

SASKATCHEWAN DIRECT LEGISLATION VOTE

Full Details of the Referendum

Below are the details of the referendum vote taken thruout the province of Saskatchewan on November 27 last to decide whether or not the Direct Legislation Bill passed at the previous session of the provincial legislature should go into force. It will be seen that every one of the fifty-three constituencies gave a majority in favor of the act, and the total vote was 26,696 for and 4,897 against. The number of names on the voters' list is 161,561, and the affirmative vote was thus 16.52 per cent. of the total and the negative 3.03 per cent. The legislature required, however, that the affirmative vote should be 30 per cent. of the total number on the voters' list in order to make the act effective, and the bill thus failed to carry. There were 540 rejected ballots. The following is the vote by constituencies:

	For	Against
1—Arm River	743	125
2—Battleford	517	98
3—Biggar	444	6
4—Cannington	588	149
5—Canora	332	28
6—Eagle Creek	461	45
7—Estevan	411	91
8—Francis	428	247
9—Gull Lake	297	27
10—Hanley	664	45
11—Humboldt	344	334
12—Kerobert	437	98
13—Kindersley	470	50
14—Kinistino	361	45
15—Last Mt.	1021	129
16—Lloydminster	528	61
17—Lumsden	725	93
18—Maple Creek	271	32
19—Melfort	694	81
20—Milestone	824	74
21—Morse	454	58
22—Moose Jaw	341	169
23—Moose Jaw (City)	255	68
24—Moose Mt.	574	55
25—Moosomin	768	49
26—North Battleford	482	102
27—Qu'Appelle	632	77
28—Pelly	402	46
29—Pheasant Hills	480	98
30—Pinto Creek	275	82
31—Pipestone	518	67
32—Prince Albert (City)	326	118
33—Quill Plains	689	62
34—Redberry	486	70
35—Regina (City)	647	280
36—Rosetown	525	55
37—Saltcoats	989	60
38—Rosthern	422	104
39—Saskatoon (Co.)	457	35
40—Saskatoon (City)	340	272
41—Shellbrook	335	74
42—Souris	655	22
43—South Qu'Appelle	286	140
44—Swift Current	499	34
45—Thunder Creek	853	68
46—Touchwood	293	65
47—Tramping Lake	850	239
48—Vonda	397	294
49—Wadena	417	23
50—Weyburn	623	23
51—Willow Bunch	470	66
52—Yorkton	367	64
Total	26,696	4,897

INTERESTING RAILWAY FIGURES

Mileage, Dividends and Earnings Show Big Increase

Statistics tabled in the House of Commons last week show that the railway mileage in operation in Canada on June 30 last was 29,304, an increase of 2,576 in twelve months. The largest increase was in Saskatchewan, 897 miles. The increase in Manitoba was 473 miles, in Ontario 454 miles, and in Alberta 316 miles. At the same date 18,647 miles of road was under construction, of which 4,733 was in Alberta, 4,007 in Saskatchewan, 872 in Manitoba, and 3,884 in British Columbia.

Dividends paid by railway companies in 1913 amounted to \$33,670,651, an increase of 160 per cent. since 1908, when the dividends amounted to \$12,955,243.

Cash subsidies paid during the year were \$9,758,094, of which the Dominion gave \$9,176,234, the provinces \$554,500, and municipalities \$27,350.

Bond Guarantees

Guarantees by governments of principal and interest of bonds increased by \$29,890,329 during the year. The total of bonds guaranteed on June 30 last was \$274,964,374, of which the Dominion was liable for \$95,486,590, Alberta \$45,489,000, Saskatchewan \$33,735,000, and Manitoba \$24,059,447.

No less than 46,230,765 passengers and 106,992,710 tons of freight were carried and the earnings for the year totalled \$256,702,703, an increase of \$37,298,951, the largest advance ever recorded. Operating expenses also increased from \$150,726,540 in 1912 to \$182,011,690 in 1913.

There were 742 persons killed and 4,572 injured by the railways during the year.

The number of employees increased by 22,751 in 1913, bringing the total to 178,652. Salaries and wages amounted to \$115,749,825, as compared with \$87,299,639 in 1912.

PERSONAL CHARACTER AS A FINANCIAL ASSET

Shortly before his death, J. Pierpont Morgan declared that the asset which he regarded as most valuable in a borrower was character. Character is also the basis of the Banks of the People—Banche Popolari—of Italy, founded by Luigi Luzzatti, a pupil of Schulze-Delitzsch. There is much to be learned from the

Italian's system, as described by John L. Mathews, in Harper's Monthly. The Popular Banks of Italy are based on a fact so obvious that it has often escaped detection. For Luzzatti discovered that assets of the small laboring man which had previously been of negligible value in securing credit—namely, character, thrift, the normal ambition to get on—when joined together are no more to be despised than the assets of a Rothschild. Sprung from this idea, there has risen in Italy a veritable army of co-operative savings and loan societies, which have given to individual members a credit service previously inaccessible. Three of these banks, in Milan, Padua and Novara, together have in a year a turnover of a billion dollars. Owned and operated by the people themselves, on the most democratic lines, the power is diffused by the single vote which each member wields, irrespective of the number of shares he holds.

