

John Jones's Dollar

Harry Stephen Keeler



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JOHN JONES'S DOLLAR

By HARRY STEPHEN KEELER

Take a board with 64 squares on it. Put a grain of wheat on the first square—two on the second—four on the third. Keep doubling in this manner and you will find there isn't enough wheat in the world to fill the sixty-fourth square. It can be the same with compound interest.

ON THE 201st day of the year 3221 A.D., the professor of history at the University of Terra seated himself in front of the Visaphone and prepared to deliver the daily lecture to his class, the members of which resided in different portions of the earth.

The instrument before which he seated himself was very like a great window sash, on account of the fact that there were three or four hundred frosted glass squares visible. In a space at the center, not occupied by any of these glass squares, was a dark oblong area and a ledge holding a piece of chalk. And above the area was a huge brass cylinder; toward this brass cylinder the professor would soon direct his subsequent remarks.

In order to assure himself that it was time to press the button which would notify the members of the class in history to approach their local Visaphones, the professor withdrew from his vest pocket a small contrivance which he held to his ear. Upon moving a tiny switch attached to the instrument, a metallic voice, seeming to come from somewhere in space, repeated mechanically: "Fifteen o'clock and one minute—fifteen o'clock and one minute—fifteen o'clock and one min—" Quickly, the professor replaced the instrument in his vest pocket and pressed a button at the side of the Visaphone.

As though in answer to the summons, the frosted squares began, one by one, to show the faces and shoulders of a peculiar type of young men; young men with great bulging foreheads, bald, toothless, and wearing immense horn spectacles. One square, however, still remained empty. On noticing this, a look of irritation passed over the professor's countenance.

But, seeing that every other glass square but this one was filled up, he commenced to talk.

"I am pleased, gentlemen, to see you all posted at your local Visaphones this afternoon. I have prepared my lecture today upon a subject which is, perhaps, of more economic interest than historical. Unlike the previous lectures, my talk will not confine itself to the happenings of a few years, but will gradually embrace the course of ten centuries, the ten centuries, in fact, which terminated three hundred years before the present date. My lecture will be an exposition of the effects of the John Jones Dollar, originally deposited in the dawn of civilization, or to be more precise, in the year of 1921—just thirteen hundred years ago. This John Jon—"

At this point in the professor's lecture, the frosted glass square which hitherto had shown no image, now filled up. Sternly he gazed at the head and shoulders that had just appeared.

"B262H72476Male, you are late to class again. What excuse have you to offer today?"

From the hollow cylinder emanated a shrill voice, while the lips of the picture on the glass square moved in unison with the words:

"Professor, you will perceive by consulting your class book, that I have recently taken up my residence near the North Pole. For some reason, wireless communication between the Central Energy Station and all points north of 89 degrees was cut off a while ago, on account of which fact I could not appear in the Visaphone. Hence—"

"Enough, sir," roared the professor. "Always ready with an excuse, B262H72476Male. I shall immediately investigate your tale."

From his coat pocket, the professor withdrew an instrument which, although supplied with an earpiece and a mouthpiece, had no wires whatever attached. Raising it to his lips, he spoke:

"Hello. Central Energy Station, please." A pause ensued. "Central Energy Station? This is the professor of history at the University of Terra, speaking. One of my students informs me that the North Pole region was out of communication with the Visaphone System this morning. Is that statement true? I would—"

A voice, apparently from nowhere, spoke into the professor's ear. "Quite true, Professor. A train of our ether waves accidentally fell into parallelism with a train of waves from the Venus Substation. By the most peculiar mischance, the two

trains happened to be displaced, with reference to each other, one half of a wave length, with the unfortunate result that the negative points of one coincided with the positive points of maximum amplitude of the other. Hence the two wave trains nullified each other and communication ceased for one hundred and eighty-five seconds—until the earth had revolved far enough to throw them out of parallelism."

"Ah! Thank you," replied the professor. He dropped his instrument into his coat pocket and gazed in the direction of the glass square whose image had so aroused his ire. "I apologize, B262H72476Male, for my suspicions as to your veracity—but I had in mind several former experiences." He shook a warning forefinger. "I will now resume my talk."

"A moment ago, gentlemen, I mentioned the John Jones Dollar. Some of you who have just enrolled with the class will undoubtedly say to yourselves: 'What is a John Jones? What is a Dollar?'

"In the early days, before the present scientific registration of human beings was instituted by the National Eugenics Society, man went around under a crude multi-reduplicative system of nomenclature. Under this system there were actually more John Joneses than there are calories in a British Thermal Unit. But there was one John Jones, in particular, living in the twentieth century, to whom I shall refer in my lecture. Not much is known of his personal life except that he was an ardent socialist—a bitter enemy, in fact, of the private ownership of wealth.

