

(March 12, 1914.)

English Radicalism.

BY JOSIAH C. WEDGWOOD, M.P.*

AT a special meeting of the Canadian Club held on the 12th March, Mr. Wedgwood said:

Mr. Chairman and Brothers,—(Hear, hear.)—It is all very well to be "cousins" in the south land, but we are brothers up in this:—I am indeed proud to have this opportunity of addressing such a magnificent audience on my first visit to Canada. I have found Toronto, and I expect I shall find it again. (Applause.) On this occasion I have exactly three hours in which to discover Toronto. I have discovered the Canadian Club, and I have discovered the highest building in the Empire. (Laughter.)

Now, I am a Radical, and Radicals have a habit of getting down to business. I am to tell you to-night what British Radicalism is doing, and why it is doing it, or trying to do it. In the Old Country we think that the efficiency and strength of British Liberalism lie in the fact that it stands for freedom and justice, and the great measures Liberalism is trying to carry through are all based on freedom and justice. (Hear, hear, and applause.) Every decent Liberal knows that a man would sooner govern himself, even if he does it badly, than be governed by somebody else, however well intentioned. And people have a perfect right to govern themselves, and Liberals seek to give them a chance to exercise that right.

It may be we shall have Mr. Redmond here to-night; he can tell you of the desire of the Irish to govern themselves. I believe that the Home Rule discussion in Britain, and in Canada as well, is along the lines of true Liberalism. I venture to think that the abolition of the plural voter is also along the lines of freedom and justice. (Applause.)

However, if we act only along the lines of freedom and justice, more emphatically even than what we are doing for Home Rule for Ireland or electoral machinery, yes, what we are doing for greater freedom for humanity, is what we are doing with the land question.

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I know quite well that in Canada it is the habit to advocate Single Tax on the lines largely of the benefit to industry. You bring forward irrefutable arguments, because every remission of local taxation upon buildings and improvements is of benefit to industry. You say, quite rightly, that a tax upon improvements reduces those improvements, checks the production of wealth, creates unemployment and social evils. What you want to do is to change the basis of local taxation, as they have done in Vancouver, and gradually remove taxation upon all buildings and improvements created by buildings upon the land, and place the taxation instead upon the land value alone. What you emphasize is freedom of taxation upon improvements; I want you also to look at that from the point of view of labor as a whole. The man who does work, and does not get the reward of his labor is a wage serf. It is only the Single Taxer who sees this, not merely from the point of view of increasing industry and wealth, and relieving the taxpayer from the burden upon improvements, but that only by basing local and general taxation upon land values can you make the wage serf a free man. (Applause.)

We are out for freedom, for the taxpayer but also for the working man. I mean, in the few minutes at my disposal, to take you through the fundamentals of our policy, and show you how it is putting the tax upon land values, how it is proposed to free the wage serf, and to show you what we are doing in England, and to ask you to consider this question for yourselves.

Wage slavery comes from one simple law, which Karl Marx called "the iron law of wages." So long as three men are after one job, and have no alternative but to take the job or starve, wages will be cut down to the subsistence level, and the workingman has simply to toil on and breed another who takes his place when he is thrown on to the scrap heap. Whatever careful, well-intentioned legislation you pass, to improve the condition of the worker, and make him more comfortable and contented, it cannot do permanent good so long as there is that "iron law of wages," so long as a man must take work on the master's terms or starve he is a wage slave. We believe in freedom, but you cannot get it under the present conditions of employment; but when you break them down, by giving the worker a new alternative, giving him the opportunity of employing his labor for himself, the feeling that he is his own master, then you have freedom for the worker.

Years ago I went through the South African war as a Captain of artillery engineers, and I worked, I am glad to say, with the 3rd Battery of Canadian Artillery. (Applause.) After the war stopped I remained as Resident Commander of a large district, sixty miles each way, and I was the autocrat of that district; it is a very pleasing position—I should recommend every one of you to be an autocrat—with sufficient salary! (Laughter.) Well, I was faced with the unemployed problem. There was no poor law there. But all around this town was a tract of four thousand acres, town lands, as they were called, and on these town lands was the town coal mine. And seeing that no individual owned these lands, I, in the exercise of my autocratic power, threw them open for the men to settle on. I gathered them together, and they put up dwellings; they borrowed barbed wire from the block house—when the sentinels were not looking—(Laughter)—and in a wonderfully short time had a little town built, as you know discharged soldiers can do. They mined the coal, grew mealies, potatoes and other things on these lands; we charged them no rent, collected no taxes; they were under no capitalist, visited by no tax collector; these men got the full reward of their labor, they lived a free life. (Laughter.) Because that door was open, of unlimited opportunity for self-employment, the people of Ormelo were free, and their wages were one pound a day. They were able to look their employers in the face; a worker was able to bargain with the man himself; he had no longer the cruel alternative of taking the work at the employer's terms or starving. It brought the working people to feel themselves free. That important alternative, by which the men could employ themselves by working a free mine or free lands as free men, served as a good example. It is not necessary for a man to take it: a man may work for a master if he chooses, but if so he works on equal terms, and the competition of the unemployed is no longer crowding him. You ask any working man whom he is afraid of in this world: he will say it is not the master, not those firms who introduce all the latest devices to get a man to do twice as much as he has been accustomed to doing,—no, it is the man outside the factory gate, only too anxious to sneak in if he gets the chance. Give this man access to natural resources, take away the dread that harasses him of being thrown out of employment by giving him the opportunity of working for himself—that is what Single Taxers are out for! (Applause.) To provide the alternative, that there shall be land of high fertility, for which there is no com-

petitive demand, open to all men to cultivate as they like, with security for all improvements, without paying rent or taxes, without the interference of any man, backed by the law and backed by the police, to turn them off that land.

