

district is now being actively prosecuted. The Pickford Fertilizing Company, an English concern, is working the High Rock mine, and has taken out 900 tons in the last two months. Messrs. Humphrey & Adams have mined 600 tons at Templeton, and the Preston mine has yielded about 600 tons.

RAILWAY ENTERPRISE IN MANITOBA.

In spite of the discouraging fact that the immigration falling to the share of Manitoba and the Canadian North-West during the past season has come far short of the sanguine expectations of those previously settled in that part of Canada, there is still no doubt that very considerable progress has been made in the settlement of the country, though in a quiet and undemonstrative way. The flow of capital into Manitoba, this year has been unprecedentedly large, and one of the immediate consequences is shown in the extensive building operations carried on in Winnipeg, a place which probably has doubled the assessed value of its house property within the past six months. Everything now seems to point to the establishment of Winnipeg as the chief commercial centre of the North-West. The construction of railways and bridges, now completed or in progress, will contribute largely to this result, the attainment of which is now only likely to be hindered by the very improbable recurrence of a serious flood. The next few years are likely to see Winnipeg enclosed within a net-work of railways, the principal lines of which will radiate from that city, threading the fertile valley of the Red River of the North, and even extending beyond its limits. Let us forecast the probabilities of the situation at the end of the year 1881.

Already, Winnipeg has communication, by means of the Pembina Branch, with the railway system of the United States. Next year the Canadian Pacific should be open to Thunder Bay, while westward there is reason to expect that the Canadian Pacific Colonization road will be available for traffic over nearly the whole of the 200 miles contracted for, the first hundred of which, by the by, the government has now taken over for completion as a public work. So far we have simply referred to railways being built by the Dominion; but there are two private enterprises under way, which will, when completed, prove valuable feeders to the Canadian Pacific, and at the same time bring business to the merchants of the North-West metropolis. The first of these is the Westbourne and North-Western road, which promises to be an important branch line, connecting with the Canadian Pacific at a

point somewhere near the southern extremity of Lake Manitoba, and trending in a north-westerly direction. Though no contract for building this line has yet been given out, preparations for active work are being made.

The second private undertaking, the Manitoba South-western Railway, which is now actually in course of construction, will probably prove a more valuable means of immediately increasing the growing trade of Winnipeg than either of the other lines now built or contemplated, for it will traverse a portion of the country (the Boyne and Pembina Mountain districts) well settled by thrifty colonists, who were in a large measure home-steaders. The nearest market for these has hitherto been the town of Emerson on the frontier, the distance from which has been a serious obstacle, while, to reach Winnipeg, there was not only an equal or greater distance to overcome, but some terribly bad pieces of road to pass over. The South-Western Railway company has now given out a contract to Mr. P. J. Brown, of Ingersoll, Ont., for the construction of about 119 miles of their road, commencing at Winnipeg and ending at Rock Lake, fifty miles of which are to be in running order by the 1st of September, 1881, and the whole distance ready for the passage of trains by the 1st of August, 1882, all ballasting and other work to be completed by the 1st of December following. The entire length of this road, which is to be extended as far as the Souris coal fields, is estimated at 285 miles.

The last point commercially affecting the prosperity of Winnipeg, to which we must advert, is the selection by the Government of a site within the city for the proposed terminus, which will probably hereafter become a union station where the traffic of all the various lines will meet. The temporary pile trestle bridge across Red River, built by the Government, affords a present means of crossing; but work on the permanent railway and traffic bridge which has been contracted for by the corporation of Winnipeg is now so far advanced that it may be confidently expected to be ready for use before the approach of spring, and the impending movement of the ice require, that the temporary bridge shall be removed.

While the above facts indicate a large increase to the business of Winnipeg, it will be noticed by any one who studies the subject by the map, that the large Mennonite settlement in southern Manitoba and the country northwards as far as Scratching River, and even beyond, are still unprovided with railway facilities. This portion of the Province would seem to be naturally tributary to a different commercial centre from the remainder, viz., the town of Emerson,

which is at present the source of supply for the entire country westward of Red River and south of the Scratching River. During the last session of Parliament, a bill was introduced to authorize the building of a railway westward from Emerson, but the application for a charter was somewhat arbitrarily refused. We are not advised whether the application will be renewed at the forthcoming session, but, in view of the recent rise of Emerson in importance and the noteworthy energy of its business men, together with the large investments of outside capital made during the past twelve months, a fresh demand is not at all improbable. Further, giving consideration to the recent outbreak of hostilities between the Northern Pacific and the St. Paul, Minneapolis and Manitoba managements, and the likelihood of the former company carrying into effect their threat to extend a branch west of Red River, northwards as far as Pembina, it is doubtful whether it would be prudent for the Canadian Government to throw obstacles in the way of Emerson retaining, by the railway enterprise of her own citizens, the commercial benefits which they at present enjoy. An American line running westward and parallel to the boundary would, if sufficiently close to the Canadian settlements, inevitably attract a certain proportion of their agricultural products. As a matter of policy, then, it should well be considered whether a line running west from Emerson would not serve the public interest as well as that of the town whose enterprise projects such a road on our own side of the international boundary.

CO-OPERATIVE LIFE ASSURANCE IN IOWA.

In our issue of 20th August last we gave a brief account of the history of Co-operative Life Insurance Associations in Pennsylvania, shewing that two had disappeared during the year, that only two had reached their tenth year, and that the death rate in the latter had increased in the past five years from \$6.50 per \$1,000 to \$18.23 and \$20.30 per \$1000, in consequence of which their healthy members were rapidly dropping out.

The State of Iowa also furnishes some instructive information respecting two associations which have made exceedingly vigorous efforts to furnish life assurance on the Assessment or Benevolent Contribution Box principle. But the laws of mortality are found to operate on the increasing scale in the West, as well as all the world over, and have already nearly destroyed the older of the two, the Iowa Life Co-operative. This association was founded at Keokuk in 1874, and during the past six years has had the