PERSONALS.

On the 22nd July a pleasant event took place at the Montreal Office of the North American Life Assurance Company, when the Company's agents presented the managers, Dr. Chas. Ault and Mr. T. G. McConkey, with an address, and the former with an effice chair, and the latter a case containing meerschaum and briar pipes. Both gentlemen replied, expressing the hope and belief that the good will and success which has heretofore existed between the officers and agents would always continue. On the 24th a number of the agents, on the invitation of Messrs. Ault & McConkey, visited Old Orchard, where an enjoyable time was spent.

Another pleasant excursion on the same day is thus described by one of the partakers of the hospitality of Mr. B. Hal Brown, manager of the London and Lancashire Life Assurance Company:—

"On Saturday, the 22nd instant, a small party on pleasure intent left the Grand Trunk Railway Station for St. Bruno. The participants were the members of the staff of the London and Lancashire Life Assurance Company, and their families, who were to be the guests of the manager of the Company, Mr. Hal Brown, at his beautiful summer home among the hills. At St. Bruno conveyances were in waiting to carry the party to their destination. Although but twelve or fourteen miles from the city, the towers and domes of which are visible on a clear day, the solitude of the pines and rocky shores of the lakes was as unbroken as in the days of the "old regime," when the Seigneurs of Montarville built the Manor House and mills which still stand under the giant cims which guard them like sentinels.

Mr. B. Hal. Brown's house is beautifully situated on a rising terraced plateau, between two lakes which has suggested the quaintly appropriate title

"Inverlochen."

The day was spent by Mr. Brown and his guests in rambling in the woods, boating, tennis and interchange of visits. At sundown a recherche tea was served, which the bracing hillside air made most well come. At 9.30 p.m. the carriages arrived for the guests, who before embarking made the hills ring with chorus and cheers, descriptive of the good fellowship of our "host and hostess."

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

Vancouver, B.C., July 27th, 1899. The Editor of The Chronicle:—

Dear Sir,—You were good enough to ask me to write a few lines in connection with the transcontinental journey which you knew I was about to make.

I will not attempt to describe the different points of interest along the line. Most of these have been done over and over again by far abler pens than mine, or can be found in the C. P. R.'s guide books, but I will confine myself to the two great features of the journey, viz.: the prairie and the mountains. These two impress themselves indelibly upon the mind of any one who sees them.

At last with a shrick, the train again begins to move, and by-and-bye enters the hill, and, pursuing its

steel-bound way at last enters the Rockies. Before this you had been imagining yourself as being somebody, as part of that great nation which had the pluck, energy and endurance to build and conceive the great railroad over which you are speeding. Now all is changed; in the face of nature in her wildest form greatness becomes littleness, power-weakness, and you wonder that any beings so small as we are should have dared to invade these fastnesses. Indeed, as if frightened by this audacity, the train appears to be endeavoring to steal through unobserved by the keepers of those castellated keeps. It is now crawling around the foot of a mighty hill crowned by a turretted castle not built by hands, now crossing its moat over a thread of steel or bridge of wood as it were built with matches; now tremblingly rushing past some great gorge, or hiding itself in a covered way, lest the mountain should be angry, and shaking its shaggy brow should hurl snow and ice and mighty tree on its insolent invader, and grind it into impalpable nothingness.

No pen, no picture, tells the story, the beauty and the wonder of this journey. The man has not yet lived who, by comparison or otherwise, can depict so that his fellow-man can understand what he has Not only seen, but has absorbed into his mind and soul, which will linger in his memory and influence his life. If you would see their beauty and their strength, you must come and visit them, and if you come with single heart they will drop their story into your soul like dew, but, if otherwise, they will rend you with their might and so conquer you. But only they themselves can tell their story. How wonderful is God in all his works sings the Psalmist. You have seen these works on this journey, you have seen it in the great continent you have just crossed. in the prairie which He has made for a pleasant heritage, and in the everlasting hills which stand firm forever. Now, with a sigh that this journey is complete, and a sense of relief, for it has overpowered you, you leave the train thinking to escape, but this is denied you, for all around stand sentries, the outposts of those hills, and down at their feet and yours, smiling in the bright sunshine, reaches out towards you another of His mighty works-an arm of the Ocean.

One cannot but wonder at the audacity and engineering power in which the C. P. R. was conceived and built, but you, Mr. Editor, who know something of the financial world and the difficulties which beset one who would raise money for such a project as the C. P. R., will be the first to give credit to the skill of those who found the money to carry out the project.

Of the road, its managements and its comfort, it is not necessary to speak; its reputation is perfect. Try it and see, and you will find this journey will leave a life-long impression for which no outlay of money or time would be too much.

Yours.

APRHYS.

LONDON LETTER.

18th July, 1899.

FINANCE.

Another hotel combine is on the way. It proposes to amalgamate the better known hostelries of the North of Ireland. The general army of commercial combinations steadily presses forward. The calicoprinters' association will have a capital of twenty-five million dollars very probably, and others of equal magnitude are being talked of. The flowing tide is with the Trusts.