

smaller sums. Copies would be sent from the settlements to Ottawa; and thence they might even be sent to London; so that at the head office here the exact state of the accounts in each settlement would be known under an organisation like the Post Office Savings Bank system.

13. Whenever the parcel of land upon which a family had been domiciled should be, in the judgment of the local inspector, fit to maintain them without further official "nursing"—then, but not sooner, a conveyance of the ground to be executed to the peasant who had been working upon it, chargeable, by way of mortgage, with the total standing to his debit for wages, seed, stocking, &c., including passage-money (should it be considered right the cost of it be also reimbursed). This total, in the case of a family of five, would not be likely, even including passage-money, to exceed 100 *l.* In the case of a couple without children it would be much less. In this way, assuming only 50 acres were conveyed to each settler, and the average mortgage amounted to 100 *l.*, the man would obtain in a year or so after leaving home 50 acres of freehold land saddled with 100 *l.* mortgage at 6 per cent. per annum, equal to a yearly rent of 2 *s.* 6*d.* per acre for very fertile land. He would become by independent effort, thanks to judicious help, a peasant proprietor at a cost which he would have been able to regulate himself to a certain important extent. The transaction, once completed, there would be no difficulty experienced by the Commission in selling the mortgage bond to private persons or financial corporations to be formed hereafter for the purpose of dealing in these securities, and thus all money advanced would be recouped. Redemption of the bonds might easily be effected within 10 years from issue. No doubt there might be difficulty in selling the bonds, or obtaining repayment of the funds expended which they would represent, if the settlements were few, scattered far apart, and thinly peopled. There would be none if the chief features of the scheme be adhered to; namely, its magnitude and continuity.

14. In the case of the head of a family dying before his allotment were ready for conveyance, his family might be allowed to name somebody to take his place and liabilities; to the local Commissioner being reserved a right of veto. Should it be exercised, then the land to lapse into the category of "B. Government lands." The cost of the labour actually expended upon such lapsed land would, as a rule, have added to its intrinsic value not less than the total amount of such expenditure. And real loss, arising from death, accident, or sickness, could be provided for by a special system of insurance at trifling cost.

15. Another resource for reimbursement and profit would be the "British Government lands." These would be at least equal in acreage to "allotted lands." They would be cultivated for the ultimate benefit of the British Government, representing the taxpayers here, by day-labourers specially engaged here or taken from such among the emigrants as could not well be trusted to farm for themselves; or by volunteer labourers presenting themselves on the spot. These lands could be leased or sold. While they were farmed the crops derived from them would be disposed of for the Commission through usual trade channels.

16. If any man at the first blush should doubt whether returns of this kind could be adequate to outlay, let him reflect that all cities, London itself, and all civilised countries, were once virgin land without value. Their incalculable money value and the enormous revenues they yield now have been brought about precisely in the way I propose to render valuable the valueless North West Territory, namely, by the exercise upon their territory of human labour. The objection, then, is idle, upon the two indispensable conditions that the settlements be on a large scale, and that there be skilled responsible supervision and, as a part of it, rules and discipline.

17. Crime and waste are already guarded against by laws specially passed in the Dominion and Provincial Parliaments whereby local option prevails in every part of Canada, except the North West Territory, wherein it is forbidden to introduce alcoholic or vinous stimulants. This beneficent provision was intended to protect the Indians, of whom about 100,000 still remain. Removal to Canada would consequently mean rescue and redemption for numbers of