

THE ETHICS OF WEALTH.

A GREAT deal of thought and business energy is being expended upon the problem of the *production of wealth*. The farmer, the manufacturer, and the business-man are constantly striving to find new and better methods to this end. A good part of the energy of the human race is devoted to this problem in its various phases. This is well. Yet the production of wealth is not an end in itself, but simply a means to an end. It must be plain that the object of human existence is not the production of wealth, but the realization of self; and in this self-realization the production of wealth is a means—an all-important one certainly—but not an end. It is true that the object of many a selfish and sordid existence is to produce wealth in the largest possible quantities. It is too often true also that the full and complete realization of the self and the consequent development and progress of the human race are lost to view in the scramble for material gain. I would not attempt to belittle the production of wealth in the least. It is a great economic blessing; but I would here emphasize the *consumption of wealth* as an important factor in economic and moral progress. If wealth is produced only to be consumed in an unproductive, wasteful, or harmful manner, evil rather than good must be the inevitable result.

It is not within the scope of this paper to discuss the subject of consumption in all its phases, but only to inquire what ethical obligations rest upon the individual in the use or consumption of that wealth of which he finds himself possessed.

It is quite generally admitted that the individual is under certain moral obligations to use his abilities for the general good—for the good of the state. That man does not attain unto our ideal of citizenship who is not ready to devote his best energies to the public good. It is pertinent to inquire, then, whether there is any such moral obligation incumbent upon the individual in the case of his material resources. Should the

ethics of citizenship require him to make use of his wealth either in whole or in part for the public good?

The first item in the consumption of wealth is expended to provide the necessities of life for the individual and those dependent upon him. Such an expenditure is indorsed as a matter of course. The next item, in the natural course of events, is expended for the comforts of life for the same persons. Few would look upon this expenditure with disapproval. The necessities and comforts of life being provided, the average citizen indulges in luxuries to a greater or less extent according to his means and inclinations. Here, then, we enter upon debatable ground. Shall we say with Ruskin that "no nation has a right to indulge in luxuries until all its poor are comfortably housed and fed," or shall we defend the right of a man to live luxuriously as long as his money is procured in a legitimate way? Shall we utter a sweeping condemnation upon luxurious living, or shall we discriminate?

It will facilitate our consideration if we view the matter from the standpoint of the *historian*, the *moralist*, and the *economist* respectively.

The indictments brought against luxury by the historians of the decadent oriental and classical nations are usually sweeping and severe. The historical philosopher usually sees the seeds of decay in luxurious living, and rightly so in many instances. The most familiar example of a nation whose vitality has been sapped by luxury is that of Rome. The historians have pictured again and again the awful spectacle of that luxury which is termed "imprudent" and "immoral," to say nothing of the more forcible terms. Seneca tells us that the Romans during the early period of the empire took an enthusiastic delight in securing fish from the most distant seas. The fish was killed upon the table in the presence of the guests, in order that the dying struggles, and the incident changes of color, emphasized by an infusion, might delight the eye of the epicure. Flocks of sheep were dyed purple, fish-ponds were constructed on the roofs of houses, and hanging gardens on towers, in order that the noble Roman might not be wearied with the monotony of life. Costly pearls

were dissolved in wine by Cleopatra and the emperor Caligula in order that the draft might be rare and novel. The eccentric Caligula also caused mountains to be constructed or to be removed, not for any useful purpose, but simply to gratify a peculiar whim or caprice. Lucullus, the Roman general of the first century of the Christian era, had mountains tunneled to bring salt water to his villa near Naples in order that sea fish might be kept near at hand, ready for his table. The emperor Vitellius is said to have participated in a feast composed in part of two thousand choice fishes and seven thousand rare birds. Suetonius tells the well-known story of the immense dish called the "shield of Minerva" prepared for the same emperor by chopping up together the livers of char-fish, the brains of pheasants and peacocks, the tongues of flamingoes, and the entrails of lampreys.

