

ESTABLISHED 1887.
THE
ANGLO-SAXON
OTTAWA, CANADA.

PUBLISHED,
On the 1st and 15th of Every Month.

THE ANGLO-SAXON CO.,
P. O. BOX 296,
OTTAWA, ONT., CANADA.

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Ottawa, - - - Canada,
MAY 1, 1895.

NOTICE TO READERS.

THE ANGLO-SAXON goes regularly to Sons of England lodges and branches of the St. George's Society in all parts of Manitoba, the British Northwest Territories of Canada, British Columbia, Ontario, Quebec, Nova Scotia, New Brunswick and Prince Edward Island; to branch societies of the Sons of St. George in all parts of the United States, to Clubs, Reading Rooms, Emigration Societies and similar institutions in Great Britain and Ireland, and to British citizens generally throughout Canada, the States, Great Britain and the Empire.

SWAZILAND.

A proof of England's indifference to the aspirations of those colonies which still remain faithful to her in South Africa seems to be furnished by the impending events around Swaziland. Our readers will find in another column of the present issue an article from the *Carlisle Patriot* of 8th March, according to which there is a possibility of action by the English government to force the Swazis to submit to the rule of the Boers. Such a result, if accomplished, will be brought about not because it is the wish of the English people, but because the government has no persistent and permanent colonial policy. Erratic action of this sort will always be liable to recur, until Imperial Federation is adopted as the ideal of all British peoples, and until their foreign and colonial policy is dominated by it.

U. S. "CUSSEDNESS."

The present condition of the Behring Sea affair is not satisfactory. In fact it is calculated to make a Mephistopheles grin. What can the members of the Peace Society or those who believe in human perfectibility now say in favour of international arbitration? Such a court may readily break down. Its decisions cannot be enforced, and are liable to be treated with contempt by such nations as the United States. Such, at least, has been the fate of those given by the Paris arbitrators. Just think of it! After eight years of aggression, negotiation, arbitration and compromise the British Columbia sealers are as far off as ever they were from obtaining a settlement of their claims. The offer of the U. S. Government of a lump sum of \$425,000 as settlement in full was accepted by Canada but has been repudiated by Congress, and President Cleveland and Mr. Gresham can only assure the British Government of their deep regret at this result. The claims must now be adjudicated upon by an impartial assessment commission but that cannot be organized until Congress gives authority and that cannot be had until it meets in December! One would think that the United States was anxious to acquire the reputation of a social dead-beat or of a fraudulent bankrupt among nations.

This plan of repudiating agreements is a trick which has been resorted to frequently by the U. S. authorities. It consists in making the best possible terms in the first negotiations with the Executive, then repudiating the agreement and making its conditions the starting point for extorting further concessions. But no one could have imagined that this effrontery would have been exhibited after an award by an International Court of Law.

How long will it be before England learns that she only loses time and self-respect in having any diplomatic transactions with such a government? When is she going to make up her mind to go her own way and act in Behring Sea instead of negotiating at Washington? We fear that this will not take place until her Empire is better organized for defence and offence; until in fact Imperial Federation is accomplished. Until then she will be content to "make pleasant faces to mean play" and sacrifice the interests of her colonies rather than provoke a

general war. England sometimes seems to be trying to teach her colonies that the best plan of obtaining consideration from her is to proclaim their independence. At least the United States are often handled far more gently than her own possessions have been in times of disagreement. Even the South African republics are treated with greater consideration now than when their inhabitants were British subjects.

INTERCOLONIAL TRADE.

In no instance has England's indifference or positive hostility towards her colonies been more distinctly manifested than in the case of the West Indies. The emancipation of the negroes, the abolition of preferential duties on Colonial sugar, the refusal to impose a countervailing duty on the bounty-fed sugar of continental Europe were all carried out in utter disregard of the interests of our West Indian fellow subjects. The relation of their wrongs fills us with a just indignation and a desire to stand by them, and favour their trade as far as lies in their power.

In a former issue we ventured to suggest the present time as most opportune for reopening trade negotiations with the West Indian Governments. Advices from Jamaica go to show that this suggestion was not by any means premature. The legislature was opened there on the 15th February, and the Governor's speech contains the following reference to the trade question:—"The withdrawal of the government of the United States from the reciprocal arrangement of this colony entered into in 1891, and the reimposition of the duty on sugar leaves us free to restore to our tariff some of the sources of revenue abandoned under that arrangement. A bill will be submitted to you dealing with the subject."

