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HOW TO ABOLISH POVERTY



HOW POVERTY WAS ABOLISHED

GUERIN

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**“ Rerum Novarum ”**

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GUERIN



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## PREFACE

It may seem bold, to the point of rashness, to attack that ancient and mighty institution called Poverty.

In the first part of this little work, I include the ideas of Leo XIII on the duties of Governments concerning the question.

In the second part, I suggest some of the practical means by which it would be certainly diminished; amongst others a new system of Life Insurance.

In the third part, I reproduce an account of the manner in which the Poverty question was solved several centuries ago.

It is the subject of the hour, worthy of the study and assistance of all men.

The "Iron Chancellor" Bismarck established compulsory working men's insurance in Germany, and thereby overcame socialism.

The "Grand Old Man" Gladstone devoted a

large portion of his life to the improvement of the condition of the tenant farmers and workingmen of the United Kingdom.

The "Parnell Cottages" as they are called, in Ireland, provided by Government aid for farm laborers, are so many monuments to Ireland's greatest son.

In Britain, the demand of British organised labour has gone forth, for a pension for the aged. \*

The writer of a recent paper in the "Fortnightly Review," says on this subject :

"It is completely in line with the charity and beneficence of the Christian Religion, as it is with the soundest teaching of economic science ; while at the same time it is perfectly intelligible to the dullest comprehension, and at least by nine tenths of Parliamentary electors would be received with enthusiastic satisfaction. To go to the poll with the definite promise of old age

\* *Review of Reviews*, May 15, 1899.



pensions for everybody, would certainly be about the most popular election cry the wit of man could devise just now, and probably will be so next general election. It is the one leading liberal measure ripe for action . . . and the liberals would sweep the country with it."

Will the astute Chamberlain go one step further and give legislative existence to the project, while the liberals are promising it ?

In New - Zealand "the most progressive colony," pensions for the aged are now in existence : large estates have been purchased by the State and divided among small proprietors and Arbitration between workmen and their employers has been made compulsory by statute.

In the United States, the silver question and the Spanish War have diverted the attention of the nation temporarily from the social question, but once it is taken up we may expect to see it dealt with in a comprehensive manner. And

in Canada, — the farmers have had good crops during several years; the manufacturers are doing a fair business. But the working people, — are they not living from hand to mouth? We hear of strikes — of wages of 98 cents per day! and at the same time of the great prosperity of the Railways and of the country at large!

Our legislators are not in the power of a plutocracy; they are not controlled by trusts or great Railways corporations. They are free to do right: therefore in all confidence do I recommend to them the perusal of this paper

Montreal, June 9th, 1899.





## “RERUM NOVARUM”



ON the 16th of May, 1891, His Holiness Leo XIII, the theologian, the philanthropist, the philosopher, gave to the world a pronouncement or Encyclical Letter on the condition of the workingmen, from which, I shall quote a few extracts.

EXTRACTS FROM THE ENCYCLICAL OF HIS HOLINESS LEO XIII ON THE CONDITION OF THE WORKINGMEN: “RERUM NOVARUM.”

The authorities of a country should so contrive that not only the public but the private welfare of its people should be the natural and spontaneous out come of the system and executive action of the Government.

It is a matter not only of national prudence but is the bounden duty of the governing class.



What makes a nation prosper ?

Morality, the family tie held in honour, the practice of religion, Justice, public offices held by moderate men and equitably divided amongst the people, the pursuit of Industry and Commerce, a flourishing condition of Agriculture and of other like interests.

The more these conditions prevail, the more will the lives and the happiness of the people be increased.

Whereas by all these means the State can benefit the other classes, in like manner it can greatly improve the lot of the working class, and this with the full force of its right, without fear of reproach from any section, because in the very nature of its office, the State exists for the good of all. It is evident that the more the State accomplishes in this direction, the less will the workmen be forced into other channels to remedy their condition.

But here is another consideration that goes deeper into the subject.

The State exists for the benefit of its members, one and all, great and small. The poor,

by natural right, are citizens of the State just as much as the rich, and in fact, in the cities, they form the majority.

How unreasonable it would be to look after one class of citizens and to neglect another.

*It is very evident, therefore, that it is the duty of the commonwealth to take the means necessary to safe-guard the salvation and the interests of the working-classes.* If the commonwealth neglects this duty, it violates the law of Justice: to render to each one what is due to him. St. Thomas very wisely says: “As the part and the whole are in some manner the same thing, in like manner that which belongs to the whole is also to a certain extent the property of the part.”

Therefore among the most important of the numerous duties of a Government, desirous for the public weal, the duty paramount to all others, is to have an equal solicitude for all classes of its citizens, by rigorously observing the laws of Justice in relation to each distinct class.

In a well organized community there must

exist a certain amount of the good things of the world "the use of which is required for the exercise of virtue." (St. Thomas.)

The labour of the workingman, in the field and in the factory, is the necessary and fruitful source of all this wealth.

*Nay, more, labour is so fruitful and so powerful that we can affirm without fear of error, that it is the sole source from which proceeds the wealth of nations.*

Equity demands that the State should study the requirements of the labouring classes, and that it should take such action that they receive a fair portion of the good things they procure for society at large, that they be properly housed and clothed and that they may be able to live with less trouble and privation.

*Whence it follows that the State should favour everything which, near or far, appears likely to better their condition.*

This solicitude, very far from causing any class an injury, will, on the contrary, be to the advantage of all, because it is of sovereign importance to the Nation that the men who are, for

*their country, the very producers of everything that is indispensable, should not be continually wrestling with the horrors of misery.*

The rights of all should be religiously respected. However in the protection of private rights, the State must in a special manner look after the weak and the needy. The rich man surrounded with his wealth requires less State protection, but the poor man not having riches to shield him from injustice, looks for protection to the State.

*Let the State therefore declare itself specially appointed to be the providence of the working-man.*

The workingman who receives sufficient wages to easily provide for his own and his family's wants, will, if he be wise, follow the counsel which nature itself gives him : he will endeavour to be economical, and by his savings, he will manage to put aside a little money, so that he may one day be the owner of his own little homestead.

We have come to the conclusion that the labour question can only be solved by esta-

blishing, as a fundamental principle, that private property must be respected.

It is consequently necessary that the law should favour the idea of property ownership, and should awaken and develop it, as much as possible, among the masses of the people. This result once obtained would be the source of the greatest advantages, and first of all, of a more equitable division of wealth.

Violent political changes have divided the people into two classes, between which an immense abyss now exists.

On one side wealth all-powerful, a faction which being the absolute mistress of both manufacturing and commercial enterprises, diverts wealth from its natural channels and absorbs itself, all the sources thereof; a faction moreover which holds in its hand more than one of the springs of the Government of the country.

On the other side, Weakness and Poverty: a multitude sore to the very soul, always ready to start disorder.

*Well then, let the industry and activity of the people be stimulated, by the prospect of owning*



*their share of the land*, and, little by little, we shall see the abyss filled up, which divides opulence and want, and the two classes will be brought near together.

Besides, the land belonging to each family will produce everything in greater abundance. For man is so constituted that the thought of working on his own property will redouble his ardour and application.

He will very soon put his whole heart into the land he has cultivated himself and which will provide for him and his family not only the absolute necessaries of life, but a certain competency.

The happy effects will become manifest to all, which the increased activity of the workers will produce on the fruitfulness of the soil and on the wealth of the nation.

A third advantage will be to stop emigration: nobody would consent to leave his native land and go to a strange country, except in order to better his condition.

