

tion of mutual benefit insurance societies of one kind and another. These efforts are very commendable in their nature, but in many cases they do not carry with them that security which is necessary in life insurance.

In view of the great army of agents employed by the regular companies, and the vast wealth amassed by some of these institutions, it is evident that the cost of insurance to those holding the policies is considerably in excess of what it might be. There is no reason why the government could not and should not provide a system of insurance which would combine the maximum of safety with the minimum of cost. Such a system planned specially for workingmen and people of limited means would encourage such persons to provide something for old age or for their families in case of their death, and it would be encouraging them to make an effort in a very laudible cause. The great expense of canvassing and other outlays as the business is now carried on, would be saved by a government system, and insurance would be so cheapened that it would be brought within the reach of many who are hardly able to carry a policy even for a small amount in the regular way.

The growth of life insurance is intimately associated with advancing civilization. It is a feature of advanced civilization and a very deserving feature at that. It is something in which we are or should be all interested. To perfect a system of safe and cheap life insurance for the benefit of the people, and especially the working people, is a wise and legitimate sphere of action for the Government. It would be carrying out a movement in the interest of the people in keeping with the efforts of the Government in providing education for the young, houses of charity for the destitute, security for life and property, and other great features which it is generally understood to be the duty of the state to provide, in the interest of the people.

LAKE SUPERIOR NAVIGATION.

The ice went out of the river at Fort William on April 23. The *Fort William Journal* thinks that if an ice crusher were stationed at that port, to break a passage from the harbor through the bay in the spring, navigation could be opened a week or two earlier than to wait for the ice to go out of the bay of its own accord. This is an important matter in which the whole West is interested, as a couple of weeks added to the season of navigation would be of great value to all the country west of Lake Superior. The opening of navigation means a considerable reduction in rates of transportation, and this is a direct saving to the people. Importers hold their shipments as long as possible in the spring, in order to take advantage of the lake freight tariff. The ice remains hemmed in at Thunder Bay often long after the lake beyond is safe for navigation, and long after the ice has gone out of the rivers. Boats sometimes arrive in sight of Port Arthur days and even weeks before they can get into the harbor. This causes a serious delay and loss to shippers and importers. The question is one of such importance that it might be considered by our boards of trade and other bodies, with a view to bringing the matter to

the attention of the Dominion Government. If a week or two could be gained in opening the harbors of Thunder Bay in the spring, by stationing an ice crusher at that point, it would be well worth some outlay to accomplish this end.

RAT PORTAGE MINING DISTRICT.

The country tributary to Rat Portage and known as the Lake of the Woods district has long been talked about as a mining region of more or less importance. Since the early days of exploration throughout the section there has been an impression that the country was valuable for its mineral deposits. About the time the Manitoba land "boom" was on its last legs an attempt was made to turn the current of the "boom" into speculation in miningstock, based upon certain alleged mines in the Lake of the Woods country. If the country possessed any real merit as a mining region the prospects for early development of its mineral wealth were certain to be injured by this procedure. Speculation in land and lots had run wild and loose until it was about exhausted. People were beginning to discover the depth of the recklessness to which they had carried the land craze, and it only needed the shadow of a speculative mining craze to settle the business and make sensible people keep clear of the thing. Besides the attempt at that time to work up interest in the Rat Portage mining country was of a speculative nature, and not one of development. What the projectors wanted was to sell mining stock. Naturally therefore failure followed these efforts.

It was unfortunate we say that attention was drawn to this region at that particular time, when reaction from a speculative craze had already set in, especially as the movement was to keep up the spirit of speculation by turning it into a new channel. The result, as might have been expected, has been to injure the prospects for the development of the region. Still the opinion has been maintained that considerable mineral wealth exists in the Rat Portage district, though in the absence of any very important work in the direction of practical development, these opinions differ materially as to extent and value of the mineral deposits of the region.

Some prospecting has been quietly going on during the years that have passed since the attempt to "boom" the region, and it is evident that there are a number who have faith in the country. Another important move is now to be made to develop the mineral resources of the district. This is not, like the last effort, of a speculative nature. It is one of practical development. Reduction works are being established at Rat Portage, and when these are put in operation, the real value of the country will probably soon be learned. Those who are investing their capital in the enterprise have no doubt carefully investigated the case and decided that prospects are good. This is one of the difficulties in the way of developing a mining territory. It requires the outlay of a large amount of capital before the real value of the country can be faithfully made known. In this case those undertaking the establishment of the Rat Portage works have evidently had proof convincing to their minds that the mineral

value of the territory is sufficiently great to make the enterprise a success.

Rat Portage is advantageously situated for the works, having both water and railway communication. A considerable portion of the territory which is supposed to be valuable for its minerals, is situated close to the lake or upon the innumerable islands in the lake. These mines can therefore be reached by steamers on the lake, and the ores can be conveyed by a cheap means of transit direct to the reduction works. It is understood the buildings and works at Rat Portage will be on quite an extensive scale, and they will be ready to commence operations this season. When the works are put in operation ores from the various mines of the district will be tested, and it will soon be possible to speak with authority as to the mineral wealth of the Lake of the Woods country.

WHAT'S IN A NAME.

The name "Northwest Territories," as applied to the organized territories of Canada, has been changed. At Ottawa last week some amendments were made to the Northwest Territories Act, and among these it was decided to change the name to the Western Territories of Canada. The name Northwest, as applied to the organized territories, has always been a geographical contradiction. An examination of the map of Canada will show at a glance that these territories form the southwestern portion of Canada. It has always been a wonder how the term "Northwest" was applied to what is really the southwest. Northwest, however, being the official name, it has come into general use, notwithstanding the manifest absurdity of the appellation. Now that the name has been officially changed, the term "Northwest" will gradually be dropped, though it will take some time to do away with the old name. Hereafter, however, the name "Northwest" will be incorrect, politically as well as geographically, and those who speak and write about Western Canada should govern themselves accordingly.

WINNIPEG BUTCHERS.

Winnipeg butchers are doing a good deal of grumbling of late. Meats are very high wholesale this spring, but the butchers are unable to advance retail prices in proportion to the advance in wholesale figures. Competition, jealousy and fear of losing customers has the effect of preventing an advance in retail prices. A number of the butchers did come to an agreement to advance prices 2 to 3 cents on different cuts, but it fell through, as some did not hold to it long. In addition to reduced profits, trade is dull and money very scarce. There is a good deal more business than cash, and a good many dead-beats and poor pay customers lurking about, anxious to get meat on credit. Credit business is the bane of the retail meat trade, and the butchers loose so much by bad debts, that a large profit is necessary from their cash and good-pay customers, in order to make up for losses in bad accounts. Of course this is hard on the cash customers, as well as the butchers. What with high prices for meats wholesale, slow trade and scarcity of cash, the butchers are not getting rich fast these days, and according to reports more than one knight of the cleaver would like to sell out, and get out of the business.