The world is dark at present on this subject, but as soon as the people understand it, as soon as the land is free to all who will come and take it, they will find that Malthus was wrong, and the population of the globe is not crowding by increase. That land should be available for all men is the Single Taxers' theory. You make it impossible for a man to keep land idle, waiting for the speculative price to get up, by taking the local taxes off buildings and improvements, and putting them on land values alone. You make the position of the land speculator more unpleasant than it is at the present time.

I dare say you have taxes on unused dogs here. (Laughter.) It is no use trading them, but we pay for each such dog 7s. 6d. a year. Contemplate for one moment the effect of doubling the tax on dogs. I know in England the population of the various canals would be immediately greatly increased. (Laughter.) There would be a slump in dogs, and they would become a drug on the market. Well, it is exactly the same way with the tax falling upon unused land: it has a tendency to throw it into the market. You cannot throw your unused land into Lake Ontario, but you can thus throw it on the market, and there is a slump in land values, land becomes cheaper, and people who want it can get it cheaper. Change the taxation; remove it from buildings and improvements; make it so that people have to pay taxes on land value whether they use it or not, and they will pretty soon send around to the agent and say: "Look here, I am not going to hold this land any longer. This is a mug's game. I am not going to hold it. I don't care what price you get for it, but get rid of it." A man is able to get land then on the market more cheaply. You force the Canadian Pacific to take their mailed fist off all the blocks they have now. (Hear, hear.) Instead of having to go in Canada right under the Arctic Circle to get your free 160 acres, you can get the same nearer home. The margin of cultivation would not be the same as now. You would have all the land for productive use. By economic pressure such as this you have free land, for which there is no competitive demand.

Only under real freedom can you get co-operation. The worker would get for himself in freedom the full reward of his work, all that is his due. That, gentlemen, is my reason

for fighting for the single tax. And now let us consider what we can do in our generation to bring the single tax about. Here in Canada, your course is perfectly obvious; you must press for home rule in taxation. (Hear, hear.) I am delighted to know that you passed by a majority of 36,000 a referendum in Toronto in favor of allowing municipalities to tax improvements at a lower rate than land. A large proportion of those who voted for home rule in taxation did so because they wanted to reduce the cost of improvements. You will find this question come up with every local question; the people will become educated; they will find that so far as expediency is concerned, and the booming of trade, they will be in favor of the change. You will soon discover also that you base your political condition upon economic foundations. What more advantageous than to take into the coffers of your municipality those values created by the municipality? You will add public parks at enormous expense to the taxpayers; you will spend money on garden plots, and put up beautiful statues—or the reverse—(laughter)—and the people who get the benefit will be the whole people, not the land-owners who own the land adjacent to these improvements. Directly you put the local taxes on land values alone, it immediately reflects returns to the local treasury. You will be encouraged to make parks, to build tramways, effect street widenings, and do all those municipal things which you want to do, perhaps not so badly as we in England. If you get home rule in taxation you remove the argument such as is fighting you at every street corner, that no one can have a chance under the existing law.

True, one argument will meet you: you will be told that this is robbery, confiscation; that widows and orphans have invested their hard-earned savings in buildings and improvements, and will be deprived of their income if you take the taxes off them. In England we have been met by this argument; but the widows and orphans I think of are those of the men who have been robbed of their returns for their work in the years past! (Laughter.) There is a story told of a little girl who was taken by her mother to visit a picture gallery. They saw the picture of Prometheus, and the mother told the little girl how Prometheus brought fire down from heaven and the gods punished him by chaining him to a rock, where the vultures tore out his heart and his liver, but each day these were built up again and the next day the vultures came again—a very pleasant story! The mother explained this stragic history of Prometheus, and paused,

for the infant to comprehend this tragedy. The little girl looked at the picture a moment and then exclaimed, "Oh, mamma, the poor vultures; the same breakfast every morning." (Laughter.) That little girl suffered from what I call *inverted morality*. And these people who say we are robbers and spoliators and everything wicked, are suffering, just like that little girl from inverted morality! (Applause.)

You want home rule in taxation in every town and country district in Canada. (Hear, hear.) You have got it some places. I don't see why you should not have it everywhere. You will have a stiff fight. Vested interests think home rule most undesirable. In England we have a much more difficult task, I am afraid, because we have not so many of the middle classes in our cause as you have here and in America. The middle classes in England are naturally, I think, more conservative than you find them here; they have not had the question so long before them as you have had; they have not examples as near them as you have in Vancouver; nor is there the intense desire there for a town to have more population and to beat its rivals, which is so marked a feature of American life. (Laughter.) They say, "Let well enough alone." Therefore we have not the hold there on the middle classes that you have here. But I venture to think that we have more hold on the working classes. Among the 173 members of Parliament who signed the memorial in favor of home rule in taxation are the whole of our British Labor party. (Applause.) Moreover, we find that those advocating these reforms in England are found so often advocating them in conjunction with the Labor party. So even when we were making the demonstration against the injustice of the war in South Africa, the English and the Irish were on far more intimate terms with the Labor party than with any other. Therefore we have a strong backing of what you might call the uneducated opinion. They are beginning, however, to understand that this land question is the bottom question, and to understand our social evils; they are beginning to think how to end that land monopoly. They are thinking of that in England; and we have Mr. Lloyd George seeking to smash the land monopoly. There are many particular items of his program we do not agree with, but we are one with him on that suggestion to make it compulsory upon all local authorities to transfer 5 per cent.—only one-twentieth—of the present local taxation to land values, and *pro tanto* to relieve the buildings upon the land. That is a very thin end of the wedge, but the wedge is there. More than

that, they are proposing to go the whole way in taxation, in regard to both County and Borough Councils, and allow them to shift not more than 5 per cent. each year, so gradually making this change.

