

ness or mechanical pursuits. So long as the teaching profession remains on this low standing, men of ability and experience can hardly be expected to enter its ranks.

Nor should the local school supporters be allowed the doubtful privilege of employing under-trained teachers at under-paid prices. School taxes are light and Ontario is prosperous; the cause of education should be held of sufficient importance to give its chief employees adequate remuneration. The granting of licenses or teaching-permits to partially equipped teachers, in order to meet the shortage, is a direct encouragement to these unprogressive communities and a policy which the Department will surely not endorse.

Life Insurance in Canada

LIFE insurance figures largely in modern financing, and next to systematic savings accounts, bears most closely upon family welfare. The remarkable increase of late years in this class of business shows that insurance has a place in in the private economy of many thousands of Canadians, the total amount of policies in Canada being at present \$508,812,305. This is an increase of 500 per cent. in twenty-five years. A quarter of a century ago people were more or less suspicious of insurance companies, and some failures aggravated their disfavor in certain districts. But improvement of methods has kept pace with the increase of business, and the present insurance laws of Canada are safe. The principle of life insurance has always been of undoubted soundness.

A very pleasing feature of the insurance business as it now stands is that more than three-fifths of the total amount in force is held by Canadian companies. Of the balance about \$160,000,000 is in American companies and \$40,000,000 in British. Twenty-five years ago Canadian companies carried only \$28,650,000. Thus, while the annual figures show a steady increase in the aggregate business, they also testify distinctly to the enterprise of our home companies. A number of excellent American and British companies are doing business in this country, and are no doubt serving

a good purpose by affording healthy competition and the example of progressive methods, but it will be a matter of satisfaction to patriotic Canadians that an increasing amount of the people's insurance is "made in Canada."

A Way Out of Labor Troubles

WITH existing conditions and methods there seems to be no practicable way of escape from the oft-recurring disturbances of the labor situation. The strike is the accepted instrument of the labor element, and capital, jealous of its own rights, is powerless to prevent it. Resistance to the demands of the unions is sometimes successful, sometime quite futile; but the usual ending of the labor troubles is a compromise, with heavy losses meanwhile to both sides. However successful this resistance to the demands of unionism may be, it is impossible to deny the fact and the influence of unionism as a factor in the industrial world. Here is where many employers have made their great mistake; they have denied the right of existence to the trades unions, whereas if proper relations could be established between them, unionism could be made of great benefit to both. With some nine hundred unions now organized in Canada it is useless to deny their existence. The question becomes: how to reconcile the two parties.

A manufacturer who has had a large experience recently proposed what he believed would prove an effective means of establishing and maintaining good-will and harmonious relations between the employer and his employee. His suggestion was that a fair wage be paid the employee, and that in addition he should be given a percentage of the net profits of the business, based upon his scale of wages. The employee would thus have a direct interest in the welfare of the business, and it would be to his own advantage to put in as much work as possible, thereby increasing the earnings of the establishment. As strikes would interfere with business, and reduce those earnings, he would naturally cast his influence against them. In case of no profits he would still have his regular wages.