IN THE CRUCIBLE.

gramophone will tell us how Harry Lauder does it; and we may see Henry Ford do it on our roads and in our streets. But none of us know how any of our bank presidents have done it; they live in a world of canonflage. Why?

Sir Joseph Flavelle, Bart., made a fortune by the working of the law of supply and demand: many of our bankers saved their fortunes and their commercial necks by staying the process of supply and demand. Incidentally they prevented the proletariat from making money by buying in a cheap market. As director in a bank in which he is associated with some really high financiers, Sir Joseph Flavelle, Bart., may possibly, actively or passively, have had to do with the prevention of the decline in securities at the outbreak of war. If such should prove the case, he would seem to be a shining example of the inconsistency of human nature.

As a matter of fact, all Canada's wealth, several thousands of millions of dollars, is in the control of half a dozen men who, apparently, will stop at nothing to save themselves from downfall. Their own wealth is but a eigher of that which they control. They have placed manacles about the limbs of our people, fashioned from our own gold. Canada has a chance of an honest government when Canada has the savings of her people in her own hands: we should nationalize our banks. The privileges now enjoyed by our banks, and which should belong to the people, would make an important

national asset.

THE RETURNED SOLDIER.

The men who placed their flesh and blood between civilization and the devastating Hun have a right to demand that the basis of civilization-justice -shall be maintained, that our institutions shall be held inviolate: the fact is that the organized money power of our country has perverted the institution of popular government until it has become a travesty. Loyalty to our King and country does not mean that we should be loyal to the system of government to which the name "Popular" is given—a name is but a name. It may be a principle of British life that the right of government lies in the will of the governed, but we know that the will of the people does not find expression in our Parliaments. Popular government is based on the theory that all men are honest and that truth has only to be voiced to be recognized. We know that the vast majority of men are susceptible to purchase, intimidation, blackmail, fear of ridicule, the desire for a "respectable" living, the hope of a fair name. Unless a man is impervious to these forces and is content to live by his hands, he is not a safe man to send to Parliament. And we know that it is the most difficult thing in the world to bring people to recognize the truth: the popular mind is to be blinded by prejudice, such as the call of "Democracy," and befogged by illusions. A tenet of democracy is that a man who is not susceptible to a money bribe must, of necessity, be honest. The most dangerous politician is he in whom the love of money is replaced by a consuming vanity; those who use him as a tool set him on a pedestal of commercial honesty before the people and while he, blinded by the adulation of the hierarchy, and seeing not the infamy about him, holds the public gaze, they carry on their rascalities.

The returned soldier has the right to demand that our money-lords keep

their hands off Parliament.

The returned soldier has the right to demand that some sort of morals should obtain among our lawyers. "If you have a grievance, the courts are open to you," says the financier, glibly. The assumption is that our courts are infallible, and that our lawyers are above suspicion. But the lawyer is open to blackmail, purchase, intimidation, as other men; he is only human. And the capitalist has much to offer the lawyer! If he licks the right boots he may be made a director on this or that company, and draw a salary for