In Vancouver and in Australia and New Zealand this change has been made. In Sydney, I believe, the basis of taxation is entirely upon land value. That is of course the kernel of the Lloyd George campaign. It is bitterly opposed by the land interests and the vested interests, which are conservative. Many of our landlords are clearing out. All around me they are doing it. The Duke of Sutherland is selling off his land, and buying instead in Texas and Canada. A number of them are selling out. Watch this change, because it will not be of so much use for humanity as a whole if we get rid of our landlords in England and you in Canada get them instead. (A voice: "No, sir," and laughter.)

It is a very old question, and the fight will rage next year: somewhere about June, 1915, when it comes, the land question will be to the front. The whole of England will be ringing with the song:

"The land, the land, 'twas God who made the land;
The land, the land, the ground on which we stand;

Why should we be beggars with the ballot in our hand?
God gave the land to the people." (Applause.)

While we are fighting in England for the change of the basis of local taxation, we in England and you here in America, it is the beginning of Single Tax, the emancipation of labor. I think the struggle will be a long one. But to those who are fighting for something worth fighting for, those who do hate slavery, as every decent Englishman does, who base their whole lives on justice, there can be no more noble cause than ours. Shall we at length succeed? Ultimately, yes. But in our time, or in the memory of our time? Who shall say? Men who see oppressions and misery must right them as far as possible. There is disappointment, and bitterness. So it was in the old time, so it is now; let us not deceive ourselves. For every man the standard of justice is raised in this world. For every man there must be difficulties, sometimes very great. If weak are the forces opposed to truth, how shall error so long prevail? But for those who see truth, and who follow her, who recognize justice and stand for it, success is not the only thing! (Applause.) Success,—falsehood has even that to give; injustice has even that to give; must not truth and justice have something to give, which is their own, of proper right? That

they have! And that all those know full well who amid reaction and every kind of discouragement fight against privilege for the freedom of the people! (Long applause.)

WORKMEN'S COMPENSATION.

BY MR. FRED BANCROFT.

Following Mr. Wedgwood's address, Mr. Fred Bancroft, Vice-President of the Trades and Labor Congress of Canada, gave an address on Workmen's Compensation. Mr. Bancroft said:

Mr. President, and to emulate a very worthy gentleman, brothers.—The remarks that I shall make this evening will be so far as possible non-controversial, for the simple reason that at the present time the Ontario Government is face to face with a piece of legislation which is said by some to be the most advanced piece of legislation in the world, and is recognized by everyone as probably the most important piece of legislation in the history of the Province of Ontario, a piece of legislation which will affect every worker so far as it is proposed in the Province of Ontario, and affect him in a measure which it becomes plain to see makes it one of the most fundamental problems of the workers, so that it might on that account be described as the most important piece of legislation so far as the people of Ontario are concerned that has ever been introduced anywhere.

Before I say anything else, I should say that my colleagues and myself, representing organized labor, have stated our position for the last three years not only before the Commissioner but before the workers of Ontario, both publicly and privately, and anything I may say to-night will not alter the position taken by the workers.

This legislation as proposed, if passed, is going to make a radical change in the position of the workers in regard to compensation for accidents arising in the course of employment; and let me say that it is recognized by everyone that this legislation will make a great change in Ontario. And supplementing what Mr. Wedgwood has said, you cannot make any change without affecting some interest which has grown up before that.

I propose very rapidly and briefly to speak of some of the noticeable features of this legislation. There are many aspects that cause a distinct difference of opinion between

* Mr. Fred Bancroft is Vice-President of the Trades and Labor Congress of Canada, and had charge of the preparation and conduct of the case for organized labor in connection with the new Workmen's Compensation Bill in Canada.

the manufacturers and the representatives of organized labor, but there are features upon which they coincide, and upon which they can march together to have placed upon the statute books of Ontario. One of the features causing trouble at the present time, yet which in the end we feel sure will be settled is the feature called compulsory State insurance. Most men, when you mention "State insurance," conjure up notions of socialism; it seems to many that to make a very modest step is very radical legislation.

I shall speak upon this subject from a business standpoint, so dissociate what I say from the thought that I am a representative of labor, for though particularly honored as spokesman before the Commissioner and since, yet I wish you to dissociate all idea that I am speaking from the particular labor standpoint, and wish to assure you that we have been dealing with this question also from the business standpoint.

There are those who try to confine all we say and preach to the arena of the labor man's position, but there are labor men to-day all over the world who can be regarded not only as statesmen on this question but as public servants and statesmen when it comes to questions affecting the whole community. (Applause.)

I want to point out one feature: the Commissioner has proposed in Part I. a plan of compulsory State insurance; the employers in different industries which he has named in the First Part shall be grouped together, and they shall be divided into different classes representing the particular industries in which they are engaged, and shall pay a tax upon their yearly wage roll into a State-managed fund, out of which compensation shall be paid to injured workers automatically by a Crown Commission, and where a worker is killed his widow shall receive compensation, and his children shall be taken care of until they are sixteen years of age.

I am not before the Canadian Club this evening to use any argument for the general uplift of the working classes, I am using arguments to business men to show why it is better for the industries of the people, for the Government of Ontario to carry out this legislation in this way than in any other way that is proposed. And I will illustrate it from the business standpoint.

Just let me lay this down as fundamental: if the Province of Ontario is going to take upon itself to care for those injured in industries by a tax, no one has attempted to defend the present position: everyone, a manufacturer and laboring

man, Grit and Tory, says it is time for a change; so when everyone speaks that way in concert, we feel right in trying to get this change made.

If the public are going to pay for this, then, from a scientific standpoint, experts say, in the last analysis the great consuming public is going to pay for this compensation. That is true, we say; that is, whatever tax you place upon a commodity, it will find its way into the cost of that commodity. Premiums are paid at the present time under the Employers' Liability law; the cost of that also finds its way to the consuming public, although the compensation does not get to the workers, except only a small sum.

