HOW BEST TO PROVIDE FOR SICKNESS AND OLD AGE

IS A NATIONAL SYSTEM WORKABLE?

By Sir Boardin Leech. Copyright.

IN the National Review of 1892 Mr. Chamberlain says the community spend £3,000,000 of national money in providing for the wants of the aged poor, and as the state alone can give absolute security, it has great advantages over any private organization. He also urges that the post office, with its existing agencies in every hamlet, can work more effectively and cheaply than any other body. He hopes to induce a man, before he reaches the age of 25, to save £5, to which the state would add a bonus of £15. Afterwards £1 would have to be paid annually up to the age of 65. In case of emergency, such as sickness, the subscription might go into arrear not to exceed five years, but must be paid up after to avoid forfeiture. In return for this a pension of 5s. per week after 65 would be given. In case of death before that age, a sum not exceeding 10s. per week would be paid to the family for six months, and 8s. per week afterwards. Or, in case of death without heirs, the insured might leave a sum proportionate to his subscription, as he pleased. Women to be provided for by a payment of £2 before 25, with £8 added by the state, and they would have to pay 8s. 8d. annually for 40 years. At 65 they would get a pension of 3s. per week. Accumulated funds to bear interest at 3 per cent. To prevent undue competition with friendly societies, the same bonus would be paid to a friendly society if a man or woman could show they had the required £5 or £2 in the hands of the society. Special terms would be made for those already over 25 years of age. Entrance to be voluntary. The pension fund to be inalienable, and no withdrawals allowed.

Though Mr. Chamberlain tried to please friendly societies, they did not show much gratitude. We find their leaders denouncing state aid, stating that actuarial and vital statistics had not had proper consideration, and that sick pay was more important than 5s. per week in the long distance. Also that a national pension scheme would not reduce pauperism caused by intemperance and misconduct. But perhaps John Morley has been the most able critic. Addressing a friendly society meeting at Newcastle, he warned them not to let a new and untried scheme interfere with the working of those that had done well in the past. They must not expect German systems exactly to suit English tastes. He spoke of the danger of employers' deductions eventually coming out of workmen's wages, and said it was the taxpayers themselves who would have to find the million and a half to be paid away annually in bonuses. Again, were casual and agricultural laborers to be left in the cold? Would 5s. per week 40 years hence be attractive? He thought it unwise for the government to make a supplemental grant of £15 to friendly societies who might be insolvent; that there would be great difficulty in collecting £1 for 40 years, and said he would regret to lessen the natural ties of children to support their parents in poverty or old age.

As one having given much thought to social problems, my own view is that a large measure of compulsion is necessary, and herein is the weakness of Mr. Chamberlain's old-age pension scheme. Wise men will themselves provide for a rainy day. Compulsory legislation, however, is needed for those who have lived extravagant, dissonne lives, and who expect others to provide for them and their families. People talk of compulsion being un-English, but we adopt it from the cradle to the grave. We are compelled to register, vaccinate and educate; to obey workshop, factory and all kinds of laws; and to pay taxes which many of us think unjust. No man can even do what he likes with his own life; if he tries to put an end to it he is punished. Trades unions and friendly societies all adopt qualified compulsion; so do railway companies and the civil service. A plebiscite of the people might not be favorable to obligatory providence, but would not a plebiscite also blackball the income tax and half of our laws? The government ought to legislate prudently and wisely, fearless of consequences.

Mr. Chamberlain does well to leave out of his programme the relief of sickness. Other existing bodies can better attend to this department, and it would have been a mistake to compete with the work of friendly societies. The propriety of a capitation grant of £15 at the age of 25 is very questionable, and the collecting of £1 per year for 40 years would be a most difficult matter. Later on I hope to show a simpler way to arrive at the same result. Men and women cost the same to keep in old age, and there can be no reason to differentiate the scale of payment. I see great objection also to Mr. Chamberlain's scheme of supplementary deposits placed in the hands of friendly societies; such a course would lead to confusion, and, as Mr. Morley points out, possible loss. One of the greatest difficulties to contend with is the introduction at time of old people and young people. So few of the former would be able to deposit a sum large enough to place them in an equitable position to take equal benefits.

