

BANKS WILL HELP FARMERS

Britain cannot support herself in food, and relies on her colonies to supply her. Canada has millions of acres of virgin land, capable of yielding the finest of crops. To cultivate this would require far more labor than is available. The secret, therefore, lies in the more economical and intensive cultivation of the land now in use. To get more out of the land than before, every effort must be made by the producers to produce more. The farmer at the present time is the man to be envied. His call for assistance will be responded to the most readily by all, and the banks are prepared to render every possible assistance to the ones who are producers, says the Sterling Bank's bulletin.

GERMANY HELPS CANADIAN INDUSTRIES

During the past two months, without exception, the weekly reports of orders received by the Canadian Converters' Company have shown substantial increases over the corresponding periods in 1913. Mr. James R. Gordon, the president, who made this statement, also said that although the business being received from the larger centres throughout the Dominion was not as voluminous as a year ago, country business was very good and an early improvement in the city business was expected. The discontinuance of shipments of all kinds of dry goods from Germany and Austria, Mr. Gordon stated, could not help but be reflected by better business for Canadian industries manufacturing similar materials.

TO BUILD TORONTO-HAMILTON ROAD

The Ontario government, the cities of Toronto and Hamilton, and other public bodies interested have practically decided to build a concrete road from Toronto to Hamilton. The estimated cost is \$500,000. A circular, prepared largely through Messrs. Gooderham and Irish, of Toronto, submitted to the provincial minister of public works, gives four reasons for the immediate undertaking of this work. They are: First, it will give instant and practically continuous employment to thousands of men at the height of the present depression; second, it will create for the province a valuable asset at a price far below its cost in normal times; third, it makes no unbearable burden in taxation, the outlay being borne solely by the ultimate beneficiaries; fourth, it is relief work of the most practical kind. It is suggested that the road be paid for in a period of twenty years by the various parties interested in the issuance after interim financing has been completed of 5 per cent. sinking fund bonds, or similar securities, insuring the repayment to the government of the money advanced through its credit during the interim period.

FOR THE BUSINESS COWARDS

In a speech at Toronto, Hon. G. P. Graham, former minister of railways, said that he divided Canadians into three classes. There were the brave sons who had gone to the front to fight the battles of their country. There were those who ought to have gone, but he believed these were few in number. Mr. Graham did not agree with those who criticized the stay-at-homes. No one had a right to say that another man should go, for Canada's fighting sons were a free-will offering to the Empire. Lastly, there were those who had to remain at home, and among these were the business men. It was their duty to see that those who remained behind were looked after to the last farthing. There should be no business cowards in such a crisis, men who threw up their arms and declared that they were ruined. "When preaching economy, take care that you do not do so at the expense of others," said Mr. Graham. It was no time for cowardice, but men had to do something to preserve the industrial life of the country. Men had no right to pray for courage when they were seeking refuge beneath the bed. Some business man might be heard to whine that they were going to lose money if they kept their factories open. They forgot that other men were losing their lives in the same cause. The final result of the war, if all did their duty, would be the strengthening of the Empire.

Try British army methods in business—hang on the cavalry's stirrups and get there.

BRITAIN'S SILVER BULLET A BIG FACTOR

"We want every penny we can raise, to help fight the enemy," said Mr. Lloyd George, English chancellor of the exchequer, replying in London this week to a deputation from the municipalities which wanted the aid of the treasury in securing loans at cheap rates.

"We must come out triumphant in this struggle," continued the chancellor, "and as finance is going to play a very important part in it, we must husband our resources. We don't want a penny spent which is not absolutely essential to relieve distress. In my judgment the last few hundred millions may win this war."

"The first hundred millions our enemies can stand as well as we can, but the last they cannot, thank God. And, therefore, I think cash is going to count much more than we imagine. At the present moment we are only at the beginning; we are fighting a very tough enemy, who is well prepared for the fight, and will probably fight to the very end before he will accept the only conditions upon which we can possibly make peace."

"If we are wise, that is where our resources will come in, not merely of men, but of cash. We have won with a silver bullet before. We financed Europe in the greatest war we ever fought, and that is what won. Of course, British tenacity and British courage always come in, and they always will. But let us remember that British cash tells, too."

FIRE LOSSES DUE TO MENTAL ATTITUDE

The prime factor in fire waste is, undoubtedly, carelessness and indifference. And the deduction of Saskatchewan's fire commissioner, Mr. R. J. McLean, is that the two most effective methods of dealing with this mental attitude are (a) educational propaganda, (b) restrictive regulations. Both methods are being used in Saskatchewan. Education is given through publication of bulletins and dissemination of useful information. Restrictive regulations are being increasingly adopted.

The commissioner's returns show the number of fires reported (exclusive of prairie fires) as 624, of which 66 were due to exposure. The total loss amounted to \$1,328,981. Reckoning on this basis the loss for the year 1913 may be placed at \$1,772,000. The approximate correctness of these figures is established by the fact that the official report of the superintendent of insurance for the province, shows that insurance companies have actually paid in fire losses \$1,271,083. Making allowance for uninsured losses and insurance claims settled on a 60 to 80 per cent. basis it is evident that the figures \$1,328,981 for the nine months' period approximate to the actual amount of the fire waste and can be confidently regarded as near the mark.

The class of buildings most generally affected has, of course, been buildings of frame construction, as is to be expected, where wood buildings constitute at least 90 per cent. of the whole. As to purposes for which affected buildings were used the following is a summary of the principal ones:—Dwellings 216, barns 52, stores of all kinds 51, stables 30, livery barns 31, elevators 21.

The most common causes of fires reported are as follows: Overheated stovepipes 35, sparks 33, kerosene 26, defective chimneys and fireplaces 20, children with matches 17, gasoline explosions 12, match carelessness 12, cigar or cigarette 12, coal gas explosions 12. There were 191 fires or approximately 30 per cent. of original fires reported as being of unknown origin. Lightning was responsible for 61 fires involving a loss of \$30,043. As mentioned above, exposed fires numbered 66 with a total loss of \$99,668.

Encourage every business to work on the firm belief of the invincibility of our navy and its success in keeping the seas free for our ships. Let us work with renewed vigor and attack our enemy in the markets of the world with our army of commerce.—H. E. Morgan, London, England.

"We may not see much recovery for a month; perhaps for two months," said Sir William Van Horne, in an interview at Montreal, "but we are going to benefit by the conditions prevailing elsewhere. We may have to wait a little; but the improvement will surely come. That was my belief when the war broke out. I see no reason to change."