But there is one indispensable condition to the realization of all these advantages: it is that

private property be not exhausted by an excess of taxation. It is not from human laws, but from nature itself that the right of individual ownership of land takes its origin: the law cannot therefore abolish it, all it can do is to regulate its uses in conformity with the general well-being.

Consequently when the law, under the name of taxation, places too many burdens on private property, it acts against Humanity and Justice.

*The law should safeguard the physical or bodily condition of the workingmen by snatching them from the hands of those speculators who making no difference between a man and a machine, abuse beyond all measure, the bodily strength of their employees, in order to satisfy their own insatiable greed for money.*

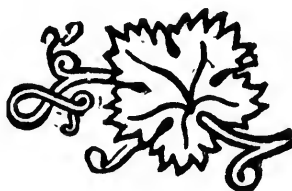
To exact an amount of work, which, while deadening the faculties of the soul, crushes the body and consumes and exhausts a man's strength, is a line of conduct that cannot be tolerated either by Justice or Humanity.

A man's activity, like his nature, is limited

within bounds which he cannot exceed. It increases, doubtless, by exercise and habit, but only on condition of getting an occasional reprieve and intervals of rest.

Thus the number of hours of a day's work should not exceed the measure of a man's strength, and the intervals of rest should be proportionate to the nature of the work, to the health of the workman, and regulated according to the circumstances of time and place.

LEO XIII.







## OUR COUNTRY



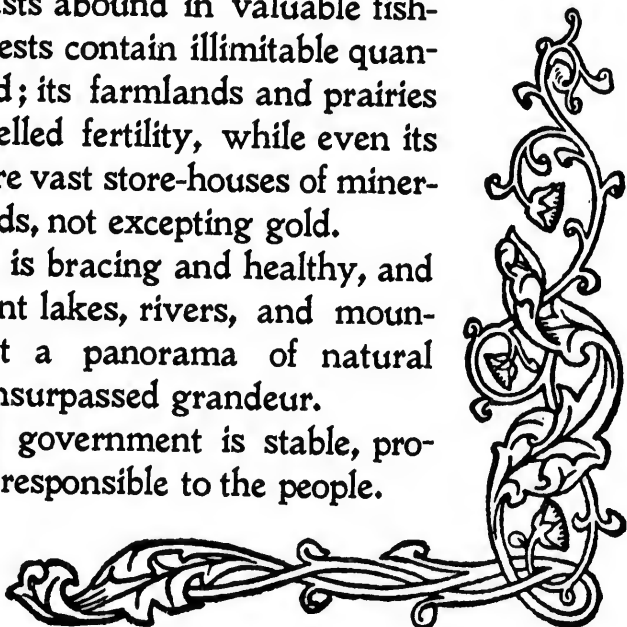
ANADA, to-day, is one of the richest countries of the world.

Its territory comprises over three million square miles, and it is a question if there is any unproductive area within its confines.

Its sea-coasts abound in valuable fisheries ; its forests contain illimitable quantities of wood ; its farmlands and prairies are of unexcelled fertility, while even its mountains are vast store-houses of minerals of all kinds, not excepting gold.

Its climate is bracing and healthy, and its magnificent lakes, rivers, and mountains present a panorama of natural scenery of unsurpassed grandeur.

Its form of government is stable, progressive and responsible to the people.



Its people comprise the descendants of the finest races of the Old World.

The French, who with their chivalry and light-heartedness, give colour and refinement to social life, while their innate artistic tendencies give an extra value to any fabric or material that may pass through their hands for the purposes of manufacture ;

The Irish, who, with their trust in God, and their warmth of heart, give proof that life is not a dreary waste, while their industry, both in agriculture and other pursuits, has gone a great way to build up the success achieved by this country ;

The English with their genius for commerce, and their straightforward character ;

The Scotch with their determined perseverance, energy and thrift.

Add to all of these qualities a high standard of intellect and breadth of mind, and you will not wonder why divorces are so rare and suicides almost unknown.

With all this wealth of land, of forest and of minerals still in the possession of the People's

representatives, the country must be very rich, and the people likewise.

As a whole. — Yes !

As individuals — No !

That is, wealth is not at all evenly and properly distributed, and while it is comparatively easy for the wealthy man to increase his store, it is almost impossible for the poor man to make his first step towards acquiring a competency.

This paper will deal with the question of how to level up the condition of the latter, especially amongst the toilers in cities ; and, *adjuvante Deo*, I hope that I may be able to suggest some means of alleviating, at least, the conditions which prevail at present, — not by any revolutionary methods, — not by drastic measures involving loss to any portion of the community, — but simply by helping the “bone and sinew” of the country to derive the benefits due to their own thrift ; supplemented perhaps by the proportion which is due them, in accordance with their numbers, out of the extraordinary revenues derivable from the

mining royalties and other sources which are the common heritage of all the people alike.

An estimate of the division of employments amongst the population in Canada, gives the following results :

Farm owners . . . . .	25 per cent.
Employees of all kinds, including workers on farms and in cities . . . . .	60 " "
Merc'hants, traders, professional men, and all others . . . . .	15 " "
	100

The Executive of the Government of Canada comprises : the Governor General and the Cabinet : which latter is composed of the Ministers of the following Departments, viz :

- Inland Revenue ;
- Post Office ;
- Marine and Fisheries ;
- Finance ;
- Justice including Penetentiary branch ;
- Railways and canals ;
- Public works ;
- Interior, including Indian Department and Immigration ;



Agriculture ;  
Trade and Commerce ;  
Militia and Defence ;  
Customs.

All the above Departments are most useful and necessary ; but there is one Department missing.

Our working people deserve as much consideration as Immigrants, upon whom the Government spends large sums annually. I shall not draw any comparison between them and the Indian population which the Government looks after so carefully and creditably.

Besides the Federal Government, we have in Canada eight Provincial Governments.

The Ministers of Departments in the Province of Quebec are as follows :

The Treasurer ;  
Attorney General ;  
Minister of Crown Lands, Forests and Fisheries ;  
Minister of Colonization and Mines ;  
Minister of Public Works ;  
Minister of Agriculture ;  
Provincial Secretary ;

but no Department devoted to the working classes, who dwell in cities.

The farmer is well looked after, but the city worker, who furnishes a very large proportion of the funds that support the Governmental machine is not specially represented in the Government at all.

I do not submit these questions as a grievance, — but as a matter of right requiring redress.

To further the interests of the working classes, in so far as the functions of the Federal Government, as defined by the B. N. A. Act, will permit, we want in the Federal Government at Ottawa a Minister and a Department of Labour and Industry.

We want a similar Department in each Local Government.

Not merely to gather statistics, as I believe is done in the United States, — not merely to make reports to Parliament, and then let the matter lie, as has already been done in a former Parliament, on the subject of Government Life Insurance but to keep abreast of the times, and to substitute action for mere speculation or theory.



## INDEPENDENCE

**W**HAT can a government do when this Department is established?

The government of a country like ours should devote its best endeavours to promote the general good of all classes, — and I am proud to say that it does so ; but not only that, — it should devote itself for the special good of each class.

The agricultural and commercial classes are well represented ; the labouring class, except in so far, as it is connected with the two former, has not, in the past, been the especial care of any government of this country, and, I may say, of hardly any other country.

Mankind is prone to be selfish.

The labouring or industrious classes of the community are hindered by the



very nature of their calling, by their all-absorbing toil, and consequent fatigue, from thinking out and shaping the policy most beneficial to themselves.

The duty becomes then all the greater for the governments to think for them and in their interests.

What is the goal of every man in business ? To amass a competency, if not a fortune, and become independent.

The goal of every farmer is to own his farm, to pay his debts, and become independent.

