the same annual cost, it is as ready to be the faithful servant of even the poorest, if he is willing to make use of it. It may not be able to raise him from the ranks of the hired servants to independence, but it will afford him the opportunity to make that or even a greater change in his personal position. It will enable him to build and own his house for less than he once paid for rent. It will set the wits of rich men at work for his benefit, as they endeavor to contrive ways in which he and others like him may safely borrow capital from them for such uses, at rates which, however low for the borrowers, are higher than the lenders can easily obtain elsewhere. It fulfills Richard Hooker's description of law: "All things in heaven and earth do her homage, the very least as feeling her care, and the greatest as not exempted from her power."

There are darker shades, it is true, to the picture. There is no means of confining the weapon of the coming race to hands that are always worthy or judicious. The increasing facility for obtaining the use of capital, together with man's inability to resist temptation, makes speculation every year faster and more furious, as it enables the speculator, by further borrowing, to postpone the final crash until it cannot but drag down numberless others with him. It gives possibility and shape to the "trusts" and other combinations of capital which are designed in any way to coerce the actions of other men; this is the force which gives them their opportunities for phenomenal profit or bankruptcy. And yet it is just this fall of interest and these combinations of capital which have made it possible to offer the higher salaries and wages of modern life: there was once a pretty general equality among salaries, while individual merit may now be gauged more accurately by its market price. The same force works thus beneficently in such cases, and is at the same time working to decrease the purchasing power of the estates of widows and orphans, to cripple the energies and efficiency of endowed institutions, and to compel the father of a family to work far harder and longer to accumulate a fortune whose interest shall be sufficient for the support of those who are dependent upon him. And yet who is to say that the law is blind, heartless, or cruel? From its operation there is no escape, either in innocence or in insignificance; but there is a remedy for it, that he who is affected by it should turn manfully upon it and convert it into an instrument for his own and the world's good.

Tipping.

WITHIN the memory of many of us the practice of giving small sums of money to servants was so uncommon in this country as to be accounted altogether a foreign custom. If the recipient of such an attention happened to be a full-blooded American, the chances were that his response would be marked by anything but a sense of gratitude; and the servant of foreign birth, if he had been in this country long enough to breathe in the inspiration of its environment, was apt to look at the incident from an equally American standpoint. There is little need that any one, in the height of this summer season, should take the trouble to point out in detail the changes which mark the present system. There is no longer an American sentiment on the subject. As employers drift into the policy of estimating

and relying upon tips as a partial substitute for their wage-list, there is no longer any place in the service for him who will not be tipped. Two of the three parties in interest, the employer and the guest, have conspired to get rid of the servant of the old school, and therefore it is that the third party, the servant, whether native or foreign-born, is much condemned to have an itching palm.

The most evident injury of the new system is on its social side, in the feeling of insecurity and injustice which it has brought into a large part of our social life. The born American never used to have any of the grudges against his richer neighbor in which so much of the revolutionary feeling of other countries has its roots. He saw nothing unnatural in the notion that consumers should be graduated into classes according to their ability and willingness to pay, and that each class should get what it paid for. If his neighbor, who paid twice or thrice as much as he, got hotel accommodations which were proportionately better than his, he had no feeling of personal wrong; he enjoyed his own contentedly, in the devout belief that the time was coming when he should be able to pay for and enjoy that which would be more to his liking. His confidence in his own future made him a believer that, even in such a matter as hotel privileges, he could ask in the long run no better test than open competition and the market price. The tipping system has changed his whole position. The grades of accommodations are no longer fixed by competition alone, but surreptitiously and by corrupting the servants. The ordinary guest must still pay the rates which are proper for his own scale of accommodation, but in addition to that he must now compete with his richer neighbor in tipping the servants, or else he will not get even the accommodations for which he pays. In other words, he must pay higher rates in order that his richer neighbor may perpetuate a system under which he may decrease his rates by bargaining in part with the servants instead of with the employers. Is it wonderful that the new system brings about a chronic discontent which used to be unknown?

The corruptible servant can and will sell his services below their real value, for he is selling that which does not really belong to him, but to his employer, or to the guest whom he is neglecting because of a refusal to tip: whatever the price he gets, it is so much clear gain to him. So the larcenous servant can afford to sell napkins or tea-spoons much below their market price. So the negro laborer at the South can afford to sell to the cross-roads storekeeper the stolen cotton or the farm products at a lower price than the lawful owner could have accepted. Public opinion makes the position of the "fence" or the collusive storekeeper unpleasant; why should it deal any more tenderly with the man who tips? The only point in his favor is that he is ignorant of the full extent of his evil work; and to balance this is the fact that he is willing, for the sake of present ease, not only to bribe a servant to appropriate to him what belongs to neither of them, but to compel employers to recognize this as a system of licensed spoliation, and to drive other guests into doing even as he does.

