

or upwards of \$44,000,000, and this enormous sum, annually raised by poor rates, is wholly apart and distinct from the very numerous and efficient private charitable institutions.

We may well ask what is the character of the future outlook, with a rapidly increasing population and approaching commercial contraction. If, after years of prosperity, during which vast wealth has been accumulated, it requires \$44,000,000 to keep the wolf from the doors of about a million people, what are we to expect during the coming decade?

The answer is clear. There must be united and sustained efforts to relieve impending distress by emigration, and there is no country which can assist in this necessary work with such advantage to itself and the mother country as Canada.

But in order that joint work can be projected and put into successful execution, an organized system, free from those contingencies to which private speculations are too often subjected, is essential.

The plan which, among others, may be suggested comprehends as a leading feature the Government of the Dominion on one side, and the authorities of the Savings Banks in the mother country on the other side. These institutions coming into direct contact with a class of the population provided with some means, present opportunities for spreading reliable information of a thoroughly practical character among people seeking to better their condition; at the same time they offer a guarantee if their co-operation can be secured against misappropriation and misrepresentation.

The Post Office Savings Banks and the Savings Banks under Trustees are, to a limited extent, subject to the control or influence of the Imperial Government, and any measures sanctioned by the controlling authorities tending to ease the public burdens, and relieve a plethora of population would probably meet with warm and sympathizing encouragement from all parties.

Suppose, for instance, that the Government of Canada were to offer to place at the disposal of the Savings Banks, blocks of land, say 10,000 acres each, previously subdivided into lots of 100 acres, at a price of one dollar an acre, subject to conditions somewhat like the following:

A Government Savings Bank accepts the trust of 100 farm lots of 100 acres each, or 10,000 acres in all, and enters them on its books as Farm Lot Nominations, numbered from 1 to 100 at a price of \$150 or £30 sterling each. A depositor enters his name on the books as a Farm Lot Depositor. When his deposits reach the sum of £30, he receives a certificate of purchase, and a free passage to the Saskatchewan District.*

The costs of a free passage for emigrants by ocean steamers from Liverpool to Quebec, Portland, Boston or New York, is now £6 stg. The sum of £30 to be charged for the nomination to a farm lot of 100 acres in the Saskatchewan District is to be paid by the Savings Banks to the Canadian Government, who convey the emigrants free of charge to his land, and when actually settled there, after a period of one or two years, give a title to the land.

This method would secure not only actual settlement, but conveyance in Canadian steamers and over Canadian railroads. Each one per cent. per annum of the funds now in the Savings Banks thus expended would give an annual income to the Canadian Government of \$3,500,000, on which the charge for transportation, sheds, provisions and supervision, &c., might amount to one half or \$1,250,000, a large portion of which would be spent in the country.

One per cent. on £70,000,000 stg. represents £700,000 or 23,333 farm lots of 100 acres each, or 23,333 emigrants. Assuming that there are 100,000 square miles of territory part prairie and part wooded at present available in the North-West, exclusive of Manitoba, this area would be equivalent to 640,000 farm lots, which would support, five persons to the family, 3,200,000 people, supposing them to be uniformly

* Professor Hind is evidently not aware that the Dominion gives free grants of land in Manitoba and the North-West Territory to actual settlers, to the extent of one hundred and sixty acres to each head of a family; the only money payable by the settler in connection therewith being an office fee of ten dollars.