0-41-1 × J-44-2

Journal of Commerce

VOL. XLVIII, No. 1

GARDEN CITY PRESS. JANUARY 6, 1920 Ste. Anne de Bellevue, Que.

MONTREAL, CANADA

PRICE, 10 CENTS

Canada and World Labor Laws

By S. R. PARSONS

Compulsory Primary Education

By J. W. MACMILLAN

Nova Scotia Coal Production

By F. W. GRAY

General Conditions In The West

By E. CORA HIND

TELEGRAPHIC and CABLE ADDRESS:

"OGILVIE, MONTREAL"



CODES USED PRIVATE A.B.C. 4th and 5th Western Union Riverside Bentley's and A.I.

Head Office, Montreal, Canada

THE

OGILVIE

FLOUR

MILLS

COMPANY

MONTREAL, WINNIPEG, FORT WILLIAM, MEDICINE HAT DAILY MILL CAPACITY 19,000 Barrels.

WAREHOUSE CAPACITY 377,000 Barrels.

ELEVATOR CAPACITY 10,335,000 Bushels

RAFARAR

LIMITED

MAKERS OF

The Highest Grades of Canadian Hard Spring Wheat Flour

The British Empire

The

Largest

Millers in

MILLS SITUATED AT:

Nova Scotia Water Power



Investigations now under way by the Nova Scotia Water Power Commission have already revealed a natural resource in water power close to existing industrial centres and excellent ocean shipping ports, which, as yet, has hardly been touched.







A partial development of the site here shown has made possible the profitable operation of gold-bearing ores, great bodies of which merely await the development of adjacent water powers for successful and profitable operation.



For Further Information write

W. B. MacCOY, K. C.,

Secretary Industries and Immigration

HALIFAX, NOVA SCOTIA

CANADA'S GREATEST FLOUR MILL.

This mill supplied more flour to the Allies than any other mill in the world

Domestic Brand KINGS QUALITY



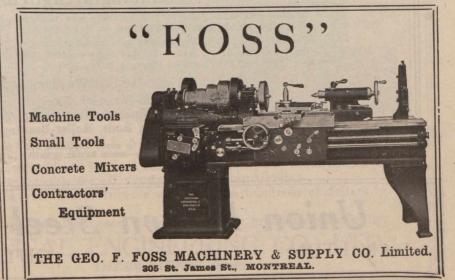
Other mills at Medicine Hat Kenora Brandon Thorold Welland and Dresden

Export
Brand
NELSON
FLOUR

The Maple Leaf Mill at Port Colborne, Ont.

TOTAL DAILY CAPACITY, 17,000 BARRELS.—

MAPLE LEAF MILLING COMPANY, LTD.



The Steel Company of Canada, Limited -PRODUCTS

"HAMILTON" PIG IRON, Basic, Malleable and Foundry

RAILWAY FASTENINGS

Angle Bars, Track Bolts, Tie Plates, Spikes, Tie Rods, etc.

NAILS, SPIKES, RIVETS, &c.

Wire, Cut, Boat and Horse Shoe Nails, Railway, Pressed and Drift Spikes, Tacks and Shoe Nails, Steel and Copper Rivets and Burrs, Iron, Brass and Cop-

POLE LINE HARDWARE

Pole Steps, Cross Arm Braces, Guy Clamps and Guy Rods, etc., Black and Galvanized.

IRON AND STEEL

Blooms, Billets, Bars, Wire Rods, Angles, Channels, Plow Beams, etc.

Car Axles, Shape and Drop Forgings, Horse Shoes, Carriage and Automobile Hardware, Top Goods, etc.

WIRE, &c.

Steel, Brass, Copper and Bronze, Heavy and Fine, Bright, Annealed, Coppered, Liquid Bright, Galvanized and Tinned, Stranded, Steel and Copper Cable, Clothes Line, Wire Nails, Staples, Barb Wire, Woven Wire Fencing, Fence Gates.

BOLTS, NUTS, & WASHER

Machine, Carriage, Elevator, Stove, Tire and Sleigh Shoe Bolts, Blank, Tapped Nuts and Washers.

WROUGHT PIPE

Black and Galvanized Nipples and Couplings.

SCREWS

Wood and Machine Steel, Brass and Bronze.

LEAD PRODUCTS

Lead Pipe, White Lead, Shot and

Throughout our entire organization, we recognise and adhere to the highest standards of QUALITY and SERVICE. And upon this — in the future as in the past — the expansion and prosperity of our business depends.

The Steel Company of Canada, Limited

HAMILTON

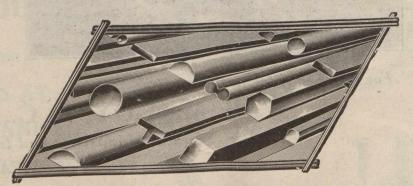
Sales Offices at

MONTREAL

Hamilton Toronto Montreal Winnipeg Vancouver



UNION DRAWN BRIGHT COLD SHAFTING



Maximum Strength and Accurate Size.

Besides maximum strength and accurate size you get absolute straightness and highly polished surface in Union Drawn, Bright, Cold-Finished Steel Products.

Our process of Cold Die Rolling increases tensile strength almost 30 per cent.; and increases the elastic limit by over 61 per cent. By the same process the resistance to transverse stress is increased about 100 per cent. and the 'orsional strength is increased over 50 per cent.

We Manufacture:

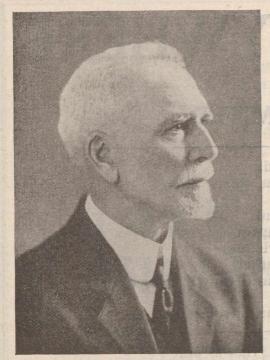
Bright, Cold-Finished Steel in Lounds, Flats, Squares, Hexagons and Special Shapes for Machine Construction, Pump Rods, Piston Rods, Roller-Bearing Rods, etc.

Large stock constantly on hand to meet demands for prompt delivery. Pay you to keep well posted in our of products considered.

Union Drawn Steel Company, Limited

HAMILTON

ONTARIO



W. B. WOOD, President.

OVER THE TOP TO VICTORY FLOUR

Peace and Contentment in the home is assured to those who use

VICTORY FLOUR

Made By

Dominion Flour Mills, Limited

"VICTORY IS HERE TO STAY"
THE FLOUR VICTORIOUS

P. K. Company, Limited sommer Building,

37 Mayor Street

Montreal

Carry large supplies of-

Perrins Gloves
Kayser Gloves
Radium Hosiery

QUALITY and SERVICE

Acetic Acid Refined Acetic Acid Crude Acetic Anhydride Acetate of Soda Acetate of Lime Acetone Pure Acetone Alcohol Acetone Oils

Charcoal
Columnian Spirits
Creosote Oils
Formaldehyde
Methyl Acetate
Methyl Alcohol
Methyl Alcohol Pure
Wood Alcohol

Made in Canada

Standard Chemical Iron and Lumber Co.

MONTREAL

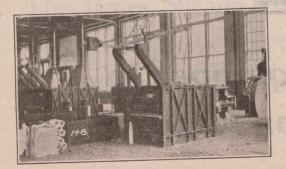
TORONTO

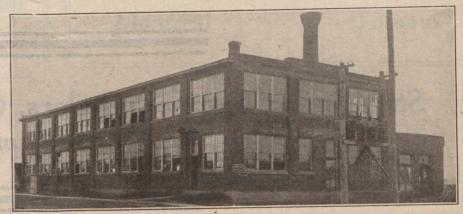
WINNIPEG

FOR ALL HEAT TREATING

It will pay you to dispense with coal, stokers and chimneys—ash piles, soot and smoke—and to use instead

OIL-BURNING MECOL FURNACES





In the first place, the initial cost of a Mecol oil-burning Furnace is only half the cost of a coal-burning Furnace.

In the second place, a Mecol Furnace exactly suited to your requirements is the best furnace obtainable for efficiently heat-treating metals. In the third place, your Mecol Furnace will save you hundreds of dollars in

Let us explain how Mecol Furnaces can improve your product economically.

MECHANICAL ENGINEERING CO., LTD.

THREE RIVERS, Quebec.

WATER TRIPS EVERYWHERE

from Frost to Flowers
CANADA STEAMSHIP LINES LIMITED

-Representing Furness Bermuda Line Jamaica, Porto Rico United Fruit Co. Florida Clyde Line -Savannah Mallory Line -Washington Old Dominion Steamship Co. **New Orleans** Southern Pacific Co. West Indies Quebec Steamship Co. Brazil and South America Lamport & Holt Ward Line -Japan and India Nippon Yusen Kaisha

Winter and Summer our Ticket Offices are at your disposal. Let us plan your winter vacation and make all arrangements for reservation, passports, etc.

Montreal---Havre Service

Compagnie Canadienne Transatlantique, Limitée

Frequent Sailings.

Further particulars upon request.

Ship Your Freight by Water

Save both Time and Money.

We have excellent facilities for handling freight of all kinds. Through bills of lading issued via all ocean lines, via Montreal.

CANADA STEAMSHIP LINES LIMITED

Head Office:-

Victoria Square, Montreal

The Collingwood Shipbuilding Company, Limited

Collingwood, Ontario Kingston, Ontario

Steel Ships, Engines, Boilers, Castings and Forgings.
Plant Equipped with Modern Appliances for Quick Work

Dry Docks and Shops Equipped to Operate Day and Night on Repairs

Head Office MONTREAL Western Office WINNEPEG



Mills At KEEWATIN PORTAGE LA PRAIRIE MEDICINE HAT

LAKE OF THE WOODS MILLING CO. LIMITED

Millers of Canadian Hard Western Wheat Flour for Domestic and Foreign Markets

PRESIDENT: Frank S. Meighen. VICE-PRESIDENT: Wm. W. Hutchison. DIRECTORS:

George V. Hastings. Abner Kingman. J. K. L. Ross. W. A. Matheson. R. M. Ballantyne. Tancrede Bienvenu. John W. Carson.

DAILY CAPACITY: 13,700 BARRELS.

F. B. McCURDY & CO.

Members Montreal Stock Exchange

INVESTMENT - SECURITIES

VICTORY BONDS - WAR LOANS

歌 歌 歌

136 St. James Street -

- Montreal

SHERBROOKE, P.Q. ST. JOHN, N.B.

SYDNEY, N.S.

HALIFAX, N.S. ST. JOHN'S NFLD.

A. B. SEE

ELECTRIC ELEVATOR COMPANY OF CANADA, LIMITED

Passenger and Freight Elevators

Montreal :-: Toronto

TELEPHONES:

Contracting Department - - Vic. 1534 Order and Lumber Department, Vic. 1533

The James Shearer Company,

GENERAL CONTRACTORS

Lumber, Timber, Beaver-Board, Shingles,

225 St. Patrick St. -Montreal

"M.R.M." HORSE SHOES

Mean Good Luck to Horseowners

"M. R. M." Shoes fit easily, because of their natural shape and well drawn heels. Nail holes are punched at the proper angle, clearly cut and accurately spaced the right distance inside the edge of the shoes - which means proper

Rigid inspection is given "M. R. M." Shoes before they leave our factory, so that they can be depended upon.

Price List and all Information on request.

THE MONTREAL ROLLING MILLS CO:

MONTREAL, P.Q.

THE ROYAL BANK OF CANADA

Gapital Paid Up \$16,000,000 Reserve Funds \$17,000,000 Total Assets \$470,000,000

SIR HERBERT S. HOLT, President EDSON L. PEASE, Vice-President and Managing Director M. W. WILSON, Supt. of Branches C. E. NEILL, General Manager

Statement to the Dominion Government (Condensed) showing Condition of the Bank on July 31, 1919

LIABILITIES.

a 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 16,144,550.00
Capital paid up	16,397,275.00
Reserve Fund	535,757.19
Undivided Profits	34.412,062.74
Notes in Circulation	383,318,713.02
Deposits	8,367,900.08
Due to other Banks I andon	0,001,000.00
Bills Payable (Acceptances by London	504,744.27
Branch)	11.607.490.78
Acceptances under Letters of Credit	
	\$471,288,493.09
ASSETS	BELLEVILLE STREET
	\$ 80,960,107.57
Cash on Hand and in Banks	20.500,000.00
Deposit in the Central Gold Reserves	63,094,503.71
Government and Municipal Securities	03,034,000.11
Railway and other Bonds, Debentures and	16.904.957.44
Stocks	14,574,059.37
Call Loans in Canada	32,277,161.49
Call Loans elsewhere than in Canada	
	228,310,789.58
Loans and Discounts	222,124,811.61
Liabilities of Customers under Letters of	
Credit as per contra	11,607,490.78
Rank Premises	7.026,080.00
Pool Estate other than Bank Premises	1.390,534.61
Mortgages on Real Estate sold by the Bank	x 78,786.50
Deposit with Dominion Government for Se-	
curity of Note Circulation	750,000.00
Our and our an	A471 000 400 00

595 Branches in Canada, Newfoundland, West Indies, Central and South America, etc., distributed as follows:

Canada	520
Newfoundland	8
West Indies	54
Central and South America	9
Spain (Barcelona)	1
U. S. A. (New York)	
Great Britain (London)	1
French Auxiliary (Paris)	1
The state of the second	-
	595

SPAIN, BARCELONA - - Plaza de Cataluna 6 LONDON, ENGLAND, Bank Bldgs., Princes St., E.C. NEW YORK CITY, Cor. William and Cedar Sts.

French Auxiliary:
THE ROYAL BANK OF CANADA (France) PARIS, 28 Rue du Quatre-Septembre.

COLLECTIONS

throughout Canada, Newfoundland, West Indies, Central and South America handled promptly and on favorable terms.

The Province of Quebec Canada's Largest Province

Area....over 700,000 square miles, or 18 per cent of all Canada

Rich in Natural Resources, Soil, Timber, Fisheries, Mines. Waterpower estimated at 6,000,000 h.p. of which 875,000 are developed at the present time.

Rich in Fish and Game and the best of sport for hunter and sportsman.

\$471,288,493.08

A Land of great Waterways, of mighty Rivers and Lakes, of extensive Forests.

A Land where Farming and Dairying is profitably pursued, with an annual production value exceeding \$200,000,000.

A Province that leads all the provinces in the Pulpwood and Asbestos Industries.

A Province that offers exceptionally favorable terms to the settler.

Send for Booklets and Information to

The Department of Lands and Forests Quebec City, Quebec.

ROUGH TURNED FORGINGS STEEL CASTINGS PLATE

FOR PROMPT DELIVERY

Dominion Foundries and Steel Limited HAMILTON - - - CANADA

LETTERS OF CREDIT, FOREIGN DRAFTS, TRAVELLERS' CHEQUES

The Home Bank has arrangements for the issuing of Letters of Credit and Drafts to over 1,500 principal points in the Kingdom and the world-wide British Empire, and countries of Europe and Asia not still under the War ban. The service is most complete and of unexcelled efficiency.

BOND DEPARTMENT

Every branch of the Home Bank is in close touch with the Bond Department at the Head Office. Information regarding Government Bonds, and the more staple securities, readily and freely communicated upon request.

Travellers' cheques issued. Good everywhere in Canada and the United States.

Eight Offices in Toronto.

Branches and Connections Throughout Canada.

THE HOME BANK OF CANADA

Head Office; 8-10 King St. West, Toronto HEAD OFFICE FOR QUEBEC:

Transportation Building, St. James Street, MONTREAL

TELEPHONE MAIN 5039

S. Gerald Tritt

ADVOCATE, BARRISTER, SOLICITOR

WATERMAN BUILDING
179 St. James Street

Montreal

R. S. McCUTCHEON, President & Manager.

E. H. McCUTCHEON, Secretary-Treasurer.

McCutcheon Waist Co., Limited

MANUFACTURERS

THE Mack BRAND

Registered.

323 St. James Street,

MONTREAL.



The Art of Blending Tobacco has reached the Zenith of Perfection in Piccadilly Smoking Mixture.

The Strathcona Fire Insurance Company

HEAD OFFICE: 90 ST. JAMES STREET, MONTREAL

Funds (including uncalled subscribed capital) exceed \$400,000.00



AN INDEPENDENT COMPANY WITH SPECIAL RATES.

Correspondence invited from Brokers and others able to introduce good fire business

A. A. MONDOU. President and General Manager J. MARCHAND,

BELL TEL. MAIN 2181-2182

The

Journal of Commerce

MONTREAL, CANADA

VOL. XLVIII, No. 1.

GARDEN CITY PRESS, TUESDAY, JANUARY 6th, 1920.
Ste. Anne de Bellevue, Que.

Price 10 CENTS

Journal of Commerce

Devoted to

CANADIAN INDUSTRY, COMMERCE AND FINANCE.

Published every Tuesday Morning by

The Journal of Commerce Publishing Company, Limited.

Montreal Office: Room 30-B, Board of Trade Building. Telephone Main 2662.

