

The Cost of Living.

An officer of the morality department in Winnipeg has declared that it is impossible for a married man with a family of four or five children to live in that city on less than one hundred dollars a month. Those who can recall the olden days when one hundred dollars a year and the products of the garden served to support a family will think this figure extravagant, but careful calculation will go to show that the estimate is not altogether absurd. It is because of this that in hundreds of cases both father and mother go out to earn money while the older children are kept at home to care for the younger. In one large school forty per cent. of the pupils who enter grade I. never go any higher. They are kept at home to assist in household management. What accounts for the increased cost of living in these days and what remedy is to be found? These are easy questions to ask but not so easy to answer. Yet two or three suggestions can be offered.

The first cause of the increase in cost of living is the superabundance of gold. The explanation is very clearly made in a contemporary magazine:

"The dealer may not know—very seldom does know—why prices have gone up, but the reason is that gold, the standard of value, has become more abundant in proportion to the uses for which it is needed. The jeweller will always give pretty much the same amount of money for gold, because gold is the standard that fixes the value of money. It, therefore, naturally appears to be always at the same price in money, though it may vary in value with regard to all other things. If gold was as plentiful as iron it would not be worth as much as iron, for though it is capable of far more uses, those uses do not demand such large quantities. The production of gold has been increasing during the last score of years at an accelerating rate, and much faster than the demand for it for ornament or use, so that its value has gone down, and to-day people are not willing to give so much work, so much butter or so much meat in exchange for the weight of 23.22 grains of it that are contained in a dollar. This cheapening of gold makes everything else seem to get dearer, as gold is our standard of every monetary system, therefore, fluctuates with the increasing or decreasing abundance of the metal on which it is based, and the best that can be said for the gold standard is that, from the beginning of civilization till now, there has been found none better. Silver has depreciated even more rapidly than gold, and platinum has gone up at a rate that would have caused serious trouble. We can but hope that no new find of gold comparable to the Rand or mechanical device for cheapening production will work further debasement."

A second reason for high living is the wastefulness of people particularly in America. Three-fourths of our workers receive less money than they must necessarily expend if they and their families are to maintain a decent standard of living. In 1909 a careful examination of conditions in New York showed that "families having from \$800 to \$1,000 a year were able in general to get enough food to keep body and soul together and clothing and shelter enough to meet the urgent demand of decency," and yet three-fourths of the adult males are earning less than \$600 annually and nine-tenths less than \$800. Nine-tenths of the women are earning less than \$500 a year. Of course the prices for living in New York are greater than in smaller cities, towns and in rural communities, but not so very much greater. The ever-present problem, which suggests crowded tenements, child-labor, threadbare clothing, unfilled dinner pails, which suggests also social unrest and class antagonism and explains to some extent discontent and socialism—is that of making \$600 cover the \$800 which it is necessary for a man to expend in order to maintain his family in decency and comfort. The average rental is more than double that paid in England, and the cost of food is dear in proportion. The British workman eats less meat and more bread and cheese, less fancy rolls, biscuits, pastry and canned vegetables. Bread which costs 10 cents in London costs 22 cents in New York, and potatoes which cost 23c. in London cost 55c. in New York. Indeed it has been figured out that in England a man with a wife and two children can live on \$300 a year, which is just about one-third the amount estimated for America. In France and Germany the workers are able to live on even less than the Englishman. A writer in a current magazine has well said: "Trade for trade the American wage scale is often not far from three times the French scale. Contrawise, the percentage of savings bank depositors is three times as great in France as in America. The fact seems strongly to suggest that extravagance grows and thrift decreases with the increasing wage scale. The present condition in America is conditioned on lack of thrift." The American must pay \$1.52 for food and rental that in England would cost \$1.00, but he has \$2.30 to meet the expenditure. If prices are high, wages are higher still in proportion. Assuredly there is prodigality in spending.

In the decade 1896-1907 the prices of a large proportion of farm products have increased by one-half, a goodly number have doubled, and in some cases prices have risen to two and a half times their range

of fifteen years ago. Side by side with this statement there should be made another—that in all the mechanical industries the wages in seven years (1900-1907) increased by 22 per cent. while the working hours per week decreased by about 4 per cent.

The man whose salary increases from one to two dollars does not know how to finance. He becomes extravagant. Wastefulness becomes a habit with him. This wastefulness is found in every strata of society. For a man to have a dollar is to seek means of spending it. We all buy what we do not need and really do not want. We pay too much for what we buy and then waste that for which we have overpaid. Worse than this we often pay for what we do not get. It is because of our wastefulness that it costs us more to live than any other people.

A third reason for high living is the congestion of population.

The price of food is high, only where population is congested. The cost of transportation, the profits of the agent, or middleman, the toll exacted by commercial combinations, together with the additional charges for distribution and delivery, all tend to enhance the price of food in cities, but many of these articles barely paid cost where they were grown.

For instance, in a large city a bushel of potatoes may be worth five dollars, while a hundred or two hundred miles distant they may be practically valueless. In one part of the country the would-be buyer finds prices high, in another section the producer finds the demand scant and prices so low as to have an infinitesimal profit, if any.

In many of the East n States, notably New York and Massachusetts, food is cheap and no complaint is heard, except from the towns and cities. If the farmers received a more equitable proportion of the amount paid by the consumer for their products, they would be the richest body of working men in the world; whereas statistics show that their earnings, after interest charges are deducted, average less than that of any other class.

As to remedies for present conditions, they are suggested by the controllable causes. It is necessary for our people to practise the almost forgotten virtues of thrift, frugality and simplicity. It is necessary for us to lessen the cost and increase the efficiency of transportation and to reduce the number of middlemen. It is also necessary for us to raise the cry "Back to the land!" And even here we are facing a new problem, for under our wasteful methods our land is becoming impoverished from year to year. We must live as if our national existence were to be perpetuated. Above all we must recognize that by legislation and otherwise we must bring it to pass that it will forever be impossible in this land for one per cent. of the people to hold over fifty per cent. of the wealth. "The curse of the tariff is over it all."

