

# The Echo

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## THE CHURCH AND THE PEOPLE

There is no use in denying what is every day being made clearer, the fact that the church is losing its hold upon the working classes, and the question of who is to blame for the existing state of things is variously answered. The working man himself will advance as his reason for non-attendance upon church ordinances, the plea that the church has gone away from him and settled down among the "respectable" portion of the community, to whom the religion of the Carpenter's son is sugar-coated in a way to flatter their self-love and draw the shekels from their pockets. True it is, he will say, that once in a while the "respectable" sinner gets a castigation from a preacher, but in such a gingerly, round-about fashion, that his congregation disperses, comforting themselves with the pharisaical reflection, "the present company always excepted." The workingman says, and not without reason, that very few preachers take any interest in what mostly concerns their social advancement and material prosperity; instead of encouraging and assisting them to resist the inroads of capital, instead of helping them to lessen their hours of toil, and therefore give more time for bodily and mental relaxation, they cry out against combination as dangerous to "peace and good will among men," and weary them with endless dissertations on the theme of "Servants obey your masters," conveniently forgetting the context. If parsons, they say, showed less appreciation of the money power and devoted their lives to the greatest good of the greatest number, the irregularity of attendance of the working classes at church would not be so apparent. That some professing Christians are becoming alarmed at this indifference, and what it leads to, is evidenced by a despatch from Kingston, which tells of a movement inaugurated to hold Sunday afternoon meetings for workmen during the winter months, at which what is called secular subjects are to be handled. This is a step in the right direction. So accustomed have workmen become to do anything rather than "go to meeting" on Sunday that it may be difficult for a time to secure their attendance, but once the fact becomes known that a public statement of their grievances will be accepted and remedies discussed, plenty of workmen will be found to come forward and tell just exactly what they suffer from and what they want. If the "rigidly righteous" of Montreal may not exactly view this as proper work for the "Lord's Day,"

there are others who may take it up, looking hopefully forward to what may follow. We may remind the former class that good results occasionally follow "holding a candle to the devil."

## NATIONAL INSURANCE.

National insurance against the poverty of old age is just now being much spoken of and written about by the Tories of England and their allies, the Unionists, probably as an offset to the Gladstonian programme, as formulated at the Newcastle Conference. The latest to draw attention to the subject is Mr. Chamberlain, who declared at the Unionist Conference in Manchester that it was a question capable of solution by Tory legislators (of course). A series of reports from Her Majesty's representatives at various European Courts, respecting facilities given by foreign Governments to provision for old age among the industrial classes had been obtained, but these do not afford much assistance to those in search of a scheme which would enable the toiler to spend his declining years in comfort and independence unattended by anything savoring of pauperism. There is in Germany a scheme of old age insurance in existence, which, however works altogether differently from the way in which it is expressed on paper and is not giving very great satisfaction. The State and the employer are each supposed to contribute one-third of an employee's insurance and the insurer the remaining third, but in working out the problem it has been found that the employee contributes the whole, and in this way: The workman's share is deducted from his wages, and as the employer's third is raised by direct taxation upon articles largely consumed by the poorer classes he indirectly pays, in the shape of dearer bread and increased taxes, the proportion allotted to the employer and to the State respectively. The French experience and proposals in the matter of providing for the old age of workmen are particularly interesting. Among the grand principles laid down by the Constitution in 1848 was the right of the poor workman "to labor and to State assistance," and one of the schemes hastily evolved to carry the principle into operation was the "Caisse des Retraites," established under the law of 18th June, 1850, with the object of developing economy and saving among the poor. But it would appear that the experiment has not been very successful. Only about a twelfth of the persons working for hire are depositors; the average amount of the pensions does not exceed \$1.60 per month; and the number of spontaneous depositors among the classes it is desired to benefit has always been very small. What is now proposed is an "enormous development" of the system of providing for old age. Under the scheme submitted by the Government to the Chambers for the creation of a National "Caisse de Retraite Ouvrieres," it is proposed that a deduction of one cent or two cents per day shall be made from each salary; that a similar amount shall be put aside by the employer; and that at the end of thirty years' payments, the pension accruing, calculated at 4 per cent interest to amount to \$35.50 with one cent and \$71 with two cent contributions, shall be supplemented to the extent of two-thirds from Government funds. Payments are to begin at the age of 25, and the pension to become payable at 56; and the scheme includes a sliding scale of lower pensions which can be taken advantage of by persons between the age of 25 and 40 who have not made deposits. The effect of the bill, if it becomes law, will be that the man who begins to pay his two cents a day, counting 290 working days in the year, at his twenty-fifth birthday will be entitled to a pension of \$120 per annum when he reaches the age of 56. For the State, calculating the maximum number of persons who will avail

themselves of the "Caisse" at three millions, the scheme will entail a charge for pensions which is expected to increase in thirty-one years to \$17,531,850, with half a million more for life insurances, into which the contributors have the option of transforming their pensions. Several other countries are moving in the way of State provision for old age, and among these Denmark has passed a new law providing for old age relief for the deserving poor, under which, while securing assistance from State funds, those who do so are not deprived of electoral rights or subjected to other disabilities of a pauper class. In the British scheme it is proposed to include the best features of those now in existence, avoiding anything of a pauperizing tendency.

