

O. Newcombe & Co., Toronto.
E. B. Biggar, Montreal.
Henry F. Coombs, St. John, N.B.
W. Notman & Son, Montreal.

A reason for the absence of Manitoba Government from the list of exhibitors in the Canadian Department is found in the fact that that Province has chosen to make its exhibit in separate premises outside the main buildings of the World's Fair. The contention of the Manitoba Premier is that his province was not likely to get the attention it deserved if its display was made alongside the rest of Canada's exhibits.

CANADA LIFE ASSURANCE COMPANY.

The forty-sixth annual meeting of this company was held this week. Referring to the new risks taken the report says: "These large figures could readily have been exceeded had the board felt warranted in an increase of the company's working expenses, or had that course been deemed a prudent or profitable one for the company or for its policy-holders, whose interests are not, however, promoted by extensions of business involving extra hazards and increased expenses." There is in these words food for reflection on the part of those engaged in life underwriting who aim at volume of business without considering fully the dangers and drawbacks such a policy may involve. Extra hazards and increased expenses are bound to tell on future earning power and stability; and if a strong old company like the Canada Life cannot afford them, still less so can they be afforded by younger and less substantial concerns.

The new business taken by the Canada Life in 1892 amounted to \$6,792,670 upon 2,771 lives, and the sum of \$509,000 upon 192 lives was declined. The total assurance and bonus additions in force at the close of the year amounted to \$59,382,937.30, under 27,772 policies upon 20,495 lives. There are thus more than seven thousand policy-holders in the Canada who have each two or more policies in the company, an indication of confidence as gratifying as it is remarkable. The increase of assets during the year was more than a million dollars, and the total assets exceed thirteen millions. Death claims within the year amounted to \$771,726, a sum which is within \$48,000 of being covered by interest earnings and profit on debentures. The claims are within the expectancy, though the year was remarkable for deaths from la grippe and the numerous illnesses by which it was succeeded. There were, too, an unusual number of deaths from sudden and unusual causes. For example, ten of the policy-holders for \$42,300 died by drowning and other accidents; two for \$9,000 were murdered, and five for \$13,000 were the unfortunate victims of suicide.

Satisfactory results are reported from the company's branch in Michigan, and a good return is anticipated from the business which it has just established in Minnesota, under the charge of Mr. Murton. That there is room for considerable business in those States is indicated by, amongst other things, the number of Canadians residing in those States. A recent compilation of figures shows that in St. Paul and Minneapolis, practically one city, there are 12,000 Canadians, and in the city of Detroit there are no less than 18,000 native born Canadians resident. What was said at the meeting by Mr. Kidd, the inspector of agencies, is easily to be understood, namely, that in these days of tremendous competition and high rates of commission paid to agents,

it is hard to obtain and not easy to retain the services of good men. But the business obtained by this company and its results thus far go to show that the Canada Life is effectively served by its agents.

MANCHESTER FIRE ASSURANCE CO.

Good progress is evidently being made by the Manchester Fire Insurance Co. The premiums it received in 1892 show an increase of £161,000 over those of the previous year. This is well, for the company having shared in the heavy fires of last year needed a good accumulation of premiums, since its loss ratio reached 58 per cent.; still after paying all expenses and taxes, a surplus of £57,437 is carried forward. The shareholders will receive a dividend and bonus of 12½ per cent. for the year. The reserve funds are increased from £275,012 to £313,699, making with the £150,000 paid-up capital, £463,699, to compare with a premium income of £515,802. The *London Review* says that the Manchester Fire Office is most distinctly going ahead, and there is no getting over the fact that the report and balance-sheet, as published, are of a most satisfactory character, and reflect the greatest credit on the management. The Manchester is one of the coming offices, and it is coming uncommonly fast.

THE TELEGRAPH IN CANADA.

XXXI.

At the same time that the Canadian Government had telegraphs through the lake country from Fort William to Red River, and across the prairies from a point west of Winnipeg to Edmonton, it had also built a line of wire in British Columbia, from Cache Creek to Kamloops, eighty miles, a mountainous job, differing in character from either of the other sections. The contractors were building a line northward from Kamloops towards Tete Jaune Cache in the Yellow Head Pass (Barnard's contract). But when the completion of the C. P. Railway was transferred by Government to the syndicate, the telegraph line mentioned was abandoned, a change of route being made towards Shuswap Lakes and the Kicking Horse Pass. The remainder of the distance was constructed by the C. P. R. Company, who later took over the Government wires in British Columbia.

