

branches in that State contrary to the law, and the Insurance Commissioner entered actions against several parties, but as they were only workmen it would seem cruel to fine them \$100 each, and on their promising to discontinue and the Order withdrawing from the State, the actions were dropped. But Fred. W. Stockhowe, a member of Lodge No. 182, has entered action against the agents of the concern, on behalf of himself and a dozen other members, to prevent the "Supreme sitting at Indianapolis" from taking away the funds from the State, on the ground that the whole thing is a swindle. He shows that though the Order claimed to have a reserve fund of \$1,200,000 they have in reality less than \$100,000, and claims that their liability for benefits maturing in 1888 and 1889 far exceeded that sum.

From one of the circulars before us we notice that a "Dr. J. W. McClellan, Toronto, Ontario, Canada," is one of the members of the "committee on laws and supervision." We should be glad to hear from Dr. J. W. McClellan, or any other member, as to what is to be said in reply to the demonstration above made by Commissioner Merrill, showing a shortage of \$37,601,100, even with twenty assessments per year, after making full allowance for lapses. How is this shortage to be made up other than by default in payment of the amount expected? As Commissioner Merrill pointed out, such enlarged returns can only be secured on the principle adopted by Mrs. Howe, of Boston, Mass., in carrying on her Woman's Bank. This ingenious person obtained business by the promise to pay five per cent. *per month* interest; and she paid it, too, but it was out of other people's principal. Of course, business could not be carried on long upon such a basis, and when the collapse came her patrons had their eyes opened to the nature of the transaction. So the Iron Hall may for a time pay maturing claims, as it has already done, but let no man be deceived by that. The plan is contrary to the rules of mathematics and plain dealing, and disappointment is sure to come.

THE INDUSTRIAL EXHIBITION.

The Toronto Industrial Exhibition has seen its tenth year, and this year's show bids fair to be no less imposing and successful than previous ones, but if possible more so. The official opening, on Tuesday last, by His Excellency Lord Stanley of Preston, Governor-General of Canada, took a goodly number to the grounds, but there is no crowding as yet, nor will the busiest days come till next week. An attractive feature is the display, in a building on the north side, of living fish in tanks, from the tiny gold-fish to the huge sturgeon. And the Natural History exhibit is as interesting as it is instructive. The Dairy Building is not yet fully in order, and in the Apiary Building one misses the large and varied assortment which was to be seen last year, when 33 exhibitors showed seven tons of honey. This year there are but three, with some 1,700 pounds. The reason is found in the short crop of honey, occasioned by the drouth of the past sum-

mer. In Machinery Hall, the Stove Building, the Carriage Building, and various sheds or spaces devoted to farm engines and field implements, the display made shows no slackening in the desire of makers in these lines to place their wares before the gaze of the throng that usually congregates. And in spite of the efforts made by the management, by affording more room and extended buildings, there are still some disappointed exhibitors and some evidences of crowding. The Main Building is full, as usual, of attractive exhibits of manufactures; the strains of music from pianos and organs, the click of sewing machines, and the subdued hum of shafting is to be heard all day long. The curious, the marvellous, the spectacular, have all been provided for the thousands who go to such places "to see the show," in vulgar parlance. But there is a fair display in the Art Building, and abundant room on all sides for those who visit the Exhibition with the more deliberate object of ascertaining whether Canadian enterprise and skill in the arts and manufactures is keeping pace with the age. We hope to find room in this issue for some description of individual exhibits. Many familiar firms are to be found represented; some new ones, too, who have never before found place at this show.

EDITORIAL CORRESPONDENCE.

OUR NORTH-WEST.

To describe in a single letter a trip across the continent, how shall one begin? There are wonders enough to be seen in a journey from Montreal to the Pacific Coast to occupy many letters. And among the greatest of these wonders is the Canadian Pacific Railway. I can quite easily fancy some readers saying, "We have heard this sort of talk before about the railway and the route, and have read such puffery many times." But I shall set them reading once again, and there is no puffery about it, now. Time was when I myself read the impassioned word-pictures of Lady Macdonald with a lively sympathy for her fancy and her power of description; when I perused the letters of Sydney Dickinson in the *Springfield Republican* and the *Boston Journal* with patriotic pride—discounting them, however, in my doubt if anything could be so fine as he made out. The letters to the *London Times*, even, had not made the impression that they deserved, while the printed descriptions issued by the company met with no larger share of respect than such official literature usually does.