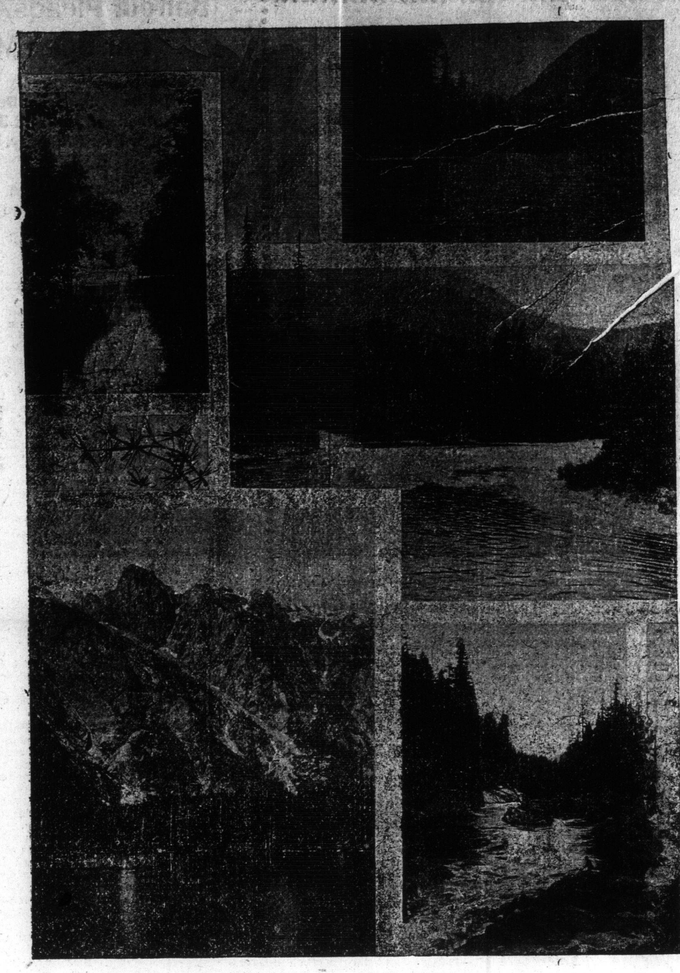
The problem of how best to provide for sickness and old age has long been a subject of deep interest to me, and, like many others, I am desirous to help in solving it. I firmly believe that a national system is possible, but it will be easier to construct a new fabric than try to patch up an old one; and for this reason I would at present leave provision for sickness to existing agencies, faulty though they may be, and deal with old age or death only. Success would insure a further move forward. I think the end Mr. Chamberlain desires can be reached in a way that will be fairer to the taxpayers, and more acceptable to the contributors. Instead of an indefinite £5 to be saved somehow, and £15 from the rates for each man reaching 25, I would make it compulsory that a parent should pay a penny a week from the birth of a child till 5 years old, and 2d. per week till the wage-earning age of 15 was reached, afterwards the charge to be 3d. per week till 65. These cumulated subscriptions to form a fund in the hands of the government at 4 per cent. compound interest. From this they would pay pensions and all outgoings. It will be necessary for me now to show that the contributions suggested are reasonable, how they can be collected, and that means can be adopted to prevent a drain on the revenue of the state. The organizations to be used are the schools of the country, the post offices and post office savings banks, which really would become state banks.

Now, as to the suggested contribution being reasonable. Until recently the working classes have been compelled to pay school fees varying from 1d. to 3d. per week, and if they could not afford, the state has virtually found the fee for them. We find, too, the great body of the poor entering children's burying clubs and paying a penny, and in most cases twopence per week. These clubs are most easily in management, and offer a glittering inducement of from £2 to £10 on infant death, such as the baby-farmers quickly add to the list of infant mortality. A great many others pay for a long time and then give up, and it is these lapses that enable the societies to become rich and pay large premiums on death. I suggest that the government out of their accumulated fund should, in case of death before 13 years of age, pay double the amount to the credit of the deceased, then the foolish but willing poor would not sacrifice their money, and there would be an inducement to prolong infant life. On the whole, my scale would be less than the average payments for combined schooling and insurance before school fees were abolished. In cases of extreme distress the guardians should have power to pay the subscriptions. It would be cheaper for them to do this than to keep paupers when old. Each family in England spends on the average £17 per annum on alcohol and 12s. 6d. on tobacco; it would need but little restraint to provide the small sum for old age. As regards collection, now that all children must be educated the schoolmaster should be the collector, an entry being made on the school register and also on the child's card, the proceeds each day being paid into the post office bank. At the age of 5, 13, and at intervals of five years afterwards an up-to-date certificate, cancelling all previous ones, should be issued, showing that at the time there were no arrears. Each certificate would virtually be a testimonial for employment. Just as now children have to prove they have passed a certain standard before they can start work, apprentices their credentials before becoming journeymen, and professional men their diplomas, so these certificates would show employers if their servants were fulfilling the state obligations voluntarily. If not, there should be power for the employers to deduct and pay over a percentage of the wages till arrears were paid up. Contributors, if they so desire, ought to have the option of doubling their payments and securing 10s. per week instead of 5s.; also of freeing themselves from further subscriptions by paying fixed sums at certain stages, as per scale. Then a parent could endow a child, or a master pension a servant, and obtain a life certificate. I would limit the pension to 10s. and make the scheme applicable only to recipients of £150 per annum in the first instance. But inasmuch as the rich may become poor, the same principle might become both universal and national, and could be adopted under changed conditions for larger incomes.

