As I understand it the Dominion government and our railways are not in favor of any such plan at the present time, in fact the country is loaded up to the gunwales now with commitments re railways, in any event for the next two or three years.

Conditions are now different in the United States. In 1902 there was taking place a large movement of farmers from one part of the United States to another; for instance from Illinois to Iowa, Iowa to southern Minnesota, Minnesota to North Dakota, etc.,-the farmers from the older and wealthier states, whose land is highest in price, were moving into newer states and buying improved lands at a lower figure. Thus in the course of time considerable money was realized to those farmers who wanted to establish themselves and their sons on the cheap prairie lands of Western Canada, so that in addition to the homesteader, who was mostly of the renter type, there was a large number of farmers who came to Canada with considerable money which enabled them to buy land for themselves or their sons in addition to what they could homestead.

This continued to be the case for several years, but of late, in fact before the outbreak of war, this movement had largely outrun itself in the States and the consequence is that in starting out on a new move for immigration from the south we have to deal with a financially poorer class of settler; that is, chiefly the renter type of individual, who might have his outfit, but very little money saved. This is the man who used to take the free homestead lands and was able to start up a farm on that basis, but was not in a

position to purchase land.

So apparently vital is it held to be by the Dominion Government, that in addition to expansion of foreign trade there should be greater primary production, that the government has seriously proposed and has announced its policy to purchase, in co-operation with the provincial governments, in one quarter section lots, one half-section lots, etc., as they may be required for incoming settlers of the type mentioned, paying out the owner in cash at a price to be fixed by a land settlement board, and if they cannot agree on price with the owner, to expropriate same at their valuation.

I should have mentioned that the Federal Government seems to have made up its mind that in view of the lack of attraction for the American immigrant to bush lands, and the inability to provide railway facilities, even if a percentage of these men would be attracted to them, it is necessary to settle up the open prairie lands that have been alienated from the Crown and which are tributary to existing railway facilities and other facilities such as schools, churches, hospitals, good roads, etc.

## Extension of Payments

To make any impression at all on this problem it will be seen that literally hundreds of millions of dollars will have to be spent to purchase lands from time to time as they seem to be required for settlers, and this money it is proposed to have repaid by the settlers over a period of twenty-five to thirty years at a low rate of interest. In this respect they are proposing to follow the example set by older and more densely populated lands, or countries short of land like Australia and New Zealand; particularly we note in Australia in thirteen years \$88,000,000 was spent for three million acres, and in addition they loaned large sums of money to purchasers to make investments. For example, in the five years from 1909 to 1914, six states of Australia loaned \$68,000,000 to farmers for equipment, in addition, of course, to having bought the land for them.

If we suppose that there are some twenty million acres of good arable land in the prairie areas which could be obtained at an average price of \$25 an acre, this would ultimately involve an outlay of \$500,000, without saying anything about any assistance that might be given to the incoming settlers, and taking at 160 acres per settler this would bring you in about 160,000 settlers, or heads of families, which might mean possibly five or six hundred thousand people. You can see from these figures the tremendous proposition that the government of Canada would have to face, in fact a staggering proposition if they undertake to carry out this scheme so as to make a really vital impression on immigration in this way.

## Land Settlement

The proposed land settlement policy of the Dominion Government would be all right up to a point, if the country as a whole is prepared to lend its credit to one section of the population, and that principally people who have just newly arrived into the country as immigrants; but if and when our governments introduce the feature of confiscatory taxation, price fixing or expropriation they are taking a most dangerous course and one which strikes at the very basis of British institutions, and this is the place where myself and many other colonization men fell out with the government's proposed policy. If a high price of land were holding up settlers and land were off the market there might be some necessity for this, but owners are practically all anxious to sell.

In British Columbia they actually put into force last spring legislation along these lines. They fix land settlement areas from time to time, and in the case of one concern I know of, they fixed a price of \$5.00 an acre; as the land had cost the owner, a firm of Omaha, Nebraska, \$11.25 per acre at this time, naturally they refused to agree to accept \$5.00 an acre at some time in the future when a purchaser might happen along; but they decided to fix a price of \$10.00 an acre, less than it cost them, mind you, in order not to hold up the Land Settlement scheme and in order to close out their holdings and get out from under. What happened? They are assessed with a tax of 10 per cent. per annum on their own selling price, in fact are made their own assessors. This means that their land is absolutely confiscated in ten years and without any compensation.

Legislation such as referred to causes insecurity in the tenure of property and strikes at one of the root principles of the British Constitution built on the Magna Charta. This is pointed out very clearly in an article written by J. M. Clarke, K.C., in the Canadian Bankers' Association Magazine.

Mr. Clarke refers to the provision in the American Constitution providing against the "taking of life, liberty or property except by due process of law," and points out that although the British North America Act provided for security of property by giving the Dominion Government power to veto provincial government's legislation, that in effect this seems to have become more or less of a dead letter, and we find now that in the provinces of Western Canada there is no security for property such as is provided for in the United States.

## The Future

Now what about the viewpoint of those who have been in the business of colonization for many years, or who might be supposed to know something about it?

The writer has been thirty-six years in Western Canada fifteen years of which he was farming, the balance in colonization work. We have brought in many thousands of settlers, placed them on the land in Saskatchewan, in the early days from southern Manitoba, Ontario, Prince Edward Island, New Brunswick, etc., then in latter years, before the war, from United States.

We have had several hundred commission agents in the States from Nebraska clear through to New York and as far south as St. Louis, these men being controlled through salaried superintendents of agencies and their assistants. We operated during several years private car excursions of from two to four carloads of selected land seekers per fortnight and laid out for commissions and expenses of this development work in actual cash from \$250,000 to \$350,000 per year, other concerns spending like amounts. work in Saskatchewan and in United States in the last sixteen years we have found that there were three great inducements for a man to move from United States; first, the opportunity provided to him to accquire land for himself and boys by purchase or homestead; second, the opportunity of making a good living for himself and family.