



SECURITY MUST BE ABSOLUTE.

We are frequently asked why our persistent opposition to the insurance conducted by fraternal societies. Let us say here that there is no material work in which man can engage of greater importance than providing for his family or his old age, and in no way can this better be accomplished than by life insurance properly effected. This is one business above all others in which he cannot afford to speculate. He must realize upon this fund to a certainty. Hence the necessity of securing a policy where the security is absolute. We think that no business man will deny that this is good advice, and in order to secure this the premiums paid must bear some definite relation to the sum assured. There is no such thing as "bargain day" insurance. Hence this journal will continue to oppose all insurance schemes unsupported by substantial assets, no matter how beautiful they may appear on paper or what illustrious titles their officers may wear, if they are deficient in that all-important element—security. It is already fairly well known (and it shall be our duty to further disseminate the knowledge) that the various societies which parade before the public are fairly well equipped along the former lines, but, unfortunately for their policyholders, sadly in need of a reserve fund properly invested. We have been told that their reserve fund was in the members' pockets, but the many wrecks of societies, even in Ontario, and the thousands of members who in many instances have paid in for upwards of 20 years, and who are now incapacitated from obtaining reliable insurance through age or disability, fully demonstrate the fallacy of such contentions. The same many other insurance justify the course The Economist is pursuing.—Economist.

INSURANCE ITEMS.

D. H. Cooper, of the Imperial Life, left on Thursday for Toronto.

D. McDonald, of the Confederation Life Co., Winnipeg, left last week for the Pacific coast.

Manager Correll, of the Equitable Life company, Winnipeg, left on Wednesday for Calgary.

An insurance exchange says that it is always a good plan to give a man a few facts to think about, before you try to get a definite proposition from him.

An application will be made to parliament upon behalf of The Manufacturers' Guarantee and Accident Insurance company, for an act to change the name of the company to The Guarantee and Accident Insurance Company of Canada.

Extreme Rivalry

A correspondent sends the following: With the opening of the new hotel at the south end of the town of Minnedosa, the old feeling of rivalry between the north and south ends has been revived and seems to be stronger than ever.

We are informed that some commercial men have been given to understand that unless they stop at the new house they need not expect orders, and it is just possible that the railway company may be petitioned to move the depot from the north to the south end, seeing that all the stores are there.

If the old house, which has been comfortable quarters for the travelling public since the Brunswick was burned down, has to be taboed in this way, the north-enders will have to bestir themselves and build a store town of their own. Factionism is only good when pushed in this way, and who knows but that the outcome may be a duplicate of the Twin Cities south of us.

If it is a good thing—push it along. There are other towns besides Minnedosa troubled with factionism, and it is no uncommon thing for a commercial to be asked by the merchant which house he puts up at, and if it should happen to be the "other" one, he soon finds there is no chance for business. Travellers are thus saddled with one more worry, but then, as a lady (?) remarked the other day on a car, discussing the late tragic death at the General hospital, he was "only a commercial traveller."

The Travellers' Annual

The members of the Northwest Travellers' association held open house at the Hotel Manitoba, on Tuesday night, the occasion being the annual ball and conversation of the association, which has become the principal fixture of the holiday season in Winnipeg. To those who have enjoyed these events before it was not surprising that the 1897 anniversary was a successful affair in every particular. It could not be otherwise under the auspices of that fraternity, who are never content with half measures. The programme rendered by some of Winnipeg's leading musical talent, was in itself, a rare treat. The dining-room of the great hotel was specially fitted and decorated for this part of the evening's entertainment. Dancing followed in the ball room, and an excellent supper was served in another room at midnight. The mounted policeman of our western trade know how to entertain their friends and enjoy themselves when off duty.

The Edmonton Route

Mr. Thos. Anderson, of Edmonton, who was in the city this week, is a firm believer in the Edmonton route to the Klondike. "There is," said Mr. Anderson, "no question in the world about the Edmonton route being the best. Why, you can get a provision by it at one-tenth of the cost necessitated by any other route. In summer time you can make the trip from Edmonton to Dawson City in 40 days, and the present facilities will also be improved by the wagon road the Northwest assembly is constructing, which this year will be completed to Los or Slave Lake."

"Reports of gold having been found at Peace River had reached Edmonton before I left. A man named Plon took out a party of four and the claim he is working is said to be turning out \$400 a day. That country, if it turns out as rich as is believed will be an attractive one, compared with the Yukon, as the climate is as mild there as it is here and you can get in or out whenever you please."

From the Klondyke

Vancouver, Dec. 27.—The steamer Tees, which arrived to-night from Skaguay, brought down five Klondikers, Richard Shaw, of Victoria, who left Dawson on Nov. 18, and three other Victorians, and T. Hanbury, of Seattle, who started on their long tramp on October 27. The party leaving on the latter date ran out of grub at Fort Selkirk and had to beg their way along, getting food at the different camps, or when it was not to be had, living on anything they could shoot. Shaw came out by dog train, not leaving Dawson until the ice formed.

He passed fifty-one men along the river bound out. They are all coming along with just enough food to last them. At Stewart river were forty-three outfits bound for Dawson frozen in. Two of the three rafts of beef which were on the bars just above Dawson were carried down the river past the town by floating ice.

On the night of November 15 Jim Carey's saloon at Dawson was robbed of \$20,000. Ed. Lord, Martin, and two other men were arrested. At Fort Selkirk a man named Keeler was robbed of \$8,000, and Ed. Jackson was arrested.

A report reached Dawson of a rich strike made on "43 below" on Hunter creek; dirt went \$3 to the pan and there was five feet of gravel. Dominion Creek is also turning out well.

United States citizens complain bitterly of having to pay duty on their outfits at Tagish Lake.

J. W. McKay, who left Dawson on November 19, reached Skaguay before the Tees left. It is said he brought out \$75,000 in dust, and money he made in different speculation. Shaw says none of the men on the trail will get down until the ice goes out in the spring. Just before he left claim owners had reduced wages from \$15 to \$10 and men were going on strike.

Wild Dogs

There are very extensive forests in the Turtle Mountains, and as is the case everywhere in the bush of Manitoba the woods swarm with rabbits. Owls, eagles, foxes, wolves and lynx subsist chiefly by catching the much preyed upon and rarer of solitary places. In the great woods of the Turtle Mountains a number of dogs that once belonged to the half-breed population have become quite wild and live by catching and devouring rabbits. In the first instance the dogs were collies and as they have been some years in the woods they are increasing in numbers and are wonderfully fleet as well as wild and watchful. They protect themselves from the cold by burrowing in the ground just as wolves do, generally selecting a situation that is sheltered by brushwood and fallen timber. Settlers are in the habit of capturing the young puppies when a den can be found. The pups are quite easily tamed and prove superior dogs as they are possessed of amazing swiftness, energy and intelligence and are very obedient and self-reliant.—Western Prairie.

A very handsome calendar has been received from the Equitable Life Insurance Co.