Is there any reason, in God's fair world, because a man is a labourer, and consequently has less time to plan and scheme for his advancement, that he should be condemned to work year after year, without hope of ever becoming independent ?

But some wiseacres will answer me by saying, that the welfare of the masses cannot be accomplished by Act of Parliament, and that their prosperity depends entirely on themselves, and will add, as a parting shaft, some remark about want of thrift or intemperance.

There is no doubt but that the welfare of each individual depends to a great extent upon himself, and that industry, when accompanied by sobriety and thrift, will go, a great way, towards bettering his condition. But everybody is not born thrifty. There are some open-handed and generous natures, which think not of the morrow. If any man has an excuse for a stimulant, it is certainly the man whose physical strength is, for the moment, impaired by a hard day's work. But let us suppose the case of an industrious workingman, with a wife and family of growing children to support. He earns one dollar or one dollar and a half per day, by hard labor, and he is of temperate habits. He fulfils the above mentioned requirements, being perforce economical.

What is the result of his life's work ?

What savings can he accumulate ?

What provision can he make for sickness, accident, old age ?

Does he ever attain the goal which should be within the reach of every man : Independence ?

—No ; — he is condemned to remain poor

all his life, although — (and here is where the bitter injustice comes in) — the country, in which he lives, is progressing by leaps and bounds in material prosperity.

His earnings are, as soon as received, returned to the landlord, the grocer, the store-keeper, while these latter return them to the merchant, the banker, the Government, the foreign merchant. All together contribute to the building up of the nation's wealth, but the wages of the working man remain about the same, — regulated, not by the increased measure of wealth which the toilers contribute to procure, but merely by the question of supply and demand, — reduced when foreign immigrant labour which the Government spends money upon, in order to increase the population of the Country, comes into competition with that of the toiler born and bred in Canada.

His vote has the power to return representatives to Parliament, who, in their turn, can grant millions of money, and of acres of land to Railway Companies, to Steamship Companies for harbour improvements, and indirectly to

manufacturing concerns, by imposing high protective tariffs, and all of this, in the interest of the Country.

During this time, the workingman continues his laborious career—while he can work,—his labour diminishes in value with advancing age,—and he is unable, to the very end, to claim repose as his right, till he inherits his reward in another world — where all men are equal :

But there come times of depression and crisis periodically, when the willing worker cannot find employment. I shall not prolong the picture. We have all known it.

Burns the Philosopher-Poet says :

- “ Many and sharp the num’rous ills,  
“ Inwoven with our frame !
- “ More pointed still we make ourselves,  
“ Regret, remorse and shame !
- “ And man whose heav’n — erected face  
“ The smiles of love adorn,
- “ Man’s inhumanity to man,  
“ Makes countless thousands mourn !
  
- “ See yonder poor, o’erlaboured wight,  
“ So abject, mean and vile,
- “ Who begs a brother of the earth  
“ To give him leave to toil ;

## "RERUM NOVARUM"

" And see his lordly fellow-worm  
" The poor petition spurn  
" Unmindful tho' a weeping wife  
" And helpless offspring mourn.

" If I'm design'd you lordling's slave—  
" By nature's law design'd,  
" Why was an independent wish  
" E'er planted in my mind ?  
" If not, why am I subject to  
" His cruelty or scorn ?  
" Or why has man the will and pow'r  
" To make his fellow mourn ?"







## THE DUTY OF GOVERNMENTS

**B**UT to become practical:—What can the Government do?

One of the earliest lessons in the Old Testament is the dream of Pharaoh, interpreted by Joseph, who showed the Government of Egypt, that in years of plenty, provision must be set aside for years of depression.

This country is almost entirely undeveloped. Judicious expenditure in development will return ten-fold the amount invested, and make the country teem with wealth and prosperity.

The plans for development should be in process of being matured continuously, but the execution should be proceeded with more especially when good times are declining, so that the spending of Govern-



ment money in useful Public Works during the hard times would have the effect for Canada of Joseph's forethought for the people of Egypt.

We ourselves saw the benefit of this mode of action when, by the construction of the Canadian Pacific Railway, bad times were averted, and the country continued to prosper.

What can the Government do?

To remove poverty means to enable a man, while providing for his reasonable wants and comforts consistent with his station in life, to save enough out of his earnings to bring up and educate his family respectably, and at the same time to make provision for his old age, or to provide for his family till grown up, in case of his death.

To accomplish this would require :

- (a) *To increase the value or price of labour.*
- (b) *To decrease the cost of living. But above all.*
- (c) *To provide a man with the opportunity and means of accumulating or saving a portion of his earnings.*

(a) TO INCREASE THE VALUE OR PRICE OF LABOUR.

This is a subject worthy of the fullest study by the Government. It is not of easy solution.

I might make a few suggestions :

1° *For adults.*

A system of a limited profit-sharing, over and above the wages earned, in all companies to which the Government grants the privilege of a charter, or joint stock companies, or to which the municipality grants a bonus or exemption from taxes. This would be greatly to the interest of such establishments, where every employee, being, to a limited extent a partner in the business would exert himself for the welfare of the concern.

A minimum standard of wages in government works and contracts.

A share in profits in all lumbering, mining, distilling or other businesses deriving their existence from government grants or favours.

2° *For the young.*

The teaching, while at school, of practical horticulture, agriculture, fertilization of land, of the raising of farm-yard products, etc., as taught in

France, and Germany; also of the trades most useful and congenial to each individual.

In this manner the value of labour would become very much increased, each boy growing up being a skilled workman at some branch of trade.

We do this for criminals, — in the Reformatory Schools, — should honest children be less favoured?





## A HOMESTEAD FOR ALL

b.—TO DECREASE THE COST OF LIVING.

**T**HE theory known as the "Henry George" or Single Tax theory is not suited to the ideas of an ambitious people.

Whilst our people want all the advantages said to be derivable from Government ownership of land, each head of a family wants his own fireside, his own "vine and fig tree," in a word, he wants his own home.

Generally speaking, about one quarter of a man's income is paid out for rent, and the poor man pays much more in proportion than any one else.

### HOMESTEAD SCHEME

I would suggest that the Federal Gov-



ernment, out of the funds it holds on deposit in the Post Office Saving Department, purchase in the neighbourhood of large cities, some farm lands, and that it resell them, at cost price; in lots of 50 or 100 feet front, — or, where more remote, in plots of 1, 2 or 3 acres, on credit at 3% interest. Buildings of a certain standard only, of stone and brick, be to allowed to be erected on these lots, costing \$1,000.00 to \$2,000.00. The Government to advance, at 3% interest, seventy-five per cent of the value of the buildings, leaving the owner to furnish either in work, or in cash the balance.

Take for instance, a lot of 50 feet front by 100 feet deep, making an area of 5,000 feet. Near the city of Montreal it would cost about ten cents per foot, or \$500.00; if further away, a lot double the size or 100 feet square would cost the same price; or if at a still greater distance, one or two acres could be acquired for the same amount.

## EXAMPLE No. 1

The owner would have to pay annually as a ground rent : 3% on \$500.00 . . .	\$15.00
Besides this, if the building cost \$1,000.00, of which \$750 00 advanced by the Gov- ernment ; 3% interest on \$750.00 . .	\$22.50
3% Sinking Fund, or repayment of princi- pal , . . . . .	22.50
	<u>\$45.00</u>
Total annual payment . . . . .	\$60.00
during a period of 23 years, or \$5.00 per month.	

