

L'Equitable, Caisse d'Assurances Mutuelles, La Garantie, L'Assurance Annuelle, Le Syndicale. Then there are La Gironde, La Prevoyante, Le Foncier de France, all of Bordeaux. "Several of these concerns, notably La Gironde, La Prevoyante, Caisse d'Assurances Mutuelles, Le Foncier, and La Mutuelle de Paris, have unpaid losses in Great Britain and America, some of which are nearly two years past due."

Consider the man who has a large family and a small income! Can anything but life assurance help him?

An estimable lady of Omaha said to an agent of the Equitable Life:—"Keep at Mr. A. till he takes a policy. Don't let him go without one. He ought to have it. When my husband died I received \$5,000 life insurance, and I don't know what in the world I would have done without it. Even with this assistance I was obliged to take a clerkship to earn a living for myself and children. All married men ought to be insured."

The fire committee's report to dismiss McRobie, chief of the Winnipeg fire brigade, was last week met by a resolution of the board of underwriters and a petition largely signed by citizens expressing the fullest confidence in him. Serious charges were made, amongst others that of receiving commissions and money from Thos. McIlroy, but the chief in defence gave the fullest explanations and was loudly applauded. A motion to refer the matter to a commission was withdrawn, the mover saying the whole matter was not worth the expense. Apparently McRobie is sustained.

We note the removal of the Toronto offices of the Mutual Life Insurance Company, of New York, to the premises 41 Yonge street. Messrs. T. and H. K. Merritt are the agents of this old and substantial company for western Ontario.

The offices of the Manufacturers' Life Company and the Manufacturers' Accident Company have been removed from 38 King St. east to the Romain Buildings, No. 83 King street west. The removal was rendered needful because the business had outgrown the old premises.

DOTTINGS IN THE NORTH-WEST.

EDITORIAL CORRESPONDENCE.

Wednesday, 29th August.—Another day of delight among the mountains, the rushing rivers, the foaming torrents, the stupendous rock cuttings and interminable bridges and trestles of this great railway. It is now 21 o'clock, or nine at night, and our train is making its difficult way with two locomotives up a heavy grade beyond Field. Several of our fellow passengers left the car at the station named Glacier, that impressive spot surrounded at close quarters with mountains whose tops you have to crane your neck backward to see, and in the constant presence of the great Glacier, a mass of ice hundreds of feet deep and apparently thousands of feet in the air. Looking from the verandah of the hotel across the narrow valley, one sees that triumph of engineering, "The Loop," whereby trains are enabled to overcome a difference in elevation between near points by a sort of corkscrew spiral of track, miles in extent.

We find all sorts and conditions of men and women on our train. Their widely different homes and circumstances emphasize the fact that we are on a world's lengthy highway, and not upon any chance link of a transcontinental chain. Going west, we had on our parlor car six Americans, a German or two, seven Eng-

lish people, one French family, and the rest Canadians. To-day we number among its occupants two Boston ladies, quiet and rather elegant, two Californians, father and daughter, two Church of England clergymen on some official tour, Rev. Dr. King, of Winnipeg, and party, three scientific men from Montreal, two British army officers, whose accent is pronounced, a young American from Calgary with a broken leg, who, with his surgeon, is bound for the Eastern States, an interesting English pair, brother and sister, homeward bound after a voyage round the world. They have a Chinese boy with them, who is being taken to England to be educated. Finally, besides several Quebec and Ontario Canadians, we have on board two German merchants, residents of Japan, bound for New York and Liverpool.

Is there any hope of the regeneration of such Indians as we see out here? The question will present itself, and I have found no one to hazard an affirmative reply. At Swift Current and again at Medicine Hat, on the South Saskatchewan, we saw groups of them—sorry-looking groups, I am compelled to say. One longs to see in the flesh some such Indian warriors or even such dusky maidens as are described in Cooper's "Pathfinder" or "Last of the Mohicans." Once we bought buffalo-horns from a queerly wizened squaw, who sat among half-a-dozen younger women—some painted, none pretty—squatting, in the sun, on the platform of the station. They knew no English, and would quote the price of their wares as "skid-e-waboos," meaning a dollar, or else so much "shoniass" (which means silver money) as could be indicated by two, three, or four fingers held up. The men were stupider-looking than the women, and more suspicious. One, whose closely-held buffalo-horns I touched with the object of learning their price, jerked them back underneath his blanket and muttered something in an Indian tongue which I took to mean, "Show your money, mister, before you take such liberties."

