

B 1473

INCENTIVE TAXATION FOR LANCASTER, PENNSYLVANIA

A Research Study by Wylie Young  
Author of  
"ANTIDOTE FOR MADNESS"

1879

We are presenting herewith a research study to show how the application of the principles of INCENTIVE TAXATION would affect the City of Lancaster. Finally, after two hundred years since the principles were first dimly understood, a law was passed in Pennsylvania, giving a few cities the right to test a method of taxation which, in the estimation of thousands of careful thinkers, could rebuild the social structure of society.

For thousands of years men have been victimized by customs and traditions, set in social cement, which have proved destructive of every aspect of human life. In this brief pamphlet we will have to confine ourselves to basic and fundamental facts and then move on to explain how a limited application of these principles might affect life in Lancaster.

In my book ANTIDOTE FOR MADNESS I present the case for incentive taxation, giving attention in greater detail to those deeply entrenched customs which must be changed if life is to continue in this and all the other countries of our world. For immediate purposes we must confine ourselves to a study of the basic difference between the nature of land, a natural God-given resource and the sole source of all wealth, and the nature of buildings and improvements, all of which are products of human labor. These differences are highly significant and because of them we should take great care in developing a just and equitable tax policy.

Almost all tax policies now in vogue are the exact opposite of what they should be. Most of our taxes are based upon labor products, and all such taxes make whatever is taxed just that much more expensive, because taxes on labor products are always passed on to the ultimate consumer. Since our experience with taxes is confined almost entirely to the taxation of labor products few people realize that when we tax land value the result is just the opposite -- namely, to make land lower in price, paving the way for all citizens to have more reasonable access to all kinds of land. In short, the higher the tax on land value the lower the selling price of land becomes. This does not mean that because the selling price of land is reduced, the rent of land has been diminished. Quite the contrary. The selling price of land is reduced because the owner has to pay the tax authority more, leaving him less. Taxes on land value cannot be shifted upon the tenant, whereas taxes on buildings can be and are shifted and the tenant or the user must pay. This is bad news only to those landowners who do not use their land. It is good news to all who put their land to reasonable and appropriate use.

The reason that taxes on land value cannot be passed on is due to the fact that the quantity of land is fixed. No one can produce more land. No one can move a land site from one place to another. Its value, whether because of fertility, location or under-soil deposits, is determined by the willingness of people to bid for the right to use it.

Labor products fall under an entirely different set of influences. If more of anything is desired, and conditions permit at profitable prices, more can be produced. Buildings can be constructed, remodeled, destroyed and sometimes even moved. There is really no fixed limit to the number and quality of things that can be produced.

The upshot of these differences is that taxes on land value tend to make land less expensive to buy, and taxes on labor products tend to make commodities more expensive to buy. In these days when land values have been inflated by a process of speculation that is built into the very fabric of our taxing system, so that land is too expensive for most people to buy, and the prices of labor products has sent the cost-of-living indexes out of sight, both of which conspire to create unemployment and hardship for millions, it would seem that the time is more than ripe to get back on track as far as property taxes are concerned.

#### SOME TAXES ARE GOOD AND SOME ARE BAD

Unfortunately there is but one popularly held idea about the property tax. Its sole purpose is conceived to be to pay the costs of government. That is all. But some property taxes are good and some are vicious. Some will automatically confer special privileges here, and crippling roadblocks there. We need to understand how our conventional tax policies coddle some people and make things frustratingly rough on others. Some should be paying higher taxes and a great many should be paying less.

Land values in urban areas depend upon location, population and amenities. As a city grows particular locations become more valuable than others. As more and more people elect to live in a growing city land values rise steadily and sometimes amazingly. Those who own key land sites, the prices and rents of which keep going up, manage to convince the rest of the people that this is a good thing. Actually, under our present tax system, it is a calamity for all the people who will be obliged to work on the now higher-value land. Wages will not go up. But rents? Oh yes, they certainly will.

