

to a more equitable division of the world's wealth among all who aid by hand or brain in its production; for the building up on this half of the American continent a nation great in numbers and in material strength, but greater still in its pursuit of the things of the spirit—of peace and righteousness and unselfishness and the charity that suffers long and is kind."

That Mr. Lyon and the "Globe" may long continue to give expression to the above sentiments is our most earnest wish.

MONTREAL'S NEED OF A GENERAL MANAGER.

With the civic elections only a few months away, Montrealers should give serious heed to the advisability of changing their present form of government. The recent disastrous breakdown of the water system should be an object lesson to the electors of the city. This is but on a par with the internal management of affairs at the City Hall and we can not expect anything better until we rid ourselves of the old form of government with all its entanglements and the incompetent officials who have grown up under it.

We would like to see the Commission form of government more thoroughly established in Canada. So far as we know, Westmount is the only city in the Dominion which has appointed a Business Manager to administer its affairs. The good people of Montreal's aristocratic suburb decided that the affairs of their city should be put upon a business basis. They elected a mayor and several aldermen with the understanding that they would simply act as a board of directors, their chief duties being of an advisory nature. The actual management of the city's affairs were placed in the hands of a Business Manager who devotes his whole time, energy and thought to the administration of the city's affairs. He is advised by and consults with the mayor and aldermen in exactly the same way as the ordinary business manager consults his board of directors.

The Commission form of government varying somewhat in matters of detail has been practiced in a large number of American cities with a great deal of success. The example of Galveston emerging from its inundation and adopting the Commission form of government was so successful that today there are some three hundred towns and cities in different parts of the country with this form of government. More recently Dayton has adapted the German method of going elsewhere to seek its mayor or chief official and has been advertising for a General Manager. In other words, Dayton is adopting the Westmount idea and has been seeking a properly qualified authority on civic matters to act as its General Manager.

These experiments in civic betterment, although the Commission form of government is now

beyond the experimental stage, all tend in the one direction, which is away from the old ward system of politics with its wire pulling, boss rule and other objectionable features. Montreal, perhaps more than any city on the continent, needs some such system. The whole management of our civic affairs is characterized by incompetency, mismanagement and graft. The only danger is that Montreal business men will become so engrossed with their own affairs that the recent lessons will be forgotten, and, when the opportunity arises to secure better men for the city council, those who should interest themselves in municipal matters will simply shrug their shoulders and say that they have not time. Unless good men take up the responsibility of civic affairs, they can not blame bad men for taking advantage of their indifference.

OUR ANNUAL ASH HEAP.

We trust that among the many New Year resolutions which our readers doubtless made was one to assist in lessening the nation's fire loss. Carefully compiled estimates show that during the year which has just closed the United States and Canada burned up almost \$225,000,000 of created wealth or, to be exact, \$224,723,000. Canada alone burned up \$26,346,000 worth of property or over \$2,000,000 a month, over \$500,000 a week and about \$170,000 a day. When we stop and think that the entire value of new buildings erected in any given year in Canada, is in the neighborhood of \$125,000,000, it comes somewhat of a shock to know that we burn up 20% of their value each year.

The United States burns up property to the value of its national debt every five years, while we pile up an ash heap equal to our national debt each eleven years. The United States each year wastes one-fifth of its cotton crop, a sum more than twice as great as its entire yearly gold production and four times as great as its entire silver production.

When it is remembered that the per capita fire loss in Canada and the United States is \$2.54, while that of most countries of Europe is in the neighborhood of 30 cents we at once are confronted with the undisputable fact that there is something radically wrong with our system. Between lax building laws, faulty construction, carelessness with matches and other reasons, we pay an exorbitant toll through the destruction of property.

We are a young nation forced to go to Great Britain and the other money markets of the world for all the money we need. It seems the worst kind of extravagance for us to carelessly destroy so much property each year. This wastefulness does not improve our credit, nor does it add to our wealth. The property thus destroyed can never be replaced. The heavy toll, which the insurance companies are forced

to make to n of the pocket Fire insurance for their heal so will the pre business that c and leakages w fires.

THE NECES

The necessit emphasised by addresses to sh recently held. in different k bankers, the to do with the n They pointed ot ness nor good c continue to bor better for a na duce. While ac sity be a large l it was urged th continued a mo that it should b

Sir Edmund V Bank of Comme the big discrep exports showing largest excess of to \$298,711,000. many manufactu and should be m among other thin and steel in var \$140,000,000. H at hand when should be manuf the wide discrep ports should be duction of our fa

Mr. Duncan C gave expression did also Mr. E. Mr. E. R. Woo Corporation deek situation for Can yield of 500,000,00 were wheat, liqui a great deal of m tion could be still the production of

It is very gra financiers and the tions paying so r of increased prod her ability to dev to produce suffici indebtedness. Eve done to facilitate be undertaken. T