

this. No attempt is made to give a reason for the extraordinary proceeding beyond the insulting assumption that the citizens of Montreal are incapable of that self-government which in any other community would be regarded as their unassailable right.

## The Men Who Do Things

IT is mentioned, as one of the striking things about the Cabinet making of Mr. Lloyd George, that he has disregarded precedent and made his selection; and assigned their official duties in his own way. He has chosen for some of the offices men who have had no Parliamentary experience, and whose great merit is that they are men who are accustomed to "doing things." He has determined to have a small war council and to give them unlimited authority, free from interference by Cabinet or Parliament. There will be a strong disposition among the people to approve of this policy—for the moment. Things have not been going well everywhere for Britain and the Allies in the war. Here and there on the long battle-line of the Allies weak points have been found. Somebody must be blamed; somebody must be removed from office; something must be done. Where this situation exists an atmosphere is created in which changes and experiments are welcomed. Some of them, no doubt, will turn out well. Some of them will not—and then again something must be done. There will come further changes and other experiments. These things, no doubt, are unavoidable in the management of the nation's affairs at the time of greatest trial.

It may be well to remember, however, that the very qualities which are now placed to Mr. Lloyd George's credit are not always productive of good results. They smack of autocracy too much to find permanent favor in a democratic age. A proposal to have a small war council, practically independent of the Cabinet and of the House of Commons, may sound well just now. But how long will the other members of the Cabinet be content to have only a nominal authority? How long will they be willing to be responsible to Parliament and to the country for things in which they have really no voice? When some things go wrong—as probably some must—will there not arise questioning people who will want to know whether Britain has responsible government or is living under German Kaiserism?

And the men who are appointed because they can "do things," what of them? For the moment all will be well. But this type of man usually develops a firm resolve to do things in his own way, in profound disregard of the views of others; and not unfrequently he runs across people who dare to say that his way is not the best way.

There are some useful examples of the operations of the men who do things. Mr. Winston Churchill is one of them. He certainly did things, many of them good things, and for a while the country was as full of the story of his remarkable energies as it is now of the force of character of Mr. Lloyd George and some of his new colleagues. But in calmer moments the nation seemed to come to the conclusion that Mr. Churchill was doing too many things in his own way, and he was dropped out.

Coming nearer home we have in our own Sir Sam Hughes a fine example of the man who does things. Who will deny that Sir Sam did things? Who does not remember that he formed a "small war council," a council of ONE, and proceeded to do things in a way that filled

the air with the sound of his achievements? Who needs to be reminded that he did not permit any precedents or Cabinet meddlers to interfere with his determination to put things through?

Let us give our admiration and our sympathy to these men in England who, we are told, are so notable for their habit of doing things. But if we modify our transports, as we think of Mr. Churchill and our own Sir Sam, may we not be exercising a measure of wisdom?

## The Pressure on Germany

GERMANY'S peace proposals are probably due to economic conditions. At any rate that is the impression one gathers from reading the series of letters which have been appearing in the Chicago Tribune, two of which are reproduced in this issue of The Journal of Commerce. Whatever views we may hold as to the advisability of making peace up to the present time, it is certainly important that we know as much as possible about Germany's economic and military strength. The letters of Miss Doty go to show that Germany is facing a severe food shortage, if not actual starvation. In view of the peace proposals now before the world, the articles take on a new and added interest. Every reader of The Journal of Commerce would do well to read the summary of the letters which appear elsewhere in this issue.

## The Lord Chancellor

SIR ROBERT FINDLAY'S intimation, on accepting the office of Lord High Chancellor in Mr. Lloyd George's Cabinet, that he when retiring will not claim the usual pension, is likely to draw attention to a feature of the British political system that has too long been overlooked. Of the general provisions of the law respecting the allowance of pension in certain cases to retiring Cabinet Members there may be no complaint. If the system were more liberal than it is the public would hardly complain. But the special provision made in the case of the Lord High Chancellor is likely to be challenged. The fact that Sir Robert Findlay deems it expedient to declare his renunciation of a pension indicates that he feels the objections that may be made to the existing practice.

The Lord High Chancellor of Great Britain is one of the greatest of the officials of the nation. The very high rank and dignity of the office, its large judicial and church patronage and its handsome emoluments are such that the refusal of any lawyer to accept it is hardly to be looked for. Nevertheless, Sir John Simon, who retired from the Asquith Government some months ago on account of difference from his colleagues concerning the war measures, had to his credit the fact that when the office of Lord High Chancellor was open to him, he preferred to decline it so that he might retain his place in the House of Commons. The Lord Chancellor, receives a salary of \$50,000 per annum, and on retiring from office he receives a pension of \$20,000 per annum. There are several ex-Chancellors now drawing this handsome pension. Lord Buckmaster, who has just retired, has only two years' service to his credit, yet he becomes entitled to the pension. Though ceasing to hold the office of Lord Chancellor (in which capacity he acts as speaker of the House of Lords) the retiring official remains a member of the House of Lords and performs certain judicial duties, including ser-

vice on the Judicial Committee of the Privy Council. The allowance to the Lord Chancellor of a salary double that of any other member of the Cabinet, and of a pension much in excess of what is allowed to any other, is likely, now that attention is drawn to the matter, to elicit unfavorable comment and to lead to some revision of the law. A remarkable fact is that the Lord Chancellorship is one of the happily very rare cases in which there is any religious discrimination. No Roman Catholic is eligible for the office.

If the allowances to the Lord Chancellor are to be subject to revision, it is likely that at the same time there will be a change in the system respecting the offices of Attorney General and Solicitor General. Both these officials receive large emoluments, not in the form of salary, but of fees for services in law business handled by them. The system is not a good one. It would seem to be much better to pay the officials liberal fixed salaries and to abolish the fee system.

## Rural Credits

ONE of the questions which have attracted much attention in our Western country is the high rate of interest and the difficulty of the farmer in obtaining financial assistance in the carrying on of his work. As respects mortgages the lowest rate of interest in Manitoba is seven per cent. Higher rates are paid in some parts of that Province and in the Provinces of Saskatchewan and Alberta. The terms of mortgages, too, are deemed severe, repayment being called for within a short period, usually five years. These conditions it has been represented, operated harshly upon those farmers who desired to raise money on their landed security. As respects other credits, the grievance was that the banking system, while well adapted to assist the manufacturer and merchant, did not adapt itself to the needs of the farmer. One complaint much heard was that, under the branch bank system, the bank managers in the smaller communities had not sufficient authority to do business promptly, and had to refer everything to offices far away.

In various ways efforts are being made to meet these objections, and the indications are that the desired relief will, to a large extent, be given. The representatives of the banks and the farmers have been conferring at Western points. It is believed that the banks generally doing business in the West will make a greater effort to assist farmers whose character and operations entitle them to favorable consideration. With regard to mortgages, under the leadership of Hon. Edward Brown, Treasurer of Manitoba, the Governments of Manitoba, Saskatchewan and Alberta are co-operating in the preparation of measures under which it is expected that the farmers will obtain money at six per cent on the amortization system, by which the specified small payments will cover both interest and principal. The plan requires the co-operation of the Municipalities and the Provincial Governments with "Rural Credit Associations" to be formed. There may be differences and criticism on the details, but the general plan seems to be regarded with favor. Cheap money is not to be expected now. These are days when nothing is cheap. But some more favorable money conditions than have hitherto prevailed are much to be desired for the development of the new lands of the West, and it is gratifying to find the bankers and the Provincial Governments cordially co-operating to bring them about.