In case of death the last certificate would show the amount to credit; and the sum, less a small percentage for expenses, ought to pass by will to a family, or be divided on the principle now adopted by friendly societies. As children all have to be registered and must go to school, it will be quite possible with the aid of the registrar schoolmaster and post office to follow them; and when once a sum of money accumulates to a child's credit the parents will not lightly allow it to lapse. In the intervals before getting certificates, contributors might have cards with squares, as in Germany, or small books, to act as checks.

Without pretending to be an accountant, I make out that 4 per cent. paid by the state on the deposited funds would not only keep the scheme sound, but leave a margin. Possibly I shall be asked: "Why should the nation pay 4 per cent. when they can borrow at 2½ to 3¼ per cent., and will it not damage the savings bank, who only pay their depositors 2½ per cent. interest?" I do not think a deposit business limited in extent will affect the latter, and both have the same object in view, viz., to help the people to be provident. By widening the scope of the post office savings bank I believe the 4 per cent. could easily be earned, and the money received turned over at a great advantage, especially in agricultural districts. Our merchants and manufacturers have their bankers to assist them and lend money either on tangible or personal security, in order to further their business. The workingman or small tradesman in his wants must have recourse to the pauper or the pawnshop. The former charges 10 to 100 per cent.; and the latter, under the Pawnbrokers (1872) Act, loaning 2s. 6d. for three days, can charge anything up to 570 per cent. per annum. Why should we not elevate the post office savings bank to be more of a workingman's bank, doing business or making loans and taking security, say up to £100, with a building of its own, a trustworthy manager, and a committee of supervision, like the savings banks, consisting of some of the leading men of a place, aided by those whom they choose to co-opt? A little encouragement and assistance would put many a workingman and small trader on his legs with a minimum of risk, and there need be no loss in using the money to bring in 4 per cent. at least.

For my own part, I view with disfavor the desire for state or rate-aided pensions and superannuations. If given at all, they need justifying by very special circumstances. I cannot see why a civil servant, with easy work, short hours and no risk, should be pensioned, whilst the great majority of men, doing even harder work, have nothing done for them. The great majority are often taxed in the interests of the few. My object is to show how a national system of old-age pensions may be worked, which will need the assistance of the state, but little, if any, monetary aid. The contributors ought to be encouraged to preserve their self-respect, and feel that what they are doing is for their own good. The ideal state is that workingmen should earn good living wages and be able to make their own provision for the future, thus retaining a feeling of honest independence. In these days one has to deplore that it is often necessary to protect families from the thoughtlessness and vice of their own parents. The bees will provide for themselves. It is the drones who will not work, but wish to reap where they have not sown, for whom we are bound to legislate.



Scenes of Fishing Grounds Near By Victoria.

THE DEPARTURE OF MR CHAMBERLAIN

His Scheme of Colonial Partnership and Imperial Protection—Results of Half a Century of Free Trade—Remarkable Testimony of Mr. Mark Warren's Figures—Trade and Population of Great Britain—Exports, Imports, and Manufactures—A Cheerful British View.