Then we face this question: there are those who say that the employer should be allowed to insure any way he likes, provided he insures his workmen. The proposal is that he shall be compelled to insure in the State fund. Naturally many men balk at the idea of compulsion, or the thought of restraint by the State. What is the State? People gathered together in a city under the name of municipal government pass laws to restrain the people in such a municipality. The same applies to a State. Liberty is not license to the individual. You can have liberty as far as you agree to go under the laws we all agree are right. If there is necessary compulsion, that is exercised in the general interest.

If the Province of Ontario is going to pay for compensation, what I think I am right in saying is that it should pay it in the most economical way and at the lowest cost of administration. I submit this is a business proposition: let me give you evidence to substantiate it.

Any change in legislation must touch some vested interest somewhere; you cannot possibly remedy any injustice and leave all the vested interests. If the public can at two million dollars a year pay this compensation, is it just to compel the public to pay four million dollars, to save some private insurance company?

Let me give you some figures. We have to go to New York to get figures to substantiate our argument. It seems that most experts who use figures as to insurance draw their figures from the United States. You will easily see the reason. In the Provinces and in the States of the Union, particularly in the State of New York, liability insurance companies have to report every year to the State Insurance Department. In the Province of Ontario they do not. Fire insurance companies report, I believe, to the Provincial Insurance Department, but not so far as employers' liability

is concerned; these reports go to the Dominion. If you want to substantiate these figures that come from every country, you can do it by taking the Insurance Report for 1912, issued at Ottawa, giving the figures for employers' liability.

In New York, one of the experts said in cases of benefits paid by employers' liability insurance in New York, the best figures and the latest he could get were these: in 1909, the insurance companies that insured employers under the present Employers' Liability law, collected in all \$27,446,492 in premiums. Their expenses were \$14,102,922, or 51% of that amount. The claims paid amounted to \$9,590,779, or 35% of the premiums. It is estimated, and this is by one of the foremost actuaries in the world to-day, that in the case of the great insurance companies in New York State not more than 25% of the premiums reach the victims and their families, after deduction of lawyers' and attorneys' expenses! What does it mean? That for every dollar paid in the State of New York by an employer to insure himself under the Employers' Liability law, only 25 cents ever reaches the victims and their families for which that dollar was originally paid! That is an illustration from the State of New York.

Another illustration, from the other side of the continent, the State of Washington. They passed an Act two years ago, embodying compulsory State insurance. When it was first promulgated and presented to the Legislature, all the interests saw the approach of an era of blue ruin for the industries, as here. But after two years' operation, under the principle proposed, that is, of State compulsory insurance, or rather, to be plain, a State-managed fund for paying compensation automatically to workers and their dependents, this is the report: the total receipts in the two years, ending with September 30, 1913,—and remember I am not going back thirty years into German history to prove this,—the cash in the accident fund, amounted to \$321,217; the cash in the reserve fund to secure compensation was \$734,206; the claims paid in these two years were \$1,529,115; the total expenses, from June 1, 1911, to Sept. 30, 1913, which were paid out of the general fund of the State, totalled \$210,078. The ratio of expenses to total contribution to accident fund was 8.13 per cent. So that in the State of Washington under the compulsory State insurance plan proposed by the Commissioner in his legislation, it cost 8.13 cents out of every dollar to operate the insurance business, and 92 cents, almost, remaining, went in compensation to where it was intended, the workers, the victims, and those left or into the reserve

fund. (Applause.) The difference—in New York State, 25 cents out of every dollar reached the victims,—and mark you this, and I want to make this plain, that there are many employers in this Province, and a great proportion of those in the Province, as far as I have heard representative employers speak, who lay this down as a fundamental principle: “We want the compensation to go to the workers, and not be eaten up by intermediaries. That is what we paid it for, and that is where it does not go,”—in the State of New York 75 cents of the dollar is eaten up by intermediaries, 51% in expenses and the rest in other ways; in the State of Washington, where the employer is paying his premium to the State, representing by a Commission the common people, 92 cents of the dollar goes to the common people, and is not eaten up. That is a business proposition! (Applause.)

We have looked at this from a business standpoint, and we say absolutely that workmen's compensation is a public matter, not a private matter. When the employer pays a premium, in the last analysis the public pays, and so the paying of insurance is a public proposition, not a private matter.

Why should there be compulsion? If it is left to the employer to choose where he shall insure, in comes the agent to offer all kinds of inducements, asking the employer to insure in his private insurance company. Also there is another danger, there may be many a manufacturer who is interested also in an insurance company, so he does not know where he stands on this proposition; if he is interested in an insurance company he does not like to give his insurance to any other, and so he hardly knows exactly where he is at,—I think the public will settle it for him.

The question is asked, of what interest is it to the common people whether an employer insures in an insurance company or in the State, so long as compensation is paid. It has been used in argument times without number, that if this kind of legislation proposed is passed, the old men in an industry will be discharged. We argue, and we have evidence, that it is not always the employer who discharges the old men. We know very well that under our present system of profits the older employee goes as a matter of course by the introduction of younger men; the consequence is that in business he has been almost driven out by the stress of dollars and cents. I have often wondered why, and have said so in church,—I could not reconcile myself to some preaching, if we are sincere, you and I should not only carry out our religion past Sunday night but our humanitarian motives

should be put into practice from Sunday night to Saturday night. (Applause.)

So when you ask what is the difference between an employer's insuring in a company or in the State, an expert who has travelled all over Europe has said, as the British Trades Congress and other organizations have pointed out, that a discrimination exists, and the meanest and most vicious kind of discrimination, against employers who retain old men in their employ. The practice under existing conditions, which throws the old man out of employment and gives his place to a younger and more vigorous man, is because the private insurance company is willing to make quite a little lower rate if the employer will do that.