New bridges, new highways and new industries will send land values soaring. But these all require the expenditure of capital and labor. To replace or to repair such things takes more capital and more labor. But the land that is served captures steady waves of

increasing value. Sometimes the owners of land have done absolutely nothing -- but no matter, the windfall values keep coming their way. To make matters worse we levy taxes in such a way that the owner of any building is forced to pay from three to eight times as much in taxes on his building as on his land. Those who own relatively low-value land but have invested heavily in good homes, extensive manufacturing plants or fine stores will be punished once every year. Those who own land equipped with out-worn, outdated and outrageous buildings will be commended and rewarded every year with taxes so low -- you wouldn't believe.

Eventually those owners of both land and buildings in the downtown area cannot put up new and appropriate buildings because the high tax on the buildings would take too high a percentage of the capital investment involved, and so drain off all the profit for doing so. This is the crippling dilemma that confronts the owners of central city areas all over America. That is why any city is bound to rot at the core. That is why thousands of property owners in Philadelphia are refusing to pay their taxes. When they are forced to do so they plan to shrug their shoulders and let the city take over their "virtually vacant land."

#### SOUND THEORIES CALL FOR CONSISTENT PRACTICES

INCENTIVE TAXATION is predicated on the rationale that land values are created by the presence and activity of people working and playing together. Some people produce wealth and others provide desirable services. Land values would simply not exist without the collaboration of many people as wealth is produced and all kinds of services are rendered. Therefore, since all land values are socially created, and since those values tend to attach themselves to land, they should be socially collected and socially distributed. Moreover, any tax which is based upon what men have actually produced or whatever service they may have rendered is punitive. Society should reward men who produce desirable wealth. Instead, as a society we penalize them and then they proceed to make the buyers pay the penalty in the form of higher prices for the things they want. It makes no sense at all. In effect, we are saying that it is a social evil to produce wealth or to render service. What is even worse the very tax system creates conditions that make it possible for a few to monopolize most of the land. Land is nature's free gift to all and should be made accessible to those who are willing to produce and serve -- custom and tradition to the contrary, notwithstanding.

So much for the basics. Now for the figures. Naturally we will be obliged to use the tax rolls housed in the Lancaster County Court House. All such records are public property. All assessment figures are used by county, city and school tax authorities. They were assembled in the late fifties by a professional firm and are

presumed to represent 25% of market value. The presumption is highly questionable, even disregarding the increases in property prices in the past ten years. City and school assessments, although based upon the original county roll, have been uprated to represent 55% of market value. To clarify the picture we have, without altering the values involved, converted county figures to the 55% level. With county figures on the 55% level, the amount levied by the county on city dwellers would require a millage rate of 7.51 per one thousand of valuation. The city requires 21 mills and the school board 49.15 mills. Taxes in the city are based on the following:

Assessments on land - - - -	\$16,573,880
" " on buildings - - -	141,194,440
Total assessments - - - -	157,768,320

Computation of total taxes in each authority

County tax - -	\$157,768,320 X .00751 equals	\$1,184,840
City tax - - -	" " X .021 equals	3,313,134
School tax - -	" " X .04915 equals	7,754,312
Total tax for all authorities		12,252,286

Breakdown of taxes on buildings and taxes on land

County tax on buildings	\$1,060,370	on land	\$124,469
City " " " "	2,965,083	" "	348,051
School " " " "	6,939,706	" "	814,606
Total tax on buildings	10,965,159	" "	1,287,126

These assessed figures are obviously quite absurd on two counts. First, Lancaster citizens are paying in taxes  $8\frac{1}{2}$  times as much on buildings as on land. This ratio of a fraction over  $8\frac{1}{2}$  to 1 is the highest we have encountered in checking ratios in ten or more Pennsylvania cities. In Pittsburgh, the ratio was  $2\frac{1}{2}$  to 1; in Beaver Falls,  $3\frac{1}{2}$  to 1; in Erie, 6 to 1; and in Corry, 7 to 1. All of which would indicate that assessment methods are greatly in need of being standardized. But that is another story.

Second, new buildings are seldom worth more than four or five times the market value of land — and this market value is figured after taxes on land value. Average buildings may be fifty or sixty years old and their assessed value (figured before taxes) are nearer two times the land value based upon the going market prices.

We have worked with figures provided by the same company that did the job in Lancaster. They are consistent within certain limits. Like all such companies it pays no heed to our basic thesis. For years most assessors have been too agreeable in responding to the demands of owners of vacant land. They say, "You can see we are not making any money on our vacant land, so keep the assessments low."