N. Y. Evening Post.

Mr. Chamberlain, after years of debating and consideration, has definitely adopted imperial protection as his platform for the next general election. Other men—Tories, Unionists, Liberal Imperialists and Radicals—may do what they please, this is the mandate he intends to seek from the electorate. Shorn of all political rhetoric, this is the substance of Mr. Chamberlain's Birmingham recent declaration, and as I write all men discuss the issue with an interest second only to that aroused by the great Home Rule split in the Gladstone party two decades back. For good or for evil, this new departure is a momentous event in British politics. Six years or so ago, when Mr. Chamberlain first embarked on the impelial path he made the colonial acceptance of free trade within the empire an essential preliminary to British duties against the foreigner in favor of the colonial. The colonies replied that they could not forego the revenue derived from the British manufactures, but they showed their sympathy with the Chamberlain ideal by enacting (as in the case of Canada), by pledging themselves to (in the case of South Africa), or by conditionally promising (as in the case of Australia), the preferential treatment of British goods entering their markets.

Meanwhile arose British demands upon the colonies to assist in maintaining the navy, which defends their commerce as well as that of the motherland. The colonies demurred to anything like a proportionate payment; Canada flatly refused all payment. They would send help when men were needed in the field, as they sent it to South Africa, but taxation must go hand in hand with representation, and no one dared propose political federation of the empire at the present stage. So back the British Chamberlainists were thrown upon federation by tariffs, or at least upon intermperial tariff preferences. Mr. Chamberlain abandons his demand for free trade within the empire as an essential first step, and makes the British adoption of a preference for colonial products his next electoral platform, whether the election come next winter, as some suggest, or two years hence. To what extent this step will upheave British politics no man will yet say, but so strong has Mr. Chamberlain's hold become of recent years upon the British electorate that anything may happen. He is the greatest political magnet in England at this moment; beyond all doubt.

Meanwhile it is well to get a clear idea of the trade conditions upon which Mr. Chamberlain's policy would operate. How does England stand to-day after half a century of free trade and open markets?

In this task of estimating the British position Englishmen are aided by a remarkable group of diagrams and figures published in the current issue of the Contemporary Review. They illustrate the course of trade of the four great industrial nations of the world, namely, Britain, United States, Germany and France, during the past quarter of a century. The purpose of the compiler, Mr. Mark Warren, is simply to get at the facts, and to ascertain by the aid of official statistics exactly how Britain stands among the great trading powers. The moment is opportune for such an appeal to facts. Mr. Chamberlain's new departure makes it opportune on one side. And there are other reasons why it is opportune. The Englishman has by this time got well over the first of the industrial scares that disturbed his nightly slumbers. The "Made in Germany" outburst was in its beginning the work of a little group of enterprising English journalists with pronounced protectionist leanings. They knew that a frontal attack upon free trade was of no avail, so they set themselves to frighten John Bull on the score of German competition, and by carefully assorting their instances and picking out their figures, they managed to make a bit of a stir in the newspaper world. Parliament even set itself to the task of legislation, and a merchandise act decreed that henceforward the British consumer should be warned before purchasing foreign goods that were invading his markets and hastening his decay. Unhappily for the alarmists, the labels, "Made in Germany," "Made in the United States," and so on, have in no way deterred the Englishman from purchasing what he wants at the cheapest price, wherever made. In fact, recent investigation suggests that, instead of being a deterrent, these labels of origin have really tended to promote the very foreign trade they were designed to destroy. So the "Made in Germany" scare died a natural death.

Next came the "American invasion," with Mr. Pierpont Morgan and Mr. Carnegie as its prime representatives, and certain sections of Englishmen, ever prone to self-depreciation, are still under the spell of this latest alarm. And yet when one looks at the course of the trade of the four great industrial nations of the world during the past quarter of a century, one realizes how little substantial ground there is for British anxiety. Of course, the Englishman cannot monopolize prosperity. He cannot expect to be the sole child of fortune, but an impartial analysis of the figures of the past quarter of a century shipping under foreign flags. All this means an addition to English trade, an addition which is of the nature of an export, but which does not figure in the returns. German shipping stands second in the world as regards actual tonnage, but it is far in the rear of England."

Passing on to other diagrams, we find a vivid light thrown upon the "American invasion" talk, and the whole of that class of diatribe which is aimed at proving that Britain has lost her industrial position. Mr. Warren classifies the exports of the four countries under three heads: (1) Articles of food and live animals; (2) raw and semi-manufactured materials; (3) manufactured articles; and the proportion which each class of goods bears to the whole of each country's exports or imports is showed for each of the last six years preceding 1901—the period during which Britain is supposed to have suffered most from the competition of American and German manufacturers.

