

The allowance for the application of the 80 % co-insurance clause was increased by 5 % This applies universally.

There was a large attendance of members, and the meeting was a most successful one.

The officers elected for the ensuing year are Mr. M. C. Hinshaw, president; Mr. J. B. Laidlaw, vice-president for Toronto, and Mr. P. M. Wickham, vice-president for Montreal.

The following attended the meeting:—F. W. Evans (Aetna), P. M. Wickham (Alliance), P. H. Sims (Alliance), Lansing Lewis (Caledonian), James McGregor (Commercial Union), Bethune (Connecticut), H. M. Lambert (Guardian), J. Gardner Thompson (Liverpool & London & Globe), Alfred Wright (London & Lancashire), W. B. Colley (London Assurance), R. Davidson (North British & Mercantile), Robert Tyre (Northern), J. B. Laidlaw (Norwich Union), James Paterson (Phoenix of London), T. F. Dobbin (Quebec), H. M. Blackburn (Sun), T. L. Morrissey (Union), F. Haight (Waterloo), M. Pringle (Western), T. D. Richardson (New York Underwriters) and T. Paschell (German American).

PROMINENT TOPICS.

THE CARPENTERS' STRIKE.—A large number of carpenters in this city went on strike this week. The season chosen for this action is a most unfortunate one for contractors and others engaged in building operations, as this is the busiest time of the year. Many buildings are being erected, all progress on which is stopped by the strike, by which, if it is not soon settled, there will be hundreds of artisans of other occupations out of work. Roofers, plasterers, tinsmiths, furnace men, painters, glaziers, have to await the completion of carpenters' work before theirs can be begun. The season is quite short for finishing houses and stores before winter sets in, so that there is a risk, if the strike is prolonged, of many buildings being left in a very undesirable condition when first snow arrives.

THE MEN, IN ALL FAIRNESS, ought to have given a few months' notice of their demand for higher wages, as contracts have been let in the belief that wages would not be raised before they were executed. In some cases, contractors will lose money by having calculated on wages remaining unchanged.

The attempt to compel employers of labour to pay an inferior class of workmen as high wages as those who are more expert is a gross act of tyranny. In the long run it reduces the wages of the clever, quick, experienced workman to that of his inferiors in skill and energy. There is thus a premium offered on incompetency, on slovenliness, on laziness, on "scamping," and a direct discouragement

is given to superior skill, to thoroughly reliable work, to intelligence and to conscientiousness. If artisans would only reflect on these matters they would realize that the arbitrary equalization of wages is a deadly blow at their personal independence, and a heavy handicap on their honourable ambition to better their social conditions. Imagine the effect on apprentices when they learn that their efforts to become specially expert will meet with no pecuniary reward in wages proportionate to their extra skill. The system is a cruel damper on such ambition and efforts.

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REFUSAL TO WORK ALONGSIDE NON-UNIONISTS.—As to the order issued by the strikers, which, if obeyed, will prevent employers engaging any man who is not a member of the Union, it is too glaring an attack on the liberty of the masters and of the men also, to be justified on any rational grounds. The men's self respect ought to be strong enough to protect them from such an outrage. Freedom of contract is essential to civilization; when men abandon that inalienable, natural right, a right which is supported by the whole power of the State and by public opinion, they step down to a lower plane of liberty and social honour.

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THE CANADIAN MANUFACTURERS IN ENGLAND.—Reports are being received daily from the delegates who are now in England representing the industries of Canada. They seem to have a capable spokesman in Mr. W. K. George, who has declared, that the delegates do not intend to discuss the politics of the old country, but were intent upon placing the industrial situation in Canada before the British public and especially pointing out the unrivalled attractions of the Canadian Northwest for agricultural settlers.

At a luncheon given to the delegates by the Hon. Mr. Chamberlain, at Birmingham, he said, in reference to the proposed Colonial Conference:

"They must meet without any restrictions whatever, if there was to be a closer union of the colonies. They were not colonies now, is the old sense, but sister States. The great question was, how to weld together all the diverse interests for the common good,—the greatest question of its kind, since the beginning of the world. The British Empire could produce everything required in the way of either luxuries, or necessities. This self-contained Empire would be unique in the world's history. Are you going to allow the sceptre of the great Imperial Dominion to fall from power into feeble hands?"

Wherever they have gone the Canadian delegates have been royally received, even the populace have given them acclamations as they passed through the streets.