

## CANADA NO LAND FOR THE SHIRKER.

Attracted by the irresistible call of Canada, Leo Scheff, noted English journalist, arrived in Winnipeg a few days ago on his fourth tour of the Dominion. Mr. Scheff expressed considerable surprise and pleasure in the development of the country. Everywhere he went he found material unchecked, the settled lands had expanded in marvellous fashion. The population had grown in proportion and enthusiasm had not abated one jot, despite the ominous shakings of heads by wiseacres. The tightness of money in Canada last year was common to other countries, he said, and he found that during the financial stringency Canada's progress had never stopped.

"The future is Canada's," Mr. Scheff said. "But not everybody can share it. It is not a country for the ne'er-do-well, the born-tired or the get-rich-quick without-much-work type. It is not a land for the shirker, but for the worker. The immigrant can dream his golden dreams; but he must be up with the dawn, and work out his destiny with his right hand. No gold is to be won for the asking, even in the magic cities of the west. The land responds according to the heart and labor put into it; but to the right man it offers a warm welcome, a happy home, and a future radiant with hope and realized aspiration."

### PHASE THAT WILL PASS.

"When I last passed through the Dominion of Canada it was still suffering from the financial stringency which other and older peoples were experiencing. The Canadians, nothing it not enthusiastic, had gone ahead a little too fast, and reaction was indicated upon the face of things. But nothing very serious had really happened. The Dominion was only paying the penalty of over exuberance of an exceptionally lusty youth. Or, to use a homely metaphor, it was suffering from growing pains.

That phase will pass, is indeed passing. The confidence of Canadians in the future has not abated one jot. Development work has not stood still. Only recently the Grand Trunk Pacific was completed, and the country spanned with a new railway from ocean to ocean. Good harvests, still the basis of the people's prosperity, have strengthened the position.

"During the past ten years the mother country has lent the Dominion something over \$1,200,000,000. Does anybody suppose that this money is less secure than the hundreds of millions of dollars that have been poured into Mexico, Brazil and the Argentine? Let current politics and finance supply the answer," said Mr. Scheff.

"The advances to the Canadian people are secured not only on the peacefulness of the country and its immunity from internal convulsions and foreign attack, but upon the boundless resources of a land whose natural riches are beyond compare. Large areas have been brought under cultivation; but vast stretches of the most bountiful soil still await the first turn of the plow. A world's granary

has still to yield its fulness to the peoples of the East and the West.

### THE NEED OF CANADA.

"What Canada needs is capital to develop her resources, and, above all, men and women to enter into this inheritance. After all, human life is a country's greatest asset, and although last year the country received some 420,000 new comers, still the stream of immigration does not flow in the needed fulness and breadth. Canada can do with millions of new citizens, not clerks, but farm workers who can turn the natural capacity of the soil to good account. We can rest assured that despite wavering fortune and occasional setback the future is Canada's."

### MUTUAL'S FIRE LOSSES AT SAL. EM.

One interesting feature of the Salem fire losses as published in the New York Journal of Commerce is the large percentage of losses sustained by the Factory Mutuals which amounts to \$3,250,000 or nearly thirty per cent. of the total insurance loss by the conflagration. Unfortunately the names of all the companies are not published, otherwise the titles of some companies might be discovered known to be doing an underground business in Canada. No doubt some of our large manufacturers in Canada may be called upon to contribute to the rebuilding of Salem.

We do trust that this catastrophe may prove a blessing in disguise and that a lot of business placed in underground companies may find its way to those companies transacting a legitimate business throughout the Dominion.

We understand there are many Mutuals of a certain class whose business is largely derived from the New England states, where, according to figures published, the loss record has been exceedingly high for some time, and is causing a considerable amount of anxiety to insurance companies operating there.

The following Mutuals, all of Providence, R.I., at the request of the Insurance Commissioner, have filed the extent of their losses in Salem:

State Mutual Fire.....	\$290,000
Rhode Island Mutual.....	230,000
Manufacturers' Mutual.....	200,000
Mechanics Mutual.....	112,000

The Companies were given until the 1st instant to file their report.

### FIRE LOSSES IN SASKATCHEWAN.

The 100 delegates attending the convention of the Union of Saskatchewan Municipalities spent a considerable time in an auto tour of the city and an inspection of the industrial concerns. In the afternoon Fire Commissioner McLean delivered a paper on fires in the province and the methods of preventing them. In the course of his address he said:

"Saskatchewan statistics are not available for the full year of 1913, but for the nine months from the creation of the office of the fire commissioner—from April to December, 1913, 624 fires were reported involving a loss of \$1,328,981 or, on the same rates, approximately 832 fires for the year, with a total loss of approximately \$1,770,000. As the population has been estimated at 650,000, the per capita loss in this province would be about \$2.72.