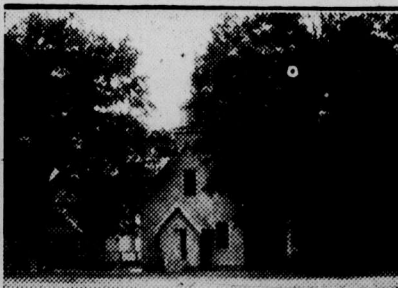
"Formed with limited liability, the issue of shares unrestricted—the price not more than ten dollars and often only four—these banks invite the mem-

bership of every one, from the line of real poverty to the edge of wealth. The service of the administration boards, elected by the general meeting, is voluntary and unpaid, though in some larger banks a sum is set aside out of the profits as an honorarium. The keynote is responsibility of all the units, and business is largely done on personal surety, by the simple indorsement of one or two men for another. Nine hundred such banks today are giving to persons or groups of every calling—day laborers, clerks, mechanics, tradesmen, manufacturers, farmers, merchants, and professional men—an enormous convenience in loans and discounts, with so small a percentage of loss as to seem incredible."

If the government is to blanch, flinch, falter, or fail to maintain the law of this country and punish with all the rigors of the law those who made unprovoked attacks on innocent and inoffensive people, then that government will not remain in office for twenty-four hours.—The Lord-Advocate.



Beautiful Home and Garden at Freeport.



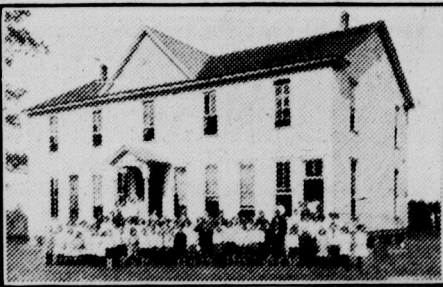
Presbyterian Church at Freeport.



Home of R. E. L. McCaskill, at Freeport.



Single Scupperong Grape Vine at Freeport.



Freeport School and part of Pupils.

NOTE:—No part of the land described in this advertisement is more than 4 miles from Freeport. Some of the land almost touches Freeport.

Four years ago we commenced selling our best land at Santa Rosa at \$30 per acre. Today the poorest is selling for \$60 per acre—some has sold at \$100 per acre, and other tracts are being quoted at \$150 per acre. BAY VIEW, our new town, is approximately 3 miles from Santa Rosa, and is destined to become just as great as Santa Rosa. Now is the best opportunity you will ever have of securing one of the finest locations in Florida at the least possible cost.

The soil is a deep, rich, sandy loam—very exceptional for Florida. We will send you, together with our literature, a sample of this soil. At Bay View you have plenty of rainfall 12 months in the year. Irrigation is unheard of. Crop failures practically unknown. Two and three crops easily raised each year on the same ground. These crops will net you from \$100 to \$500 profit per acre each year. Satsuma oranges (one of the finest and most profitable varieties grown), figs, pears, peaches, plums, grapes and all kinds of berries produce abundantly. You can also raise enormous crops of corn (field and sweet), oats, hay, Japanese cane, clover, sweet and Irish potatoes, sugar cane, celery, tomatoes, lettuce, cabbage, watermelons, cantaloupes, egg plant, cucumbers, radishes, turnips, and all kinds of early and profitable vegetables.

Not a better location in America for Dairying and Stock raising. Ready markets and good prices. Grass for pasture the year round. Don't have to stable and dry feed six months in the year.

Bay View has one of the finest climates in the United States, both summer and winter. No sunstrokes in summer—no frosts in winter. Ideal boating, fishing and bathing. Lumber for building at wholesale prices. Good stores, churches and schools within 4 miles of any of this land.

Big Florida Land Opening

Prices Very Low for a Short Time Only

If You Ever Expect to Own a Home in Florida—Now is Your Opportunity

FOR the past 4 years we have been selling land at Santa Rosa, Fla. At this place we have built up one of the most substantial and promising communities in the whole state of Florida. We feel that our unqualified success at Santa Rosa entitles us to your very careful consideration when we make the announcement that we are now opening up another tract of the best land in Florida.

Our land is divided into

Farm Land, Winter Home Lots and Town Lots

Farms 20 acres and up. Winter Home Lots 2 acres with beautiful water frontage. Town lots 50x150 feet. All three are selling at rock bottom prices RIGHT NOW. All are bound to soar upwards just the same as at Santa Rosa. We own and have paid for all the land we offer for sale and give clear abstract of title. We do business honorably and above board—that's why we are successful while dozens of others have failed. If you are tired of blizzards, zero weather and long cold winters, late Spring frosts and early Fall frosts, bad or off seasons, crop failures and small profits, you should get acquainted with Bay View RIGHT NOW.

Big Illustrated Book Mailed Free

Send for a copy today. You will read of the squarest land proposition ever put on the market. It's your one, great, big opportunity. So don't miss it. Mail the free coupon today.

FILL IN, CUT OUT AND MAIL THIS COUPON TODAY

SANTA ROSA PLANTATION CO.,
Room 553, 208 N. Fifth Ave., Chicago, Ill.

Gentlemen:

Please send me by return mail, absolutely free, postage prepaid, your Handsomely Illustrated Book, Sample of Soil, Maps, etc. I promise to read your literature over carefully.

Name

Street & No. or R. F. D.

City State