It is only when land has been improved that taxes are raised, and then the tax is based mostly on the buildings. In this, most companies are consistent. One thing can be said in their favor. Having made the worst of all possible errors they do try to treat all property owners alike — and generally succeed.

By keeping assessments on land low, assessors aid and abet the whole antisocial process of land speculation. We are all so accustomed to the "legal" windfalls that those who make phenomenal "killings in land" enjoy, that we blindly overlook the destructive effects that such a business practice has upon the economy. For over 200 years, on the edges of all the growing towns and cities of America, this practice has been enriching land speculators at the expense of all the hard working people who have produced the wealth and rendered invaluable service to their communities.

#### NOW BACK TO LANCASTER

With a tax base of \$157,768,320 the rate of 21 mills now levied by the city brings \$3,313,134. Our first requirement in instituting the incentive tax system is to determine how many mills will be needed to raise the same amount of money on land assessments alone. Total assessments on land being \$16,573,880 we find that 200 mills will bring \$3,314,776. Therefore, in computing the incentive tax all we have to do is to multiply the land assessment of any particular property by .200 and compare that figure with the present tax. It is as simple as that. Sometimes when people see figures looming up before them they become skittish for fear they might not be able to understand them easily. All we will be doing will be comparing the present tax with what the tax might be under the incentive tax plan. We will refer to it as "IT"

#### HOW INCENTIVE TAXATION AFFECTS TAXES ON HOMES

We list here a few scattered examples, chosen because of the differences in land assessments. Like most homes in the city, all but one of these would enjoy a lower tax bill under "IT". If this happens, it is because the lot is big or the building is obsolete or inappropriately small.

ADDRESS	LAND ASSMT	BUILDING ASSMT	TOTAL ASSMT	CITY TAX NOW	"IT" If --
425 Christian	\$90	\$2,430	\$2,510	\$53	\$18
135 Juniata	240	3,720	3,960	83	48
141 Juniata	400	4,640	5,040	105	80
340 College	950	10,410	11,360	238	190
219 E. Orange	1,430	10,160	11,590	243	286
221 E. Orange	2,200	19,820	22,020	462	440
226 E. Orange	2,570	33,240	35,810	752	514

Here are a few houses listed consecutively. Any person can walk or ride along the streets and check lot sizes or the age or quality of the buildings. Three will pay higher taxes under "IT" but in each case the land assessments are higher than usual.

ADDRESS	LAND	ASSESSMENTS		TOTAL	CITY TAX	"IT" TAX
		BUILDING			NOW	IF -
335 College	1,630	12,670		14,300	300	326
336 "	680	8,760		9,440	198	136
338 "	750	7,590		8,340	175	150
339 "	790	5,850		6,640	139	158
340 "	950	10,410		11,360	238	190
342 "	920	9,110		10,030	210	184
632 W. Chestnut	1,280	13,310		14,590	306	256
633 " "	680	6,490		7,170	150	136
634 " "	1,030	8,070		9,100	191	206
635 " "	810	8,620		9,430	198	162
636 " "	750	7,520		8,270	173	150
640 " "	570	5,980		6,550	137	118
643 " "	840	9,590		10,430	219	168
644 " "	530	5,920		6,450	135	106

A new development in "the poets' sector" on the East Side offers new but small houses. The tax savings are small because the houses are really too small for family use. Under "IT" such houses would not be built. All houses would be bigger. The two houses on Longfellow are representative of most of these homes. The one on Whittier is representative of the newer and better houses in the suburbs.

543 Longfellow	1,120	9,900	11,020	231	217
525 " "	950	8,480	9,430	198	190
208 Whittier	968	14,718	15,686	329	193

Anyone who might wish to know what his tax might be under the "IT" system need only multiply his land assessment by .200.

#### INCENTIVE TAXATION AND INDUSTRY

Industries usually operate on relatively inexpensive land and they invest extensively in plant facilities. Everywhere people say they want industries, not so much because they supply jobs but that they might bear the brunt of the property tax. This is absurd. Manufacturers are "doers" and do not deserve to be punished. Their building values are often many times more than  $8\frac{1}{2}$  per cent of their land values. Their taxes are outrageous, but so are the taxes of their competitors. So what? To compensate, they are all forced to raise

prices of their goods accordingly. Who then are the losers? Answer: Mr. and Mrs. Hard Worker, the unemployed and all the underprivileged people in the country. That includes most of us.

