Suppose, for argument's sake, there is a rush of immigration to Canada, as many predict, involving a million men. What will be done with them here? When the war is over, extra factory hands will not be wanted, compared with the number employed, say, in 1912. Neither will we want more men for railroad construction, for car shops, for locomotive plants. Nor will we want more carpenters, bricklayers, blacksmiths, plumbers, tinkers, tailors or candlestickmakers. Office help is sufficient, salesmen are numerous. There are more qualified engineers than jobs for them. Every avenue of employment seems to be well filled with a waiting line. Labor men estimate that throughout Canada are 250,000 unemployed. What will we do with the million newcomers which some prophets say will arrive after the war to help to solve our difficulties?

We need that extra population badly. But there is only one place for it—upon the land, producing wealth. If men will not farm, it is wasted energy to turn factory wheels. It needs a Saskatchewan graingrower to do his bit in order to keep employed a Massey-Harris man at Toronto. Three big railroad systems want freight, that they may pay interest charges on large blocks of securities. Factories and mills have sufficient equipment to look after the maximum demand likely to arise for many years to come. But a hundred thousand newcomers to the Western prairies, to Northern Ontario, to British Columbia and to the maritime provinces, having made up their minds to be farmers and having commenced to produce from the soil, would make a vast difference. When government authorities commence their campaign after the war to bring in new population from Great Britain, from the United States, and from Europe, the position should be made clear to those invited. Canada wants men to work on the land.

Ontario's new attorney-general has shown commendable activity in many directions, but H. Pollman Evans, of the Union Life, seems to have got safely through the mesh.

UNLICENSED INSURANCE

Unlicensed fire insurance is still allowed to run practically unbridled in Canada. In the House at Ottawa, Mr. Nesbitt (North Oxford) suggested that unlicensed companies writing business in Canada should be covered by the recent special taxation measures. Hon. W. T. White, finance minister, replied that as these companies are not domiciled in Canada and that as the agent who makes the contract is regarded as the agent of the insured and not of the insuring company, the only way to impose a tax would be to impose it upon the premiums paid by the individual instead of the company. That is a different principle from the principle which is being adopted under the act. The government are not taxing the individual who may insure with the insurance company; they are taxing the insurance companies one per cent. on their net premiums.

Mr. White seemed to hold out a hope that the Dominion government may attend to long-delayed reform regarding unlicensed insurance. He admitted that he was "not without a certain sympathy" with the attitude of the licensed fire insurance companies in this matter because they are in competition with the unlicensed companies. "My own view," he said, "is that if the situation requires a remedy, it should be remedied in such a way that the unlicensed companies doing business here shall be brought under the jurisdiction of the Dominion government in some way. Whether that will be done or not I am not prepared at the moment to say. But that is a matter which will engage my attention in connection with some subsequent revision of the insurance act."

Now that Canadian manufacturers are so insistent regarding the purchase of "made in Canada" goods their support should be forthcoming for a movement at least to have brought under Dominion jurisdiction the unlicensed companies selling in Canada fire insurance made in the United States.

Hon. C. R. Mitchell, provincial treasurer of Alberta, states there will not be a moratorium in that province. It is good to know that this progressive province has some regard for Canadian credit and for the necessity of facing facts.

THE JITNEY

The jitney is a democratized taxi. It is a sign of the times. In the days of prosperity, it could get two dollars for a circuitous journey, and back up its claim with a legal looking dial. The man with a fat cigar paid and said "keep the change." Economy now being the watchword, the taxi becomes jitney. It follows a straight, macadam road at a nickel per capita. As an aristocrat, it was worse than the worst autocrat among corporations. As one of the proletariat, it seeks to make the stately street car look like five cents, for the same amount. It tickles the popular fancy. It makes a dent in street railway earnings. But the jitney may have to put on its fine clothes again or go over the hill to the poorhouse.

Spring companions on the wing,—the first robin, the first crow and the first crop report.

UNIFORM LAWS

Another prominent lawyer, Mr. Eugene Lafleur, K.C., of Montreal, has spoken for uniformity of laws in Canada. Speaking at a meeting last week he referred to the insurance laws in Canada as an example of wasteful and unnecessary discordance. Every province has an insurance law of its own, and while these systems are not differentiated by any fundamental principles, they abound in minor diversities calculated to produce conflicts and uncertainty. He recalled, too, that our company law is in an equally unsatisfactory condition. There are nine different kinds of provincial laws governing joint stock companies, and a federal law in addition. Our provincial taxing statutes furnish a conspicuous instance of overlapping and conflicting legislation resulting in manifest injustice. The law of wills offers great opportunities for improvement. It should be easy to standardize all matters relating to their formal validity, so as not to defeat the clearly expressed intentions of testators.

It is said that lawyers do not want the reform and that the provincial governments are not eager to grant it, possibly because of the bogey of provincial rights. But Mr. Lafleur stated he had never heard it contended that the activities of the legal profession require artificial stimulation. *The Monetary Times* believes that the legal profession will not block the reform. Indeed, several