It is natural for the railway people to wish to spread settlement along their whole route. It is natural, too, that they should wish to get "the long haul" on passengers as well as on freight. Hence, probably, they take the settler hundreds of miles beyond Moosomin and Broadview, out upon the great treeless plain, and leave him to "flock by himself" as Dundreary puts it, a lonesome and uninviting prospect. Such scattered settlers can have no community of action and their isolation must be fatal to a home-feeling. There is much to be said, it seems to me, in favor of a policy which would first fill up the country around Carberry, Brandon, Virden, and such thriving places. Perhaps a sentence which we find in the guide-book, descriptive of the neighborhood of the place last named, may in part account for the despatch of late-comers to more remote points: "Beyond Virden, for 40 miles, the lands within a mile or two of the railway are chiefly held by speculators." Let us hope that they will not hold them much longer for speculative prices. On this point the policy of the Winnipeg Board of Trade in getting settlers placed on lands near that city hitherto neglected or held at too high figures is an eminently proper one. Some two hundred settlers have been placed on such lands within a few months, I am told. The results are likely to be of moment to these settlers and the city.

At Medicine Hat we are 2,083 miles from Montreal and 824 miles from Vancouver. It will take us some 26 hours to reach Winnipeg, which is 600 miles farther on, and then we shall be 1,000 miles from you. One gets accustomed to these great distances, but across

the vast sameness of the prairie it is tiresome. Putting our watches forward an hour at Brandon and another hour at Port Arthur, gives one an idea which mere figures on a time-table will not do, of the distance covered.

Getting off the train at Revelstoke or at Silver City, a mining region, I went to look at a board shanty alongside the track, across the front of which stretched a white cotton sign bearing, in large black letters, the legend "GENERAL STORE." Gazing into its window I observed a lot of specimens of quartz, and turning to one of two men who stood in shirt-sleeves near the door, asked whether any of these were for sale. A shake of the head was the only answer. The other man, who had not spoken but kept eying me from hat to boots, as if wondering what sort of tenderfoot this might be, came over to where I stood on the platform, and putting one hand on my shoulder said, as he took a bit of galena from his pocket and handed it to me, "Here, partner, take this yer along with ye and tell the folks East that's what this country's made of round yer."—"So long!" he added, as he waved his hand alongside his head and squirted some tobacco-juice eastward by way of farewell as the train moved off.

—At the close, last week, of its sixth year of publication, *The Commercial*, of Winnipeg, in its breezy way indulges in a retrospect of the progress of the province during that period, which breathes forth the real western spirit. Thus:—"Those who will see the progress of the coming six years will witness some great changes. The North-West has only entered upon its period of genuine progress, and the development of many undertakings formerly looked upon as madness will be accomplished during a comparatively few years of our near future. Railways and waterways undreamt of ten years ago will be existing facts, and northern seas which were once an ice-bound region of terrors to the mariner, will be ocean highways between this great new land and the thickly populated lands of the old world." Mr. Steen adds, and we join in the aspiration, "That these strides of progress will be wide and rapid is the earnest wish of the publisher of *The Commercial*," and we admire the sincerity with which he further declares: "that the journal shall aid in the good work is his fixed determination."

—Papers in the Maritime Provinces have for months contained descriptions of the monster mass of logs called a raft, and built on "ways" at a Canadian port on the Bay of Fundy, for transport to New York by towing. This was the second of the sort, the first having been a failure. It is now found that experiment by no means demonstrates the practicability of the scheme, and we are very sure, as we have already said, that the menace of such structures breaking in pieces and covering a great part of the Atlantic coast with floating logs, is one that should not be permitted. The *Sackville Post* states that Mr. Leary, the builder of the big raft, has instructed his agent to sell the timber used in frames, and other materials on hand at the Finger Board, as he will build no more rafts. The expense of constructing and then of breaking up rafts, more than the cost of transporting, renders the big raft system more expensive than carrying by vessels.

—La Banque Nationale has declared a dividend of three per cent. for the current half-year.