

disproportion should be lessened, that more men should be employed. Some influential newspapers take the same view. Granting the premises on which the arguments in support of this view are based, the conclusion is unassailable. If it can be shown that the average man is a much more efficient teacher than the average woman, that his influence is better adapted to produce manly, high-minded boys and men, the conclusion is irresistible that men should be employed as teachers. No economy of money should be placed in the scales for a moment over against the production of the best citizens. But the same premises are, it seems to us, good for much wider and more far-reaching conclusions than they are used to support. It would be easy to show that if, by the employment of men instead of women to train up our boys in the schools, a better, manlier type of men can be produced, a most solemn obligation is devolved upon all concerned to see to it that all the training of boys in the schools is done by men. We are not sure whether those who hold the opinion indicated with respect to the superior efficiency and influence of men as teachers of boys, are prepared to accept the converse proposition that all girls should be trained in the schools by women, in order that they may be made more womanly. If so, we are driven to the logical conclusion that the sexes should be educated apart, and hence that our whole school system should be revolutionized. The right training of the young, so as to make of them the best possible citizens, is of importance so supreme that no consideration of trouble or expense should be allowed to stand in the way of the most effective arrangements.

But is it so very clear, after all, that other things being equal, the man is so superior as a teacher, even for boys? It is true that other things are not always equal. In the past the men have very often, in fact almost as a rule, had very much the advantage in the matter of education, and it goes without saying that a well-educated man should make a much better teacher than a half-educated woman. But with the multiplying opportunities for the thorough education of women this source of inequality is rapidly disappearing. The short term of service of women, interrupted as it so often is by the claims of old and of new homes, is perhaps a still more serious difficulty, because it is one which exists in the nature of things and will be perpetual. But this is in a large measure offset by the frequency with which young men leave the profession to enter upon some other calling, more congenial or more remunerative. We know of no statistics to guide us in this matter, but it would be interesting, and would have an important bearing upon the question, could we ascertain the average length of time during which the two sexes, respectively,

remain in the profession. We seriously doubt whether the advantage in length of tenure would be found to be so much on the side of the sterner sex as many may suppose. The fact that, for the present at least, women are willing to accept much smaller salaries than men—the respective averages in Ontario in 1892 were \$421 and \$297—puts it in the power of districts to keep up schools, when they would at least believe themselves unable to do so were they obliged to pay half as much more in salaries. This is, in itself, a very strong influence in favor of the employment of women. In view of it the fact that any considerable number of men are employed proves pretty conclusively that there are many who regard the man as by fifty per cent. the more efficient teacher, at least for certain classes and ages. And this question of efficiency, using the word in its broadest and highest sense, is the real, the all-important question. All others are dwarfed in its presence. Nor is it by any means clear that the question has only one possible answer. It would not be difficult, we fancy, to find many fathers and mothers who, after years of observation and experience, have a decided preference for the woman over the man teacher, especially in the case of younger children. Probably, were it possible to apply some infallible test of efficiency and usefulness, the honors would be found to be pretty evenly divided. If the preponderance of intellectual strength and logical acumen—this is but a supposition, let us hasten to say, in accordance with a popular masculine prejudice—were found on the one side, that of the scarcely less necessary qualities of tact and sympathy would pretty surely be on the other. If it be true, as so many argue, that courage, strength, and other of what are considered the more manly qualities, are more successfully cultivated in boys by men, how are we to account for the fact that those in whose lives these qualities have been most fully exhibited are so often found ascribing the chief formative influences in their lives to mothers rather than to fathers.

#### INSOLVENCY LAWS.

With the special provisions of the proposed "Insolvency Act of 1894," now before the Dominion Senate, we do not propose at present to deal. These are largely questions for experts in commercial matters, and for students of commercial legislation. Should the bill in question become law, it will probably be only after many changes and modifications have been made during its passage through the two Houses of Parliament.

A broader question, and one upon which thinking men of all classes are more competent to form an opinion, is that of the desirability of enacting such legislation in any shape. We have before us a strongly

worded memorial, addressed by the Belleville Board of Trade to the House of Commons, in which it is strenuously maintained that an insolvency law is wrong in principle and demoralizing in practice. The reasoning of the memorial is not in all respects so clear as one could wish, but the gist of its argument is, we think, contained in the following passage:

The practical effect of an Insolvency Law is to shift the only *just* ground on which credit ought to be dispensed, namely, integrity and ability of the recipient, to the *false* ground furnished by the assurance of getting an equal division of the assets of a debtor in case of insolvency. Who does not recognize the far-reaching evils of such a result? It may safely be asserted that had a provision, such as is now being sought, been on the statute book for any length of time, the trade of Canada to-day would be collapsing everywhere like a house of cards, instead of being, as it is, in a comparatively stable condition. Past experience assures us of this.

No one can deny that the evils attendant on indiscriminate or too easy credit are very great. It is not, perhaps, so clear that a just and reasonable Insolvency Act would have the effect of stimulating the giving of such credit to so great an extent as the memorialists suppose. That it would have that effect to some extent is highly probable. Dispensers of credit will be more ready, no doubt, to give or extend credit in doubtful cases if they know that in the event of failure of the debtor they are sure to receive a fair proportion of the assets. But this assurance will hardly induce a man of ordinary prudence to entrust his property knowingly to the hands of the dishonest or incompetent, seeing clearly as he must, that the chances are against his recovering more than a moiety, or perhaps a mere tithe of his accounts, when the bubble bursts. Prudent and shrewd men—and capitalists in trade and manufacture are usually both prudent and shrewd—may still, we think, be relied on to inquire pretty carefully into the character, the habits, and the business ability and prospects of those who ask credit from them. May it not be that any increase in the readiness to grant credit in doubtful cases caused by this system of partial insurance is more than counterbalanced under the present system, by the facilities afforded to the greedy and dishonorable dispensers of credit to give it freely, relying on their ability to step in at the right moment and seize the lion's share of the assets, thereby saving themselves from loss at the cost of the unsuspecting and fair-minded creditor.

One of the weakest points in the memorialist argument is, it seems to us, that it proves a great deal too much. On precisely the same principle on which an Insolvency Act is condemned, all other Acts now on the statute book to facilitate the collections of just debts and the punishment of dishonest and fraudulent debtors, should be abolished. Nothing would do more to re-