## EXAMPLE No. 2

Ground rent, 3% on \$500.00 . . . . .	\$15.00
If building cost \$2,000.00, of which advan- ced by Government \$1,500.00 ; 3% inter- est on \$1,500.00 . . . . .	\$45.00
3% Sinking Fund . . . . .	45.00
	<u>\$90.00</u>
Total annual payment . . . . .	\$105.00
during a period of 23 years, or \$8.75 per month.	

This is less than the workingman now pays for rent, and in 23 years, he would be the absolute owner of his property, barring the small ground rent, which might be paid off, or not, at his option.

Since writing the above, I have noticed, in the despatches from England, that Mr. Chamberlain has introduced a measure for the promotion of thrift, embodying a project of this very kind, to be carried out by local bodies.

As a matter of morality, as a matter of health, and of well-being, and as a matter of patriotism, by which every citizen can have a stake in the community, — this Homestead project will commend itself without any further pleading.

In connection with the Homestead scheme the Governments which grant charters to electric railways, and subsidies to other railways, should fix low rates of transportation for workmen and their families. The continual development and progress of rapid transit in the vicinity of cities would make this a very feasible process.

The objection which the Government might have to entering the field of private enterprise, becoming a Loan Company, dealing in Real Estate etc., would not be valid when the public weal demonstrates the advantages of such action. At the same time, I think that these transactions



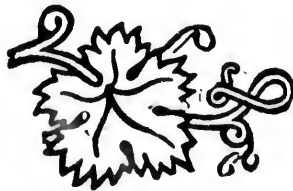
should be limited, as regards the purchase of land, to the amounts on deposit in Government Savings Banks, and should be distributed mostly in the localities from which these deposits come, thus giving the people the full benefit of their own thrift. Commerce and speculation should not have the advantage of the use of all the money in the country, to the exclusion of labour.

A man is thus provided with an incentive to ambition. By paying less money than he now has to pay for rent, he acquires a homestead, with some land attached, which he can use, as a play-ground for his children, or he can cultivate it, if he sees fit : but the principal gain is that he also acquires the unearned increment, viz : the increase in value of the land adjoining the City, and his property will certainly double in value before he has completed his payments.

The Government could not lose by the transaction, but would find, as already stated, a profitable investment for the Savings of the people, and this plan would moreover raise the standard of the residents of each city, and would stimulate the rapid transit question and the cheapening of workingmen's fares on the tramways.

In this chapter I have merely outlined a sketch of what might be done, leaving, for future elaboration, all matters of detail, such as exemption from seizure, — power of selling, — intermediary by whom loans and collections could be effected; — merely keeping in view the principle of Government aid being supplied to enable the borrower to obtain, at the lowest rate of interest, and easiest terms of repayment, a plot of land and a homestead, and employing the savings of the people to do so.

In a like manner the Government, acting directly, or through an organization *ad hoc*, might advance small loans for colonising purposes, taking the farm and improvements as security. We could then choose our immigrants, and rapidly promote immigration.





## A NEW SYSTEM OF LIFE INSURANCE

**N**OW can a workingman accumulate, or save, as circumstances now stand? He can put his money, on deposit, in a bank, or with the Government and receive  $2\frac{1}{2}$  or 3 per cent interest.

The bank loans the money to the merchant at 6% or 7%; or if it be a Savings Bank, amongst others, to the Stock Broker, who is thus enabled, with the workingman's money, to speculate and enhance the values of stocks. The bank lends at rates of interest, varying according to the scarcity of money, but the interest it pays to its depositors never increases, nor varies except when the depositors get an intimation that the rate will be lowered.

### LIFE INSURANCES

The annnal premium payable on a Life



Insurance policy is composed of three elements; viz :

1. The Reserve Element.
2. The Mortality Element.
3. The Expense or Loading Element, (usually about 25% of the Premium.)

The Reserve Element is the amount required to be set aside, every year and placed at Compound Interest, in such a manner, that the sum of these payments and interest will form the amount of the Policy to each insured person, at the term of his expectation of life.

The Mortality Element is the amount required to be provided each year, to meet the death losses or claims.

The Expense Element is the amount required to pay the expenses, of the Company, such as salaries, agents' commissions, advertisements, etc., etc.

In Co-operative or Assessment companies, "The Reserve Element" is largely eliminated: the companies merely making assessments for the "Mortality Element," and a small amount, comparatively speaking, being set aside as a Reserve Fund.

## NEW SYSTEM

The plan I would suggest is this :

Let either the Federal or Provincial Government undertake to perform, at cost price, the duty of insuring the lives of such of its citizens as are insurable in a Life Insurance Company. The cost would be reduced to a minimum. The "Expense, or Loading Element" being subtracted, the cost would be reduced one quarter, or twenty-five per cent to begin with.

In the second place, it would no longer be necessary to provide the Reserve Element, because the Government of a country is a permanent institution. It never dies nor comes to an end. It does not require to provide for the repayment of its bonds, but can issue permanent bonds, providing only for the interest; this even applies to Municipal and Provincial Bonds. In the same manner, by the Government collecting from the insured, and thus providing for the "Mortality Element" in a Life Insurance Premium, the "Reserve Element" would disappear, and co-operative or Assessment Insurance which is now an unsound investment,

would become, in the hands of the Government more safe than the best, at less than one half of the cost of regular life insurance rates.

But I, no doubt, shall be told that private societies such as the "Foresters," the different Mutual Benefit Societies, Knights of different kinds, Mutual Reserve Associations, etc., are now doing this very work.

This is true to a certain extent, but the crucial point, with all these societies, is, that while they flourish at the beginning, when the members are young, they decrease in numbers as the members grow older, and the death claims become more numerous; new members will not then come in, and the society will generally wind up in disaster. That has been the rule so far and must infallibly continue.

But if the Government does the insuring at cost, the case is different, — the new members will always keep coming in, the average age will remain stationary as the Government is a permanent institution, and the rates can be adjusted after some experience, to a certainty.

At the same time the existing benefit societies

might retain their autonomy, by conforming to the rates and regulations, to be fixed by the Government, and do valuable service, as in the past, by acting as feeders to enlighten the public regarding the benefits to be acquired by Life Insurance.

Of course a measure of this kind would be for the benefit, principally, of the working classes and would be for amounts of from \$200.00 to say \$2,000.00 per beneficiary, as a maximum limit. It would relieve the workmen from paying money into societies which he will probably outlive, and, from finding himself, when he is considerably older, unable to pay the increased assessments, or to meet the larger payments necessary to enter into another society.

As regards the objections from regular Life Insurance Companies, I would say that the maximum amount insurable being \$2,000.00, for any beneficiary, the system would not materially interfere with their clients, but would deal largely with those who are now uninsured. But in any case the project being for the Public good, all private interests must yield.

It would only require a strict system of supervision and management, which our Government is thoroughly competent to exercise, and a prudent system of classifying the rates, according to age at entrance, and limit of age at which one may enter, and this plan would place the workman on *terra firma* with regard to his present efforts to provide, by Life Insurance, for the wants of his family.

It might be objected that the Government should not undertake any enterprise, from which any citizen could be debarred for instance, the citizen who could not pass the necessary medical examination.

But this project merely asks the Government to furnish the necessary clerical work (as it does in the P. O. Savings Department, for the benefit of depositors,) and merely to act as a trustee to collect the instalments, and pay the money on proof of death claim; thus giving the moral support and permanency requisite for success and giving the masses insurance at less than half the present cost.

The Government of Germany insures lives ;

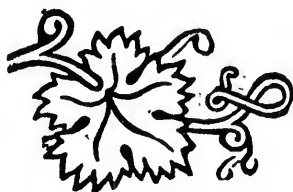


so does the Government of New-Zealand, and doubtless others. Why should not the Government of Canada ?