"Now as to the Dollar. At this day, when the Psycho-Erg, a combination of the Psych, the unit of esthetic satisfaction, and the Erg, the unit of mechanical energy, is recognized as the true unit of value, it seems difficult to believe that in the twentieth century and for more than ten centuries thereafter, the Dollar, a metallic circular disk, was being passed from hand to hand in exchange for the essentials of life.

"But nevertheless, such was the case. Man exchanged his mental or physical energy for these Dollars. He then re-exchanged the Dollars for sustenance, raiment, pleasure, and operations for the removal of the vermiform appendix.

"A great many individuals, however, deposited their Dollars in a stronghold called a bank. These banks invested the Dollars in loans and commercial enterprises, with the result that, every time the earth traversed the solar ecliptic, the banks compelled each borrower to repay, or to acknowledge as due, the

original loan, plus six one-hundredths of that loan. And to the depositor, the banks paid three one-hundredths of the deposited Dollars for the use of the disks. This was known as three percent, or bank interest.

"Now, the safety of Dollars, when deposited in banks, was not absolutely assured to the depositor. At times, the custodians of these Dollars were wont to appropriate them and proceed to portions of the earth, sparsely inhabited and accessible with difficulty. And at other times, nomadic groups known as 'yeggmen' visited the banks, opened the vaults by force, and departed, carrying with them the contents.

"But to return to our subject. In the year 1921, one of these numerous John Joneses performed an apparently inconsequential action which caused the name of John Jones to go down in history. What did he do?

"He proceeded to one of these banks, known at that time as 'The First National Bank of Chicago,' and deposited there, one of these disks—a silver Dollar—to the credit of a certain individual. And this individual to whose credit the Dollar was deposited was no other person than the fortieth descendant of John Jones who stipulated in paper which was placed in the files of the bank, that the descendancy was to take place along the oldest child of each of the generations which would constitute his posterity.

"The bank accepted the Dollar under that understanding, together with another condition imposed by this John Jones, namely, that the interest was to be compounded annually. That meant that at the close of each year, the bank was to credit the account of John Jones's fortieth descendant with three one-hundredths of the account as it stood at the beginning of the year.

"History tells us little more concerning this John Jones—only that he died in the year 1931, or ten years afterward, leaving several children.

"Now you gentlemen who are taking mathematics under Professor L127M72421Male, of the University of Mars, will remember that where any number such as X , in passing through a progressive cycle of change, grows at the end of that cycle by a proportion p , then the value of the original X , after n cycles, becomes $X(1 + p)^n$.

"Obviously, in this case, X equalled one Dollar; p equalled three one-hundredths; and n will depend upon any number of years which we care to consider, following the date of deposit. By a simple calculation, those of you who are

today mentally alert can check up the results that I shall set forth in my lecture.

"At the time that John Jones died, the amount in the First National Bank of Chicago to the credit of John Jones the fortieth, was as follows."

The professor seized the chalk and wrote rapidly upon the oblong space:

1931 10 years elapsed \$1.34

"The peculiar sinuous hieroglyphic," he explained, "is an ideograph representing the Dollar.

"Well, gentlemen, time went on as time will, until a hundred years had passed by. The First National Bank still existed, and the locality, Chicago, had become the largest center of population upon the earth. Through the investments which had taken place, and the yearly compounding of interest, the status of John Jones's deposit was now as follows." He wrote:

2021 100 years elapsed \$19.10

"In the following century, many minor changes, of course, took place in man's mode of living; but the so-called socialists still agitated widely for the cessation of private ownership of wealth; the First National Bank still accepted Dollars for safe keeping, and the John Jones Dollar still continued to grow. With about thirty-four generations yet to come, the account now stood:

2121 200 years elapsed \$364

"And by the end of the succeeding hundred years, it had grown to what constituted an appreciable bit of exchange value in those days—thus:

2221 300 years \$6,920

"Now the century which followed contains an important date. The date I am referring to is the year 2299 A.D., or the year in which every human being born upon the globe was registered under a numerical name at the central bureau of the National Eugenics Society. In our future lessons which will treat with that period of detail, I shall ask you to memorize that date.

"The socialists still agitated, fruitlessly, but the First National Bank of Chicago was now the first International Bank of the Earth. And how great had John Jones's Dollar grown? Let us examine the account, both on that important

historical date, and also at the close of the 400th year since it was deposited.
Look:

2299	378 years	\$68,900
2321	400 years	\$132,000

"But gentlemen, it had not reached the point where it could be termed an unusually large accumulation of wealth. For larger accumulations existed upon the earth. A descendant of a man once known as John D. Rockefeller possessed an accumulation of great size, but which, as a matter of fact, was rapidly dwindling as it passed from generation to generation. So, let us travel ahead another one hundred years. During this time, as we learn from our historical and political archives, the socialists began to die out, since they at last realized the utter futility of combating the balance of power. The account, though, now stood:

2421	500 years	\$2,520,000
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"It is hardly necessary for me to make any comment. Those of you who are most astute, and others of you who flunked my course before and are now taking it the second time, of course know what is coming.

