most vital of all social and sanitary questions will not be solved until the large civic centers of this continent shall have evolved a higher sense of municipal responsibility. While making municipal building regulations and town-planning schemes so practical and effective that overcrowding may be prevented by tenements, erected both by municipal and local philanthropic agencies, which if small and cheap are yet sanitary, they should further realize that organized civic schemes for settling the surplus population in the neighboring agricultural lands of their district will prove equally a social benefit, with many elements of financial success. What are now called "garden cities" in Europe are being established, as the beginning of a system which will begin to meet the demands of modern industrial conditions such as are found in England. If, on the one hand, steam and electricity have created the modern city and its problem, on the other, it is to the same agencies of rapid transportation that we must look for the solution of the civic problem of overcrowding; and we owe it to ourselves and yet more to the helpless foreigner who comes to us that we shall make life for him not more intolerable than in those eastern lands which we are inclined to believe effete.