The costumes were changed as often as eleven times during a single meal, and Martial tells us that many of the Romans were so inane that they relied upon their slaves to tell them when to eat. One is said, according to the same writer, to have asked of his slave in all seriousness: "Am I sitting down now?" Such facts as these are familiar to the historian; and the effect of these luxurious tendencies upon the national existence of the Roman empire is carefully noted.

Gibbon says:

Under the Roman empire the labor of an industrious and ingenious people was variously but incessantly employed in the service of the rich. In their dress, their tables, their houses, and their furniture, the favorites of fortune united every refinement of conveniency, of elegance, and of splendor, whatever could soothe their pride or gratify their sensuality. Such refinements, under the odious name of luxury, have been severely arraigned by the moralists of every age; and it might perhaps be more conducive to the virtue as well as happiness of mankind, if all possessed the necessities and none the superfluities of life.¹

In the same strain he says elsewhere:

The most remote countries of the ancient world were ransacked to supply the pomp and delicacy of Rome. The forests of Scythia afforded some valuable furs. Amber was brought overland from the shores of the Baltic to the

¹ Vol. I, p. 67.

Danube; and the Barbarians were astonished at the price which they received in exchange for so useless a commodity. There was a considerable demand for Babylonian carpets and other manufactures of the East; but the most important and unpopular branch of foreign trade was carried on with Arabia and India.¹

In commenting upon the effects of this luxurious living he says:

The effeminate luxury which infected the manners of courts and cities had instilled a secret and destructive poison into the camps of the legions; and their degeneracy has been marked by the pen of a military writer who had accurately studied the genuine and ancient principles of Roman discipline. . . . The enervated soldiers abandoned their own and the public defense; and their pusillanimous indolence may be considered as the immediate cause of the downfall of the empire.²

The moralists have taken their data largely from the historians, and have pictured the immoral and degenerating influences of luxury in even more vivid and denunciatory terms. Their pages bristle with illustrations tending to show the enervating effects of luxury upon those nations which have waxed strong, flourished for a time, and then decayed. Nor are their ringing words confined to any particular country or to any special time. Seneca, Pliny, Plato, Aristotle, the church fathers, the great philosopher Thomas Aquinas, and the modern French moralist M. de Laveleye have raised their protesting voices against luxury and its attendant evils.

The economist also has spent no little time and labor in discussing the various aspects of luxury and in showing its effects upon the production of wealth. The almost unanimous verdict of the economists has been that from an economic standpoint the expenditure of wealth upon luxuries is a wasteful and unproductive form of consumption. Adam Smith says that the prodigal man tends to beggar himself and impoverish his country, while the frugal man is an economic blessing. John Stuart Mill considered wealth spent upon pleasures and luxuries as consumed unproductively. Other writers of less note in the realm of economics have done little more than echo the sentiments of these two great masters of economic thought. The following

¹ *Ibid.*, Vol. I, p. 68.

² Vol. III, pp. 129, 130.

illustration taken from the pages of a modern economist (Ely) will serve to show the main economic argument against luxuries :

A and B have each an income in one year of one hundred thousand dollars beyond what they need to support themselves. A spends his hundred thousand dollars in giving a series of magnificent entertainments, and thoughtless people say he is a man to be praised because he gives employment to labor. B spends his hundred thousand dollars in constructing a factory. His acquaintances may not know what he is doing with his income, and call him a bad citizen, who gives no employment, but "locks up his money," by which seems to be meant one who keeps from consumption commodities over which he has control. B has, however, consumed or directed the consumption of as large a quantity of economic good as A, and has something left to show for it. After he has given employment during the year to the men who have constructed his factory, he continues to give a number of men employment and opportunity for consumption indefinitely, while A's consumption has ceased once for all. It may be said that all truly unproductive consumption is immoral.¹

Another example from a recent work² by Professor MacCunn, of University College, Liverpool, illustrates the same point :

Suppose we enter one of the great shipbuilding yards, and see there in the stocks an Atlantic liner. It is an object that implies cost. Hundreds of workmen come and work and go, day by day, consuming food and clothing and tools all the while, and spending their force on various products, which in their turn have only come into the yard at heavy cost of labor and material. By all this consumption the nation is so much poorer. It has expended much. But, then, there is a *quid pro quo*, a magnificent instrument of commerce, by means of which a country may be, in comparatively brief space, not only recouped for all this outlay, but placed in a better position than ever for adding to its wealth. On the whole transaction there is gain. As a nation we are wealthier.