Toronto Office: 1402 C. P. R. Bldg., Toronto. Telephone: Adelaide 3310.

Vancouver Office: 507 Board of Trade Bldg., Vancouver.

Printed at The Garden City Press, Ste. Anne de Believue, Que. Telephone: 165 St. Anne's.

> HON. W. S. FIELDING, President and Editor-in-Chief.

B. K. SANDWELL, Managing Editor Subscription price, \$3.00 a year. Advertising rates on application.

Principal Contents

Editorial:

	What other Way?	11
	Clemenceau	11
	Will Wilson Retire?	12
	Labor in England	12
	The Police	12
	The Lawyer Menace	12
	然。但是TANK \$100 \$100 \$100 \$100 \$100 \$100 \$100 \$10	
>	pecial:	
	General Conditions in the West	1:
	Canada and the World Labor Laws	1
	Compulsory Primary Education	1
	Nova Scotia Coal Production	2
	Review of Pulp & Paper Year	2
	The Failure of State Insurance	2
	Why is There Not More For All?	2
	Need Adequate Ice-Breakers	2
N	Aiscellaneous:	
	English Market for Canadian Apples	1
		1
	Bradstreets Weekly Report	1
	Bradstreets Weekly Report	4
	Bradstreets Weekly Report	1
	Bradstreets Weekly Report	1
	Bradstreets Weekly Report	1 1 1
	Bradstreets Weekly Report	1 1 1
	Bradstreets Weekly Report	1 1 1 1
	Bradstreets Weekly Report	1 1 1 1 1 2
	Bradstreets Weekly Report	1 1 1 1 2 2
	Bradstreets Weekly Report New Motor Fuel New President of Home Bank New Director of Royal Bank Union Bank Shows Gain in Deposits Settlers' Experiences Wanted Coniagas Annual Report Publishers' Dispute Pringle's Authority British Tractor Evolution Change in Market for Our Securities	1 1 1 1 1 2 2
	Bradstreets Weekly Report New Motor Fuel New President of Home Bank New Director of Royal Bank Union Bank Shows Gain in Deposits Settlers' Experiences Wanted Coniagas Annual Report Publishers' Dispute Pringle's Authority British Tractor Evolution Change in Market for Our Securities Deaths of the Week.	1 1 1 1 1 2 2 2 2
	Bradstreets Weekly Report New Motor Fuel New President of Home Bank New Director of Royal Bank Union Bank Shows Gain in Deposits Settlers' Experiences Wanted Coniagas Annual Report Publishers' Dispute Pringle's Authority British Tractor Evolution Change in Market for Our Securities	1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2

What Other Way?

NOBODY will claim that the Covenant of the League of Nations provides an absolute guarantee of peace to the world. It would be too much to expect that an instrument could at once be forged that would overcome the rivalries and jealousies and quarrelsomeness of the nations of the earth. But the Covenant certainly is the greatest peace instrument that has yet been devised. That there is need of some such scheme for the prevention of war nobody will deny. If the Covenant is not helpful to that end, what other method is there for accomplishing the purpose? That is a question that should be taken to heart by the statesmen at Washington who are opposing the ratification of the Peace Treaty. This view of the question was very forcibly presented by Mr. A. J. Balfour in a recent speech:

"The League of Nations has had many critics, but I am not aware that among the multititude of criticisms that have been offered any suggestion makes its appearance for finding a substitute for that organization which we desire to see intrusted, I admit, with the great task of preserving the peace of the world. Those who criticize the League of Nations have no substitute for the League of Nations. They are prepared, it seems, for the civilized world to go on in the future as it has gone on in the past, oscillating between those scenes of violence and sanguinary disturbance and the intervals in which great and ambitious nations pile up their armaments for a new effort. To me such an ideal appears to be absolutely intolerable, and I am not prepared seriously to discuss with any man what the future of international relations should be unless he is prepared either to accept in some form or another the League of Nations, or to tell me what substitute he proposes for it."

There may be extremists at Washington who will say that nothing of the kind is necessary, that the nations should be left to settle their affairs as in the past, and that, at all events, the United States should not be drawn into what are sometimes called European entanglements. But the world should not be asked to take the risk of another war such as has just been ended. And the United States has gone too far in its participation in

world politics to warrant it in claiming isolation now. If not before, then certainly when America warred against Spain and took the fruits of victory, she entered into world politics. By the acquisition of the Hawaian Islands, by the conquest of Porto Rico and the Philippines, by the conquest of Cuba and the setting up of a Cuban Republic under the protection of the United States. the American Republic abandoned its oldtime isolation. By its participation in the recent great war it immensely enlarged its sphere of influence in the politics of the world. It cannot escape its share of responsibility. It must play its part in the Parliament of man, in the federation of the world. If the League of Nations does not provide a reasonable way of ensuring, or at all events promoting, peace, what other way is there for the solution of a world problem that no civilized nation can afford to ignore?

Clemenceau

OT many days ago all indications pointed to the early retirement from public life of Georges Clemenceau, the Premier of France in the last years of the war. Born in 1841 Clemenceau had had a more than ordinary share of the activities of public life. He had served in the municipal affairs of Paris in the troubled times that followed the Franco-German war of 1870, had been at various times member of the Senate and member of the Chamber of Deputies, winning prominence as a Radical leader, had been Premier for a short period in 1907-8 and had been an active political journalist when no longer in office. He was out when the war came on and at some stages his criticisms of the Governments of the day were sharp. He had, however, long noted for his advocacy of vigorous military organization for defence against Germany, feeling that a conflict was inevitable. When, in the midst of the war, there occurred one of the political crises that had been common in France, Clemenceau came to the front again as Premier, and on him fell the responsibility and in a large degree the glory of France's part in the war.

It was hardly surprising that, at the advanced age of 78 years, Clemenceau declared his intention of retiring from political life. There is no reason to doubt that in making that announcement he was quite sincere. But the part he has had in recent

events has made the French people desirous The Presidency of retaining his services. being about to be vacated by Mr. Poincaire, members of both the legislative bodies are uniting in a call to Clemenceau to take the higher position, and there is every probability that he will be elected by acclamation. The President of France is elected, for a term of seven years, by the members of the Senate and Chamber of Deputies, sitting together at a National Assembly.

There will be few to object to any honor that can be given to Clemenceau. But there may be many who will wonder how "the old tiger," as he has been called, will be able to play the rather quiet part that the French constitution assigns to the President. The system of responsible government prevails to a large extent in France. It is to the Cabinet and not to the President that the people look for leadership. The President has in a large measure the same exemption from responsibility that is accorded to the King or his representative under our British system: Clemenceau has spent most of his public life in stormy seas. Either as a Parliamentary leader, responsible for doing things, or as a critic of the men in power, he has always been in the front of the battle. Can he now be content to sit back, availing himself of constitutional irresponsibility, and leave a free hand to his Cabinet Ministers? President Clemeneceau's Prime Ministers may have an unhappy time. With such a strong man in the President's chair and a strong man as Premier the political waters of Paris may not be smooth.

Will Wilson Retire?

WHILE there has been for some months much activity in Republican circles respecting the selection of candidates for the Presidential nomination, there has been little similar movement on the Democratic side. President Wilson has been on record as not seeking a third term, but there has been a wide opinion that he is the most available candidate, and for that reason there has been a disposition to make no move to place rivals in the field. Probably the President feels the embarrassment of this situation, and desires to relieve it. His continued illness may have the effect of checking any inclination he may have had towards entering the ring. Latest reports are that he has resolved to stand aside and that he will seek an early opportunity of making a definite announcement of his decision.

The probable retirement of Mr. Wilson should cause Americans to reconsider the arrangements respecting the Presidential office. There are many reacons why four years is too short a term for the office. There is much to be said in favor of a seven years' term as in the French Republic. With such an enlargement of the term, a President might properly be excluded from a second And provision should surely be made to give a liberal pension to the man who has

filled the great office of President of the United States. Mr. Wilson, no doubt, on his retirement, can find employment in the educational work from which he came into politics. But it is not creditable to the American people that he may be obliged to do so.

Labor in England

THE most notable features of recent British politics are the remarkable demonstrations of the growing power of the Labor party. In several of the election contests Labor members have been returned by large majorities. These victories have not always been won in constituencies where the Labor party has usually been dominant. There is much evidence of such loosening of party ties as is observed in Canada. Many Liberals, both of the straight Asquith party and the Coalition party, are leaving their old associates and identifying themselves with the Labor party. In the Spen Valley election, consequent on the death of Sir Thomas Whittaker, a Coalition Liberal, three candidates presented themselves. The local Liberal organization, which had supported Sir Thomas Whittaker, nominated Sir John Simon, one of the most brilliant English statesmen, a great lawyer, a former Cabinet minister, who had resigned because he was unable to support Conscription. The Labor party nominated Mr. Myers. Mr. Lloyd George's Government, not content to let the battle be fought by these two, brought out a Coalition Liberal, Mr. Fairfax, who of course received the support of all the Conservatives and such Liberals as were strongly attached to the Coalition Government. Mr. Lloyd George made a personal appeal for support for Mr. Fairfax, and to the outside observer the prospect seemed to be that he would win. When the ballots came to be counted it was found that Mr. Lloyd George's candidate was at the foot of the poll, and that while Sir John Simon polled a large vote the Labor candidate, Mr. Myers, won the seat by a large majority. This result, following the success of the Labor candidates in other quarters, shows such a progress in the Labor movement in politics as gives fair promise of a Labor Government in England after the next election.

The Lawyer Menace

NE of the grievances of the Ontario farmers, on which they have founded the movement that has brought a farmers' Government into power, has been that there have been too few farmers and too many lawyers in the Legislature. It is an old cry, often heard in former years in various parts of the Dominion. Occasionally, in times past, it has served to defeat a lawyer and elect a farmer; but the hostility to the lawyers has not usually been enduring. It is interesting to note, however, that the antilawyer movement is not confined to this side

of the Atlantic. An advertisement in the London press announces the formation of a league to keep the lawyers out of the British House of Commons. "The lawyer politician," the advertisement states, "is Britain's greatest menace. The Anti-Lawyer Political Association is now organizing. Its object is the immediate reduction and ultimate elimination of lawyers—especially barristers—irrespective of party, from the House of Commons." There are degrees of evil. In Englands lawyers are of two classes—solicitors and barristers. All are bad in the eyes of this new organization, but the barrister particularly must be kept out of Parliament. Thus the thing that has already been done to a considerable extent in Ontario is about to be made an important issue in England.

We shall look with some interest on the progress of this English movement. In the meantime there will be opportunity to observe what success is to come to the Ontario Government, which has only one lawyer in it, and evidently would not have him if the law did not require a lawyer for the office of Attorney-General. If too many lawyers in a governing party is a misfortune, too few may prove to be an embarrassment. There probably will be occasions when Premier Drury will wish that he had a few more lawyers to assist him.

The Police

THAT most dangerous feature of trade unionism, the effort to obtain control of the police, has shown itself in many quarters. The most prominent case of it in recent times was that of the American city of Boston, where a large portion of the police force went on strike because the authorities objected to the trade-union connection. In that case the dispute became a chief issue in a State election, in which the sympathisers with the striking police officers endeavored to defeat Governor Coolidge, who had called out the State militia to enforce law and order. The triumphant election of Mr. Coolidge was a most effective blow to all the forces of disorder. It was only a few days ago, however, that the State guards were withdrawn from the city streets and the duty of maintaining order left to the new police force.

Even that splendid body of men, the London police, were affected by the trade-union movement, and only the utmost firmness on the part of the authorities prevented grave trouble. The latest movement on that side of the ocean was in connection with the Royal Irish Constabulary. A bill in relation to that body, under consideration in the House of Commons, contained a clause forbidding the policemen to have any connection with trade unions. Some of the labor members of the House attacked that clause. and a motion was made to strike it out. But the feeling of the House was so strongly in favor of the clause that the motion was rejected by a large majority, and the labor men did not call for a division.

General Conditions in the West

The Wheat Order-Effect on Milling-Reported Price of Wheat Sold-Milk Price Reduction-Bacon Market Deaths of two Prominent Winnipeg Men-1920

By E. CORA HIND.

There was practically no wholesale business done for the last three days before Christmas, and since Christm's Day the only excitement has been the decision of the Wheat Board to advance the price of wheat to millers 50 cents a bushel. This is tardy justice, so far as the farmers are concerned, but the wheat board no doubt found many obstacles in the way of advancing prices after the opening of the American market made it feasible as an outlet for our wheat at higher prices. There cannot be, at the extreme outside, more than 30,000,000 bushels of wheat still to market, and a great deal of this is on the lines of the Canadian National railway, and as the congestion of this road is abnormal some of the wheat will barely reach the market before the end of the crop year. There will not in any case be any great forward movement of wheat. The business interests who urged the selling of the remainder of the crop to the United States with a view of improving the rate of exchange, judging from their expressions, seem to imagine that the whole of the 25,000,000 or 30,000,000 bushels could be rushed across immediately. Even had the board decided to sell every bushel to the United States, there would be no large forward movement at any time.

The milling interests have been urging that the wheat be ground in Canada and the offal retained here, and they were also very anxious that only for flour sold abroad should they pay the increased price for wheat. This would have been very unfair to the farmers, and would simply mean that the city dwellers, who are demanding the highest wages for themselves, would be at the same time accepting bounty from the farmers in the matter of cheaper flour and cheaper bread. There will no doubt be a great outcry at the necessary increase in flour and bread prices, but what the great consuming public seems to overlook is that bread is the cheapest food on the

The Canadian wheat crop of 1919 was a very expensive one to produce; the total yield is small and the producer has an absolute right to the best price he can get for it; moreover, at the time the wheat board was created, it was stated that its business was to sell the crop of Canada at the highest price obtainable, and after paying for the cost of selling, to disburse that price to the producer. It may be claimed that in advancing the price to the millers to \$2.80, the board is not securing the very best price possible for the wheat, inasmuch as the American price for hard spring wheat still remains at \$3.00 and over, but there is very little doubt that were any considerable quantity of Canadian wheat to cross the boundary this price would not be maintained for any length of time. However, the board, while it is at present preparing to sell to the Canadian mills, is not in any way restrained from selling wheat to the American side should it see fit to do so.

While the actual amount of bran and shorts fro mthe remainder of the crop will not be large, the retention of it in Canada is very necessary in connection with milk production, and that no doubt was one of the great factors in deciding the board to proceed as it has done. Of course, sections of the press in the west are attacking the board for their handling of the whole matter

subject of the price at which the portion of the crop already sold has been disposed of. It was unfortunate that during the week a series of figures issued by the Customs Commissioner should have been given to the press as representing the quantities and prices at which the crop of 1919 had been sold. The figures indicated that average price had been \$2.28, which after deducting the cost of handling would have left a very small margin for participation certificates. It now seems that those figures belonged mainly to portions of the 1918 crop, but many people who saw the first figures will not see the explanation, and it will have the tendency of making farmers regard the participation certificates as of very little value. However, the fact that the millers must pay at least \$2.80 for the remainder of the crop which they grind will no doubt have a steadying effect and may prevent farmers foolishly giving away or selling their participation certificates below their value. It is easy to see that the board has reasons for withholding the price at which the wheat has been sold. It has undoubtedly not all been sold at the same price, and the only sensible way is to leave the announcement of the average price to the end of the year, and apparently this is what the board intends to do in spite of the baiting of certain sections of the press and certain politicians.

There has been no advance in the price of bread in the west as yet, but no doubt it will come shortly after the turn of the year. It is pretty generally understood that none of the baking firms have very large stocks of flour ahead. The milling interests in the west have all been interviewed, but decline to make any statement with regard to the advance. There is some surprise expressed that they have not been granted an advance on feed flour, and also that the price of offal has remained unchanged.

Milk.—The Board of Commerce today announced a reduction of one cent per quart on the retail price of milk making it 15c. There is nothing in the order of the board, to show that this will not be immediately reflected in a reduction to producers and if it is so, there will be a furthere reduction in the supply of milk, which at present is very inadequate, for one thing is quite certain, and that is, the farmers will not continue to produce milk if they are to get any lower prices than they are receiving at the present time.

Bacon Market .- The announcement of the great market for our bacon and other livestock products overseas comes with a considerable touch of sarcasm to the west, inasmuch as the time for providing for a large crop of hogs for next year is passed and many hundreds, if not thousands of the sows which should have furnished the litters for the bacon supply for next year have themselves been sent to the shambles. son's announcement as to the profitable markets overseas for Canadian products and need of our securing those markets at once would have been more effective had it been made four months ago rather than today. The end of the year figures will not be published until about January 8th, but when they are finally compiled they will ings in western Canada. It is easy for people in cities to think that it is very foolish for farmers to stop producing now that there is every indication of a market overseas for everything that can be produced as well as a good demand at of the crops and especially their reticence on the home, but when it is a case of paying out money

for heavy feed bills to produce stock for a market which will not be available for at least another year with regard to hogs, and another two years for beef animals, and with a very uncertain labor supply obtainable in the meantime; the farmer is likely to think twice before he listens again to the voice of government officials urging him to produce. He listened to that call throughout the war and did his share and something more and now he is sceptical when once more urged to produce. It is interesting to note that the whole of the agricultural press is handling this situation with caution ,and while editorially from time to time it is stated that it is a good time to go into livestosk when the other fellow is getting out, there is no concerted action on the part of the agricultural press to urge production along any line.

