

higher, or in other words why our fire insurance tax is so onerous.

Nevertheless it would appear that there is a growing desire among insurers and insured to come nearer together, so to speak, and to work hand in hand, and we therefore may hope that better days are beginning to dawn for the business, so that before long our Canadian companies may once more resume payment of their dividends out of *bona fide* profits instead of entrenching upon their capital. The public has this question of rates practically in its own hands, for better protection and improvement in buildings will be met by a corresponding reduction in premiums charged, so that the tax of fire insurance will be made less.

SOCIALISM IN ENGLAND.

Mr. B. Hal Brown Discusses its Rapid Advance—Thinks it must Soon be Suppressed—New Taxes Driving Money to Canada—Increased Attention Paid to the East.

Mr. B. Hal Brown, the Canadian general manager of the London & Lancashire Life Insurance Company, who has just returned from a five weeks stay in Great Britain, has given to a representative of the Montreal Gazette, an extremely interesting interview, in which he detailed his impressions of conditions, political and otherwise in the old country.

In common with many other observers, who go to the heart of the Empire from its outskirts, Mr. Hal Brown was impressed with the rapid rate of the progress which Socialism is making in London. He was fortunate or unfortunate enough to see a particularly strong demonstration of the power of the movement at the annual processions and meetings in Hyde Park in the 1st May, which in England is Labour Day. Scores of orators, he explained to the interviewer were then openly preaching discontent against Government, Society and law and order. What is worse some five or six hundred wagons loaded with children—these children belong to the "Sunday Schools" which the Socialist societies run—were driven to different points for a holiday on this day, and every youngster was waving a red flag and being taught to believe that everything was going wrong with the political social fabric called the nation.

British fashion, of course, continued Mr. Brown, all this was going on under police protection, the English theory being that to allow these people to blow off steam was the most efficient remedy for their grievances. But in Mr. Brown's opinion—and his opinion is shared by many people who have given thought and time to the study of this question—this Socialist movement will be a festering sore in the body politic sooner or later, and should be either cured or wiped out.

On this subject the observation may, perhaps, be made that the average British attitude is exactly that described by Mr. Brown, one of good-natured toleration allowing Socialists as it allows the followers of every other "ism" under the sun the utmost opportunities for "blowing-off steam." The average Englishman has become so thoroughly accustomed to the shrill screams of Mr. Keir

Hardie and his confrères that he no longer takes any notice of them, even if they were disturbing when first heard. He is aware, of course, that Socialism at the present time is steadily making progress in England, but takes refuge in the thought, that he and all others of the great mass of average English people, being essentially conservative at heart, can easily squash the Socialists when the latter have had enough rope and threaten to become a nuisance. This, it is not unfair to say, is the easy-going attitude of the average Englishman, who is not particularly in earnest about politics and has not had the time or opportunity to study thoroughly the Socialist movement.

In such circumstances as these it is well that the eyes of English people should be opened to the extent of the danger they are really running. Trained observers looking upon things with a fresh eye are more likely to see into the essential facts of the position than those, who, seeing them every day, become oblivious of the real state of affairs. That Mr. Hal Brown's strongly expressed views on this subject of Socialism are shared by others in Canada is clear from the views expressed by Mr. Thomas Mills, of Kingston, Ont., who is well-known in Montreal Mr. Mills writes: "Perhaps the English people have got so accustomed to witnessing these scenes of orderly disorder and discontent that they fail to recognize as others do the subtle and extremely dangerous nature of the Socialism that is burning in the very heart of the British metropolis. The matter ought to be handled without gloves and the sooner the better for everybody, Canada included. Anything that will weaken the strength of the British constitution and the Crown is allowed to be active in all countries, Canada included."

In other ways, also, Mr. Hal Brown noticed that things in England are not as they should be, and to the interviewer, he expressed the opinion that if Englishmen do not soon rally to Tariff Reform, things will go badly for the old land. While there are, Mr. Brown says, many rich people and no one questions the fact that there is a tremendous accumulation of wealth unequalled in any other country, except perhaps, France, the fact remains that the masses are poor, badly fed, badly educated and comparatively inferior to the working classes in Canada and the United States.

On other subjects, happily, Mr. Brown was able to speak more cheerfully. He found that the last year's budget of Mr. Lloyd George was driving much money to Canada. People with surplus funds are making close enquiry at the present time as to the field for investment and the employment of capital generally in the Dominion. Mr. Brown mentioned that cases of hardship were being daily reported as the direct result of the budget and that in one case additional taxes place upon an individual practically put him out of business. The carefully detailed figures given on another page by the London correspondent of THE CHRONICLE this week of the enormous losses accruing to capitalists and investors as the direct result of the increased income tax alone will aid in the appreciation of Mr. Brown's statements.

Mr. Brown, fortunately also was able to report a growing realization of the importance of and