

## THE TOURNEY'S QUEEN.

BY EDNAH PROCTOR CLARKE.

WHAT ails mine eyes? I hear the shouts;  
I hear the trumpets blare;  
Why should they blur—the flags that stir  
Like strange birds in the air?

I know this place: it is the lists;  
Behind, the ramparts frown,—  
There—there—they met! The dust is wet.  
And one—and one—went down.

And I must wear a rim of gold,  
Be crowned the tourney's queen;  
Already, see! he rides to me  
The lifted spears between!

Yea—so! A woman's heart is won  
By him who wins the field.  
(O heart that dies where Bevis lies  
With broken lance and shield!)

## THE CAUSES OF POVERTY.

BY FRANCIS A. WALKER.



Y subject is the Causes of Poverty, not the Causes of Pauperism. The relation of pauperism to poverty seems at first a very simple one. The natural suggestion is that pauperism is merely an outcome of poverty; that out of a given number of poor folk on the verge of self-support, more or fewer are every now and then pushed over the line, and become paupers through the exceptional severity in their cases of the causes which have made their general constituency poor. Of course, in some degree, this takes place. But during the investigations, profound, dispassionate, comprehensive, which have of late been carried on in many countries into the causes of pauperism, it has been made abundantly to appear that in only a small proportion of instances is real, unavoidable poverty the cause of the effect. Other forces, more deeply seated, more difficult perhaps to deal with, contribute in larger measure to that result.

I spoke of those who, standing with their class all the time on the verge of self-support, are now and then pushed over the line by the exceptional severity of the forces acting upon them individually—causes, it may be, industrial or commercial in their nature, or in other cases personal to themselves, such as sickness, accidents, fire or flood, or what not. Such instances are all the while occurring in every community. In any community not especially fortunate in its conditions, and having, therefore, but a narrow margin of living, they must occur frequently. Yet, when such causes affect persons

not constitutionally of the true pauper class, they are strenuously resisted. It is remarkable how long, in the failure of employment among a population having the spirit of independence, the small stock of money, of provisions, and of furniture, and the small reserve of credit at the butcher's, the grocer's, and the baker's, are made to last. It is altogether a matter of wonder and admiration how quickly the widow left forlorn and seemingly resourceless with her brood of small children finds here a little and there a little more of the means of again kindling her own fire and baking the frugal meals which shall nourish and not disgust, because, however scanty and however mean, they have been earned. Almost nothing can push the poor who are not of the pauper type across the line of self-support, and keep them there, so long as the spirit of independence exists in the community to which they belong. Beaten down by misfortune, no matter how sudden and terrible, they reassert their manhood and reappear on the side of those who owe, and will owe, no man anything.

On the other hand, a very little suffices to carry across the line of self-support, and leave them there in hopeless pauperism, the persons, increasingly numerous in sophisticated societies, whose natural gravitation is in that direction. Pauperism is, in truth, largely voluntary, to the full degree in which anything can be said to be voluntary in a world of causation—a matter, if not of definite and conscious choice, then of appetites and aptitudes indulged or submitted to from inherent baseness or cowardice or moral weakness. Those who are paupers are so

far more from character than from condition. They have the pauper taint; they bear the pauper brand.

Without attempting to go into the remote causes which lead to the filling of our almshouses, our police lodging-houses, and our charitable asylums, it may be said that the bulk of the pauperism of any community which has not been demoralized and debauched by bad legislation of the socialistic variety is due to the misconduct of individuals, or to their weakness of will and infirmity of purpose (not to mere physical weakness and infirmity of frame and limbs), or to Ishmaelitic proclivities repugnant to civilization. The true predominant causes of pauperism, as of crime, have been strikingly and painfully brought out in tracing the history of a few families. Three cases will suffice. The reader remembers the investigation of the Jukes family in New York State. Mr. Dugdale estimated that the members of this family, descendants of one worthless woman or intermarried with her descendants, have in seventy-five years cost the State, as criminals and paupers, a million and a quarter of dollars. The history of a Kentucky family founded in 1790 has been traced to include the character and conduct of a host of its members by descent or by sexual alliance, legitimate or illegitimate. Among these have been 121 prostitutes. Thieving and beggary have made up the lives of most of the remainder. Those who try to do something better for themselves prove unable to perform hard labor or to endure severe weather. They break down early and go easily to the poorhouse or the hospital. From Berlin we have the history of another criminal and pauper family, the descendants of two sisters who lived in the last century. The enumerated posterity number 834. Of these the history of 709 has been traced with tolerable accuracy. They embrace 106 illegitimate children, 164 prostitutes, 17 pimps, 142 beggars, 64 inmates of poorhouses, and 76 who have been guilty of serious crimes. Still other instructive cases are given, in one of which nearly all the inmates of a county poorhouse have been found to be related in blood.