Mr. Richard Fuller, of Hamilton, tells us that there is some lack of clearness in the second paragraph of our last telegraph paper with reference to the date at which the Government telegraph was first worked in the Great Lone Land, out West. He was the contractor for erecting the line from Fort Pelly (or Livingstone) to Edmonton, and he says: "I was in communication with Battleford in the spring of 1875 and with Edmonton in 1876." It should be added that the line was worked, and its revenues, which were not large, received by Mr. Fuller from 1875 until the year 1882, when the Government took it over. The telegraph from Fort William to Selkirk was built by Oliver & Davidson, and from Selkirk to Fort Pelly by Sefton & Glass in the year 1877.

The telegraph communication, then first made over lonely and sterile routes covering vast distances, was, it may be admitted, often of a rude kind, the insulation poor, and subject to many and unavoidable interruptions. Besides the storms, tree falls, lightning, loosening of poles and the like happenings, the wire was often broken by the blasting operations of the men who were grading the track.

Those were the days of the freest and fullest operation of "the original cycle, the implement which played so important a part in the construction of the Pacific Railway," as Callaway dubbed the wheelbarrow in his 1st April advertisement. These breaks caused delays, for it was not possible there, as it is upon a finished and daily used railway track in an eastern province, for a repairer (the location of a break having been previously ascertained by galvanometer) to reach the spot in an hour or two by jumping on his track velocipede. Long and weary riding, climbing, wading was necessary, and the poor repairer was many a time *desole* when he reached the break. "What will he do with it?" or where will he begin? must often have occurred to him as he looked at scores of fathoms of line lying on the ground or rock or entangled in branches and bushes along which, when damp, the electric current would escape to the ground. If the weather were dry it was possible by care and patience to effect communication over even such a faulty line; but when wet weather came the line would either not work at all or work in such a way as to make the signals remind one of a stuttering child, or else of the agonizing efforts of a bad interpreter to convey the meaning of one man to another man of different nationality and of indifferent patience.

"I was living at Rat Portage in 1879-1882, when at work on the Lake Superior section of the road," says Mr. Jennings the engineer, "and there was quite a group of us who were anxious to get news from the outer world by telegraph. So we clubbed together and made arrangement by which 100 to 200 words from 'Eastern Canada' should be sent to us each night by wire around through Detroit, St. Paul and Winnipeg. A dozen copies of this welcome nightly despatch would be distributed to us, reproduced by the operator on 'flimsy,' as the tissue sheet was called. Gillett, who I believe is the same man whose death was reported from Winnipeg only the other day, was my secretary and telegraph clerk at Rat Portage at that time. He was a clever operator and an ingenious repairer, and used to 'take liberties with lightning' in a way calculated to astonish the natives. Another telegrapher, whose name I have forgotten, used to carry a sounding relay with him on his exploring or repairing trips. Upon reaching a break he would take the broken wire, holding one end in his hand and touching the other end to his tongue (his body completing the circuit), and would receive signals by electric shocks to the tip of his tongue. Mr. McIntyre, now in the Royal Hotel, at Hamilton, was then a telegraph operator with the contractors on Section B."

If the maintenance of telegraph lines in the mountains is attended with difficulties, it does not follow that none are to be found in the prairie country, albeit the level stretches of arable and usually treeless land offer less occasion for accident to the wire. A dozen years ago or so, just before the Manitoba "boom," the Red River (which flows northward) overflowed its banks, and whole counties of that province and North Dakota were under water. It was the spring of the year; a thaw had taken place toward the southern portion of the valley of Red River, the melting of the ice and snow in Minnesota and Dakota had filled "the links of its long red chain," and that sinuous stream, the unmelted ice near its mouth damming back its sluggish current, deluged the country with a reddish muddy flood. From a point below Winnipeg all the way down to Pembina the whole country was under water. The late Henry Moysey of Toronto, who had