## NOTES OF THE WEEK.

The appeal made by the Central Trades and Labor Council on behalf of the fund to enable the Widow Flynn to prosecute her case before the Privy Council has up to the present been very generously responded to, the result being that a considerable sum has been subscribed. The sum collected, however, still falls short of what is required, and to still further increase the fund the Council has determined upon a drawing, the prizes in which will be several useful and valuable articles, which have been kindly contributed. The tickets are placed at the nominal figure of twenty-five cents so as to be within the reach of all, and seeing the purpose for which the drawing has been got up there should be no difficulty in readily disposing of them.

Another "benevolent" scheme has entered into competition with honest labor. The Salvation Army of Kingston, Ont., has established a shoemakers' shop in connection with their Rescue Home, and convicts who have served their term in the penitentiary there will be taken charge of and work provided for them. Of course we do not mean to say that those who have once fallen should not be given a chance to redeem their character and at the same time earn an honest livelihood, but our experience is that institutions of this kind, largely supported through public or private charity, are taken advantage of by unscrupulous Capitalists to compete with honest labor. There are instances of it here in Montreal, where legitimate enterprise is handicapped by the competition of the criminal and pauper population. One has only to read the evidence given before the Royal Labor Commission some years ago by employing printers and journeymen, and by those of other trades to be convinced of this fact. Therefore we are justified in saying that the existence of all such institutions, unless restricted to legitimate competition, is a serious menace to the future of the particular trade they may be engaged in.

A second Daniel has come to judgment in the person of Police Magistrate Denison, of Toronto. In a case before him where an employee sued his employer for \$22 wages due, the latter was ordered to pay the amount or go to prison, and no one will question the justice of the sentence either. When a man has to invoke the aid of the law to obtain what he has earned by the sweat of his brow the party who is responsible should be made to sweat also.

The revelations made public in the dispute between Filteau and the Water Committee are calculated to make people open their eyes, and ask "what does it mean?" It appears that some years ago a resolution was passed by the Water Committee prohibiting the collection of water rates from Corporation employees except in the regular and legal way. Notwithstanding this resolution, certain employees of the city who, in their own minds, are very great people, decided to order Filteau to pay some of the laborers who had not

paid their water rates with a receipted bill, instead of cash. Filteau very properly refused to do this, as he well knew that a poor laborer earning the princely salary of \$1.25 a day could not purchase the necessities of life with a receipted water bill. This is one of the most outrageous propositions we have heard for many a day. Let the Corporation collect its water rates from civic employees in the same manner as it does from other people. Because a man is unfortunate enough to have to work for the Corporation it is no reason why he should be taken by the throat and bulldozed by either civic officials or anybody else.

News has been received from the Chaudiere that the mill hands are organizing and that about two thousand so far have joined the Knights of Labor. This movement has been rendered necessary by the conditions under which they have to labor for the paltry pittance allowed them, and now that the step has been taken we believe that by another season they will be in a much better position than they were to present their demand for better terms.

Once in a while we fall across a clergyman who, having convictions of his own is not afraid to give public expression to them. In the person of Rev. William Prall, of Detroit, another has been unearthed, and his outspoken language is sufficient indication that, having studied the social question carefully his convictions are of the deepest. Here is what he says: "The air is full of the spirit of discontent. This is more the case in Europe than in America, but it is on the rapid increase on this side of the Atlantic. There can be no doubt that the wage-earners, the manual laborers of the world, are not satisfied with the conditions of things as they are, and are clamoring for a change. Socialism is the remedy for the ills of the time. Its aim is justice. This is also the aim Christianity, and Socialism is in harmony with the teachings of Him who said that as ye would have men do unto you do ye also unto them \*\*\* The trouble is that many who profess to be and call themselves Christians have lost all touch and sympathy with the masses. The great captains of industry are as far removed from the laboring classes as is the Emperor of China from his humblest subject \*\*\* Compare the summer palaces of the rich at Newport and Lenox with the hovels of the poor in the slums. And yet the poor are compelled to pay a higher interest on the capital invested in their tenements than do the rich in their palaces. \*\*\* Socialism may be hostile to the church, but it is not hostile to Christians."

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