We were told by some that to ask for a certain kind of legislation, and in particular this kind of legislation the result would mean that employers would discharge their old employees. We did not believe it, we did not think it true. Where workmen's compensation is dominated by private insurance companies, the insurance company goes to the employer and tells him that if he will discharge his old employees, it will make him a little lower rate because there is a little less risk. That is the evidence. While we say, and to give credit where credit is due, the employers too say it, from a different standpoint, but both together say it, that under this scheme of workmen's compensation this does not occur. The legislation should be carried out and paid for on the most economical basis in the people's interests, it must be administered by representatives of the people, by means of a Crown Commission, and thus forever wipe out from the courts of Ontario this inhuman battle as to whether a worker shall receive compensation for accidents arising out of employment.

To give an illustration of what it means to the workers, you will understand the importance of this to us who are obliged to see it. Take an example: a man is hurt in an industry; his employer pays to an insurance company, and the company says “Hands off, this is not your business, it is ours.” And so it deals with the case in the courts to its own advantage. We are not advocating this legislation or speaking in this manner as an attack upon any private interest. We say the Province of Ontario in the last few years has thoroughly changed; we have great industries, great corporations, great monopolies of finance; if we would give the people of this Province a chance to be citizens, to keep away as much as possible from charity, that last insult to the common

people, we must change the old form of legislation which grew up before this, and change it to a more humane and Christian standard, suited to the present time. (Applause.)

And so in this movement we are not necessarily attacking any private interest, but want to make this point, that in the consideration of this legislation there will be many, very many details, upon which the different interests and ourselves can agree. We may have to fight them on some things, but on this point the manufacturers and ourselves coincide, upon compulsory State insurance. I present it to you without trimmings of any kind, as a business proposition: if there is going to be compensation for those in the Province of Ontario who are injured in accidents, it should be settled on a proper basis, not trying to keep any vested interests, for if, as I said, the total amount required to be paid by manufacturers or employers to afford compensation is a tax upon a wage roll of a hundred and fifty or two hundred million dollars a year, and if a tax upon that yearly wage roll to cover the cost of compensation means a tax of \$2,000,000, and if that is to be paid by an increased cost of products, then it is absolutely wrong to tax the people another 100 per cent. in order to perpetuate or for the purpose of keeping in existence a vested interest which has grown up under the old Employers' Liability Act.

One other illustration. In the development of machinery there has often been a struggle between the employer and the workmen from this standpoint,—or a controversy,—it is recognized that machines have been invented which displace a great deal of human labor. Every one of you gentlemen will recognize this argument, that when workmen criticize the introduction of machinery and the displacement of human labor they are told they are standing in the march of progress, because the invention of machinery brings down the cost of production. If the invention of a machine will do away with twenty men, you will say it is ignorance that opposes it, for it eliminates waste, and you say those who oppose it are standing in the march of progress. What shall we say to show that this is a parallel in the case of workmen's compensation legislation? Any one who looks at it from the business standpoint, not only of the workers but of the manufacturers and everybody else, can see that a State Insurance Department can operate at 8.13 per cent. of expenses, and an insurance company privately managed increases the total cost over 100 per cent.

When we say to the financial interests that it is wrong to saddle all this cost upon the public, to perpetuate a private interest in this manner, we are met with the argument touching vested interest, so we are in the exactly parallel case. Machinery invention makes for efficiency, and we say that a compulsory State Insurance Department is a modern development on a business-like basis, making for efficiency, and anybody fighting against that must be placed in the same position as those fighting against the introduction of machinery. (Applause.)

Now, gentlemen, it is a privilege to have had the opportunity of speaking to the Canadian Club. There are lots of things that could be said stronger, that I have not said. (Laughter.) We fight like everybody else; we are not complaining, I want to make it very clear, about the interests fighting on the other hand. We do claim, as Labor men, who have intelligence, to make this as keen a fight for the common people as the representatives of the manufacturers do for their interests. And now, gentlemen, I have the greatest honor perhaps I have ever had, to be sandwiched between Mr. Josiah Wedgwood and Mr. William Redmond, and passing on a remark from a preceptor who can always be followed, I think the meat of the sandwich is always in the middle! (Laughter.)

I wish to say in conclusion, gentlemen, we try to give credit to our opponents for sincerity; we are trying to obtain justice as far as the people of Ontario are concerned; we would like everyone here to put prejudice to one side, and consider if it is not better, with Ontario developed to be the banner Province of this Dominion, with our industries developing in a productive way, and with signs of progress in our trade every day,—whether it is not both better, and necessary to adopt this legislation. To use a phrase from the sayings of Mr. Gunsaulus, "those who sit on the safety valves of evolution are like a man who sits upon the safety valve of a boiler." The industrial world is like the seething caldron in the centre of our earth: when the pressure gets too great, it blows off the top of some volcano. Wherever it is proposed to remedy the evils of the industrial world, you will have discontent and all kinds of trouble. Is it not better to give justice to the workers of Ontario in this regard, than continually to sit on the safety valves of evolution until there is a blow-off? (Applause.)

HOME RULE FOR IRELAND.

BY MR. WILLIAM REDMOND, M.P.*

Mr. William Redmond, M.P., happening to be passing through the city on his way home to Ireland, accepted the urgent invitation of the Canadian Club to give an address, and having just arrived in the late afternoon, came in while Mr. Bancroft was speaking. Mr. Redmond said:

Mr. Chairman and Gentlemen,—I can assure you that I am very grateful to the Canadian Club for affording me the opportunity of saying a few words here to-night. I received by wire a very kind invitation to attend the meeting of the Club, but unfortunately at that time I believed that I would not be able to be in Toronto. To-night I found myself somewhat unexpectedly here, and the invitation has been very kindly extended to me a second time to address you.

I can assure you that as a member of the Irish National party there is nothing which I esteem a higher privilege than to have an opportunity like this of saying even a few words about the great cause with which myself and my colleagues have been identified all our lives.

