

ment, and as a matter of fact, at the beginning of this year it was taken away from it, and put under the Road department, to which it properly belongs. The Health Committee, however, made strenuous efforts to regain control and succeeded, and not only succeeded in getting the control, but in displaying its utter inability to carry out the work properly.

Is it possible to advance any plea which more clearly demonstrates the necessity for placing the administration of the city under Commissioners, than the proposed action of the City Council and Health department? For, we regret to say that the former body has approved of the recommendation of the latter, to go back to the contract system. Just imagine a body of business men expending within a few years \$145,000, for the acquisition of stables, workshops, incinerators, horses and other requisites in connection with the scavenging of the city, and now, like a lot of children, coming forward and saying: This little play has lasted long enough—we are tired of it—we will go back again to the former game. Of course, the expenditure, or practically the throwing away of \$145,000, is a mere bagatelle to a city like Montreal, and a contractor can do this work much cheaper than if executed under our control. At least, the recent action of the aldermen implies this. The question might well be asked—By what magic can a contractor do better than a competent civic official? But why should we lose time in discussing this matter any further. We think it must be apparent to all business men that the city can do its own scavenging cheaper and in a more satisfactory manner than any contractor; that the health of the city is too important to be played with, and the City's hands should not be tied in a matter which so largely affects the welfare of the citizens.

The City Council seems to have lost sight of the fact that it cannot give a contract for more than one year under the existing law, and the citizens of Montreal have every reason to be thankful that such a law exists.

Referring to the new imposts on business enterprises, many of them will be found particularly objectionable, and practically unworkable. For instance: take the case of the stock broker: In addition to the taxes which are common to every citizen, he has to pay a special tax of \$100 per year, and also 1-20th of 1 per cent. on every transfer of stock he effects. This is simply absurd, and will be found impracticable. Then commercial and financial corporations are to pay a tax of 1 per cent. on all dividends, besides many of them having to pay special taxes of from \$100 to \$5,000, in addition to their real estate and other taxes. This suggestion has, however, the decided merit that it will stir up the most practical businessmen in the city to look after their representatives. It will be difficult to find any one who is not more or less unjustly hit or discriminated against by the new scheme of taxation. Any alderman going to his constituents as the supporter of these schemes, and at

the same time of re-enacting a contract system, will have a pretty difficult road to travel. If some equitable and reasonable new burdens are imposed, coupled with an evident determination to put an end to the reign of extravagances and questionable methods of administration, the citizens will be reconciled to them, but such action as that taken by the City Council on Monday, on the report of the Health Committee, points in exactly the opposite direction.

THE SCANDAL OF MODERN LIFE ASSURANCE.

The Rebate Evil.—Directors should not act as mere figure-heads.

Rebating in connection with life assurance seems a phoenix. Like the bird fabled to rise again from its own ashes, so rebating, frequently thought to be killed by the measures adopted for its extinction, is continually presenting itself as an extremely live problem. As an evil of the life assurance business, it is again attracting general attention; and nothing but the most drastic measures will ever be efficacious in checking those engaged in this most demoralizing practice. Stringent prohibitory laws would be of little use unless the companies themselves deal courageously with the question. Rebating will continue to exist, as it has for years and years, unless the principal companies co-operate in all sincerity in preventing the practice. So long as some companies, despite their wordy disclaimers, connive at the practice and decline to discipline agents when found guilty of indulgence therein, their more honorable competitors will be almost irresistibly compelled to use the same objectionable and immoral methods of conducting business.

That no permanent benefit can possibly accrue from rebating is frankly admitted even by those who use it as an allurement to the possible purchaser of a policy; that it is a gigantic abuse and an evil responsible for four-fifths of all the undesirable and unprofitable business found upon the books of life companies is well known to managers whose common sense revolts against the unpractical and unbusiness-like methods they feel almost compelled to adopt in self-defence. So much has been said and written about rebating, without any permanent result, that it now seems hopeless to look for success in the crusade conducted against this phoenix-like abuse. Yet we cannot believe that any well-conducted life company will be found to admit that no known remedy for this growing evil can be found. If the companies have established a precedent which they find it wise to set aside at once and for all time to come, why not frankly acknowledge their error and unite upon such a just and equitable compensation for agents that the system of rebating could no longer thrive? It will certainly be better for the character and permanency of the business transacted by any and every company when an adjustment of the first and renewal commissions upon a more scientific and business-