I have spoken, as among the causes of pauperism, of certain Ishmaelitic proclivities which are at war with civilization. In communities like ours there is a large and increasing number of persons who, perhaps neither from tainted blood nor defective organization nor under-vitalization, but in revolt against artificial habits of life, a rising

social standard, and the severe requirements of public opinion, become vagabonds and outlaws. I will not inquire how many mute, inglorious Whitmans or Thoreaus there may be among the tramps of the United States; but it cannot be doubted that the outcasts of a highly sophisticated society embrace not a few who in a tribe of hunters or herdsmen or fishermen would have had a place, and would perhaps have been not useless members of the body politic. Formerly in the United States we used largely to rid ourselves of this element by throwing men of that type out on to the frontier. While millions went West with undaunted resolution, boundless energy, and strong ambition, to make for themselves and their children homes in the lands newly opened to settlement, there went along with them no inconsiderable number who were simply uncomfortable under the requirements of an old society. They sometimes made excellent pioneers up to a certain point. So long as all, the poorest and the best, had to live in huts, wear shabby clothes, and live meanly while opening up the country and making the first hurried improvements upon the soil, these men felt at home. But when the mere camping-out stage was passed, when public decency began to make its requirements and social distinctions rose into view, straightway they came to feel uneasy, uncomfortable, unhappy. Daily they cast more and more glances toward the setting sun; and before long they were again on the move, «seeking a country» where they could be as shiftless, irregular, and shabby as they liked. The story of the reputable pioneer has been told in prose and in verse; but the story of the pioneer vagabond, sturdy, courageous, possibly good-natured and honest, but intolerant of near neighbors and offensive to good society, has yet to be written.

I have spoken thus fully of pauperism, though it is not strictly a part of my subject, because in distinguishing pauperism from poverty we get a large part of the philosophy of each. Let us now lend ourselves more strictly to our task, which is to inquire why so many are so poor; why poverty is so general and so galling; why it is that the great majority of our kind have to pass their lives with little to hope for and less to have, a narrow horizon and a gloomy sky around and above their comfortless abodes. Why is it «that bread should be so dear, and flesh and blood so cheap»? Many explanations have been offered of the phenomenon of general poverty. Before I proceed to give my own,

let me speak of some which have been given, especially of those which are to-day most current.

I hardly know whether to treat seriously the theological explanation sometimes offered. In an article in the «North American Review» of April, 1891, Cardinal Gibbons said: «We must make up our minds that poverty, in one shape or another, will always exist among us. The words of Christ will ever be verified, (The poor ye have always with you) . . . It is in accordance with the economy of divine providence that men should exist in unequal conditions in society, in order to the exercise of the benevolent virtues.»

I confess that to me, as a man knowing something of men and enjoying the light of natural reason, such a view seems a very shallow one. I am far from believing that the aggregate of personal kindness, of mutual good-will and helpfulness, of sweet and gracious affections, of fine thought and noble aspiration, is increased by the wretchedness and anguish of some calling out the sympathy and aid of others. There is doubtless a certain partial compensation for human misery in human compassion for misery; but the balance still turns terribly against the moral and spiritual development of mankind. In spite of all «the exercise of benevolent virtues» seeking the relief of suffering, the world is blacker and fouler for the suffering; the brain and the heart of the race are smaller and less harmoniously developed because of pinching want and loathsome conditions.

It is one thing to say that poverty and grinding necessities have been imposed upon mankind in order that, by the exercise of forethought and care and pains, and by heroic toil, men may struggle out through this close and hard environment, and at last emerge victorious into a larger place and a clearer air, with mind and heart and frame expanded and strengthened by the long and arduous conflict. But poverty perpetual, poverty without hope of escape, poverty maintained throughout the life of the race, merely that contributions may be taken up in churches, and district visitors may go their rounds, and Sisters of Charity may do their self-sacrificing work in hospitals and wretched homes—such poverty could only stunt the growth and blunt the sensibilities of mankind. Charity shall never fail. Of that we have sweet and strong assurance. But the charity of which the great apostle speaks is not the charity of the poorhouse

overseer, of the district visitor, or even of the veiled and devout sister. It is love, which shall grow stronger and purer as the world grows brighter and fairer.

