The expedient of putting a board of directors Government in the first years of the founding between the Government and the people may work well for a little while, but it cannot in steady stream of immigrants direct from Gerthe end succeed. So long as things run many, Austria and the Baltic Provinces of smoothly the board may appear to be a success. But nothing is more certain that when difficulties of any kind arise it is the Government and not the board that will be held responsible by the public. In the presence of such difficulties any Government might easily feel obliged to sweep away the board and take over the direct control. They would say, with much reason, "Since we have to take the responsibility we must have the full control." A large measure of railway nationalization evidently is to be adopted. Its dangers as well as its benefits should be frankly recognized.

The Language Issue in Canada

I of interest in Canada, and recent events have given it increased importance. Those who be inclined to think that if three or four men desire to be informed concerning it will find of Professor Skelton's fairness, representing a fund of valuable information in an article the several interests concerned, would sit down by Professor O. D. Skelton, of Queen's Col- quietly and discuss the question there would lege, in a recent number of the Queen's not be much difficulty in finding a basis of Quarterly. Supplementing it is another article agreement. by the same author on "The Language Issue Abroad."

Until a very recent time what was called the "language question" in Canada had reference only to the use of the English and French languages. Now the question is broader. In a century and a half the French population of Canada, though not appreciably recruited from France, has increased over thirty fold. In the ten years from 1901 to 1911 the increase was some 400,000, or about twentyfive per cent. There are now a little more than two millions of our population who are of French descent. Prof. Skelton points out that while there has been this considerable increase, it has not perceptibly affected the proportion which the French bear to the whole population of the Dominion, which was 29.9 per cent in 1881, 29.0 in 1891, 30.07 in 1901, and 28.5 in 1911. The curious fact is shown that the proportion of Canadians who trace their descent to British forbears is barely more than half and is decreasing, the British perceutage being 59 in 1881, 57 in 1901 and only 54 in 1911. Separating the different, British elements it is found that in the last decade the people of English descent increased two Professor Skelton gives us an interesting stateper cent while the Irish decreased four per cent and the Scotch one per cent. "When we school controversies of a few years ago. It note," writes Pref. Skelton, "that the immi- will be remembered that when the Provinces gration in this decade from the United King- of Saskatchewan and Alberta were created in and yet that the gain in the numbers of the British stock at the end was little over 800,000, it is clear, considering the normal increase by birth, that there was a large leakage either of newcomers or of native born, probably of both. Of the people of the many other races to be found in Canada the most numerous group are the Germans, who in 1911 numbered about 400,000, or 5.5 per cent of the whole population, a slightly smaller fraction than in 1901. "The Germans of Western Ontario are descended chiefly from Mennonite settlers who came from Pennsylvania over a century ago; those of Eastern Ontario, along the St. Lawrence, are chiefly the descendants of German settlers who fought on the British side in the American revolution, while the Lunenburgers

ables the people to appreciate some of them. of Nova Scotia were brought in by the British of the colony. There has, further, been a Russia, while the newcomers from the United States into the West have been perhaps one fourth of German birth or descent."

> In the Maritime Provinces there is much less diversity of population than further West. The immigration into those Provinces has been small. Only three per cent of New Brunswick's population and four per cent of the population of Nova Scotia are foreign born, while the British born are three and eight respectively. In Nova Scotia the language question had to be considered in the case of the Acadian population and arrangements were made for bilingual schools which appear to be working smoothly. In New Brunswick and Prince Edward Island in a less formal way similar arrangements are made.