The people deserve to be protected to the fullest possible extent — and more especially when making laudable efforts to provide against the consequence of death in their families.

This system might even be made obligatory, and the premiums made collectable, by the retention of a small percentage on wages, when they are being paid.

It might also be made to serve, as security for payments, on "Homestead" or colonising projects.







## PROVISION FOR DECLINING YEARS

**I**N this country, each inmate of a Lunatic Asylum, each inmate of a Penitentiary, of a Reformatory, each immigrant brought into the country, and each Indian costs the Government a certain sum of money per annum.

The honest workingman pays his proportion to support the classes mentioned above, and remains poor all his life.

The Homestead and Life Insurance Plans will cost nothing to the Government. But I think I hear the honest workingman say :

“It is all very well to own a house, and to have one’s life insured, but I would like to have some reward for my thrift before I die.”— I think so, too !

In the different countries in Europe :



England, France, Germany, Italy, Russia, and now in the United States of America, armies and navies have to be kept up, at an enormous expense, and they drain those countries of the value of the labour of a great many workingmen.

In the United States, the Pension List alone, exclusive of the last war, amounts to over \$140,000.00 per annum.

In this country, thank God! we require no large army, — we have no Pension List — but we want one!

Not for military veterans, — but for those who have bravely encountered the trials of a lifetime, — that their days may be lengthened in comfort and peace.

It would be an excellent subject for the Minister of Labour and Industry to investigate, and he could bring in a measure, which would be an unspeakable boon to our brave workingmen.

Many means might be adopted to accomplish this. Amongst others the following might provide for a portion of the cost. Owing as we do, an immense mineral territory, the alternate

mining sections in the North-West might be devoted to the purpose, in such manner, that the agricultural, the working, and the commercial classes might derive, in proportion to their numbers, the benefits to accrue from these valuable concessions.

As stated in the preface, New-Zealand has already adopted a law to provide pensions for old age. — Germany adopted one in 1889. — Austria and Sweden are preparing such laws ; while England is actively engaged in finding out the best means to follow for the introduction of Old Age Pensions.

Will Canada be the last to act ?

The principal objection to old age pensions is the large cost they would entail on the Government.

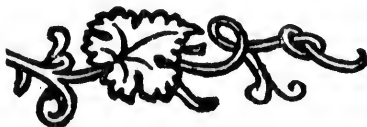
This is a secondary consideration.

The first question to determine is whether it is just and desirable to provide these pensions.

The aged have to be provided for, in any case, whether by their relatives or by the Charitable Institutions, so that there would be no economic loss to the country at large, but only a shifting of the responsibility.

After working all their lives, have the aged a proprietary interest in the undivided surplus belonging to the State? In the lands, in the forests, in the mines? Are they entitled to receive their proportion, in accordance with their numbers, of the revenue and profits derivable from the public domain? Are they deserving of a retiring allowance? Should they be subjected to the humiliation of depending upon others for their support? Shall we be old ourselves before many years?

Opinions may differ as to the amount of such pensions, as to the age at which they should commence, as to whether it would be better to pay them in money or in fuel, food and clothing, and as to the means required to be adopted by the Government in order to provide for their payment; but I think Public Opinion will readily acknowledge the justice of the claim, and the expediency of putting it into execution with the least possible delay.





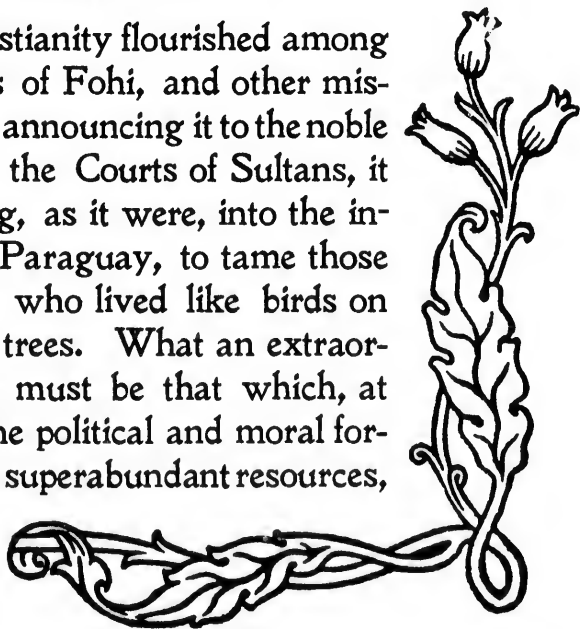
## HOW POVERTY WAS ABOLISHED

### THE REDUCTIONS OF PARAGUAY

**T**HE following pages are an extract from that fascinating work of "Château-briand": "*Le Genie du Christianisme*" in which he depicts the Paraguayan Missions in South America.

#### MISSIONS OF PARAGUAY — CONVERSION OF THE SAVAGES

"While Christianity flourished among the worshippers of Fohi, and other missionaries were announcing it to the noble Japanese, or at the Courts of Sultans, it was seen gliding, as it were, into the inmost forests of Paraguay, to tame those Indian Nations who lived like birds on the branches of trees. What an extraordinary Religion must be that which, at its will, unites the political and moral forces, and, from its superabundant resources,



produces Governments as excellent as those of Minos and Lycurgus! While Europe had as yet but barbarous constitutions, formed by time and chance, the Christian Religion revived in the New World all the wonders of the ancient systems of legislation.

The wandering tribes of the savages of Paraguay became fixed, and, at the Word of God, an Evangelical Republic sprang up in the wildest of deserts.

And who were the men of great genius that performed these prodigies? Simply Jesuits, who were often thwarted in their designs by the avarice of their countrymen.

It was a practice generally adopted in Spanish America, to make slaves of the Indians, and to sacrifice them to the labours of the mines. In vain did the clergy, both secular and regular, a thousand times, remonstrate against this practice, not less impolitic than barbarous. The tribunals of Mexico and Peru, and even the Court of Madrid re-echoed with the continual complaints of the missionaries.

"We pretend not," said they to the colonists,



“to prevent your making a profit of the Indians, in legitimate ways ; but you know that it never was the King’s intention, that you should consider them as slaves, and that the law of God expressly forbids this . . . We deem it wrong to deprive them of their liberty to which they have a natural right ; and nothing can authorize us to call that right in question.”

At the foot of the Cordilleras, on the side next to the Atlantic, between the Oronoko and Rio de la Plata, there was still an immense region, peopled by savages, to which the Spaniards had not extended their devastations. In the recesses of its forests, the missionaries undertook to found a Christian Republic, and to confer, at least upon a small number of Indians, those blessings which they had not been able to procure for all.

The first step they took was to obtain, of the Court of Spain, the liberty of all the savages whom they might convert to the Faith. At this intelligence the Colonists took the alarm, and it was only by the aid of wit and address, that the Jesuits stole, in some measure, the permission to shed their blood in the forests of the New World.

At length, having triumphed over human rapacity and malice, and meditating one of the noblest designs that ever entered into the heart of man, they embarked for Río de la Plata.

