

NEW IMMIGRANTS WOULD HELP JOBLESS PROBLEM

Financed Settlement Would Mean Increased Demand for Products and Materials With More Work

(By M. L. Hornby, Reprinted from the Vancouver Province of December 11, 1936).

Certain aspects of the immigration question are evidently misunderstood, and seem to be causing anxiety to two important sections of the community—labor and farmers. This misunderstanding and anxiety is, I believe, largely due to the fact that the word 'immigration' itself has not any generally accepted meaning, but conveys a different impression to different minds, varying with the background, experiences, and outlook of the persons concerned. Let me therefore commence what I have to say by defining what I do and what I do not mean by the word 'immigration.'

I certainly do not mean the unrestricted and unorganized immigration of past years—a throwing of Canada's doors open, so to speak. I mean the organized immigration of selected families, to be established in self-supporting homes of the land, under a

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other; the prosperity of each is indissolubly linked up with that of the other.

Employers of Labor

Every immigrant who enters Canada, backed by sufficient financial support to become established in a self-sustaining home on the land, is actually an employer of labor on a considerable scale for the first year, or two years after his entry into Canada.

A house must be built or reconditioned for him, with a barn and other necessary farm buildings; the lumber, the bricks, the cement, the hardware, and all the other materials required for this work are produced in Canada by Canadian labor, and it is Canadian labor that carries out the work of construction; the fencing required for his farm is constructed of material produced by Canadian labor; the farm machinery and all the equipment and implements which he requires are produced in Canadian factories by Canadian workers; the foundation livestock necessary to give him a start in farming is raised by Canadian farmers and has to be purchased from them; the furniture for his new home—cookstove and heaters, beds and mattresses, tables and chairs, carpets and linoleums, china and crockery, glass and cutlery, kettles and saucepans, lamps, buckets, etc.

All these are manufactured right here in Canada by our own people, and for the most part of Canadian materials; the warm clothing which he needs for his first winter is manufactured in Canadian factories by Canadian labor; the groceries which he requires are Canadian products.

Aid Jobless

There can be no doubt that organized new immigration, with properly financed land settlement, will immediately and directly alleviate present unemployment in Canada, considerably. It will also create at once, on the part of re-employed industrial workers, both a demand for manufactured goods, which will again lead to further re-employment of industrial workers, and also a demand for farm products such as meat, milk, butter, eggs, etc, which demand will tend to raise the prices of such products long before any increase in the amount of agricultural products due to production by new settlers will be felt.

The local price of livestock should be further improved by purchase of foundation livestock for the new settlers. Purchases of land, too, will tend to stabilize land values and to improve its price—a further advantage to farmers. A denser population, and a busier Canada, with more money in the hands of manual workers owing

to better employment, can not fail to be of advantage to farmers.

According to figures compiled for The Canada Year Book, 1933-34, it will be noted that our "per capita" consumption of beef decreased 11 per cent. between 1929 and 1934—five years of "depression." The decrease was largely due to the inability of our workers to purchase meat supplies on the same level as in prosperous times. If it were possible to compile figures of the decrease in meat consumption applicable to our industrial workers only, the per capita decrease would in all probability be much larger.

A further examination of the figures of home meat consumption and meat exports given in the Canada Year Book, shows that if our per capita meat consumption should return to the level of 1929, we should not only have no margin of meats for export, but should actually have to import meat on an increased scale, in order to meet our own consumption requirements.

Increased Demand

Do not all the above figures show that an increased demand for meat, cream, butter, poultry and eggs, arising from increased purchasing power of our largest class of consumers, would create conditions very favorable to livestock farmers in the marketing of their products? What would follow? Surely better prices for such agricultural products should follow.

With improved prices for meat, poultry, eggs, cream and butter, farmers who are in a position to raise fods and to keep livestock, will turn from the exclusive production of wheat for direct marketing to the elevators; the practice of using wheat in conjunction with coarse grains as stock feed will become more general; and wheat marketing problems will find a corresponding solution.

It should also be borne in mind that the wheat position, which has given so much anxiety during the past six years is now getting back to normal. It is estimated that at the end of the 1936 crop our wheat carry-over will not much exceed 100,000,000 bushels, which is very little above the normal pre-depression carry-over, and not much more than our national consumption for one year ahead. Moreover the price of wheat has risen from the extreme low level of 37c (Winnipeg) to the present level of \$1.10—the result of a gradual reduction in world wheat stocks.

There are two insults which no human will endure: the assertion that he hasn't a sense of humor, and the doubly impertinent assertion that he has never known trouble.—Sinclair Lewis.

FINLAYSON SEES CUT IN RATES FOR FIRE INSURANCE

If the favorable fire loss experience of recent years is maintained this year, fire insurance rates may be substantially reduced.

Such is the prediction of G. D. Finlayson, federal superintendent of insurance, in a survey of the fire and casualty insurance business in Canada. 'The outstanding feature of the year 1935 in the fire and casualty fields in Canada,' states Mr. Finlayson, "was the unusually low rate of fire loss and the continued high rate of automobile loss. The experience of 1936 will show a continued favorable experience in fire insurance, although not perhaps quite so favorable as in 1935."

