

burden of insurance is too great for a small concern. The rates are high, as much as $\frac{1}{2}$ per cent. on the wages; and a small industry in which the annual wages amount to ten times the capital—an ordinary proportion—will have to pay an insurance rate amounting to 5 per cent. of the capital. An uninsured accident might wipe out the capital, and to insure is practically to occupy the capital; the Act is discouraging to small industries. It is for this reason, no doubt, that Prof. Mavor's report suggests the possibility of amendments to the act in the direction of German legislation. There the workman is compelled by law to contribute something himself towards the fund from which his compensation for injury is derived. The State has made sick clubs and other existing benevolent societies a part of its machinery, and compels both the workman and the employer to contribute, on the basis of wages, to these institutions. This has a somewhat socialistic appearance, but the essence of the matter—to secure compensation to the workman—can only be carried out thoroughly in some such manner; for only to give the workman facilities for a civil suit is to still leave compensation uncertain as long as there is the possibility of an insolvent defendant. It might do to combine with the English principle the French method which guarantees compensation by the State to an injured workman, leaving the State to recover from the employer if it can.

**Dangerous
Cesspools.**

There is danger impending in the Balmy Beach neighborhood, on the east of Toronto, because of the practice of building bottomless cesspools in close proximity to wells. The country in this part is full of springs. There is apparently a bed of clay under the whole neighborhood sloping towards the lake, and along this is spread a sheet of water soaking along from the level four or five miles back to the level of the lake. Every gully has a spring, and it is easy to tap the supply anywhere by sinking a well for twenty feet or so. Upon these springs and wells the district depends for water, and the danger of perforating the surface also with leaking cesspools is obvious. The individual householder, when this is pointed out to him, seeing that only a general agreement will do any good even if the damage is not already done, declines to trouble himself with a tight cesspool, but puts in an open one—on the lake side of his own well—and trusts to luck and the speedy introduction of city water.

It is time that the Toronto Guild of Civic Art made its voice heard. It is not only in carrying out works that an advisory body of this kind is necessary. There are continually projects in the air which want an impulse either for help or hindrance in the early stages of consideration. By the time a scheme gets to the point of execution there is nothing to be done but make the best of it; too much has been done to stop, whether it is a case of municipal action or of an inaction which has allowed private works to proceed and spoil an opportunity that might have been used for the public benefit. A body like the Guild of Civic Art which has no interest in public improvements but the public interest ought to express itself so as to formulate public opinion. The impulse towards public improvements should not be left to come from persons whose private business is served by making the improvement. Conspicuous improvements can, however, be left to take care of them-

selves better than the humble opportunities that are lost every day from inaction. A few years ago the corners of King and Yonge Street, Toronto, the north corners at least, might easily have been truncated so as to relieve the crowding of traffic and foot passengers at that point. Quite recently, since the establishment of the Guild of Civic Art, a permanent square cornered building has been planted on the north-west corner so as to bar that improvement. The same may be said as to the south-west corner of Yonge and Queen streets, which is becoming more crowded every year. The Victoria Square idea deserves some thought; but who is giving it thought? It was understood that the building of the Bryant Press was a bar to the project, as it was a good building. Now the Bryant Press building has been gutted by fire and there is no good building. It is now or never that the question must be settled. It is a financial question, but all the more for that reason will the Guild of Civic Art, which numbers among its members some prominent financial and business men, be listened to with respect, whichever way it inclines. The question of street cars through the Park is beginning to loom; that is to say, to an outsider it presents this appearance, but from the inner point of view it may be settlement that is looming. If public opinion is not quite clear upon the subject, the man who is clear that he wants to get the cars there will have what he wants established before the rest of the public knows what is happening. It may no doubt be assumed that every, or nearly every, proposed improvement has a good reason at its back, but in carrying it out some thought is necessary to make it serve beauty as well as convenience. Here is the field for a body which concerns itself with the beauty of the city. There ought to be in all cities a body of this kind to form public opinion, but it should be active.

**Co-operation in the
design of
a London Street.**

LONDON is to have a new street driven through from Holborn southward to the Strand. It is to be a street 100 feet wide, which, as it nears the Strand, will bifurcate, forming two branches each as wide as the original street. One branch will enter the Strand opposite to the approach to Waterloo bridge, the other at St. Clement Danes church, about a quarter of a mile further east, and the Strand between these two points is to be widened. The two branch streets will form a crescent, and, as the report of the London County Council states, "the land between this crescent and the Strand will form a most valuable building site." "To obtain the full value of this land," the report proceeds, "it is of the utmost importance that every regard should be had to the architectural features of the elevations of the buildings to front the new street, the crescent road, and the Strand." The Council accordingly advise the appointment of eight architects, four chosen by the Council and four by the Royal Institute of British Architects, who will be paid £150 each to submit a rather formidable list of drawings, consisting of $\frac{1}{32}$ inch scale elevations of street fronts something more than a mile long and 8/0 feet high to the cornice, with $\frac{1}{8}$ inch scale elevations also for about a third of it, sufficient sections to the same scale, and a bird's eye view if desired. The thing aimed at is harmony rather than similarity; and the style suggested is Palladian, freely treated and of a simple character, suitable to buildings which may be intended for commercial purposes. The Council has shown wisdom in rejecting