

that I did not know him. "Do you know Colorado?" was asked by one man, who evidently did not know where it was, and marvelled when I described it as *thousands* of miles away from where I lived in Canada.

From the note-book, 1st August.

An enormous deal remains to be done in arousing the mind of the British people to the possibilities of Canada for emigrants of the right sort. The whole continent of America is terra incognita to them for the most part; and the great fiscal question, Chamberlain versus Free Trade as it seems to be considered, puzzles the minds of nine out of ten. To-day at ten I went to Edinbro, and thence to Dirleton to see Rev. John Kerr, the captain of the curling team who went to Canada in 1903. Strange to say, I met on the station steps, bound on the same errand, Provost Gordon, of Bathgate, who was such a favorite with Canadians. He walked with me to the charming manse and the quaint church and the very old castle and also to the very new castle garden. I came home tired, the train an hour late. Am off to London to-morrow.

J. H.

THE LAKE ST. JOHN DISTRICT OF QUEBEC.

The vice-president of the Lake St. John Railway, Mr. William Hanson, of Hanson Bros., and some of his co-directors have been on their annual trip to the Lake St. John district. Mr. Hanson says that, although there are some 50,000 people around that inland sea, there is ample room for half a million. The party took carriages at Roberval, and drove through a good many of the parishes, and are convinced that there is more real agricultural progress in the Lake St. John country than in any other section of the Province. No less than 3,000 settlers took up homes last year in that fertile region. They drove fifty-eight miles the first day, and he was simply amazed at the very large areas of the choicest wheat, as well as other grains. Most of the new settlers who come to Lake St. John are brought in under the auspices of the Quebec and Lake St. John Colonization Co., of which Mr. Rene Dupont is the moving spirit. A large percentage of these newcomers are French-Canadians, who have been induced to leave the industrial establishments of New England and establish homes for themselves in the Province of Quebec. They are taking an extraordinary interest in dairying in this district.

They all expressed themselves pleased with their lot, except for the fact that the Government had shown little zeal in providing them with good roads. However, Hon. Mr. Prevost, who had just made an extended visit to the Lake St. John parishes, takes a most intelligent view of the situation, and the new Minister would certainly remedy the evil of which the people complained at an early day.

The visitors also inspected the forty-mile branch road being built from Jeanotte, on the Lake St. John Railway, to La Tuque, and found the work being pushed forward with energy. Some ten miles of track have already been laid. The object of this new branch is to connect with what will soon become the centre of a large pulp and lumber industry. They also visited Chicoutimi, and inspected the works of the Chicoutimi Pulp Co., where \$1,500,000 have been spent in the erection of the largest and best-constructed mills in the world. The output is 300 tons of wet and 150 of dry pulp per day.

The seining of the famous ouananiche in the rivers of Lake St. John, he said, has become a crying abuse, and Hon. Mr. Prevost had promised that the seining of these fish would be absolutely forbidden by a provincial statute. Mr. Beemer has spent many thousands in establishing hatcheries, and if the seining is permitted any longer, the Lake St. John region will be ruined as a sportsman's paradise.

We are notified by the Merchants Bank of Canada that branches of that bank have been opened at Camrose, in the North-West Territories and at Fort Saskatchewan, near Edmonton in Alberta.

INSURANCE ITEMS.

M. Lamoureux, president of a French Canadian fraternal society, is missing from Berlin, N.H., and his residence has been attached for creditors claiming some \$21,000. It is said that when a member of the society died, Lamoureux would represent to the leading citizens that the organization was short of funds; money was then advanced on the president's note, with the understanding that the legatee of the decedent would make it good.

Mr. Chester G. Scott, of 11 Lowther Ave., Toronto, tells us that he has just returned from British Columbia and Manitoba, where he has been representing the Ontario Accident Insurance Co. He says that the volume of business he wrote for the company during the few weeks of his trip amounted to one million and twenty-one thousand dollars. Mr. Scott is enthusiastic about the growth and prospects of our great western provinces.

It is stated by the Firemen's Fund Record that out of the fourteen American fire insurance companies twenty-five years old and over, having assets of over \$6,000,000, the percentage of growth of the Firemen's Fund in the last twenty-five years, 1880 to 1905, in assets 789 per cent., and in net surplus, 1,670 per cent. leads the other thirteen. The next best growth in assets is 468 per cent., running down to 56 per cent.; and the next best growth in net surplus, is 567 per cent., running down to a decrease.

An effort is being made to have included in the program for the forthcoming meeting of the Western Union Insurance Association a plan to exclude from the standard mortgage clause the word "assigns." If a policy can be transferred to any assignee, the company wishing to cancel may not get notice to the proper party and might pay a loss to the wrong person. It is claimed that the indorsement should show to whom the assignment is made, instead of being in blank. The Chicago Underwriters' Association permits no such clause, the assignment running only to "their successors in trust."

It is currently reported that the Independent Order of Foresters, having failed to convince more than a very small proportion of the inhabitants of these islands that theirs is the only true and economical system of life assurance, and that all others are of the nature of a delusion and a snare, are folding up their tents preparatory to departing from this country. No doubt, if this is the case, arrangements will be made for dealing with the business the Order has still in force here, but it certainly will not be done from the present chief offices situate over a tobacconist's shop in Whitehall, as these are now decorated with the ominous sign, "To Let."—Commercial World.

Not content with dispensing sick benefits, it seems that the Orange True Blues are hankering after doing life assurance. If a resolution offered on Wednesday at Victoria Hall to the Grand Lodge of the Orange True Blue Association finds favor with the Grand Executive the True Blues will have an insurance department. The members of the lodge decided that the addition of an insurance section to the constitution of the order was far too technical a subject for them to discuss and act upon finally, and so by vote it was referred to the Grand Executive, with orders to bring it before the next meeting of the Grand Lodge of Canada. The majority of the members, although unable to speak upon the matter, are said to be in favor of the proposal.

BANKING AND FINANCIAL PARAGRAPHS.

The Bank of Toronto advises that a branch of that bank has been opened at Welland, Ontario, under the management of Mr. H. F. Holland.

The manager in Hamilton of the Bank of Montreal for a number of years, Mr. A. D. Braithwaite, has been promoted to the New York office of that bank. The event was made the occasion of a valuable present from his Hamilton staff.