And now, suppose we take a few steps farther down the yard, and find there, fast approaching completion, the hull of a pleasure yacht. At first sight there might seem small difference between the cases. Men come and go, and earn their living here, just as in the other case; and, just as in the other case, there is the using up of raw materials of diverse kinds. So far it might seem of small account whether we filled our yards with Atlantic liners or with pleasure yachts. But, of course, there is a difference—the widest. In this case we have not an instrument of commerce; we have, instead, an instrument of pleasure and delight, destined to carry some happy company across summer seas, such as banish from the mind the very thought of commerce and all its accompaniments.

¹ *Introduction to Political Economy*, p. 270.

² *Ethics of Citizenship*.

Let us carry our supposition a step farther still, and, invited by the fortunate owner of this bark of pleasure, let us go upon a cruise, and in the course of it drop anchor in some mountain-girdled loch, where lives a friend to whom the kind fates have given a deer forest. We find our friend there living like a potentate among gamekeepers and ghillies. Money is circulating of course. He is fulfilling nobly the function of spending. And there is work being done, strenuous enough; for we may be sure this following is not fed and housed for doing nothing. But when all is over, and the season is ended, what is there to show? No instrument of commerce or of industry, not even an instrument of pleasure like the yacht, but only some score or two of stags and a few hundred brace of grouse, all of which have long ago disappeared before the appetites of these men of the chase and their friends.

The conclusion to which we are irresistibly driven is obvious:

Who will deny that, from the commercial point of view, it would have been tenfold better had those shipwrights, who spent their strength and expended material on the yacht, been employed in putting into the hands of their fellow-countrymen an instrument, a steamer or a ship, the possession of which would enable them to increase the national wealth by bringing useful articles into the hands fittest to use them to industrial advantage? And, again, from the same point of view, it would have been more than tenfold better, had all the effort expended through the long autumn days by ghillies in that deer forest been given to work that left something behind it—something more applicable to commerce and industry than stories, however charming, about bagging grouse or stalking deer.¹

Such, then, is the general argument against luxury which is made by the economist. Now it may be that luxury of the above-mentioned type may be defended upon other than economic ground; but it must be admitted, I think, that, from a purely commercial and economic standpoint, there can be no valid and sufficient defense. The keepers of the deer park are wasting their labor-power as far as the production of wealth is concerned, and economic waste is economic waste, and no amount of sophistry or word-jugglery can make it anything else. It is not enough to say that men are given an opportunity to earn an honest livelihood. This argument is sufficient in the minds of many persons; but it is certainly superficial, and the analysis of the matter is only partial. The wealth produced by an individual does not depend alone upon the amount of work done by him, but upon the return which

¹ *Ethics of Citizenship*, pp. 196-9.

comes to his efforts. So, in like manner, the material prosperity of any nation depends upon the product or return of the labor rather than upon the amount of work done or effort put forth. The one is not always directly proportional to the other. A large amount of labor might, and often does, produce a small return. The problem of individual or national prosperity from the economic standpoint is to employ the productive agencies—land, labor, and capital—in such a way as to secure the maximum of return; and the return from the productive agencies employed in the construction of the Atlantic liner is in marked contrast to that received from those agencies employed in establishing and maintaining the deer park. Adam Smith's famous statement on this point is just as true now as when written a century ago. "A man grows rich," said he, "by employing a multitude of manufacturers; he grows poor by maintaining a multitude of menial servants." Professor MacCunn expresses practically the same idea when he says: "Let every shipyard in the kingdom resound to the clang of hammers on a fleet of yachts, and let every man with £300 a year hire a body servant; there is no industrial or commercial prosperity in that. Unless counteracted by other kinds of commerce and other kinds of industry, such expenditure would lead direct to ruin."¹

WEALTH EXPENDED IN LAVISH ENTERTAINMENTS.

