he and his family could use, they wouldn't do him a bit of good unless he

There is never a trade without a profit, since neither party would trade unless, as he values things at the moment, he gets more than he gives. And there is never a profit without a trade. You never get rich holding things. Like the farmer with the million

bushels of wheat, you've got to trade to get anywhere.

Mr. Ford has sense enough to see that simple truth.

## Review Of A Review

WE HAVE been digging into Spencer Heath's brochure, PROGRESS AND POV-ERTY REVIEWED, so that we could tell the customers-some of whom think, and rightly, that the George opus is one of the world great books what Mr. Heath has in mind. We are reminded of an hour's talk we had with Mr. Heath in New York a dozen years ago or so.

Our sole contribution to the discussion was at the end of the hour when we asked that he restate his thesis in fewer and simpler words. "He couldn't-or, at least, he didn'tand we came away not knowing what he'd been talking about and strongly suspecting that he didn't either. After resding his PROGRESS AND POVERTY REVIEWED,

we're of the same opinion still.

Calling names is childish and malicious, but simple candor compels us to state that much of what he writes sounds like senile gibberish. It does appear, however, despite page after page of invective against Henry George and his works, that Mr. Heath is actually in agreement with George that the annual site value of land arises spontaneously as population increases, and without any man's conscious effort, and that it should be used, therefore, for the public expense. It seems to be the Heath notion, however, that the landlords themselves should collect and administer the fund, and not the government.

If you want to know more about the Heath pamphlet, you'll have to read it yourself. For a dollar fifty you can get a copy, together with a copy of PROGRESS AND POVERTY, from the publishers, The Freeman, 240 Madison Avenue, New York 16, N. Y. That way, you'd be paying fifty cents for the Heath job, since you can get PROGRESS AND POV-ERTY for one dollar from the Robert Schalkenbach Foundation, 50 East 69th St., New York 21, N. Y.

Incidentally, shortly after The Freeman brought out the Heath circular, its editors were all fired. The connection, if any, between the two occurrences—that we wouldn't

# Kiner Funny

A WHILE BACK we read in the sports section of our paper that the Pirates' homerun slugger, Ralph Kiner, was up for sale. Several cash bids had been received, and one team offered five of its players, said to be worth \$300,000, in exchange for the Pittsburgh star.

In the same paper we read that Baseball Commissioner Ford Frick had told college students that baseball is "the finest single, simple living example of democracy at work."

In the old slave days, when human beings were sold to the highest bidder, they didn't call it democracy. But, of course, democracy is an elastic term. Ralph Barton Perry, Harvard'a pro-Soviet Professor Emeritus of Philosophy, once said that there are two kinds of democracy, political and social; that America had the first and Russia the second. "Soviet Russia," the professor said, "is authorized to call itself democratic because its declared primary concern is the deliver-ance of workers and peasants from economic

exploitation."

The "declared primary concern" of every dictator in history, from Stalin back, has been deliverance" of the masses from "economic exploitation." It just nover turned out that way. A more unpleasant form of "deliverance" from economic exploitation than one that brings death by famine would be hard to imagine, yet such was the fate deliberately imposed upon six or eight million Russiani C asants who, in the opinion of those greater 'deliverers" in the Kremlin, were not playing ball as they should in the farm collectivization scheme. They were literally starved to death by order of the Politburo.

In what Professor Perry calls the "Soviet Democracy," the citizen may not own land, may not be tried by a jury, may not choose his own job, may not absent himself from work, may not strike, may not picket, may not employ labor, may not travel, may not own jewelry, may not ring a church bell, may not be friends with a foreigner. He is forbidden freedom of speech, freedom of assembly, freedom of the press, freedom of religion. He lives, night and day, in terror of the secret police.

As between the "slavery" of modern base-ball and the "democracy" of the Soviets, we'll vote for slavery, every time. And, we'd add, if Professor Perry's is a sample of the learning to be acquired at Harvard, then we're glad we got ours, such as it is, at Boys Reform.

#### **BREVITIES AND LEVITIES**

AN ENGLISH RESEARCH group reports that one of every three Britons is doing nicely without sex. We don't believe it. We don't believe one in every three Britons is doing nicely, period-not without all the things he has to do without. And we don't believe any normal purson, British or not, does nicely without sex-

If he does, or thinks he does-and that goes for the female of the species, too-he is not normal. Male and female created He them. And the Creator knew what He was about. What are these sex scorners trying to do-halt the building of school houses and take the bread out of baby sitters' months?

Who wants to get along without sex, even in Britain or especially in Britain where so many other diversions are banned? And why should the British try to get along without it, since it is one thing their socialist government hasn't bannedyet. But it will try, don't you doubt it, it will tryif only for the reason the Pilgrim Fathers banned bear-buiting. Not out of consideration for the bear but because people liked bear-baiting.

HARRY S. TRUMAN says he worked eighteen hours a day as president. Baron Munchausen was good, too.

THE ARMY has bought 12 million suspender buttons for GI pants with which suspenders are not worn, belts being regulation. Why, we wouldn't know. It could hardly have been that the Army didn't want to be caught with its pants down. Suspender buttons without suspenders would be of no avail in that contingency. Besides, there were the helts:

Maybe it was that after government bureaucrats

had finished buying four typewriters for each government employee using a typewriter, they were at a loss where to squander next. Then some bright lad thought of suspender buttons for non-suspender pants-and the day was saved.

Solomon mentioned several things which passeth anderstanding, but the old boy sure missed one when he overlooked financial finagling by government borequerats.

"GOVERNMENT is nothing more than a national association, and the object of this association is the good of all, as well individually as collectively. Every man wishes to pursue his occupation and to enjoy the fruits of his labours, and the produce of his prosperity in peace and safety, and with the least possible expense. When these things are accomplished all the objects for which government ought to be established are answered."-Thomas

Three monkeys sat in a cocoanut tree Discussing things as they're said to be. Said one to the others: "Now listen, you two, There's a certain rumor that cannot be true; That man descended from our noble race-The very idea! It's a dire disgrace. No monkey ever descried his wife, Starved her baby and ruined her life. And you've never known a mother monk To leave her babies with others to bunk, Or pass them on from one to another 'Til they hardly know who is their mother. And another thing. You never will see. A monk build a fence 'round a cocoanut tree. And let the cocoanuts go to waste, Forbidding all other monks a taste. Why, if I put a feace around this tree. Starvation would force you to steal from me. Here's another thing a monk don't do: Go out at night and get on a stew, Or use a gun, or club, or knife, To take some other monkey's life. Man may have descended, the ornery cuss, But brother, he didn't descend from us!"

A SOCIALIST is a person who is too decent to be a communist and too dumb to be an individualist. The average communist is not exactly the object of our tenderest solicitude, but we must admit that he is a gent of very even disposition-even worse today than it was vesterday.

#### THE INDIVIDUALIST

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