

this evidence we gather, that while the poor of the county may in many instances be comfortably housed and cared for, the present system admits of many abuses, and that not infrequently paupers are lodged in the dwellings of those who themselves are in a state bordering upon pauperism; and that while the poor have in the main been kindly treated and cared for, there are not wanting individual cases in which gross negligence, both as to clothing and cleanliness, have existed. From the evidence, we likewise gather, that while the practice of disposing of the poor at public auction has for several years been abandoned, the system now in vogue of accepting the lowest tender for their support, all circumstances being considered, practically amounts to the same thing. When we read of indemnifiers haggling over the price to be granted for the support of a pauper, and stating that "he could get her kept for three barrels of flour," we are forced to the conclusion that there is but a fine line of distinction between the practice of the public sale of paupers to the lowest bidders, and that of the barter and trade for their support which is carried on more privately. It is asserted that in the sections of Marshalltown and Plympton indemnifiers frequently paid for the support of paupers in part by goods provided from their own shops, thus opening the door to a double profit in the transaction. One thing the evidence established beyond doubt, and that was, that medical aid was seldom promptly obtained, and that the doctor was sometimes summoned only to stand by the death-bed of his patient. Bailey's advice to "leave the poor some time for improvement," does not appear to have always been borne in mind; but, inexcusable as this is, it is but trifling as compared with the negligence evinced respecting the education of young children. Mr. Bell's Report, while apparently written in a manly and independent spirit, bears internal evidences of a desire to whitewash the abuses of the system. At the same time, he prudently throws the responsibility of its continuance upon the shoulders of the tax-payers of Digby. He states that the only question on which he is called upon to give an opinion is whether or not the poor of Digby are, under the present system, well cared for. This question he answers evasively, and while frank enough to acknowledge that the present method opens the door for many grave abuses, he does not feel himself called upon to recommend any material alteration. This we conceive to be the great weakness of the Report. From the evidence, it was shown that the paupers were frequently ill-housed, ill-clothed, and uncared for, that tardiness in procuring medical assistance and neglect as to the education of children existed, that the system of letting out the poor by tender and contract, and of defraying the expense of their maintenance by supplying goods from the shops of interested parties, was no great advance upon the method of disposing of them at public auction. And yet Mr. Bell has not thought it his duty to even recommend the Government or the Municipal Council of Digby to follow the example set by the Counties of Hants, Cumberland, and others, in providing a poor's farm where the unfortunates could be comfortably housed, fed and clothed, and where they would be under the direct inspection of competent and responsible men. But Mr. Bell's sin is a sin of omission, the sin of commission lies at the doors of the twenty thousand inhabitants of Digby County. How long they will be content to have the stigma resulting from the present system branded upon the fair name of their county, we cannot say, but we cannot believe that as Christian men and women, they will long tolerate the existence of white slavery in their midst.

OUR SAVINGS LOCKED UP.

We have frequently called attention to the derangement of business, consequent upon the large absorption of capital by the Government Savings Banks of the Dominion. We have no desire for a return of the times in which private Savings Banks afforded the only means for depositors of small investments to realize any return for the money laid aside for a rainy day. The competition in these private institutions, the high rate of interest which they were obliged to offer, the cost of management, and the difficulty of readily realizing their assets, made them liable to failure, even when carefully and judiciously managed. The American people have probably suffered more from the failure of these irresponsible institutions than we have in Canada, which is due, no doubt, to the greater inducements offered for speculation in the United States. The French Government is liable at any time to be called upon to meet on demand the drafts of those holding deposit checks on the National Savings Bank, and the responsibility of providing for the immediate payment of these drafts, in the event of a panic, is one of the most perplexing problems with which the political financiers have to deal. The National Savings Bank, having offered to the people the high rate of interest of three-and-a-half per cent. per annum, has shouldered a load of debt payable on demand, which far-seeing French Statesmen regard as a constant source of danger to the National credit. Notwithstanding the precautions taken to prevent the rapid increase of these deposits, they now aggregate \$444,800,000, and it is not surprising that French financiers are demanding that this immense floating debt be at once funded, in order to prevent the risk of National bankruptcy. The Dominion Government did well in introducing its present Savings Bank system, but the comparatively high rate of interest which it offers must eventually bring about a state of affairs in Canada analogous to that now existing in France. When Edward Blake stated, in his place in Parliament, that our manufacturers were suffering from a lack of capital, he stated what every one in industrial pursuits knows to be the truth; but so long as the Government offers to the people a fairly safe investment at a comparatively high rate of interest, those who have money to invest will undoubtedly utilize the Government institutions, and thus the capital which is required to further our business and manufacturing enterprises is diverted from its legitimate and proper use, and locked up in unremunerative public

works. Most of our Commercial Banks have Savings Bank departments connected with them, but in none of these institutions, so far as we are aware, is the rate of interest as high as that given by the Government. The Government is virtually out-bidding the banks, and as the banks are run upon commercial principles, it is evident the Government is offering to investors a premium over and above the market value of the money thus secured. In a new country like Canada, the surplus capital cannot be great, and if the country is to follow on in the line of progress, this capital must be utilized in the development of our natural resources and the building up of our industries.