Mr. Henry George, too, has his explanation of poverty; but, unlike the cardinal, with his cause he offers us a cure. Rent is the cause of poverty, which only increases with the progress of mankind in the arts of life and in productive power; so that with every step on the way to greater wealth the misery of the masses necessarily, so long as rent is maintained, becomes more profound and more hopeless. «The necessary effect,» he says, «of material progress—land being private property—is to force laborers to wages which give them but a bare living»; or, as he elsewhere expresses it: «Material progress does not merely fail to relieve poverty: it actually produces it»; or, again: «Whatever be the increase of productive power, rent steadily tends to swallow up the gain, and more than the gain.»

On the other hand, Mr. George, while drawing this gloomy picture of a world lying in landlordism, comforts us by the assurance that if we will only take his word for it and abolish rent, mankind shall have nothing left to wish for. «This,» he declares, «is the simple yet sovereign remedy which will raise wages, increase the earnings of capital, give remunerative employment to whoever wishes it, afford free scope to human powers, lessen crime, elevate morals and taste and intelligence, purify government, and carry civilization to yet nobler heights.»

The degree of originality attaching to Mr. George's famous work is much misapprehended by the reading public. That there is «an unearned increment» of the land, which is due to the exertions and sacrifices of the general community, and not to those of the individual owner; that this unearned increment, or economic rent, tends to increase from age to age with the growth of the community in numbers and in wealth; that, in strict political justice, this belongs to the community which has created it, and that its engrossment and enjoyment by an individual owner can be justified, if at all, only by considerations of practical economic expediency, was fully set forth by Mr. Mill in his great work of 1848. What Mr. George did discover was the truly remarkable relation between progress and poverty, which is indicated in the title of his work, and is set forth in the paragraphs I have quoted. This is all his own; no other man can claim any part of it.

His fundamental proposition is that, «irrespective of the increase of population, the effect of improvements in methods of production and exchange is to increase rents.» The proof of this highly important proposition is as follows: «The effect of labor-saving improvements will be to increase the production of wealth. Now, for the production of wealth two things are required—labor and land. Therefore, the effect of labor-saving improvements will be to extend the demand for land.» It is in these fateful words that Mr. George establishes the necessary relation of progress to poverty. Let us see what will be the result if we prick this argument with a pin. «For the production of wealth,» Mr. George says, «two things are required—labor and land. Therefore, the effect of labor-saving improvements will be to extend the demand for land.» But why not also for labor, since labor too is concerned in production? But if the demand for labor is to be increased, why may not, and why must not, the amount going to wages also increase, instead of all the gain going to land?

Is not that a pretty piece of reasoning on which to found a whole system of social and economic philosophy? In contradiction of Mr. George's proposition that the effect of an increase of production is wholly expended in raising rents, neither wages nor interest deriving anything therefrom because rent absorbs the gain, «and more than the gain,» I boldly assert:

(1) That any given increase of production may enhance the demand for labor coincidentally with, and even equally with, the demand for land. Indeed, it is difficult to see how the new land is to be cultivated at all, or the old land is to be cultivated more «intensely,» without more labor.

(2) That, in fact, in those forms of production which especially characterize modern society, the rate of enhancement of the demand for labor tends to exceed, and far to exceed, the rate of enhancement of the demand for land.

(3) That an increased production of wealth may, and in a vast body of instances does, enhance the demand for labor without enhancing the demand for land at all, the whole effect being expended in the elaboration of the same amount of material. Thus, a pound of raw cotton may be used in the production of coarse cloth worth fifteen cents, or it may be wrought into exquisite fabrics worth fifty cents or even five times fifty cents. A given quantity of lumber may

be used in building a shed or in making coarse furniture worth two hundred dollars, or it may be planed and jointed and carved in the production of cases and cabinets worth a thousand dollars. The rough boots of the laborer, costing two dollars, contain as much material, and thus make as great a draft upon the properties of the soil, as the fine gentleman's natty boots, for which he pays ten dollars or twelve. A dinner of corned beef and cabbage at twenty-five cents a plate makes as great a demand for land as a fashionable dinner, exquisitely cooked and served, at three dollars a plate. In the foregoing cases, and ten thousand like them, the increased production of wealth nearly always takes the form of an increased demand for labor.