Here are a few industries.

NAME OF COMPANY	LAND	ASSESSMENTS BUILDINGS	TOTAL	CITY TAX NOW	"IT" TAX IF -
Bayuk Cigars	17,970	436,900	454,870	9,552	3,594
Packagng Corp	39,490	364,120	403,610	8,475	7,898
Conesta Willows	19,400	221,270	240,670	5,054	3,880
Hamilton Watch	14,630	263,250	277,880	5,835	2,926
Armstrong Cork	106,520	2,633,910	2,740,430	57,549	21,304
Penn Dairies	53,900	886,820	939,920	19,738	10,780
Distribtn Enterpr	15,750	296,050	311,800	6,547	3,150
Robins Dr & Sash	39,890	259,820	299,710	6,293	7,978
Schlick	61,600	1,486,970	1,548,570	32,519	12,320
Posey Iron Wks	49,650	248,560	298,210	6,262	9,930

Once in a long time we find an industry that has to pay higher taxes under "IT". Too much land? Obsolete buildings? A whole industry in trouble? You figure it out. The great advantage of an incentive tax is that plants can be rehabilitated and expanded, tax free.

#### WHAT HAPPENS IN THE DOWNTOWN COMMERCIAL AREA?

Those low assessments and low taxes on land have made it possible for those who buy and sell land for profit to force those who want nice homes to pay -- first, a high price for land -- and second, an annual penalty for building a house. This is a form of ingenious thievery -- a type of robbery that no democratic society should even contemplate.

Now we come to the worst scene of all, those very valuable downtown properties. The penalty for building here is astronomic. A few in every city manage it, but the price of land and the tax on buildings is literally outrageous. Look at the taxes these people have to pay.

NAME OF BLDG	LAND	ASSESSMENTS BUILDINGS	TOTAL	CITY TAX NOW	"IT" TAX
National Central	43,360	1,454,510	1,497,870	31,455	8,672
Hess & Co.	81,320	901,550	982,870	20,640	16,264
Colonial Berks	10,000	184,030	194,970	4,094	2,000
Lancaster Press	5,740	135,940	141,680	2,975	1,148
Stevens Bldg-Apt	39,580	547,770	587,350	12,334	7,916

We now come to those buildings in center-city which have been "coddled" in one way with low taxes on their high-value land, and threatened and stymied in another way. They would have en-

joyed the chance to put fine buildings on their valuable land, but the threat of high prospective taxes has killed their initiative. But if they own the land, all is not lost. They still enjoy a strategic advantage. The low tax on land and the low assessment on their ramshackle buildings, along with the demand for their close-in land, makes it possible for them to charge exorbitant rents. So they settle for a steady flow of easy rent-money, while managers and clerks slave away in the lackluster buildings. This is what most of the center-city landowners are obliged to do -- and so, the city rots. Look at these figures and weep.

39 N. Duke	7,590	11,840	19,430	408	1,518
45 N. Duke	9,810	36,700	46,510	976	1,962
49 N. Duke	6,380	6,640	13,020	273	1,276
Fulton Bank	25,720	23,190	48,190	1,027	5,144
1st Fed S&L	61,380	386,360	447,740	9,412	12,276
Auto Club	12,650	96,030	108,680	2,282	2,530
Lorellard	9,720	78,450	88,170	1,851	1,944

Please do not think we are any more critical of Lancaster than of other Pennsylvania cities. It is far better than most. Seeing it for the first time we were amazed to see so many row houses but at the same time impressed at the way they were maintained. Certainly the people who live in them must own them. Actually, we are critical of all American cities because they are not what they could be.

Under the "IT" system those hard pressed landowners in center-city could assemble land and build a dozen high-rise apartment buildings like the Duke Street Apartment which is tax exempt. How else could it have been built? If there is virtue in coming back to the downtown area to live, why settle for a refurbished row house when you might live in a luxury apartment? With tax roadblocks removed, wonderful stores and office buildings could be built with private funds and Lancaster could become what a city ought to be.

