neers, and also as foremen in electrical or machinery shops. At Freiberg is a school for tanners, at other places schools for watchmakers, gardeners, etc., and then there are commercial schools, where French and English as well as trade customs are taught. Above these are the 9 "Polytechnica," and above all the 21 Universities of that wonderful country.

To parallel this common-sense gradation of studies according to locality and industry, we in Canada might have, for example, chemistry and mineralogy prominently taught in Kootenay; agriculture and arboriculture on the plains; fish culture and fish product preserving at Winnipeg and at points on the Great Lakes; the mechanical powers, drawing and strength of materials at such industrial points as Brantford, Hamilton, Dundas, Peterboro; wood-working and the economic uses of water-power and minerals at Ottawa; shoe and leather manufacture at Quebec; steel shipbuilding and navigation on the coasts of the Maritime Provinces; foreign geography, the metric system and commercial terms and correspondence at St. John and Halifax, as well as at Victoria and Vancouver. We do not especially mention Montreal and Toronto, for these are provided already with means of medium and higher technical education.

Nor should we stop here; for, commenting on the wonderful growth of German manufacture, commerce and shipping in thirty years through her supremacy in sugar-making, dyestuffs production, electrical work, and her prominence in iron and steel industry, mainly through her system of technical schools, President Loudon declares emphatically his conviction that, for Canada, "no diffusion of technical training will in itself be effective if we do not take care to maintain the higher and the highest kind of scientific instruction, *and if our manufacturers do not utilize this expert knowledge.*"

It is impossible in this article to notice adequately Mr. Allan's very suggestive address; but we shall print the Report of the Special Committee of the Board of Trade on Technical Education, of which he was chairman. It is therein questioned, and rightly, whether our present school system emphasizes the importance of training a youth for commerce. "In reality, right commercial training is a branch of technical education, if we believe that the distribution of commodities is as important as their production, and requires a special course of training just as much as the other." For, we quote again, "if we are to meet effectually the commercial competition of other countries we must have trained merchants as well as skilled mechanics."

SCHEMES FOR GETTING BUSINESS.

Among the suggestions for editorial articles which are from time to time sent us by subscribers, some are too plainly in the financial interest of the senders, others are petty and unworthy the dignity of type. But occasionally we receive with grateful pleasure hints that are clearly unselfish and deserving of discussion. One such reaches us from the Eastern Townships, and is taken from the American Merchants' Review. It refers to the various schemes for attracting trade to shops, which ingenious merchants seem to sit up nights concocting. The feverish competition of to-day appears to drive shop-keepers here and there to thinking out plans for getting new buyers into their premises, regardless of whether they can keep their custom when once it is got. The Review says, referring to the various schemes for drawing trade, "there are too few dealers who are content to use the old-fashioned 'scheme' of good goods, good service and fair prices. That's the 'scheme' that beats the ordinary schemers every time."

We are not sure that the old-fashioned honest plan of business which offers good merchandise, prompt service and fair prices does win "every time." Something depends on whether pains is taken to let the public know that these desirable things are to be had in a certain shop. And then the disposition of the public to run after "fake" shows in shops as in other places has to be reckoned with. A clever fakir who eventually beat his creditors and ran away between Saturday and Monday, has been known to flourish for a year and a day and captivate the trade of a whole city ward for a short while by his offers of premiums. He did not last, however—such people rarely do. But the public memory of swindles is short; and housekeepers who have suffered by the man who offered a $3 drawing-room picture to any who would buy a dozen pounds of Shekelinah tea at 50 cents the pound (and who found the tea not worth 25 cents and the picture dear at a dollar) are ready within six months to fall into the arms of a man who advertises a library of books to the purchaser of a certain number of pounds of this or gallons of that.

Happily the customers of a retailer are not all fools. Many have sense enough to see through the schemes which would palm off trashy goods at high prices for the hope of a premium, and are not to be caught by the glittering offer of something for nothing, that has such charms for the many. To these, the sensible customers, the shop-keeper who hopes to last will cater. Not by giving away all his profits—no merchant should do this, for the whole aim of business is profit. Not by telling captivating untruths in circulars or by word of mouth—for such foul chickens may come home to roost. But by offering sound goods, bought in the cheapest markets, kept in proper shape, and delivered in perfect order and condition at the lowest figures consistent with a living profit, for cash if possible. Departmental stores sell for cash, which is one secret of their success. Even the fake shops exact cash on delivery. And there is room for many a modest shop to succeed if they will stick to good goods, good service, and fair prices.

WHAT ASSESSMENT LIFE INSURANCE COSTS.

The A.O.U.W. and the I.O.F. have both abandoned the contention of their founders that a premium rate of $7 to $10 per $1,000 is sufficient to provide life insurance to the average man. That is to say, both of those misleading concerns, at their inception, made no difference as to age, provided the person intending to insure his life was not over 45 or 50, at entry. In fact some of their organs contended on behalf of taking people in up to age 55, that the risk of death was less at about 50 years than on persons between 25 and 35 years. And many thousands of elderly people were led out, thereby, into the wilderness of fraud and imposition upon the younger men of these and many other such societies. Without exception, every such society has acknowledged the error of this, as THE MONETARY TIMES told them they would, and not one association of any standing now operates on that basis. They have all of them disbanded, or amalgamated with other societies or else have adopted a graded rate.

A graded rate. What is that? It is the charging of a higher assessment on the older than on the younger ages. Some of the assessment concerns effected this partially, in the first instance, by five-year steps, but soon saw the inequity of it, and made a separate rate for every age. The Ancient Order of United Workmen, however, still clings to the out-of-date five-year step plan, while the Inde-