"During the age in which this John Jones lived, there lived also a man, a so-called scientist called Metchnikoff. We know, from a study of our vast collection of Egyptian Papyri and Carnegie Library books, that this Metchnikoff promulgated the theory that old age—or rather senility—was caused by colonbacillus. This fact was later verified. But while he was correct in the etiology of senility, he was crudely primeval in the therapeutics of it.

"He proposed, gentlemen, to combat and kill this bacillus by utilizing the fermented lacteal fluid from a now extinct animal called the cow, models of which you can see at any time at the Solaris Museum."

A chorus of shrill, piping laughter emanated from the brass cylinder. The professor waited until the merriment had subsided and then continued:

"I beg of you, gentlemen, do not smile. This was merely one of the many similar quaint superstitions existing in that age.

"But a real scientist, Professor K122B62411Male, again attacked the problem in the twenty-fifth century. Since the cow was now extinct, he could not waste his

valuable time experimenting with fermented cow lacteal fluid. He discovered the old ν -rays of Radium—the rays which you physicists will remember are not deflected by a magnetic field—were really composed of two sets of rays, which he termed the g rays and the e rays. These last named rays—only when isolated—completely devitalized all colon-bacilli which lay in their path, without in the least affecting the integrity of any interposed organic cells. The great result, as many of you already know, was that the life of man was extended to nearly two hundred years. That, I state unequivocally, was a great century for the human race.

"But I spoke of another happening—one, perhaps, of more interest than importance. I referred to the bank account of John Jones the fortieth. It, gentlemen, had grown to such a prodigious sum that a special bank and board of directors had to be created in order to care for, and reinvest it. By scanning the following notation, you will perceive the truth of my statement:

2521 600 years \$47,900,000

"By the year 2621 A.D., two events of stupendous importance took place. There is scarcely a man in this class who has not heard of how Professor P222D29333Male accidentally stumbled upon the scientific fact that the effect of gravity is reversed upon any body which vibrates perpendicularly to the plane of the ecliptic with a frequency which is an even multiple of the logarithm of 2 of the Napierian base 'e.' At once, special vibrating cars were constructed which carried mankind to all planets. That discovery of Professor P222D29333Male did nothing less than open up seven new territories to our inhabitants; namely: Mercury, Venus, Mars, Jupiter, Saturn, Uranus, and Neptune. In the great land rush that ensued, thousands who were previously poor became rich.

"But, gentlemen, land which so far had been constituted one of the main sources of wealth, was shortly to become valuable for individual golf links only, as it is today, on account of another scientific discovery.

"This second discovery was in reality, not a discovery, but the perfection of a chemical process, the principles of which had been known for many centuries. I am alluding to the construction of the vast reducing factories, one upon each planet, to which the bodies of all persons who have died on their respective planets are at once shipped by Aerial Express. Since this process is used today, all of you understand the methods employed; how each body is reduced by heat

to its component constituents: hydrogen, oxygen, nitrogen, carbon, calcium, phosphorus, and so forth; how these separated constituents are stored in special reservoirs together with the components from thousands of other corpses; how these elements are then synthetically combined into food tablets for those of us who are yet alive—thus completing an endless chain from the dead to the living. Naturally then, agriculture and stock-raising ceased, since the food problem, with which man had coped from time immemorial, was solved. The two direct results were, first—that land lost the inflated values it had possessed when it was necessary for tillage, and second—that men were at last given enough leisure to enter the fields of science and art.

"And as to the John Jones Dollar, which now embraced countless industries and vast territory on the earth, it stood, in value:

2621 700 years \$912,000,000

"In truth, gentlemen, it now constituted the largest private fortune on the terrestrial globe. And in that year, 2621 A.D., there were thirteen generations yet to come, before John Jones the fortieth would arrive.

"To continue. In the year 2721 A.D., an important political battle was concluded in the Solar System Senate and House of Representatives. I am referring to the great controversy as to whether the Earth's moon was a sufficient menace to interplanetary navigation to warrant its removal. The outcome of the wrangle was that the question was decided in the affirmative. Consequently—

"But I beg your pardon, young men. I occasionally lose sight of the fact that you are not so well informed upon historical matters as myself. Here I am, talking to you about the moon, totally forgetful that many of you are puzzled as to my meaning. I advise all of you who have not yet attended the Solaris Museum on Jupiter, to take a trip there some Sunday afternoon. The Interplanetary Suburban Line runs trains every half hour on that day. You will find there a complete working model of the old satellite of the Earth, which, before it was destroyed, furnished this planet light at night through the crude medium of reflection.