If all this sounds like dream stuff why not check it out. Begin by reading ANTIDOTE FOR MADNESS and then follow through by getting other books on the same subject. A bibliography is included, along with a research study such as this on Pennsauken, New Jersey. All mayors and councilmen of the 48 Cities of the Third Class receive monthly a paper called INCENTIVE TAXATION which is edited by Dr. Steven Cord, a professor at the Indiana State University at Indiana, Pa. Harrisburg has started to apply the principles involved and other cities are being urged to adopt the program by enthusiastic proponents.

Antidote for Madness is now available in paperback at \$2.95. This or copies of Incentive Taxation may be secured by writing to:

Wyllie Young  
904 Harvard Avenue  
Swarthmore, Pa 19081



ASSESSMENT		TAX	IT TAX at 17 M on B			IT TAX at 16 m
Land	Buildings	NOW	Land	Bldgs	Total	Total only

#### A FEW SELECTED RESIDENCES

90	2430	53	4.95	41.31	46.26	44.64
240	3720	83	13.22	63.24	76.46	74.88
400	4640	105	22.04	78.88	100.92	99.84
950	10,410	238	52.34	176.97	229.31	227.36
1430	10,160	243	78.79	172.72	251.51	254.08
2200	19,820	462	121.22	336.94	458.16	457.92
2570	33,240	752	141.60	565.08	706.68	696.32

#### 335 TO 342 ON COLLEGE AVENUE

1630	12,670	300	89.81	215.39	305.15	307.00
680	8,760	198	37.46	148.20	185.66	184.00
750	7,590	175	41.32	129.30	170.62	169.00
790	5,850	139	43.50	99.45	142.97	176.00
950	10,410	238	52.34	176.97	229.36	226.00
920	9,110	210	50.59	154.87	205.36	206.00

#### 632 TO 642 ON W. CHESTNUT

1280	13,310	306	70.52	226.27	296.79	286.00
680	6,490	150	37.46	110.33	147.81	104.00
1036	8,070	191	56.75	137.19	193.94	195.00
810	8,620	198	44.63	146.54	191.17	180.00
750	7,520	173	41.32	127.84	169.16	168.00
570	5,980	137	31.40	101.66	133.06	128.00
840	9,590	219	46.28	163.03	209.31	237.00
530	5,920	135	29.20	100.64	129.84	118.00

#### A FEW INDUSTRIES

17,970	436,900	9,552	990	7,429	8,417	8,140
39,490	364,120	8,475	2,175	6,190	8,365	8,325
19,400	221,270	5,054	1,068	3,761	4,892	4,768
14,630	263,250	5,835	806	4,475	5,281	5,148
106,520	2,633,910	57,549	5,869	44,776	50,645	48,959
53,900	886,820	19,738	2,965	15,075	18,044	17,638
15,750	296,050	6,547	867	5,032	5,899	5,744
39,890	259,820	6,293	2,197	4,416	6,613	6,709
61,600	1,486,970	32,519	3,394	25,278	28,672	27,735
49,650	248,560	6,262	2,735	4,225	6,960	7,152

#### GOOD BUILDINGS IN CENTER CITY

43,360	1,454,150	31,455	2,389	24,720	27,109	26,041
81,320	901,450	20,640	4,480	15,324	19,804	19,627
10,000	184,030	4,094	551	3,128	3,679	3,584
5,740	135,940	2,975	316	2,310	2,626	2,542
39,580	547,770	12,334	2,180	9,312	11,492	11,297

#### POOR BUILDINGS IN CENTER CITY

7,590	11,840	408	418	201	619	647
9,810	36,700	976	540	623	1,163	2,214
6,380	6,640	273	351	112	463	514
25,720	23,190	1,012	1,417	3,942	5,359	5,356
61,380	386,360	9,412	3,382	6,568	9,950	10,109
12,650	96,030	2,282	697	1,646	2,343	2,345
9,720	78,450	1,851	535	1,333	1,333	2,177

## TWO PROPOSALS

### SHOWING HOW LANCASTER CAN MOVE GRADUALLY TOWARD THE ADOPTION OF INCENTIVE TAXATION

Most of the taxes that Americans pay penalize and punish them for working or for helping to produce wealth. This is not necessary and it is no way for a democratic society to behave. Sales taxes are 100% punitive. Income taxes tend to destroy initiative. The property tax, as instituted and levied, is a club in the hands of the state with which citizens are penalized and punished for building good homes, attractive stores, efficient factories and fine buildings.