The history of the vexed bilingual school HIE language question is at almost all times question of Ontario is given with an evident desire for impartiality. The reader will

> In the Western Provinces the language question takes a broader form, for there, besides the old question of English and French, there are the claims of numerous other nationalities. In Manitoba, Saskatchewan and Alberta there are large numbers of Germans, Ruthenians, Poles, Jews, Scandinavians, Russians. The Bible, it is stated, is sold in Winnipeg in 58 different languages. When the Manitoba school question was partly, if not wholly, settled in 1896 by the Laurier and Greenway Governments, the regulation agreed apon provided for bilingual teaching in any school in which there were ten pupils speaking "French or any other language than English as their native tongue." At that time the only bilingual teaching contemplated was to meet the cases of the French and the Mennonites. Later, people of many other nationalities same in and demands were made under the regulation which proved embarrassing. It was this situation probably, rather than any desire deprive the French of privileges, that led the present Manitoba Government to repeal the regulation respecting bilingual teaching. While treating chiefly of the language question, incidentally ment bearing on one of the denominational

and to be taxed for the support of these wholly. No religious teaching is permitted in these separate schools, except for opening with the Lord's Prayer, until the last half hour of school in the afternoon. The course of study, the books, except for the optional use of the Canadian Catholie Readers, the inspection, are uniform for both public and separate schools. In view of the extent and heat of the discussion which has sometimes centered about these schools, it is interesting to note how few separate schools of even this mild type exist. In 1916 there were in Saskatchewan only fourteen Roman Catholic and three Protestant separate school districts out of a total of thirty-seven hundred, and in Alberta nine Catholic and one Protestant school out of some twenty-four hundred districts, with three thousand out of ninety thousand pupils enrolled."

An Expensive Loan

ANADA has succeeded in floating a short U term loan of \$100,000,000 in the United States, but at a cost which is uncomfortably high. Our two-year notes bearing five per cent. interest are issued at a discount which makes the yield to the buyer 6.07 per cent. There will inevitably be heavy expenses on the transaction, and the net result will probably he that the money will cost us seven per cent. The rate is the more startling when we remember that the United States Government has floated its own big loan at 31/2 per cent., with no charges for commissions. Thus we are paying about double what our neighbours pay for war money. It is not a pleasing feature of the situation, but it is easier to point out the trouble than to provide a remedy for it. Canada needs the money and it is fair to assume that the terms, severe as they seem, are the best that could be obtained in the New York market.

This transaction must tend to warn all concerned of the seriousness of the financial situation. We are approaching the harvest season, when our banks require a large volume of money for the moving of the crops and the handling of the general business of the country. The floating of another Canadian loan at home at this time might be possible, but its success would probably necessitate a material restriction of banking accommodation for ordinary business. Even with the help that has been obtained from the States the Government will still need funds for which they must look to the banks for temporary accommodation. The ability of the banks to provide funds will thus be put to a severe test which can only be met by the curtailment of all operations not of a very urgent character.

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dom, and of people of the British stock from 1905 there were very warm discussions in Parthe United States, was well over one million, liament, on the hustings and in the press, con- House of Commons on Saturday on the subject cerning the educational clause of the new constitutions, which confirmed the school system which had grown up under the old North West Territories Government. Professor Skelton thus describes the present situation of the separate schools allowed by the Autonomy Acts of 1905:

> "In both Provinces a mild form of separate schools exists. In 1884 a thoroughgoing denominational system, on the Quebee plan, authorized by the Federal Act of 1875, was introduced, but in 1892 the territorial authorities insisted on modifying this system materially, and it was the modified system which was established by the Autonomy Acts. Under this provision, Catholic or Protestant minorities have the right to establish separate schools

An interesting discussion took place in the of the responsibility of an insurance director for the investment of the company's funds in securities not authorized by law. Sir Thomas White proposed that a director might relieve himself of responsibility by dissenting from the proposed investment and having his dissent recorded on the minutes. Sir Wilfrid Laurier thought a better way would be for the dissenting director to, inform the Superintendent of Insurance of what was being done. This suggestion was accepted and the bill amended accordingly. To the ordinary business man it would seem that the best way in which a director of any company could protest against any action of the board would be to mark the refusal of his assent, not by the mere entry on the minutes, but by the more emphatic method of a public resignation.""