Now, however, that we have made the trip out to Victoria and back, taking the steamers from Owen Sound to Port Arthur and across the Sound from Vancouver, I say deliberately that the trip cannot disappoint any reasonable being. The scenery of the Rockies, the Selkirks, and the Fraser River surpasses all description in grandeur and in beauty. The Lake trip near one end of the route and the Sound trip at the other form delightful breaks in the long railway journey. And the traveller is surrounded by care and wrapped in comfort, for the parlor cars are cosy and the dining cars first-class. At different stages we met five Americans, each of whom had crossed the continent by different railway routes, one of them by every route. The declaration of all was the same, viz., that the natural scenery of the C.P.R. was much the finest. "I tell you, sir," said

one of these (a Boston man, we understood) as we lingered on the pavilion of the admirable hotel at Banff, "I tell you, sir, nothing so fine in mountain scenery is to be seen in this America of ours as I have seen since we left Vancouver. You have an elegant railway service here, sir, it beats 'em all, Union, Northern, Denver, and Rio Grande, beats 'em all, for a fact." All this enjoyment, I may tell the reader, cost us only \$116.20 each for transportation, Toronto to Victoria and return, 5,400 miles; and in a journey of four weeks we have only spent some \$86.00 each additional. We return by St. Paul and Chicago, which costs slightly more. If anyone with \$200 in his or her pocket wishes to take a September trip westward, the C.P.R. will give excellent value.

You will expect me to say something about development, traffic, commercial and political sentiment, immigration, crops. Yes, especially crops. I shall not easily forget the intensity of apprehension that showed itself in the faces, the very voices, of the people in Manitoba during a cold wet week in August, lest injury should be done to the growing grain. What anxious hours were spent by the fascinated lingerers around the Board of Trade rooms in Winnipeg at that critical time. High as the spiritual barometers of merchants might rise at perusing the returns from country correspondents of the board denoting "15 per cent. increased acreage for wheat; 20 per cent. increase for barley," there was no denying the chill that came over the assemblage when telegrams arrived announcing 34° here, 29° there, by an actual, physical, unfeeling, unreasoning thermometer. Not all the pluck and cheeriness of the secretary, nor the strenuous logic of the president, nor the labored precedents of the oldest resident could raise the spirits of the community during those trying days. Happily the wheat crop, though late, turns out as a rule well. There are streaks of frost-bite in the fields of Southern Manitoba, as there are in those of Northern Minnesota and Dakota, and some farmers elsewhere, too, must pay tribute to Jack Frost. But the yield in the province must be large; 17,000,000 bushels of wheat was the estimate of the Board of Trade people when I left, as compared with 14,000,000 bushels last year. Either figure will suffice to give a spur to the prosperity of our great North-West. As to barley, many of your readers must have noticed the statement of a Milwaukee or Detroit brewer, that he "got 1½ barrel, for 100 bushels more ale out of the Manitoba malt than I got out of the same quantity best California." No wonder that such an experience stimulates the sowing of barley in that province, and no wonder that its Board of Trade scatters circulars by the thousand announcing to American brewers and maltsters the fact above stated. If, as I understand, there were 2,000,000 bushels barley harvested in Manitoba last year, this year's crop should be nearly 3,000,000.

Provincial politics in the Prairie Province have not reached the "rest and be thankful" stage. The percentage of politics to the acre there is higher even than in Ontario, it seemed to me. Norquay is under a pretty dense cloud and the Greenway Government is grappling hard with the problem of how to secure a competing line to the C. P. R. Whether the Northern Pacific or the St. Paul, Minneapolis, and Manitoba road will obtain the plum is not settled yet. It is significant, however, that the supporters of Mr. Greenway in the House are not so numerous as they were, nor is the contract with the N. P. R. R. quite so much a foregone conclusion.