this policy now as he was to the declaration of war 'The war,' he says, 'was precipitated last spring. by the clamor of an unscrupulous press, which has no higher motive than to procure material for sensations and means of increased circulation;' with 'the cooperation of equally unscrupulous politicians, who hoped the excitement and hysteria of war would distract the popular mind from the abuses of their misgovernment and from the grievances which our own people suffered, and still suffer, greater than those which any of Spain's subjects had to complain of Gov. Pingree takes up the question of 'the retention of the Philippines as a vassal colony, never destined to become an integral part of the American system,' which, he says, 'is now proposed and defended as a necessary consequence of an unnecessary war, and as a foothold for further adventures on the continent of Asia.' He denounces this scheme as 'simply a weak imitation of the policy of the European monarchies, conceived in apparent ignorance or indifference respecting the vastly different conditions which have forced those Powers into distant colonization;' and he argues at length and with force against it.

36

It is very evident that some of the strong and able public men of the United States are far from reconciled to the astounding transformation of the last year. However, the old America has passed away. and no reaction against the expansion policy will place the United States in the position it occupied during the first century of its national existence. For the future the countrymen of Governor Pingree will have to occupy a different place in the world's history, and realizing the duties imposed upon them by what has been, rightly or wrongly, done, it seems a pity that Governor Pingree's message went outside the customary scope of such a document. The length and force of all his arguments, the trumpeting of all his honest convictions about an unjustifiable war, will not alter the condition of things. Instead of indulging in useless regrets, all true patriots in the United States will be found strengthening the hands of their government in a self-imposed and very difficult task.

Collbacy and Workmen's In THE CHRONICLE of June Compensation Act. 17th of last year we said:

"Marriage may not be a failure; but, when the Workmen's Compensation Act comes into force, the labourer who happens to be a celibate will have one advantage over his companion who believes that it is not good for man to be alone. The new Act provides in the case of a workman being killed, a greater amount of compensation to the survivors of a married than to a single man. This is already bearing fruit in the form of a reported discrimination against married men by employers of labour. Although for the credit of old England we would prefer not to believe the story, a very reputable insurance journal states that an employer in Lancashire in need of extra hands selected from the applicants all the unmarried men and reected the married ones, because the former were a lighter risk in the event of fatal accident. Of course, insurance companies in fixing rates do not discriminate between the Benedicks and bachelors, and consequently an employer who has covered his risk under the Workmen's Compensation Act in an insurance company could have no good reason for preferring unmarried men. If, on the contrary, employers, who elect to themselves assume the liability under the new law, should be mean enough to discriminate against

married workmen, such employers ought to be dealt with by the trades unions in some effective way. It would seem to be a case for the interference of women, and we hope the Lancashire lasses will give this serious matter their attention. As one of our British contemporaries intimates, it is quite possible that a serious social problem might be the outcome of a movement antagonistic to the married condition among mechanics, artisans and the labouring class generally, and even the intervention of the parliament responsible for this new Act might be found necessary.

It should not, however, be lost sight of that the experience of accident companies tends to prove that. there are less accidents pro rata amongst married than single men.'

That what was then feared by many has now eventuated seems to be too true. The Insurance Observer, of London, Eng., in the course of some editorial comments, questions if the people are not as yet a long way off from realizing whether the Act is destined to effect good or evil when a balance sheet is struck.

The journal named says:-

"It is unfortunately only too certain that the Act will lead to a vast change in the social conditions of the labour market, owing to employers deciding in their own defence not to employ in hazardous or semihazardous occupations either married men or men who have passed their fiftieth year, and who are necessarily far more liable to accidents than their younger and more active co-workers. From Barrow-in-Furness, from Liverpool, from the colliery districts-indeed, from all quarters comes daily news that an economic change is in progress."

If further adds that "the trouble has begun to affect France as well." The suicide of a first-class mechanic in that country was traced to the Employers' Liability Bill, recently voted by the Chamber, and now pending before the Senate. The workman in question had found it difficult to obtain employment, because so many manufacturers refused to engage married men on the ground of the pecuniary danger involved.

The social problem thus presenting itself in connection with Mr. Chamberlain's measure will yet demand very serious consideration.

THE UNITED STATES LIFE INSURANCE COMPANY.

The 40th annual statement of this company shows the same to be entering upon its half century of existence with excellent prospects, improved financial standing, an increase in assets, and an addition to the surplus, ought to satisfy every person having an interest in this capital company.

The assets now amount to \$7,916,609, and its surplus to \$825,613. During the past year the payments to policy-holders amounted to \$890,300, making a total since the foundation of the company exceeding \$22,000,000. The official staff of this excellent organization is now as follows:-

George H. Burford, president; George G. Williams, P. Fraleigh and Richard E. Cochran, vice-presidents; A. Wheelwright, secretary; J. L. Kenway, assistant secretary; William T. Standen, actuary; Arthur C. Perry, cashier, and J. P. Munn, medical director.

JANU.

JANUARY 13, 1899

THI Wit tion c

genera

of inv this is at this as con age d in Ja princi have he to of the that i have per c dend in 18 there stock have stock

the s

Th

factu

earni com subje and in m been But day t effec the e der ager expe of th capit In s ther narr vane thri mor the men

T to s spit whi gro of p mot of i mon