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FINANCE AND INSURANCE REVIEW.

MONTREAL, AUGUST 31, 1877.

**THE EMPLOYMENT PROBLEM.**

The report of the Select Standing Committee on Immigration and Colonization, recently issued, is replete with useful information and suggestions applicable to some important problems of the day. The settlement of her waste lands is of the greatest consequence to Canada; and more especially is this to be observed just now when the increasing demand for cattle for shipment to Great Britain is lending many of the older settlers an opportunity of giving their somewhat impoverished farms a rest by devoting themselves more to cattle raising, and renewing thereby the fertility of the soil. The supply of Canadian cattle for ocean shipment was almost exhausted the second week of the present month, and, as the report states, it is evident that any surplus which we can afford is not sufficient to affect a market so vast as that of Great Britain. The quality of the wheat grown in the newly settled districts has an established superiority; and no one will compare for a moment the position of the Manitoba settler or the owner of the stoniest farm in Ontario or Quebec with that of our canal, wharf and street laborer.

The recent strikes in the United States and previously in Canada, with their attendant disturbances, are forcing upon public attention the fact that we have in our cities and larger towns on both sides of the line a large surplus population for whom there is no present use, nor likely to be for some time to come; that, owing to the depressed condition of all branches of business and trade, with diminished production in all lines of manufactures, there is no employment within their reach that will afford the means of support for themselves and families. There are two men for every day's work there is to be done, while the pay for that day's work will barely support one man; and the question how work can be supplied, so that these unemployed men can earn their support, has become the foremost question of the day, and is written and talked about as the employment problem. This distress and embarrassment which is brought more directly before us during winter, is by no means confined to the workingman, or what we are accustomed to call the laboring classes, but embraces persons from all grades of employment as well as those who have done business on their own account, but have lost employment or business through the pressure of the times, and are now in distressed circumstances, and in any consideration looking to the relief of people suffering for the lack of employment they are as much or more entitled to our sympathy and aid than are the common laboring classes, since the contrast between their present and former condition is greater and more keenly felt.

While there is such a condition of distress and suffering in our commercial and manufacturing centres, and so little that is hopeful in the immediate future, when we turn to our agricultural districts and interests we find in strange contrast a condition of plenty and general prosperity. Every bushel of wheat, corn, rye, oats, or barley; every pound of beef, pork, butter, cheese, or wool; and in fact every product of the soil, is in demand, and at remunerative prices to the producer. Added to this is the fact that there are tens of thousands of acres of fertile lands unoccupied in the Dominion waiting for the labor of the husbandman.

Among the propositions that have been prominently proposed as one measure of relief from the present overcrowded condition of cities is that of the formation of colonies made up of the unemployed to settle upon and improve cheap lands, such aid being rendered them in reaching and getting a start upon their lands as may be found necessary. It is very easy

to say, "the unemployed laborers of our city ought to go to the country, settle on a piece of cheap land, and go to farming." They might as well be told to buy a steamboat and go to steamboating without aid; the one is just as much out of their reach as the other. The settlement of a family on new land involves, first, a house or cabin of some kind that will serve as a shelter; then a team (oxen or horses), a farm wagon, plow, harrow, cultivator, and, if in the prairie land of the Northwest and where stock is allowed to run at large, fencing sufficient to inclose all land prepared for a crop, seed for planting, and, lastly, means for subsistence till ground can be prepared and a crop grown. This in Manitoba will extend into the year after settlement, although good crops are often realized from new breaking. In wood land the six or eight acres cleared during the first winter cannot be prepared to receive any crop till the next fall, after the summer has dried the encumbering brush and log-heaps enough to make them burn. From the foregoing it will be seen that, under the most favorable conditions, a colonist will need a capital of from \$250 to \$350 with which to settle upon and improve a piece of new land. But little reliance could be placed upon securing labor from others to help furnish a support while the land was being prepared and the crop growing.

Without help from some source the man who is to-day without employment or money has little chance to become a self-supporting farmer. There have been but two ways suggested in which such aid could be rendered: First, Government aid, and second, charitable aid,—the formation of Emigrant Aid Societies to furnish means to get settlers on the cheap lands and sustain them there until they become self-supporting. The first may be dismissed without consideration.

The second is highly objectionable, even if practicable. The objectionable features are that it is a charity, the reception of which tends to pauperize and undermine the feelings of self-respect of the recipient. It would exclude the class most needed in such an enterprise, the intelligent and self-respecting, who would not bring themselves to accept such aid. A colony made up of people who would go out on such terms would never be satisfied with what was done for them, would always incline to lean upon others rather than depend upon their own exertions, and would carry within it the elements of disaster and failure. It is impracticable in that the necessary means could not be raised at this time. This pressure is not felt outside our cities, and no aid could