

The thing I look at, though, is the rates being too light; and a man like Mr. McCabe seems to know what he writes about when he says that they are not half what they should be.

Now is a good time, Mr. Editor, for the Doctor Oronhyatekha to take up the challenge you have given him, or Mr. McCabe has given him. He has five choices. I guess he is going to take fifth choice.

If he ever takes to writing you letters, though, mind you look out. You will have to enlarge your paper! He is a whale on writing letters, and long ones. And they have weight with a good many, but they have not convinced

A COMMON SENSE MAN.  
Peterboro, 5th December, 1893.

### THE LAKE STEAMSHIPS OF THE GREAT NORTHERN.

Editor MONETARY TIMES:

SIR,—An item having appeared in several papers, apparently having been wired from Duluth, to the effect that the large passenger steamships now being built for the Great Northern Railway had already cost too much money, and that Mr. Hill had put a stop to all further work, I pronounce it utterly false. The reports have called forth the following denial from Manager Gordon, as published in the *Buffalo Express* of the 2nd instant, which reads as follows:—

"The report from Duluth that there was a change of policy in the Northern line, and that the big passenger boats were practically abandoned unfinished, is contradicted by Manager Gordon. He declares the statements almost wholly untrue. The only shortening of force that has been made was in riveters and men employed on the engines of the second boat. The riveting is all done, and the engines of the first boat fill the shop to the exclusion of the second. As to there being next to nobody at work on the boats, the force on Wednesday numbered 463 men. The cost of the first boat, instead of being already \$650,000, will not exceed \$535,000 when she is ready for sea."

I do not stop to enquire how such a story was started. But I want the truth to overtake it just as fast as possible. And for this reason I ask you to insert this letter. These boats are being built, and they are going to ornament the Great Lakes.

H. G. McMICKEN,  
Gen. Agt. G. N. R. R.  
Toronto, 7th Dec., 1893.

### HIGH VERSUS LOW TAXES.

Editor MONETARY TIMES:

SIR,—I note a little item upon "High Taxes" in your last issue.

Probably Elmira, Ont., will "take the cake" for low rate of taxation for 1893. Ten mills on the dollar (based on a three-fourths valuation) is made to cover all our municipal expenditure, including school and railway debentures, while our liabilities are nil. Who can beat this?

Yours truly,  
L. P. SNYDER, Mgr.  
Traders' Bank, Elmira, Ont., Dec. 4.

### THE NEW FORCE OF COMBINATION.

The terrible shaking up in finance, manufacture, merchandise and labor, which the summer of 1893 has witnessed, makes it clear that the conditions which surround the future of the young men of the country are far less fixed, and far less favorable than they appeared to be a year or two ago. That there is "something rotten in the State of Denmark," so far as trade and commerce are concerned, begins to be feared, and it is evident that the chances for money-getting are very different from what they were when the fathers of the boys now living commenced life.

That there is too much of everything is one of the features of the period. It must be so, or there would not be such a universal stoppage of production as all over the country has occurred. The demand for articles of necessity ought to be as great as ever, because the people have not died nor disappeared. Yet, in the face of the necessities of each hour, there was an almost universal suspension of the supply of many of these necessities, and, even now

the output is greatly restricted. What does it all mean?

At the last analysis, who is it that suffers most from any disease in the body politic? It is the farmer and the laborer, the man that is nearest to the source of supply. The free importation of vast numbers of foreigners, who can and do live on less than one-half of what would suffice for an American's wants; the tremendous forces set in motion by machinery, steam and electricity; the heavy rate of taxation, local and general, making living very costly, have all contributed to produce unusual results in the conditions of the laboring class.

The growth of cities, in which three-fourths of the population are laboring people, has in the last ten years been at the rate of sixty per cent., which is an enormous ratio of increase, greater than the world elsewhere has ever seen. It is an unnatural growth that brings people together in such vast aggregations so rapidly, who are nothing but middlemen, or producers of articles other than food, fibre or material. The production of city-made goods has been in far greater proportion than the production of food and material, because in the same period, while the cities have grown sixty per cent., the farmers have only increased fifteen per cent.

The people of the United States, then, live upon one another. True, they send out a thousand million dollars a year of exports in bread-stuffs, provisions, oil and cotton, but they need from abroad tea, coffee, sugar and other articles to an equivalent amount, so that the balance is about equal. They appear, therefore, to have no advantage in this direction from their magnificent position, wide area, productive soil and mineral wealth.

Broadly stated, the conditions now prevailing are the results of a fiscal policy, beneficent while necessity existed for it, and enormously stimulative of the great forces of production which this country possesses. But how far the young man, who is coming up to look for employment, finds these conditions favorable to him, is another question. Every avenue of effort is crowded; every competitive undertaking is threatened with loss and disaster. The limitation as to area of country has been reached. Hence a limitation as to the demand for products, and as to the hopes which the future affords in improved Chances of Success, seems to have been arrived at.