From this we learn that all the exertions of the West Indian and English governments to obtain tariff favours from the United States have resulted in disappointment, and that the agreements arrived at only three years ago have been unceremoniously put an end to by Congress. This resulted as a matter of course when the U. S. Tariff Act of 1894 became law, but the effect was none the less abrupt, and proves that the Americans do not stand much upon ceremony when it is found necessary to abrogate trade treaties for the sake of their own commerce or finances. Such a policy is in marked contrast with that of England, whose government displays an amount of caution, almost equal to cowardice, in rectifying those humiliating agreements made with the Zollverein and Belgium away back in the time of Lord Palmerston. With reference to these treaties we reprint in this issue a most able speech by Col. Howard Vincent, the eloquent advocate in the English House of Commons of Preferential Trade and Imperial Federation. We recommend its perusal to our readers as a most excellent exposition of the present state of the question. It will be seen that so far as regards the position of England there is no change; she still declines to accept any tariff favours at the hands of her colonies.

We are very much gratified to observe from what seems to be an "inspired" paragraph in the *Ottawa Citizen* of the 2nd March that "an extension of trade between Jamaica and Canada is looked forward to with confidence in government circles here," and that among commercial people there exists a unanimous opinion that whatever is to be done must be done without delay. From the same newspaper we also learn that our government has decided to send a special commission to South Africa in response to the offers of favourable commercial intercourse which have been made by the Premier of Cape Colony. It thus appears that Sir Mackenzie Bowell is persistently following out the policy which he himself devised when he started on his Australian journey. That his policy is bearing fruit in the South Pacific is evident from the fact that New Zealand has declared its willingness to negotiate a treaty with Canada. We very sincerely trust therefore that when the Conservative Government appeals to the country it will receive the earnest, hearty support of all progressive Canadians, loyal Sons of England and steady Imperial Federationists.

From the foregoing particulars it becomes evident that, although preferential trade within the Empire obtains no countenance from England, yet the idea of preferences among the colonies is making rapid progress and gradually developing into a cry for intercolonial free trade, with customs duties against England and the rest of the world.

There is no doubt that this policy would obtain the approval of the larger and more vigorous colonies, but whether it would suit the West Indies is not quite certain. Owing to the complete neglect of their native industries by England, the islands are more or less poverty stricken, and unable to import articles of luxury or indulgence to a very large extent. It is impossible to raise sufficient revenue by customs duties on these for the purposes of the necessities of life consumed mainly by the negro population have to bear a considerable amount of taxation. Under a system of Intercolonial Free Trade flour and provisions would mostly come from Canada, duty free, and a great diminution of revenue would be the consequence. We fear therefore that the adoption of Intercolonial free trade by the West Indian governments would be a matter of considerable difficulty and believe that before certainty can be obtained on the subject it will require much patient investigation. This it will no doubt receive from the officials of the Department of Trade and Commerce who, we are informed, are already moving in the matter of increasing trade with the West Indies.

WHAT WAS DONE?

Practically very little new business was brought to the notice of Grand Lodge by the officers. The new constitution was not what might be termed new business; it was before the Grand Lodge for the past three years.

The revision of the scale of rates was a matter which seemed to be the most interesting feature of the G. L. meeting. Although the scale was not raised, only the plan of assessment changed, a great advance has been made, and one we feel will be amended from time to time till we have the best possible system in connection with the Sons of England.

A brother from Toronto asks why we allowed so much space to "mutual laudation." We gave what took place in as condensed a form as possible. It would be unwise for us to publish the speeches made at Grand Lodge. Some were truly of a type creditable to the Order and the individual, who made them, but as a rule they were made from an individual point of view, and failed to grasp the situation or the merits of the legislation relative to its effect upon the whole Order.

We do not blame the executive officers for not bringing in new business. We blame the delegates. The system under which we allow our Grand Lodge to work is one calculated to interfere with our usefulness as a society.

No brother going into the Executive knows whether he will be there only for the current year or for the next three years. Why, if a president was to map out a course which he would like to see carried out—that has been done in the past—one full of aggressiveness, one requiring the expenditure of a sum of money to be spent, he would be summarily sat on. For the Sons of England to do aggressive work; money must be spent, it must also change its system of election of Grand Lodge officers. To a very large extent the progressive work of the Order is left with District Deputies and enthusiastic individuals, the supreme officers affirming these efforts to forward the work of organization.

