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LONDON, WEDNESDAY, MAY 19.

## CO-EDUCATION.

It appears from the Toronto papers that the question of separating the sexes has been brought up in connection with the Toronto University. This is one of the things that years ago was discussed fully, and definitely settled. So far as the university is concerned it is, at all events, not a practical question. The expense of providing separate accommodation cannot be met just now. The university needs money for other purposes. The Ontario Government treats this institution very liberally, but it always needs more money. It has certainly got none to spare for anything not absolutely necessary.

Apart, however, from the question of means, the proposition is one that does not call for serious consideration. No matter what views may be held by some very good people, as to co-education, the trend of modern thought has settled the matter. There was a time when it was held to be very improper for young people of both sexes to be taught in the same classes. It was the custom in some places, for men and women to occupy different sides of the same church. But there is too much mingling of the sexes in all walks of life in these days for us to hesitate about letting them go to the same school, and sit under the same teacher at the same time.

Young men and women work in the same factory, and in the same store. Female stenographers are in the same offices with male clerks. Women are entering into many callings, and are seen in many places from which some years ago they were religiously excluded. It is too late to talk about sending them to separate schools.

Whether or not there are any evils arising out of the intimate association of young girls and young lads in school is a question about which people may differ. But we doubt very much if in the old days of rigid separation the moral type of the average man or woman was any higher than it is today. And if it be true that good manners is not noticeable now than in the past, co-education cannot be blamed for it.

From an educational point of view it is safe to say that better results can be obtained where both sexes are submitted to the same curriculum, where they have the same training under the same teacher, and where their work is judged by the same standard.

## THE LIFE ASSURANCE BILL.

The following remarks by Henry Moir, vice-president of the Actuarial Society of America, are timely and to the point. The life assurance bill has reached a stage in the House of Commons, where strong objection is made by life stock companies to the clause in the bill compelling them to elect two-fifths of the directors from among and by the policyholders:

"The members of an insurance company necessarily depend upon one another, and I have no doubt that we cannot get away from the fact that those who live long must pay for those who die early. This principle holds good, whether a company issues participating or non-participating policies; the non-participating policyholder is insured on the principle just as clearly as the participating, while in the latter case the spirit of insurance is carried to its logical conclusion by returning to each member a fair share of any surplus he may have contributed.

"The natural question which arises as the result of this argument is, 'Why, then, should not every insurance company be mutual?' The answer to this is simple, namely: 'Because a company with a capital stock provides a better means for obtaining an effective management.' The stockholders, having a pecuniary interest in the welfare of the company, take a greater interest than do policyholders. They attend, or are represented at, the annual meetings of the company, and they take pains to see that the directors of the company are reliable men, and that the management in general is satisfactory. Briefly, stockholders take personal interest, which policyholders do not.

"The voting by policyholders in most mutual companies is a mere farce. One of the largest companies in the world at the recent election had 22 votes cast. This means that the policyholders take absolutely no interest in whatever is done in the management. On the other hand, it is with the memory of us all that a year or two ago a most aggressive campaign was organized to attempt to secure the control of the Mutual Life and the New York Life Insurance Companies. This campaign was conducted at an enormous expense; contributions were asked from the public, and from the policyholders, to the campaign fund; promises were made that a complete statement of the funds contributed and the disbursements would be made, and the public, believing these various promises, joined in the movement. It was

never made quite clear as to who furnished the funds for the most expensive part of the campaign. The policyholders, the company became dubious as to the bone fides of the campaign managers, and very sensibly decided that it was better to keep trusteeship in the hands of the organizations than to turn over the management of such vast funds to inexperienced and speculative parties, whose motives were unknown, and might prove more than doubtful.

"This brought to the attention of insurance men a grave danger in connection with mutual companies, namely, that political methods could be used for overturning an established and satisfactory management, and bringing the accumulated funds within the control of unworthy speculators. Here we have this danger on the one hand, and on the other the admitted fact that in ninety-nine policyholders' elections out of a hundred the policyholders take no interest whatever, and allow the election to be conducted by the officers of the company. A mutual company is more clearly a one-man concern than a proprietary company, where the funds are distributed. The purchase and sale of proxies giving control of a mutual company is not unknown."

Mr. Moir went on to say that when the capital stock of a company is well distributed among a body of stockholders, who are capable and "safe" business men, the condition is different. They see that reliable directors are elected from time to time, and as those directors are in like manner stockholders and financially interested in the welfare of the company, they are careful to investigate the character of the officers to whom they intrust their affairs.

"The first requisite of life insurance is absolute safety. The premiums for participating insurance are such that in all human probability no question can ever be raised as to the safety of the sum insured, if a company is reasonably well conducted. Even if the interest rate should fall to 3 per cent, a contingency which is not very remote from the minds of economists, there would still be a sufficient margin to pay the sums insured maturely. Personally, I think there is little likelihood that interest rates will fall so much for a long period of years. In the older European countries some 70 years ago the rate of interest was exceedingly low, and people then thought that it was continuously going lower. But a natural corrective was applied through the law of supply and demand, and by expanding trade conditions, and somehow these correctives arise from time to time, whether they be in the form of war, with its destruction of capital, or in the expenditures of the world's resources in some other way. The point is that there is a tendency to check within the nations, just as it is in families where riches so often develop spendthrifts.