And perhaps at this particular juncture it may not be without special interest that you gentlemen, representing, I have no doubt, all schools of political thought, may hear something from one who is on his way home, and who expects within the limit of this month to cast his vote, as he has already done twice, in favor of the Bill which proposes once more to bestow upon the Irish people their ancient right, a right they never relinquished themselves, of governing their own domestic affairs upon the shores and soil of their own country.

And, Mr. Chairman, if the Irish cause occupies, as it undoubtedly and admittedly does, a strong and paramount position in the politics of Great Britain to-day, I think it does largely because those of us who represent the National cause of Ireland have had more frequently given to us the opportunity which you kindly give me to-night, of explaining what it really is that the Irish people are asking at the present time.

Mr. Chairman, I am sorry to have to admit, because it makes one conscious how the years pass by, I am almost one

* William Redmond, M.P., is a brother of John Redmond, M.P., the leader of the Home Rule party in the British House of Commons. Advantage was taken of Mr. Redmond's unexpected arrival in Toronto to have him address the members of the Club, which he did on short notice, on the subject nearest to his heart, "Home Rule for Ireland."

of the oldest members of the British Parliament there is in the service to-day. Thirty-one years ago I entered the House of Commons, and I have been there ever since; and how well I remember in my young days in the House of Commons, how bitter and how strong indeed was the feeling with which I saw the prejudice against the cause dear to the hearts of the Irish people.

We found it very difficult indeed, those of us who were organized by Mr. Parnell more than thirty years ago, to gain the ear of the British people; the press was almost entirely against us and our cause, and everybody knows what an immense power and influence the press is. We had the press against us, and there prevailed—I do not say it was their own fault,—all their own,—but there prevailed in the minds of the English people a grand misunderstanding as to what Ireland really asked for. Well, to-day this is all changed, and I should like every gentleman here to recognize this fact, whether they may approve of Home Rule or not, that to-day not the Irish people only, but, I make bold to say, the vast majority of the people of Britain, regard the Irish question as of supreme importance not only to our own little Island but to the interests of Great Britain, and to the interests of the British Empire in the future as well. And I know it may be hard for some of those who are still unreconciled to the idea of Irish self-government to believe, but the fact is this, that in every great centre in Great Britain to-day our representatives meet with as kind a reception, as cordial a hearing, as patient, as is given to the leaders of the British Liberal party themselves. Information has been spread. English representative men, from the Prime Minister down, have studied the Irish question day and night. They have visited our country. They have listened to us during the weary struggle of the last thirty-three years in the House of Commons. They have seen the effect upon Ireland and the national demands of the great beneficent reforms passed by one Administration after another. And the end of all this investigation and patient inquiry is to be found in the fact that to-day, even if I were to stay here in Toronto and never go home to vote in the House of Commons in favor of the Home Rule Bill, and if all my colleagues in the Nationalist party were absent, even the North of Ireland members, who are momentarily estranged from the party, if not a single member from Ireland were there to vote, a large—a considerable majority of the English, Scotch and Welsh members of Parliament would pass for

the third time the Home Rule Bill, in order to send it to His Majesty for his Royal assent.

I mention this to show that the Irish cause to-day, whether approved or disapproved, occupies a strong position in the public mind of England. However prejudiced, however reluctant men may be to admit the change, the change is there. The British people are determined to-day to settle the Irish question by applying to it Liberal principles. (Applause.)

Gentlemen, I remember the unfortunate days of the Boer War, a war which, I frankly admit to you, I opposed as unnecessary and uncalled for. (Hear, hear.) When the war was over, and the Liberals were glad to work under the leadership of that great, noble-minded man, Mr. Campbell-Bannerman,—what was the attitude of the British House of Commons to the Boer people? The Conservative party thought that to give a free constitution to the people of South Africa would be an experiment of a most dangerous kind, fraught with untold risk to Great Britain; it was placing in the hands of people who were beaten weapons to continue the struggle. The Liberals were in power, and Sir Henry Campbell-Bannerman said, "No, the war is over; we intend to heal the wounds of the war, not by attempting to continue our ascendancy, which could only be maintained by maintaining a large force; we have trust in human nature; we believe in the honor, the common sense, and the good faith of these men who have shown themselves to be such capable opponents of ours with arms in their hands in the field; we will trust them; we will give them a free constitution." And he did so. And there is no man in Great Britain to-day, of thought, who is not bound to admit that the application of the Liberal policy of freedom and trust to South Africa has resulted to-day in the blending of the two races, going forward hand in hand, and meaning prosperity and progress to South Africa. (Hear, hear, and applause.)

Gentlemen, I submit to you to-day, on behalf of Ireland, that it is at least worth while trying the application of the same principle to Ireland. (Applause.)

Now, gentlemen, I ask you for one moment to look at the history of our country. One hundred and fourteen years ago, as every historian admits, the Irish people had their native Parliament taken from them, against their will, by force, by corruption, by means which to-day stand condemned by every student of history, no matter what party he may belong to. And in place of our ancient Parliament, restricted

as it was to men of the Protestant faith in a Catholic country, in place of that Parliament which in point of antiquity could almost rival the Parliament of England,—for, be it remembered, we in Ireland with slight intervals were in possession of a Parliament at Dublin from the reign of King John,—we had another Government placed over us, composed of men who were always in a very small minority in Ireland, a system of government in which the people governed had no responsibility whatever, a system of government carried out from England, administered by English Ministers, men, I freely grant, many with the best intentions and good will, but still more or less foreign to the circumstances and interests of our country. Well, for a hundred and fourteen years, gentlemen, we have had experience of this government, substituted for our own Parliament, and what has been the result? There is no Englishman of any party to-day who can honestly say that he does not feel it a discredit to England, that her attempt to govern Ireland has failed. (Applause.)

