

J. H. McDonald, State Highway Commissioner, of Hartford, made a typical address, in which he told of the tedious process of getting the public awakened to the necessity of and the benefits to be derived from good roads. A sufficient amount of costs, he said, had been wasted on the roads to pay off the national debt of every country in the world.

Mr. McEwing, Warden of Wellington, gave an interesting talk on the experiences of that county in building stone roads. He made the very interesting statement that Wellington expended \$20,000 a year on county roads, but issued no debentures, and did not owe a cent for roads or anything else.

INSTITUTE OF ACTUARIES.

The Institute of Actuaries, London, has elected the following officers unanimously: President, Henry Cockburn; vice-presidents, George King, Ernest Woods, Frederick Schoöling, Thos. Gans Ackland; treasurer, Geo. Hemmington Ryan; honorary secretaries, Geo. Todd, M.A., S. G. Warner. At the fifty-eighth annual general meeting, held last month, it was announced that during the year there had been an increase of twenty-five in the number of members. Among the papers of particular interest submitted during the past twelve months were the following: "On the Retrospective Method of Valuation," by Mr. F. Bell; "On Staff Pension Funds," by Mr. George King; "Changes in Pure Premium Policy-values consequent upon Variations in the Rate of Interest or the Rate of Mortality, or upon the introduction of the Rate of Discontinuance," by Mr. G. J. Lidstone; "Bonuses in Model Office Valuations and their Relations to Reserves," by Dr. J. Buchanan; "On the Importance and Practicability of a Standard Classification of Impaired Lives," by Dr. S. W. Carruthers; "Social Conditions as affecting Widows' and Orphans' Pension Funds," by Mr. S. J. H. W. Allin.

In October next, Mr. George King will deliver a course of lectures on actuarial subjects comprised in the syllabus for the examinations in Parts 3 and 4 of the examinations.

FROM THE MANUFACTURERS ON THE ATLANTIC.

Off the Banks of Newfoundland, 12th June.

The excursion of the C.M.A. per turbine steamship "Victorian," is a large, pleasing, and, up to this point, successful fact. Already the spirit of friendliness has permeated the party; acquaintances are making and ripening with surprising quickness. Of course, the little maple leaf enamelled badge worn on the lapels of the men and the deck-caps of the ladies assists to make introduction needless. And the daily walk on deck *au large*, as well as the nightly assemblage for men in the smoking-room produces comradeship fast.

The party is a large one, the passenger saloon list numbering 292, of whom probably 108 are women. I have discovered on board 32 persons who were with us on the railway excursion to the Pacific in 1903. Of the 278 C.M.A. members and their ladies, 40 come from Montreal; 10 from the Maritime Provinces; 12 from Manitoba and the North-West; 31 from Hamilton; 76 from Toronto; 10 from Brantford; 15 from London, and so on—more than two-thirds of the whole party being from Ontario, the Province of Quebec furnishing only four persons outside those from Montreal. Every Province is represented except Prince Edward Island.

It may not, I hope, appear invidious for one who was on the Pacific trip to say that we miss on this occasion such men as C. N. Bell, of Winnipeg, Drummond and Gurney, for the more serious affairs, and that we miss the Brantford Major and Frank Simson and John Taylor for fun-making or excitement. But we have abundance of good material on board—the president and first vice-president,

Mr. George and Mr. Ballantyne; also Mr. McNaught and "Senator" Harris. And we have excellent representatives of the great and growing West in such men as E. F. Hutchings, of Winnipeg, and John Hendry, of Vancouver. And as for fun-making, there is abundance, as an evening in the smoking-room will show. Music we have, too, from the old French *chanson* to the latest aria from the Conservatory.

Although one may make valiant resolutions while on shore that till he reaches Britain he will rest his eyes and will not read a thing, there are times and reasons (on ship-board in a fog) when reading is a welcome resort. For an hour to-day I read "Industrial Canada" with great interest. It is an admirable book, this latest special issue, of which thousands of copies are taken over for distribution in the United Kingdom. There is in its pages a resumé of each of the broad divisions of Canada's production—fisheries—farming—lumbering—steel production—mining, by such men as Prince, of Prince Edward Island; Gibson, of the Bureau of Mines, and C. C. James, of the Ontario Department of Agriculture.

The manufacturers on board represent a wide variety of interests; and if one may judge from chance conversations, are going across prepared to see and to learn. Whatever may be the ultimate result of the trip in modifying our ideas of what we shall find in the Old Country, the present result of this mingling of Canadians from various parts of our own big land is in the highest degree educative. To listen, for example, to a man like Hutchings describing the growth of Manitoba in the quarter century, the wonders already found underneath the city of Winnipeg, the extent and resources of Lake Winnipeg, to us in the East unknown—it is like a modern fairy tale. And to get a modest Maritime Province dweller talking about his particular shore, its scenic beauties, its attractions of boating, fishing, shooting, is enough to make an Ontario man ashamed that he knows so little of his own Atlantic seaboard. Again would I counsel the Canadians of the St. Lawrence and the Lakes, as I have so often done before: When you wish to go to the Atlantic shore in the hot weather, go to the watering places of your own country rather than to those of the United States.

The care of so many hundreds of lives and of so valuable a ship and cargo makes captain and officers careful. Including a crew of over three hundred, 130 each in second cabin and steerage, there are more than 900 persons on the ship. So one does not wonder that we went slowly while in a fog on the Banks; 361 miles was our best run in twenty-four hours. A storm on Wednesday—perhaps, however, a sailor would not call it a *real* storm—half-emptied our dining tables, but with this exception the weather has been good, and the ship is a steady one, well appointed, with service which, with some exceptions, makes a reasonable person comfortable. The number of avenues, from pools on the run to the sale of newspapers, through which one can pour money into the coffers of the Sailors' Orphanage

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