BRITISH MANUFACTURES.

From these figures it appears that on the average for the whole period 85.2 per cent. of all British exports consisted of manufactured goods, while the corresponding figure for Germany was 64.4, for France 54.9, and for the United States only 26.1. Turn to the other side of the account and you find that the imports of manufactured goods into the United Kingdom during the same period averaged 18.2 of the whole imports, while those of Germany averaged 21.1, of France 15.7, and of the United States 40.1. In the year 1900, the British importation of manufactured goods was actually less in proportion to the whole

Hon. Joseph Chamberlain.

of her trade, though Germany has risen at the same time from the fourth to the second place, and though in value of exports of all kinds the United States has, since 1895, repeatedly overtaken and finally passed Great Britain.

But these advances of the United States upon Britain in the matter of exports is subjected by Mr. Warren to an explanation which is essential to an understanding of the British standpoint. Mr. Warren shows what a tremendous "invisible" export Great Britain has by reason of the fact that she is the carrier, banker and middleman of the world. These services yield immense profits which other countries pay for in goods. "Our mercantile marine," says Mr. Warren, "has developed prodigiously during recent years, and there has been a corresponding increase in the magnitude of our carrying trade. In addition to shipping flying the flag, English merchants are owners of a huge amount of shipping under foreign flags. All this means an addition to English trade, an addition which is of the nature of an export, but which does not figure in the returns. German shipping stands second in the world as regards actual tonnage, but it is far in the rear of England."

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Here, then, we find tested that scarifying belief in which some English are again indulging that Britain has become the "dumping ground" for the surplus stock of American and German manufacturers, who leave the British manufacturer paralyzed under a flood of cheap importations. A Lancashire friend of mine was waxing most eloquently to me on this point last week. He is interested in a Lancashire watch factory, and could use no words strong enough to condemn a British Parliament which left the produce of that factory open to the assaults of the American invader. But these Contemporary statistics show that America, despite protective tariffs, is buying about twice as many foreign manufactured goods in proportion to her whole trade as any other country buys, while Great Britain suffers less than any other country except France from the activities of the foreign producer.

TRADE AND POPULATION.

There remains one further analysis which is of commanding interest. After all, the nearest approach to exactitude is only obtained when the statistics of relative population are also considered. Mr. Warren gives the average value (per head of population) of the exports and imports of all the four great trading nations over periods of five years from 1875 to 1900. The result is a startling commentary upon certain recent British discussions. It stands as follows:

	1875-9.	1880-4.	1885-9.	1890-4.	1895-1900.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
United Kingdom:	15.10.4	16.08. 6	14.17.10	15.10. 2	16.03.11
France:	8.01.6	8.14. 9	7.16. 1	7.19. 4	8.03. 9
Germany:	7.09.1	6.16.11	6.14.11	7.04.11	8.01. 1
United States:	4.18.8	6.01. 6	5.00. 9	5.10.11	5.03. 2

And here one cannot do better than leave Mr. Warren's figures to tell their own tale, though it may perhaps be well to complete the picture by the following quotation from the comment which a representative London journal makes upon Mr. Warren's figures:

Face to face with this analysis, where, one may ask confidently, are the signs of rot in British trade? Both imports and exports per head of population are today practically double those of any other nation. The United States stands today as it stood twenty-five years ago, at the bottom of the list. Free trade has, we are assured, killed our industries and placed us under the heel of the American and the German; yet free-trade Britain still does twice as much external trade per head of population as either France or Germany, while the United States does still less than one-third of what we do. If this is driving Britain out of the industrial field, may we have much more of the same kind of compulsion.

P. A. H.

RISIBILITIES.

She: "You never hear of women cashiers embezzling or running off with their employers' money."

He: "Not often; for when it does happen they take the employer, too."

A.—Did Smith's father leave him anything?

B.—Only his debts.

A.—How is Smith getting along?

B.—Well, he has greatly increased his inheritance.

When the Dyaks of Borneo have to decide between two disputants they give to each the same-sized lump of salt. These lumps are dropped into water, and he whose lump is dissolved first is decided to be in the wrong. Or they put two live shellfish on a plate—one for each litigant—and squeeze limejuice over them. The verdict is given according to which man's fish stirs first.

EXPLORING FOR A MILL SITE

Narrow Escapes From Indians.

By C. McK. S.