(4) Finally, if our space served, I could easily demonstrate that some very extensive classes of improvements, instead of enhancing the demand for land, actually operate directly, wholly, powerfully, in reducing that demand. Such are all improvements relating to transportation, which have the effect to throw out the lowest grades of soil under cultivation, and hence to reduce rents. Such are many agricultural improvements, as, for example, the invention of the subsoil plow, which brings up the productive essences from a much greater depth, and thus enables the same breadth of land to produce larger crops. Such, too, are all improvements and inventions which prevent waste of materials or enable «by-products» to be utilized.

So much for Mr. George's sole and sufficient cause of poverty. When examined, it proves to be merely a misconception of a familiar and well-understood phenomenon—that of economic rent. That something of «the unearned increment» might be taken by the state without injustice to individuals and without injury to the productive movement, as Mr. Mill proposed, it is not unreasonable to hold. But I think enough has been said to show that it is not from Mr. George we are to learn either the cause or the cure of any large part of the poverty which afflicts human society.

Mr. Bellamy, again, is ready to tell us the cause and to confide to us the cure of poverty. The cause of poverty is waste in the productive and distributive processes; too much duplication of agency; too much advertising and display by shopkeepers; too little intelligence and too great eagerness for gain on the part of manufacturers. What will bring universal plenty and joy on earth, abolish courts and jails and forts and armies, and

give to every one, even to the laborer in the fields, the miner in the bowels of the earth, and the employee of the sewer department, the richest of foods, the choicest of drinks, richly furnished homes, and unlimited opera,—ceasing neither day nor night, but always ready to be «turned on» like water at the faucet,—is to organize the whole body of producers and distributors into an industrial army, with its companies, regiments, brigades, divisions, and corps, all to be administered without partiality, without jealousies, without partizanship, without intrigue, corruption, or cabals, by the veterans of the army, those who have been retired from the industrial service at the tender age of forty-five.

We need not spend very much time on the Nationalist statement of the cause and the cure of poverty. There is a certain and a considerable social waste, due to greed and ignorance on the part of producers and distributors, which waste Mr. Bellamy exaggerates a hundredfold. That any part of this could be cured in Mr. Bellamy's way, without incurring evils indefinitely greater than those of unregulated competition, is the wildest of dreams. That Mr. Bellamy's remarkably ingenious and purely original governing body would be the most officious, meddling, quarrelsome, and generally pestilent governing body ever constituted, in or out of bedlam, does not need to be said.

The socialists, too, have their explanation. The cause of poverty is found in the existence of profits, which, in their view, are simply unpaid wages. Abolish the employer, reinforce wages by profits, and the result will be general abundance and universal content. To this the economist answers that profits are not wholly or mainly unpaid wages—are not necessarily unpaid wages in any degree. Under fair and free and full competition, with equal rights for all, profits represent the amount of wealth created by the superior intelligence, skill, foresight, and energy of the successful men of business. These, selling their goods at as low prices, quality being taken into account, and paying wages as high, security being taken into account, as do the employers who realize no profits, have yet a surplus left in their hands, which is their own beyond reasonable challenge. Employing the same amounts of labor and capital, and paying the same rates of wages and interest, they create more of wealth. What is this difference but the proper product and rightful reward of their economy and efficiency?

But even were the vindication of profits

less clear, the socialist cause and cure of poverty would be inadequate, since, in the first place, if profits could be brought to reinforce wages, they would not be found sufficient greatly to enhance the general average of comfort; and, in the second place, the attempt to confiscate profits would merely result in reducing all production to the level of the worst—that is, of those employers who have been too feeble and unintelligent to make profits. Profits would indeed disappear, but production would be diminished by that amount and more.

Finally, Mr. Gaston has his cause of poverty, namely, that men work more than eight hours a day; and also his cure of poverty, namely, that men shall be kept from this suicidal curse. «It is,» he says, «clear that the uniform adoption in the United States, England, France, and Germany of an eight-hours system would rapidly abolish enforced idleness and able-bodied pauperism, tend to continually extend the conservation and distribution of wealth, increase the comfort, education, and culture of the masses, and permanently advance real wages.»