Of course, there are people who say, "Well, the Irish are a difficult people to govern." (Laughter.) Mr. Gladstone, in one of his mighty speeches introducing the Home Rule Bill in 1886, said, "Some people think that the Irish are endowed from birth with a double dose of original sin." You will explain the undoubted failure of England to govern Ireland by saying "the Irish are so temperamentally constituted that it is impossible to govern them without having turmoil and discontent." Gentlemen, it is not so! I do not think any man, no matter how bitterly opposed he may be to Home Rule, would deny that Irishmen, aye, and men like me who am proud to be a Catholic Irishman, can be as sensible of responsibility when it is cast upon them as any other men can be. (Applause.)

A month ago, I left the other end of the Empire. I went to every State of the Australian Commonwealth. There is not a State where a man of more than average ability, as the majority of the Irish people are, is not high in the service of the Crown and the people, and they are going forward as rapidly and as earnestly as any other race, in the extension and development of this Empire. (Applause.)

In Ireland we find that in every one of the past hundred and fourteen years there has been discontent, sometimes we have had abortive rebellion, sometimes force and agitation, but never has there been one of those years which has not seen some measure of protest in our country on the part of

the Irish people against being deprived of the right of ruling themselves. (Hear, hear.)

Of course, the Conservative party, I think about five and twenty years ago, formulated a policy which they thought would be effectual in checking Home Rule, by overwhelming the Irish people with kindness and consideration. The Unionist party, and I give credit to them for it, tried to solve the difficulty by sweeping reforms; and evictions are no longer heard of, the vast majority of the people are already in possession of the ownership of the land they till, and it is only a matter of a few years till every tenant farmer in Ireland owns the land he tills. (Applause.) We have legislation for labor,—Mr. Bancroft will be glad to hear,—we have also—and this again we owe to the Unionist Government—complete control of our local forms of taxation by County and District Councils; we have got immense improvements in the facilities for education; we have got within the last few years from the Liberals the thing we have been pining for generation after generation, a National University, to which all the young men in the country can go, feeling secure that their faith and their opinions would never be questioned. We have improvements in every direction. We have an Agricultural Department, I venture to think, that is second to none in the world, and we are adopting American and Canadian improvements too. In the thirty-one years I have been in Parliament, the whole face of Ireland has changed. It is true, our population unfortunately has decreased immensely,—we have lost between four and five million of our people, and Ireland is the only place in the Empire where that is the case. It seems incredible, that seventy years ago the population of Ireland was more than half the population of England and Wales, three or four times the population of Scotland, almost half the population of the whole of Great Britain, and now we see to-day year by year our population dwindling, and the people of every other corner and crevice of the British Empire expanding and growing. But apart from that unfortunate decrease in population, the whole face of Ireland has changed: the people are better fed, better clad, better housed; they have recovered their self-respect, because they know now that they are the owners of the land; it is better for them and their children; and no landowner can come and confiscate their land.

Ireland, thanks to this policy of beneficent and kind legislation of both parties, has prospered immensely. Much of this has been passed by the Unionist party, but the headline

of it all was set by the Liberal party, in Gladstone's land scheme in '70 and '80. But I mention all this, to show that the policy of killing the national demands for self-government by beneficial legislation, by moral improvement, has failed: the stronger they are, the better off they are, the more educated they are, so in proportion grows the resolution of the people of Ireland not to rest satisfied till they enjoy some measure of self-government. (Applause.)

I come, Mr. Chairman, from a part of Ireland in the very historic county of Wexford, in the southeast, where the great rebellion of 1798 broke out, where perhaps the last great struggle for freedom was made. In that county the people were the very first to avail themselves of the facilities to buy their land. There is hardly a farmer now on a farm that he has not bought. The people are immeasurably better off; they are not the same people; and yet there is in that county to-day the strongest possible demand on the part of the people for the restoration of national self-government.

Well, gentlemen, what is to be done about it? The Unionists say they will oppose Home Rule to the last gasp. Supposing,—I do not believe it possible, sincerely speaking,—but suppose that by some untoward chance the policy of the present Prime Minister were to be defeated, if it is justifiable for sixteen representatives, representing a minority of the representatives of one part of Ireland, to threaten civil war if their way is not taken, if that is justifiable, what is to be said of the vast majority of the Irish people? (Hear, hear.) I certainly do not indulge in any threats, and I do not believe in the language of threats in politics at all; but supposing this policy of Home Rule be overthrown, what then? Are the people of the British Empire prepared to resort to the old methods of ruling Ireland? Is the law to be suspended? Are we to have exceptional legislation? Are the prisons to be filled again? Are we to have all the mad and violent passions aroused in Ireland by a policy of coercion? Is there any Unionist who can look upon that prospect without feelings of dismay?

The Irish question is no longer purely an Irish question. (Hear, hear.) I have reasons for knowing that in every part of the Empire the Irish question is closely watched. I have visited every State in Australia, I have visited New Zealand, and I know the feeling certainly in every portion of the Empire where Irishmen are to be found: there are everywhere centres of unrest, discontent, because of the non-settlement of the Irish question. I don't believe anyone here in Canada

is prepared to deny that Irishmen have done their part as pioneers or as statesmen on the floors of the Parliaments of this great land. I have read of their actions in adventure and in defence. They must be considered, and it is not merely the few millions left as a remnant at home, but the great race throughout the world. Can any thoughtful, reasonable man contemplate without absolute dismay the substitution for a policy of good will that policy of coercion?

I listened to Mr. Bancroft with the greatest interest, when he spoke of this measure so vitally affecting the workmen of Ontario. I could not help feeling a little glad, as one of the despised Irish race, when I reflected that there was never introduced a Bill in the British Parliament for the benefit and uplifting of the British people that was not largely moulded and carried into effect by those representing the Irish race. In the British House of Commons to-day there are no members in more cordial sympathy with the representatives of Labor than the Irish members. (Applause.) There is to-day a cordial understanding and good feeling between the mass of the British people and the Irish people, and it is that upon which we rely most of all for the settlement of the Irish question.