A society function held in the city of New York said to have cost a half million of dollars caused much discussion concerning the ethical and social aspects of luxury. The *Chicago Times-Herald* of February 7, 1897, contained a large number of interviews upon the subject from society ladies of the city and from well-known ministers of the gospel. As a rule, the vast expenditure was defended by the society women and denounced by the clergymen. The main grounds for defense were two: It was held, in the first place, that the entertainers had a "perfect right" to spend their money as they saw fit. Again, the extravagance was defended, and in one case especially commended, on the ground that it put money into circulation. Both of these

¹ *Ethics of Citizenship*, p. 201.

positions are plainly untenable. A man certainly has a legal right to spend his money as he sees fit, but it cannot be successfully contended that he has a moral right so to do. The best thought of this generation is agreed in affirming that a man is morally bound to use his talents in the service of his fellow-men. The object of human existence is the full and complete realization of the self, of the individual, and, through it, of the race. In working toward this ultimate goal each individual should be an active participator, and anyone who is not is a mere cumberer of the earth. Now, why does not the same rule apply to material as well as to intellectual resources? Obviously it does. The parable of the talents teaches as much; but we prefer a figurative interpretation. A literal application would involve financial matters—in short, would touch the pocket-nerve of the interpreter. Even an amateur in financial physiology knows the sensitiveness of this locality. Thoughtful people are coming quite generally to the conclusion that the ethics of citizenship demands that the individual make use of his wealth no less than of his talents in the advancement of his fellow-men. There is no absolute ownership in fee simple from the ethical standpoint. That selfishness which contends that there is is destined to vanish before the broader view. Power in any line is accompanied by responsibility.

It is, therefore, pertinent to ask whether this view of the matter is mere theory, or whether there are any substantial data from which to deduce an opinion of this kind. Such data certainly exist. As evidence I would cite the long list of magnificent donations which have been made in recent years for philanthropic purposes. The state of Massachusetts alone has received from private individuals more than \$8,000,000 for the endowment of libraries, in addition to more than one hundred memorial library buildings and numerous collections of books. The Astor Library of New York, the Enoch Pratt Library of Baltimore, the Newberry Library of Chicago, and the various libraries founded by Andrew Carnegie in Europe and America are all examples of private beneficence. In addition the well-known cases of the Smithsonian Institution of Washington, Pratt Institute

of Brooklyn, Armour Institute of Chicago, Drexel Institute of Philadelphia, the Johns Hopkins University, the University of Chicago, Cornell and Clark Universities are examples of what amassed wealth has done for the cause of advanced education. The recent material prosperity of Columbia University in New York city is due to the beneficence of wealthy men and women. Girard College and the Johns Hopkins Hospital are monumental examples of private philanthropy in another line. The Peabody and Slater educational funds are evidences of the same ethical obligation and philanthropic spirit. It is true that the cynic may remark, as he has often done, that rich men delight in establishing soup-houses and hospitals that their names may be heralded to future ages. Such selfish motives may have obtained in some instances. James Lick stated his intention to erect a lofty shaft to his memory on some peak of the Pacific coast. Some practical friend suggested that such a monument might be destroyed by an invading army and proposed that an observatory on some inland height should constitute his memorial monument. The result is the famous Lick Observatory. Such a motive may be open to criticism, but in most instances of the kind the motive is doubtless truly philanthropic. There is, in most cases, a very considerable element of the feeling that in the donation is the discharge of a public duty. A great many educational and charitable institutions have received aid from persons who have absolutely insisted that their names be not mentioned in connection with their bequests. New York University has received more than \$1,000,000 from such sources, and one donor gave \$300,000 to the medical school of this institution, and requested, not only that his name be withheld, but that the gift be not formally announced.