"Briefly summing up, we have seen how dividends arose from the spirit of conservatism, and were distributed among policyholders in justice to those who earned the surplus; how premiums, to be safe, must exceed those which, after experience, may prove to be necessary; and how the surplus, which fluctuates and varies from year to year, and how dividend options enable a man to set the benefit of the surplus in the form which may best suit him. It is in this way that life insurance carries out in a practical way some of the noblest teachings regarding the brotherhood of man."

Added to the facts clearly stated in the above quotation is the injustice of compelling the shareholders, who invested under an optional charter contained in the act of incorporation, to give two-fifths of the management to those who do not want it, and who would be the nominees of those in control. Doubtless the framers of the act aim to make the company not a one-man concern, but the result is exactly what they intended to avoid. This provision should be struck out, and medical examiners should be eligible to become directors. A good medical director is very valuable and he should be in touch with the whole board of directors.

## OUR NATIONAL DEBT.

[Toronto Saturday Night (Ind.)] While, perhaps to some, the national debt may seem appalling, it is, in fact, a trifling matter. The debt of many railway corporations have increased to a greater extent within the past decade, while the enormous riches the development of our country is bringing about. Yet the annual cost of Canada's this inestimable increase in our national resources since Confederation is only a matter of \$5,000,000.

## "FIGHTING JOE'S" LESSON.

[Ottawa Free Press.] Mr. Martin has probably learned the lesson that an English constituency has little use for "cupid-baggers" but as he has got the advertisement he is probably well satisfied.

## A WARNING FOR CANADA.

[Toronto Star.] The history of the United States shows how easy it is to fasten Dingyism upon the country, and how difficult it is to get rid of the burden. The lesson for Canada is to call a halt; to resist every effort to increase taxation, and to take vigorous measures to suppress the companies that have grown up under our tariff. But strange to say, we have journals here which, in the face of the exposure of the border, and the disclosure of the impudence of its champions, declare that we ought to follow the American example, and put our heads in the noose which our neighbors are vainly struggling to extricate themselves. The American people who are suffering from tariff oppression are described as our enemies, with whom we ought to engage in a tariff war. Such a war would be fine sport for the privileged classes on both sides of the border, but it would be disastrous for the people whom they would egg on to fight.

## HE'S MASTER OF THE SUBJECT.

When it comes to a discussion of Provincial rights, Hon. G. W. Ross is more than a match for all the mouthpieces of the Whitney Government, even including Sir Mackenzie Bowell.

## DOWNEY'S DESTINY.

[Kingston Whig.] Incidentally Joseph Downey, M.P., becomes located at last, as assistant to Mr. Hanna, provincial secretary, and eventually he should become the

legitimate successor of Ontario's greatest jollier in the Whitney Government.

## THE TREATING EVIL.

[Montreal Gazette.] A sixth of the membership of the Quebec Legislative Assembly had voted in favor of a legislative prohibition of the treating practice. The abolition of treating is one of the newest ideas for reducing the extent of the drinking habit. It is developing strength in some unexpected places.

## QUESTION AND ANSWER.

He—If I should kiss you would you scream?  
She—If I were to let you would you squeal?

## HOW IT HAPPENED.

[Bystander.] "Dear me," said the kind-hearted pedestrian, pausing and putting on his pinetoe, "have you fallen through the coal-hole?"  
"Not at all," replied the man, who was still endeavoring to extricate a leg from the hole, smiling winningly. "As you seem interested in the matter I will tell you what happened. I was in here, and they built the pavement around me."

## ANOTHER PRINCE OF WALES.

[Collier's Weekly.] David Lloyd-George is a Prince of Wales. The Welshman is the first Chancellor in a generation to make a budget to please the common people. He is the first man since Charles II.'s day to lay hands on the Duke of Westminster's land values. It shows what the Nonconformist conscience can do when it tackles figures. Rank privilege, accumulated wealth, do not daunt him. Let those who would Dreadnoughts pay for them. For the beer barons and distillery dukes he doesn't care a button. And the Lords will show sense. You wait. They know when to come down. The great man-eating, smell-the-blood-of-an-Englishman giant-killer, Lloyd-George, is after Booz.

## ON TO HIS SWERVES.

[St. John (N. B.) Globe.] Mrs. Ridge—My husband is a man who calls a spade a spade.  
Mrs. Bridge—Mine is a man who calls a club "the office."

## BIRDS IN THE CANADIAN WEST.

[Edmonton News.] Forty-three different varieties of birds spend the winter months in the provinces of Manitoba, Alberta and Saskatchewan. This very interesting fact has been elicited through a competition among the school teachers of the Northwest, promoted by Archbishop Langevin, through Les Cloches, the bi-monthly journal edited by the clergy at St. Boniface Palace.

