

of credit? That the volume of business done in the country would shrink a good deal under such a system is certain. But that fact of itself proves nothing. Most business men, to say nothing of those who view the question from a social or moral standpoint, deplore the fact that so much credit business of an unsafe kind is done in the country, and that so large facilities are afforded to the inexperienced and the ambitious to rush into debt. In fact, no one who goes through life with his eyes open can fail to see on every hand evidence of the misery which is brought upon thousands of families by the fatal facility with which the rash, unthrifty or dishonest can get "over head and ears in debt."

Quite similar, in many particulars, it seems to us, is the question now before Parliament and the country with reference to the proposed insolvency law. That the inevitable effect of such a law will be to increase largely the amount of credit dispensed in the country, with a corresponding increase in the number of cases of insolvency, no thoughtful person can doubt. This and the reason for it are made clear in the letter of Mr. Thomas Ritchie, which appears elsewhere. The legitimate business basis for any credit transaction is, unquestionably, the moral character and financial ability of the person receiving the credit. It is equally clear that the tendency of insolvency laws is to shift this basis in the manner pointed out by Mr. Richards. Such laws, as in fact all laws to facilitate the collection of debts, are made for the dishonest. We suppose that it is rarely the case that the really honorable man who finds himself unable to meet his obligations in full, has any difficulty in obtaining an honourable discharge or frankly making known the facts and expressing his willingness to surrender his property to his creditors. No honest man needs the compulsion of the law to make him do those things. The direct aims of an insolvency act are, we suppose, chiefly to compel unwilling debtors to make a fair division of their assets among their creditors, and to secure the release of the willing from legal obligations which they may be utterly unable to discharge. Whether these direct advantages are not more than an offset by the evils of an unhealthy stimulation of credit-giving and by the facilities afforded for such sharp practices on the part of dishonourable traders as Mr. Ritchie describes, is a question on which it would be rash to pronounce a positive opinion, without a careful collection and study of a wide range of facts bearing upon the two sides of the case. There is, to say the least, great force in the objections urged by Mr. Ritchie and many others—so much force that it is probable that, long as the Government and Parliament have been thinking about the matter, they will yet conclude to take another year for its consideration, before legislating upon

it. Meanwhile it seems to us that the best aid that could be given in reaching a right conclusion would be a careful and somewhat exhaustive collection of cases of hardship and other facts, bearing on one side and the other, to show the effects which have attended both the operation and the absence of such an act in the history of Canada. Both plans have been well tried and experience should be the best teacher in the matter. Possibly this is one of the cases in which a Royal Commission might be of real service.

In educational discussions two things which are entirely distinct are often confused. It is one question whether the funds derived from public taxation should be drawn upon in aid of education beyond that which may fairly be supposed to be accessible to the whole people. It is another and quite a different question whether the largest possible number of citizens should be encouraged to get the highest possible education. When a statesman or a newspaper complains that the high schools and collegiate institutes are being fostered at the expense of the public schools, or maintains that they do not come within the category of those which should be aided from the public funds at all, the question is discussible. But when they argue that the children of the country are being over-educated and so unfitted for the manual toil which will be or ought to be the lot of the great majority, they trench on other ground. The contention that the masses should receive only a limited primary education lest higher training may stimulate an ambition above industrial callings, is one to which no thoughtful friend of education can assent. It places the whole subject of education on a low utilitarian ground. It proves too much, for it might be argued with equal plausibility that even the primary schools are injurious in this respect, that the man or the woman who is totally unable to read will make the more docile and submissive labour machine. But if we put the question on the higher ground that education is the birthright of every one to the fullest attainable extent, what right has one human being who has been blessed with a good mental training to throw any obstacle in the way to prevent another human being from receiving the same culture? Is it not quite clear that the human mind was intended for culture and development just as much as the human hand or muscle?

But all this, we may be told, though it sounds well, is mere theory and does not help in the least to solve the practical difficulty. That there is a serious practical difficulty, arising out of the tendency of those who are able to secure a little better education than that of their parents or neighbours, to shun all occupations which task the bodily energies rather than those

of the mind, cannot, we fear, be denied. Even in England, where secondary education has been hitherto somewhat neglected, and is only just now beginning to be organized on anything like a national scale, there are, the *Standard* tells us, eight thousand barristers where only about sixteen hundred can be said to be in practice. "We are making people so refined and so educated," says the *Standard*, "that manual labor is repugnant to them. As for doing anything disagreeable, or following an occupation that is irksome or inferior, how can a lad who has passed creditably through the sixth standard, or a young man who has attended a course of local examination lectures, be expected to hear of such a thing?" And yet what would induce the *Standard* writer, if such a thing were possible, to divest himself of the education and refinement which have fitted him for his present position, and go back to the mental state which he regards as necessary to fit one for manual labor, or any disagreeable occupation? What attitude of mind can be more illogical or awkward than that of the man who, having by dint of a certain amount of education been enabled to occupy a position which nothing but the direst necessity could induce him to exchange for one of manual toil, sneers at the aspirations of others who may be ambitious of the same advantages, and thousands of whom are just as well fitted by nature to make good use of them as he. The fault with him, as with the great majority of those at whom he sneers, is partly in the point of view and partly, perhaps, in the present inequalities in the comfort, respectability, and emoluments of the two classes of work. When manual labor is as well paid as the other employments, and the hours of toil reduced in proportion to the disagreeableness of the occupation, people will perhaps be as ready to engage in the one as in the other, and the popular notions in regard to the comparative respectability of the two will be modified accordingly. The life of the farm laborer who is compelled to work twelve or fourteen hours a day may be hardly worth living, but what could be more delightful than the situation of an educated farmer, working only six or eight hours a day, and having the rest of the time for reading and recreation, as many professional men now do. At any rate it is evident that the march of universal education cannot be stayed by any such reasoning as that of the *Standard*. Perhaps the best course is to hasten it as much as possible, and leave the question of occupations to adjust itself when all are on the same footing. Meanwhile, let the choice be between working and fasting and few will choose the latter because they have been a few years at a high school. Nor is it at all likely that we shall all perish for want of food or shelter because no one can be found to till the soil or build houses.