

**CANADA'S EXPERIENCE IN RAILROAD OWNERSHIP.**

The experience of Canada in government railroads does not offer much encouragement to the advocates of public ownership. During the session of the Dominion Parliament, just closed, the charge was made that \$13,000,000 had been added to the government railway debt since the minister of railways had come into office. The minister had been able to show a surplus, but he had charged the costs of renewing rails to capital instead of revenue. This is an old trick where officers in charge of public utilities feel that their tenure of office is dependent upon the financial showing they can make at the end of the year. Had the Canadian minister of railways done what every private corporation does, that is, figure renewals of rails as part cost of maintenance his entire surplus would have been wiped out. One member of Parliament pointed out that the expenditure upon rolling stock and other accounts of the Intercolonial had been starved to produce a surplus. These tactics are not peculiar to Canada. They are common in Europe and in many of our cities. The manager of the city lighting plant of Taunton, Mass., recently reported that the plant was nearly worn out, that the buildings were in danger of tumbling into the river during any heavy storm, that the machinery was out of date, and that the power needed to run it could not be secured with the material on hand. In a word, the plant is a complete wreck. Yet it has been ardently claimed that the plant has been "operated at a profit," a fictitious profit, the kind of a profit that the Canadian minister of railways has juggled out. Two years ago the Journal made an inquiry into the cost of running city governments, and one of the cities considered was Allegheny, Pa., which owns an electric lighting plant that is the pride of all advocates of municipal ownership. It was at that time remarked by a city officer of Allegheny that the profit shown for the plant was in reality no profit at all, as the item of "depreciation of plant" had been ignored.—Albany "Evening Journal."

**WILLIAM B. CARLILE.**

William B. Carlile, resident manager for the Mutual Life of New York, at Chicago, is by birth and inspiration a Kentuckian; as evinced by the forceful activity of his business life, a citizen of Chicago, strongly imbued with the spirit of her citizenship, and loyal to her interests.

Early in his career as a solicitor in the field, Mr. Carlile conspicuously distinguished himself by securing for his company the largest single premium involving an individual life that to that Time had been paid for life insurance. this remarkable contract, requiring the

immediate deposit of \$136,350 as a premium, was personally negotiated by Mr. Carlile for so notable a client as James J. Hill, president of the Great Northern railway, a man widely and prominently known, because of his pre-eminence as a financier, as a builder of one of the world's greatest railway systems.

Encouraged by so practical a demonstration of ability, the company with which Mr. Carlile had associated himself gave evidence of its appreciation by appointing him Inspector of Agencies for the United States and Canada, which position he held until sent into the West, with headquarters at Chicago, to organize the Western Special Department for his company, which agency during the eleven months of its existence produced six millions of new business.

Appointed to the management of the Chicago General Agency, following its merger with the Western Special De-



partment (a field in territorial significance second only to that of Metropolitan New York), Mr. Carlile gave further evidence of a peculiar adaptability for the profession of his choice, by placing upon the books of the Mutual of New York as the record of the first year of his incumbency fourteen millions of additional business.

To ably manage men is one thing; to win their esteem and honest affection, another. In this respect William B. Carlile has been most fortunate, as may be gathered from an inspection of the elaborate memorial, of which, recently, he was the honored recipient at the hands of his entire agency. So delicate an expression of their regard for a manager, never too busy to look after and care for their needs, enables one to understand how it was possible for this man, a stranger, to come into an unknown territory and make there a record not surpassed in the history of life insurance achievement. Surely, such accomplishment suggests some-

thing more than mere business ability—something that tells of a personality strong and attractive, clean-cut and of no uncertain calibre.

As a member of Chicago's representative clubs Mr. Carlile has made many warm friendships and enjoys a popularity quite in keeping with his charming individuality.

THE CONSERVATIVE is much pleased to announce that Mr. Carlile will contribute to the Symposium which will be published in THE CONSERVATIVE next week, upon the "Chances of the Young Man in the Insurance Business."

**A FABLE.**

BY GEORGE ADE.

The owner of a furnishing store gave employment to a boy with dreamy eyes, who took good care of his nails and used scented soap and carried a pocket looking-glass. It was his delight to stand in the doorway and watch the girls all color up when they caught sight of him. He was said to be a divine waltzer at those balls that cost the gents 50 cents each, and the ladies get in free.

There was a girl named Essie who was hanging around the front of the store about half of the time, waiting to get a chance to speak to Bert. She chewed gum and kept her sailor hat pulled down to her eyebrows, and had her name worked in wire, and used it as a breastpin. After she had waited an hour or so, and he had broken away long enough to take her aside, she would want to know what it was that Ned had said about her, or else ask why he had not answered her note. It was always just about as momentous as that.

If Essie did not come, she sent some one with a message, and sometimes other floor managers with red neckties and forelocks would come in to see about the arrangements for the next grand hop by the Eucalyptus Pleasure Club.

Bert was so engrossed with his love affairs and the Pleasure Club and the bundle of correspondence, that he carried with him, that he had little time for furnishing goods. It used to annoy him considerably when anyone came in and wanted to spend money. He would set out the goods in a manner that showed it to be something of a come-down for him to be compelled to wait on outsiders. While the customers would be asking questions, Bert would be working the flexible neck to see if Essie was still waiting for him. Sometimes when there was a rush, he would get real cross, and if people did not buy in a hurry, he would slam the boxes around and be lippy and give them the eye. Yet he wondered why he did not get a raise in salary.

During the Holiday season when the Eucalyptus Pleasure Club was simply in a delirium of all-night dances and fried oyster suppers, and when Essie had worn a path in the snow, coming down to tell Bert not to forget, the proprietor decided that the boy's job was interfering with his gaiety. So when Bert got his envelope the furnisher told him he needed more outdoor life and exercise, and he had better find it by moving around town and looking for another job.

Moral: Omit the Essie proposition.—The Bookworm.