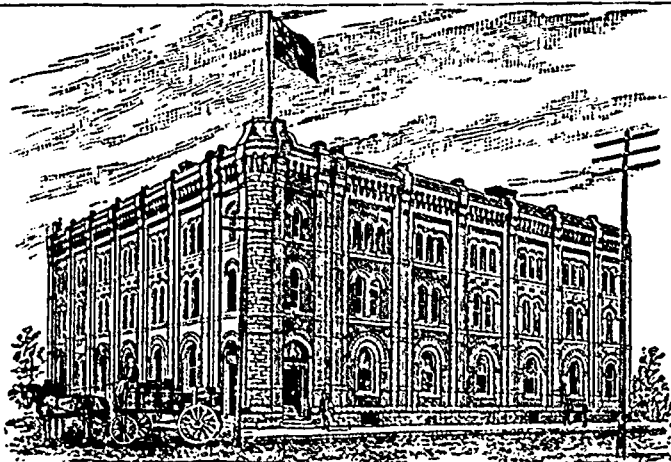


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With all the mineral wealth of the vast district of Algoma, it is a wonder the Ontario Government does not make a greater effort to encourage the development of the region. Something has been done in the direction of establishing a school of mining in Toronto. Such an institution may be all right enough in a way, but it is hardly the thing to secure practical development. What is wanted is the encouragement of practical mining enterprises on the spot, and not the establishment of technical mining schools at a distance from the mineral region. The establishment of smelters at the most advantageous points in the mining districts, would be the best way to secure the development of the territory. Some substantial aid from the Government to secure smelters at such points as Rat Portage, Fort William, Port Arthur, Thessalon, etc., would seem to be the proper way to encourage the fuller development of the great mineral wealth of Algoma.

The municipal council of Odanah, Man., has adopted the following motion: "Resolved. that this council suggests to the Dominion Government the advisability of the different municipalities having the power to lease the school lands situated within the same, to the persons willing to pay the most for the privilege, and distribute the revenue obtained among the schools." This appears to be a sensible resolution. In the settled districts of Manitoba, no doubt the school lands could be leased to advantage, and if they can be leased, there is no sense in keeping them lying idle. If the government will not sell the lands they should be leased wherever practical. Such a course would help to consolidate settlement, and on this account alone would be a wise policy to pursue. It would even be a good plan to allow persons to cultivate the lands, under proper restrictions, without the payment of rent at least for the first few years, as the lands would thereby be rendered more valuable and more readily saleable.

Loose papers, straw and other rubbish which is often allowed to accumulate about the streets

and around the stores and buildings in towns and villages, are a fruitful source of many "mysterious" fires. In dry weather such accumulations are as easily ignited as punk, and all that is wanted sometimes to start a first-class conflagration, is a spark from some chimney in the neighborhood. A spark from a pipe, or a lighted match carelessly thrown down, will sometimes do the business, while the stub of a cigar, thoughtlessly tossed away, is an excellent medium to convey the dangerous element of fire to the rubbish. The dry leaves from the trees, which gather in the fall of the year about buildings, are also a source of danger. The leaves, together with other rubbish, will drop through the gratings which protect cellar windows, and form a perfect tinder box. A spark or a cigar stub which may be blown or carelessly tossed into one of these fire-traps, is very likely to start a conflagration. Towns and villages should endeavor to minimise the danger from this source by the adoption of by-laws, against allowing the accumulation of rubbish, and individual attention should also be given to the removal of any accumulation of paper, straw, etc., about the back of stores and buildings generally. By exercising care in this direction many a fire could be prevented.

A FEW weeks ago THE COMMERCIAL contained an article deploring the tendency in this country, among farmers and others, to assume financial obligations by the purchase of articles not immediately necessary, and which might be considered as luxuries. The Neepawa Register follows up the same question, and in the course of an article speaks as follows: "We believe that during this year and last thousands of dollars worth of notes have been given by farmers in this district for organs, horses, machinery, etc., which the buyers could very well have done without. In addition, long store bills have been run, which nothing short of the certainty of a heavy crop and high prices could justify." This shows that the remarks made in THE COMMERCIAL were not overdrawn. It is a fact that as a rule farmers are too ready to get into unnecessary indebtedness, on the strength of a

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prospective crop. The wise policy would be to defer the purchase of unnecessary articles until the harvest is secured, and then if there is a surplus of cash, why by all means indulge in the luxury of an organ, carriage, etc., if you can afford it. If the crop does not turn out as good as expected, or is a failure, the reckless buyer is generally placed in a cramped position, and by his inability to meet his obligations, inflicts injury upon some of those who have trusted him, for it is not always the creditor who needs the money the most who is the first one paid. Indeed, the country merchant, who as a rule is working on short capital and needs the money for his goods, is often the one who is compelled to wait the longest, while the farmer pays for the organ or carriage which he could have got along very well without for a year or two. Thus the merchant, who supplies the necessities of life to the farmer, is often the one who suffers most severely from the recklessness of his customers. These remarks concerning the farmers, are true in principle of a good many others who are not farmers. A conservative policy in regard to assuming liabilities, is almost invariably the best policy in ordinary affairs of life.

LOCAL dealers in some lines, both in wholesale and retail trade, complain of the practice followed to some extent here of sending orders east. Special complaint is made against the Canadian Pacific railway officials, who purchase a large portion of the supplies for their road east. Dealers claim that the C.P.R. people could buy comparatively as cheaply here as in eastern markets, provided they would give orders for as large quantities as they do to eastern dealers. When compelled to buy here, they usually do so in small orders, but when they require a car lot or a large order, it is sent east. Of course local dealers cannot fill a small order here as cheaply as can be supplied east in car lots, but they claim that were large orders given here, they could do relatively as well as eastern dealers. Another point to be remembered is, that the railway companies receive the freight charges on goods brought in, and by purchasing east they lose the profits of freight charges in handling the goods.