

Ammunition for the Workers' Arsenal

By MANUEL GOMEZ.

Mortgaged Homes.

WHILE glib salesmen tour the working class districts of America with fine sounding "own-your-own-home" propositions, workers who now own (technically) their homes find it difficult to refrain from giving violent expression to their emotions. What good is it to you to have a property title in your pocket when the property is mortgaged up to the hilt?

The department of commerce bureau at Washington has recently published a volume entitled "Mortgages on Homes in the United States, 1920"—which reveals (where it tries to hide) the precariousness and uncertainty which characterize the living conditions of the workers, as well as the poor farmers.

Most workers do NOT own homes, mortgaged or unmortgaged, but are obliged to pay rent to some landlord—who "owns for a living," while they simply toil. The total number of homes not on farms in the United States in 1920, as shown by the returns of the fourteenth census, was 17,600,472, and of this number 10,188,111 were rented, whereas only a little over 7,000,000 were owned. It will be clear to all that a big proportion of those who own their own homes are capitalists. Thus the great majority of working class families lives in homes (or flats, or "furnished rooms") for which the landlord takes a regular monthly toll of rent.

And how about the 7,041,283 homeowners? Of these owned homes, 2,725,666 were mortgaged, the total

mortgage debt for owned homes not on farms amounting to over six billion dollars. It does not take any unusual imagination to deduce that the mortgaged homes include most of those owned by workers, while the unencumbered property is substantially the property of the idle class. The interest on that 6 billion dollar debt constitutes a steady drain on the narrow earnings of the workers. It is really rent insofar as the family budget is concerned.

All this refers to homes not on farms. The volume issued by the census bureau has very little to say about the mortgaged farmers, enough hints there is a reason. No mention is made of the great and growing mass of pauperized tenant farmers. But about the mortgaged farmers, enough is said to point out that the estimated mortgage debt of owned mortgaged farms and homes expanded from \$2,133,000,000 in 1890, to \$11,314,000,000 in 1920, an increase of 430.5 per cent. This increase cannot be adequately explained by the growth of the population (which has been relatively small in rural districts), nor by increased value of the property, nor by decline in the value of the dollar.

The fourteenth census was taken in 1920, on the crest of the prosperity wave based on post-war inflation. Authoritative figures are yet to be compiled which will tell the story of the depression which followed, when millions of poor farmers were ruined when unencumbered property became mortgaged property, when mortgages

were foreclosed overnight, when mortgage farmers became tenant farmers, when tenant farmers left their farms in despair and migrated to the city to become wage slaves. The condition revealed in the volume on "Mortgages on Homes in the United States, 1920," is bad enough, but it in no way indicates the extent of subjection to bankers and money lenders to which the workers and poor farmers of this country have now been reduced.

Organize Cigar Makers.

NEW YORK, May 24.—The Cigar Makers' International Union is conducting a drive for new members in New York City. Local representatives say the union must be restored to sufficient power to bring wages and working conditions to former standards.

LEE'S PEACE CON

WASHINGTON, May 21.—Amongst the invitation issued by W. G. Railway Trainmen, to the executives of all national railroad labor organizations, his chairmanship, is not taken seriously.

Organized railroad workers look upon him as an absolute autocrat in his own union, and become erratic in his judgments. He is a union in their general policy. They look upon the Trainmen as an organization in which consistent policy difficult in recent years, resignation, should he secure re-election in Cleveland, and the selection of Vice President Doak would carry on the Lee tradition.

Late reports by Lee claim a membership of this being much larger than that of a