George Iles in an article in the *Century Magazine* for March, 1897, on the "Art of Large Giving," says:

Not the discontented poor alone, but the thoughtful rich, begin to feel that financial primacy creates new debts toward the public. But can these debts be legally defined and enforced? Skill and wisdom are lacking for the task, even if the question were closed as to the justice of the attempt. For many men of great possessions the voice of conscience is effective, as the contemplated grasp of the tax-gatherer could never be.

Let us now examine the second, or economic, ground of defense urged in the case of the recent New York extravagance. It is held that the spending of money is an economic blessing. Louis XIV. of France defended the extravagant expenditure attendant upon his frivolous court in the same way when he said: "When a king makes great outlay, he gives alms." Of like import was Montesquieu's remark when he said: "When the rich diminish their expenditures, the poor die of hunger." If our previous reasoning on this point is correct, the fallacy of the statement must be readily apparent. From an economic standpoint the prodigal is preferable to the miser, but inferior to him who invests his money in some productive enterprise.

We have now examined the subject of luxury from the standpoint of the historian, the moralist, and the economist; and the inquiry naturally arises: Is the individual ethically bound to abide by the decision of these three classes of persons? Does the ethics of citizenship demand that he shall forswear luxury in every form?

In order to discuss this question intelligently and definitely it is necessary for us to come to some understanding with regard to the meaning of the term "luxury." No exact definition of the term is possible from the very nature of things. There is naturally no substantial agreement among writers as to what constitutes a luxury. Pliny mentions ice and asparagus as indefensible luxuries. Holinshed, the writer of the famous *Chronicle* (1577), considered the substitution of the chimney for the rude hole in the roof through which smoke was wont to escape an evidence of decadent refinement. He also deplored for the same reason the substitution of earthen and tin vessels in place of the wooden ones hitherto in use. There are almost as many definitions and conceptions of luxury as there are writers upon the subject.

Adam Smith's conception is broad and inclusive:

Consumable commodities are either necessities or luxuries. By necessities I understand not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders it indecent for creditable people, even of the lowest order, to be without All other things I call luxuries.

Professor Ely's conception is more restrictive. "Luxuries," he says, "are things which minister to such undesirable wants as love of display, vanity, or selfish desire to exalt one's self above one's fellows and thus to produce separation."

Professor Senior comprehends the difficulty of the situation and comments as follows: "The question whether a given commodity is to be considered as a decency or a luxury is obviously one to which no answer can be given, unless the place, the time, and the rank of the individual using it be specified." "A carriage," he continues, "is a decency to a woman of fashion, a necessary to a physician, and a luxury to a tradesman."

The Frenchman M. Baudrillait says in substance that everything superfluous is a luxury. J. B. Say characterizes those commodities as luxuries which are both *superfluous* and *dear*.

M. de Laveleye, in an article in the *Popular Science Monthly* for March, 1881, entitled "Morals of Luxury," states his view as follows: "I designate as an object of luxury everything that does not answer to some primary need, and which, costing much money and consequently much labor, is within the reach of only a small number of persons."

It is obviously not desirable that we should attempt to formulate an exact definition of the term "luxury" which should be sufficiently inclusive and sufficiently exclusive. It seems best, however, for the purposes of this discussion to adopt a conception of the term "luxury" which would include all that anyone might reasonably contend should be now included in that term. With this broad conception in view, then, let us repeat the question propounded above, viz.: Does the ethics of citizenship demand that we shall forswear luxuries in every form? M. de Laveleye's answer to this inquiry would be practically "yes." He formulates a broad and comprehensive definition of luxury, and then says: "Some distinguish between a luxury that is virtuous, permissible, and even laudable, and one which is improper and immoral. I cannot admit the distinction, and I believe that the rigorous school is right."

