

It might be altogether to his future good that he should do this thing, but we feel very certain that one thing immediately urged against the scheme is that the author is wrong in talking about income tax as a justification, because the lower classes do not pay that objectionable impost, and then again, they would no doubt allege that the net effect of such a gigantic system of giving pensions to everybody on attaining a given age would be that all classes of employers of labour would on the whole reduce their scales of remuneration on the plausible grounds that, as all workers had the certainty of a pension in prospect, if only he or she lived long enough, they ought not to expect such high pay as had been given when the responsibility of providing for the future devolved wholly on the worker.

"We don't, of course, pretend that this would be for a moment stated in so many words by even the most callous and selfish of employers, but we do say that this would be the influential idea that would really dominate all arrangements for engaging persons for any description of paid work under such a paternal regime as that proposed by Mr. Rider Haggard. He advises the compulsory national insurance of everybody not actually, on the one hand, independent, or, on the other hand, a pauper; and he suggests that this insurance, which would, it may be supposed, be on a rather liberal scale, should be based on the deduction of ten per cent. from all earnings! This alone exposes the inherent weakness, nay the complete impracticability, of such a scheme for the universal insurance of the entire nation, and no one need for an instant imagine that such a plan, if seriously proposed in the Legislature, would meet any better fate than that of being quietly "talked out."

The labouring classes of Britain and the Colonies are apt to display dislike for this continual coddling by those who think that the workman requires kindly guiding and instructing in all things, and nothing is better calculated to arouse his resentment than any interference with his right to eat and drink what he wants and to do just what he likes with his money.

**The Civic Contract System.** The contract system in Montreal has proved unsatisfactory; it has, with all most unflinching regularity, caused loss and trouble, and has frequently led to litigation and consequent expense to the city. Work performed under the direct supervision of civic officials will cost less, will be better done, can be done at less inconvenience to the citizens, and will make it possible for our workmen, whose interests ought not to be ignored, to be paid higher wages.

What has been the experience of the city of Montreal in the matter of contracts? Look at the condition of some of our principal thoroughfares for an answer to this question. A contract has frequently been given, the work executed, the contractor paid, a guarantee for good and durable material and labour retained; but, when the streets require repairing, disputes arise over some detail of the contract. The contractors affirm they are not liable because the city permitted tracks to be laid on the street, or allowed excavations for sewers or pipes to be made; and, instead of the guarantee money of the contractors be-

ing used to repair the street, the fear of litigation is advanced as a reason for delay, and nothing is done.

At present, there is a suggestion awaiting consideration by the City Council involving a contract for the scavenging work of Montreal for a term of years. Such a proposal does not deserve attention. If there is any work peculiarly demanding the direct supervision of the city, it is that which involves the cleanliness of Montreal, the maintaining of the streets in such a condition as will ensure the health of the community.

In this connection, it is difficult for ordinary business men to understand why the Health Committee was allowed to use the appropriation of the entire year in nine months. Past experience must have shown the folly of such a proceeding and the wisdom of retaining in the civic treasury a proportion of the amount allotted to the committee. This want of method and system is also visible in the street cleaning, and in all civic work of a similar character. Is it too much to hope that a change in the present condition of civic affairs is about to be inaugurated? Is it exaggerating the evils of the slipshod, improvident ways hitherto adopted, to say that a radical revolution in these and other particulars is essentially necessary.

#### FIRE-UNDERWRITING ASSOCIATIONS IN THE UNITED STATES.

(Some trenchant observations thereon.)

If keen competition for business is solely the cause for the very general charges of trickery, disloyalty and violation of pledges assigned as reasons for the somewhat frequent disruption of fire underwriting associations across the border, we have some reason to feel proud of the adhesiveness of Canadian bodies of a similar character. To institute comparisons, to try to account for the disorganized state of these associations in New York and elsewhere, is to tread on delicate ground, but it is permissible in a friendly, frank and fearless spirit to hazard an opinion. When Canadian underwriters belonging to these Associations or governing bodies are discovered in an evasion of the rules or in a violation of the spirit of some agreement, the offence and the offender are dealt with at a meeting of the Association; mutual explanations are made, and a return to the paths of probity rendered possible. But publicity is the immediate punishment for every offence in the United States, and that which might have been explained at an Association meeting becomes the cause of open rebellion and secession from the Union.

A leading New York paper points to a keenness of competition which has made disloyalty a science and union a farce. The members of the disloyal union companies referred to in the following article appear to respect no rules, and to have established a code of morality peculiarly their own. The charge is a remarkable one, and, in the name of the fire insurance fraternity, we desire to express disbelief that such