

asked to raise \$1,600,000 in 1917. Nor can Alberta be expected to secure \$1,400,000. The best these two provinces can do is to contribute about \$600,000 each. So you can see from somewhere we have to get \$1,000,000 to help out British Columbia and \$800,000 to help out Alberta. Saskatchewan, Manitoba and New Brunswick are able to take care of themselves. Our problem of 1917 is to see where we can get that \$1,800,000.

What I now say is purely in the way of suggestion. It seems to be that Quebec and Ontario, the two oldest, richest and strongest provinces, can take up that load. If so, we would ask Ontario to raise in 1917, \$5,000,000 and Quebec to raise not only its own needs (\$1,300,000) but \$900,000 more. This surplus of \$1,800,000 from Ontario and Quebec would enable us to meet the shortage in British Columbia and Alberta. The underlying principle is for the strong to help to bear the burden of the weak. We are asking every one of these provinces to do all that they possibly can.

That is the statement as it seems to present itself to us for 1917. We are to follow a discussion as to ways and means. That discussion will of course, begin with some of the descriptions of the way we raised the money in the past. It will then come up for us to say whether we shall continue to raise money in the way we have previously done, or whether there is some better way you can suggest, and we at the Head Office will be guided very largely by this test, to ascertain the direction towards which we shall bend our efforts to secure the necessary amount for 1917.

In answer to questions Mr. G. W. Elliot of Montreal explained the measures taken by his branch to effect collections. He said in part:—

"The losses are made up nearly all of failures of some of the larger subscribers. That is subscribers of \$500 and \$1,000; business failures which were unforeseen and could not be helped.

"We collected the money by means of circulars. We would jog the subscribers occasionally by a circular letter. When this failed, we had stronger letters written, signed by the Honorary Treasurer—autograph letters. Then we put it up to them as a debt. Several subscribers took offence and said it was not an obligation, but they were very few. We pointed out to them the needs of the Fund, and that we had depended on their subscription to carry on the work. There was not much trouble on that ground."

In connection with collections in industrial establishments, Mr. McCulloch of Galt said:—

"We send them sheets with our receipts. Instead of the man getting the 25 or 50 cents in his pay, a receipt is put in, and the