Obituary.—Since last writing the Journal, two very noted men in the business world of western Canada have passed away. The first was James T. Gordon, president of the Gordon, Ironside & Fares Company, Ltd., who died on December 21. Mr. Gordon was one of the very outstanding figures in western Canada, not only in livestock production, but also as head of the largest abattoir and packing business in the West. He was only sixty-one at the time of his death, but had for a number of years been a victim to Bright's Disease which he had fought with singular courage and cheerfulness, and while from time to time he had been laid aside for shorter or longer periods. he had never relinquished his active hold of the

He had come west when he was twenty years of age, and after a short time in Winnipeg, had gone out to one of the small towns in southwestern Manitoba and started a lumber business with a small cattle buying business in connection with it, and from this he developed the great ranching, abattoir and packing industry of today. His company was actively interested in the famous Bar U ranch with George Lane and also had great ranches at Crane Lake and south of that district. In the years when Canada was doing livestock export business to Great Britain, Mr. Gordon's company shipped more cattle in any one year than any other company in Canada, their shipments some years reaching as high as 72,-000 head. He was a man of singularly loveable disposition and had a high reputation for integrity in business. He served the city of Winnipeg for ten years as representative for the South Winnipeg constituency in the Local House and did much to secure just and equitable legislation from the provincial government for the city.

Just the week following the death of Mr. Gordon came that of A. A. Gilroy, who had been the first manager of the T. Eaton Company in Winnineg and a man who had done very much to build up the great business of that company, and who had enjoyed very great personal popularity in the city. Mr. Gilroy had been out of active business life for nearly four years and passed away at the comparatively early age of 54. He and the late J. T. Gordon were friends and had many interests in common, one of them being a great love of good horses. Mr. Gilroy, of course, had not the wide acquaintance with the West which Mr. Gordon enjoyed, and his place in the business world was more immediately in Winnipeg, while the other man who known from coast to coast, but of both men it could be most truthfully said that they were in the broadest and best sense of the word-good citizens.

1920.—1920 will be the farmers' year, and it will be a time of great testing for the farmers' This is the first time history of Canada that one of the provinces will be governed by a farmers' party. The organized farmers of Manitoba will decide in the first month of the New Year what their political ac-The provinces of Saskatchewan (Continued on Page 17.)

Canada and World Labor Laws

Representative of Canadian Manufacturers Gives Account of the International Labor Conference at Washington— Why Canada's Action Should be Governed by That of U.S.

By S. R. PARSONS

Mr. Parsons in his introductory remarks stated that if he did not preach the fine idealism so eloquently expressed by another in dealing with this same subject a few days ago, it was not because he did not value that side of the question but that, as a business man, he had been trained to believe that a practical foundation would alone sustain a superstructure somewhat lofty and idealistic in character. He stated further that he took it for granted many of the men before him were so busy that they had found little time to give to the International Labor Conference and the questions it was charged with the responsibility of dealing with. He would, therefore, try and make clear to his hearers in a very plain and practical fashion the entire situation as he viewed it.

A Commission on International Labor Legislation was appointed by the Peace Conference on 31st January, 1919. The terms of the reference were as follows:

That a commission, composed of two representatives apiece from the five great powers and five representatives to be elected by the other powers represented at the Peace Conference, be appointed to inquire into the conditions of employment from the international aspect and to consider the international means necessary to secure a common action on matters affecting conditions of employment and to recommend the forming of a permanent agency to continue such inquiry and consideration in co-operation with and under the direction of the League of Nations.

It should be noted, therefore, that that portion of the treaty referring to labor legislation is not the product of the International Congress at Versailles but of the labor commission of that Conference, composed of delegates from nine nations, viz.: the United States, Great Britain, France, Italy, Japan, Belgium, Cuba, Poland, and Czechoslovakia. Mr. Samuel Gompers of the United States was appointed president of this commission, whose findings were adopted with slight changes by the Congress.

It is of interest to note in passing that the French and Italian delegates sought without success to secure representation for agricultural interests in their programme. As organized labor quite correctly speaks of itself as a "class" it is a little difficult to see why other classes of society have not an equal right for recognition in world councils. I think I am stating what is the generally accepted view in mentioning that the representatives of labor presented the view to the Congress that if organized labor was not granted certain conditions which they were seeking, it would, at all events, be difficult to prevent revolution and anarchy taking place in different countries of the world.

Senator Chas. S. Thomas, Colorado, speaking in the United States Senate in regard to the impossibility, as he views it, of the nations of the world joining in uniform regulations concerning labor, etc., says:

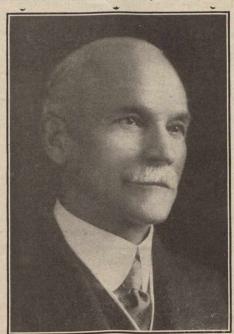
Class legislation is deplorable in domestic jurisdictions. It will prove intolerable when it becomes international.

He continues.

If in place of the words "industrial wage earners" in Section 427 we inserted the word "farmers" the assertion of the sentence would be equally true; and when we consider that in the United States there are 4,000,000 unionized wage earners and 13,800,000 farmers, numerically speaking, it would be more true. We might substitute for the words "industrial wage earners" those which are descriptive of any other class, and it would be true; but if we did, we would be accused of class discrimination and warned that its elevation by treaty covenant, instead of securing, would inevitably disturb the future peace of the world.

Senator Thomas and others in speaking on this question feel that even Part IV of the treaty does not go far enough to protect the United States. Part IV reads as follows:

The United States reserves to itself exclusively the right to decide what questions are within its domestic jurisdiction and declares that all domestic and political questions relating wholly or in part to its internal affairs, including immigration, labor, coastwise traffic, the tariff, commerce, the suppression of traffic in women and children, and in opium and other dangerous drugs, and all other domestic questions, are solely within the jurisdiction of the United States and are not under this treaty to be submitted in any way either to arbitration or to the consideration of the council or of the assembly of the League of Nations, or any agency thereof, or to the decision or recommendation of any other power.



S. R. PARSONS.

Senator Thomas further states:

These international disputes, Mr. President, will be countless as the sands of the sea once this treaty is ratified. Be it remembered that under Part XIII any organization of wage earners, I care not how small or how remote, is given authority to complain that any member nation is not effectuating or observing its covenants, including those which may be subsequently adopted, whereupon the nation complained of is required to make answer at Geneva. If the horse-shoers' union in Melbourne, Australia, feels that the United States Government has been derelict in its observance of one of these covenants it may cable or otherwise communicate its grievance to the governing body, upon which the United States will be respectIfully asked to show cause why the complaint of the horseshoers' union should not be affirmatively considered.

These quotations will make clear the general attitude as expressed in speeches of Senators towards the labor legislation of the treaty. Later

I shall refer to what might be termed the "popular view" as I saw and heard it expressed during my five weeks in the United States. It appears to be thought now that the treaty will shortly be ratified by the United States Senate but with reservations in regard to labor, immigration, and other domestic questions which they are not willing to submit to other countries for uniform legislation. It is also understood that the Government of the United States will reserve to itself the right of consideration and action thereupon of certain international questions concerning peace and war.

Now as to the Conference itself, which the regulations set forth would be held in Washington in October and be the first one of similar annual conferences.

Organization of the Conference

The regulations provided that each country participating should send four delegates, two representing the Government, one representing the employers, and one the so-called "workers." These delegates were allowed to have not more than two advisers for each of the five leading questions on the agenda.

Canada's delegation consisted of Senator Robertson and Hon. Mr. Rowell, representing the Dominion Government, S. R. Parsons, representing the employers of Canada, and P. M. Draper, representing the employees. Altogether the delegates and advisers from Canada, all of whose names have appeared in the press, numbered twenty-six. On account of the fact that the United States was not officially represented, Hon. Mr. Rowell and Senator Robertson felt that they were under special obligation to welcome to this continent and entertain the delegates to the Conference in various ways. They certainly deserve a well merited tribute of praise for their actions in this regard. Canada will be much better known in foreign countries, particularly on account of the social duties so well performed by the Government delegates, assisted to some extent by

There were thirty-nine nations represented in the Conference. The delegates and advisers made a total number of about two hundred and fifty. The Conference meetings were held in the magnificent Pan-American building, which was erected some years ago by the late Mr. Andrew Carnegie and the South American Republics, along with the United States. were seated in countries at long tables and each delegate was permitted to have two advisers just in rear of him. The other advisers were seated elsewhere in the hall. Mr. Wilson, the Secretary of Labor in the United States Administration, took the chair and gave the opening address. In this address he spoke of Moses as the first walking delegate of the brickmakers of Israel; he emphasized the necessity of proceeding by slow process of experiment. Later Mr. Wilson was appointed President of the Conference, although his country was not officially represent-Mr. John Barrett, Director-General of the Pan-American Union, gave an address of welcome and splendidly emphasized his position as host of the Conference. The United States was asked to send unofficial delegates, but M. Samuel Gompers, representing labor, was the only one who appeared even temporarily. It was understood that no fitting representative of the employers cared to act. The official languages used were English and French. Translations were made from time to time. It was found that there were eighteen nations speaking Spanish but they practically were all familiar with French. It is said that more countries and languages were represented in this Conference than at any other gathering heretofore held in the world's history.

The President of the United States being ill, the Conference had the pleasure of listening to an address by the Vice-President, Mr. Marshall. Elsewhere Mr. Marshall used this striking phrase; "I want an industrial democracy, but we are not going to get one until we have an industrious democracy."

The only entertainment which was accorded the delegates by the United States was a trip on the President's yacht to Mount Vernon and return. The employer delegates entertained each other to a considerable extent so that in conversation they not only got pretty well acquainted, but understood better the many conditions governing their activities in the countries of the world represented.

The employers held meetings every morning in the Navy Building nearby. In the meeting of the employer delegates there was much frankness, of course, and most of these delegates stated that this whole programme of labor legislation had been forced upon them and their governments in two ways, viz.: first of all from within the ranks of their own workpeople, and secondly, on account of the pressure brought to bear upon the latter outside institutions and organizations, many of them of a socialistic character. A number of them stated further that they did not desire such proposed legislation and did not believe that much of it would work either in their own interests of for the benefit of their employees. However, they could not see any way of getting out of it and naturally now wanted all other countries, including the United States and Canada, to join them if possible. Some of these employer delegates stated to me privately that they could see in what a different position Canada was from the Old World countries and that, while they were forced to vote for certain legislation at this Conference, were they representing Canada they would try and keep out of it.

The Forty-Eight-Hour Week

The chief item on the agenda for the first, namely: Application of the principle of the eight hours' day or forty-eight hours' week.

This question was introduced by the Right Hon. Mr. Barnes of Great Britain. He stated that in Great Britain men were promised during the war that if they would remain loyal they should have shorter hours when the war was over and better conditions. The bond had now to be fulfilled. He further stated that this was not a proposition for a mere basic eight-hour day with additional pay for additional hours. What the workpeople wanted was more leisure, not pay. It is interesting to note that the labor leader of France, M. Jouhaux, stated: "The workers were not in favor of overtime, even in building up the devastated areas of France and Belgium." Mr. Barnes admitted the difficulties in bringing forward in all countries uniform labor legislation, but thought that these could be overcome pretty largely by the spirit of goodwill. Later he made a very notable admission when, in speaking of the effect of the reduction of hours in Japan, he stated: "If you bring Japan down to the same level as other countries you would be asking Japan to reduce her production by about sixty per cent and you would be asking other countries to reduce theirs probably by about ten per cent."

To disgress for a moment, I would say that the employers' delegate of France stated that since the working hours in France had been reduced by law from ten to eight hours per day there had been a corresponding reduction in the He further stated that many of the workers themselves had become thoroughly dissatisfied with the law and that they were working eight hours per day in their regular occupations and then put in an hour or two extra at special work. This corresponds with the statement of the street railway conductor, made to me upon my return to Toronto. He stated he always took extra work beyond his eight hours, otherwise he would have to sit and look at himself, with so much time on his hands; besides he needed the extra money and there was no good reason why he should not work longer hours.

The Director-General of Railroads in the United States has just issued a booklet which shows that the average working week of the running trades in July was fifty-three hours under the eighthour-day legislation.

This question was referred to a commission of fifteen which, after sitting for many days, brought in a draft convention. Being fortified by the action of the National Industrial Conference at Ottawa, I could speak with certainty for the employers of Canada, represented so largely at that Conference, and, therefore, opposed the eighthour day on the following considerations:

- 1. While in many industries the eight-hour day is already in operation, especially in the building trades and in manufacturing, where the work is laborious, yet the general application of the shorter working day would, according to actual experience, greatly lessen total production.
- 2. At the present time when the Government of the country is calling upon manufacturers to increase their output and exports in order to meet heavy national obligations, nothing should be done which would tend to hinder them in their efforts.
- 3. Only by increased production can the cost of living be reduced to all classes. To ignore this fundamental truth is to blind our eyes to actual facts. Mr. W. A. Appleton, President, International Federation of Trade Unions, points out that phrases and catch words are everywhere taking the place of production. Unless the world produces it cannot live. Mr. Appleton says, "The State is often described as a ship. Today the ship is on the lee-shore and all hands must work at maximum speed if she is to be saved from utter wreck."
- 4. While having regard to world-wide interests, it must be remembered that Canada is a young and undeveloped country. To attempt to put her upon the same footing as Old World countries with entirely different conditions is like placing a young and vigorous giant on the same footing as a man advanced in life. We should have the opportunity of living our own life and managing our own affairs to suit our circumstances. If we can achieve more than others as a nation, it is surely not only our privilege but our duty to do so. Why should our national life and development be dwarfed? An ancient philosopher has well said: "That which is not good for the beehive cannot be good for the bee." Compulsory reduction of hours militates against establishment of new and small industries, and if the workman is to be hampered in his effort to rise, a serious blow is struck at the national life of a young and rapidly developing country.
- 5. An attempt was made in the eight-hour day committee of this Conference to include in the draft convention all purely commercial undertakings, such as wholesale and retail stores, banks, etc. This proposition did not carry a majority in favor of it but will be considered again at a later conference. It has also been announced that agriculture has already been included in the program of some countries proposing to come under this legislation. Evidently what is aimed at ultimately is an attempt to drive all the workers of the world like a flock of sheep into the eighthour pen, regardless of the world's requirements. It is not suggested for a moment that the general acceptance of the eight-hour day will settle now or permanently our social and industrial problems, including hours of work.

Under the proposed legislation governments will be called upon to deal with economic questions to a much greater extent than ever before. It is quite conceivable that influences are likely to be brought to bear upon politicians from one direction or another in connection with such legislation and the administration thereof, which would not make for national soundness or prosperity. There is much truth in the statement, "that government is best which governs least."

- 7. Employers of Canada, representing all employing classes, at a national industrial conference in the city of Ottawa in September last, considered this question and agreed unanimously in a resolution calling upon the Government to appoint a commission on which employers and employees should be represented, to study the possible application of the eight-hour day to all branches of industry. If it can be demonstrated after such study that the eight-hour day is sound economically as applied to Canada, and in the interest of all classes, including the workers, I feel safe in saying that the manufacturers-and I believe also the employers generally-will be glad to co-operate in bringing it into being. Meantime I have no option but to oppose the legislation as per draft convention before this conference.
- 8. It is generally recognized that unless the United States accepts similar legislation, it would be placing an unfair burden upon Canadian employers, and the country at large, to be bound by the terms of the proposed convention.

Later the convention was adopted by the Conference, only the employers' delegate from Norway and from Canada voting against it while one other, the workmen's delegate of Italy, abstained from voting. It provided for an eight-hour day and forty-eight hours in the week with certain exceptions. Mr. Rowell on behalf of the Dominion Government spoke as follows:

"I desire to discuss this clause from the standpoint of one of those who will vote for the convention, as representing the GovernmentofCanada.

"Mr. Parsons has very properly presented the views of the employers, but in the last analysis the governments in the different countries concerned must determine what the policy of the country should be, and my colleague and I, representing the Government of Canada, intend voting for this convention.

"There are, however, some suggestions which we may wish to make with reference to the form of some of the sections, which we shall do when they come up for consideration.

"I wish to say further, Mr. President, that while we appreciate the difficulties—and this section raises some of them—of the United States possibly adopting one policy and Canada adopting another, I desire to make our position clear—that the action of the Government of Canada does not depend on the action of the Government of the United States in dealing with these matters. It has not in the past. It will not in the future. It will be a consideration, undoubtedly, which any government must take into account.

