

### BUSINESS EDUCATION IN SCHOOLS.

The lamentable results which attend the taking away of lads and girls from school at an early age and of their then going to business colleges and learning shorthand and typewriting without proper ground work, are too well known by the average firm to need much comment. The usual consequence is that while these young people have a fair knowledge of these particular subjects, so far as mere manipulation will carry them, they are yet very deficient in the rudiments of knowledge. In spelling, arithmetic, composition, and so forth, they know practically nothing, which naturally minimizes their value as clerks very materially. We are glad to see that an attempt is to be made by the British Columbia Department of Education to remedy this state of things. In order to furnish an incentive to a growing class of pupils, who desire to earn their own living at an early age, to remain at the Public Schools, the Department of Education has now decided to hold commercial courses in these institutions. Upon a pupil passing the entrance examination, he has the choice of taking up the regular work of the junior grade or embarking on the commercial course. A pupil taking the commercial course may not, however, after completing it, take up the McGill matriculation, McGill first year or McGill second year courses unless he or she reverts to the regular junior grade course. Any pupil taking the regular junior grade course on entering the High School may subsequently take the commercial course.

We will await a report upon the working of this plan, with interest.



### THE ROYAL ARCANUM BREEZE.

The proposed changes in the rates of the Royal Arcanum, as adopted by the Supreme Council last month, have stirred up a veritable hornet's nest among the members. What is worse for the ultimate success of the Order, is the fact that there is a growing disposition on the part of a large section of the membership to make organized protest against the new schedule, in spite of their being told again and again that under no circumstances will there be any revocation, or even modification, of the decision of the Supreme Council. The truth is that, unless some such decided increase in the premium rate is made, it can be only a short time before the Order will have to go out of business. The revenue from the present scale of assessment during the last two years was not sufficient to pay the mortality claims; the surplus in the current cash account has been exhausted, and the Emergency Fund trenched upon. This made it evident that one of three things must be done—either readjust the rate, go back to the old policy of calling extra assessments or use up the Emergency Fund.

The society's official organ gives some details of the manner in which the new rates were fixed. It is claimed that an experience of twenty-seven years has been sufficiently long upon which to base permanent rates. This experience has been compiled, the mortality and lapse statistics carefully studied, and the actual cost of each member at each age for each certificate determined according to that experience. A mortality table was constructed from this experience, and rates deducted therefrom. Their accuracy is said to be vouched for by competent experts.

Before the present scale of assessment, which took effect August 1, 1898, had been two years in operation it was evident that it was operating with gross inequity towards members of different ages. Had the scale of assessment adopted in 1898 been applied to all members at their attained ages, there is no doubt that the inequities of the scale of

assessment would have been reduced to a minimum, and the revenue sufficient to last for a long series of years. It is said that not one dollar of the Emergency Fund was contributed by any member more than 55 years of age on August 1, 1898, when the present rates took effect.

The mortality costs for the ages of 55 and over exceed the contributions of those members who were paying at the ages at which they had been assessed prior to the rates taking effect. These inequities would have been perpetuated and aggravated still further if any revision had been attempted on the basis of three or four or five assessments, and dividing the amounts by 12, so as to make a monthly payment; or if the new rates had been applied to the members at their assessed ages the result would have been much more inequitable, and it would not have been treating new members fairly. It is hoped that the new schedule will wipe out the inequalities and deficits, which even the officers now admit to have existed to an unbearable degree.



### OUR HALIFAX LETTER.

There seems to be at least a possibility of the removal of the dogfish nuisance. The destruction this pest has wrought to the fishing interests in the past few years is incalculable. They abound in such numbers that very often the fisherman who starts to pull a fine cod into his boat will have nothing but the head left when it reaches the side of the boat, the voracious dogfish having torn away the remainder in the few minutes required to pull up the line. The fishing interests of this Province have suffered very severely from the nuisance, during the past few years particularly. The Government has now established reduction works at Canso, which well-qualified persons believe will result in the destruction of the dogfish. They will be completed before long, and then, with the co-operation of the fishermen, an attempt will be made to wipe out the dogfish on this coast.

The Scotch steam fishing trawler, "Thirty-three," is at work for the second season, and is having more success than last year. The Scotch nets were too small in the mesh for our fish, and the fishermen in their first season's work did not make enough of a showing to be convincing, although the fish they cured commanded a very high price. They have recently made catches of as high as one hundred barrels of herring a day. There is great interest being taken in the work of this trawler. If she demonstrates successfully, it will mean a very large increase in the revenues of our fishermen.

The mackerel fishing has just begun, and indications are favorable at present. American seiners have been making big hauls off the coast.

The People's Bank of Halifax, as such, has declared its last dividend: 2 per cent. for the two months ending May 31st.

The town of Inverness, Cape Breton, is asking for tenders for a loan of \$5,000, repayable with 4½ per cent. interest in thirty years in half-yearly instalments, debentures to be for \$100, or multiples thereof. Tenders received up to July 1st.

On Friday last, June 16th, the Dominion Iron and Steel Company put into effect a general increase in wages to laborers on the plant of from \$1.30 and \$1.35 to \$1.40 per day.

There is, unfortunately, another strike on at Springhill, and 1,200 men are idle. There is no sympathy for the strikers, and, indeed, the miners of the Province are rapidly alienating from themselves the sympathy and patience of the public. The Provincial Workmen's Association started out well, but seems to have gone the way of nearly all unions, and has suffered from the want of cool, well-balanced heads. The most trivial circumstance is now sufficient to produce a strike. A month or two ago the men at the Westville colliery were ordered out because of the dismissal of an inefficient employee, who had been neglecting his duties as horse-cleaner. Now, at Springhill a careless lamp-cleaner has been dismissed, has appealed to his "lodge," and the men have all been ordered out on