The Hon. A. W. McLelan, as Minister of Finance, should give this question the consideration it deserves; and after due notice to depositors, reduce the present rate of interest to two and a half, or at the best, three per cent. This would at once ease the money market; the Savings Banks departments in connection with Chartered Banks would be more generally utilized, and the farmer, the fisherman, the shipbuilder, the manufacturer, and the trader, would be able to discount their paper at less exorbitant rates.

EDUCATION OF THE INDIANS.

The problem of converting the wild, unstable Red Man into a peace-loving, bread-earning, law-abiding citizen has only of late years made any approach to a solution. The Government of the United States found that their desultory attempts to cultivate a more peaceful spirit among the savage tribes by means of a limited amount of education, stingily doled out to a few select members of a tribe, had absolutely no deterrent effect upon their fellow tribesmen or themselves. Attempts at educating the Indian are almost as old as English colonization in America. In 1692, Indians were admitted to William and Mary College, Virginia; but the dusky boys who donned the garb and adopted the manners of civilization while at College, resumed their face-painting, feathers, tomahawks, and war-whoops as soon as they returned to their homes in the wilderness. Not that this change was due to a desire to be fashionable; there is a deeper reason—the natural association between a roving, hunting life and those practices which to the civilized man, with his steady pursuits and fixed place of abode, may seem unaccountable. Later illustrations of the powerlessness of a little education to overcome old associations, hereditary instincts, and the influence of surroundings, are abundant. A quarter of a century ago, Little Crow, a college graduate, chief of the Sioux Indians in Minnesota, lived at the agency surrounded by an atmosphere of refinement and elegance. His daughters, graduates of the best seminaries, kept and played their own pianos. But when the outbreak occurred in 1863, Little Crow painted his face, donned his feathers, and showed himself the most blood-thirsty savage of his tribe. And perhaps our own Poundmaker, had he lived in a settled, industrious community, instead of roaming about in search of wild animals, would never have lent himself to an Indian rising. But the Americans have at last found, as the Canadian government had discovered years before, that the only method of effecting a permanent improvement in the condition of the Indians is to change their whole manner of living. They must be placed in a position to earn their livelihood as civilized men do, otherwise they will only receive a varnish of civilization, without the substance. We have in Canada whole communities of Indians who live just like other men, and who never feel any temptation to go on the war-path. If, as seems probable, the destiny of the Indian is absorption, not extinction, he must first go through a process of assimilation to his white brother in mental training, it is true; but the process will begin with his physical pursuits and surroundings.

STRAIGHT INSURANCE.

Our remarks on life insurance have excited the interest of some of our friends, who commend our desire to show it to be the duty of our people to protect their families, and indirectly society, by adequate insurance, but express surprise that we should recommend what they suppose to be an assessment system, asserting that that system is wrong in theory, and has been disastrous in practice.

To this we enter the plea of "confession and avoidance." It is true that the assessment idea cannot be justified by the principles of insurance mathematics, which are themselves the outcome of actual experience, and that the results of assessment experiments of the past have proved disastrous.

It is not true that we have advised our readers to commit so sacred a trust to a company or system based on that idea. The distinctive principle of the assessment system is that the amount of premium each year, inclusive or exclusive of the first, varies with the ratio of death-losses actually sustained by each particular society or association. When the death-rate is high, the cost to the member is high; when the death-rate is low, the cost to the member is low. It is this fluctuating cost—the failure to provide during years of a low death-rate for the higher rate that must invariably follow—that distinguishes the assessment system from all others, and in the past has proved its most prolific source of disaster. A system which necessarily involves this fluctuation of premium with the death rate is an assessment system whether it plainly acknowledges the fact, or seeks to conceal it by verbal tergiversation. A system which regularly provides for a nominal death-rate, accumulating in years of a low mortality for the inevitable higher rate to restore the disturbed average, is not an assessment system, but is the system by which the insurance branch of the level-premium business has been conducted for a century. And this is the system we have without hesitation put forward as adapted to the real needs of our people, when we have directed their attention to the Dominion Safety Fund Life Association.