There is, moreover, a political side to the evil which is generally overlooked. The Romans held that it was beneath the dignity of a free man to take money in

return for personal services; and the Roman law of contracts was very seriously modified by the persistence of the idea down to the latest times. Circumstances seem to show that there was some truth in the notion; and yet we must have personal service, and it must be paid for, in default of slavery - the infinitely worse alternative which governed the ancient world. So long as the employer stood between guest and servant, taking the guest's money and therewith paying the servant, the connection between guest and servant was so indirect as to obviate many of the evils which the Roman instinctively feared, and the somewhat aggressive independence of the American servant did the rest. The system of tipping, bringing in a direct but surreptitious money connection between guest and servant, cannot but result in a steady degeneration of the servant's moral fiber. It gives the servant a mercenary mode of thought which is unhappily too familiar to most men to need much specification here. The worst of all results is that it corrupts the servant's whole conception of duty: duty is no longer something to which he is bound, but something which some one else is bound to bribe him to do. When such a conception of duty is daily borne in upon the heart and practice of a circle of servants, which is steadily extending from the employees of hotels to those of railroads, steamboats, and every conceivable variety of personal service, and when all these men are not only servants but voters, how can it be expected that we shall leave a man a virile conception of his duty as a voter while we corrupt him as a servant? He will not bring you a glass of water at a hotel table, or handle your luggage on a steamer, without an extra gratuity; why should he vote even the ticket of his own party unless he is tipped for his trouble? How far is democratic government compatible with the tip

It is said that there is no remedy. There is none which will take effect without effort, but sincere and persistent effort could find a remedy. Some of our clubs have found already that the social evil of tipping, the sense of insecurity and inequality which it introduces among the members, is not "clubbable." They therefore pay the servants honest wages, and make the offer of any further tip or gratuity an offense against the club. Let us extend the club feeling and find in it the remedy. It was in the hotels that the evil began its vicious course, and in them the remedy must find its beginning. It would not be a difficult matter for a hotel to announce in its advertisements, in its offices, and on its bills of fare, that its servants are paid full wages, that any of them accepting tips will be dismissed at the end of the week, and that the guest is requested not to tempt the servant by offering him gratuities. Only a few cases of vigorous enforcement of these notices would be needed. The results would be profitable to the employers, and pleasant to those guests who

do not tip, and to those who are coerced into tipping. They would of course be unpleasant to those few who wish to tip; but these are just the social pests who underlie the whole system and who deserve no consideration.

We know of at least one hotel where the non-tipping plan was tried, we believe, with success.

The Washington Memorial Arch.

THEY were not mistaken who believed that the celebration in New York of the centenary of Washington's inauguration would not only stimulate the patriotism of the nation and of the city, but would increase, especially, the sense and pride of citizenship on the part of the inhabitants of the city itself. The most conspicuous and gratifying evidence of this has been given in the movement looking to the erection in permanent form, at Washington Square, of the temporary centennial arch designed by Stanford White. There has seldom been seen in New York a movement of the kind sustained so well by public opinion. The manner in which the various artistic, literary, and social organizations have responded to the suggestion is quite unprecedented in our history. Of course one reason for this is the fact that the public were not called upon to subscribe to an unknown object. They were assured by the very circumstances of the case that the monument would be a fit and beautiful one; that in its purity, simplicity, and majesty it would recall the character of the first President; that the form of the memorial would not be the dubious outcome of an anonymous competition. One reason, we say, that the scheme has not flashed in the pan is that the intelligence of the community stamped the monument at once with its approval. But another reason is that the "centennial" had helped to make the city "feel itself."

There never was a time when so many public-spirited citizens were determined that New York should offer something more to the eye of the visitor than a rushing stream of humanity, "something more" for the contemplation of the rest of the world "than a swiftrunning mill which grinds the grists of fortune." The city's private architecture has improved strikingly during the past ten years. It has acquired a few notable statues and more are being added to the number. But the Washington Memorial Arch will be the first piece of purely decorative public architecture, of first-class importance, erected in New York. It will not only greatly add to the beauty and to the interest of the city, but is sure to be the beginning of a system of arches and public gateways at appropriate places throughout the metropolis.

The more beautiful the city, and the stronger its appeal to the eye and to the heart of its inhabitants, the more apt will these be to see to it that our local government is not a reproach among the nations of the earth.

