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The cost of living in Canada continues upward, according to figures issued by the Government. The statistical department's index number has risen 10 points in a year.

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which, in regular legal reserve companies, can still be purchased at the same price that has prevailed for some years. And it is a distinctly advantageous feature that, notwithstanding the advance in price of other things, the yearly cost of insurance can never be increased beyond the original price stated in the policies of

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Canada and a Naval Reserve

By ARTHUR M. SAUL

NOW that it is practically decided that Canada is to have a navy she will probably set about it in the same businesslike manner she does other things, doing in five years that which has taken the Old Country fifty to accomplish; in other words, we shall go ahead from where she leaves off.

This being the case, it will follow as a matter of course that Canada will soon want a naval reserve, and few countries are so well geographically and climatically suited to maintain a large and efficient naval reserve of all branches.

A naval reserve is naturally recruited from the pick of the mercantile marine, and must not be confused with that civilian body, the naval volunteer reserve. The officers are the best class of officers, the majority of them serving in one or other of the big mail lines, joining either as midshipman after one year's sea service as an apprentice or cadet, or as a sub-lieutenant, when, having served as a watch-keeping officer of a ship of a certain size for twelve months they obtain a master's or provisional master's certificate. The rank and file join at any time, and are always received with open arms.

Now in Canada, in lake and coastal service, we have over forty thousand men of all ranks, seventy-five per cent. of whom are idle from the beginning of December to the beginning of April. Now it stands to reason that these men would eagerly avail themselves of an opportunity of earning another month's pay, especially at such interesting and congenial work as gunnery, torpedo, signalling, etc. Three or four old out-of-date cruisers on each coast could handle them all if properly organized and put under an officer commanding the royal naval reserve of Canada. The men would learn more in that month's drill than they learn in the whole season where their only employment is handling baggage and freight and cleaning and painting ship. They would be taught to handle boats, to signal by Morse and semaphore, at present almost unknown on the lakes; they would be smartened up and taught self-respect and self-reliance, and above all would be forming a body of perhaps thirty

thousand men (rapidly increasing in efficiency as they warmed up to the work) ready at the Empire's call.

In forming such a body Canada would have all the years in which England has been experimenting to guide her. She will be able to pick out the bad from the good methods and avoid her mistakes. About fifteen years ago England, what, with a change of naval policy and a large number of new ships being commissioned about the same time, found herself alarmingly short of naval officers. The cadets at Dartmouth, Devonport and H.M.S. Britannia were hurried along and sent afloat. Still the shortage was too grave to be overlooked in usual admiralty fashion, and they advertised for one hundred naval reserve officers to volunteer for regular commissions in the navy. They got the one hundred without any difficulty. The hungry hundred they were known as, then, in both services, and the name has stuck, although there are few left, probably not ten.

The whole thing was a failure—why? Because these men were warned that they would never get above lieutenant with retiring rank of commander.

All the best of them backed out immediately, preferring to stay with their respective companies where they had an active command in prospect, the hungry hundred who accepted on these conditions were mostly wasters anyhow, plausible blackguards who had been drifting about from one line to another and who took this up for a spree.

The trouble was that the admiralty and the naval officers proper judged the mercantile marine officer from this view of him, and a contemptuous indifference has existed between these two fine services ever since. It is slowly disappearing, but the nasty taste of the hungry hundred still remains. This is one mistake Canada will have to avoid. Having given your naval reserve officer his commission, treat him as an officer, and remember he's not more fond of being made a tool of than the rest of us.

Canada has the makings of a very fine naval reserve in her lake men, only she wants to get a move on and start to work on them right away.

Having Fun With Canada

AT various times and by various statesmen, says London "Punch," our various Colonies have all been described as the brightest gem in the British crown or diadem, as the case may be; but from sheer weight of repetition Canada may definitely be said to merit this appellation. It is a very big country, and quite a lot of it is so unknown as to be largely a matter of guesswork. It extends from the United States in the south, to as far north as you like to travel; and in a lateral direction it is only the mighty oceans which limit it. Its expansion in the matter of trade is, of course, largely determined by the fact that it is a British Colony. But then every country has some drawback with which to contend.

Canada is a land of extremes. In summer the weather is so hot that the asbestos lining to the fireproof buildings has been known to melt; and in winter the snow is so deep that special elevators have to be instituted to convey the residents down to the roofs of their dwellings. Of course, this only refers to certain parts of Canada. In many districts the climate is one long dream of delicious delight. For further particulars see the letter-press so kindly supplied by the Immigration Department.

But it must be admitted that the extraordinary variations in temperature—in some parts—are not without effect on the inhabitants. They have to cram a year's work into six months, because it is far too cold during the winter to do anything except sit with their feet on the stove, talking politics. The true-born British workman hates Canada during the summer; but when the peaceful spell of winter is over the land he flocks there in his thousands, convinced that it is the one country in the world that is really suited to his ideas of what constitutes a hard day's work. And when he is set the task of doing chores round the house and splitting firewood he

returns to the land of his birth and writes letters to the papers about it.

The scenery in Canada is immense. The Great Plains stretch right across the country till they meet the Rocky Mountains. The Rocky Mountains are also very wonderful, and are principally famous on account of the difficulty experienced in getting the Canadian Pacific Railway across them.

CANADA is a wonderful country for sport. It is a veritable hunter's paradise. For further particulars see the letter-press so kindly furnished by the Immigration Department. You can shoot almost anything, from a moose bull to a rapid; and, if you care to venture into the Western districts, you may even bag a man or two. The most exclusive prize, however, is the grizzly bear. A unique advantage about shooting in Canada is that business can be combined with pleasure, most of the animals there being covered with a very expensive kind of fur, which finds a ready market throughout the world.

The principal pastimes in the country are log-rolling, broncho-busting, and exploring. The first consists in letting loose a large number of tree-trunks on a swift river, and then jumping from one to the other; the second is the art of remaining on a horse which is convinced that you belong somewhere else; and the third is indulged in because otherwise so much of the country would go to waste.

Canada is famous for its maple sugar, its Northwestern Police, the siege of Quebec, Sir Gilbert Parker, and the North Magnetic Pole. Next to the police, the most remarkable feature is the Magnetic Pole, there being only one other specimen in the world, and that a very inferior article.

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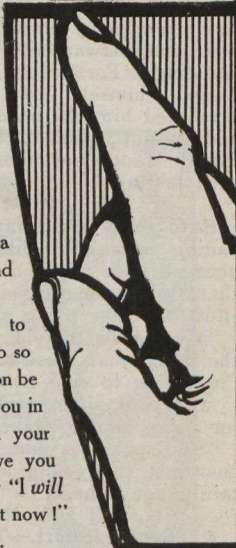
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