PRESERVING OUR NATIONALITY.

In a recent address Prof. Adam Short expressed himself to the effect that our civilization is best for us and the Eastern civilization best for the Chinese, and that it would be a mistake to attempt to impose either upon the other. This is the first reason why it is a mistake to encourage Chinese immigration. The second reason is more pronounced still. Inter-marriage of Canadians and Chinese is neither desirable nor probable. There can never be national unity where the people cannot join in marriage. We should not encourage to our Dominion those who cannot unite in this way. If Japanese and Hindoos are in the same class they must be classed among the undesirables. If some of the European immigrants will never coalesce it is clearly an error for us to invite them to come. Unity is aim, feeling, blood-bond, is essential to national spirit. We have sufficient difficulty now in maintaining harmony where one class sets up an almost insuperable barrier to marriage with other classes. Let us not invite fresh trouble. National development is desirable but it can be secured at too great a cost. We must not sacrifice the future to the present. Posterity has some rights.

SPELLING REFORM.

Considerable space is given these days to a discussion of spelling reform. It is felt that the present English spelling is altogether unsatisfactory. It is inconsistent, unphonetic, purely arbitrary. It renders the lives of millions miserable, and is responsible for a waste of from one to two years in the life of every school child. Nor is there any reason for the present spelling. In most cases it is a matter of pure luck that a word is spelled as it is.

The Spelling Reform Advocates have singled out a few hundred words which they have doctored into respectability, and a number of magazines have adopted the changes in whole or part. The hope is that if the language is inoculated in this way the whole system will in time become affected and phonetic spelling will be desired and effected.

A gentleman (or lady) from Strathclair writing in an eastern paper hits the nail on the head when he says:

"Another certainty is that nothing but a tho-

rough going elementizing of all words not already phonetic will meet the requirements of the reform. Any scheme of 'simplifying' the spelling by lopping off of silent letters, useless doubles and alternative letters and combinations of letters, though it may have the merit of reducing the bulk of words a little, fails in the main thing, it does not obviate the necessity of learning to spell."

The best that can be said for such a scheme of simplified spelling is that it is an assertion of freedom and will help to remove the sacredness of the Johnson spelling. The only thoroughly effective reform is that which is based on a rigid adherence to the motto, one sound one character.

A writer in the Pedagogical Seminary devised a scheme whereby about forty elements represented the various sounds in English, French and German. He pointed out how by a use of his complete alphabet one could learn to read any of these languages in a fortnight. The Cree Indians can learn to read their Bibles in two days or less. The language is syllabic but the notation is remarkable, in that one sign represents one sound. By and by we shall become civilized. We shall refuse to be bound by the authority of one man who lived many years ago and who apparently was governed by prejudice in his spelling. Isn't it a sign of independence in a man when he refuses to be bound by arbitrary action?

CONSERVATION.

At the present rate of consumption and allowing nothing for increase of population all the privately owned timber in the United States will be consumed in forty-four years. With fires uncontrollable, and with wasteful methods continued, the rich forests of Canada will soon be things of the past. Lumber is now costly. It will soon be double the cost.

Gradually, our soil is becoming poorer because methods of cultivation are not scientific. In a few years we shall have to adopt the costly method of the farmers east and south. There is some truth in the cry of "mixed farming," although some of those who are raising the cry are doing so to divert attention from their own misdeeds and blunders.

Year by year our lakes are becoming depleted. There has been scandalous waste. In Labrador and some other portions of British America the slaughter of game is deplorable.

It is evidently necessary for every good Canadian to consider these matters very seriously. We may think we are doing well if we are laying up fortunes for our children. There is a possibility that public waste may overbalance private gain, and we may be losers through our selfishness and lack of public spirit. That man is the best friend of his children who is the best watch-dog over his country's interests.

THE SIN OF EXTRAVAGANCE.

Here is part of an account from the leading society paper in New York:

"The bride's engagement ring was a ruby of ten carats, worth \$50,000. Besides the three wonderful strings of pearls already alluded to, there is a \$500,000 diamond and pearl tiara, a bandeau of large oriental pearls and diamonds worth \$750,000, and a diamond tiara with big pear shaped pearls worth \$100,000."

Here is an account of an actual transaction in one of our cities:

"A lady, and a very pretty lady she was, good to look at from the crown of her head to the soles of her feet, entered the shop. A demure saleswoman, faultlessly gotten up in black, met the lady at the threshold. They greeted each other pleasantly, and then conversed for a few minutes in low tones. What they said did not reach my ears. There was a clock on the opposite side of the street, and being prohibited from paying too close attention to the pretty lady and the demure saleswoman, I watched the clock. It had ticked off seven and a half minutes when the conversation that had been beyond my ears increased in volume. The lady and the saleswoman were approaching the front of the shop where I was standing. What followed could not escape me. 'We are very much obliged to you, indeed, Mrs. Blank.' 'I am sure the obligation is on my part,' was the gracious response, 'for a prettier gown I have rarely seen in my life. You don't know how pleased I am at securing it.' 'Thank you, indeed, for your good opinion. Good-morning.' 'Good-morning.'"

The pretty lady had reached the door, which was held open by a page in buttons, when she suddenly seemed to remember something.

"By the way," she said, "I forgot to ask the price of the gown. How much is it?"

"Seventeen hundred dollars," was the calm answer.

"Isn't that rather high?" suggested the lady, as the ordinary woman might have suggested that peaches at sixty cents a basket were high.

"No, I think not," replied the saleswoman, as

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