That great river has, for its tributary, the stream which gave name to the country, and the missions, whose history we are sketching. Paraguay, in the language of the savages, signifies the "Crowned River," because it rises in the lake Xarayes, by which it thus seems to be crowned. Before it swells the Río de la Plata, it receives the waters of the Parana and Uruguay. Forests in which are embosomed other forests, levelled by the hand of time, — morasses and plains completely inundated, in the rainy season, — mountains which rear deserts over deserts, — form part of the vast regions watered by the Paraguay. All kinds of game abound in them, as well as tigers and bears. The woods are full of bees, which produce remarkably white wax, and honey of uncommon fragrance. Here are seen birds with the most splendid plumage, resembling large flowers of red and blue, among the verdant foliage of the trees. A French missionary,

who lost himself in these wilds, gives the following description of them :

“I continued my route, not knowing whither it would lead me, and without meeting any person from whom I could obtain information. In the midst of these woods, I sometimes met with enchanting spots. — All that the study and ingenuity of man, could devise, to render a place agreeable, would fall short of the beauties which simple nature has here collected.

These charming situations reminded me of the ideas I had formerly conceived when reading the lives of the ancient recluses of Thebais. I formed a wish to pass the rest of my days in these foreets, whither Providence had conducted me, that I might devote all my attention to the affair of my salvation, far from all intercourse with men ; but as I was not the master of my destiny, and the commands of the Lord were expressly signified in those of my superiors, I rejected this idea as an illusion.”

The Indians who were found in these retreats resembled their place of habitation only in its worst points. This indolent, stupid and ferocious

race exhibited, in all its difformity, the degradation of man after his fall. Nothing affords a stronger proof of the degeneracy of human nature, than the littleness of the savage amid the grandeur of the desert.

On their arrival at Buenos Ayres, the missionaries sailed up the Río de la Plata, entered the waters of Paraguay, and dispersed over its wilds. The ancient accounts portray them, with a breviary under the left arm, a cross in the right hand, and with no other provision than their trust in the Almighty. They represent them, forcing their way through forests, wading through morasses, where they were up to the waist in water, climbing rugged rocks, searching among caverns and precipices, at the risk of meeting with serpents and ferocious beasts, instead of men, whom they were seeking.

Several perished with hunger, and from the hardships they endured. Others were massacred and devoured by the savages.

Father Lizardi was found transfixed with arrows, upon a rock; half of his body was mangled by birds of prey, and his breviary lay open beside him at the office of the dead.

When a missionary thus discovered the remains of one of his companions, he hastened to perform the funeral rites; and filled with great joy, he sang a solitary "Te Deum" over the grave of the martyr.

Such scenes perpetually recurring, astonished the barbarous hordes. Sometimes they gathered round the unknown priest, who spoke to them concerning God, and looked at the firmament to which he pointed; at others they ran from him as a magician, and were overcome with unusual terrors. The religious followed, stretching out his hands to them in the name of Jesus-Christ. If he could not prevail on them to stop, he planted his cross in a conspicuous place, and concealed himself in the woods. The savages by degrees approached to examine the Standard of Peace, erected in the wilderness; some secret magnet seemed to attract them to this emblem of their salvation. The missionary then, sallying forth all at once from his ambuscade, and taking advantage of the surprise of the barbarians, invited them to relinquish their miserable way of life, and to enjoy the comforts of society.

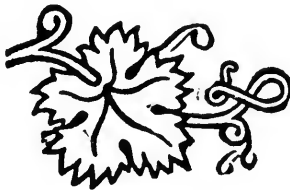
When the Jesuits had succeeded in their efforts with a few Indians, they had recourse to another method of winning souls.

They had remarked that the savages of that region were extremely sensible to the charms of music : it is even asserted that the waters of the Paraguay impart a finer tone to the voice. The missionaries therefore, embarked in canoes with the new converts, and sailed up the rivers singing religious hymns. The neophytes repeated the tunes, as tame birds sing, to allure the wild ones into the net of the fowler. The savages were always taken by this pious snare. Descending from their mountains, they hastened to the banks of the rivers, to listen to the captivating sounds ; and many, plunging into the water, swam after the enchanted bark. The bow and arrow dropped from the hand of the savage, and a foretaste of the social virtues and of the first sweets of humanity seemed to take possession of his wondering and confused soul.

He beheld his wife and his infant weep for unknown joy ; soon, yielding to an irresistible impulse, he fell at the foot of the cross, and

mingled torrents of tears with the regenerating waters that were poured upon his head.

Thus the Christian Religion realized in the forests of America, what fabulous history relates of an Orpheus and an Amphion, — a reflection so natural that it occurred to the missionaries themselves. Certain it is that their relation, though strictly true, wore all the semblance of a fiction.







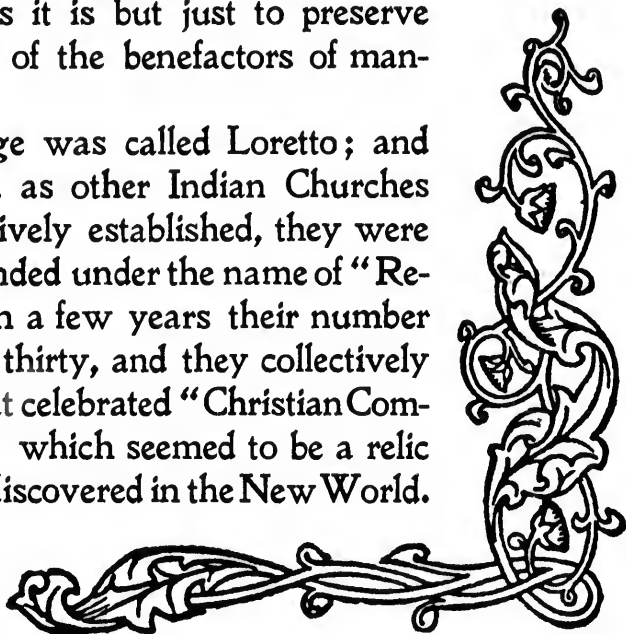


## CHRISTIAN REPUBLIC

### HAPPINESS OF THE INDIANS

**T**HE first savages who complied with the exhortations of the Jesuits were the Guaranis,—a tribe scattered along the rivers Parapanane, Pirape and Uruguay. They formed a large village under the direction of Fathers Maceta and Cataldino, whose names it is but just to preserve among those of the benefactors of mankind.

This village was called Loretto; and in the sequel, as other Indian Churches were successively established, they were all comprehended under the name of “Reductions.” In a few years their number amounted to thirty, and they collectively composed that celebrated “Christian Commonwealth” which seemed to be a relic of antiquity, discovered in the New World.



They confirmed under own eyes, the great truth known to Greece and Rome, — that men are to be civilized and Empires founded, not by the abstract principles of philosophy, but by the aid of Religion.

Each village was governed by two missionaries who superintended the affairs both spiritual and temporal, of the little republics. No stranger was permitted to reside there longer than three days ; and to prevent all such intercourse as was liable to corrupt the manners of the new Christians, they were not permitted to learn the spanish language, so as to speak it, though all the converts could read and write it correctly.

In each "Reduction" there were two schools, the one for the first rudiments of learning, the other for dancing and music. The latter, which likewise served as a foundation for the laws of the ancient republics, was particularly cultivated by the Guaranis, who could themselves build organs, and make harps, flutes, guitars and our martial instruments.

As soon as a boy had attained the age of seven years, the two superiors began to study his char-

acter. If he appeared adapted for mechanical occupations, he was placed in one of the workshops of the Reduction, the choice of which was left to himself. Here he became a goldsmith, gilder, watch maker, locksmith, carpenter, cabinet maker, weaver or founder. All these trades were originally established by the Jesuits themselves, who had learned all the useful arts for the express purpose of instructing the Indians in them, without being obliged to have recourse to strangers.

Such of the young people as preferred agricultural pursuits were enrolled in the class of husbandmen ; and those who still retained any strolling propensity, from their former way of life, wandered about with the flocks.