"The Parliament of Canada has already approved the treaty containing the labor clauses and the covenant of the League of Nations. We believe the covenant of the League of Nations and the labor clauses constitute two of the most important and vital features of the whole treaty. The Parliament of Canada having approved of the League of Nations and the labor clauses, the Government of Canada will carry out the obligations it has assumed in the treaty, in spirit as well as in letter.

"I desire to make that position clear, because I notice in the press of this city and elsewhere it has been assumed that Canada would not take any action unless the United States took action also."

If Mr. Rowell correctly represents the sentiments of the Dominion and Provincial Governments, no doubt his views will carry. In a splendid address delivered before the Canadian Club of Toronto, Mr. Rowell dwelt upon our relationship with the United States in regard to this question. He stated that Canada by her recent actions had secured the "moral leadership" of this continent. This is certainly a fine thing to be able to say and no words of mine will suggest an undervaluation of this statement. As to the wisdom of such utterances coming from one of our leading public men in Canada there might be a difference of opinion. A wise man has said, "Let another man praise thee and not thine own mouth." Mr. Rowell said, further, that Canada did not wait for the United States to enter the war and so in this case we would not wait for (Continued on Page 27.)

Compulsory Primary Education

Value of a High School Education—Earnings Compared—
Illiteracy Favorable To Growth of Bolshevism—Difficulties Encountered in Establishing Schools in Parts of Canada

By J. W. MACMILLAN.

A deputation representing a number of associations whose interest is in the industrial field, and ranging from the Canadian Manufacturers Association to the Trades and Labor Congress, recently waited upon the Government of Ontario urging universal compulsory education until the age of fourteen.

This is already the law in every Province of the Dominion. And, as so many people think only of legislation, and forget that the administration of law is more important, because more difficult, than the making of law, it will probably surprise them to learn that such a protest and advocacy were necessary. I do not know of any Canadian statistics of illiteracy later than the census of 1911. According to that Canada stood high among the countries of the world. A census of the three prairie Provinces taken in 1916 showed that 7.5 of the population was unable to read and write. As the line of distinction was drawn at the point of the simplest acquaintance with letters, corresponding to the first or second grade of public school teaching, these returns are of little use in estimating the number who have attended school, steadily up to the age of fourteen, or have completed the eight grades of primary education.

The disclosures in the United States of virtual illiteracy among recruits were astonishing. I suppose that it is somewhat similar in Canada. Anyone who has seen the letters which are exchanged among a large class of our people remembers them as replete with misspelled words and ungrammatical forms of speech. And I was once present at a meeting of girls drawn from kitchen service in the hotels of Winnipeg where few of them could write their own names. They were of foreign parentage but had been born in Canada.

Public school and secondary or high school education is the best guarantee of superior earning power. It is not so much the trade into which the boy or girl is led which determines the income for life as the preparation which precedes the entrance into the trade. Here is a table, prepared by the United States Bureau of Education, which compares the wages of a group of children who left school at the age of 14 with another group which left at the age of 18, Though the wages paid now are much higher than when the study was made, the comparison remains the same.

same.		
Earnings per week		Earnings per week
of those having		of those having
only primary		high school
education.	Age	education.
\$4.00	14	
4.50	15	
5.00	16	
6.00	17	
7.00	18	\$10.00
8.00	19	10.75
9.50	20	15.00
9.50	21	16.00
17.75	22	20.00
11.75	22	16.00
12.00	24	23.00
12.75	25	31.00

Thus the total earnings of the boy who remained in school until 18 are \$7,337.50, as against \$5,112.50 for the boy who left at 14, and that in spite of the four years additional work of the latter boy. This is equivalent to an investment of \$18,000.00

at 5 per cent. In what other way can a youth increase his capital so fast? The familiar adage, "The first thousand guarantees success" looks feeble and pale beside this revelation. And, still more emphatically, the real earning power for the better-educated youth is just beginning at 27.

Thus does the school repay its cost to the individual in a competitive industrial order. Any school-sick boy or girl might well consider the probable consequences of dropping out too soon. But the bigger argument, which was the plea advanced before the cabinet by the deputation, is rather of the social waste and peril of an inefficient and irrational population. To quote from the report of the meeting in the Parliament building

"We beg to point out that illiteracy even in a minor degree is a great handicap, reducing the productive efficiency of the population, and tending towards the kind of degeneracy of which there are now painful examples in a number of the Provinces. Illiteracy is a danger in another respect. It prevents that education of the people which would be invaluable in any great crisis such as that at present exemplified in Russia. The masses in Russia cannot be reached because they cannot read. It is thus impossible to influence them as an educated populace can be influenced. They are an easy prey to demagogues."

This goes to the very heart of the question. Education means both efficiency and the rational control of the instinctive impulses. It is true that a certain type of human being remains irrational after his mind has been drilled and stored. These become the fanatical leaders of wild and illusory schemes of world redemption. We cannot help such a class of fanatics existing. Fortunately it is always a small class. Not many men and women who know the thought of the world devote themselves to anarchistic or syndicalistic propaganda. They are not a dangerous class in themselves. The danger lies in the way they are able to excite and provoke huge masses of primitive-minded folk who do not know enough not to believe the false doctrines that are preached to them. Yes, whose mentality is such that the more crude, melodramatic and spectacular the doctrine the more convincing it seems. Any reasonable person, it would seem, would reject the doctrine that the farm laborer has more right to the farm he works on than the owner who cleared it and brought it by his hard toil during many years to being a valuable property. Yet, in literal truth, that very doctrine is preached and accepted by a considerable number of Canadians today. Because, forsooth, the owner of the farm is a capitalist and his hired man is a laborer, and labor produces everything and is robbed of all its product except a bare subsistence by capital! Only fanatics and illiterates can be fooled by such a fantastic doctrine as that. But let us not be deceived, there are enough fanatica! leaders and illiterate followers in our midst today to make it worth our while to take steps to reduce the num-

The truant officer must get busy. He must project his activities into wider fields. Not only must he bunt down and convey to the schools every wanderer, but he must bring schools to the children who have them not, and he must suit the school to the children for whom the present schools are ill-devised.

Some of our virtual illiterates come from the

small and isolated communities which inevitably exist in a land as huge, diversified and sparsely-settled as Canada. Fishing villages in the east, little arable areas in valleys between mountains, cultivable spots among the granite hinterlands of Ontario, regions of the prairies where homesteads are separated from each other by miles of idle land, small mining camps and the like all contribute their quota of illiterates. In such places geography fights education, and it is always difficult and sometimes impossible to gather enough children together to make a school. A report of the Commission of Conservation says:

"It is a matter of universal observation, that there is associated more or less social degeneracy. Mental and physical degenerates were commonly encountered, and the moral tone of some communities was very depressing.

For the same reason the status of education is, in the majority of the townships, far from satisfactory. Sparse settlements with meagre returns from the soil make the efficient maintenance of schools very difficult. In some schools the teachers are found to be professionally unqualified, other schools were found closed, and, in other cases, the dwindling of the settlement is making the financial upkeep too heavy for those remaining."

Another source of these virtual illiterates is the class of unskilled and casual workers. In such homes there is no appreciation of the value of knowledge, and often a lofty disdain of it. The earnings of the children are needed to increase the family income, which is always low and irregular. Even before the children are eligible to go out to work they may be made to help their mother in home work, or sent out to gather coal or kindlings, or even to beg. Non-English speaking Canadians, come from Europe since the opening of the century, comprise this class entirely in the west, and are becoming an increasing part of it in the east. This is the point where the greatest danger shows itself. Criminal statistics show that the native-born children of foreign-born parents supply a disproportionate part of our offenders. Being brought up mostly in the cities they develop precocious shrewdness while retaining their irrational mindedness. Fortunately, the fact that they are in the cities disposes of the difficulty which sparseness of population presents

Nor must the unwillingness of the child himself be overlooked. Where the family is of the English-speaking tradition, the parents generally keep the child at school as long as he can be induced to go. It is the rebellion of the child, rather than the avarice of blindness of the parents, that removes him from his books in the lower grades. Sometimes the child is intellectually slow, and grows ashamed of the company of smaller and younger class mates. Sometimes he is a gifted child, who cannot be driven with the herd, and bolts into freedom and the atrophy of his abilities. Such children raise the question of specialization in education, which is an important matter, but which must wait for the universalization of education to be first accomplished.

Above and beneath and beyond and around it all, what is needed is an incorporation into public opinion of a standard of educational attainment as a social minimum. When a community is as shocked at the sight of a child growing up ignorant as it would be at the sight of a child running naked we shall be safe from illiteracy. There are lands an earth where a nude child excites no criticism. But Canada is not such a land. I recall one degenerate family who showed symptoms of pursuing such a sartorial policy during the summer months and who immediately brought upon themselves such an avalanche of rebuke as turned them from their purpose. Yet it is less of a sin against a child to let him run abroad unclad in mild weather than it is to let him grow to adulthood without education. Back of the question of educating the child lies the question of educating the educated.

English Market For Canadian Apples

In his report on general apple market conditions in the United Kingdom, Fruit Trade Commissioner J. Forsythe Smith points out that a new and interesting feature on the market has been the greatly increased quantities of Canadian apples, which, following the policy of centralized selling so strongly advocated in previous reports, have been mainly sold at the large distributing centres, and most of them at auctions where they have special opportunities om impressing a representative gathering of buyers from all parts of the country.

Mr. Smith reports that, apart from one shipment, these apples arrived in excellent conditions, "and will," he says, "do much to advance the prestige of the pack, and to give it its proper place on a level with the better known and highly appreciated output of Washington and Oregon."

Commenting on the good reception given a shipment of British Columbit Wealthies No. 2 Mr. Smith, remarks that it would be mistaken policy to ship No. 2's in quantity at a time when efforts should be specially directed to impressing buyers with the fact that there is no essential difference between the best Canadian and American packs, though there is a field for this grade,, especially in years of short crops and high prices. Further, in reference to this matter of the quantity of Canadian apples, as compared with those from Washington and Oregon, Mr. Smith says:—

Grade Nomenclature.

"A question arises in this connection to which Canadian shippers should give serious attention. There is no doubt but that Canadian apples are greatly handicapped in competition with Washington and Oregon by the difference between their grading nomenclature and that of their competitors. This applies particularly to No. 2 Washington and Oregon call their best grades "Extra Fancy" and "Fancy" names which suggest confidence, and in cases where the grading is good, the color in the fancy grade not markedly inferior, and the counts desirable, 138 to 188, there is frequently very little difference in the price offered in the auction for Extra Fancy and Fancy. The second grade of British Columbia apples, on the other hand, is stigmatized with a grade indication associated in the minds of the buyers with the very decided difference between No. 1 and No. 2 apples, especially as regards size and color, impressed upon them by the only dealings of No. 2's with which they have had previous experience. viz., the barrelled grade. This fixed impression in the minds of the buyers is undoubtedly reflected in the values returned.

"It is no disparagement to the barrel apple to say that the system of hand-picked selection, accurate sizing and counts adopted by box packers, perhaps especially the fact that the same popular medium counts are found in both No. 1 and No. 2, places the No. 2 boxed apple in a superior position in regard to market demand, and there everything to be gained by a change in the grade name indication. Washington and Oregon already have the very decided advantage of an established position unique in its hold upon the buyers, and with increasing exports the competition is bound to be so keen that Canada cannot afford to neglect any means that will strengthen her prestige and place her on a level with her competitors.

"One decided step in the right direction has already been taken in the adoption of the American box, whose superiority in the eyes of the trade in this country is quite as marked as it has been for years among the prairie distributors. A further step in the direction of uniform grademarking is very strongly advocated by the importers, and there is no doubt but that the changing of grade names from No. 1 and No. 2 to Ex-

tra Fancy and Fancy would remove considerable handicap from No. 2's, while adding an attractive selling name even to No. 1's. Nothing is said about No. 3, because In the ordinary course it is not expected that No. 3's will come forward. Some shipments of American C grade, however, have come forward in short crop years, when they have been as greatly helped by their grade name. "Choice," as they would undoubtedly have been handicapped if placed in the "No. 2 category.

Trade Feeling.

"A concrete instance of the trade feeling on this point may be illustrative. At the Liverpool sale of No. 2 Wealthiees, ex ss. Dimouski, the large apples were mainly deficient in color, but many of the counts of small apples showed up very well in the sample boxes opened for the inspection of he bidders. A well-known buyer leaned across to the writer and asked, "Why in the world do they mark those apples No. 2? They would sell as No. 1 any day." If they had been sold as Fancy, no such surprise would have been felt or expressed. It is safe to assert that no buyregards the Washington Fancy grade hox as at all in the same category as the No. 2 barrel apple, thought this association of inferior grade and equality is forced upon his mind in the case of Canadian No. 2's, with adverse effect on the

"One point, however, should be taken into consideration. If the Fancy grade replaced the present No. 2 there would have to be more insistence upon color requirements than are provided for by the Inspection and Sale Act for No. 2. But in any case the keenness of competition would make this necessary, unless No. 1's alone are to be offered against the American Extra Fancy and Fancy."

A Montreal wholesale firm engaged in the export of apples tell us that some Canadian apples are being marked "Extra Fancy" and "Fancy" in addition to the grade number. The Nova Scotian apples are principally No. 2, and have long enjoyed a good reputation on the English market. The superiority which may be claimed for Canadian apples in general is that the colder northerly climate of Canada produces a finer flavor that that found in the American. This year there is somewhat of a shortage in the Canadian crop.

Bradstreets' Weekly Report

Bradstreets weekly report is as follows:

In the wholesale trade, business has been more or less of a holiday nature. The retail trade, however, was by far the largest ever recorded, the buying public seemed to have plenty of money and spent it lavishly, with the results that stocks were greatly depleted.

A new large fur corporation with a capitalization of five million dollars is being formed amongst our wholesale fur trade, the object being to have regular fur sales at home instead of exporting our Canadian furs to foreign countries, as Canada is a big fur bearing country the new company with its headquarters in Montreal should prove a big success.

Manufacturers of dry goods have orders on hand for more than they are able to produce during the coming year. Orders are now being placed for the year 1921.

The harbor commissioners report for the season just closed shows that the year's record was the largest for many years, almost eight hundred vessels entered our port, representing a tonnage of 2,180,280 tons.

Collections are better.

New Motor Fuel

Successful tests of a motor fuel declared to be more economical than gasoline, not only, but also easier on motors, were announced today by Otto Praeger, Second Assistant Postmaster General, in charge of the air mail service. The fuel consists of 38 parts of alcohol, 30 of gasoline, 19 of benzote, 13 of other and 4 of toluol. Ingredients making up the one and one-half parts were not given

Mail-plane No. 35 was used in the tests between New York and Washington. Another plane, using high test aviation gasoline, was used as a check. A saving of 3 gallons an hour in favor of synthetic fuel was indicater. Economy of lubricating oil also was shown by the tests. After 115 hours in the air, the two motors were torn down, and that in which the new fuel had been used was found in fine condition, with a smaller deposit of carbon.

General Conditions In The West

(Continued from Page 13.)

and Alberta have already taken a political stand and the work of the political organizations will be pushed very vigorously throughout the coming year. There is a very bright future before the farmers' organizations if they are sufficiently alive to their opportunities and live up to them. One of the weaknesses of the organizations among farmers in the past has been the fatal tendency to be suspicious and jealous of any of their own members who were elected to places of power and influence, even when the themselves did the electing. If this spirit is developed now it will ruin the chances of success of the farmers as a governing body. If they have left behind this pettiness and are loyal to the men whom they themselves have chosen, there is every liklelihood that inside the next few years the farmers will control the provincial governments of more than half of the provinces of Canada, and may control the government of the Dominion also. It is a question whether this form of group government is the best thing, but there seems to be very little doubt that it has come for a time at least, whether it has come to remain or not. The farmers, in common with other political parties who have preceded them, will find that it is much easier to criticize the government in power, than it is to govern.

Striker Conviction.

One even which has not been touched upon, is the conviction of Russell, one of the strike leaders, and his sentence of two years in the penitentiary on seven counts of the crown prosecution. The trial was a very long one, and was more largely attended than any trial which has been conducted since the famous murder trial of Krafchenco. It is understood that the other seven men who were indicted on sedition will be tried together, and there will be separate trials for J. S. Woodsworth, and F. J. Dixon, M.L.A. There has been no open demonstration of resentment at the sentence pronounced on Russell, but the attendance at the labor church on the Sounday following his conviction was evidence that he was to be considered a martyr.

An appeal case is being made out, but has not yet been heard, and until such time as it is heard Russell is in jail in Winnipeg.

The writer, possibly due to a long office training in youth, has a rooted objection to saying about a trial, where the case may, in any sense, be said to be "sub judice," but when the other trials are over, it will perhaps be opportune to review to some extent the happenings which led to these trials. In the meantime one can only hope that 1920 holds for not only western Canada, but the whole of Canada, better things than came to us in 1919.

