

while Mr. Hilliard, of the Dominion Life, has taken for his subject, "Female Risks." The title of this last paper reminds us of what is worth mentioning, that three of the papers to be presented are by women, and the title of the first, if not of the first two of the papers, suggests that they are likely to partake of a stand-up fight for woman's rights. What we expect will prove a deliverance of extreme interest, is that promised by Mr. Hamill, of Newark, on the "Mortality of Declined Risks." Mr. McCurdy of the Mutual Life; Mr. McCall, of the New York Life; Mr. Batterson, of the Travelers, are all down to speak or read on certain subjects. Then Mr. Standen is down for an attractive subject, a study of personal habits and occupations. We present below a list of the papers, which we are told is complete up to June 2nd:

"Legitimate Profit in Life Insurance"—R. A. McCurdy, president, Mutual Life Insurance Company, New York.

"Life Insurance in its Relation to Legal Medicine"—Wm. G. Davies, counsellor, Mutual Life Insurance Company, New York.

"History of American Life Insurance"—J. A. McCall, president, New York Life Insurance Company, New York.

"Deceptive Life Policies"—C. G. Blakeley, actuary, Kansas Mutual Life Association, Topeka, Kansas.

"A Study of Personal Habits and Occupations on a Life Insurance Risk"—W. T. Standen, actuary, United States Life Insurance Company, New York.

"Life and Accident Insurance Combined"—Jas. G. Batterson, president, Travelers Insurance Company, Hartford, Conn.

"Value of Mortality Data for Insurance Purposes, as Derived from Local Statistics"—Wm. D. Whiting, consulting actuary, New York.

"The Mutual Principle in Insurance"—B. V. Hubbard, chief clerk, Insurance Department, State of Illinois.

"Taxation of Life and Accident Life Insurance Companies"—J. H. Roe, general agent, Equitable Life Assurance Society, Louisville, Ky.

"Abolition of Rebating"—D. W. Wilder, publisher, *Insurance Magazine*, Kansas City, Mo.

"The Elimination of Extra Premium on Woman's Life Insurance"—Mrs. L. A. Starkweather, St. Louis, Mo.

"Woman's Opportunity"—Mrs. Juana A. Neal, San Francisco, Cal.

"The Morale of Life and Fire Insurance"—Mrs. Martha J. Sisk, Dover, N. H.

"The Need of Uniformity in Insurance Legislation in the Several States"—George P. Luper, insurance commissioner, Harrisburg, Penn.

"Life Insurance Progress, Glances at the Past and Present"—Dr. Chas. C. Bombaugh, editor *Baltimore Underwriter*, Baltimore, Md.

"Female Risks"—Thos. Hilliard, managing director, Dominion Life Assurance Company, Waterloo, Ontario.

"The Mortality of Declined Risks"—E. H. Hamill, M.D., medical director, the Prudential Insurance Company, Newark, N. J.

"Relation of Clinic Diseases of the Nervous System to Life Insurance"—Dr. D. R. Brower, Chicago.

"The Progress of Life Insurance in Canada"—A. G. Ramsay, president, Canada Life Assurance Company, Hamilton, Ont.

"Relation of Haemoptysis to Life Insurance"—E. Fletcher Ingalls, M.D., Chicago.

"Restrictive Conditions vs. None at all in Life Insurance Contracts"—T. W. Russell, president, Connecticut General Life Insurance Company, Hartford.

"The Adjustment of Insurance in Cases of Error in Age"—J. G. Richter, manager, London Life Insurance Company, London, Ontario.

"Albuminuria, and its Relations to Life Insurance"—Dr. I. N. Danforth, Chicago.

"The Interest of Life Insurance in the Prevention of Disease"—Dr. J. D. Macdonald of the Canada Life Assurance Company, Hamilton, Ont.