The women worked, apart from the men, at their own homes. At the beginning of every week a certain quantity of wool and cotton was distributed among them. This they were to return on the saturday evening following, ready for further operations. They were likewise engaged in rural employments, which occupied their leisure without exceeding their strength.

There were no public markets in the villages; but on stated days, each family was supplied with the necessaries of life. One of the missionaries superintended the distribution, and took care that the shares should be proportionate to the number of persons belonging to each cottage.

The ringing of a bell was the signal for beginning and leaving off work. It was heard at the first dawn of day, when the children immediately assembled in the church, and their matin concert like that of the birds, lasted till sunrise. The men and women afterwards attended mass, and then repaired to their respective labours. At the decline of day the bell again summoned the new citizens to the altar, and evening prayers were chanted in two parts, accompanied by a full band.

The ground was divided into lots, and each family cultivated one of them, for the supply of its wants. There was besides a public estate called the "Possession of God." The produce of the common field was destined to make up for the deficiency of bad crops, and to support the widows, orphans and infirm. It likewise served

as a fund for war. If, at the end of the year, any surplus remained in the public exchequer, it went to defray the expenses of the Church, and to discharge the tribute of a gold crown paid by every family to the King of Spain.

A "cacique" or war chief, a "corregidor" for the administration of justice, "regidores" and "alcades" for the superintendence of the Public Works, composed the civil, military and political establishment of the Reductions. These magistrates were elected by the general assembly of the citizens; but it appears that they were only permitted to choose out of a certain number of persons proposed by the missionaries. This was a law borrowed from the Senate and People of Rome. There was moreover an officer called "fiscal" a kind of public controller, elected by the elders. He kept a register of all the males capable of bearing arms.

A "teniente" was the prefect of the children. He conducted them to the church and attended them to the schools, carrying a long stick in his hand. He reported to the missionaries such observations as he had made on the manners, dis-

positions and good or bad qualities of his pupils.

Finally, the village was divided into several quarters, each of which had a superintendent. As the Indians are naturally sluggish and improvident, a person was appointed to compel the heads of families to cultivate their lands.

In case of any infringement of the laws, the first fault was punished by a secret reprimand from the missionaries; the second by a public penance at the door of the church, as among the early Christians; the third by the discipline of the whip. But, during the century and a half that this republic subsisted, we scarcely find a single instance of an Indian who incurred the last mentioned chastisement. "All their faults," says Charlevoix, "are the faults of children. They continue such all their lives in many things, and have likewise all the good qualities of childhood."

The indolent were sentenced to cultivate a larger portion of the common field, so that a judicious economy had made the very defects of these innocent creatures subservient to the general prosperity.

In order to prevent licentiousness, care was taken to marry the young people at an early age. Women that had no children retired during the absence of their husbands to a particular building called the "House of Refuge." The sexes were kept separate very much as in the Grecian Republics. They had distinct benches at church, and different doors, at which they went in and out, without intermingling.

There were fixed regulations for everything, not excepting dress, which was decent and becoming, yet not ungraceful. The women wore a plain white tunic fastened round the waist. Their arms and legs were uncovered and their loosely-flowing hair served them instead of a veil.

The men were habited like the ancient Castilians. When they went to their work, they put a white frock over this dignified dress. Those who had signalized themselves, by acts of courage or virtue, were distinguished by frocks of a purple color.

The Spaniards, and the Portuguese of Brazil in particular, made incursions into the territory

of the "Christian Republic" and often carried off its citizens into slavery. Determined to put an end to these depredations, the Jesuits, by delicate management, contrived to obtain permission from the Court of Madrid to arm their converts. They procured the raw materials, established foundries for cannon, and manufactories of gun-powder, and trained to war those who were not suffered to live in peace. A regular military force assembled, every monday, to performs evolutions and to be reviewed by the cacique. There were prizes for the archers, the pikemen, the slingers, the artillerymen, and the musketeers. The Portuguese, when they returned, instead of finding a few straggling and panic-struck husbandmen, were met by battalions, which defeated and pursued them, to their very forts. It was remarked that these new troops never receded, and that they rallied, without confusion, amid the fire of the enemy. Such was their ardor, that they were often carried away by it, in their military exercises, and it was found necessary to interrupt them, for fear of accidents.



Paraguay then afforded an example of a State, exempt both from the dangers of a wholly military constitution, like that of Lacedaemon, and the inconveniences of a wholly pacific community such as that of the quakers. The great political problem was solved.

Agriculture, which sustains, and an armed force, which preserves, were here united. The Guaranis were planters though they had no slaves, and soldiers, without being aggressive ;—immense and sublime advantages, which they owed to the Christian Religion, and which neither the Greeks nor the Romans had ever enjoyed under their system of polytheism.

In everything, a wise medium was observed. The Christian Republic was neither absolutely agricultural, nor exclusively addicted to war, nor entirely cut off from letters and commerce. It had a little of all, and a great number of festivals. It was neither morose, like Sparta, nor frivolous, like Athens. The citizen was neither oppressed with toil, nor intoxicated with pleasure. Finally, the missionaries, while they confined the multitude to the necessaries of life, were capable

of distinguishing, among the flock, those children whom nature had marked for higher destinies.

According to Plato's plan, they separated such as gave indications of genius, in order to initiate them in the sciences and letters. This select number was called the "Congregation." The children belonging to it, were educated, in a kind of Seminary, and subjected to the same rigid silence, seclusion and study, as the disciples of Pythagoras.

Such was the emulation which prevailed among them, that the mere threat of being sent back to the inferior school, plunged a pupil into the deepest distress. It was this excellent institution that was destined one day to furnish the institution with priests, magistrates, and heroes.

The villages of the "Reductions" occupied a considerable space, generally on the bank of a river and in an agreeable situation.

All the houses were uniform, built of stone, and of a single story; the streets were spacious and straight. In the centre of the village was the public square, formed by the church, the habitation of the missionaries, the arsenal,

the granary, the House of Refuge, and the inn for strangers. The churches were handsome, and highly ornamented; the walls were covered with pictures, separated by festoons of natural foliage. On festivals, perfumed waters were sprinkled in the nave, and the sanctuary was strewed with the flowers of lianas.

The cemetery, situated behind the church, formed an oblong square, enclosed with walls about breast high. It was bordered all round, by an alley of palm-trees and cypresses, and intersected longitudinally, by other alleys of lemon and orange trees. That in the middle led to a chapel, where there was celebrated, every Monday, a mass for the dead.

From the end of the streets of the village, avenues of the finest and largest trees led to other chapels, in the country, and which could be seen in the distance. These religious monuments served as boundaries to the processions, on occasions of extraordinary solemnity.

On Sunday, after the mass, the ceremonies of betrothing and marriage were performed; and in the evening the catechumens and infants were

baptized in the same manner as in the primitive church, with three immersions, with singing and the use of the white costume.

The principal festivals were announced by extraordinary parades. On the preceding evening, bonfires were kindled, the streets were illuminated, and the children danced on the public square. Next morning, at day-break, the soldiers appeared under arms. The war-cacique, who headed them was mounted on a stately charger, and proceeded under a canopy borne by two horsemen at his side. At noon, after divine service, an entertainment was given to such strangers as happened to be present, and a small quantity of wine was allowed to be used. In the evening there was the race of the ring, at which the two fathers were present to deliver the prizes to the victors; and as soon as it was dark, they gave the signal for retiring, at which all these happy and peaceful families repaired to their homes to enjoy the sweets of repose. . . . .

