

man nature is about the same in its fundamental outlines from a dollar a day to too much.

Let us not be self-righteous because we are hard up; there is really no piety in being poor. Let us not be seduced by demagogues into class prejudice. To pull down and destroy business enterprise gives no man a day's work except the agitator and the demagogue.

Many people mistake envy for political economy. It is very easy for the man of moderate income to see that a millionaire ought to be disciplined. But if by a sudden turn of fortune's wheel the strong and rich should be cast down and the poor and the lowly be lifted up, does anyone suppose that the insolence of the suddenly enriched would be less irritating than the arrogance of established position?

As Mr. Lecky has remarked, "There is a constant tendency in the human mind to expect too much of government."

There will probably never come a time when the moral regeneration of mankind can be accomplished by legislation. Nothing short of a moral regeneration as great as that with which Nehemiah electrified the Jews at the rebuilding of Jerusalem can approximately even things up. A Bible class and a committee of ways and means have few points of resemblance.

A Government like ours is run by citizens with temporarily delegated powers. A legislator is not transformed by change of residence from the office or farm to the state or national capital. The legislative oath of office actually performs no supernatural function, confers no mantle of wisdom or prophecy, although some gentlemen seem to suspect this of themselves. Congress theoretically is composed of gentlemen fairly representative of the average intelligence of the communities with which they purport to represent; therefore, no Congress is wise enough to go ahead and macadamize a highway over which the rest of humanity shall travel to the millennium. Congress does well if it is fairly responsive to the best public opinion.

In the language of Edmund Burke, "It is one of the finest problems of legislation what the state ought to take upon itself to direct by the public wisdom, and what it ought to leave with as little interference as possible to individual discretion."

The trust problem is a part of our commercial life—part of our national life. It is important beyond the present and is intimately associated with the future organization of economic life.

We are in the midst of another transition period in human history. We are passing from individual to corporate enterprise necessarily. We are passing from individualism to centralization. The huge business machine, with all its machine ramifications, is driving out the small workshop. You cannot shoe a horse by machinery, so the blacksmith shop remains; but a horseshoe trust sells the horseshoe cheap, and a horse nail trust sells the horse nails cheap, and a hammer trust sells the hammers cheap that drive the horse nails home.

The village cobbler lingers, but his business is confined to nailing half soles, sold cheap by the trust, on to trust-made shoes, sold cheap. The rest of the iron and leather workers have themselves become parts of a huge machine, and stand all day long superintending another machine for making wheels or heels.

This is not new. England passed through an analogous phase near the close of the last century

when Watt discovered steam, and the discoveries of Whitney, Arkwright, Cartwright and Hargreaves revolutionized the cotton industry.

But let us be fair. The laborer never received higher wages for shorter days than now, never went home to a better home than the American home, and never was better fed and better clothed than now."

We have people, even on this side of the border, which separates us from the countrymen of the Hon. Edward La Rue Hamilton, who seem to think that election to parliament effects some remarkable transformation in their intelligence, and confers upon them the spirit of prophecy, and the mantle of wisdom. To such, the reminder that members of parliament merely represent "the average intelligence of the communities they represent" will come as a sort of shock. But it may do them good.

THE HOBOKEN FIRE REPORT.

Ex-Chief Bonner and ex-Marshal Mitchel have been unable to ascertain the cause of the fire that destroyed the piers of the North German Lloyd Company, but it is consoling to learn from their report that mistake or negligence cannot be charged against any person so far as the facts are ascertainable. As to the origin of the fire, nothing can be said except that it started in the cotton, but this cotton was carefully handled and properly stored, and nothing more inflammable than iron was in the compartment where it was. There were no inflammable oils on the piers. All the precautions usually deemed sufficient, and perhaps all that are practicable aside from the materials of the piers and sheds, were taken. There was an ample water supply on the piers, and the engine which pumps salt water was started immediately. There was no loss of time in turning in the alarm, or in the response of the fire department. The firemen and the employees of the company did everything that could be done, and showed courage, alertness and intelligence. That the piers had been well cared for is indicated by the fact that no fire ever occurred on them before. The origin of the fire is a mystery, and the rapidity of its spread is beyond comprehension, but it is a comfort to know that the fire was not due to carelessness. This is not one of the cases where human life was sacrificed to save a few cents. The company will rebuild its piers with fire-proof material, and it has manifested great liberality to its injured employees and the families of the victims.

HONOURED.—Mr. R. B. Hungerford, manager at London for the North American Life, has been elected a Grand Master of the Masonic order.

THE CROWN LIFE INSURANCE COMPANY.—The prospectus of this company has just been issued. The provisional directors are Col. The Hon. David Tisdale, P.C., Chas. W. Taylor, Frank E. Hodgins, barrister, etc.; The Hon. Sir Charles Hibbert Tupper, Herbert M. Mowat, Q.C., Henry T. Machell, M.D., L.R.C.P., Ed.; Norman Macrae, George H. Watson, Q.C.; Arthur, R. Boswell, Q.C.; W. Barclay McMurich, Q.C., and George H. Roberts, of whom the last named is managing director, *pro tem*.