

generous as the immigration policy of Canada undoubtedly was, the procedure devised for carrying its provisions into effect appears to have been imperfectly considered. Sir Clement, who is chairman of the Central Emigration Board located in London, is not altogether satisfied with the new regulations which recently became operative. He criticizes the report of Mr. Bruce Walker on the methods employed by emigration societies in Britain, and hints at a possible correctness of a rumour that the report was not altogether unconnected with a desire to meet the exigencies of the then approaching appeal to the constituencies. Sir Clement hopes that past mistakes on whichever side they have occurred regarding emigration policy may be allowed to die a natural death. He also desires the Dominion Government to supersede their financial restrictions by a policy and a procedure that, while safeguarding the Dominion from any influx of undesirables, will secure to Canada a return of its old popularity as a field for British emigrants.

The immigration policy of the Dominion is of supreme importance to Canada. The British and the United States immigrant are of equal value perhaps from a purely practical standpoint. In the case of the former, there is a sentimental tie, and in the latter a more ready adaptability. Perhaps mistakes have been made on both sides of the Atlantic. Those in the Dominion may be due chiefly to an earnest effort to modify and suit our immigration laws to the changing conditions. The advertising of the resources of and the opportunities in Canada brought, in a shorter period than anticipated, a far larger stream of new population than was desirable or consistent with healthy progress. The ocean steamships usually carried the British emigrant during the period between the spring and the fall. In 1907, the seed sown in the shape of Canadian advertising commenced to bear almost burdensome fruit. The emigrant left the shores of Britain early in the spring and continued his friendly invasion of Canada into the winter months. The bad effect of this was at once evident.

The average British emigrant is unsuited, prior to a period of training, to agricultural work here. A large percentage of men from the old lands are attracted by city life. Therefore, they flock to Canadian cities. Harvesting may look well enough in an illustrated pamphlet. But chasing the binder around the wheat field is stern reality. Men who drove waggons and kept account books in England left for Canada ostensibly to take up farming work. In many cases, they got no further than the cities of Montreal, Toronto, Winnipeg and other centres. Under ordinary circumstances, that fact would have meant a congestion of the metropolitan labor markets only. In past years the centring of new population to cities would have labor-starved the land. But in the summer of 1908, men were looking for work within sight of the golden wheat. Because of the general trade depression, because of the economy being practiced by our farmer, because of the large and continuous influx of labor, a serious glut occurred in the market. Unemployed demonstrations in Toronto brought to mind those hungry and insistent crowds which have demanded work in the big cities of England.

The Canadian winter of 1907-8 to students of social conditions afforded startling considerations. It looked as though in a few months the problems of old countries had taken root in this new country. The Dominion Government recognized that a drastic check upon immigration was necessary. During 1908, the inflow of new population was reduced by almost fifty per cent. The result has been that the winter of 1908-9 is passing with only local and comparatively unimportant questions of unemployment.

Perhaps one of the principal points of any immigration legislation framed by the Dominion Government must be the exclusion of the undesirable element. The unadaptable immigrant, while not making for himself a bed of roses, sometimes learns later by bitter experi-

ence how to shape himself to environment. Statistics recently published in Ontario show that a large amount of crime is due to loopholes by which the feeble-minded and like European emigrants have been admitted to this country. By its own extensive poor law system, England has learned what a burden the undesirable can become. Sir Clement Kinloch-Cooke knows well the conditions existing in English poor law spheres. From the schools which are part of the system much good emigration work can be accomplished. From the able-bodied and other workhouses, much less can be done. A large proportion of their inmates are ne'er-do-well, work-shy and physical wrecks, while old age adds to the list of those unfit for emigration. That the whole system is wrong is the opinion of the Royal Commission which have recently reported on this matter. Their chief recommendation is, briefly, to abolish the workhouse. By the acceptance on the part of Canada of the British undesirable, the Dominion is laying the foundation of a system which England is rejecting in desperation almost.

In the operation of any immigration laws mistakes will occur and isolated cases may appear cruel. The careless admittance into Canada of the wrong kind of human unit is a bad proceeding from all viewpoints. It is neither kind to the immigrant nor fair to the Dominion. It simply amounts to a transfer of responsibility from Britain to Canada. This country is willing to receive and to make room for all the labor it can absorb in the natural order of things. But restrictions are necessary.

The immigration bill which has just made its appearance at Ottawa will probably arouse further protest in Britain. In the new bill, it is provided that boards of inquiry, consisting of three or more officers, shall determine summarily all cases of immigrants seeking to land in Canada and detained under the Act.

We are inclined to disagree with the clause in the new bill which increases from two to three years the time limit within which deportation at the expense of transportation companies may take place. There should be special reasons for such a long period. That provision seems unfair to the immigrant and to the transportation companies.

Largely, the discussions which have been waged in England concerning our immigration policy have revolved around a few cases of deportation. The British immigrant must know when he leaves his shores that the country in which he seeks a new career offers him exceptional opportunities. He must become a near friend of hard work, a grasper of opportunity and the embodiment of adaptability. No time is there for loitering; no room is there for foolish sentiment. The bread and butter is here. To eat man must labor. Canada seeks to exclude from the competition, the parasite, the thief, and those who are a hindrance to a country's progress.

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## INSURANCE LEGISLATION.

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Still in certain quarters brews the anti-insurance legislation sentiment. In face of a statement that the Minister of Finance will bring down in the House of Commons in a few days the insurance bill, come again those mysteriously inspired suggestions that the bill will not be introduced this session. We believe that several of the chief features of the bill have been retained in the redrafted measure in respect to the provisions for securing more readable and detailed reports by insurance companies to the Government as to details of investments of funds. It is thought that there has been some modification of the provisions specifying the class of securities in which these funds may be invested. It is supposed to be the intention to enlarge the powers of the Superintendent of Insurance.

As to the reports that the insurance bill will be pigeonholed indefinitely, we learn from the Minister of Finance that there is no foundation for them.