It is not so clear, however, that the position of the "rigorous school" so-called is tenable. The ethics of citizenship in this

day and age cannot demand any such self-abnegation. The ascetic, the stoic, and the mendicant friar may from their views of life consistently make such demands. But progress and civilization demand a less sweeping condemnation. It is not reasonable to place an absolute ban upon luxuries, and place art, music, and foreign travel in the same category with gluttony, debauchery, and sensuality. It is certainly a fact that many of the so-called luxuries are highly conducive to better living. They may be made to assist in the development of the individual and the race along moral and intellectual lines. The individual may well, instead of priding himself upon being a member of the "rigorous school," pause and reflect concerning the ethical value of the refined luxuries. The economist, too, may find that in many instances the expenditure of wealth for luxury may possibly be a good investment, even from the standpoint of the production of wealth. In making a plea for more careful discrimination in regard to luxuries, however, the matter should be placed on a higher plane than the strictly economic and commercial. The mind of the economist, as such, is preoccupied with those forces which conduce to the greatest production of wealth. He seems often to look upon the production of wealth as the aim and ultimate end of human existence. Such it certainly is not. It is a most potent means toward attaining the goal of human endeavor, but not the end itself. This economic idea is too often thrust obnoxiously into the foreground. We say that accumulation of wealth provides opportunity for leisure and self-improvement. Certainly true; but why spend so many wakeful nights in aiming to obtain that leisure for self-improvement, if we neglect the opportunity of using it when offered? Man would certainly be leading a dreary and barren existence, with little chance of improvement, were it not for the libraries, the operas, the recitals, the concerts, and the social entertainments which so many of the so-called "rigorous school" of moralists pride themselves upon condemning in their wholesale and indiscriminating onslaught upon luxuries.

It must be apparent, then, that there are luxuries which ennoble and luxuries which degrade; those which tend to make

possible the highest self-realization of the individual and the race, and those which militate against such a happy issue. Such being the case, it is pertinent to ask whether there is any standard by which those luxuries essentially ennobling and refining may be separated from those which are degrading. Obviously we should not agree were we to ask ourselves what luxuries are of most worth in the development of the race and what ones are most vicious. It is difficult to formulate general rules on any subject, and particularly in this, where so much depends upon circumstances. Obviously the well-trained individual judgment will be a better guide than any precepts. It does seem, however, that, as a general rule, those luxuries which are comparatively durable have an advantage over those which are merely transitory. This is certainly true from an economic standpoint. Adam Smith hints at this distinction in discussing productive and unproductive labor when he says :

A man of fortune, for example, may either spend his revenue in a profuse and sumptuous table, and in maintaining a great number of menial servants, and a multitude of dogs and horses ; or, contenting himself with a frugal table and few attendants, he may lay out the greater part of it in adorning his house or his country villa, in useful or ornamental buildings, in useful or ornamental furniture, in collecting books, statues, pictures^{*}

Here, then, is a clear distinction between that which is durable and that which is transitory, evidently to the advantage of the former. In case of the expenditure of money upon the more durable forms of luxury there remains something permanent to cultivate the taste and to develop the æsthetic sense. The Walters' Art Gallery in Baltimore and the Corcoran Gallery in Washington illustrate this point. They create an appreciation of the beautiful and tend to interest persons of wealth in these more durable and refining forms of luxury. Doing this, they check, as Ruskin has shown, the wasteful and often immoral expenditure of wealth upon perishable luxuries. Silently and effectively they aid the economist, the moralist, and the satirist in their crusades against luxury in its more objectionable forms,

^{*} See *Wealth of Nations*, Book II, chap. iii ; see also MACCUNN, *Ethics of Citizenship*, pp. 213 sq.

Again in the case of durable luxuries it is easier to retrench in stringent times than it is in the case of the more perishable and ostentatious forms.¹ A person who has been devoting a considerable portion of his income as social leader to hospitality finds it difficult to face the comments which must follow when he feels it necessary to curtail expenses. On the other hand, the buyer of durable luxuries may easily cease purchasing for a time and not incur the danger of furnishing a topic for discussion for the "gossip who lies in ambush for other people's disasters."²

