

# THE COMMERCIAL

The recognized authority on all matters pertaining to trade and progress in Western Canada, including that part of the prairie west of the Superior, the Provinces of Manitoba and British Columbia and the Territories.

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The Commercial certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific coast than any other paper in Canada, daily or weekly. The Commercial also reaches the leading wholesale commission, manufacturing and financial houses of Eastern Canada.

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## ADVANTAGES OF COMBINING RURAL SCHOOLS.

Prof. Robertson, who has made a study of the plan for consolidating rural schools, and who personally visited a number of the schools in the United States, which are conducted on this plan, sums up some of the advantages of the new system as follows:

It ensures the engagement and retention of some teachers of higher qualifications and longer experience, in rural schools.

It permits the time table to be so arranged that teachers can give each class and every pupil, in the class, more direct help and supervision.

It makes it convenient for boys and girls in rural districts to obtain a high school education without leaving home.

It leads to the erection of better school buildings and more satisfactory equipment in all the requisites of a good school.

It makes it practicable for rural schools to enrich their courses for all pupils by nature study, manual training and household science, as well as by better music, and for advanced pupils by instruction in agriculture, horticulture and allied subjects.

## THE MUTUAL LIFE OF CANADA.

The thirty-third annual meeting of the Mutual Life of Canada was held at its head office, Waterloo, Ontario, on February 5th. The report shows that the business of the year was very satisfactory. The new insurances issued were \$4,527,828, an amount exceeded by but two Canadian companies. The total amount of policies in force is now \$34,467,420, giving the company third place in this respect, an record purely Canadian business. It will thus be seen that the Mutual Life is not only maintaining its popularity, but an examination of its financial statement proves that its administrative management is an economical one. The income, assets and surplus have been largely increased, noteworthy points being the large amount of dividends paid to policyholders, \$77,843, and the addition of \$10,179 to the general surplus account.

Notwithstanding the large transactions of the year, the expenses were kept within the same moderate limits as in previous years. The surplus over all liabilities on the government standard is \$738,256, while on the

company's more rigid standard it is \$499,150. While the security afforded to policy holders is all that could be desired, the directors, believing that the most ample provision should be made for the fulfillment of its contracts, decided upon a three per cent. reserve for all business issued hereafter.

The Mutual Life of Canada has a well organized system throughout the west. The Winnipeg office, which still continues in charge of P. D. McKinnon, as manager, with S. J. Drake, as cashier, controls the business of the company in Manitoba and Northwestern Ontario. Branch offices have been established at Calgary, for Alberta territory, and at Prince Albert for Saskatchewan territory. A branch will be opened at Regina for Assiniboia territory.

## MORE AID TO RAILWAYS.

The people of Manitoba were startled on Wednesday morning by the announcement that the government had decided to grant further extensive aid to the Canadian Northern Railway Company, to secure the construction

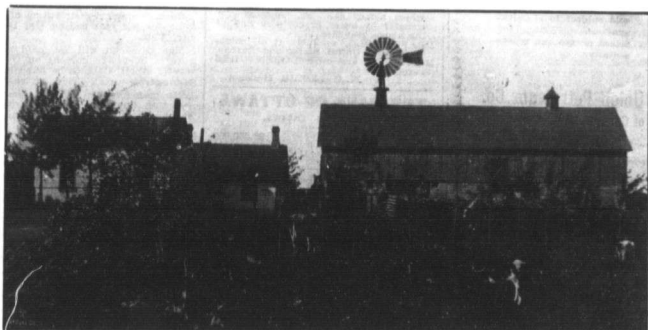
tend to all parts of the province. This will be assumed by the opponents of the government to mean an attempt to bribe the constituencies by promises of railways. Bribery of this nature is quite as objectionable as is the purchase of individual support. It is one of the flagrant features in connection with this transaction, that opponents of the government will use it to make this charge.