I shall not weary the reader by continuing the list of explanations which have been given of the prevalence of poverty, and the remedies that have been offered for the relief of this general misery. In all these cases we have the invariable phenomenon of a single cause and a simple cure. This is thoroughly characteristic of the social reformer. One cause is enough for him, and one cure will suffice for everything that is wrong. The weakness, for all the purposes of popular effect, which attaches to my own view of poverty is that I have been unable to discover any one cause which is sufficient to account for this almost universal evil, and cannot even cheat myself into the belief that I have invented any cure at all for it. Manifestly defective and imperfect, in the eyes of the social reformer, as my study of the subject must therefore be, I may perhaps ask the reader's indulgence in stating briefly how far I have got in my thinking.

In the first place, I should without hesitation say that easily chief among the causes of poverty is the hard condition of the human lot as by nature established. The prime reason why bread must be so dear, and flesh and blood so cheap, is that the ratio of exchange between the two has been fixed in the constitution of the earth, much to the disadvantage of the latter. When it is written that God cursed the ground and bade it be unfruitful, bringing forth briers and

thorns, that man should only eat his bread with a dripping brow, the Scripture does not exceed the truth of the unceasing and ever-painful struggle for existence. Taking it by and large, it is a hard, cold, and cruel world, in which little is to be got except by toil and anguish; and of that little not all can be kept by any degree of care and pains. There are, indeed, regions where the earth spontaneously brings forth fruit enough for a small population, and where a moderate effort will largely increase that product, while the climate is so benign that life is easily protected from exposure. But these are not the regions where man ever has, or seemingly ever can, become a noble being; and even here, in the midst of tropical plenty, the serpent stings; the tiger prowls at night around the village; the earthquake and the tornado work their frightful mischief; cholera and malaria kill their millions; while every few years<sup>1</sup> gaunt famine stalks over the land, leaving it cumbered with corpses.

Throughout all the regions inhabited by our own race life is a terribly close and grinding struggle. From four to seven months the earth lies locked up in frost, and its wretched inhabitants cower over the scanty fire and try to outlast the winter. When summer opens it is to a harsh soil that the peasant resorts to win the means, scanty at the best, of barely preserving life. Sterility is the rule among the soils of earth, mountain and plain alike. The exceptions are a comparatively few fertile valleys in which are concentrated the productive essences of nature. The literature of primitive peoples is ever telling the story of this unceasing wrestle with the hard conditions of existence, and the same dreary tale is repeated down to our own day. Alcman the Greek calls spring "the season of short fare"; and less than forty years ago the Irish peasant spoke of "the starving season" which immediately preceded the harvest of the year. If, then, you complain of poverty, make your complaint manfully and squarely against the Maker of the earth, for poverty is largely his work. The socialist is simply dishonest when he charges human misery upon society. Society has done vastly more to relieve misery than to create it.

Secondly, in the heroic struggle which mankind have made to escape out of the hard and narrow conditions of their natural lot and to add something to the meager fare

provided for them, society has resorted to the division of labor, and by a multitude of cunning inventions and devices has marvelously increased its productive power. Men have seized this tyrant by the throat, and after many a hard fall and many a sore wound have mastered and bound him. Mastered and bound, they have wrested his keys from him, and with them have broken into his secret stores, much to the enrichment of their kind. Yet, in the very act and part of winning this great victory over nature, there has been incurred the liability to far-reaching loss and injury. The poverty of our day is largely the price which men pay for the greater power they have achieved. The division of labor, the diversification and localization of industries, the use of machinery and the application of steam, have brought about a *secondary poverty*, far less in extent, far less intense in degree, than that which wore down the primitive races of man, yet bad enough—too bad if there be any way of escape out of it. Under the system by which alone great production is possible, mankind have not yet learned to avoid the alternative of highly stimulated and deeply depressed industry. Production gathers itself into great waves, periods of intense activity being separated by intervals of stagnation; markets at times are glutted with products, and shops and factories have to be closed to allow the surplus stock to be cleared off. Meanwhile, those unfortunate beings who, in great numbers, have committed themselves irrevocably to a trade and a place necessarily suffer, and suffer deeply. This is the real industrial problem of our time. It is a problem upon which statesmen, philanthropists, and economists may exercise all their powers and long be baffled. That problem, we may believe, will yet be in great part solved; but we may not believe that it will be solved by turning around in the path of progress and going back to Nationalism, socialism, or any other barbarian form of life. More than all which statesmen, philanthropists, and economists can effect will probably be done by the two classes most directly concerned—by the employers of labor, the organizers of industry, and the conductors of commerce, on the one hand, through a better understanding of the conditions of their work, and perhaps, also, through a better understanding among themselves; and, on the other hand, by the working-classes, demanding for their children a thorough education, general, technical, and political, which will qualify them more read-

