

citizens to be running the risk of being unable to collect their insurance in the event of a fire. The old saying: "Penny wise, and pound foolish" applies with especial force to a man who in order to save a few cents in the cost of his fire insurance buys a policy which is absolutely worthless except as an exhibit of foolishness and a warning to others.

SMALL POLITICAL CLUBS.

The politician now-a-days who has not a Club bearing his name is "not in it," his seat is on the back benches, if he has one at all, but it has nearly come to pass that a politician without a Club following has been left standing in the market place. The present craze for Clubs is no novelty, as, in the stormy days of 1792-93, and during the chartist agitation in England, there was a Political Club at almost every wine shop or tavern. In those times, however, France and Great Britain were seething with political excitement. The nightly harangues delivered by windy agitators were a very popular source of entertainment, the excitement of which was spiced by the constant risk of conflict with the authorities. What there is in the present political situation in Canada to call for such a number of Clubs being established we are unable to discover, unless it be that the old political parties are being in course of disintegration, and splitting up into fragments like polypi, each enjoying an independent existence. One of the attractions of these Clubs, which is leading to their establishment, is the openings they afford for ambitious young politicians to become office bearers. This city will soon swarm with Club Presidents, Secretaries and other officials, all of whose companions will envy them their honours, and the more energetic will start a new Club in order to acquire the coveted prominence.

As there is no public question of general interest now under discussion, the debates and proceedings of these organizations must relate to comparative trivialities, principally we believe those inspired by the great patronage question, or the personal relations of political leaders with each other, and with the party, and with individual members of the Club. As such discussions will run upon a very low plane, and round a very narrow circle, they must inevitably have a demoralizing tendency, as they will develop cliques, and lead to a supreme interest being taken in personalities and in private interests. When a General Election is approaching these small Clubs will prove embarrassing to both parties. Each Club will wish to nominate its candidate, and the power and the influence of each party will be frittered away by sectional divisions and narrow jealousies. "Our man" will be the cry, not "Our country," or "our City," still less, the public welfare. Unless some eminent leader succeeds in fusing these Clubs into one organism, and raising the tone of political life, there is every probability of the effect of such divided

counsels, and efforts, as must arise from so many Clubs, being to send representatives to Parliament of the ward-politician stamp rather than men with the experience, the abilities and the high character requisite for a Member of Parliament or of the Provincial Legislature. That young men should train themselves by study and observation for sharing to some extent in public life THE CHRONICLE has always advocated, especially those more favoured by Providence in material possessions and intellectual gifts. A large Club affords an invaluable training ground by giving the members experience in the management of public assemblies, and in the art of addressing them. But small Clubs afford no such experience or training. They only serve to narrow the mind, to intensify prejudices, to concentrate attention upon personalities. Consequently, for these reasons and others, these small Clubs are not of service to any political party, to any local electorate, to the welfare of the country, or to their individual members.

INLAND REVENUE STATISTICS AS EVIDENCE OF THE PERSONAL HABITS OF CANADIANS.

We are not disposed to regard the statistics of the Inland Revenue Department in regard to the consumption of exciseable articles as infallible tests of the people's habits. The word "consumption" in the department's Report seems misleading if it is intended to convey the idea of the actual use of certain articles by individual consumers. This, however, is the general impression, from which conclusions are drawn as to the habits of the people of Canada. There is one vital factor left out in such conclusions, which is the relative amount of the stocks held by wholesalers and retailers at the two periods which are compared. Thus we find that in 1896 there was taken for consumption during the year 2,463,000 gallons of spirits, while in 1897 there were 2,907,862 gallons taken. From this the conclusion has been drawn by our contemporaries that the people of Canada drank 444,862 gallons of spirits in 1897 in excess of what they drank in 1896. The Official Report gives the consumption of spirits per head in 1896 as 62 parts of a gallon, divided into 100 parts, and in 1897 as 72 parts, an increase of over 16 per cent. We decline to regard such a comparison as correct, as the evidence on which it is based is most imperfect, and there is an entire absence of any proof of such new conditions having arisen as would be likely to increase the use of spirits as a beverage. All that the Inland Revenue figures show is this, in 1896 there were taken 2,463,000 gallons of spirits out of bond by traders, and in 1897 they took out 2,907,802 gallons. The extra quantity, we believe, was taken into stock by saloons, and other liquor dealers, in anticipation of increased import and excise duties, and such increased stocks ought not be spoken of as so much increased "consumption." If we knew what number of gallons