Again, there is an economy when labor is employed in producing durable rather than perishable goods. There is a tendency in some quarters to glorify perishability as a boon to mankind. No greater blessing could befall us than to eradicate it. Only in exceptional cases does any good result from perishability. The annihilation of an antiquated machine to make way for the more improved, the destruction of the unsanitary tenement to be followed by a scientific construction, are examples of the blessings of perishability, but they are exceptional. In the main we are constantly seeking to produce things not perishable, and this characteristic is certainly one of the important elements of the value of an article. It is said that perishability gives work to the idle, puts money into circulation, and makes good times generally. The fallacy of this position must be evident. The destruction of wealth certainly does cause labor. The destruction of the Capitol at Washington would do the same thing. Then why not glorify and idolize the man who applies the torch instead of landing him behind the bars for sober reflection? Those who glorify perishability should be consistent and pray for cyclones, destructive lightning, engulfing floods, and other destroying agencies, in order that the land might be laid waste and more labor occasioned.

To prefer those luxuries which are of an enduring nature to those which are perishable is not an absolute rule, but will, in most cases, meet the demands of the ethics of citizenship.

¹ See *Wealth of Nations*, Book II, chap. iii.

² See MACCUNN, *Ethics of Citizenship*, p. 215.

It is necessary, however, to carry the analysis somewhat farther. The excessive expenditure of wealth in jewelry, precious stones, and extensive wardrobe to gratify a peculiar vanity may be expenditure in a comparatively durable, but at the same time not a highly commendable, form of luxury. Such an expenditure is essentially selfish. This leads us, then, to distinguish between selfish and unselfish luxuries.¹ It would be a truism to remark that the unselfish forms aid more in race development and hence are rather to be desired. Although the terms "selfish" and "unselfish" are trite and commonplace, it is by no means easy to draw a sharp line of demarkation between the two classes. There would be no substantial agreement as to the location of the line. Many persons following Ruskin, and some of the great moralists of this and other ages, have concluded, in effect, that practically all luxury is selfish and hence immoral. Many a good soul has felt twinges of conscience at enjoying a comfortable home with luxurious surroundings, while others were in need of the absolute necessities of life. A strong case has been made out against luxury along this line. There is a good deal to be said from this standpoint, but it is a deplorable fact that the arguments are taken most seriously by the "children of light" instead of the "children of luxury" who need them most. The ethics of citizenship does not demand that we should adopt this line of reasoning and abjure all luxuries which seem to be selfish. Certain it is that many luxuries which at first thought seem selfish are in reality not so, but are conducive to the general good. It may not be apparent by what method we are able to make mankind in general participators in the luxuries of our homes, our libraries, our pictures, and our travel. They cannot be direct participators, but the indirect benefits accruing to them are numerous and substantial. Luxuries can scarcely be termed selfish the results of which conduce to the general good, and it is undoubtedly true that certain luxuries make us better and more useful citizens. We may as a result be more serviceable to our friends and to the state. The person who has been invigorated by a summer's stay in the

¹ Cf. MACCUNN, *Ethics of Citizenship*, p. 219.

Adirondacks is likely to become an advocate of parks and breathing places for the congested population of a large city. The luxury of a well-appointed home may cause one to see more clearly the degradation, both physical and moral, involved in the unsanitary homes of the slums. The foreign traveler may return with ideas concerning education and industry and social reform which may be applied advantageously in his own country. He who has enjoyed the effects of beautiful music either abroad or in his own drawing-room may easily become an advocate of open-air concerts for the people. The visitor to the British Museum may easily become an enthusiastic friend of the Library of Congress, or may see more clearly the necessity for more and better libraries of various kinds. The economist may not be able to figure out the benefits here with mathematical accuracy from the standpoint of the production of wealth; but the defense of the elevating and refining luxuries rests upon the broader basis of the development of the race. We must admire that noble and unselfish spirit which religiously abstains from all luxury that more may be directly given to relieve the suffering of the distressed; but we can scarcely approve the wisdom of that course which cramps and starves the self, and hence retards its development, making it thereby less serviceable to others.

It would seem, then, if our course of reasoning is correct, that the possession of wealth is not without its obligations; and also that the ethics of citizenship does not demand the abjuration of all luxuries, but rather the careful selection of those which are durable and unselfish, and elevating and refining in their nature.

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