#### PRIME IRISH AND WILTSHIRE BACON.

An interesting feature of the trade in bacon and hams between the United States and Great Britain is mentioned by the *National Provisioner* of recent date. That journal considers that it may not be out of place to mention an agreeable delusion under which many thousand lovers of the tasty rasher labor. "Home Cured Bacon," "Real Wiltshire Bacon," and "Prime Irish Bacon," are, in ninety-nine cases out of a hundred, fictitious terms. By far the greater quantity of bacon and hams sold as English or Irish are really, we are told, pure American, and the act of manipulating an American hog into an English pig has reached the height of perfection in Liverpool. Although in a rudimentary state, it is probably well known throughout the kingdom. "Every vessel reaching the Mersey from America brings great quantities of bacon and hams, and many of the boxes containing these bear the succulent legends, 'Wiltshire Cuts,' 'Irish Sides,' 'Dressed Hams,' etc. The meaning of these words is that the bacon and hams have been cut in the English and not in the American style, and packed to order. In this condition the boxes pass from the importer or merchant to the wholesale and retail provision dealers, proprietors of large establishments, where the art of manipulation is carried on. In these places the American bacon and hams are trimmed, washed, re-salted, pressed and dried. They are then assorted into three grades, and that portion of them intended for 'smoking' is sent to the kilns, where a few sticks of brimstone thrown into the fires give that rich 'tawny complexion' to the bacon which makes the gastronomist smack his lips. The best selections of smoked and unsmoked bacon and hams next receive the 'Home Cured' or some fancy brand, and are sold as such at from 10d. to 1s. per pound, the cost price being from 2½d. to 3d." Only four hundred per cent. profit! There are said to be four large 'bacon manipulating' concerns in Liverpool where "the work of giving this article of American production an English or Irish origin goes merrily on from year to year, and where none but those engaged in the work of translation are allowed to enter." 'Translation' is a good word—meaning here, it may be supposed, turned from one into the other. Well, if the English people like to be fooled and to pay sweetly for their particular fancies in the way of meats, by all means let them.

#### THE TELEGRAPH IN CANADA.

XXXV.

It is, perhaps, pertinent to ask: Have we accorded to pioneers, explorers, surveyors of our country, the thanks and praise that is due their exertions? Do we ever think of or sympathize with the loneliness of these men away from family and friends for seasons, if not for years? Do we realize what exposure they undergo, what privations they endure—gentlemen, many of them, accustomed to refined surroundings and to civilized belongings; and yet they sleep on rocks or damp ground, or in the snow, ford creeks, swim rivers, shoot rapids, live on fish, hard tack, pemmican, salt rations, do without newspapers or letters for weeks and months, and accept pagan associations, because they cannot well help themselves. Of course, once in a while, when the successful discoverer or the lucky engineer completes his work, he becomes a hero for a little time to a limited circle; or perhaps his praises are sounded abroad in other countries than his own. Such a man, then, having started out on his journey looking like a tramp, and come home like a conqueror, dressed in store clothes, on the strength of his new reputation, has realized the "two points" in Browning's adventure of the pearl diver:

One—when, a beggar, he prepares to plunge,

One—when, a prince, he rises with his pearl.

The builders of railways and telegraphs and great public enterprises, whether they work with theodolite or pole-climber, or with Callaway's "original cycle," do not get any too much recognition from the public. "But," says Old Gradgrind, "they get their pay, don't they, and what more do they want?" Yes, Mr. G., they do get their pay; and perhaps that is your standard of measurement for a man. Strange as it may seem to you, there are men who spend themselves for other things than money. And indeed money will not always buy pluck and loyalty, resource and conscience.

An admirable literary finish characterizes what is written by Rev. D. M. Gordon, then of Ottawa, who accompanied the party of Mr. Cambie across northern British Columbia on the trip mentioned in our last week's issue. In his "memorandum" he describes the curious rough cedar houses of the Peace River Indians, with carved door-posts, 30 feet high, inscribed with the totems of their tribes—the frog, beaver, bear, seal, eagle, etc.,—their graveyards, or isolated graves marked by the canoe or the gun of the deceased, and sometimes by the hide of his horse. About the forks of the Skeena he finds a cluster of peaks, the loftiest 7,000 or 8,000 feet high, "scenery Alpine in character, though lacking the sustained grandeur of the mountains of Switzerland." But the low ranges of intervening hills are commonly covered with burnt and branchless timber blackened by flames or bleached by rain and sun, "a picture of desolation without sublimity, and barrenness without relief." Arrived at the canyon of Peace River, says the account, "we were compelled to leave our boat at the upper end, and being unable to procure a boat or canoe at Hudson's Hope [the lower end], we made a raft, on which we floated down the river to Dunvegan, about 110 miles," which consumed a fortnight.

Two or three miles from the Forks of the Skeena, the party struck the old telegraph trail, which runs through the valley of the Watsonquah to Fort Stager, about forty miles above, having been cut for the purpose of forwarding supplies in connection with the telegraph line that had been projected and afterwards abandoned by the Western Union