

forming the nucleus of a powerful nation "which shall count" in the world's balance-sheet. Take the increase of late years first, and then consider if the attraction will last, and if many more will come. The numbers at the present time are reckoned at 8,000,000. Eight millions, where in the lifetime of men now living there was not 1,000,000. More need not be said, except this, namely, that it is expected that this year there will be an addition by emigration alone of 400,000. If all the unexampled prosperity evident now in the great expanses of the Prairies is the result of thirty years' work, what will another like lapse of time show? Where you could see nothing in 1881, but sky and plain, with not a creature moving upon the never-ending green sward, you now see populous cities like Edmonton, Calgary and Regina, with newspapers, railway stations, complete telephone and telegraph equipment, schools, colleges, banks, many churches, and grand streets, and brick or stone houses, halls and theatres and good hotels. It seems magic, for we were hardly believed when we foretold all this "a generation" ago. But there the cities stand, extending acre by acre of building constantly on all sides, and even in the spring receiving the crowds of immigrants from Norway, Sweden, Russia, Germany, and Britain, who are pouring in, each man bent on securing a new home in what was for his fathers "the wild unknown West of North America"—verily they who are young should go there. They who are aged should send their money there for dividends for old age and for their successors.

OPPORTUNITIES FOR INVESTMENT VARIED AND SECURE.

Notable, indeed, and as signs of the faith and hope of the new comers are the great Parliament buildings which are rising as the seats of the Provincial Legislatures at Victoria, British Columbia, at Edmonton in Alberta, at Regina, and at Winnipeg. No wooden shanties, no corrugated iron structures are to give shelter to the members of the Houses. No; the best buildings by the best architects, with every comfort and with the dignity of imposing fronts, with wings and ample halls, are to be the signs that the provinces mean business, and that their representatives are to feel that they are the pillars of no mean State. Nor are these great buildings put away as in the United States in places having little commercial importance. No; they are placed where the life-blood of commerce is likely to throb most steadily. Land values will go up largely wherever you have a Provincial capital. You may have doubted this in regard to Edmonton. You would be wrong, for Edmonton will be a centre for agriculture, river steam traffic, railway connection, coal mining; as is and will be Calgary also, a place where I spent three days in camp in 1881, without seeing a soul except the men who travelled there with me, and now has about 40,000 inhabitants. Both Edmonton and Calgary will be great distributors as well as users of the Rocky Mountain coal, as well as of coal from the seaboard of British Columbia. There will be railways from them to the North, for wheat can be grown with success at places as far from the Canadian and United States frontier line as is the frontier line of Mexico from that of Canada. The opportunities for investment are therefore most varied and most secure. Nothing, indeed, strikes one so much in regard to this country and its power of expansion as the wonderful variety of enterprise certain to have prosperous issues. No one has ever considered coal mining a dangerous investment, and here there is abundant scope for money to be profitably invested. Other mines have often other tales to tell, and even with the marvellous richness of gravel gold, or of Ontario veins of silver, and quartz reefs so rich that bricks of solid silver can be got out of the veins, no investor can be certain whether he will be a millionaire through the mine, or may lose all he puts in. With coal, machine making, town and well chosen land lots, and through-line railways he is safe, and can have the satisfaction to feel he is benefiting many more besides his individual self, and is assisting to build up a country that will honour in time to come those who supplied the first feeding bottle for its infancy, so soon to rush upward to gigantic strength and stature. The forests of British Columbia have a short existence, unless preserved by legislation, and here we hit on one of the main troubles in organizing the "exploiting" of the country, so that it may not be injured for all succeeding genera-

tions by the cupidity of our own contemporaries. It is a national duty to conserve the forests, and one that has never been properly undertaken by the Governments in Canada. Nature has been so lavish that man has never thought of the consequences of fires or wholesale cutting, except in a few scattered places where the life of the trees made them conspicuous as an attraction to tourists, and there it has been proved that areas for ornament can be successfully kept from the almost universal destruction. To wind-up. There is no country where public honour and natural riches repay investment better than in Canada, and any one who makes such a survey as this must wish that he had begun to do so fifty years ago!

Of course, the three great railways that run across the Canadian country from sea to sea have a pre-eminent claim to support, but it is in examining the vast resources they develop that a just appreciation of their exceptional advantages can best be seen.

CREDIT MEN AND FIRE INSURANCE PROBLEMS.

Little by little it is coming to be realised that the question of the reduction of the fire waste of the continent is not a matter merely for underwriters or for politicians who talk conservation, but is a question of vital interest to every section of business men. And as this realization widens, so do a larger number of organizations representing particular lines of commerce and finance "get busy" with the subject. Credit Men, as represented by their associations, took this matter in hand some time ago and at the recent meeting of their National Association held at Minneapolis, Minn., last week a report was presented showing steady work—and a good deal of it—on common-sense lines, which cannot fail to aid in producing the desired results.

An informing report presented by the Credit Men's Insurance Committee observes that in the matter of fire insurance problems, consideration inevitably leads to the conclusion that of prime importance is the question of the country's excessive fire waste, compared with which related problems are of only incidental importance. "That," observes the committee, "has been the result in the fire insurance work of this association, which began with a consideration of policies of insurance and a study of methods of getting retailers properly to insure, and has now become an effort for the cutting down of the fire waste of the country, which has increased since 1880 some 134 per cent., while population has increased 73 per cent."

In addition to general educational work, which is, of course, fundamental, the committee has sought to carry out two principal recommendations, (1) to get the members of local associations, through their fire insurance committees, to acquaint themselves with the peculiar fire conditions of their respective cities and work with other business organizations and with local authorities for the removal of serious hazards; and (2) to pursue the study of fire marshal legislation, with a view to drafting a model law calling for the appointment of, and naming the duties of, a State fire marshal.

With regard to the fire condition of different cities, the committee secured reports of engineers of the National Board of Fire Underwriters on such cities having local associations as had lately been investigated. Though only in exceptional cases so far has definite action been taken on the committee's recommendation, the work of awakening has been begun. Substantial progress has