Under a Government so paternal and so analogous to the simple and pompous nature of the savage, it is not surprising that the new Chris-

tians were the purest and the happiest of men. The change which took place in their habits and morals was a miracle in the eyes of the New World. That spirit of cruelty and vengeance, that subjection to the grossest vices, which characterize the Indian tribes, were transformed into a spirit of meekness, patience and chastity. We may form some idea of their virtues from an expression of the Bishop of Buenos-Ayres in a letter to the King of Spain:—“Sire,” said he, “among those numerous tribes of Indians, who are naturally prone to all sorts of vice, there prevails so much innocence, that I do not think they ever commit a mortal sin.”

In these communities of Christian Indians, there were neither law-suits nor quarrels. Even the distinctions of “mine” and “thine” were unknown; for, as Charlevoix observes, he possesses nothing of his own, who is always ready to share the little he has, with those who are in want. Abundantly supplied with all the necessaries of life, governed by the same persons who had rescued them from barbarism, and whom they justly regarded as a kind of divinities, indulging

the best feelings, of nature in the bosom of their families, and among their countrymen at large, enjoying the advantage of civilized life, without having ever quitted the deserts, and the pleasures of society without having lost those of solitude, these Indians might boast of a happiness unprecedented in the world. Hospitality, friendship, justice and the tender virtues, flowed naturally from their hearts under the influence of Religion, as the ripe fruit of the olive falls by the action of the winds. Muratori has in one single word portrayed this Christian commonwealth by entitling the description he has, given of it : "Il Cristianesimo Felice."

In perusing this history, we seem to have but one desire — namely, to cross the ocean, and, far distant from troubles and revolutions, to seek an obscure life in the huts of these savages, and a peaceful grave under the palm-trees of the cemeteries.

But no deserts are so solitary, nor seas so vast as to secure man from the afflictions that pursue him. Whenever we describe the happiness of a nation, we must at last come to the catastrophe ;

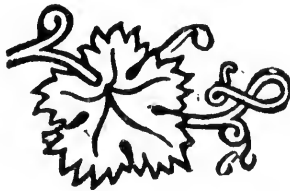
amid the most pleasing pictures, the heart of the writer is harrowed by this melancholy reflection which is incessantly recurring: "All this is no more."

The missions of Paraguay are destroyed, the savages, assembled together with so much trouble are again wandering in the woods, or buried alive in the bowels of the earth; and this destruction of one of the fairest works, ever produced by the hand of man, has been applauded.

It was a creation of Christianity, a field fertilized by the blood of Apostles; this was enough to make it an object of hatred and contempt. Nevertheless at the very moment when infidelity triumphed at the sight of Indians, consigned, in the New World, to an execrable servitude, all Europe re-echoed its pretended philanthropy and love of liberty! These disgraceful variations of human nature, according as it is actuated by contrary passions, stupify the soul, and would be sufficient to excite a hatred of our species, were we to keep our eyes too long fixed upon them. Let us then rather say that we are weak creatures, that the ways of the Almighty are inscrutable, and that

He is pleased to try his servants. While we here indulge our grief, the simple Christians of Paraguay, now buried in the mines of Potosí, are doubtless adoring the hand that has smitten them, and, by their patient endurance of affliction, are acquiring a place in that Republic of the Saints, which is beyond the reach of the persecutions of men."

CHATEAUBRIAND.







## WE WANT !

**T**HE Jesuit Fathers solved many problems in these missions.

We see the forethought of Joseph in Egypt, exemplified by their providing for future contingencies, by means of the Public Estate called the "Possession of God."

We see them owning their homes, as suggested in this paper.

We see the agricultural schools, the trade schools ; the arts of music and dancing taught to these rude Indians.

We see them brought back to the conditions of the early Christians as regard morality and virtue, — while cultivating the art of war, or rather of defence ; — and all the while, amusements, recreation, feasts and rejoicings form a good portion of the lives of this happy people.



While, of course, such a state of things could not exist in our country to-day, many features might serve as models, such as the musical and the artistic culture of the children, and the amusements and recreation provided for all, but beyond all others the Public Estate or "Possession of God."

Why could not our Federal Government set aside, and cultivate a million of acres of wheat lands in the North West, on joint shares say, with natives of Canada and apply the profits to the old age pensions?

Why could not our Governments set aside and exploit some of our timber lands on joint account with the workingmen?

And the same with our mines?

This would provide work for some of the unemployed and give a start in life to many a young beginner.

And Poverty would soon cease to exist. Our people are industrious and only require to be helped a little, and, in comparison with the people of other countries, it is easy to help them.

But I hear at once a storm of objections raised

concerning the evils of Paternal Government, and how detrimental it would be to individual effort, causing people to rely on the Government, instead of themselves.

How shallow is this pretext! as if every Industry in the country did not cry for protection, — and get it, too!

A manufactory is to be started. It immediately seeks for a municipal bonus and exemption of taxes. The Railways are built almost entirely of subsidies, voted by Parliament and the Legislatures, out of the money of the people, and are then owned by private corporations; steamship lines are subsidized with it; the Government is willing to make sacrifices of revenue to obtain a lower rate of postage on letters, chiefly in the interest of commerce, and even the banks are calling for a reduction of the rate of interest on the people's deposits in the P. O. Savings Department.

Now the fulness of the time has come to take up the labour question, and, by applying the principles of justice, give hope and courage and ambition, and comfort to the large numbers as well as to the favoured few.

The working people of this New World are not of the kind, that can be held in subjection, by a large supply of opium, of cheap beer, or of whisky ; and what a tremendous power would be generated if they once realized their strength, and undertook to become organized.

The CREATOR has bestowed on us an abundant heritage ; there is ample room for every one, and there is enough wealth to go around.

WE WANT our administrators to work towards obtaining for all classes and each class, both old and young, a fair and proportionate share of this heritage ;

WE WANT every head of a family to be able to procure a homestead with some vacant land attached ;

WE WANT a rate of penny tram fares to get there, whether inside or outside of the city ;

WE WANT every head of a family whose life is insurable, to be able to get Insurance at cost price ;

WE WANT to be able to procure a pension for every man and woman in their old age ;

WE WANT everybody to have it their power to become independent ;

WE WANT to retain every Canadian in this country, by making it more advantageous to remain here than to emigrate, and then immigration will flow in.

We have been working together as confederated Provinces since 1867.

In another year, our form of Government will have attained the full maturity of 33 years.

A retrospective glance will show that the wealth of the country has been increased rapidly, and largely, and will continue to do so in the future.

The curse of the present decade the world over, is the centralization of wealth in the hands of a few, making the rich man richer, and the poor man poorer.

However in Canada, we have not yet become callous and blinded by self interest.

Moreover, we cannot afford to hang back, when the Government of the United Kingdom, generally so slow to move, has already taken up a Homestead plan, and is considering the subject of old age pensions, while little New-Zealand has already put a law on this last subject on its Statute Books.

Onward ! then, and our force is irresistible !  
Difficulties shall disappear ; obstacles shall be swept away.

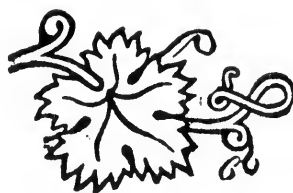
The rising flood of justice to all men will set limits to the greed of the individual, and fill up the yawning gaps and voids in the lives and conditions of the humble and of the weak.

Let us *begin* by the *beginning* !

Let us strike one mighty blow at the *root of the evil* !

Let us present our united demand that our Federal Government establish a *Department* in the public service, under the control of a *Minister of Labour and Industry*.

This department will be the foundation of a vast edifice consecrated to the solution and working out of the greatest question of the century : — the relation of Labour to Capital, — the up-lifting of the workingman !







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