

of agricultural lands, of which only about 10,000 acres are under cultivation. The Queen Charlotte Islands contain about 70,000 acres of excellent agricultural lands, covered with heavy forest timber. The yield of wheat per acre on Vancouver Island is from thirty-five to forty bushels. The whole seaboard and a large portion of the interior have a abundance of valuable timber for commercial purposes, the largest and most generally used being the Douglas pine, which attains an ordinary height of over 300 feet and a diameter of  $8\frac{1}{2}$  feet. White pine of an excellent quality abounds, while the spruce and hemlock are very superior in quality to what they are on the Atlantic coast. The forests have not suffered by fires owing, to the humidity of the climate. The leading resources of the Province, in order of importance, are timber, fisheries, mines and agriculture. The surface of the interior is divided into low plateaus, high plateaus and mountains. The lower plateaus are highly fertile, and the higher plateaus are everywhere covered with rich crops of bunch grass, which has rendered the province so famous for stock-raising. Irrigation, where necessary, is extremely easy, on account of the mountain backing, down which run numerous streams. The production of gold has decreased since 1876, owing to the placer diggings becoming exhausted, and quartz gold mining not being yet fairly entered upon, although very rich.

Vancouver coal mines produce a true bituminous coal, and by tests made in San Francisco, it is found very much superior to American coals in steam producing power, coming next to Nova Scotia coal in this respect. The only seam of anthracite coal found on the Pacific coast of America is a seam on Queen Charlotte Islands of six feet, but, as yet, not worked to any extent. Gold has been worked in 105 localities, which have, since 1858, yielded a total of \$56,882,500, or an average of \$683 per man for a half year's labor. Lignite and coal are found abundantly in the interior; in some cases in veins of 14 feet depth. This solves the problem of fuel supply. The leading fisheries consist of salmon and hali but. Coal is delivered on board ship at Nanaimo at \$4 per ton, and sold at San Francisco, 800 miles distant, at an average price of \$9 per ton, occasionally reaching \$12 per ton.

#### MANITOBA AND N. W. TERRITORY.

**Winnipeg.**—The contract for building the new post office in Winnipeg has been signed. Mr. J. G. McDonald is the contractor.

**Sub-dividing Townships.**—Mr. J. F. Snow, D.L.S., has arrived from Fort McLeod, where he was sub-dividing during the past season. He has sub-divided twenty townships, running eight hundred miles of line, the largest season's work on record.

**Squatters' Claims.**—Mr. Teane, Dominion Land Commissioner, is investigating squatters' claims in the vicinity of Calgary, N.W.T. He is taking affidavits and declarations regarding the date of occupation and amount of settlement duly performed.

**Torrens System of Land Transfer.**—The Land Law Amendment Association of Manitoba is pushing forward the agitation for a change in the law in that province. At a meeting held in Winnipeg a few days ago Messrs. C. J. Brydges, J. S. Ewart, and T. C. L. Armstrong were appointed a committee to wait upon the Provincial Government, and urge the passage of the necessary legislation for the adoption of the Torrens system in that province.

**Pre-emption, the invention of Henry Clay,** was designed to favor the settler and keep the speculator at arms-length. We are informed by the Commissioner of Public Lands in the States, that the speculators have discovered how to turn the law to their own advantage. Under cover of the law, they have laid hands on large tracts of public lands. The Commissioner, in despair, is endeavoring to have this law

repealed. Speculators are making a similar use of the timber culture law; and as the abuses are said to be beyond administrative modes of correction, the law must be pronounced a failure. In both these cases it would seem as if speculation was king.

**Winnipeg New Buildings.**—The *Sun* estimates the value of the new buildings erected in Winnipeg this year at \$2,500,000, an expenditure which indicates at bottom the substantial prosperity of the city. Upon the new residence for the Lieutenant-Governor \$10,000 has been expended; new Parliament buildings, costing \$70,000, are in course of construction; a new court house costing \$50,000, has just been completed, and a new temporary post office, costing \$10,000, has been erected. The foundation of a handsome city hall is now being laid. A market and police station have this year been added to the civic properties, while of new churches, there are the Grace Methodist Church, with a seating capacity of 1,500, costing \$50,000; the Holy Trinity Church, of solid stone, one of the finest edifices in the city, erected at a cost of \$75,000; All Saints Church, costing \$10,000, Knox Church, \$40,000, and the Church of the Immaculate Conception, \$3,000. The Canadian Pacific Railway Company has expended \$226,000 on buildings in Winnipeg this year, the principal ones being the station, round house and shops, and car works. A general hospital, costing \$50,000, has been completed, and the erection of dwellings and stores has proceeded on a large scale.

#### PROVIDENT MUTUAL ASSOCIATION OF CANADA.

*Circular No. 1.*

MONTREAL, 25th September, 1883.

*To our Agents and Members:*

Whenever a Mutual Benefit Association is well on the road to success it is the custom of those specially interested in the high-rate companies to endeavor by every means prompted by self-interest and envy, to destroy public confidence in its plans and management.

They seem to have singled out for their shafts this Association as perhaps the largest and most successful one in Canada, believing that, if they succeed in crushing it, the smaller and weaker ones will follow in the same channel.

Decrepitory articles have recently appeared in several journals devoted to the interest of those inimical to our system, and which contain statements reflecting upon us that are as uncalled for and reckless as untrue.

We do not intend to be led into a newspaper controversy with these people nor do we purpose, to advocate in this circular our system. Our plans and modes of working in contra distinction to those practiced by the old line life insurance companies are subjects for criticism and discussion, and men will honestly differ upon this as upon other matters.

But what we would say is, that whatever charges they have made or may hereafter make reflecting upon the honesty of the management of this Association, are ABSOLUTELY FALSE.

The directors have monthly meetings, and every detail connected with its affairs is submitted to them, and every safeguard practicable is adopted for the security and protection of the members. Great care is exercised in the selection of members, and none but first-class risks are accepted.

The Provident Mutual Association of Canada is *not* run by its agents or in their interest, and neither is it controlled by them; but our agency corps is one that any association or company might be proud of. They are energetic, capable and conscientious gentlemen who work most laboriously and earn every dollar they receive. We have given them liberal commissions, and we shall continue to do so. The general agent, Mr. Hopper, draws no money except what he is justly entitled to. He is employed under a contract signed and approved by the directors. He has attended to his duties in a faithful, energetic, successful and honest manner, and he has our full confidence.

All legitimate claims incurred by the Association have been promptly paid, and to the entire satisfaction of the beneficiaries of the deceased members.

The Canadian members of the Mutual Benefit Association of Rochester, N.Y., who were in good health, were transferred to our Association, and became members with us months before that Association had discontinued business in the United States. And, when the direc-