Banks, Bankers and Banking

New President of Home Bank

Announcement is made that M. J. Hanev, president of the Home Bank of Canada, has resigned that position, after four years' service, and is succeeded by H. J. Daly.

Mr. Daly, who is only thirty-six years of age, has a number of important business connections. He is associated with department stores in Toronto. Ottawa and Montreal, and is interested in metal and lumber business enterprises. Until he became more actively connected with the interests referred to he was vice-president of the National Cash Register Company, and general manager for Canada. He is also a member of the Dominion Labor Council, and was first chairman of the Labor Appeal Board. He has been a director of the Home Bank for the past three

Mr. Haney is connected with a number of large Canadian enterprises, being vice-president of Canada Steamships, a director of the Canadian Locomotive Company and a number of other corporations.

New Director of Royal Bank.

T. Sherman Rogers, K.C., of Halifax, N. S., has been elected a Director of The Royal Bank of Canada.

Mr. Rogers is a member of the Halifax law firm of Henry, Rogers, Harris and Stewart, for many years solicitors of The Royal Bank in Hali-

Mr. Rogers has numerous business connections being a director the Nova Scotia Steel and Coal Company, Limited, also of Brandram-Henderson, Limited, the Amherst Boot and Shoe Co., Limited, and other companies.

Mr. Rogers was elected by the Government of Canada to fill the very important post of Chairman of the Halifax Relief Commission in connection with the rebuilding of the large area of the city of Halifax which was destroyed by the disastrous explosion of December, 1917. He has shown marked ability in the performance of his duties in this connection.

The election of Mr. Rogers fills the vacancy on the Board occasioned by the death in May, last of Wm. Robertson, of Halifax, at one time President of the Union Bank of Halifax, which bank was absorbed by The Royal Bank.

U. S. Considers Retaliation

The United States Congress has been considering the "Anthony" Bill which will restrict American daily papers to 24 pages. There is a great shortage of newsprint and the suggestion was made by a representative of a Chicago newspaper that the States place an embargo on coal to Canada until Canadian papers submit to the same restrictions as American papers. claimed that this would be justified as American coal is used by Canadian pulp mills.

ESTABLISHED 1872

Bank of Hamilton

Head Office: HAMILTON

Capital Authorized.. ... \$5,000,000 Capital Paid Up (July 31st, 1919). \$3,946,220 Reserve and Undivided Profits

(July 31st, 1919) \$4,058,224

BUSINESS LARGE & SMALL

This Bank is equipped to render complete banking facilities to individuals, partnerships and companies, both large and small. With branches throughout every province of Canada, and correspondents in all parts of the world, your banking business will be handled with promptitude and at the minimum of expense.

Our facilities are at your disposal.

THE CANADIAN BANK OF COMMERCE

498 BRANCHES

PAID-UP CAPITAL RESERVE FUND

\$15,000,000

Head Office: Montreal. OF CANADA Paid-up Capital .. \$7,000,000 Total Deposits (Nov. 30, 1919) .. \$167,000,000 Reserve Funds .. \$7,574,043 Total Assets (Nov. 30, 1919) ... \$200,000,000

President: Sir H. Montagu Allan, C.V.O. Vice-President: K. W. Blackwell. General Manager: D. C. Macarow. Supt. of Branches and Chief Inspector: T. E. Merrett.

MERCHANTS AND MANUFACTURERS



are cordially invited to discuss all matters of finance with us.

The Merchants Bank is more than a mere depository—it is an Institution that stands ever ready to advise and assist its customers in regard to money matters, investments, and business generally.

365 BRANHES IN CANADA EXTENDING FROM THE ATLANTIC TO THE PACIFIC.

The Royal Bank of Canada

Incorporated 1869

Capital Pald-up \$ 17,000,000 Reserve Funds \$ 17,000,000

HEAD OFFICE: MONTREAL. SIR HIGHBIGHT S. HOLT, President. 16. L. PEASIS Vice-President and Man.

C. E. NEILL, General Manager.

C. E. NEILL, General Manager.

615 Branches in CANADA, NEWFOUND-LAND, CUBA, PORTO RICO, DOMINICAN REPUBLIC, COSTA RICA, VENEZUELA, BRITISH WEST INDIES,

SPAIN, Barcelona—Plaza de Cataluna 6.

PARIS AGENCY—28 Rue du Quatre Septembre.

Prince Street. E. C. 68 William Street. LONDON, Eng.

SAVINGS DEPARTMENT at all Branches

Business Founded 1795

American Bank Note company

Incorporated by Act of the Parliament of Canada

ENGRAVERS AND PRINTERS

BANK NOTES AND CHEQUES CORPORATION BONDS STOCK CERTIFICATES MUNICIPAL DEBENTURES and other MONETARY DOCUMENTS. Head Office and Works: OTTAWA.

Branches:—
MONTREAL, Bank of Ottawa Building.
TORONTO, 19 Melinda Street.
WINNIPEG, Union Bank Building.

ESTABLISHED 1832

Paid-Up Capital \$9,700,000



Reserve Fund and Undivided Profits over \$18,000,000

TOTAL ASSETS OVER \$220,000,000

The strong position of the Bank of Nova Scotia not only assures the safety of funds left on deposit with the Bank but also places it in a position where it can readily care for any legitimate business needs of its customers. We invite business of every description.

THE BANK OF NOVA SCOTIA

Banks, Banking and Bankers

Union Bank Shows Gain in Deposits

Revealing a twelve-month period of significant progress from the viewpoint of financial strength, liquid position and profits, the annual report of the Union Bank of Canada was issued to shareholders today in anticipation of the annual meeting which takes place in Winnipeg on Wednesday next. The statement proves that the institution made impressive progress during the year following the cessation of war.

From the standpoint of the shareholder it is gratifying to find that assets have been built up to a new high level, at \$174,989,057, being \$21,-807,606 or more than 14 per cent greater than shown in any previous report of the bank. So substantial an increase in the bank's resources is tribute to the policy pursued in this new era of construction. To this aggregate, liquad assets contributed \$76,062,432, compared with \$72,368,327 representing almost 50 per cent of the bank's public liabilities.

The Union Bank of Canada at no time has been lacking in developing a policy of national endeavor, aggressively furthering its banking accommodation by the extension of its branch bank system. During the year some 80 new branches were opened at potential points throughout Canada where it was considered that the needs of the community called for increased or new banking accommodation to further the upbuilding of the country. In an international way, too, the Union Bank of Canada has made important strides, with the rounding out of the organization of the Park-Union Foreign Banking Corporation which in a year's time has extended its direct connections in the Orient, in the United States, and in France. This Corporation is jointly owned and controlled by the National Park Bank of New York, and the Union Bank of Canada.



SUCCESS and Independence.—Do not depend on what you earn but on what you save. The Standard Bank of Canada can very materially assist you to win success and secure independence.

THE

STANDARD BANK

OF CANADA

MONTREAL BRANCH

136 ST. JAMES STREET

E. C. GREEN. - MANAGER

Profits for the year were \$932,256, contrasted with \$824,174 last year, an increase of \$108,082.

The capital of the Bank was increased by \$3,-000,000 and \$2,000,000 was added to the Reserve Account, of which \$218,830 was appropriated out of current profits and \$1,781,170 represented premium on the new stock issue.

A gratifying feature of the bank's annual return is the increase shown in public savings, notwithstanding heavy withdrawals for Victory Loan subscriptions. Deposits show a grand total of \$135,496,514 compared with \$127,242,698 a year ago. Non-interest bearing deposits actually declined from \$58,805,207 a year ago to \$51,119,-804, but interest- bearing deposits, which are essentially the savings of the nation, increased by \$15,939,219 to a total of \$84,376,709. But for the heavy participation in the government loan unquestionably even larger figures would have been shown, which is direct evidence that the banking campaign based upon the national need for further thrift and economy is accomplishing much of its purpose.

Royal Securities Opens Winnipeg Office.

An indication of the growing importance of the Canadian West as an investment field is the opening of an office by Royal Securities Corporation at 500 Electric Railway Chambers, Winnipeg, under the management of Lieut.-Col. A. L. Saunders, late Officer Commanding the Eight Canadian Infantry Battalion.

The opening of its new Winnipeg office is in line with the Corporation's policy of aggressive expansion, which has within its intended scope the covering of the entire Canadian and United Kingdom investment field, as well as portions of the United States.

Settlers' Experiences Wanted

In order that the Department of Immigration and Colonization may have at its command authentic accounts of the experiences of successful settlers in various parts of Canada it has decided to offer cash prizes for letters or articles not exceeding two thousand words written by settlers in each of the nine Canadian provinces. The articles will be judged by a committee to be appointed by Hon. J. A. Calder, Minister of Immigration and Colonization, and should be mailed not later than February 14th, 1920, to the director of publicity for the department. Three cash prizes will be given, one of seventy-five dollars, one of fifty dollars and one of twenty-five dollars in each of the nine provinces.

It is explained that the competition is not a literary contest, the official announcement stating that "Literary style, correct spelling, etc., will not be considered essential. Tell your story in your own words." It is believed that the procuring of a number of graphic and truthful stories of how success has been won from the soil in all parts of the Dominion will do much to contribute to a future movement to Canada of the right class of settlers.

Full details of the competition are given on a poster hanging up in every post office throughout Canada.

THE MOLSONS BANK

Incorporated 1855.

Capital and Reserve . . . \$9,000,000.00

Over 120 Branches.

Very few present-day enterprises can be successfully carried along without the aid of the banks. No matter what the nature of your proposition, the Manager of The Molsons Bank will be glad to talk it over with you, and advise you with respect to the banking and credit side of the matter.

Head Office . Montreal.

EDWARD C. PRATT,

General Manager.

The Dominion Bank

160 St. James Street

A SPECIALLY EQUIPPED

Savings Department

is operated in connection with this Branch

Interest at highest current rate allowed on deposits of ONE DOLLAR and upwards.

M. S. BOGERT, Manager over 500 Branches



Travellers Cheques issued that will freely pass as cash anywhere in Canada or the United States. More convenient and safer to carry about than ready money.

The Home Bank of Canada

Branches and Connections Throughout Canada

Transportation Blg. 120 St. James Street 2111 Ontario St. East Cor. Davidson Street 1318 Wellington Street, Verdun

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay

Canada's Mining Industry

Nova Scotia Coal Production

Serious Decline in Production—Need of New Collieries— Labour Shortage—the Shorter Day—Need of Strong Corporations to Advance Industry—the Undersea Fields

By F. W. GRAY, M. I. Min. E., Editor of the Canadian Mining Journal and Iron & Steel of Canada

The following table shows the annual coal production of Nova Scotia from 1913 to 1919 inclusive, the figures for 1918 and 1919 being very closely approximated.

	Output in	Percentage of	Percentage of
	tons of	decline from	production
	2,240 lbs.	the basis	from Cape
Year		of 1913	Breton Island
1913	7,263,485	-10-	811/2
1914	6,650,031	81/2	811/2
1915	6,709,951	71/2	821/2
1916	6,171,424	15	81
1917	5,665,477	22	77
1918	5,225,000 (abo	out) 28	77
1919	5,085,000 (abo	out) 30	75
			toth commons

The year 1919 is, therefore, the sixth consecutive year of declining production. It is also the year of smallest production since 1902, not excepting the year of the U. M. W. strikes, namely 1909

As the writer stated in the review for 1918, the coal industry of Nova Scotia "has fallen upon evil, possibly perilous times." The gravity of the situation lies in the fact that no substantial recovery from depressed production is within sight. As the writer also stated last year, all the factors governing the production of coal are uncertain, "except the factor of demand." This condition will also apply to 1920. There is no question as to the persistence of the demand for coal. It is not a passing phase, but one that will loom with increasing seriousness throughout the whole world as the years go by. This certainty of an unabated demand for coal is what makes the existing conditions in Nova Scotia and in all the other coalfields of Canada so profoundly a matter for regret, and should urge upon all responsible offi-

NIPISSING EXTENSION MINES, LIMITED

Descriptive Circular Sent Upon Request

NORTHERN SECURITIES,

LIMITED
Imperial Bank Chambers
134 King St. East
TORONTO

CRUDE CALCINED DEAD BURNED LUMP GRAIN POWDERED

MAGNESITE

The Scottish Canadian Magnesite Co., Ltd. MONTREAL, QUE.

We Guarantee Satisfactory Results

cers of corporate and governmental connection with coal-mining the necessity to seek a speedy means of stabilizing the coal production of Canada. The word stabilize is deliberately chosen, because the best that can be hoped for in the immediate present is to check the decline. Increase of production is a later consideration.

Among the factors that will act as deterrents to production during 1920 comes first that disorganization of the colliery working forces centring around a shortage of skilled coal producers which was very fully explained in the 1918 review. Another factor is the decreased capacity of the collieries for output, occasioned by the fact that for at least seven years no extensive expenditures have been made on new collieries, and that also during this period the shortage of man-power has prevented the development of the collieries from proceeding in advance as it should always do if production is to be mantained without fluctuation. This is a condition that only intensive development continued over a number of years, accompanied by the expenditure of large sums on capital extension of properties can overcome.

There is also an extreme probability of an added shortage of labor, which will be occasioned by two related causes, namely, the cessation of immigrant labor, which has now continued for at least five years, and the efflux of the foreigners, which has not yet commenced but will proceed rapidly as soon as conditions in Central Europe and steamship facilities will permit. A good deal of fun has been poked at this probability, but, so far as the coal mines of Nova Scotia are concerned, it is probably the most certain factor in the labor supply of next year.

There does not seem, therefore, any reason to expect an increase in the coal output of 1920. and the best that can be hoped for is that they will maintain the present rate of production, which is slightly in excess of the average figure for the whole year 1919.

Another factor of lesser effect on production is the application of the shorter day at the collieries. It is not yet quite apparent what effect this has upon the actual output of the coal producers at the face. The effect is probably negative, as the coal producers did not in any case work more than from six to eight hours. The effect of the shorter day will be really determined from its operation on the movement and removal of the coal from the working face, and that it has already caused a marked lowering in production is not to be questioned. There is one way in which the collieries in Nova Scotia can-to probably a greater extent than is possible in any other way-restore production and decrease costs, and that is by the adoption of multiple shifts. When it is realized that the whole capital outlay and development of the Nova Scotian collieries is utilized only for eight hours out of each twenty-four hours, and then only for five or six days in each week, it is easily apparent that the industry cannot compete with fields that have three working shifts in each 24 hours for six days a week. Of course, a multiple shift system is not

possible except with a sufficient supply of workmen, and these are not in sight.

Among events of the year of some importance may be mentioned the following:

.The Dominion Coal Company received back from Admiralty requisition most of its coal freighters, and was able to make a commencement in the restoration of its former Montreal customs by sending some coal up the river, the first of any note since 1915.

The acquisition of the control of the Acadia Coal Company by the Nova Scotia Steel & Coal Company is, in the writer's opinion, the first of a series of consolidations of coal-mining inter-(Continued on Page 21.)

COAL

STEAM SIZES: LUMP, MINE RUN AND SLACK

Docks: Montreal, Quebec & Three Rivers

Century Coal and Coke Company, Limited

Head Office: 310 Dominion Express Building,

MARCONI WIRELESS APPARATUS

Installed—Operated—Maintained
Contractors to Canadian, Newfoundland and British
Governments

MARINE SWITCHBOARDS

Made and installed

THE MARCONI WIRELESS
TELEGRAPH COMPANY
OF CANADA, LIMITED,
173 William Street, Montreal.

BUY KEORA

Without Delay

All who want to get in at low prices on a big mine in the making should buy Keora now.

VICKERY&CO.

STANDARD STOCK EXCHANGE V.LDG.
Adelaide 3521 CANADA

We recommend the purchast of

Gold Centre Mines Ltd.

Send for full information and large

FREE

Map of the Porcupine Mining District

Tanner & Gates, Ltd.

301 Dominion Bank Bldg., Toronto, Canada. Telephone-Adelaide 1366.

Canada's Mining Industry

Coniagas Annual Report

(F(rom Our Toronto Correspondent.)

The annual report of the Coniagas Mines, Limited, just issued at St. Catharines, Ont., shows a satisfactory year's operations, the outstanding features being a production of silver almost equal to that of the previous year and the enhanced price which has prevailed. The average price realized for silver sold during the year was \$1.06 per ounce, as compared with 94.14c per ounce for the previous year. The output from the mine was 940,267 ounces as compared with 974,264 ounces during the preceding year and the combined sales of ore and the products of the aggregated \$3,574,456. Reduction Company Sales of the Reduction Company's products fell off greatly after the armistice, and a large stock of manufactured products has accumulated in consequence. The net cost of mining and concentration during the year was 34.94c per ounce, as compared with 33.87c per ounce during the previous year. The average cost per ounce of silver produced during the past thirteen years, including all charges, was 16.94c per ounce. The report of the directors, which is signed by the President of the company, R. W. Leonard, states that dividends during the year, amounting to seven and a half per cent were paid. The disbursements make a total distribution to the shareholders to date of \$9,640,000.00, of which \$7,600,000.00 was paid as dividends and \$2,040,

Considerable interest is being taken in the development of the Oxford-Cobalt Mining Company's claim. Since re-starting operations in November the company have erected a hoist house and smithy and have cut and hauled out to the Kerr Lake mill sufficient timber for the timbering of the 200-foot shaft about to be sunk, and the erection of an office and drying house. The head of the company is Professor J. W. Russell of Woodstock College, who bought the property and formed a company when the Government sold the Gillies Limit.

