

will result, if the views of each delegation representing certain interests prevail, in a patch-work of perplexing and profitless changes in the present code of civic laws and unnecessary additions to the existing constitutional regulations. To intelligently grasp the full scope of the charter, and to thoroughly understand the requirements of a greater Montreal, it is essential that every clause in the proposed charter be discussed by this joint committee of aldermen and citizens. Every detail must be considered carefully. As intimated, it is not enough to take up one or two of the principal subjects of divided opinions. Every paragraph in the charter must be treated as part and parcel of the whole civic administration. It has been suggested that the citizens might appoint a few representatives, including a solicitor, to give them legal advice and guidance in their deliberations with a select committee of the City Council and their legal adviser. The chairman for this body might very well be selected from the judiciary. To such a representative commission, embodying, as it would, the judgment and experience of our civic rulers, and the practical wisdom of bankers, merchants, and the community at large, the final revision of the new charter for the city of Montreal might with safety be submitted.

In connection with the proposed new taxes, the report of a trip made by some of the Montreal assessors to the city of Toronto for the purpose of finding out what system of taxation prevailed in that municipality must have been read with interest. The majority of citizens of the metropolis of the Dominion will have no objection to borrowing ideas from any well-governed city, neither will they resist the introduction of anything good from any place in the universe. But it must not be forgotten that, what will suit one community may not be workable elsewhere, for many and various reasons. The class of business transacted, the location and surroundings of Montreal, may render unsuitable to its growth and development the very form of civic government and taxation which has been borrowed from some other city, the progress of which is supposedly owing to some admirable system of equitable taxation. All progressive growing communities should endeavour to make everything conducive to the establishment of labour-giving manufacturing enterprise, wholesale establishments and the investment of capital. The system of taxation should be simple, fair, and bearing lightly as possible upon all alike. We are not alone in thinking that there are few cities on this continent where the system of taxation so nearly approaches that which we have outlined as desirable as that existing in the city of Montreal. No more convincing proof of this truth can be given than the testimony of two commissioners from the United States who visited the Canadian metropolis about two years ago for the purpose of studying our plan of taxation. When the present system of apportioning the burden of civic maintenance was explained to these wide-

awake visitors from the neighbouring Republic, they pronounced it "*the simplest and best*" method of adjustment of taxation encountered by them in their travels.

Real estate should be the foundation for all taxation, with business taxes, water rates, license fees from various sources, as the supplementary revenue.

Any unwise or excessive taxing of capital will only tend to drive it elsewhere, and may also so disgust our wealthy citizens as to check the princely, generous flow of philanthropy, that benevolence to the whole human family, which has tended so greatly to beautify and benefit the city of Montreal. To impose heavier burdens upon business men would also be impolitic to a degree.

It is with such important questions as those hereinbefore mentioned that the joint committee of citizens and aldermen would have to grapple when finally revising the proposed new Charter, and it is more than likely that the members of such a committee would find that very few changes in the present system of taxation in Montreal are requisite. The abolition of any unfair and indefensible exemptions, a slight increase if found necessary to the growing needs of a greater Montreal in the present rates, and the administration of civic affairs in a business-like way by competent, well-paid commissioners, will raise Montreal to the proud position of a model city, and cause her praises to be sung in many a community now having good reason to reproach the Canadian metropolitan city with neglecting the golden opportunities at her very gates.

THE SCANDAL OF MODERN LIFE ASSURANCE

(No. 3.)

Past and present means of eradicating the Rebate Evil.—The agents hold a remedy.

In our last issue, after directing attention to the effort of the principal life assurance companies in 1893, to stamp out what was then regarded as a growing evil, and which all concerned, being apparently united in spirit and purpose, referred to as the "demoralizing practice of rebating," we endeavoured to outline a plan of campaign for adoption by those who are honest and sincere in their condemnation of what now threatens to become a custom. In closing our comments on the crusade conducted by the companies opposed to "rebating" five years ago, we said:—

"If the executive officers of companies in their greed for business will not eradicate the rebate evil, perhaps reputable agents throughout the country might deem it desirable to take some steps in connection therewith." A diminution in the number of agents, a graded scale of commissions extending over some years, less greed for business (a large proportion of which does not stay), a better understanding between chief officials of companies, greater loyalty