

'Small Capitalist' is a very useful member of society anywhere, where he is not too much of a capitalist, or of a gentleman, to work with hands or brains, particularly with the former. In a new country the 'capital' is an invaluable asset when it is translated into ploughs, horses, cattle, &c. But when it is not in itself large enough to enable the owner to live on the labour of others, and the possessor has neither inclination to work nor experience how to have his industrial incapacity neutralised by aid of his money, he is not of much account as a settler. In my inquiries about the relative success of various classes of colonists, I found that in almost every instance where a man brought a pair of willing hands and some knowledge of land labour with him he succeeded, even without a penny capital to start with. Where a small amount of money alone was the equipment, and there was neither industrial training nor labour inclination, the settler either went to the wall, left the country, or joined the mounted police. All those who thus failed placed the blame, of course, upon the country and climate. As a countryman of mine said to me in Calgary upon this subject: 'We have had a large number of young Englishmen out here with some money, but little brains and less love for labour. They dressed themselves on arrival in picturesque cowboy costume, rode about on Indian ponies during the day, tried to teach us the Cockney way of pronouncing Manitoba, played cards and gambled until the small hours in the morning, lost their money, and went to bed cursing the country. More remittances from home would be demanded by these gentlemen, and in the end such 'Colonists' either returned to England, with harrowing accounts of Manitoban winters and mosquito summers, and a conclusion that the North-West was only suitable for Indians and Halfbreeds, or they remained dead broke and volunteered to watch the cattle thieves and frontiers, as mounted police, for fifty cents a day.'

Almost every European nationality is represented in the colonisation of Manitoba and Assiniboia—Icelanders and Italians, Russians and Jews, French and Germans, Bulgarians, &c. The best and most successful farmers are from Ontario. Among the foreign settlers, the Icelanders, who are coming over in large numbers, are spoken of very highly for their industry, sobriety, and strict honesty. They contract no debts, and pay cash for all purchases. A Mannanite settlement in Southern Manitoba is remarkable for its exclusiveness. They are dissenting Russians, and do not inter-marry or hold social intercourse with other settlers. They occupy some of the best lands in Manitoba, and, being very industrious and thrifty, are reputed wealthy.

At Regina, the seat of Government for the Territories of Assiniboia, Saskatchewan, and Alberta, I had an interesting interview with a settler who was one of a community of seventy families who