"On account of this decision as to the inadvisability of allowing the moon to remain where it was, engineers commenced its removal in the year 2721. Piece by piece, it was chipped away and brought to the Earth in Interplanetary freight cars. These pieces were then propelled by Zoodolite explosive, in the direction of the Milky Way, with a velocity of 11,217 meters per second. This velocity, of

course, gave each departing fragment exactly the amount of kinetic energy it required to enable it to overcome the backward pull of the Earth from here to infinity. I dare say those moon-hunks are going yet.

"At the start of the removal of the moon in 2721 A.D., the accumulated wealth of John Jones the fortieth, stood:

2721	800 years	\$17,400,000,000
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"Of course, with such a colossal sum at their command, the directors of the fund had made extensive investments on Mars and Venus.

"By the end of the twenty-eighth century, or the year 2807 A.D., the moon had been completely hacked away and sent piecemeal into space, the job having required 86 years. I give, herewith, the result of John Jones's Dollar, both at the date when the moon was completely removed and also at the close of the 900th year after its deposit:

2807	886 years	\$219,000,000,000
2821	900 years	\$332,000,000,000

"The meaning of those figures, gentlemen, as stated in simple language, was that the John Jones Dollar now comprised practically all the wealth on Earth, Mars, and Venus—with the exception of one university site on each planet, which was, of course, school property.

"And now I will ask you to advance with me to the year 2906 A.D. In this year the directors of the John Jones fund awoke to the fact that they were in a dreadful predicament. According to the agreement under which John Jones deposited his Dollar away back in the year 1921, interest was to be compounded annually at three percent. In the year 2900 A.D., the thirty-ninth generation of John Jones was alive, being represented by a gentleman named J664M42721Male, who was thirty years of age and engaged to be married to a young lady named T246M42652Female.

"Doubtless, you will ask, what was the predicament in which the directors found themselves. Simply this:

"A careful appraisalment of the wealth on Neptune, Uranus, Saturn, Jupiter, Mars, Venus, and Mercury, and likewise Earth, together with an accurate calculation of the remaining heat in the Sun and an appraisalment of that heat at a

very decent valuation per calorie, demonstrated that the total wealth of the Solar System amounted to \$6,309,525,241,362.15.

"But unfortunately, a simple computation showed that if Mr. J664M42721Male married Miss T246M42652Female, and was blessed by a child by the year 2921, which year marked the thousandth year since the deposit of the John Jones Dollar, then in that year there would be due the child, the following amount:

2921	1,000 years	\$6,310,000,000,000
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"It simply showed beyond all possibility of argument, that by 2921 A.D., we would be \$474,758,637.85 shy—that we would be unable to meet the debt to John Jones the fortieth.

"I tell you, gentlemen, the Board of Directors was frantic. Such wild suggestions were put forth as the sending of an expeditionary force to the nearest star in order to capture some other Solar System and thus obtain more territory to make up the deficit. But that project was impossible on account of the number of years that it would have required.

"Visions of immense law suits disturbed the slumber of those unfortunate individuals who formed the John Jones Dollar Directorship. But on the brink of one of the biggest civil actions the courts had ever known, something occurred that altered everything."

The professor again withdrew the tiny instrument from his vest pocket, held it to his ear and adjusted the switch. A metallic voice rasped: "Fifteen o'clock and fifty-two minutes—fifteen o'clock and fifty-two minutes—fift—" He replaced the instrument and went on with his talk.

"I must hasten to the conclusion of my lecture, gentlemen, as I have an engagement with Professor C122B24999Male of the University of Saturn at sixteen o'clock. Now, let me see; I was discussing the big civil action that was hanging over the heads of the John Jones Dollar directors.

"Well, this Mr. J664M42721Male, the thirty-ninth descendant of the original John Jones, had a lover's quarrel with Miss T246M42652Female, which immediately destroyed the probability of their marriage. Neither gave in to the other. Neither ever married. And when Mr. J664M42721Male died in 2946 A.D., of a broken heart, as it was claimed, he was single and childless.

"As a result, there was no one to turn the Solar System over to. Immediately, the

Interplanetary Government stepped in and took possession of it. At that instant, of course, private property ceased. In the twinkling of an eye almost, we reached the true socialistic and democratic condition for which man had futilely hoped throughout the ages.

"That is all today, gentlemen. Class is dismissed."

One by one, the faces faded from the Visaphone.

For a moment, the professor stood ruminating.

"A wonderful man, that old socialist, John Jones the first," he said softly to himself, "a farseeing man, a bright man, considering that he lived in such a dark era as the twentieth century. But how nearly his well-contrived scheme went wrong. Suppose that fortieth descendant had been born?"

THE END

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The original equation given, $x(1 + p)n$, has been corrected to show the 'n' as superscript: $X(1 + p)^n$.

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