## FORESTRY IN MANITOBA.

The Commercial would strongly endorse the suggestion that a department of forestry and horticulture should be established in connection with the proposed agricultural college for Manitoba at the very outset. The commission appointed to report on the agricultural college question wisely suggests that such a department should form part of the work of the college. Forestry and horticulture are closely connected, and particularly in Manitoba, they are inseparable. The most necessary feature in successful horticultural work in Manitoba is to establish as nearly as possible forest conditions. In order to grow fruits, shrubs, flowers and even many veget-

The two main features in connection with forstry work, is the protection of the natural forests and the encouragement of tree planting. So far very little has been done in this province in the interest of forestry except what has been done by the federal government during the past two years. In Manitoba the public lands are largely vested in the federal government, which is no doubt one reason for inactivity on the part of the provincial government. Some provincial measure or measures in the interest of forestry might well be devised, and a department of forestry should certainly be established in connection with the agricultural college. In Ontario a movement is now on foot to establish a provincial school of forestry. The universities are also beginning to take up this matter, both in Canada and the United States. Schools of forestry have already been established in connection with some of the leading universities.

The rapid destruction of the vast forests of North America during recent years is hastening action in the direction of forest preservation. In the United States authorities are now



MANITOBA FARM HOMES—RESIDENCE OF ADOLPH HAGEN, BALMORAL.

of several branch lines of railway in the province. It was known that the legislature was to be prorogued the following day, and the public were not expecting any further important developments at this session of the legislature. Briefly, the bill as introduced and rushed through the House during the closing hours of the legislature, provides that the bonds of the Canadian Northern Railway Company to the amount of \$10,000 per mile, on 335 miles of railway, shall be guaranteed by the province.

It is a matter for great regret that this act, which makes the province liable for a further sum of well up to three and a half million dollars on account of the Canadian Northern Railway, should have been introduced and rushed through the House during the closing hours of the legislature. The total liability of the province on account of the Canadian Northern Railway transactions is now placed at over \$21,000,000. The further guarantee now made is \$2,000 per mile in excess of former guarantees of bonds of this company.

It is a further matter for regret that this measure has been thought necessary by the government at a date so closely preceding a general election. The branch railways projected, and for which this aid has been voted, ex-

ables to advantage, it is necessary first to create shelter belts of hardy trees. This horticulture here is dependent upon forestry to a considerable extent.

Forestry is receiving increased attention of late throughout all Canada. A few individuals who have appreciated the importance of this matter have kept pressing the question upon the federal and provincial governments, and their efforts are at last beginning to bear fruit. Within the last two years the Dominion government has undertaken some important work in the direction of protecting and preserving our vast natural forests. In the west several areas of timber land have been set apart as permanent forest preserves. A plan for the encouragement of tree growing has also been entered upon, which has been designed particularly for the prairie districts of Western Canada. The value of the forest preserves cannot be over-estimated. These reserves should be guarded with the strictest care, so that they may be made to endure for all time. The policy of assisting farmers to grow trees and instructing them in growing forest belts, should be productive of good results.

The province of Manitoba should fall in line and assist in this most valuable work in every way possible.

beginning to estimate the number of years that will elapse before the forests will cease to exist. Prof. Fernow says that at the present rate of consumption the timber supply of the United States will be exhausted within thirty years. This will indicate the great value of our Canadian forests, which will soon be the only forests of North America. Not many years ago we were inclined to talk about our inexhaustible forests. Now we are wisely beginning to consider measures for their preservation. Enormous areas of valuable forests have been destroyed within a few years by fires. The destruction by fire has been successful. The most stringent measures are required to protect the forests from fire. All lands which are not well adapted to settlement should be maintained as forest reserves for all time, and only matured timber should be removed from these reserves. The question of reforestation should also be carefully considered. There are areas of land in Manitoba which are of very little value for agricultural purposes, which might be turned into forests. It is one of the beauties of forestry that non-agricultural lands, which are unfit for cultivation, will produce vast quantities of valuable timber.

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