Gentlemen, it would give me great pleasure to detail some of the concessions which are now proposed to settle the question, but it is not in my power, being so far from the centre. But this I can say with confidence, that there is nothing which my colleagues and myself in the National Irish party are not prepared to agree to accept in order to bring our countrymen who are not in union with us into harmony with us, except those not consistent with the establishment of a National Parliament in Ireland. I do not know whether the proposals for a plebiscite in the north of Ireland with regard to Home Rule are to be carried out or not, but I do say this,—and for years I have had some knowledge of Ulster as well as of the great county in the southwest of Ireland which I represent,—I feel convinced that those who have cherished the idea that Ulster is not in favor of Home Rule will be greatly disappointed. The majority of the people of Ulster, I believe, to-day are in favor of Home Rule. What does that mean, gentlemen? It used to be that if a man were a Catholic it was taken for granted that he was a Nationalist in politics, and any man who was a Protestant was supposed to be opposed to Home Rule. That is not so to-day, and I do say without fear of contradiction that there are tens of thousands of Irish Protestants among the staunchest

friends of Home Rule. And if it ever goes to a vote, if any part of Ulster separates from the rest of Ireland in order not to be under a National Parliament, it will be an infinitesimally small part. We are told to-day that Belfast is united against Home Rule. It is not true. The great shipbuilding industry of Harland and Wolf is established there, and the men at the head of this are among the staunchest friends of Home Rule. There is an intolerance and a lack of fair play about much of the opposition to Home Rule. I see many representatives of every industry in Belfast, Protestant gentlemen every one, who are our friends.

No, gentlemen, whether with us or against us, don't, in the interests of common honesty and truth, believe that anything but a portion of the Province of Ulster is opposed to Home Rule. If you take the Parliamentary representation, we have the majority of the elected representatives in Ulster; there is no County in Ulster but we have one representative from. There is even in the strongest portion of Ulster at least one Home Ruler M.P.

I say this, not in a controversial spirit, but I can only say that whatever the settlement may be, I am convinced that the national question of Ireland is about to be settled here and now. I go farther, and I say this with confidence, as a man who entertains no bitter personal feelings against his political opponents—and by the way, I think it can be honestly said, in spite of the wordy warfare we read of in the newspapers, there is no bitter personal feeling between the Nationalist and the Unionist members,—you had a visit recently from Mr. Walter Long,—I am sure that apart from politics there is not a single Irish member of my party but in his own feeling is on terms of the best of good will and fellowship with Mr. Long. Gentlemen, I believe that even these men in their hearts must admit that the policy of coercion can never be resurrected, that the settlement of the Irish question upon lines of self-government is absolutely imperative and binding, no matter what party is in power. (Applause.)

I assure you, as one of the oldest members, we have no desire to see any separation; we value the north of Ireland, and regard its interests as a part of the whole; we believe that it only needs some arrangement whereby the people of the north shall be brought in contact with the Catholics and Nationalists, to feel that they have a common responsibility and a common work to do, in order to obliterate completely these bitter sectarian feelings which remain from the struggles in the days gone by. There is no Irishman in our party

but is prepared,—when our fight is won, and we assume responsibility for our country,—but will be glad to see our Protestant fellow countrymen assume their full share—I will go farther, and say a great share—of responsibility. When this vexed question is settled, I believe people will say, as they did after the war in South Africa, “Well, it looked a dangerous experiment for civil liberty, but the course of events has proved it justified.” I am sure the course of Home Rule will do for the Irish people what liberty has always done, and that they will be as contented and loyal subjects of the British Empire as there are to be found in any part of it. (Applause.)

Trust us in Ireland! Put on us the responsibility of managing our own affairs. Let us see our statesmen governing our country with the whole world looking on with interest. Give us a chance to show what is in us. It will be better for Ireland, better for England, and will end the oldest and bitterest quarrel in the world. (Applause.) It will further peace, general prosperity and good will between Scotchmen, Welshmen, Irishmen and Englishmen, and the men of all the races that go to make this great Empire up. (Hear, hear.)

And one more word: may I say, without impertinence, that there is the great English-speaking nation, so friendly, so well disposed at heart,—it is worth while, in the interests of peace, to have the American nation satisfied on this question; and believe me, the American nation is deeply interested: there are fifteen to twenty million people of our race in the United States of America; they are as anxious as you are here, and Irishmen in every part of the world, to have this question settled, and settled amicably, and all around the world linking these are interests making for settlement—it is certainly worth while. When Home Rule was carried the last two times, by 110 and 109 of majorities, as it will be this time, Mr. Asquith was overwhelmed with congratulations from every part of the world, from every part of the English-speaking world, from every part of the civilized world; but I remember hearing him say, that the thing which affected him most, which he valued most, which was most significant and encouraging to the Government, was that he received from no less than thirty-five States of the American Union resolutions passed by their Legislatures, sent to him under their official seals, expressing the thanks of those American States to the British Government and people for their enlightened and liberal manner of dealing with the Irish question. (Applause.)

When any people does not participate in and is not allowed to shape its own affairs, if governed by others, no matter how well intentioned, there is nothing but unhappiness. I ask you, is it better for England and the Empire that that policy shall be continued, or whether it would not be better to say, first as last, “Well, we have governed the Irish people for a hundred and fourteen years in a way they have resented; in God’s name, let us try another and better way! We are strong enough, and powerful enough, to make the experiment, if experiment it be.” That is the feeling of Great Britain to-day, and I feel it is the feeling even of the majority of the British Empire.

I esteem it a great privilege, on behalf of the party to which I belong, your allowing me the opportunity of addressing you. (Long applause.)