IN the fall of 1858 Col. Moody and the sappers and miners arrived in Victoria, and shortly afterwards proceeded to Derby, or New Langley, and took possession of the new barracks which had recently been erected for their accommodation. Early in the following spring the Colonel made a critical examination of Derby from a military point of view, and decided that it was not located in the proper place for a city, at the head of salt water navigation, and selected the site on which New Westminster now stands for the new city on the banks of the Fraser. With as little delay as possible Col. Moody commenced the survey of the site which he had selected for the new city into lots, chopping down the trees and clearing off the timber preparatory to the coming public sale, which caused considerable excitement among the persons who were on hand waiting to invest their money in lots.

The writer being one of the persons tented at Derby at that time, naturally came to the conclusion that there was a good chance for the sale of lumber at the new town, and in order to do something to supply the prospective demand, conceived the idea of going into the sawmill business. To carry out the scheme he had in view, it was necessary to prospect for a mill-site where timber was convenient and so located that the lumber could be floated down the river to the new town. In order to do the prospecting for the mill-site and timber, I engaged my tented neighbor and old California friend, Frank Campbell, and his canoe for that purpose. When all was ready we started on our exploratory trip up the Fraser. We first called at Stave River, but not finding that place suitable for the mill, moved on to some other places along the river, and after several days' prospecting returned to our camp at Derby, having failed in finding the kind of place we required.

After taking a few days' rest we concluded to try Pitt River and the lake from which it takes its rise, and on February 20 about noon started down the river, taking up our quarters at night with Titus and his men, who had just finished the erection of the first log house for the sappers and miners, on the site of what is now called the Camp, a short distance above New Westminster. After our supper we all seated ourselves around a rousing fire, telling stories of various kinds. Titus, the American, was the champion story-teller of the crowd, and one of the best camp companions we ever met. The next morning—February 21, 1859—we started in our canoe up the Fraser to Pitt River to explore for the mill-site and timber for the sawmill; but before we arrived at the mouth of the Pitt River we came to an island on which an Indian ranch was located, and concluded to hire an Indian as a pilot to the lake. When we neared the bank of the island on which the ranch was situated, no Indians could be seen, but they were making a fearful noise in the ranch, and in order to bring some of them out we shouted several times, when the chief, an ugly-looking animal in the form of a human being, made his appearance on the bank a few feet above us. I took in the situation at once, and told my companion to keep the canoe afloat, as the devil was in that Indian and we might get into trouble with him very soon. We asked him in Chinook for an Indian to pilot us up Pitt River, but he never paid us a word in reply, looking very sulky and keeping his black eyes steadily on us, as if he was meditating on something of a diabolical nature, which he was undecided whether to carry out or not. The chief remained in this undecided condition for some minutes, then called for some of his trusty warriors. Ten of them promptly made their appearance alongside their chief, all armed with Hudson's Bay Company's muskets and scalping knives. Seeing that a crisis was near, I said to my companion: "If we get into a fight our chances are small, as the Indians outnumber us twenty to one; but do your best, as I intend to take Mr. Yates' advice and kill the chief the very moment one of them attempts to raise his gun, as by that means we may escape, for the whole tribe will be demoralized for a short time until they get a new chief."

There was a pause for a few minutes after the chief's warriors were on hand ready to obey his orders, and during that time many thoughts flashed rapidly through my brain, when one happy thought struck me, which doubtless prevented bloodshed by either party. Just as soon as the thought flashed across my brain, I instantly stood up in the canoe, placing one foot on the seat and the other on my blankets in the bow, and, looking squarely into the eyes of the chief, said to him: "We are both King George men, the same as Hudson Bay men. Vake Bostons hyas klosh tumtum," and, slapping my hand on my breast at the same time, to give my words greater effect. The chief looked at us both with his black, piercing eyes, as if he sought to discover whether I was telling the truth; while we at the same time never took our eyes off him, watching every move he would make. After a few seconds, during which there was nothing said by either party, the chief ordered his men to retire into the ranch, and shortly afterwards left us, without saying anything whatever.

