Rivers. Both have funnel-shaped mouths opening northeastward, the Hayes being about three miles across and the Nelson about fifteen, but rapidly narrowing up stream.

The sediment brought down by the rivers, particularly by the Nelson, has silted up the mouths of the rivers and formed a huge bar, that extends for many miles out to sea. As the Nelson is one of the large rivers of the world it may be expected to maintain a wellmarked channel through the bar, but the Hayes is rapidly silting up with the material discharged by the Nelson. Fort Churchill is situated at the mouth of Churchill River on a tidal lagoon enclosed by rock ridges, that form a fine, well-protected, though somewhat circumscribed natural harbor. It lies within the barren grounds, but only a short distance beyond the northern limit of the forest. On both sides, a few feet above high tide, are dry sandy flats, parts of an old raised beach. Several other gravel beaches are found on the sides of the hills and up to their summits. These raised beaches are also marked features along Hudson Strait and all the way down the Labrador coast. The rocky ridges that enclose the lagoon rise to heights of from 60 to 100 feet, and are composed of a massive, coarse-grained feldspathic, arkose quartzite. In the quartzite are a few irregular quartz veins up to a foot in width and a few small pegmatite dykes. From the physiography it is impossible to say whether the bottom of the lagoon has a thick mantle of gravel, and thus would be easy to deepen by dredging, or whether it has practically a rock bottom; but it is quite possible that it has the former. On Coats or Mansfield Island the sedimentary rocks of the lower Palæozoic could be seen.

Sagluk Bay, which is on the south side of Hudson Strait between Cape Wolstenholme and Cape Weggs, is a fine harbor about 8 miles long enclosed between hills about 500 to 1,000 feet high. The mouth is about a mile wide. Soundings gave us 10 fathoms of water over the bar at the entrance. The rocks are gneisses and granite with heavy trap dykes. No other rocks than these Laurentian gneisses and granites were seen until the Labrador coast was reached.

No economic minerals were oberved at the points touched at on the Hudson Bay and Hudson Strait, and little is known of the mineral possibilities of this section as, except on the east coast of Hudson Bay where some prospecting has been done on the iron ore formation, the territory is still unprospected. The observations of explorers, however, would indicate that there are opportunities here for prospecting, and if anything is found there are no natural difficulties that would prevent mining. On the west coast of Hudson Bay south of Marble Island, Tyrrell has found promising showings of copper ore (chalcopyrite). Iron ore formation occurs along the east coast of Hudson Bay and on the west shore of Ungava Bay, and as previously remarked, the widespread occurrence of boulders of iron formation makes it probable that it may be found at other localities. Mica is being mined at Lake Harbor on the north side of Hudson Graphite occurs in extensive bands to the south of Port Burwell. Gold has been found at the head of Wager inlet, and argentiferous galena, and molybdenite have also been noted.

On account of its great size and length of coast-line, a tremendously large territory is tributary to Hudson Bay. At present it is unprospected, but when the railway is built to the bay, access to all this territory will be comparatively easy and prospecting will no doubt be undertaken. Having regard to the results obtained from prospecting similar formations in Northern Ontario, it is only reasonable to suppose that prospecting in the Hudson Bay district will result in some gratifying discoveries.

WESTERN CANADA.

Prospects in Western Canada are excellent. The optimism of the prairie provinces is as pronounced as ever, and supported with substantial business conditions. Conservative prophets agree on a yield in the West of 200,000,000 bushels. Allowances must be made for the vagaries of the weather, but they should not change the figures unfavorably by any more than 50,000,000 bushels, even if that much. The crop outlook is one of the best in recent history. If rain, moisture and sunshine perform their allotted tasks in due proportion at the right time, and hail, rust and frost remain in hiding, the Western farmers will receive a small fortune for their products. This will be circulated throughout the country during the autumn and next spring.

The railway companies are confident of their ability to handle the crop movement. Their mileage is greater. Rolling stock has been increased considerably. Arrangements are perfected for moving the crop with the greatest rapidity and economy. The banks have been preparing for the financial strain upon their resources occasioned by the movement of the wheat and grain from the West to the head of the lakes and to their final destination. The financial institutions are well prepared to finance the movement of the crops without unduly curtailing credit in other directions. The amount of money on call in New York is being greatly reduced to assist the situation. The chief problem appears to be that of harvest labor. The farmers, railway companies and provincial governments are endeavoring to solve this by searching the country from coast to coast for every available harvest hand.

The large amount of money being received in Western Canada from Great Britain and foreign countries helps the financial position. Without this outside capital, the West might possibly have experienced slight financial stringency. The loan companies find a heavy demand for their resources. The increasing value of Western farm lands is creating a problem for solution by these companies. Money is being loaned very freely, some are inclined to think too freely.

Unfortunately, the real estate situation is being seriously endangered by the subdivision craze. Estates throughout the West have been purchased by enterprising promoters, often having no interest in a town's development, anywhere from five to twenty miles beyond the city limits. These are purchased by the acre, subdivided and sold by the foot at a large advance. The prices are unreasonable, and discount the future to an absurd extent. The average subdivision may well be regarded by the investor with suspicion.

Western Canada, generally speaking, is beaming with prosperity and an undoubted future of great value.

SMALL CHANGE.

That there exists a gigantic arson trust, with head-quarters in Kansas City, is the charge made by Mr. C. J. Doyle, the Illinois State fire marshal. The business of the combine is to set fire to buildings, enabling the owners to collect large sums of insurance. Two of the gang, which numbers fifteen, have been convicted and are serving a prison term. Mr. Doyle, with three other state fire marshals, are uniting efforts to extinguish this dangerous operation. In Canada we suffer from far too many incendiary fires. The appointment of provincial fire marshals would do much to check that. Fires are one sign of hard times. It is difficult to trace their origin, and even when arson is suspected, to place the guilt.