

family. The fund is furnished by employers and employed—the former paying one-third, the latter two-thirds. In cases of accident insurance the parties receive support during convalescence, from the fourteenth week after the accident happens. Money is given the wounded person from the fifth week. Rents ranging from two-thirds to three-fifths of the workman's yearly salary, are paid from the first day of the fourteenth week after the accident. The fund for burial purposes is furnished by the employers. In cases coming under invalid and old age insurance, the parties receive rents from the time they are unable to work, without regard to age; old age rents, from the seventieth year, even if they can work and do not draw invalid rent, as assistance against disease so as to prevent incapacity. In case of death or marriage, the full sum paid by the party is returned. During the period from 1885 to 1897 the employers paid under this system \$318,382,399, and workmen \$279,281,053, a total of \$597,663,452. Out of this sum there was paid for relief \$405,121,816, so that the workmen received \$125,830,600 more than they contributed. The annual amount paid out is increasing at the rate of \$3,570,000 per annum. The reserve fund at the end of 1897 amounted to \$202,500,000. Every twentieth person of the population has been paid insurance, under one or other of the above heads. It is said that under this system, notwithstanding the low standard of wages prevailing, poverty is practically unknown in Germany. While it might not be considered necessary or wise to adopt, in this new country, the German system in its entirety, legislation which would make it compulsory on the working classes to contribute to a fund from which they could draw in time of need or old age, would seem likely to operate to their advantage in particular, and be a means of promoting the national welfare.

STYLE.

It is a generally received view that true architecture ended with the beginning of the Renaissance, because traditional architecture ended then. It is certainly not true that it is only traditional architecture that is or can be genuine, and it is open to question whether there cannot be as much style in architecture now and in the future as there was in the days when only one style was recognized at a time.

In the days before the Renaissance, style in architecture was of the kind that obtains now in dress. Illustrations of contemporary life, such as the drawings in *Punch*, can be dated, over the limited period of history which is covered by that observer, with the precision with which the date of cathedrals is fixed by antiquarians learned in architecture. Somebody, some inventive mind, must be at the back of the fashions, but the ordinary tailor needs only to be a technician, not necessarily an artist. And such were doubtless the master workmen who built, in the current style, the ordinary run of churches during the Gothic periods.

It is doubted by some people, and very naturally, whether there were architects at all in those days. There is no such doubt now. Architects are as common now as writers, and for the same reason—that the art of architecture has become an art like literature. Like literature, its elements are common to all. All designers compound their work of the same forms in varied combinations. Like literature, there are leading characteristics which mark the work of each generation or each

nation. Anyone who takes both English and American architectural journals can see that all English work is English and all American work is American, no matter in what historical line the fashion may be running. Finally, like literature, the masterpieces reflect the personal characteristics of the designer. The work of H. H. Richardson, bold in conception, large in scale, rich, but refined in line and in detail, was purely individual; the work of a big, black, fat man with a flaming necktie, preceded by a strong odor of perfumery, who nevertheless left upon the mind a first and final impression of high and intellectual refinement. When his works sprang up, all in a very short practice, and it was seen that they were not only real architecture and good architecture, but distinctively American, a wave of enthusiasm swept over the country. Here was the American style. Architects in the United States and Canada hastened to put their admiration into practice. But it was all a failure. The result was only a fashion of brutal masses grossly enriched. The imitators soon wearied of their own work. It was simply the case of Dickens, Carlyle or Ruskin over again.

In architecture as in literature there is a style which is the man. Imitators can discern the characteristics but the character behind which gives life to the work proves to be inimitable. This is style. What makes it? The analogy of literature may perhaps help us to see. What makes style in literature? It seems to be only the full expression of a man's own mind. For great work of course a great mind is presupposed; the masters whom we admire have full and rich minds to express, but their style in itself is not the greatness or beauty of the ideas expressed but the great and beautiful expression of them which the fervid mind, insisting upon expression, has worked out of the elements of expression which art supplies. Trueness of expression is the bottom of it all. Even narrow minds truly expressed have style in their degree. That which has no style, but instead the unfortunate quality of uninterestingness, is the class of mind which seems not to produce ideas for itself, but to keep instead a stock of them ready made, which expresses itself not so much by a process of conception as of recollection and seems to delight in ready made phrases which have been common property for generations until they have almost lost the power of making an impression upon the mind.

A college don may sometimes at a university dinner or convocation liken his college to a ship (a well used simile), and steer that vessel through storms, past shoals and into havens with an elaborate exactness of similitude that makes the pulses of his listening colleagues swell with the delight of literary workmanship. We may perhaps forgive the substitution of an academic grace for native style by such a speaker before such an audience, to whom literature is an end rather than a means, and its composition a sort of intellectual game. But alas for the artist, whether in words or bricks and mortar, who takes this kind of thing seriously; whose second hand ideas are not the result of an over trained mind so much as of a native lack of original quality, and culture not too great but too little. To him, if a poet, belong the whole list of similes, metaphors and epithets which are recognized as coming under the head of poetry. To him life is a journey, man a pilgrim, death a bourne; the moon is chaste or serene, clouds are fleecy or lowering; morn is ruddy, eve is dewy, and everything else is something that it has so often