

The Commercial

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HAIL INSURANCE.

The recent losses by hail storms in Manitoba has revived a discussion in favor of hail insurance. For many years back the question of hail insurance has been periodically before the people. Private companies have been established, but they have not been very successful, and they have not been able to offer a rate low enough to induce farmers to largely avail themselves of this form of protection against loss from hail. Several plans have been proposed for the adoption of an official system of hail insurance.

A good system of hail insurance is certainly a thing to be desired. While it may be a long time before the losses from hail storms will be as severe as this year, it is a foregone conclusion that there will be some losses every year. A tax of 5 cents per acre on the cultivated area of the province of Manitoba, estimating the area at 2,000,000 acres for 1897, would produce the sum of \$100,000. While this sum would not cover the loss in a year like the present, it would nevertheless go a long way toward alleviating the needs of those who have suffered the loss of their crop.

An official system of hail insurance, on the basis of a tax on the cultivated area, could be made either compulsory or optional, through the municipalities. If optional the different municipalities could elect whether or not to come under the plan and share in the benefits to be derived from the protection thus afforded. One would suppose that there would hardly be a farmer in the province who would not willingly submit to such a tax in view of the protection which it would afford him.

The Commercial will not go into details as to the working of a system of insurance on this basis. There would of course be difficulties to overcome in working out the plan to a practical basis, but from a superficial consideration of the question we can see nothing of an insurmountable nature. What is required is insurance at a minimum cost, and only in this way can the work be accomplished at a sufficiently low cost to be of great value to the farmers.

COMMERCIAL EDUCATION.

The question of commercial education in the public schools is beginning to take practical shape in Winnipeg, as would be seen by a report of a committee appointed to consider the subject, which was published in The Commercial last week. The report set forth that it is both feasible and desirable that some degree of special commercial training be given to the large number of young people who enter commercial pursuits immediately after leaving school. The committee concluded their report by recommending that an effort be made to secure the adoption of such regulations by the provincial educational authorities as would enable the board to organise a commercial course for the schools. The report of the committee was

adopted, so that the Winnipeg school board is now committed to the principle of introducing commercial education in the schools. No doubt the provincial authorities will readily comply with the request of the Winnipeg board for authority to introduce a commercial course.

The action of the Winnipeg school board is undoubtedly a move in the right direction. The Commercial has several times during some years past, advocated more attention to commercial education in the public schools. The fact that every town and city of any importance now has one or more private commercial schools, indicates two things, namely; that there is a demand for young people who have had a commercial training; and secondly, that the public schools do not impart this training. If the latter were the case, the private commercial schools would not have been called so freely into existence as they have been.

The aim of our public school system should be to impart a practical education. This is the ground The Commercial has always taken. A commercial course is eminently a practical course. The tendency has undoubtedly been to attempt too much in the public schools, and going on this theory there may be a disposition to oppose the introduction of a commercial course, on the ground that the list of studies is already too long. It would be better to drop some subjects, already taught, in order to make room for a commercial course, than to oppose the introduction of such a desirable course of instruction.

The aim of our system of education should be not so much to impart knowledge as to fit the young people for the duties of life. We frequently come across highly educated people who are unable to turn their learning to account in a practical way. The tendency in the past has been too much in the direction of imparting knowledge, without considering the practical use to which this knowledge could be put. It is of greater importance that the young people should be trained to fill useful positions in life, than that they should be well up in classics and ologies. Higher education is all right in its place, but it would be better to dispense with this ideal, so far as the public schools are concerned, than that the young people should be instructed in the direction of higher education at the expense of practical education.

A healthy tendency has set in of late to give public education a turn in a more practical direction. In Germany, Great Britain and other countries a great deal of attention has been given during recent years to the subject of practical education, such as would be peculiarly adapted to fit young people for the duties of life, in industrial as well as commercial pursuits. Educationists in Canada would do well to take a note of this tendency and profit by the advancement made in that direction in other countries.

At home, the introduction of an agricultural course in the schools of this province, is an evidence that we are working in the right direction. The movement to introduce a commercial course is a further very pleasing evidence of the tendency to make public school education more practical than

it has been in the past. There is no reason why commercial education in the public schools should not be a great success. The effect of such a course would enable young people to assume responsible positions immediately on leaving school. It is the most practical move that can be made in the direction of fitting young people directly for the duties of life, which we repeat should be the chief aim of our public schools. Besides, a commercial course is far more feasible than an agricultural course, for only the theory of agriculture can be taught in the schools, while a commercial course can be made thoroughly practical.

PROPOSED BUSINESS CONVENTION.

At a recent meeting of the Winnipeg board of trade, President Mathewson proposed what we might term a happy thought, namely; that a convention of business men, representing all parts of Manitoba and the Territories, should be held in Winnipeg. The majority of those present seemed favorable to the suggestion, and the council was empowered to act in the matter.

There would seem to be no good reason why a convention of this nature should not be a great success. Some years ago, The Commercial, unaided by any organization, worked up a very successful convention of this nature. The meetings were largely attended by business men from all parts of the province, and there was a very full and instructive discussion of the questions then interesting the business men of the country. If this convention could have been followed up by an organization, and a similar meeting held annually, great good would have resulted to the country, and business affairs would no doubt have been in better shape than they are to-day.

An annual convention of business men could not result otherwise than as a great good to the country. Some of the evils which afflict our commercial fabric are the result largely of lack of system. If systematic action could be established, great good could be accomplished in reducing such evils as long credits, etc. The discussion of these various questions would bring much light to bear upon the situation. A confidence and sympathy would be established among business men, which would in time lead to more systematic action among business men to correct evils in our commercial fabric.

This of course could not be accomplished by spasmodic action at long intervals, but only by holding a convention at regular intervals. In calling such a convention now, the idea should be to make it a permanent affair, with the object of holding a meeting at least once a year, or oftener if circumstances warranted or necessity should arise for a special summoning of a convention.

If the matter should be taken hold of by the Winnipeg board of trade, the necessary organization would already exist for carrying through the convention to a successful issue, as well as carrying out the wishes of the convention for the future, if it were decided to continue the meetings.

There are a great many questions which could be discussed to advantage at a conven-