

opened, 1,500 men offered their services; with the result that the local Government proposed to Mr. Chamberlain to send 500 more than before proposed. Major Merritt, who has already been at the seat of war with Brabant's Horse, writes from Nice to the War Office, through Lord Strathcona, offering to raise a regiment of Light Horse, in Canada. The manner of the proposal is somewhat irregular, as it should have first sought the sanction of the Canadian Government. Still the error may not be incapable of correction, and means of utilizing the offer may be found. Uitlanders interested in mining are called upon to protect their own property; so far 700 Jews claim to have fought alongside of the British, in this war. The 1,000 men asked from Canada for police service in South Africa could easily be duplicated, if required.

At the inauguration of the new Municipal Council of Toronto, Mayor Howland did not follow the example of former years of reading a programme of policy for the year, being loath to seem to dictate to men, whose municipal experience began long before his own. He will endeavor, with the consent of the Council, to develop something like an Executive Council, the controllers acting as advisers of the Mayor; and having control of the several departments of the city service, and charged with measures relating thereto in the Council; that the Council, in committee of the whole, be presided over by a permanent chairman. On these points, the Mayor stated, without contradiction, that the Council agrees with him. In matters of procedure, this ought to be a decided improvement. One effect will be to relegate what have hitherto been called heads of departments to the position of deputy-heads. The new plan will make great demands upon the time of the new heads of departments, and the question of adequate remuneration must come up sooner or later. The Mayor thinks Departmental stores do not pay frontage taxes in proportion to the small stores, and the wear they put on the streets; that the city water front should be improved; especially in the east; that the citizens in voting for municipal control of gas lighting and leaving out the special advocate of the measure, indicated a desire not to move hastily on this question. Mayor Howland is evidently determined to grapple vigorously with the leading problems of municipal government.

MODERN PROGRESSIVENESS.

Serious reflections, as to the absolute desirability of the goal of modern "progressiveness," under one of its aspects at any rate, are likely to occur to a lover of his species upon reading a recent report of the British Consul in Chicago. There the struggle for business and manufacturing supremacy is so bitter that an average man of 45 years of age is regarded as having passed his stage of usefulness. Should a person who has passed that age apply for employment, he is looked at askance; for it is suspected that, either he has "loafed" for twenty-five years, or else he is worn out. The average age of the workmen in large engineering establishments is only 32, the manufacturer's idea being that when a man has passed that period by any considerable number of years, he will have lost speed, or sight, or accuracy to a considerable

extent, and that it does not pay him to keep a man working an expensive machine unless that man is able to get its very fullest capacity out of it. Faithful service, it may be for years, goes unrewarded; high pressure, now and all the time, is the requirement. "Does this really pay in the long run?" and "How will it affect the future life of the nation?" are questions which may well be asked in a spirit of doubtfulness.

The educational system in the United States is claimed to be the most practical in the world for fitting the youth of the country for the battle of life according to modern requirements. But if what we hear be true, some serious anomalies are not difficult to find. A few months ago, at the North-Western University, 191 students applied for entrance to that institution, and were asked to go through the test of spelling 150 simple words, and punctuating one ordinary paragraph. Of the 191 students, only 26 could pass this examination satisfactorily; though it is said they were well up in Greek and Latin. This is but one illustration of the modern tendency to branch out and up in all possible directions, and to forget the foundation stones. To cram the mind with a jumble of information on all sorts of subjects, undigested and indigestible, is not education. Perhaps after a while, it will dawn upon the great democracy that it is not every one of its units that is even *capable* of being educated in the true sense of the word.

CANADIAN INSOLVENCY LAWS.

If, as we hear is the case, Mr. Fortin has decided not to reintroduce his insolvency bill into Parliament, the advocates of a stringent system of regulation for bankruptcy proceedings in Canada have received a serious blow. The reason stated for his withdrawal of the bill is that there is not as strong a demand for such legislation as there was two or three years ago, when the bill was first introduced, and that the provincial laws governing the distribution of the property of insolvents seem to provide all that can be done in the way of legislation. Eminent legal authorities, he claims, are unable to see how the position of creditors in insolvency cases could be improved by a Dominion law.

This view of the case is hardly likely to meet with the approval of the Export Association, of Toronto, who, as mentioned some time back in this paper, were making strenuous efforts to bring about an improvement in the Canadian law. The "Draper's Record," a London trade journal, voices the general sentiment in British commercial circles, when it declares that the condition of the bankruptcy law in Canada is one of the greatest scandals of the commercial world. It is true, as the apologists for the present system declare, that the position of tradesmen in this country is different from that of tradesmen in Great Britain. In the latter case, the tradesman puts capital into his business, and if he becomes insolvent turns over his property to the official receiver. Many Canadian tradesmen, on the other hand, commence business on borrowed capital, and transfer the notes of their customers to the banks as collateral security for the advances made. In the event of an assignment taking place, there is no