FADS IN SCHOOLS.

Mr. James Thorne, an Ontario teacher of some repute, at the opening of the session of the Ottawa Teachers' Association, raised a protest against fads in education, making the remark that everyone who had a fad now-a-days wanted it introduced in the Public schools. Circumstances, also, fairly justify Mr. Thorne's statements. We have those who desire that the schools shall devote time to teaching the dogmas of their religious faith, those who seek to give the ethics of prohibition an important place in the curriculum, those who would include a course of agriculture and those who would give the scholars the rudiments of manual occupations. There is nothing wrong in any of these fads. If the average pupil's attendance at school could be sufficiently prolonged it would be well for him that he should go through the whole course. The mischief comes in from the fact that between the ages of six and thirteen or fourteen there is not time to instruct a child in so many things outside of reading, writing and arithmetic, things that are essentials to his intelligent comfort City Agent—H. G. CHARLESWORTH.
Telephone 2490 in after life, and to the creation of a capable citizenship.

Anyone whose business makes him the recipient of many letters from what, for want of a better term, may be called the common people, must be struck with the very large number of his correspondents who are deficient in the matter of capacity either to spell or write properly, many of them being, it is plain, persons of good natural intelligence. To sit in a public place for half an hour will afford proof that the rules of grammar are un-known or forgotten by the majority of people. The schools have not done their proper work properly. This is not necessarily the fault of the teachers or of the plan of lessons. Some do not attend school long enough; some are inattentive. But so long as so large a number of those who pass through the schools are turned out or leave before they are sufficiently instructed in what the schools are designed to teach, there will be reason for criti-cizing additions to the list. The fads of the school improvers, as a rule, are not the school improvers, as a fule, are not in themselves objectionable. Generally they are good. If the ordinary pupil stayed at school long enough, it would be advantageous all round that he should be instructed in them all. The danger under present circumstances is that they will take the time and effort that, it is too plain, do not serve to secure high enough efficiency in the elementary branches of education. This is why fads are to be deprecated, and it is well to have teachers speaking their mind on the matter, even when, as in Mr. Thorne's case, they seem to have fads of their own.—Montreal Gazette.

-The American Bicycle Company, with a capital of \$80,000,000, of which \$35,000,000 is seven per cent. cumulative preferred stock, and \$45,000,000 common stock, was incorporated the other day under the laws of New Jersey. The in-corporators are James Young and A. Gordon Murray, both of New Jersey. It is understood that the company will take over the bicycle manufacturing plants on which A. Spalding holds options, which include most of the great concerns of this country.

-"We bought a lawn mower at the Montague auction." "Well, that was all right, wasn't it?" "All right? Maria says it is our old one which they borrowed and never returned."—Detroit Free Press.

-The Bystander-"What are you taking off your hat for?"

The Man at the 'Phone.—"I'm talking

to a lady, blame you!"-Chicago Tribune.

LIVERPOOL PRICES. Liverpool, May 25, 19.30 p.m.

Wi eat, Spring
Red Winter
No. 1 Cal
Coin old
" new.

ANGLO - AMERICAN

HEAD OFFICE:

McKinnon Bldg., Toronto

AUTHORIZED CAPITAL, \$1,000,000

Full Government Deposit. Insurance accepted at equitable rates.

A. DEAN, Manager

Applications for Agencies Solicited

*T*ictoria-Montreal FIRE INSURANCE **COMPANY**

Incorporated by Special Act of the Par.iament of Canada.

 Capital Authorized
 \$1,000,000

 Capital Fully Subscribed
 400,000

THOMAS A. TEMPLE & SONS, General Managers, 183 St. James Street (Temple Building), Montreal, Canada.

The Farmers' and Traders'

Liberal Policies **Economical** Management.

LIFE AND ACCIDENT ASSURANCE CO. Limited.

Head Office, ST. THOMAS, ONT.

H. STILL, Pres. JOHN CAMPBELL Vice-Pres.
D. E. GALBRAITH, Secretary.

Agents wanted to represent the Company.

The American Fire Insurance Co. of New York.

Established 1857.

- \$1,245,758.71 ASSETS, -

> For Agencies in the Dominion, apply to the Head Office for Canada,

22 TORONTO STREET, TORONTO JAMES BOOMER, Manager

HARBOTTLE & RIDOUT, Toronto Agents

The Policies of this company are guaranteed by the Manchester Fire Assurance Co'y of Manchester England.

Travelers Insurance Co.

HARTFORD, CONN.

Life and Accident PAID-UP CAPITAL,

Excess Security to Policy-holders... \$1,244,694.94

IRA B. THAYER,

Chief Agent for Province Ontario West of Hastings and Renfrew Counties. Lawlor Building, N. W. Cor. King and Yonge Sts., Toronto. Telephone 2:00.

The Insurance Agency Corporation

Limited.

HEAD OFFICE. MAIL BUILDING, TORONTO

We can be of Service to You

- In advancing money on an unexpired insurance

- In advancing money on an unexpired insurance policy.
 In paying your premiums on an existing policy.
 In advancing the premiums for a new policy.
 In providing you with a system for keeping your policies in force.
 In purchasing your life or endowment policy.
 In effecting to your best advantage insurance in the strongest and most progressive Life and Accident Companies doing business in Canada.
 In looking after your interests in any matter connected with your incurance.

The Metropolitan Life

Insurance Co. of New York

"THE LEADING INDUSTRIAL COMPANY OF AMERICA."

IS REPRESENTED IN ALL THE PRINCIPAL CITIES OF THE UNITED STATES AND IN CANADA.

THE METROPOLITAN is one of the oldest Life Insurance Companies in the United States. Has been doing business for over thirty years.

THE METROPOLITAN has Assets of over Thirty-Five Millions of Dollars, and a Surplus of over Five Millions.

THE METROPOLITAN pays Two Hundred Death Claims daily, and has Four Million Policy holders.

THE METROPOLITAN offers remunerative employment to any honest, capable, industrious man, who is willing to begin at the bottom and acquire aknowledge of the details of the business. He can by diligent study and practical experience demonstrate his capacity and establish his claim to the highest position in the field in the gift of the Company. It is within his certain reach. The opportunities for merited advancement are unlimited. All needed explanations will be furnished upon application to the Company's Superintendents in any of the principal cities.

BRANCH OFFICES IN CANADA:

Hamilton, Can., 37 James Street South—Geo. C. Jepson, Supt.
London, Can., Duffield Block, cor. Dundas and Clarence Sts.—John T. Merchamt, Supt.
Montreal, Can., Rooms 539 and 553 Board of Trade Building, 42 St. Sacrament St.—Chas. Stansfield.
Ottawa, Can., cor Metcalfe and Queen Sts., Metropolitan Life Building—Francis R. Finm, Supt.
Quebec, Can., 126 St. Peter's St., 12 Peoples Chambers—Joseph Favreau, Supt.
Toronto, Can., Room B, Confederation Building.—Wm. O. Washeuph Supt.