Under our present tax policy those who build fine buildings on their land enhance the value of all the land held by their neighbors. They do not deserve to be punished by their neighbors. That is precisely what our tax system makes us do to one another. In switching to land value taxation we need not concern ourselves unduly for those who may not have improved their land and now will have to pay a higher tax. Their inactivity has diminished the value of their neighbors' land. In most cases such owners of valuable land have other resources. They will not starve. They can do many things to recoup the temporary loss. We should be concerned for those who have built substantial and appropriate buildings but who have been paying dearly for many years for having done so.

A sudden change to total land value taxation would be wonderful for a great majority but because it would inconvenience those who have not placed appropriate buildings on their land and so would receive higher taxes than before, it is recommended that the shift be made gradually. On the other side of this sheet will be found figures based on the same properties mentioned in the main folder. The properties may be identified by referring to the original. Two proposals are presented. One, by using a 55.1 mill levy on land and a 17 mill levy on buildings. The second, using a 64 mill levy on land and a 16 mill levy on buildings. Thus, the shift can be made gradually, increasing the millage on land each year until all buildings have been made tax exempt.

The procedure is as follows: Total land assessments in the city are \$16,573,880. Building assessments come to \$141,194,134. At 21 mills we pay \$348,051 on land and \$2,965,083 on buildings. A levy of 17 mills on buildings will bring \$2,400,360. The difference between a 21 mill levy on buildings and a 17 mill levy is \$564,778. This amount must be raised by a levy on land value in addition to the \$348,051 that is now being raised on land at 21 mills. \$564,778 plus \$348,051 comes to 912,829. To raise that much on land value will require 55.1 mills. This will bring \$913,172 ( $16,573,880 \times .0551$ )

If we elect to use a 16 mill levy on buildings instead of a 17 mill levy the additional amount necessary to be added to \$348,051 will be \$705,972. A levy on land value of 64 mills would raise \$1,060,728. Amount needed: \$1,054,023. In either case the city budget, \$3,313,134 will be met. On the opposite page we will show comparative figures on individual properties.

THE WYLIE YOUNGS OF 904 HARVARD AVENUE, SWARTHMORE, PA. 19081  
CHRISTMAS 1978

Every year I say to myself, "I really should give up this practice of writing a letter every Christmas and take the escape route of signing our names to a colorful card." Then about the 10th of December my better organized friends start dropping their missives into my mail slot and I begin to measure my remaining mailing days against all the things I really ought to be doing. Just what a guy of my vintage ought to be doing rather than reminding old friends that he is still in the running and going - well, strong is hardly the word - but weakly hardly suits either, for with the old world cracking up all around us the urge to push important ideas is still heavy upon me. I guess it is a conditioned reflex after years of preaching, although I have abandoned the pulpit and no longer feel responsible for the ideas of a select group who have agreed to underwrite my worldly needs.

The book continues to sell (just mailed 60 copies to Australia) but the establishment minded press pays little heed to an idea that might go to the root of our troubles. I keep working in various cities, talking to Mayors and civic leaders. Our day seems to be drawing closer for we do enjoy a far more receptive audience than we did twenty years ago. But, chipping away at social cement is a tough business.

We live in a section of Swarthmore called Morganwood. There are 28 individual houses, 17 retired ministers and their wives, eight widows who once served as ministers' wives and all have separate houses for independent living. It is a fine group. Many once served large churches or had important staff jobs before the church leadership moved to New York.

Our apartment is spacious and very comfortable except in the 95 degree heat of Philadelphia summers. But we are off to Chautauqua in June and get back in September, so we escape the worst of the heat.

All of us have problems adjusting to a state of inactivity. Some preach occasionally, some take secondary staff jobs and a few have to be content to be on the shelf. I have had my own pet project and keep in touch with a wide circle of people all over the U. S. who share my unorthodox views about how we ought to behave. I have quit preaching entirely but Billie wishes I would be more content to occupy a spot on the shelf. But she puts up with my peculiar ways and admits that just keeping house is a pretty boring kind of existence.

