

railway development and free railway competition in the North-West. Political objects are, in their way, as well entitled to consideration as commercial objects, and the construction of a political railway, or a railway partly political, is a perfectly legitimate use of public money if the unity or the defence of the nation requires it. But then the political road must be paid for as what it is, and as we should pay for the construction of a fortress or a man-of-war. To attempt to make it pay for itself by sacrificing to it the commercial interests of the whole region through which it runs, in the first place is a glaring injustice to all the inhabitants of that region and, in the second place, is in reality the most expensive of all modes of paying for the road. The Monopoly Clauses were from the first morally unjustifiable and commercially inexpedient, even if they were legally within the competence of Parliament. The re-opening of the compact by the Company in applying for further aid seemed a fair opportunity of redeeming the commercial freedom of the North-West; and the Minister of Railways did let fall on that occasion words which were taken to import a renunciation of disallowance; but the promise, if it was held out, has not been fulfilled. Faith must, of course, be kept with the Company, but it is equally necessary that in some way or other the shackles of North-Western agriculture and commerce should be struck off. Without freedom of railway construction those fruitful plains might as well be sand or sea; without freedom of railway competition there can be no security for fair freights: we might as well fetter the ploughman, or cripple the plough. Winnipeg groans under a monopoly which, though it may be exercised in no oppressive spirit, cannot fail to interfere with the fulfilment of her destiny as a great centre of distribution. On the subject of freights her Board of Trade is in full revolt. Already the time has gone by when the North-West could be treated as an outlying property of the Dominion, and managed not for its own benefit but for the benefit of its distant owner. By the importation of party machinery and agents local interests have been overlaid and local sentiment has been masked, but this cannot last much beyond the infancy of things.

Before the rising of the curtain the audience has been entertained by another piece of secret history, for which we are indebted to the *Montreal Post*. Few will reject as incredible the statement that the Irish Catholic Vote has been the subject of confidential negotiations with the dispenser of patronage at Ottawa. Most of us have learned pretty well to acquiesce in the fact that the Dominion Government is a government of corruption. Men, places, provinces, interests, churches, organizations of every kind, are bought in different ways, some more coarsely, some more subtly, in order to form the basis of a system which is administered, after its kind, with great ability, and is closely bound up with the personal ambition of its veteran chief. Corruption is not wholesome; it does not become more wholesome as it becomes more inveterate: to say nothing of the debt which it is rolling up, it must deprave the political character of the people, as, in fact, it is visibly doing, and in the end prove fatal to the spirit, if not to the form, of representative institutions. Nor can the architect and manager of a corrupt system be himself a Chatham, though power, not lucre, may be his personal object, and he may be in a certain sense patriotic. That he should have around him a swarm of low political agents is an inevitable and a very noxious incident of his position. But before sentence is passed on a particular man, we must ask whether it is possible that a group of provinces united by no bond of common interest, scattered across a continent, and divided in two by an alien nationality, should be held together in any other way? The question must soon take a practical form and be brought to a final decision, since Sir John Macdonald, though the reports of his health are good, has kept his seventieth birthday, and when he retires, his party, though it may elect a successor, will find nobody to fill his place. What will come after him is a problem which can scarcely be banished from the thoughts even of the most trustful of his followers, though it probably is never admitted to his own.

### INSURANCE FOR THE PEOPLE.

THE experiments of the German Empire in social science and political advancement are well worth very careful notice. They surpass in daring and in success those of most other nations, even those which pride themselves on being most progressive. One of the latest reports sent to the British Government by its agents abroad is that of Sir E. Malet to Lord Salisbury, dated Oct. 1, 1885, and just issued, giving an account of the details of the Workmen's Accident Insurance Law. This law came into force on the date of the communication in accordance with the enactment of an Imperial decree. It includes in its operation the whole of the German Empire. At first the scheme was intended to cover only a limited

portion of the working classes engaged by private employers, in industries in which risks of accidents were most frequent, and it did not extend to the workmen employed by the State. Now, however, it covers the men employed by the Government in the postal, telegraph, and railway service, in the administration of the army and navy, and in the erection of buildings for the purposes of Government.

There are now two laws of the same far-reaching character. First, the Workmen's Accident Insurance Law; and, second, the Workmen's Illness Insurance Law. The insurance under both is compulsory; but in the case of the insurance against illness the workmen contribute a part of the insurance fund; while, in the case of the accident insurance law, the cost of insurance is borne entirely by the employers, who have been allowed, by means of their various corporations, to arrange the terms of the assessment of the proportion to be borne by each employer of the costs occasioned by accidents in his trade. The State takes care that no one evades his proper responsibility; and the State, in Germany, is not hampered much by any fear of any particular "vote."

For the first three months of disability from accident the relief for the workman comes out of the funds of the insurance against sickness; after three months the funds of the accident insurance are drawn upon. The acts in question extend to those whose wages do not exceed four marks per day, and all such persons are compelled to register their names for insurance. Village funds, communal funds, are established as part of the general scheme. Employers contribute seventy-five per cent. of the funds; the Government undertakes twenty-five per cent.; and the workman is freed from personal contribution, wages, no doubt, regulating themselves accordingly. Under these schemes the village fund affords relief to the sick workman and to women during and after confinement; burial money when death occurs; treatment in hospital in place of, or partly in place of, money relief. One-third of the payment assessed on employers is to be paid on their own account; the other two-thirds are deducted from wages.

Sir Edward Malet, from whose report these particulars are taken, says: "Received at the outset with great scepticism, not to say ridicule, by a great majority in the country; to-day, when it has been successfully launched into action, it is hailed by the press of very different sections of opinion with the greatest enthusiasm as one of the most important social achievements of the present age; and sanguine predictions are confidently expressed that it will contribute more than any other internal measure to perpetuate the fame and popularity of the Imperial Chancellor, and to counteract the dangerous agitations of the social democrats among the working classes. The German Emperor and Prince Bismarck have both publicly expressed a hope that they may be spared to carry on still further the measures of social relief which they have been chiefly interested in inaugurating; and they look forward to a time when, in return for the severe calls made on the working classes in the interests of the defence of the Empire, the Empire will be in a position to secure to them not only temporary support in sickness or accident, but some provision for the days when *old age or infirmity have rendered them incapable of maintaining themselves by their labour*." It is in this respect only that the measures are imperfect; but no doubt in time this omission will be supplied by some stupendous legislative and administrative experiment.

The question of Insurance is one that must inevitably force itself on the attention of all civilized and progressive Governments. In England, the United States, and Canada, the benefits of insurance are confined to those whose incomes are sufficiently large to pay a good premium, and sufficiently secured to pay it regularly. But the working classes, including in that class nearly all persons earning less than \$1,000 per annum, are almost excluded from Life Insurance. For those who can afford the payment of premiums there is no doubt that the burthen is largely increased by the great expenses of management; and no doubt a State system would materially widen the constituency of the insured (that is of the sane and the economical), and afford a larger insurance for a less premium. In 1879 Sir Leonard Tilley brought forward some proposition for the adoption, or at least the consideration, of a scheme of State insurance, but owing to the pressure of other business, and owing also, no doubt, to want of trustworthy information as to the success, or probable success, of the scheme, he dropped it. Some other Finance Minister in search of fame, and anxious to distinguish himself, may bring it forward once more with more practical results. Napoleon, by his own wish, goes down to posterity partly by means of his code of laws. Prince Bismarck wishes to go down to posterity as the framer of these insurance codes. A chance exists, perhaps, for some Canadian statesman to go down to posterity as the author of a scheme for State insurance voluntary in character and valuable in its effect on the country.

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