Perhaps no better illustration could be afforded of the wide scope of trusts than is found in the case of the young man who desires to enter the Grocery Business, for example. If he needs a safe, as a part of the furniture of his office, he must buy it of the Safe Trust. If he wants envelopes, in which to mail circulars, he must buy of the Envelope Trust. If he stocks up with sugar, he must buy of the Sugar Trust. Salt he must look for from the Salt Combination, now assuming shape. Certainly, in the matter of illuminating or lubricating oil he cannot avoid paying tribute to the Standard Oil Company. If he deals in Crackers, he must arrange with the Cracker Combination. If he deals in flour, he is likely to be compelled to buy it from the Minneapolis group of mills owned by English capitalists, and pay tribute to Great Britain, the wheat from which the flour is made being supplied from elevators also owned by foreigners. If he lives in New York he will buy his flour from the Hecker-Jones-and-Jewell crowd or not at all; oatmeal must be furnished by the Oatmeal Combine. Whiskey he can only get from the Whiskey Trust. Bottles from the Glass Trust, and even the little cork in the neck of the bottle must be sought for from the Pittsburgh Cork Aggregation. The Cotton-seed Oil Combination will sell him an imitation of lard and of olive oil, and in tobacco, cigars and cigarettes, he will hardly escape paying tribute to the American Tobacco Company. In almost everything which the country itself produces, or which is handled after importation, he will find it impossible to deal unless with combinations.

When, exhausted by his efforts to be independent, and to buy at one price and sell at another without dictation, he lays himself down to die, his last moments will not be enlivened by the thought that he must be buried in a coffin furnished by the Casket Trust. Thus, in life and in death, the new principle of combination, as contra-distinguished from that of competition, envelopes him.

The fact that in one business alone, combinations so numerous are met with, indicates how widely over the whole range of human

effort has the principle been expanded. Just how far it is going to affect the future of the boys and girls desirous of making an independent effort to get an honest living, the future alone will disclose. This fact, however, is certain, that this new environment is more or less like a band or clamp upon their freedom of action, and their freedom of choice.—*Chances of Success, by Erastus Wiman.*

### WHAT IS AN ACCIDENT?

The term "accident" would appear to be easily defined, but the late Lord Chief Justice Cockburn thought not, and on several occasions insurance companies have sought a definition in the courts of law. It has been decided that a sunstroke is not an accident, but that injury to the spine through lifting is one. Even if physical ailments contribute to an accident, it is covered by the policy.

The relatives of a man who, while bathing in shallow water, was seized with a fit and suffocated, sustained their claim, as did those of a man who, when similarly seized, fell under a train and was killed. Again, a person having fallen and dislocated his shoulder, was put to bed and carefully nursed, but in less than a month he died of pneumonia. The connection between that complaint and a dislocated shoulder is not at once visible, but on the ground that the restlessness and susceptibility to cold produced by the accident led to the disease which killed him, the relatives were held to be entitled to claim.

"The influence of intoxicating liquor" has been authoritatively defined as influence which disturbs the balance of man's mind or the intelligent exercise of his faculties, and injuries received while in that condition are not covered by an accident policy. Nor are those caused by running obvious risk, as crossing a railway, even at a proper place, without exercising care to avoid passing trains.—*Chambers' Journal.*

### THE RECENT IMPORTANT DECISION BY THE UNITED STATES SUPREME COURT.

The great lakes are high seas, according to the construction given by Justice Field in the United States Supreme Court, in the consideration of an act of Congress providing for the punishment of offenders on the high seas. The matter came up on the case of the United States against Robert G. Rogers, who was indicted in eastern Michigan for assaulting another person on the steamer "Alaska," lying at the time in the Detroit river. Rogers entered a demurrer to the jurisdiction of the court under the high seas act, contending the great lakes were not high seas, and the court sustained him. The court holds that the demurrer should have been overruled. Justice Field said that formerly the term high seas was used to designate open or enclosed waters of the ocean, but there has been a development of the term and that it does not now have the significance formerly attaching to it. The Mediterranean, he says, has come to be regarded as high seas, and the great lakes, with their immense territory, come within the same construction and cannot be excluded on the ground that they are fresh and not salt water bodies. The statute of the United States for the punishment of offences on the high seas and connecting waters, he holds, was intended to apply to all navigable waters outside the jurisdiction of any particular state. He believed it was a matter not of local name, but of facts, that designation "great lakes" could not withhold jurisdiction, where waters were open to free navigation of other countries. The opinion was delivered on the somewhat celebrated "Alaska" piracy case. The case occurred in August, 1887. The steamer "Alaska" left Detroit in the morning with a crowd of excursionists for Put-in-Bay. At the Bay a gang of thieves boarded the steamer and on the return trip to Detroit they got drunk, terrorized women and children and brutally assaulted several men. They were arrested when the steamer reached Detroit, and at their trial in the United States Circuit court the plea was made that the steamer was in Canadian waters when the assaults were committed and that consequently the Federal courts had no jurisdiction. The principal offenders in the assault on the steamer were Joe Coveyou and Robert S. Rogers, against