Her health is reasonably good considering that she just barely made it back to health and strength three years ago. All that lost weight which was one of the more acceptable aspects of her sickness has been replaced and she belongs to that element of the decedents of Eve that looks just plain terrible in pants. But, no matter. She sticks pretty close but we do make occasional sallies to see Zerelda in Long Branch and once a year visits to Farmingdale, Connecticut to visit with Edna and Hobart. Having both reached the age of 80 plus we no longer take the stairs two at a time and actually walk about as much with our hands as with our feet. After taking a few tumbles an access of caution has fallen on both of us. We laugh about it but it is a sort of sardonic brand of humor. Cheer up! If you are lucky, it will happen to you some day. As I so often say, "The agonies of growing old are a series of pleasures that are denied to many."

We visited Edna this fall and she beat me with eight sticks on the golf course, an all time first! - Wy hasn't managed it yet but she is closing in rapidly. She and Al spend their vacations in Chautauqua and Zee manages to show up during the same period. I used to long for two whole months in Chautauqua and now we have to stick it out just to take care of the house.

I have been trying to put "The Christmas Carol" and "The Other Wise Man" on tape but so far have managed to finish "The Other Wise Man" three different runs. Copies made from originals come out too fuzzy. Guess the Carol will have to wait a while.

If you have been persistent enough to get this far accept our best wishes for a wonderful Christmas and a better than ever New Year.

Sincerely

*Wylie Billie*

P. S. For your information.

Zee Young 590 Ocean Ave. Long Branch NJ 07740

Edna Young McPherson 121 Farmington Woods Farmington, Conn. 06032

Wylene Young Davies 6926 Gammwell Dr. Cincinnati Oh. 45230

Jennie Lee Dean born to Edna's eldest on Edna's birthday (a great grand daughter)

*Do we desire real freedom, which means justice — a square deal?*

## Charity

[Dr. Frank Crane]

Defend the poor and fatherless: do justice to the afflicted and needy. *Psalms 82:3.*

The curse of the Lord is in the house of the wicked: but he blesseth the habitation of the just. *Proverbs 3:33.*



Organized charity must care for present need of course, but its work necessarily will be only superficial unless it also demands a constructive economic program for a more just distribution of the products of industry.

Organized charity follows (almost exclusively) a curative program and does not press a preventative program for economic justice. Therefore a fifty-fifty division of your charitable contributions with an organization that does press such a program would produce more balanced and permanent results.

## CHARITY

*Charity is man's kindness—Justice is God's*

If I want to redeem the world I can come nearer my object, and do less harm, by being just toward myself and just toward everybody else, than by "doing good" to people. The only untainted charity is justice. Often our ostensible charities serve but to obscure and palliate great evils. Conventional charity drops pennies in the beggar's cup, carries bread to the starving, distributes clothing to the naked. Real charity, which is justice, sets about removing the conditions that make beggary, starvation and nakedness. Conventional charity plays Lady Bountiful; justice tries to establish such laws as shall give employment to all, so that they need no bounty. Charity makes the Old Man of the Sea feed sugar plums to the poor devil he is riding and choking; justice would make him get off his victim's back. Conventional charity piously accepts things as they are and helps the unfortunate; justice goes to the legislature and changes things. Charity swats the fly; justice takes away the dung heaps that breed flies. Charity gives quinine in the malarial tropics; justice drains the swamps. Charity sends surgeons and ambulances and trained nurses to the war; justice struggles to secure that internationalism which will prevent war. Charity works among slum wrecks; justice dreams and plans that there be no more slums. Charity scrapes the soil's surface; justice subsoils. Charity is affected by symptoms; justice by causes. Charity assumes evil institutions and customs to be a part of "Divine Providence," and tearfully works away at taking care of the wreckage; justice regards injustice everywhere, custom-buttressed and respectable or not, as the work of the devil, and vigorously attacks it. Charity is timid and always is passing the collection box; justice is unafraid and asks no alms, no patrons, no benevolent support. . . . The best part of the human race does not want help, nor favor, nor charity; it wants a fair chance and a square deal. Charity is man's kindness. Justice is God's.

— Dr. Frank Crane