Wallet G. Miller of Toronto was elected second Vice-President of the Geological Society of America in Boston at the Society's 32nd annual convention in Huntington Hall. Dr. Israel C. White was elected President

Nova Scotia Coal Production

(Continued from Page 20.)

ests that must take place if the coal industry is not to decline still more disastrously. In making this statement, the writer has no knowledge and intends no reference to the foolish crop of rumors that has amalgamated coal and steel companies in Canada in every conceivable and many inconceivable combinations, but is merely expressing a personal conviction of the evolution which the coal trade of Nova Scotia must undergo before it attains real stability.

A good many years ago, in a general review of the coal industry of Nova Scotia, written for and published by the Department of Mines at Ottawa (see Bulletin No. 14) the writer expressed the opinion that the chief hope of settled prosperity in the Nova Scotia coal trade lay "in the further development of strong corporations, with adequate financial reserves." Only by consolidation of interests can the scattered and in many instances financially weak coal companies of Nova Scotia hope to weather the future

The Nova Scotia legislature, at the spring session of 1919, passed an act which empowered the Commissioner of Mines to appoint a commission to enquire into and advise upon the effect of the configuration and position of the lease lines in the undersea coalfield upon the workability and accessibility of the ungotten coal. Very great interest was taken in this matter throughout the whole Province, and indeed in a much wider circle, because it was erroneously assumed that the matter was really a dispute regarding coal leases between competing coal companies. It was actually nothing of the kind. As the Commissioner of Mines announced, the Government had come to realize that the configuration of the leases and their relative position had occasioned a condition, which, as the Commissioner himself stated: "will, if not altered, make the operation and development of some of these areas difficult and economically impossible."

Under these circumstances, the Government was empowered to have the whole question of the

submarine coal leases enquired into by a commission of competent mining engineers, and upon receipt of the recommendations of this commission, to make the necessary adjustments in the lease areas necessary to assure the economical extraction of the coal they contain. As such an enquiry is advisable in the public interest, not only in relation to the matter of interfering leases, but also in relation to the whole of the engineering problems connected with the extraction of coal from under the sea, it may be anticipated that the Commission of Enquiry will be appointed.

It is perhaps not generally realized that the undersea coalfield of Nova Scotia is, without any doubt, the most valuable undersea coal area in known existence. At the present time over seventy per cent of the coal that is mined in Nova Scotia comes from under the sea, and the extent of the coal under the sea is already ascertained to be much greater than that contained under the land area, so far as the Cape Breton fields are concerned. The physical conditions under which the coal is found will permit the extraction of coal from under the sea to the full limit of the science of mining. Coal is now being mined 21/4 miles from sea in the Princess Mine of the Nova Scotia Steel & Coal Company, and eleven of the Dominion Coal Company's collieries, out of sixteen in the Sydney District, are undersea collieries entirely. Many of the leased areas are situated at distances varying from four to six miles out to sea, and the problem which the Government of Nova Scotia has before it is not so much the private allocation of these remotely situated leases, but the preservation of their future accessibility and the safeguarding of their extraction in the future under physical conditions which shall be as easy as possible, and therefore as cheap as possible. It is altogether wrong to assume that the debateable questions which attach to the undersea coalfield of Cape Breton Island revolve around corporate interests in leasehold rights. This is the least important of the problems, the main point at issue being, how can all the coal under the sea be extracted at the cheapest cost, and how can the accessibility of the coal, which may or may not exist say ten to fifteen miles from shore, be preserved to the ultimate point of possible extraction.

ISBELL PLANT & CO.

(Members Standa d Stock Exchange)

MINING INVESTMENTS

Canadian gold and silver stocks a specialty

Write for our Weekly Market Letter.

Standard Bank Bldg. **TORONTO**

Transportation Bldg. MONTREAL

Back of our brokerage service

MINING SHARES

is the accumulated experience of more than ten years of practical mining work in Northern Ontario.

Write us for details concerning any company in which you may be interested.

HOMER L. GIBSON & CO., 703-4-5 Bank of Hamilton Bldg., TORONTO

CONSULT US ABOUT MINING INVESTMENTS

Our knowledge of the gold and silver mining stocks is first-hand and authoritive. THE MINING DIGEST, published bi-monthly, will keep you in touch with the latest developments in these fields.

Mail the coupon and receive a copy regularly; also maps of the Porcupine and Shining Tree Gold areas.

F. C. SUTHERLAND & CO.

STOCK BROKERS

MEMBERS STANDARD STOCK EXCHANGE 12 King St. E., TORONTO 211 McGill St. MONTREAL

-COUPON-

Please send me THE MINING DIGEST regularly; also Maps of Shining Tree Gold Areas.

J. C. 2-10-21

Stocks of Merit

My Market Despatch contains the latest and most dependable news from the leading Mining Camps of Canada and the United States.

Investors' Guide

SENT FREE UPON REQUEST

PHONEADELAIDE 3680



WILLS' BUILDING, TORONTO





Mills, Limited

Montreal

Interlake Tissue Mills, Limited

Manufacturers of a full line of White and Colored M. G. Tissues, Brown and Colored Light Weight M. G., Kraft, White and Colored Sulphate Wrap, all grades of fruit Wraps, Dry Proof Paper. A full line of Toilet Paper, Paper Towels, Paper Napkins, Decorative Crepe Rolls, Lunch and Outing Sets.

Head Office, 331 Telephone Building
TORONTO Mills at Merritton

The Pulp and Paper Industry

Review of Pulp and Paper Year

Every Pulp and Paper Issue Made Record Price This Year—Demand From United States for Over 80 p.c. of Canadian Output—Abi.ibi Made Greatest Gain—American Investors Helped by Exchange

There was not a single exception to the fact that every pulp and paper issue listed in the Canadian market made its best price on record during the year. The reason for this is not far to seek. As a result of the war stocks of pulp and paper, the world over became greatly depreciated and owing to lack of facilities in other producing countries, especially in the matter of shipping, this condition went from bad to worse. Thus it was that Canada was given the greatest opportunity in a century, and thanks to the business acumen and ability displayed by Canadian manufacturers the opportunity was seized in its entirety, the result being of incalculable benefit to the Domnion.

Another development of the greatest benefit to this Canadian industry is the constantly diminishing of raw material in the United States with the result that pulp and paper consumers in the latter country are obliged to depend on Canada in very large measure for their products. The consequence is that between 80 and 90 per cent of the Canadian newsprint output of this country is being exported across the border.

For the first seven months of the Canadian fiscal year, pulp and paper exports reached the record total of \$55,609,650, an increase of \$8,810,416 over the corresponding period in 1918, and of \$18,821,645 over a similar period in 1917.

Such a development naturally called for extensive enlargements and additions to the various pulp and paper plants throughout the country which naturally resulted in largely increased earnings, a condition which was reflected by the ad-

vance in the securities of these industries to record price levels, on a volume of buying that indicated the keenest interest in such issues, not only on the part of the Canadian public, but as well on the part of the American investor.

The most pronounced price gain of the year was that registered in Abitibi, which advanced from 48 to 290 and closed at 275, a net gain of 227 points. This record advance is explained by the recent announcement, contained in these columns of the splitting up of Abitibi shares. Price Brothers showed a gain of 105 points, Laurentide a gain of 71 points, Riordon 72¾ points, Spanish River 69½ points, and the preferred 63½ points, Howard Smith 80 points Wayagamack 29¾, Brompton 15 points, and Provincial Paper Mills 28 points.

	1919			
Stock	Opening	High	Low	Close
Abitibi	48	290	48	275
Abitibi pfd	903/4	116	903/4	99
Brompton	71	87	551/4	86
Howard Smith	65	147	65	145
Howard Smith pfd.	79	991/2	79	99
Laurentide	196	276	192	267
Price Bros	155	260	155	260
Prov. Paper Mills	53	85	51	81
Prov. Paper Mills pfd	871/2	911/2	871/2	91
Riordon	1171/4	191	1171/4	190
Riordon pfd	94	100	95	100
Spanish River	17%	901/2	17	871/2
Spanish River pfd	65	131	64	1281/2
Wayagamack	54%	90	46	85

Expect Brompton Dividend Increase

With the annual meeting of the Brompton Pulp and Paper Company called for January 15th, the Street is looking forward to an announcement on that date with respect to the anticipated increase in the dividend to be paid by the company. The directors meet early in the month, but it is generally thought unlikely that any announcement will be made until the annual meeting.

The new newsprint machine has now been operating about three months with entire success. Its capacity is fifty tons a day and this, together with the fifty tons from the other machine, is shipped entirely to the United States, so that the company is receiving the benefit of the high rate of exchange on New York funds. In fact, this applies to the entire output of the company which is highly diversified and all of which goes to the United States.

With newsprint at \$90 and possibly more per ton and with operations 300 days per year, it will be seen that the company will have a tidy income from the premium on New York funds alone on newsprint output, irrespective of the other output and aside altogether from the profits of operation.

Abitibi to Retire Debenture Bonds

A circular has been received by the shareholders of the Abitibi Power & Paper Company announcing that the 7 per cent convertible debentures of the company will be retired on April 1st, 1920, at 110 and accrued interest.

The debentured stock of the company was of-

fered to the public in April, 1918, at 87, and accrued interest, to yield over 8½ per cent and was nominally due December 1st, 1932. The company, however, had the option of retiring the debentures at 110 and accrued interest at any time on or before March 1, 1921, after which they were convertible at the holder's option into common stock at par. The amount of the offering was \$1,000,000.

The retirement of the debentures will reduce the company's funded debt to \$5,400,700, which, with \$1,000,000 preferred and \$5,000,000 common represents the outstanding capitalization of the enterprise.



The Pulp and Paper Industry

Publishers Dispute Pringle's Authority

The Canadian Daily Newspapers' Association last week filed notice of appeals to the paper control tribunal against the order made by the paper controller, R. A. Pringle, K.C., on the 24th instant, fixing prices for newsprint paper supplied by the Fort Frances Pulp and Paper Company, Limited.

In that order the paper controller increased by an average of \$10 per ton, the prices he had fixed during the first six months of 1918 for newsprint supplied by the Fort Francis company during that period and continued for the period from December 1, 1918, to date the differential of \$4.00 per ton in favor of that company, in accordance with other newsprint manufacturers.

The publishers who form the association, contend that Mr. Pringle had no jurisdiction to revise at this time the prices for the first half of 118, and that the effect of such revision is to deny the customers of the Fort Francis company the relief granted them by the paper control tribunal on the publishers' appeal against Mr. Pringle's order of September 26, 1918. As the paper control tribunal on that appeal fixed the same price for the Fort Francis company as for other companies, the publishers contend that Mr. Pringle should not have continued a special price for that company for the period from December 1, 1918, to date.

Import Restrictions of England

Justice Sankey recently ruled that practically all import restrictions into England were abolished. The test case which brought forward this ruling was one where a British firm had imported chemicals from Canada which were seized by the customs under import restrictions. This leaves the way free for the shipment of practically anything to England by any country unless this decision is upset in the Court of Appeals or legislative action is taken. The passage of the anti-dumping bill in the next session may change all this.

British Tractor Evolution

The recent trials of agricultural tractors held in England were highly satisfactory and reveal some interesting tendencies of design among the British makers. Owing to the heavy soils so frequently met with in England and Scotland it is being found that the slower speed engines with ample power give better results than the light and more attractive types. The serious wear and tear due to agricultural conditions confirms the drift towards solid and simple design; and in view of the unskilled attention which tractors generally get it is being found advisable to seal up vital parts so that amateur fingers will not be tempted to interfere with them. A British firm seized the opportunity presented by the trials to give a demonstration of the double-engine cable system of ploughing, using internal combustion engines. A double-ended plough is hauled backwards and forwards by means of cables wound on drums. It is claimed that a set of this tackle can plough from seven to ten acres in one day. The engines are adapted for use as tractors on the road or for driving stationary machinery.

Ontario's Civil Servants not Satisfied

In deciding to grant a bonus to the civil service to be paid in instalments during the current Provincial year the Drury Government apparently considered that it had settled that little problem. The civil service, however, is not regarding the new plan with unmixed approval and while it may have to accept it in the long run there will be an argument first—in fact, the argument is now going on.

Last week a deputation of officers of the Ontario Civil Service Association waited upon the Government to protest against the bonus being regarded as one for the current year. They maintained that the last bonus paid was for services then rendered and not as a bonus or extra payment in advance. The Government, which has held that the previous bonus covered the year up to October 31, 1919, feels that the new bonus should be for the year up to October 31, 1920. If it is right then quarterly payments are justified. If the civil servants are right then the bonus, having already been earned, should be paid over as a lump sum.

The upshot of the conference was that Mr. Drury and his colleagues claimed to have come from Missouri, and the deputation retired to search for data to back up the claim that the last bonus was not a payment in advance.

Wash Your Shirt or Buy a New One?

A traveling man sends his laundry check to this newspaper to back up his statement that he had to pay a Boston laundry 45 cents, in 1919, for the washing of a shirt which he bought from a New York department store in 1918 for 79 cents. Of course, this does not prove that one should buy all his shirts in New York, or that he should never have them washed in Boston, but it is fairly good superficial evidence that the cost of living is high-if anybody still demands proof along that line! Somehow or another the incident brings to mind the old housekeeper's saying, that "three removes are as bad as a fire." If the traveling man's experience is to be accepted as typical, one might build a new maxim on it. Say, for example, "A shirt's squandered when twice laundered." Repeated often enough, some such dictum as that might be expected, in time, to bring down the cost of laundering-unless, for sooth, it raised the price of shirts!-The Christian Science Monitor.

St. Maurice Paper Company Limited

Head Office 522-524 Board of Trade Building Montreal

MANUFACTURERS OF
NEWS PRINT, SULPHITE,
KKAFT, GROUNDWOOD
also Sawn & Dressed Lumber

Paper Mills, Cape Madeleine, Que.
Lumber Mills, Charlemagne, Montcalm,
St. Gabriel de Brandon,
Three Rivers.

The Spanish River Pulp and Paper Mills, Limited

Sault Ste. Marie - - Ontario

Daily Capacity.

500 Tons Newspaper 400 Tons Groundwood 220 Tons Sulphite 35 Tons Board

MILLS AT-

Sault Ste. Marie, Ontario. Espanola, Ontario. Sturgeon Falls, Ontario.

Cable Address
Price

Codes Used
A B C and Liebers

Price Brothers & Company,

LIMITED

MANUFACTURERS OF

Spruce Lumber, Lath, Cedar Shingles, Ties,

Pulpwood, Sulphite and Groundwood Pulp, Newspaper, Cardboard, &c.

QUEBEC

SAW MILLS

Batiscan Montmagny

Matane

Cape St. Ignace

Rimouski

Salmon Lake Saguenay District

PAPER AND PULP MILLS:

Kenogami

Jonquiere

Rimouski

Insurance News and Views

The Failure of State Insurance

Out-of-Work Insurance for Munition Workers in England—the New Scheme of Paying Dole to Out-Of-Work Soldiers Here—How State Insurance Has Worked in U.S.A.

The armistice threw thousands of people out of work in England. Munition workers earning big money had been improvident and the result was they had little to fall on when the work ended. An unemployment scheme was evolved and each person was paid so much each week until work could be procured. It is claimed that the Government was duped by innumerable impostors and the scheme has been stopped. Perhaps its failure to seem to provide for genuine out-of-works was helped by the fact that the whole working world went through a giddy period just after the armistice was signed. The tendency was towards relaxation from the strain of war and not towards work.

England has also a very carefully worked out scheme of workmen's insurance. A certain amount is deducted from the worker's wage and they are paid when laid up by injury or illness, a certain sum of money. The system has to be thoroughly gone into in detail and inspectors have to call every day on the person receiving this pay in addition to the attending doctor.

In Canada the returned soldiers received a certain sum of money for so many months, according to the length of service overseas. This was to tide them over the period of transition from the army to civil occupation. Practically all the returned men are now through with this. There is still a large number of these men out of work. The latest move has been similar to that of the British Government provision for munition workers; they have instituted an out-or-work dole for ex-soldiers. This is really out-of-work insurance, although the men have never contributed anything in the nature of premiums.

