

in New York rising as high as 35 per cent. owing to there not being sufficient funds in the country to meet the requirement of harvest time or not financial talent enough to wisely apply the monetary resources of the country.

Boasts of national wealth recall a speech made in 1849 by Disraeli, in which he said: "The wealth of England is not merely material. It does not consist merely in the number of acres we have tilled and cultivated, nor in our havens filled with shipping, nor in our unrivalled factories, nor in the intrepid industry of our miners. We have a more precious treasure, and that is—the character of the people." In 1864 Disraeli repeated this in a speech at Oxford, he said: "It is not our iron ships; it is not our celebrated regiments; it is not such things that have created or that will maintain the Empire—it is the character of the people." He went on to declare that mere material wealth without nobler attributes had proved to be the "tomb of Empires."

Mr. Tarbell is over modest in saying, "The *living* men of to day will never admit that there is anything another man can do which they themselves cannot do." Surely he does not believe it is competent for any man who so wills to become vice-president of the Equitable Life Assurance Society? No! We have all our limitations, we must admit there are hosts of things beyond our powers, however ambitious, however persevering. We are, however, at one with Mr. Tarbell in his pungent condemnation of idlers, of the listless, of the "going-to-do's," of pessimists who "let I dare not wait upon I would like the poor cat in the adage." Mr. Tarbell's inspiring, suggestive and encouraging homilies should be read, marked, learnt and inwardly digested by all insurance officials who will find in them rousing lessons in life's duties and incitements to pursue and seize opportunities for successful work.

PROMINENT TOPICS.

The coal strike is developing features closely resembling those of civil war. Bands of men have gathered in force in order to destroy buildings, machinery, railway tracks and the lives of their neighbours who are desirous of following their ordinary calling. The attack upon and the destruction of life and property is calamitous indeed, but the attack upon and destruction of the personal liberty of citizens is worse, for that is civil war. The whole of the present appalling conditions have resulted from a demand that no man shall work as an anthracite miner unless he is a member of and under the absolute control of a certain number of men who form a labour union. Those men seek to enforce their edicts by threats of violence against all who

claim the right to sell their labour on their own terms to whomsoever they choose. Those threats are not uttered for show; they have been carried out by the murder of 19 persons, the injury of many more, the wrecking of cottages, and other acts of brutal, tyrannical violence. "The parties most fundamentally wronged are the citizens whose right to work is being defeated; and the protection of a great popular right is more a duty than even the prevention of a coal famine."

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The maintenance of the law and protection of men who desire to work are fundamental duties of government. Where these conditions are not observed anarchy prevails, the bonds of society are loosened and the danger is imminent of an outbreak of violence that would shake the country like an earthquake. There is too much reason to fear that the rulers of Pennsylvania have so long delayed acting as duty dictated as to have aggravated, instead of suppressing disorder. State Governors who are elected by the populace stand in dread of the popular vote. Duty has a loud voice, but it may be overpowered by the shout of a mob. Had the governor of Pennsylvania acted promptly there is every probability that the strike would have been ended by the miners quickly returning to work after negotiating with the mine owners for some concessions, which would have been granted to them individually, though refused when demanded under threats by the union leaders. The closing down of factories and mills in the United States owing to lack of fuel will be a painful lesson to some bodies of workmen who have been encouraging the strikers when they might more wisely have done something towards bringing the dispute to arbitration.

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The effect of the strike upon the general industrial conditions of the country will be depressing. Capital will be so alarmed as to shrink from enterprises whose fate will be in the hands of unions, which means, in the hands of a clique of agitators who thrive by labour disturbances. Capital which is already invested will seek some further and more effectual methods of protection against the attacks of these enemies, and such methods cannot fail to be adverse to the development of the highest interests of the labouring classes. The workman will become more and more merely a portion of a machine. Intelligence, judgment, experience, all the qualities most valuable in a man, will fall in value, as they will not be in demand. The doors to advancement will be closed. The continual rise of workmen into the ranks of masters, which has been so happy a feature in the past, will cease. The working classes