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More than any other one factor, the Crusades broke up feudalism. The great noble, impelled by a sense of religious duty, or by a love of adventure, arms himself and his followers, and starts on years of journeyings to the Holy Land. Ready money is needed above all else. Lands are mortgaged, and the money-lender and the merchant buy lands, houses, and eventually power, and buy them cheap. The returning nobles find their affairs in disarray, their fields cultivated by new owners, towns and cities grow up that are as strong or stronger than the castle. Before the Crusades no *roturier*, or mere tiller of the soil, could hold a fief, but the demand for money was so great that fiefs were bought and sold, and Philippe Auguste (1180) solved the problem by a law, declaring that when the king invested a man with a sufficient holding of land or fief, he became *ipso facto* a noble. This is the same common-sense policy which led Sir Robert Peel to declare, that any man with an income of \$50,000 a year had a right to a peerage. There can be no aristocracy except of the powerful, which lasts. The difference to-day is seen in the puppet nobility of Austria, Italy, Spain, and Germany as compared with the nobility of England, which is not a nobility of birth or of tradition, but of the powerful: