

## Canada To-Morrow

(Concluded from page 10.)

\$500,000,000. If our rural population grows proportionately we would be producing at least five times as much each year or a total of twenty-five hundred million dollars worth of grain and other field crops. Picture to yourself the number of trains and steamboats that will be required to transport these crops to their ultimate market.

Canada's foreign trade is increasing at a tremendous rate. The total of the last twelve months is just over 1,000 millions. In 1950, if we keep up our present rate of progress, our foreign trade will be somewhere between five and ten times that amount. Think of the number of steamships that will be coming and going in Canada's harbours to take care of that foreign trade, those exports and imports. It may even be that we will find it necessary to have a Canadian navy to look after and safeguard that tremendous foreign trade.

The total deposits in the chartered banks of Canada now exceed 1,000 millions of dollars. If our population multiplies seven times in the next thirty-five years we will have 7,000 millions on deposit, and we shall be one of the richest countries in the world. In the last ten years the capitalization of the Canadian banks has increased about fifty millions of dollars. Figuring at this rate of growth the total capitalization of our banks in 1950 would be somewhere around 300 or 350 millions of dollars.

This country has been thinking in millions; it must now think in billions.

**DURING** the past three years Canada has added about one million new citizens to her population. In so far as these have come from Great Britain and the United States they present few difficulties because most of the Anglo-Saxon people are well able to look after themselves. They add to the country's strength and do not accentuate its weakness. But we are also receiving large numbers of people from Austria, Italy, Poland, Russia, China, Germany, Sweden, Bulgaria, and Finland. I mention these in order according to the size of the immigration. These people are unfamiliar with the English language and Canadian institutions. It is a tremendous task to make them all good Canadians and to elevate them to the same standard of living, education, morality and religion which the native Canadian desires to maintain. Every city is now fighting over-crowding and unsanitary conditions among certain sections of this new population. The question of schools which can make use of the native language of these people and gradually transform their children into first-class Canadians, is a tremendous one. We are receiving new people at a greater rate, comparatively speaking, than the United States ever did, and hence the problem of education and assimilation is most acute.

But we are only on the threshold of this problem. Instead of getting 400,000 people as we did last year, the authorities are looking forward to getting a million new people a year in the near future. These people will put a tremendous strain upon our educational institutions and our social agencies.

**IN** 1900 Canada had 14,650 manufacturing establishments, employing 339,000 people and representing a capital of \$446,000,000. In 1910, according to the latest census returns Canada had manufacturing establishments numbering 19,218, with 515,000 employees and an invested capital of \$1,247,000,000. If we keep up this rate of progress we shall add 20,000 new manufacturing establishments before 1950. In other words, the number of factories will be exactly double what it is now. Treating the growth of employees in the same way we shall have about five and a half million people working in the various industrial establishments from Halifax to Victoria. Figures for the amount of capital likely to be invested at that date would run into several billions. The salary and wage bill will be about 2,000 million dollars a year. These figures are rather hard to grasp, but Canada must learn to think in big figures.

There is another phase of this question worth considering. What part of Canada is likely to show the greatest industrial advance in the next thirty or forty years? Will Eastern Canada keep up its present rate of progress, or will a great deal of this manufacturing growth take place in Western Canada? In 1900 the number of employees in the four Western Provinces numbered 18,000 and in 1911, 60,000. This was a total growth of 42,000 as against a total growth in Eastern Canada of 176,000. Thus for every employee added to the factories of Western Canada four have been added to the factory staffs of Eastern Canada. While this ratio may not be maintained for any great length of time, it may be confidently asserted that Eastern Canada will maintain its industrial supremacy just as the New England States have maintained their industrial supremacy in the country to the south of us.

Undoubtedly the West will take up manufacturing to some extent. It is well that it should. It would not be a good thing for Canada if the West remained purely agricultural. If this were to occur we should have a very strong free trade sentiment in the West and an equally strong protectionist sentiment in the East, and there would be constant talk of a divergence of interests. There is such talk to-day. A few days ago the president of the Industrial Bureau in one of the Albertan cities reported that it was "disappointing and humiliating" to find that the Eastern manufacturer was slow to establish branch factories in the Canadian West. The leading newspaper of the city justified his remark and added:

"The reason for it all is our high tariff system. The Canadian manufacturers have control of this market. They have fenced it in on all sides. They can sit in their offices in the East and keep control of things in the West. If the West suggests lower tariff in any form, whether it effects the Eastern manufacturer or not, the magnate has an interview with the leader of the Conservative party, goes down deep into the money chest, raises the old flag and goes out and kicks to pieces the movement for lower tariff so greatly desired by the West."

This is not an imaginary editorial. It shows the dangers which we have to face in this country, a danger which the United States experienced for many years. Many can remember how in the early nineties there was much talk of the United States splitting in two at the Pacific simply because the West would not stand for the protective tariff which the East desired. However, the United States came through those troubles without serious consequences, and Canada will do the same.

**O**F the billion dollars' worth of annual trade of Canada, one-half comes and goes over the two great oceans. Hence Canada stands ninth among the shipping nations of the world. We have on our register 8,088 vessels, employing 41,447 men. But only about ten per cent. of our foreign trade is carried in Canadian bottoms. The rest is carried by British and foreign ships.

Canada is, however, making great progress with her shipping. We are comparatively a great maritime nation. Indeed, population compared, we have as much shipping as Germany, and are only excelled by Great Britain. In 1950, Canada will not be ninth among the ship-owning countries, but will be at least third.

**W**HAT will the Canadian intellect be like in 1950? We shall have the wheat and the flour; the steam railways, electric railways and steamboats; the big factories, the strong banks and hundreds of millionaires; but will the world respect the Canadian as a man? Will Canadian character show the same advance in the next thirty-seven years as the Canadian commercial and industrial spirit? Shall we love literature, art, music and all that goes to make up the higher life, or shall we be merely a nation of money-makers?

We have some Toronto property that should interest investors. We recently sold \$150,000.00 worth to one syndicate. Write us.

**Dovercourt Land, Building and Savings Co., Limited**

W. S. DINNICK, President

24 Adelaide St. E., Toronto - Tel. M. 7280



**DEMAND  
ROYAL RESERVE  
WHISKY.**

**AGE 8 YEARS**

**GUARANTEED BY  
THE GOVERNMENT  
OF CANADA.**

**RECOMMENDED FOR  
THE INVALID  
THE HOME  
THE CONNOISSEUR  
THE PUBLIC  
who naturally  
want the best.**

**AGE, PURITY  
AND MELLOWNESS  
UNSURPASSED.**

**THE HOME BANK  
OF CANADA** ORIGINAL CHARTER 1854

Eight Offices in Toronto

8-10 King St. West

78 Church St.

Cor. Queen W. and Bathurst

Cor. Bloor W. and Bathurst

Cor. Queen E. and Ontario

240 Broadview Ave. Cor. Wilton

Cor. Dundas St. & High Park Ave.

1151 Yonge St.

**NORWICH UNION  
FIRE INSURANCE  
SOCIETY LIMITED**

*Norwich, England*

*Norwich Cathedral.*

:: Insurance Against ::

**Fire, Accident and Sickness - Employers' Liability - Plate Glass**

Agents Wanted for the Accident Branch

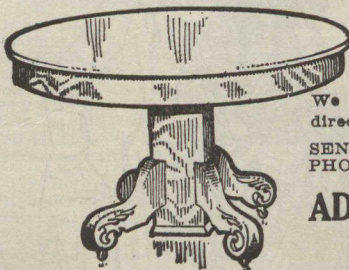
Head Office for Canada

12-14 Wellington St. East

**NORWICH UNION BUILDING**

TORONTO

**FURNITURE From FACTORY to  
YOU Freight Free**



We have cut out all unnecessary expense by shipping direct from our various factories to your home.

SEND FOR OUR LARGE PHOTO ILLUSTRATED Catalogue No 17

**ADAMS FURNITURE CO., Limited**

Canada's Largest Home Furnishers.

Toronto, Ont.



By Appointment

**WHITE HORSE  
WHISKY**

Has  
Great Age and Bouquet; is Heart Tonic,  
Digestive and Non-Gouty.

Ask Specially for WHITE HORSE.

Sold by all Wine Merchants, Grocers & Hotels.

**A Desk-book of  
Errors in English**

By Frank H. Vizetelly, F.S.A.,  
Associate Editor of the Standard Dictionary,  
treats the hundred and one questions  
that arise in daily speech and correspondence  
which are not treated of in the dictionary.

The New York Times: "The scope and  
plan of the volume, which is of handy size  
and alphabetical arrangement, strike one as  
pleasantly sane and sound."  
12 mo. cloth, 240 pages. Price \$1.00  
post-paid.

**Norman Richardson**

12 E. Wellington St.

Toronto.