What is generally felt should be done to push forward organization is to employ an efficient assistant to take Bro. Carter's place, and do his office work, and Bro. Carter should be empowered to go out and visit the lodges throughout the Dominion. Such an effort would give the lodges of the Order an impetus which it is longing for. It would give lodges which are languishing a beam of hope; it would give them renewed life. There are lodges in existence for years who have never had a visit from a S. G. L. officer. Why should that be? We hope the Executive officers will do something on these lines.

The *Colonist*, of Winnipeg, in its April issue showed up in good style. It is well printed, and its eight pages of illustrations—chiefly of Winnipeg scenes—are clear and well executed. Several articles in this number are contributed by well known writers and contain matter of interest to all readers, especially to those interested in the development of the west. The April number of *The Colonist* is the first issue since Mr. Alex. Smith assumed the management of the paper, and it is evident that he has infused new life into the enterprise. The journal may now be expected to do better work than ever before in the interests of immigration and the development of Manitoba and Western Canada.

The Revised Beneficiary.

Editor ANGLO-SAXON:

SIR,—Since our return from Grand Lodge the Toronto delegates have been asked so many questions as to the changes in the constitution of the Beneficiary Department, and the explanations and replies given have been so contradictory and varied, that it has occurred to me a brief summary of the situation with a plain statement of exactly what was done may be useful to your readers and assist them in understanding the new system under which we shall soon be working. The changes made have almost revolutionized the whole system, but I don't think the most conservative brother in our ranks will claim these amendments have been made for the sake of change, while most will, I am satisfied, either now, or after the new order of things has been tested, admit that the Beneficiary Department is on a sounder and safer basis to-day than ever it was, and that but very little more improvement along the same lines will make it as absolutely satisfactory as it is possible for this class of life insurance to be made.

The principal changes are three:—(1) The assessments will be monthly and of uniform amount; (2) the insured are all in one class, A and B having been amalgamated; (3) a Reserve Fund has been constitutionally established, to which a stated and definite percentage is to be added from each call.

With reference to the first it will be remembered that the Revision Committee submitted a revised scale of monthly assessment rates, which was a general all round advance on the present scale, but which they claimed was not higher than the experience of other societies and the teachings of actuarial tables demanded. The majority of the delegates however were not able to see it in the same light, and it became evident that an attempt to carry the advanced scale would result in the whole scheme of reform being thrown out. Half a loaf was better than no bread, and it was felt that more than half would be secured if Grand Lodge could be got to adopt the principles of the scheme, even if some of the details were modified. With this idea in view, and not because I believe for a moment that the committee's scale of rates is a cent too high, I submitted an alternative scheme embodied in the following amendment:—

"That the rates at present in force be not changed, but that the total probable assessments for the coming year, calculated upon a basis of sixteen assessments, be levied upon the members in twelve equal assessments, one of which shall be due and payable without further notice on the first day of each month; and ten per centum of the gross amount shall be placed in a Reserve Fund."

After some brief discussion this proposal was unanimously accepted, and I believe a year's experience will satisfy the members of the department, not only that the change was a wise one, but that the scale submitted by the Revision Committee was as low as prudence and safety will permit.

As to the second important change, the amalgamation of the classes A and B, I touch upon that with diffidence, inasmuch as it has been declared, on the floor of more than one lodge room in Toronto, that no such amalgamation has taken place, but that class B remains unchanged, and all the amendments affect class A only. In proof of the error of this contention I can only point out, that there is no reference in any part of the new constitution, as adopted by Grand Lodge to different classes, but on the contrary \$500, \$1,000 and \$2,000 certificates are all dealt with together and in precisely the same terms save that the cost to the insured varies in exact proportion to the amount of insurance carried. It may or may not have been the intention of the delegates to place all certificate holders in one class; the Grand Lodge has most certainly done so, and the department must be so governed for the present year. Much has been said since Grand Lodge adjourned about the injustice of making class A carry class B, the hardship on class B men in being assessed every month and so on. Space will not allow me to refer in detail to these statements, further than to affirm that the most simple calculation will satisfy anyone that each member is bearing his share proportionately as far as the amount of his certificate goes, and that, inasmuch as a brother's second \$1,000 certificate will now realize its full face value, there is no hardship in expecting him to pay in proportion.

Lastly, the Reserve Fund has been definitely established, and a great advance made in the direction of creating confidence in the stability of the department. True, the growth of the Reserve Fund will be very slow and years must go by before the fears of some worthy brethren will be realized and a large unwieldy surplus hamper the management, but the start has been made at last and we are thankful.

