

sire to have members pay an enrollment fee of \$4 to them and then pay so much a month. Then there is the Estates, Limited, whose home-office is in Toronto. Its contract is a most voluminous affair, requiring sixteen sections and 84 lines to express all its provisions. We are not furnished with any names in this case either. As a broad general advice we would say pay no money into any such concern without learning who the men are that manage it.

A STRAIGHT "COUNTER."

In a controversy, profanity is not permissible; calling of names is no argument; slang is in bad taste. But a man must have some outlet for his just indignation when his sense of fairness is outraged. And such a vent has been found by Mr. Joseph Brown, general manager of the Bell Organ & Piano Company, of Guelph, in a letter to the secretary of the Amalgamated Woodworkers' Union of that city, dated 5th September. Some days or weeks ago, Mr. Brown deemed it necessary to reduce the wages of some carvers on the cases of organs and pianos, by reason of the fact that the fashions to-day call for a less ornate exterior than used to be deemed necessary. Plain goods are, in fact being called for. Because of this action taken, affecting some carvers in the factory, the Union raised a row, and questioned the right of an employer to arrange his own affairs. Mr. Brown replies in Anglo-Saxon language as follows:

Sir,—I am pleased to learn from yours of yesterday that what the Woodworkers' Union now desire is a "fair and just settlement." I interpret this to mean as high a wage for the men out on strike as the Woodworkers' Union can possibly screw out of me.

This is now the second time that your union have put a pistol to my head. The first time I gave my workers concessions, partly because I was in sympathy with the half-holiday movement. These concessions, as my workers know, aggregate about \$200 per week, or close upon \$10,000 per annum. Now, when I find it necessary, in order to minimize the loss on some organs, to make a reduction in the wages of 25 of the men, your union steps in and practically says, you will give these men a wage higher than the proposed reduced rates; a much higher wage than can be got for the same class of work in Guelph; a much higher wage than the class of work they do is worth, or else we shall wreck your business, or try to do so. That is just in plain English tantamount to what you said in your letter to me of 31st August, and now, after the manner of Mr. Pecksniff, you say you only want justice! Permit me to tell you that your union does not know what justice means. At any rate you do not act as if you did. Had you done so, you would have ordered the men back to work long before now.

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I have said above that the first time your Union put the pistol to my head they drew from me about \$10,000 per annum. You have a second time called upon me to stand and deliver, but I think you will find you have drawn a blank this time.

It has been my endeavor all along to act justly. I have never had any idea or intention of acting otherwise, and I trust I will continue to do so, the aggravating methods of the Woodworkers' Union notwithstanding.

I have never asked any of my employees to accept a less wage than is being paid in Guelph for similar work. On the contrary, I have exceeded justice and stretched the point to generosity by paying in the past and I am still

doing in certain cases, a higher wage than is current in Guelph for a similar class of work.

Then Mr. Brown goes into particulars, proving that he has paid his men more than they could earn elsewhere, and as much, certainly, as he could afford. He advises them, indeed, to accept the \$2 a day he offers, and closes with the following plain-speaking:

I take this opportunity to inform the strikers that I have been so disgusted with their action and the action of your Union that I have decided, as far as I possibly can, to cease making the styles of organs that do not pay. Accordingly, when we do resume operations in the organ factory, fewer men will be required. Out of the 25 strikers I regret to inform you that I can only find employment for sixteen of them. If any sixteen of these men desire to work at the rate of wages above offered they will be good enough to call on Mr. Laughlin, the superintendent, and arrange with him as to the work that is to be done for these wages.

THE WESTERN UNION OF FIRE UNDERWRITERS.

It must be taken as an undoubted compliment to Canada, and an especial honor done to J. J. Kenny, vice-president of the only two Canadian fire insurance companies that belong to the association, that so important a body as the Western Union of Fire Underwriters of the United States held their meeting this year in Toronto. Hitherto the meeting has always been held in some American city. The body which is probably the most influential association of fire insurance in America. The men are for the most part general managers or department managers of leading companies, representing all states west of Ohio, and as far as the Rockies. They came from practically all over the Union, from Atlanta to Cincinnati, from New York to Chicago. The chairman of the convention is Mr. Blackwelder, who is president of the Union.

In his annual address, the president pointed out that the nominally 25 per cent. increase of rates imposed by the Underwriters in America last year had not proved at all so severe as many policy-holders complained. For example he pointed out that the figures furnished by Mr. Beath, the president of the National Board of Fire Underwriters, showed that this advance actually produced an average increase of nine cents, or about 8 7-10 per cent. The advance applied mainly to long-considered under-rated classes. Besides this, any improvement made in risks was recognized in the shape of reduced rates, so that this increase has simply turned the underwriting account from one of unbroken loss, for a period extending over five years, to one of small profit for 1902. In fact, it only places the rates about 4 per cent. higher than in 1894.

Much progress has been made during the last six months, says Mr. Blackwelder, in improving and systematizing certain features of the fire insurance business. Carefully prepared schedules have been applied and ratings have been perfected. This, he hoped, was the beginning of a permanent and effective system, not subject to sudden changes. What is desired by the public in this and other directions is stability and order. It is far from likely, then, he argued, that reasonable business men would take of-