<sup>1</sup> The Duke of Argyll, writing in 1874, speaks of "four great scarcities, amounting almost to famine," as recurring in India since the mutiny of 1857.

ily to meet the exigencies of a varying and fluctuating production.

The third cause of poverty which I will mention is the existence of the great social and industrial law: «Unto every one that hath shall be given, . . . but from him that hath not shall be taken away even that which he hath.» Nothing succeeds like success, while the destruction of the poor is their poverty. It is not society which has established this law. It stands out not more clearly on the pages of the Holy Word than on the constitution of the world. He who runs may read it written everywhere. Society may yet find the means of contravening in some measure the operation of this natural law for the benefit of its feebler and less fortunate members, without evoking the malignant spirit of confiscation and spoliation, and without starting evil forces which will more than neutralize the expected good. Here, again, is a problem for the statesmanship of our day. That problem is not going to be solved by any half-savage devices of redistribution or repression. Whatever is done in that way will have to be undone in toil and anguish, if not in blood.

The fourth and the last of the causes of poverty which I shall adduce is found in improvidence, lack of thrift, or positively bad habits on the part of the working-classes. One would not speak harshly of even the failings and the faults of those who are condemned by prevailing social and industrial conditions to live meanly at the best, and too often amid surroundings that are disagreeable and odious. The only matter of wonder is that these people bear their hard lot so well, with so much of native dignity, of fortitude, and of virtue. Yet, if we are inquiring why it is that the means of comfortable subsistence for the many are so small, candor requires us to say that one reason is that so much of what goes to wages is wasted, or worse than wasted, in the using. Professor Alfred Marshall of Cambridge states that not less than one hundred million pounds are annually spent by the working-classes of England «in ways that do little or nothing toward making life nobler or truly happier.» When it is remembered that such a sum would suffice to build each year half a million of rural cottages or of city apartments which should be decent, comfortable, and health-

ful, it will be seen that in some degree the working-classes have themselves to blame that their condition is not more tolerable. In former times, before social and political agitation had wrought its great work, the state of things in this respect was much worse. In a paper in the English «Statistical Journal» many years ago, Mr. G. R. Porter, author of the «Progress of the Nation,» adopted the estimate that among workmen earning from ten to fifteen shillings a week, a full half was devoted to objects in which the family had no share; while among the more highly paid and presumably more temperate workmen, who received from twenty to thirty shillings a week, no less than one third went in the form of tobacco and drink. We have to thank «woman's rights,» chartism, the extension of the suffrage, public discussion, and even district, socialistic agitation, for no small part of the improvement in these respects which has taken place, and the good work of public discussion and social agitation in this direction is not yet finished.

My tale is told. At the beginning I warned the reader that I had no panacea to offer, no single, simple, sovereign cure for the woes and ills of humanity. We must strain out of the blood of the race more of the taint inherited from a bad and vicious pool before we can eliminate poverty, much more pauperism, from our social life. The scientific treatment which is applied to physical disease must be extended to mental and moral disease, and a wholesome surgery and cautery must be enforced by the whole power of the state for the good of all. Popular education must be made more sensible, practical, and useful. The housewifely arts must be taught to girls in the schools, and there the boys must learn to use hand and eye and brain in a close and vital coöperation and coördination. Yet still we shall have to await with patience the slow, sure action of time, the all-healer. The balance of social forces has definitively turned to the side of the less fortunate classes, and the course of events now runs in their favor and no longer against them. Meanwhile, let philanthropy continue its noble work in alleviating the afflictions which cannot be wholly cured, and in binding together rich and poor in ties of sympathy and mutual regard.