Other changes of scarcely less importance have been made, as for instance the reduction of the maximum age limit from 50 to 45 years, the granting of power to the Board of Management to classify risks into ordinary, hazardous and extra-hazardous, and the adoption of the clause which allows a brother to remain in good standing in the beneficiary department after he has been suspended in his lodge and until he is finally expelled for non-payment of dues or other causes.

These then are the main points of amendment in the Beneficiary Constitution, as adopted by Grand Lodge, and they will come into force on July 1st next. There will of course be fea-

tures that will not commend themselves to every brother, but I am satisfied all are prepared to show sufficient loyalty to the decrees of the Supreme body, and respect to the decisions of the majority, to give the new constitution a fair trial and an opportunity to develop its good points.

R. PATCHING.

Toronto, April 8th, 1895.

P.S.—Since writing the above, the Beneficiary Board has drafted the classification of risks, and the proposed arrangement was approved by the Supreme Executive at the meeting on Good Friday. It is as follows:—

ORDINARY—All those not included in the other classes.

HAZARDOUS—Officers and men, and other employees of ocean and inland steamers and sailing vessels; employes on steamer, passenger and mail trains; engineers, conductors, and firemen of freight trains; railroad yard men and switchmen; yard masters not engaged in switching or coupling cars; members of fire brigades in cities or towns; shovellers in elevators and coal vessels; pilots; quarrymen; master miners who only go underground occasionally; raftsmen; telegraph, telephone and other electric line men; all those engaged in the sale or manufacture of spirituous liquors; all deaf persons; all those who have lost an arm or leg, or eye, or have a defective arm or leg; grinders of edged tools; oyster dredgers; stone, marble and granite cutters.

EXTRA HAZARDOUS—Professional gamblers, jockeys, acrobats, and tight-rope walkers; buzz, band, circular and gang sawyers; glass blowers; divers; those engaged in the manufacture of gunpowder, dynamite, fireworks or other explosives; those engaged in blasting or underground mining; employes in lead works; switchmen and yardmen, engaged in switching or coupling cars; slaters.

By the provisions of the new constitution all risks accepted in the Hazardous class pay ten cents advance on each \$1,000 over the regular rates and Extra Hazardous risks are not to be accepted at all.

At the same meeting the class A and B matter was finally settled as indicated above.

R. P.

Toronto, April 15th, 1895.

TWENTY YEARS OLD.

The closing paragraph of the Supreme Secretary's report reads as follows:—

"This is our twentieth annual gathering. We have withstood all the dangers and vicissitudes of youth, and are now about to enter upon a new epoch in our history; we are assuming large responsibilities, and if the success of our efforts in the past is any criterion, we are destined to become a power for good, and while we will by our united and undivided strength strive to maintain the integrity of the British Empire, we will, none the less, be true to the land of our adoption, and will take no second place in our devotion to Canada and her interests."

The above remarks is conclusive to Englishmen that the Sons of England have a double mission to fill, and are taking hold of the national question in the proper spirit. The aims of the S. O. E. are clearly laid down, and is becoming familiar to all Englishmen. By the grasping of the national sentiment we will be doing more to uphold the interest of our cause, than can be done by uniting ourselves to party, thought or action. True, the "maintaining the integrity of the British Empire" places us within the sphere of practical politics, but leaves us clear of party politics.

We have been asked what have we to do with politics? Our Society has nothing directly to do with the party issues of the day, further than we do at all times—and will at all times—adhere ourselves to the firm principle of uniting everything to the Imperial idea, and assist those who are laboring to maintain the integrity of the Empire. If that is politics, well, we will have that political faith, and be satisfied.

THE DULL ENGLISHMEN.

The cute Yankee often gets "left" by the more slow but sure Englishman, but then the Englishman does not blow about it, and the world can rest assured that the Yankee does not publish the matter to all mankind. Half of the recent United States 4 per cent. loan was sent to London Eng. The representative of the American Republic first called upon the London banking house of J. S. Morgan & Co. Mr. Morgan patiently listened to the United States agent and after much investigation and serious talk, he astonished the Yankee by offering to take the whole of the loan of \$62,215,000 at the price \$104.45 for every \$100. The American believed he had met a philanthropist, and at once snapped at the offer the United States government receiving \$65,112,943. The Englishman then put bonds upon the British market and the result was that the loan was covered thirty times, and such is the demand for good securities in England that the prices offered reached as high as \$118 for each \$100, the result being that the British syndicate, that had been invited to participate with the Morgans, netted the respectable sum of \$8,418,757 out of the deal, and now the Yankees are dumbfounded because they did not get this commission themselves.