

executors' functions on lines that leave no room for reproach.

The richest plum in the insurance world of these Islands has fallen to Mr. J. B. Genn, manager of the Scottish Amicable office. He has been appointed in the room of M. A. H. Turnbull, manager of the Scottish Widows' Fund. To its last occupant the post was worth \$25,000 a year, or considerably less than is paid in the United States to the heads of some companies.

A small life office, the Scottish Imperial, has been absorbed by the Norwich Union, which is paying 42 shillings for each £1 share. In the former company share-holding and policy-holding interests were in needless conflict. While quinquennial bonuses upon policies were being reduced from 26 shillings to 10 shillings per cent., shareholders were drawing first 7½ then 8¼ and ultimately 6 per cent. dividends. As in private concerns this method tends to keep an insurance office business small, and the criticism oftenest used against the Scottish Imperial was its operations were on too limited a scale to permit of all due economies. Hence the bargain is thought advantageous probably to both parties.

Within the last ten years street transport has made stupendous progress in this kingdom. The figures are not immediately to hand showing the position before the coming of the overhead trolley electric car. But now our electric trains cover 190 million miles per annum, carrying 1,800 million passengers. Some 75 municipalities own their own tramway services on which the traffic expenditure exceeds \$105,000,000. The corporation cars run 113,000,000 miles with 1,100,000,000 passengers, or nearly twice as many passengers as three years ago. By cityfuls we are losing half the use of our legs and the temptation to ride is to be increased at the same time that foot-transit is made more dangerous. Engineers are arguing that loss of life through accident is so small that speed-limits might well be raised without fear of disastrous consequences. That sort of reform will come on slow legs, for misfortunes when they are induced do not come in singles. Of course we are still much in the dark. Nobody knows yet what is adequate depreciation to allow upon tramway tracks or plant. Nobody knows how soon the street standards and power houses may be doomed by the appearance of an economical auto-tram or motor car. But nobody doubts that our tram services as they stand are infinitely preferable to their predecessors on the road.

NORTH COUNTRY.

Manchester, July 7

THE GROWING WEST.

By ALLEN WEST.

(Continued.)

The Coal that Explodes Like Torpedoes.

"Another lignite coal, but not nearly as good, is just outside of Manitoba, on the south-western boundary of the Province, on the Souris river. There is some of this coal in Dakota, through which the Souris river flows under the name of the Mouse river. It is very high in moisture, and, therefore, if it is burned fresh mined you require certain conditions to get combustion. If the fire is low and coal is put on, the amount of moisture will extinguish the fire, but if it were allowed to dry out gradually, it makes a very good fuel. If it is exposed to the hot sun or the hot winds suddenly, the moisture comes out so rapidly that it disintegrates and goes all to pieces, and you will hear a crack like a revolver going off. Before we built out to these mines, I took a long wagon drive out to see them. I stopped at a little hut, where one of the miners lives, and while his wife was getting a meal for me I went into the mine and got out a piece of coal. It was 100 in the shade that day. I put the coal on the seat of the wagon, started to drive back, and the reports of the coal explosion were like a fusillade. That is how one gets knowledge—not second hand.

"The woman had let the fire go out. I asked her: 'Does this coal give off much soot?'"

"Oh, no, Mr. Whyte."

"Your stovepipes are pretty cool. Do you mind if I stand on a chair and take off a joint?"

"No, sir."

"How long have they been up?"

"Since July."

"I broke a joint. I found very little soot in the pipe, so I knew that coal could be used under certain conditions. So we built a line up there, and are now shipping that coal every day to the farmers. It is cheaper, because the source of supply is so much nearer than Lethbridge, and cheaper to mine. This Lethbridge coal, however, is very superior."

Coal at Four Dollars Per Ton.

"How much is Souris coal?"

"Delivered, it averages \$5 a ton at Winnipeg, \$4 per ton at places nearer the mines. We put in an adequate system of branches radiating from these mines to carry the coal to the farmers because we realized that cheap coal would assist in the settlement of the country, and in this undertaking the Manitoba Government extended its aid.

"You see the Canadian Pacific is not to be solely credited with the development of the coal fields."

Mr. Whyte then speaking generally, said that next to the wheat region is a large ranching property. It does not consume or produce a great deal, there being few settlers.

"That country we thought only suitable for ranges on account of the dryness of late years.

"In recent years we find that it can produce winter wheat, a soft wheat, and a considerable portion of range land has been taken up by farmers to raise winter wheat."

"Are they doing well?"

"Yes; winter wheat yields more bushels per acre than the wheat of Manitoba or Assiniboine. The yield is 30 to 40 bushels to the acre.

The Dairy Country Near Edmonton.

"North of the main line to Edmonton is the dairy country,—not what you would call wheat country. The growth is rank. This region is near the mountains and the precipitation is therefore considerable. There is great moisture both from snow and rain.

"Oats grow 7 feet high. I have known them to grow 80 to 100 bushels to the acre and weighing 40 pounds to the measured bushel. The standard is 45 pounds to the bushel.

"I came from that part of Scotland which is famous for oats—Midlothian—the scene of Sir Walter Scott's 'Heart of Midlothian,' and I used to think that nothing could compare with the oats raised there until I saw the oats raised in the region of which I am speaking.

"The oat industry of this section is bound to be a great feature of Western Canadian development.

"Oats is a food of great merit.

The Oatmeal Mills of Edmonton.

"There are oatmeal mills at Edmonton which are bound to multiply and prosper. It is no use to produce anything unless you have a market for it. This section is too far from Great Britain and the East, for neither oats nor oatmeal could stand freight that distance; but we find our markets in British Columbia. All these mining countries need the coarser grains, such as oats and barley, and also hay, and they also need butter, cheese and fresh beef.

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