The Canadian Government has been invading many fields. It is very likely that the payment of this unemployment dole will suggest a Govern-

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO., LIMITED

OF LONDON.
ASSETS EXCEED \$50,000,000.
OVER \$10,000,000 INVESTED IN CANADA.
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office: 277 Beaver Hall Hill, MONTREAL. Agents wanted in unrepresented towns in Canada.

COLIN E. SWORD, Canadian Manager. W. D. AIKEN, Supt. Accident Department.

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714. Canada Branch, Montreal: T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION.

ment insurance scheme. We may judge something of the working of such schemes by the words of Joseph G. Brown, insurance commissioner for Vermont, speaking to the convention of Life Insurance Presidents of America in New York city last month.

He said, "During the past few years there has been a growing tendency toward Governmental or State-owned and State-managed business and from the result we are more than ever convinced of the fallacy of this principle. Prussia played the game of Government with monopolies-and lost. One of her eards was State insurance for her working people. She held it up for the world to admire, and for a time it looked effective. It became a part and parcel of German propaganda in America. Von Bernstorff preached the doctrine in this country and read his sermons on the subject from carefully prepared manuscript. Therefore, unfortunately before the mask of "efficiency" was torn from the face of the German Military State, the idea of a State monopoly as the most effective medium in the matter of insuring the employer's liability under the new workmen's compensation laws was being culti-

"The thing was entirely foreign to American ideals, but in our characteristically unsuspecting American way, we gave it birth, watched its growth, and finally admitted it to citizenship. Despite a constant agitation in its favor, however, it has not thrived. Inefficient, extravagant and absolutely unsatisfactory in every particular have been the attempts along this line, and there is no prospect of better results in the future. Such business can only be conducted under an autocracy, where every interest and every man can be arbitrarily directed and where freedom is sacrificed to the dictates of the autocratic power. This system, which has been constantly paraded by the socialists as their idea of perfect social conditions, is really a part of the vast Prussian system of domination of the interest of the individual and the complete obliteration of any semblance of freedom. The American people will not pay this price for State-owned and State-managed business.

"The republican form of government means free dom of opportunity for the man to develop himself to the utmost, and he cannot achieve this if business if directed solely and controlled completely by the State, thus taking from him all opportunity for individual initiative, the most potent factor towards personal efficency and developmen. Government and State insurance have been conducted in an extravagant, arbitrary manner, at heavy cost to the public for the benefit of a few, contrary to the ideals of a free people, and have furnished inferior service as compared with that rendered through individual effort.

"Government monopoly of insurance now stands out as an advance guard of extreme radicalism. Business has come to realize that the present condition throughout the country is but a development of the earlier scheme of monopolistic State insurance. Men in all walks of life are now convinced that any proposal to destroy personal initiative and confiscate the private dollar is a thrust at the vitals of our American form of government."

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

SUN LIFE ASSURANCE COMPANY OF CANADA HEAD OFFICE-MONTREAL

The London & Lancashire Life and General Assurance Association Limited

Offers Liberal Contracts to Capable Field Men.

OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

We Particularly Desire Representatives for City of Montreal.

Chief Office for Canada: 164 ST. JAMES STREET, MONTREAL. ALEX. BISSETT - Manager for Canada.

"Solid as the Continent"

The North American Life is high in the esteem of the insuring public. Our representatives are placing unprecedented amounts of new business. Why?

"Solid as the Continent" policies, coupled with liberal dividends and the great enthusiasm of all our agents is the answer.

If you want to associate yourself with a Company that offers its representatives real service, write us. Some good agency openings are available.

Correspond with E. J. Harvey, Esq., Supervisor of Agencies.

NORTH AMERICAN LIFE ASSUR-ANCE COMPANY

"Solid as the Continent"

HEAD OFFICE TORONTO

Commercial Union Assurance Company Limited

OF LONDON, ENGLAND.

Applications for Agencies solicited in unrepresented districts.
W. J. Jopling, Manager Canadian Branch.

"Why is There Not More for All?"

of more for time.

By STEPHEN BELL

Mr. J. W. Macmillan's question, "Why Is There Not More For All?" seems to many as far from an answer as ever. The opinion of most sensible persons that Socialism cannot answer it, is being proved by experiment on a large scale in Europe. To the assertion that individualism cannot answer it, the answer may be returned that individualism has never had a real chance to show what it could do. "Laissez Faire is played out," is not true. The term, meaning to "Clear the way and then let alone," has been abbreviated to mean merely "Let alone."

The answer is in principle far simpler than Mr. Macmillan thinks. At this present junction of world affairs the obvious reason why there is not more for all is because mankind has been for some years devoting its energies more to destruction than to production. In more normal times, I make bold to assert, the reason may be found in the multitude of laws, constantly increased by every "civilized" legislature, throttling the world's economic energies. These laws are often extremely complicated in their structure and in their workings, but their result is to choke productive effort.

To deal with any number of these laws would unduly expand this article, and I will mention but one class—tariffs. I am a resident of the State of New Jersey. Our merchants have to meet the keenest kind of competition from the big stores of New York City. I can frame quite as good an argument for a tariff obstructing trade across the Hudson River as I ever saw for one across the Detroit or St. Lawrence rivers. But such a tariff would do to New York - New Jersey trade just what it does to the trade that might exist between the United States and Canada.

The spectacle of our respective peoples being "protected" against their reciprocal efforts to make more abundant for each other the things they both need is to me one of the saddest evidences of our mutual stupidity I know of. Trade is a necessary part of production—producing things where they are needed—and to choke it is to choke production.

What a stupid philosophy this Protectionism (rightly named Obstructionism) is! Were New Brunswick annexed to the United States, her people would have to be protected against "cheap Canadian goods." Were Maine annexed to Canada, her people would need protection against "cheap American Goods." It is to laugh, for New Yorkers and Pennsylvanians are not more alike than are "my" people and the Canadians.

The world has been through its struggles for religious freedom, for political freedom, for freedom of thought and of conscience. The struggle for economic freedom is preparing, though few even of our so-called "advanced" economists seem aware of the fact.

I am inclined to believe, from the known bias of most of our opponents of ratification of the Peace Treaty and League of Nations, and the nation of at least one of the reservations they insist on, that this opposition springs from the fear that the League may yet lead to international commercial freedom, even as our own Constitution led to freedom of interstate trade. Indeed, some of them have admitted as much.

And for this particular reason I am decidedly for the Treaty and League, though free to admit their imperfections. Richard Cobden described free trade as the greatest peacemaker. He might more accurately have described it as the only peacemaker between the nations.

Arrangements are being made in Great Britain for increasing the output of a novel and ingenious form of packing crates or boxes. It requires no nails, no screws, no hinges, no wires; it is collapsible, and when put together is capable of holding any kind of merchandise. Rigidity is obtained by a system of interlocking parts. A special method of sealing the cases has been adapted to render the work of the pilferer more difficult. With the ordinary nailed-up box it is an easy job for the railway thief to apply a jemmy or a nail lifter, and restore the original outward appearance of the package after he has extracted the contents. With this new crate it is impossible to extract any goods without leaving obvious signs that the package has been tampered with. Another advantage in these days of congested transport is that "returned empties" take only one-fifth of the space occupied by the noncollapsible box.

Packing Boxes Without Nails

Change in Market for Our Securities

An extensive change in the field of operations of the Canadian security houses is likely to be observed during the year 1920. The establishment of a record premium in New York Funds, and the apparent certainty that a substantial premium will remain in force for many months or years, combine to afford an overwhelming advantage to those security houses which have an organization for selling in the United States, and the firms which have not already established branches or affiliations in the Republic are hurriedly preparing to do so. It is impossible for the purely Canadian houses to meet the prices which the international sellers can afford to offer for any class of Canadian security which is saleable to the American public; and if the situation continues, as it seems certain to do, the Canadian market will be practically left bare of all but the smaller municipals and speculative industrials which would not in any event be saleable across the border. This will do no harm whatever, for the Canadian bond market is pretty well saturated with government issues, which are selling at prices well below their real value, and it will be an excellent thing if Canadians are left free to digest these for the next year or so, without having to look after a lot of new issues. In this campaign for placing Canadian securities in the United States, the bonds and stocks of those companies which produce for the American market have an obvious advantage. It is only such companies which can really afford to guarantee payment of interest and dividends either in Canada or in New York, for it is only

they which make a profit out of the premium on New York Funds. For an ordinary company or a public authority to bind itself to pay interest in New York would be to subject itself to a possible increase of 10 or 15 or perhaps 20 per cent in its fixed charges with no corresponding increase in income, and thus to invite heavy loss.

Sarnia People Shopped at Home

Port Huron, officials have notified hundreds of Sarnia citizens and business men who transact business across the River St. Clair, in Michigan, that Canadian silver will only be taken at Michigan banks at nine per cent discount.

When the Port Huron Street Railway system, owned by the D. U. R. and their inter-urban, lines commenced to-day to refuse Canadian silver, a number of arguments resulted that may end in United States courts, following persons being put off the cars when they failed to tender U. S. currency.

Of late a flood of Canadian silver has been returning to Sarnia. Local citizens who stopped in Port Huron have, on tendering an American bill, received Canadian silver in change. To-night, following rumors of a varied nature, every person is in a grand rush to get from under. To all, Port Huron, Canadian money, both silver and bills, is a thing to be shunned like smallpox, and in the meantime Sarnia merchants and business men have been smiling with glee, for they report that this is the greatest Yuletide business they have experienced in the history of Sarnia.

Leading Canadian Trade Journals

Pulp & Paper Magazine Iron & Steel of Canada Canadian Mining Journal Canadian Fisherman Canadian Textile Journal Canadian Bookman

- Published at -

GARDEN CITY PRESS

Ste. Anne de Bellevue, Que.

Ready Cash for the Business

Would your Business be kept going as usual if you were not here to look after it? Would its credit be shaken and its value be reduced? Would your family be able to carry it on or sell it without suffering a great loss?

Or, if your partner is taken away, what compensation will you have for the loss of his energy and services? Where will the money come from to buy out his interests so that you can run the business independently?

The Ready Cash coming at such a time from a Canada Life Commercial Protection Policy will settle all these problems without sacrifice to you, your business or your family.

Ask about our Commercial Protection Policy.

CANADA LIFE

Established 1847

Home Office, TORONTO

Ships and Shipping in Canada

Need Adequate Ice Breakers

Letter From President of Quebec Board of Trade Suggests Improvements to Help Shipping—Shelter Piers on Lower St. Lawrence for Refuge During Storms

Mr. John T. Ross, president of the Quebec Board of Trade, to Hon. C. C. Ballantyne, Minister of Marine and Fisheries, calling his attention to the frequent disasters on the St. Lawrence route in the late autumn and winter. Suggestions are made in this letter which certainly should be of great assistance to vessels using the route. For some years the St. Lawrence route has been looked askance at by foreign shipping on account of the disasters which have occurred, yet expert opinion is agreed that this route can be made as practicable as any other for at least the greater part of the year.

December 29th, 1919

Hon. C. C. Ballantyne. Minister of Marine. Ottawa.

The unfortunate loss of the Government steamship "Canadian Recruit" now on the rocks at Tadousac, with a very valuable cargo, and the possible loss of the Government steamer "Canadian Spinner," now imprisoned in an ice flow near Matane, have drawn the attention to the public, and especially of commercial men, to the inadequacy of the means of protection possessed by the Government for the assistance of steamers using the St. Lawrence late in the season, when ice is running and early in the spring, and has thrown a damper upon the idea of winter navigation of the lower St. Lawrence.

In addition to this, an ocean steamer has been loaded for some time at Ha Ha Bay, and has been waiting for an ice breaker to help her down the river Saguenay, but as such help did not come, this vessel is now frozen in for the winter.

Many people are of the opinion that had there been a good ice breaker in Quebec, all of the vessells above referred to, which with their lading must represent several millions in value, would easily have been assisted to open water and to safety.

But, unfortunately, the Government has only one ice breaker worthy being called so, namely, the "Montcalm," and that vessel had been sent elsewhere at this very critical season of the year. The "Lady Grey," we understand, is much less powerful and cannot carry sufficient coal for work of this nature.

The Council of the Quebec Board of Trade would respectfully suggest that the Government two powerful ice breakers similar to the ice breaker "F. D. Hazen," which was sold to the Russian Government, or even stronger, and that these two vessels, together with the "Montcalm," should be stationed in the fall and part

BLACK DIAMOND

FILE WORKS

Established 1863. Incorporated 1897. Twelve International Highest Awards at Expositions, Special Prize, Gold Medal, Atlanta, 1895.

G. & H. Barnett Co.

PHILADELPHIA, Pa.

Owned and Operated by NICHOLSON FILE COMPANY. of the winter and in the early spring, one at Sydney or Gaspe, one at Tadousac, and the third at Quebec, so as to assist vessels using the St. Lawrence during those seasons.

The Chairman of the Quebec Harbor Commission, the Hon. D. O. L'Esperance, in a very able address, recently delivered by him at the annual Congress of port authorities, in Texas, stated in a very emphatic manner, and gave proofs to substantiate his statement, that the winter navigation of the St. Lawrence from Quebec to the sea is quite practicable. He gave a table of the arrival and departure of ocean steamers at Quebec in every months of the winter, from December to April, during the last ten years, showing complete freedom from accident, and advocated the construction by the Government of several shelter piers in the Lower St. Lawrence, where steamers could put in for shelter during heavy gales or snow storms, or in case of disablement of machinery, etc.

The Quebec Board of Trade concur entirely in the views of Mr. L'Esperance on this question, and would respectfully urge the Government to carry them out. We can quite understand that there are many difficulties and delays to be looked for in navigating the lower St. Lawrence when ice is running, and that it is not likely to be a favorite passenger route at that season. Nevertheless, with strongly built steamers with powerful machinery there should be little difficulty, and it would be an important thing for Canada to have this great commercial artery, the St. Lawrence, open for freight purposes all the year round, saving the cost of the extra 600 miles of railway transportation involved in using Halifax in winter, though we fell quite satisfied that this extra use of the St. Lawrence would not

REGULAR SERVICES TO GLASGOW.

F 1 O11				
Port]	an	24		
Port	landCassandraFeb.	4		
Port	and	6		
	TO GLASGOW via MOVILLE			
New	YorkJan.	10		
New	YorkColumbiaFeb.	7		
New	YorkColumbiaMar.			
		0		
New	TO LIVERPOOL.			
New	YorkJan.	3		
New	YorkJan.	24		
	YorkJan.	29		
New	YorkMar.	6		
	*Via Plymouth and Cherbourg			
TO	PLYMOUTH, HAVRE, SOUTHAMPTON	٧.		
New	YorkJan.	19		
New	YorkRoyal GeorgeFeb.	19		
	TO CHERBOURG & SOUTHAMPTON			
	YorkKaiserin August VictoriaJan.	17		
New	YorkJan.	98		
New	YorkFeb.	21		
New	YorkMauretaniaMar.	10		
	TO PLYMOUTH, HAVRE, LONDON.	10		
New	YorkSaxoniaFeb.	7		
11011				
	To Piraeus & Trieste			
New	YorkJan.	20		
	For rates of passage, freight and further			
particulars apply to local agents or				
	THE DODEDT DESCRIPTION OF LED			

THE ROBERT REFORD CO., LTD.

20 HOSPITAL STREET 5 ST. SACRAMENT STR MONTREAL, P. Q.

with the growing trade of the country, be injurious to Maritime Province seaports, in any way.

Even if it were only possible to prolong the season of St. Lawrence navigation by two or three months, it would be well worth doing.

It has been suggested that shelter piers sufficiently large to shelter two or three steamers should be built at Murray Bay, at some point between Rimouski and Gaspe.

We hope that the recent unfortunate accidents in the lower St. Lawrence will only serve to make the importance of proper protection for shipping more imperative than ever.

Your obedient servant,

J. T. ROSS,



Davie Shipbuilding & Repairing Co., Ltd, Lauzon, Levis, P.Q.



Canada ai d World Labor Laws

(Continued from Page 15.)

the United States to agree to the labor provisions of the treaty. This all sounds very well but in view of the fact that it is generally conceded that labor legislation devolves upon the Provinces and not the Dominion it would be a great pity for our reputation if this were simply "passing the buck" from the Dominion to the Provinces. If this should happen to be the case it would not be the first time in the history of our Dominion that such things have been done. However, should it occur in this case it would be an additional proof of our "moral leadership."* matters affecting trade and commerce our exchange situation today is proof that we cannot be altogether independent of our great neighbor on the South. It was the pronounced opinion of at least one Canadian labor representative at the Conference, as well as of some of the Provincial Government representatives, that Canada could not afford to ignore the action of the United States in this matter of the working hours of a day.

Mr. Tom Moore, President of the Trades and Labor Congress, in commenting on my statements, spoke of the "subserviency" to the United States of the employers' delegate. In view of the relationship existing between the labor organizations of the United States and Canada, this utterance was surely unpremeditated.