## HOW LIKE A MAN!

[Montreal Star.] A small boy left school the other day, and overheard a man say, "Oh, Lord, don't let anyone hurt me, and I'll go to church next Sunday and give you some money."

## A NEW TABLE OF MEASURE.

[New York Life.] Then mills make a trust; ten trusts make a company; ten companies make a merger; ten mergers make a magnate; one magnate makes the money.

## NOT VERY NEIGHBORLIKE.

[London Opinion.] Duguid—You was not a vera neborlike thing to be doing, Angus, when you was telling the whole town that I was drunk at the week that I was in Glasgow.

Angus—I never said no sich word out o' me maw. Duguid—You was in the bath that you was perfect sober on the Sabbath day.

## ALL-IMPORTANT MILLINERY.

[Grimsbay Independent.] If the preachers are wise they will let the ladies wear their hats in church, because without their hats the ladies would soon lose interest in the church, and without the ladies in the church the doors would soon be locked.

## JOYS OF LIVING.

[Baltimore Sun.] With rubarb pie and rubarb sauce and strawberry shortcake, fine, Ah, why should we be incomplete? And why should we be incomplete? With lettuce green and spinach fresh, Ah, why should we be incomplete? Oh, let the lights of life burn bright. Each heart with radiance glowing!

## A CUNNING MINISTER.

[Washington Post.] The Pittsburg minister who announced at the Easter services that elderly ladies need not renounce their hair is also a shrewd student of human nature.

## NOT WORRYING NOW.

[Toronto News.] Twenty years ago the Canada would have been profoundly concerned in the work of tariff revision at Washington.

## TWISS KNOWS.

[Dundas Star.] What's the use of bothering about the Kinsara affair any more, when our chief can tell in a confidential whisper who committed the crime.

## CHANCE SHELVED OWING TO INJURY

X-Ray Photograph Shows Fracture of Shoulder Blade—Blow to Pen-nant Hopes.

Philadelphia, Pa., May 18.—Cub prospects for a fourth straight national league pennant were dealt a hard blow today when Manager Chance was informed that he may not be able to play again this season. The peerless leader paid a visit to a real bone specialist, this morning. The latter discovered a fracture of the shoulder-blade and said a cast would have to be put on the wounded wing tomorrow morning. The cast will be on for three weeks, but the doctor could not promise that it would be wired down or else let alone.

Warned by Medicine Man. Chance, of course, asked if he could continue playing ball without running the risk of putting his entire career in jeopardy. He was told that he might go on for weeks without being hurt again, but if he was hurt again he would have to retire from the national game.

American Association. At Milwaukee..... 6 5 1  
At Minneapolis..... 5 2  
At Indianapolis..... 0 5 2  
At St. Paul..... 6 10 1  
At Louisville..... 1 2  
At St. Louis..... 1 2  
At Kansas City..... 1 2  
At St. Paul..... 6 10 1  
At Louisville..... 1 2  
At St. Louis..... 1 2  
At Kansas City..... 1 2

At Milwaukee..... 6 5 1  
At Minneapolis..... 5 2  
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## KELLOGG'S PASSES BEAT KELLEYITES

Southpaw Had To Be Taken Out in the Third Yesterday

LUNDGREN JOINS TEAM

Club Owners' Meeting at Buffalo Decided to Exempt Injured Men From Sixteen-Player Limit.

At Rochester—Buffalo 7, Rochester 2. At Buffalo—Buffalo 0, Newark 0. Called at end of 14th inning, darkness.

At Montreal—Montreal 3, Jersey City 0. Postponed; wet grounds.

At Baltimore—Baltimore 1, Philadelphia 0. At New York—New York 1, Philadelphia 0. At Providence—Providence 1, Philadelphia 0.

Toronto, May 12.—We had to lose a game some time, and yesterday was just as good a day to take a licking as any other. Providence looked at it the same way, but with reverse English—hence the result. The score:

Providence..... A.B.R.H.P.O. A. E.  
Moran, c.f..... 2 0 2 1 0 0  
Phelan, c..... 2 1 0 0 0 0  
Mullen, 2b..... 1 1 0 0 0 0  
Anderson, r.f..... 3 0 1 1 0 0  
Shaw, 2b..... 3 1 0 2 0 0  
Blackburn, c..... 2 0 4 2 1 0  
Rock, 3b..... 4 0 1 1 4 0  
Fitzgerald, p..... 4 0 0 0 0 0  
Laverne, p..... 4 0 0 0 0 0  
Totals..... 31 6 7 27 13 5

Toronto..... A.B.R.H.P.O. A. E.  
Good, c.f..... 2 1 3 0 0 0  
Mahling, s..... 4 1 0 0 0 3  
Poland, 1b..... 1 1 0 0 0 0  
Houser, 1b..... 3 0 1 16 1 0  
Frick, 3b..... 3 0 0 0 0 3  
Mullen, 2b..... 2 0 0 0 0 0  
Weldensaul, l.f..... 4 0 1 2 0 0  
Mitchell, c..... 3 0 0 1 2 0  
Moffitt, p..... 2 0 0 0 0 0  
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Mitchell, c..... 3 0 0 1 2 0  
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