

amount of new policies taken out in the ordinary way. Life assurance in France appears to be strangled by too much formality, which the exclusion of foreign offices will not improve.

The fraternalists are up against a very serious proposition in the recent decision of the Supreme Court of Missouri, holding that they are subject to the non-forfeiture law of that State. The fraternalists have always contended that this non-forfeiture law, which prevented the lapsing of a policy after three premiums have been paid, so long as there was any reserve value which would pay for extended insurance, applied only to the legal reserve companies. The court holds that it applies to any insurance organization which charges more than the actual cost of carrying the insurance, and that the insured is entitled to the benefit of any surplus he may have paid, whether he is in an old-line company, an assessment organization, or a fraternal. —Investigator.

The town of Buctouche, Kent County, N.B., suffered considerably from fire last week. John Sayre, general trader; John L. Cormier, and M. L. D. Cormier, hotel proprietors; J. P. Goguen, confectioner, and G. S. Richards, general storekeeper, were burned out by a fire that started on the Sayre premises. The loss was upwards of \$20,000, with very little insurance. Buctouche has suffered as much, perhaps more, than any section of the Province from fire, but the experiences of the past have not taught the people the wisdom of adequate fire protection, and without this insurance is almost impossible.

The annual meeting of the Canadian Fire Underwriters' Association will take place on the 26th and 27th inst., at the Royal Muskoka Hotel.



THE GROWING WEST.

I interviewed William Whyte, second vice-president of the Canadian Pacific Railway, and success-maker of the West, in the board room of the C.P.R., where he towered a figure of enthusiasm and eloquence not out of place among the big men who look down upon us from the pictures that perpetuate the builders of the system.

He was in the midst of estimate work.

The long table was piled with documents calling for the expenditure of millions.

His secretary was pounding the typewriter, and men were waiting to work with him in figuring out how best the C.P.R. can spend its money for new bridges, buildings, and branches in deciding which of which to build was the mission of Mr. Whyte's visit to Montreal.

In the Board Room of the C.P.R.

Sir Thomas Shaughnessy had intimated that I had better see Mr. Whyte at the Hotel Windsor in order to get the interview, but it was necessary that the picture of Mr. Whyte be taken in daylight, and in the board room of the C.P.R. in order to show him as a great workman at his work.

While he was stealing a few thousand dollars worth of the C.P.R. time, in order to let the photographer get the view of him that I was seeking, a view that will show the character, capacity, and characteristics of the man as they appear to those who study him when he is deep in thought or conversation.

When I say a few thousand dollars worth of time, I am referring to the fact that when a man is approving or deferring appropriations that aggregate an average of about a million dollars an hour, his time, has a value of thousands valued by the minute, but notwithstanding Mr. Whyte's enthusiasm for the West, he could not refrain from giving me part of his interview then and there.

That is where he shows one of the characteristics of the class of great men to which he belongs.

Of course they are all enthusiasts.

No man is great without great enthusiasm for some great cause.

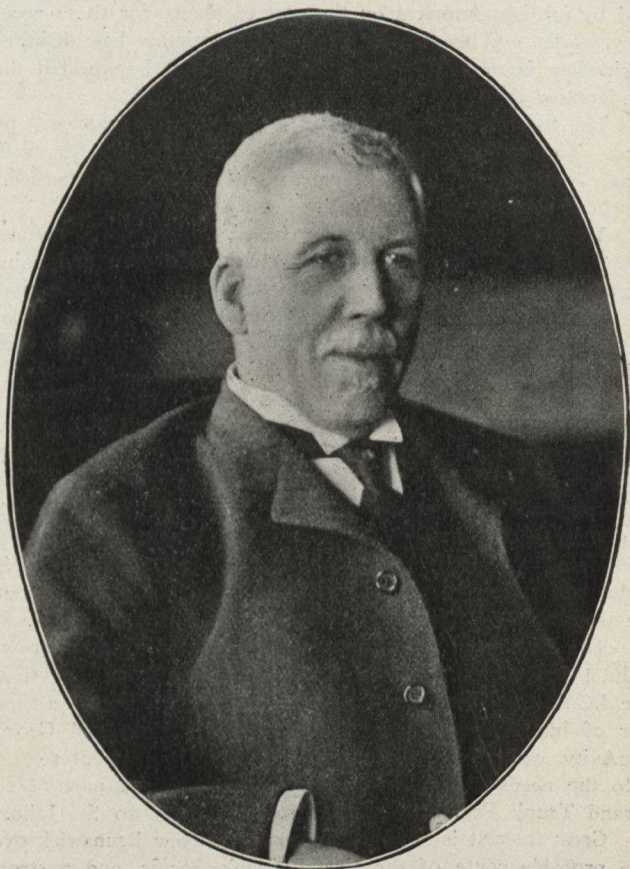
It is only by being lifted up, thrilled, inspired, by the magnitude or the magnificence of an undertaking or an opportunity, that a man can be brought to that intensity of intellectual power inseparable from high achievements.

Mr. Hosmer in his interview has referred to the great sense of imagination with which Sir William Van Horne and his associates saw the splendid future of Western Canada and the Canadian Pacific, and did not see the gigantic obstacles in the pathway of its success.

Sir William Puts it Tersely.

Later, I was speaking to Sir William Van Horne of this ability of the inspired mentality to see the accomplished fact and thus be spurred to the doing of great deeds, and Sir William responded to my rhapsody by poking another hole in the snow with his cane, remaining for the space of an entire minute absolutely silent in that characteristic way of his, and then saying, anent the building of the C.P.R.: "We saw a hole. We believed we could go through. We did."

But when you ask Mr. Whyte about the great West it is like touching the button that set the motion of the World's Fair in St. Louis. Instantly, the mental machinery is set in motion that creates in the words uttered by Mr. Whyte a complete exposition of Canada's great West, an exposition fascinating, complete, analytical, interesting, practical, poetic, a won-



WILLIAM WHYTE, SECOND VICE-PRESIDENT OF THE C.P.R.

derful creation, of fact and figures from the mind of the one man who deserves the title I have bestowed upon him—the success-maker of the West.

It Takes Hard Workers for this Work.

I have studied Mr. Whyte through the eyes of others. Those who know him had told me of his capacity for hard work. Of course he couldn't be associated with the hard-workers of the C.P.R. unless he were really one of them in his ability to do the great tasks that devolve upon him.

Let me tell you what those tasks are:

It is a big thing to run a railroad half across the continent, and that is the position Mr. Whyte occupies in the Operating Department of the C.P.R. His office at Winnipeg is the Executive Department of the Canadian Pacific system west of the Great Lakes, and to operate a railroad in a vast territory of plain and mountain with new conditions of population and traffic, constantly arising, is in itself an interesting and an immense undertaking.

But it is only a small part of what Mr. Whyte has to do.

His great work is to build an empire.