It should be pointed out that the Right Hon. Mr. Barnes made the following statement: "My labor colleagues will think I have been somewhat moderate and modest in my proposals. If so, I would say to them this Conference is not the last Conference. It is the first one. What we cannot do this year we may do next year or the year after." When it is considered that there were motions and propositions advocating the application of the eight-hour day to commerce and agriculture and that in one convention agriculture was actually included by an amendment carried in the Conference, it will be seen that the general proposition is to have all the workers of the world tied up to an eight-hour day. In the next Conference it is my humble judgment that the Conference will carry the question of the inclusion of commerce and possibly agriculture; in fact, a motion was presented to include commerce and agriculture coming under the eighthour day in next year's agenda and obtained a vote of forty-four for and nine against. So many abstained from voting that the total vote of onehalf of the delegates (sixty required) was not reached and, therefore, "no quorum" was declared. Outside of the fearful shrinkage of production which might be brought about, is it a wise thing that by legislative effect all workers usings hands and brain should be grouped together as having interests opposed to the rest of society? Are we rapidly approaching a time when by the application of the eight-hour day to all classes of workers there will be brought about conditions set forth by the Master of the Dominion Grange recently when he stated that it would mean butter at \$1.00 per pound, potatoes \$2.00 per peck, milk 30c per quart, etc., etc.?**

*If it is ascertained that the Dominion Government has jurisdiction, will it deliberately turn from its recent campaign utterances and avowed policy of production and thrift? On the other hand, if the Provinces alone are competent to deal with labor legislation and Quebec or Nova Scotia or any other Province does not pass the eight-hour day convention, will such Province or Provinces be boycotted?

**This is not a mere dispute as to hours of work between employers and employees. If it were I would only have a general interest in it. As a manufacturer I have no personal or selfish ends to serve. It is a much bigger question. It is a great national, economic matter, in which all classes are vitally concerned in its proper solution.

In the United States in conversations I had with leading business men and others they stated that the United States found it necessary twenty years ago to regulate capital that was fast assuming a menacing attitude in forming trusts, believed not to be in the interest of the country as a whole. They further stated that now they were determined not to have an autocracy of labor, and if necessary would regulate labor so that the people as a whole would not be brought under unfair domination of either capital or labor. They desired to be perfectly fair and would give labor its full rights, but recent strikes, like the Boston policemen's strike, the steel strike, and then the coal strike, had led them to see that the rights of the public must be guarded. It is interesting to note that the Washington Times stated recently that the next movement will be that of unorganized labor to secure the right to work, the open shop, and the desire of men to make all they can. Another Washington journal set forth the views which seem to be held generally in the United States in regard to the eight-hour day as follows:

The Congress of the United States has no power to enact an eight-hour day which is applicable to the whole United States. That question has been determined and decided by the Supreme Court of the United States and such legislation would be in violation of, and interference with, the rights of the individual States. Therefore, a declaration and recommendition by Conference that an eight-hour day, as an universal basis of working time, is necessary would be, in this country, a mere declaration which could not be enforced, and the enforcement of which through Federal legislation would be prevented by the Supreme Court of the United

The next item of importance of the agenda was the question of preventing or providing against unemployment. It will be of interest to note that among other propositions advanced as "cure-alls" for unemployment there were brought forward:

- 1. Abolition of private ownership of land.
- 2. International regulation of distribution of raw materials.
- 3. International regulation of ocean freight rates.

This convention as finally adopted was not, it seemed to me, of very great value in its findings or recommendations.

The other conventions and recommendations referred pretty much to the work of women, young people, and children, and were largely of a humanitarian character which received general endorsement.

It is provided that all of these conventions shall be made to apply if passed by the different governments not later than first July, 1921. In the case of countries not advanced, such as India, Japan, China and the South American Republics, longer time was allowed in many cases.

At the closing of the Conference protests were filed against the improper manner of selection of the employers' and workers' representatives on the governing body and a motion was brought forward in the following words: "That this Conference expresses its disapproval of the composition of the governing body of the International Labor Conference inasmuch as not less than twenty of the twenty-four members of the body are representatives of European countries." The motion carried by a small majority.

In a general way the proposed legislation is an attempt, as I understand it, to apply the principles of unionism to all the world's work. The Master of the National Grange in the United States said recently: "There is today too much tendency among our people to class endeavor, class thinking, class legislation. The interest of the nation demands the destruction of such unworthy ideas, whether they be hoisted by a labor union or by a group of farmers."

I ask myself, therefore, is there then to be no solution of our so-called "labor problems and in-

dustrial unrest?" Yes, I believe that this is already being gradually accomplished, not by national or international legislation, but by a proper spirit of co-operation and good-will in each individual unit of industry. I absolutely and positively refuse to be put in antagonism to my fellow workers. I am in their class and they are in mine and no organization (although this does not mean that I am opposed to organizations) shall come between us to rend asunder our common purposes and interests. This I conceive to be the new spirit that is abroad in industrial life; it is spreading everywhere. From personal experience I am glad to be able to say the results are most encouraging.

Americans Concede Britain's Foresight

The question is being debated by ship owners whether the use of oil fuel or coal is the better. A great many large ships have lately been remodelled so that they are able to use both. The increasing use of oil for this purpose makes it seem as if the nation with the best source of supply would most easily attain leadership in shipping.

Attention is drawn by John H. Rosseter, vice-president and general manager of the Pacific Mail Steamship Company of San Francisco, to the "admirable foresight" of British interests, which claims to have cornered the oil supply of the world. Rosseter is advocating every encouragement by the American Government to development of oil supplies.

That the United States, her sources of oil supply exhausted, within 10 years will be importing 500,-000,000 barrels of oil a year and paying into British pockets \$1,000,000,000 annually, is the statement of British authorities, who claim that British interests have secured a monopoly on the world's future supply.

"There is no criticism to be offered as to what the British have done," says Rosseter. "The only question being why has this country not done the same? We have established a chain of oil station around the world, but the serious problem that now confronts us is where we are to secure our oil supply.'

Deaths of the Week

Deaths of the week include:

Sir William Osler, famous physician, at one time a McGill professor.

A. A. Gilroy, general manager T. Eaton and Company's store at Winnipeg.

Dr. William A. Molson, one of Montreal's oldest medical practitioners.

Walter J. Blackburn, president and general manager of the London Free Press.

Howard S. Ross, K.C.

Eugene R. Angers

ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal



DOMINION TEXTILE COMPANY, LIMITED



MANUFACTURERS OF

Cotton Prints,

Shirtings,

Ducks, Scrims,

Drills, Blankets,

Quilts.

Crepes, Spreads, Sheets,

Pillow Cotton.

Cambrics.

Art Tickings,

White & Grey Cottons,

Galateas,

Towels & Towelling,

Bags,

Yarns and Twines.

MONTREAL WINNIPEG TORONTO

Established 1873

The Standard Bank of Canada

HEAD OFFICE

15 KING ST. WEST - - TORONTO

Capital Authorized - - \$5,000,000.00

Capital Paid Up - - - 3,500,000.00

Reserve Fund & Undivided Profits 4,727,326.00

132 BRANCHES IN CANADA

A General Banking Business Transacted. Savings Department at all Branches.

C. H. EASSON, General Manager J. S. LOUDON, Asst. General Manager

SS SS SS

Dominion Shipbuilding Co.

LIMITED

STEEL SHIPBUILDERS

BATHURST STREET - HARBOR FRONT

TURONTO

55 55 55



"Cashier"

- - and - -

"Fortune

GOLD FILLED

WATCH CASES



The American Watch Case Co.

OF TORONTO, LIMITED

Manufacturers of Gold, Silver and Filled Watch Cases

TORONTO, ONT.



CHATEAU FRONTENAC, QUEBEC.

Canadian Pacific Railway Hotel System

Canadian Pacific Hotels from the Atlantic Ocean to the Pacific set the standard for hotel accommodation in Canada. Each hotel is distinctive in appointment and each has the same superb Canadian Pacific service

THE CHATEAU FRONTENAC, Quebec, is a famous hotel in the most characteristic city of North America. Standing on Dufferin Terrace, it commands magnificent views of the River St. Lawrence.

THE ROYAL ALEXANDRA, Winnipeg, so well known and so popular with travellers that it has been enlarged to twice its original size.

THE PLACE VIGER, Montreal, is an ideal hotel for those who prefer quietness and yet wish to be within easy reach of the business centre.

THE PALLISER, Calgary, a handsome new hotel of metropolitan standard, from the roof of which the snowcapped Canadian Pacific Rockies are visible.

THE HOTEL VANCOUVER, a spacious hostelry that overlooks the Straits of Georgia and contains 650 rooms.

THE EMPRESS, Victoria, a luxurious hotel that appeals to the artistic sense, in a city of picturesque homes and Old Country atmosphere.

The above hotels, and others similarly situated at strategic points on the main transcontinental line of the Canadian Pacific Railway at McAdam, N.B., Sicamous, B.C., and Penticton, B.C., are open all the year round. Six other hotels, including four in the wonderful Canadian Pacific Rockies, are open in summer only.

Any C.P.R. Passenger Agent will furnish particulars, or write

C. E. E. USSHER, Passenger Traffic Manager

F. L. HUTCHINSON. Manager-In-Chief Hotel Dept.

CANADIAN PACIFIC RAILWAY, MONTREAL



The Hartt & Adair Coal Co.

DELAWARE & HUDSON COMPANY'S LACKAWANNA COAL

TELEPHONE MAIN 5645

146 Notre Dame Street West - MONTREAL

-- Builban & on Sand

HENRI NEYRAT

21 rue Brezin.

Désire entrer en relations avec maisons importantes pour représentation de tous produits alimentaires.

BRITISH COLONIAL FIRE INSURANCE COMPANY

Authorized Capital ... \$2,000,000.00
Subscribed Capital ... 1,000,000.00
Paid-up Capital ... 247,015.79

General Fire Insurance Business Transacted. THEODORE MEUNIER,

B. A. CHARLEBOIS,
Assistant Manager.

H. M. CONNOLLY & CO.

MEMBERS

MONTREAL STOCK EXCHANGE

Transportation Building, Montreal Telephone Main 1345

Canada's Leading Hotel

THE WINDSO

MONTREAL

HEADQUARTERS FOR CONVENTIONS, BANQUETS, PRIVATE DANCES, RECEPTIONS & SOCIAL EVENTS

European Plan Exclusively

Centrally situated in the heart of the shopping and theatrical district. Service unsurpassed JOHN DAVIDSON, Manager

Chimneys Globes Pressedware Bottles Tumblers lars

HIGHEST QUALITY TANK GLASS PRODUCTIONS Flint, Light Green, Dark Green, Blue, Opal, Amber

OWEN'S MACHINE MADE WARE --- for all Closures

Dominion Glass Company, Limited

Head Office: MONTREAL

Export Office: MONTREAL

MONTREAL TORONTO HAMILTON WALLACEBURG REDCLIFF

See NEWFOUNDLAND (BRITAIN'S OLDEST COLONY)

For the Winter Months, an Express Train with Dining and Sleeping Cars will leave St. John's on Sundays, Tuesdays and Thursdays only.

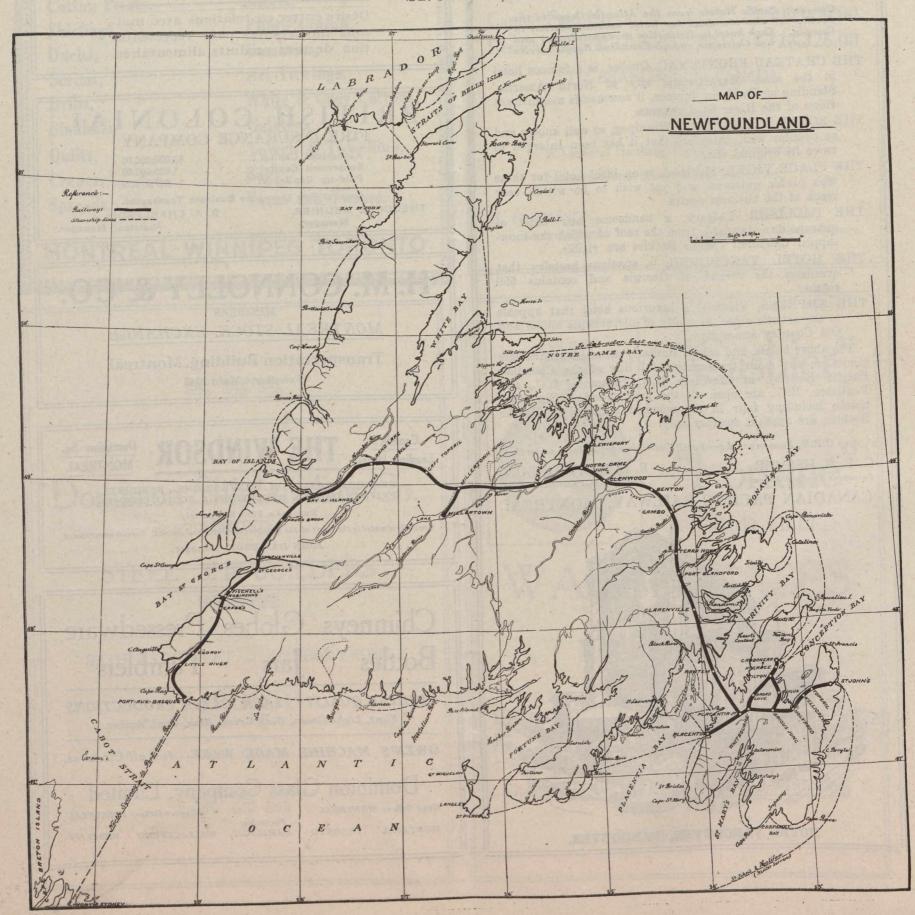
Connection from Canada and United States' points will be made at North Sydney, after arrival of the Canadian Government Railway Express, No. 5, on Tuesdays, Thursdays and Saturdays, the steamer arriving at Port aux Basques on Wednesday, Friday and Sunday morning, there connecting with Express Train for points between Port aux Basques and St. John's.



For further information, apply to

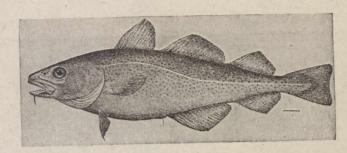
F. E. PITMAN, General Passenger Ticket Agent,

REID NEWFOUNDLAND COMPANY, ST. JOHN'S, NEWFOUNDLAND.



Where the Codfish Come From

The climate of Newfoundland is more temperate than that of the neighboring Maritime Provinces; the thermometer rarely sinks below zero in winter, while the summer range rarely exceeds 80 deg. F.



Newfoundland Crown lands for farming purposes may be had for thirty cents an acre. The Island's agricultural development is going ahead by leaps and bounds.

WHETHER YOU WISH TO FISH FOR SPORT OR FOR PROFIT

:-: COME TO NEWFOUNDLAND :-:

HER fishing resources for either the commercial fisherman or the sportsman are the greatest in the world. They now produce well over fifteen million dollars of wealth per annum, and they are only beginning to be developed.

Newfoundland is the home of the cod fish and this forms the largest item in her fish production. But the island also produces large quantities of herring, salmon, lobster and many of the lesser fishes.

Heretofore these have come on the markets of the world in the drysalted and pickled condition. But the frozen fish industry is rapidly developing. The latest reports from the British markets affirm that "the recent arrival of Newfoundland frozen fish was superior to the fresh fish often received from the Iceland grounds."



Newfoundland's forest wealth is large. The mineral resources are only partially known, although the iron mines on Bell Island have an output of 1,500,000 tons, and the industrial possibilities are attractive from every point of view.

The Government of Newfoundland gives generous aid to agricultural development. The value of agricultural products now approximates over \$4,000,000. Sheep raising is being encouraged and the progress in that direction is remarkable.



Like the Keystone in the Arch

Correct lubrication is as important to your motor car as is the Keystone to the arch. Without correct lubrication your motor will not last or give you the full service built into it by the maker.

Imperial Polarine is the ideal winter lubricant for all motors. It lubricates freely, even at low temperatures—is fluid enough to flow between rubbing parts of the most delicate mechanism—preventing friction, minimizing wear and efficiently lubricating.

Correct lubrication by means of Imperial Polarine means a smooth running motor, instant accelleration and dependable power. By using Imperial Polarine you get more miles per gallon of gasoline, have fewer repair bills and use less oil. Every ounce gives full lubrication value.

Three grades for cylinder lubrication

IMPERIAL POLARINE IMPERIAL POLARINE HEAVY IMPERIAL POLARINE A medium heavy body extra heavy body light medium body each the same high quality, but formulated specially for varying engine

designs.

There are also special Imperial Polarine greases for transmission and

differential lubrication.

Imperial Polarine is sold in six sizes—half-gallon, gallon, and four gallon sealed cans, 12½ gallon steel kegs and half-barrels and barrels. You can get the grade best suited for your car from dealers everywhere.

Lubrication