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serious question whether the coming of large numbers of immigrants would be to the advantage of either this country or the immigrants. The situation, moreover, will be all the worse because of the conditions which are bound to be felt in this country on the cessation of hostilities. We hope that many thousands of the stalwart Canadians, who are giving themselves to fight for the Empire, will return safe and sound Then the last battle has been fought and won. These men will be seeking employment. But when they return there will be less and not more employment than there is now while the war is on. Thruout Canada to-day factories are working overtime to produce boots; clothing, guns, ammunition, harness, blankets and other supplies for the troops. Other industries are booming because imports from Germany, Belgium and France have ceased to arrive. When the war is over army orders will cease and French, Belgian and German factories will shortly be competing with Canadian manufacturers, tho it will be some years before their export trade resumes normal volume. In many lines no doubt Canadian industries will be able to stand this competition, but in others, for which this country has not special advantages, foreign goods will again come into Canada, as in the past, unless they are shut out by an increase in the tariff which would be an unjust burden upon the Canadian people. Canada will gladly hold out the hand of welcome to those whose homes have been destroyed and whose means of gaining a living has been lost in the war. We hope that there will be considerable immigration when the present

struggle is over, provided that it can be properly taken care of and that condiditions are created which will make the increase in our population of benefit, both to the newcomers and to those who are already here. But it would be disastrous to bring thousands of penniless refugees to Canada without making proper provision for them, or without first establishing conditions under which they may become not only selfsupporting but prosperous. prosperity comes to Canada it will not be as the result of war in which immense quantities of wealth are constantly being destroyed, but it will be brought about by peace and by conditions which will encourage the production of wealth and its distribution on a just and equitable basis.

## OFFERING SIX PER CENT MONEY

There is a firm known as the American-Canadian Securities Loan Company of Denver, Colorado, that is advertising to loan money on farm land in Western Canada for 6 per cent. interest. We have had a number of enquiries as to the reliability of this company. We have not been able to secure names of any farmers in Western Canada who have secured loans from this company at this rate of interest. We applied to the company for information as to its standing, but the reply was not satisfactory. Toronto Saturday Night says of this company:

"This is a wild cat as far as Canadians are concerned. The skeleton of their loaning scheme, as contained in the booklet circulated in some of the Western Provinces, appeared to be quite unsatisfactory. The applicant for a loan was to accompany each application with one per cent. of the loan applied for. The company did not,

of course, guarantee to make the loan, and as its headquarters is in Denver, Canadians could have no hold on the corporation. Those who sent on this one per cent. may have considerable difficulty in securing its refund, and they may never get it. I was very doubtful about this concern and assumed that it was not properly registered in Canada, or in any of the provinces. This assumption proved to be well based, as letters confirming the fact that the American-Canadian Securities Loan Company is not registered, were received here from Ottawa, Alberta, Saskatchewan and Manitoba This concern is to be strictly let alone, it would appear. The post-office department should seize and confiscate its mail."

In the light of this information we would advise our readers not to send any money to this firm until the company is able to guarantee its reliability. We carried the advertisement in The Guide and take this opportunity to warn our readers.

The municipalities of Strathclair, Sifton, Stonewall, Woodlands, Victoria and Napinka, in Manitoba, have been restrained by injunction from taking a vote on local option at the December elections. Prior to the last provincial elections, legislation was passed which it was believed would prevent the wishes of the majority being thwarted by legal technicalities, but apparently the liquor men are still able, by consent of the courts, to carry on their unholy business in spite of public opinion.

In time of war prepare for peace. In other words, while the horrors of war are constantly before the eyes of the world let us bend every effort to devise means which will make another great war between civilized nations impossible.



LIGHTENING THE SHIP
A Suggestion to Canadian Governments, Federal and Provincial