Having now got clear of the Indians after a very narrow escape, we continued on our way up Pitt River. Arriving at the lake about noon, we decided to have dinner before we went any further. Shortly after our midday meal we saw Indians in various places above us on the shore of the lake, and very soon they began to move down toward us. Suspecting that they would attempt to steal, we packed our stuff into the canoe and put our tent and blankets over them. Having everything in order for receiving the savages, whom we did not expect to meet up there, we got into our canoe and pushed off from the shore. The Indians in the first canoe came alongside and very soon began to overhaul our blankets and other things, which led to a squabble with them, in which the Indians came off second best; but, seeing a large number of Indians coming down the lake, who, with those now there, could easily overpower us and take everything we had, we decided to retreat before we got into serious difficulty with them, which we clearly saw would be the case if we remained there all night. Without any further delay we started down the river, followed by some of the Indians, who endeavored to stop us from going; but we beat them off, put up our sail, and, the wind being in our favor, soon left the native thieving rascals behind. Having got clear of the Indians for the second time in one day, we sailed and paddled down the river, and entered the Fraser about dark, keeping clear of the Indian ranch on the island, and soon arrived at the camp landing, where we hauled up our canoe, and, taking our blankets on our backs, climbed up the bank and called on our genial friend Titus at his log fort. He received us very cordially, and ordered the cook to give us some supper. After the inner man had been satisfied we naturally felt much better, and soon the tongues of all present began to wag in the old style, under the leadership of Captain Titus, who wanted to know why we returned so soon, as he did not expect us for a week. We related what had happened to us during the day at the Indian ranch on the island, then at Pitt Lake, and our escape from the Indians at both places.

Having finished our story, Titus related what had taken place between his party and the Indians while we were away, by stating that a few hours after we had gone, the Indian chief, with three canoes filled with his warriors, painted and feathered ready for war, all armed with muskets, came there with the intention of slaughtering all the white men at the camp. The Indians, on landing, divided themselves into two parties. The one headed by the chief started into the woods a short distance back of the log house, where the men were getting out timber for other log buildings; while the other part of the force made straight for the log house. The cook being in the house alone, saw the Indians coming, and, not being able to escape, hid behind the door. The Indians, not seeing any person in the front portion of the house, made a mad rush into the back rooms, which cleared the way for the cook to escape, which he was not slow to take advantage of by slipping out, and, closing the strong batten door, put on the hasp, which completely imprisoned the Indians, as there were no windows in the building out of which they could make their escape.

The chief and his party of warriors advanced toward the place where Titus and his men were at work, with the murderous intention of making short work of them; but, fortunately for the white men, there was a man in the Titus party who had been in the Hudson's Bay Company's service, and could speak the Indian language. When the Indians came in sight of the white men, the ex-Hudson Bay Company man remarked: "These Indians mean no good for us, as they are fully painted for war and in all probability intend to attack us." He, like a brave fellow, which he proved himself to be, left his party and proceeded alone to meet the dusky chief, and, when near enough to speak, asked him what he wanted there in his war dress. The chief replied: "We have come to kill all the white men in this place."

"What have we done that you want to kill us?" asked the ex-H. B. Co. man. "If you kill us, the King George men will kill every one of you."

The chief replied that the Bostons had killed his son, for he had not been at the ranch for several days.

"Your son is not dead," s[illegible] the ex-H. B. Co. man. "He has gone to Fort Hope as pilot of a boat-load of miners, and will return in a few days."

This explanation, made in their own language, of his son's whereabouts, turned the warlike feeling of the chief at once into peace, and instead of wanting to slaughter all the white men in the camp, he took out his tobacco and invited all present to have some as a peace offering.

While the conversation was going on between the white men and the chief, the cook, who had been hiding in the bushes a short distance away, watching the movements of the white men and Indians, seeing that the trouble was over, proceeded to the log house, where he had imprisoned the chief's warriors, opened the door, and they marched out, rather crestfallen at being so easily captured and imprisoned for about two hours.

Peace having now been declared between the Indians and white men, and the tobacco treaty signed, the chief and his warriors marched down to their canoes and returned to their ranch without having taken a single scalp or carrying back a trophy of any kind to exhibit to their friends in camp.

The chief's son, who was the cause of all the trouble, and who had been piloting some miners up the Fraser River, came back two days later, bringing $10 with him for his services as pilot to Fort Hope.

The writer met the chief in New Westminster a few weeks after the trouble, when he frankly admitted that he intended to kill myself and companion, but when we told him we were King George men he knew they would not kill his son, so he decided not to kill us.

Thus ended two narrow escapes from Indians—one at the Pitt River ranch and the other at the Titus log house at the camp a short distance above New Westminster—on the 21st of February, 1859.