"A number of large fire losses in the latter half of the year will go to spoil what otherwise have been a record for recent years, but it is fully expected that the loss ratio will be less than 40 per cent, as compared with 36.25 per cent. in 1936; 40.91 per cent. in 1934; 52.81 per cent. in 1933, and 64.33 per cent. in 1932.

"If this forecast is realized the average ratio for the five-year period then closing will, for the first time in recent years, fall below 50 per cent. Should the favorable experience continue in 1937, it should be possible for the public to secure substantial advantages by way of decreases in rates.

"The fire insurance premiums received in 1936 will be approximately the same as those for 1935, although there will no doubt be a substantial change in the percentage of the total premiums received by the various groups of companies and underwriters operating in Canada.

"The volume of fire insurance premiums written is not a safe index of business recovery, especially in a period of low fire losses. At such a time competition among the various underwriters has a tendency to force down the rate of premiums, and this reduction may more than counteract any increase in the volume of insurance written.

"Concessions in rates are constantly being made, particularly in the more highly protected risks. Such a tendency is greatly in the public interest, as it gives encouragement to property owners to improve their risks by better attention to the principles of construction and the installation of preventive appliances.

"The experience for automobile in-

MARYSVILLE

There is not much change in the condition of Dudley Bubar, who was recently admitted to Victoria Public Hospital for treatment. Mr. Bubar is in his 93rd year and has been active until a few days ago.

Ward Culligan, electrician at the Canadian Cottons Ltd., injured his foot recently and is a patient at the Victoria Public Hospital.

Friends of Mrs. Fred Gilman will regret to learn she is a patient at the Victoria Public Hospital, where she has undergone an operation. Her condition is reported favorable.

Thomas Everett of Plaster Rock has been appointed to fill the vacancy in the Marysville school staff and has entered upon his new duties.

Miss Evelyn Gilmore entertained at a bridge of two tables recently, when Misses Grace Walker, Charlotte Cochrane and Mildred MacFarlane were the prize winners. At the close of play delicious refreshments were served by the hostess assisted by Miss Eleanor Inch.

Friends of Miss Betty Inch will be glad to learn she has been accepted and passed her probation period at King Edward VII Memorial Hospital at Pageant, Bermuda, when she made an average of 95 on probation exams. Miss Inch's many friends here wish her success in her chosen work.

Mr. and Mrs. Eugene Savage, who spent the week-end as guests of Mr. and Mrs. Malcolm L. Dennison, have returned to their home in Campbellton.

Mrs. J. Coy has returned from a recent trip to Boston, Mass., where she spent the past two months with friends.

Miss Gladys Daye of Burt's Corner is the guest of her aunt Miss Katie Jones.

Miss Harriett Manzer who spent the Christmas vacation at her home here, has returned to her duties as teacher at Southampton.

Miss Eleanor Inch who has been employed at Minto for the past three months has returned home.

There is not much change in the condition of George Titus, who has been ill at his home for the past two months.

Insurance, which is the most important of the casualty classes, will probably not differ greatly from that of 1935, in which year the loss ratio was 54.38 per cent of the premiums written. It is a regrettable fact that as the construction of automobiles becomes more efficient, the control by the persons to whom their operation is entrusted shows an opposite tendency.

RAILWAYS REVEAL THE TRENDS

Analysis of the position of Canada's railways by the heads of the railway companies has given sharp classification to the trends of recovery over the past year. The statement of S. J. Hungerford, Chairman and President of the Canadian National Railways, that production of capital goods "apart from the mining industry," had not improved to the same extent consumers' goods had done has a definite relationship to the shaping of future recovery programmes.

This same point was underscored in the articles of Sir Edward Beatty, President of the Canadian Pacific Railway, and Lieut. Col. Malcolm Lang of the Temiskaming & Northern Ontario Railway. Similarly, all statements reflected the problem of "uneconomic competition" which the "railways alone cannot hope to solve" and which "urgently calls for attention."

The drought which curtailed agricultural production in all parts of the Dominion was perhaps the greatest single factor affecting railway traffic. Yet the failure of the building trades to respond, industry's postponement of improvement and replacement which would require heavy goods, were particularly noticeable in carloadings. In fact, what improvement was shown was due in large measure to the railways themselves. The C.N.R. alone took delivery of 1,203 units, including locomotive, automobile and refrigerator cars. Similarly, the C.P.R. made replacement and introduced new, light streamlined trains as experiments in a modernization programme to be continued this year.

These facts are significant in illustration of the steps taken by the railways to improve their own position in spite of handicaps over which they have no control. And they also supply an accurate chart of the improvement key industries have yet to achieve before all sections of the country and all classes will feel the effects of recovery. To some extent they mark the limitations of present improvement, unless action is taken to stimulate the demand for capital goods.

Life without vigor—the possession of all man's mental and physical capacities—is not worth living in any age.—Dr. Serge Voronoff.

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