

lead to belief in their acting on some principle of the kind. There is a rough and ready backwoods way of doing things, that is quite as effective in its turn as the scientific, college-bred method. Just as the soldiers of the American civil war "put things through," after a fashion not provided for in the traditions of European warfare—just as Australian and Canadian troops achieved results in South Africa, in a manner not approved by the Horse Guards, so the *coureurs des bois*, and the rough-and-ready laborers, fifty miles from finger-bowls or text-books, used means of their own to reach practical ends in lumbering and railroading.

The population of the Canadian Soo has grown from say two thousand in 1894, to seven thousand five hundred to-day. If it is not these consolidated industries which have caused the growth, we failed to see what else could do it. The company's monthly wage list, we were told, was \$156,000, which did not include what is paid out on contractors' estimates. This is equal to about \$5,600 per day. Nor are we certain that it includes the wages of sailors upon the company's fleet of steamers plying from the Sault to Goderich, Windsor and Toledo—one of which, I should mention, conveyed our party to Michipicoten, 125 miles across the end of Lake Superior. I have since learned that Toledo has been made the company's depot on the Lower Lakes. There will be stored their pulp and other product destined for the United States market.

No one who heard him will be likely to forget the description given by Mr. Clergue's half-breed "Joe," of his trip from the Sault to James' Bay with canoe and rifle, seven weeks up, six weeks back, and the sights and sounds of the journey. "Plenty moose, elk and caribou. Much wild goose, duck, water-fowl. Much mink, beaver, otter, big bear. So many birds on James' Bay shores, just like the sand was alive, them birds. In the waters big fishes, all kinds fishes. Indian catchum big fishes—no bother with small fishes." Joe's simple, descriptive eloquence would have helped to cure the unbelieving pessimism of those who persist in saying that there is nothing between here and James' Bay worth railroading for. As a reminder of the mineral riches north of Lake Superior, and the probable future of mining there, it may be sufficient to mention the instructive paper on the Copper and Iron Regions of Ontario, by Dr. A. P. Coleman, in the Bureau of Mines report for 1900. That the riches of the renowned iron ore deposits of the Vermillion and Mesabi ranges in Michigan, across Lake Superior, extend under the lake north-eastward is believed. Says Coleman, page 154: "While the Mesabi mines have as yet no parallel in Ontario, it is too soon to say that no parallel will be found in our Animikie. . . . That immense deposits of hematite occur near the Mattawin river is certain." Speaking of the wonderful Helen mine, he says, page 164: "There is a fair probability the equally good mines will be found in the extensive iron range already traced in Ontario." And the contents of the Atik-o-kan range, further west, are referred to as hard magnetite that will mix well with the hematite obtained at Michipicoten.

And, when one comes to think of it, surprising as present-day developments are to us, and little known as all this prowling in the woods for mines may seem, this region was largely gone over forty, thirty, twenty years ago by men like Sterry Hunt, Macfarlane, Bell, who, perhaps, saw the possibilities, but were content to report upon the facts from a geologist's or chemist's point of view. The value of the advent of this Sault industrial combination is not that it has shown us what we had there, but that it has shown us how to utilize our riches, both above-ground and below. If it has not discovered arable land for us, it has at least put settlers upon it. If it has not found out our forests for the first time, it has shown us what they were good for, and has railroaded into the wilds for neglected wealth. Thanks to the intelligent curiosity (shall we so call it?) of Clergue, who put on rubber boots and explored Algoma to decide for himself what was to be found there, this central region of Eastern Canada, this intermediate portion, so long despised, suddenly blooms as an El Dorado. The man has been a stimulus to this Canada of ours, to both our enterprise and our self-esteem. And he must have worked, read, travelled, explored, to reach where

he stands. Such heights and depths of mineral or other riches as he or others reached in searching

Were not attained by sudden flight,
But they, while their companions slept,
Were toiling upward in the night.

Toronto, 26th October, 1901.

J. H.

THE LATE WALTER MASSEY.

Toronto has lost a good citizen by the death of Walter E. H. Massey. He was one of the men who, having large means, possessed also the disposition to do good with them. And his efforts to do good did not lack recognition by his fellow townsmen. Nothing has been more remarkable in Toronto during the past fortnight than the interest taken by the public in his condition and the prospects of his recovery. And when it was announced that he could not recover, the expression of regret was almost universal. This is unusual in the case of a person who held no public office—he had indeed refused to be a candidate for public office—and whose claim to public interest outside the sphere of business rested upon his philanthropic endeavors, and his public spirit in matters that made for health, thrift, good living. He set a good example in his life. Having the means to enjoy all that the world could give him of travel, leisure, public office and the like, he preferred not the primrose path but the strenuous life. And he set himself to do his duty, as he conceived it, to attend to the many demands that his business affiliations brought to him, never neglecting, however, benevolent calls, and not slighting literature or the church.

Dying at the early age of 38 years, Walter Massey had yet done much work in his day. At the age of 22 he represented the Massey Manufacturing Company at the Indian and Colonial Exhibition in London, and in the next year made a tour of the world with his brother, during which were established a number of the agencies that have made these great implement works well known abroad. Ten years ago the extensive Harris works in Brantford were amalgamated with the Massey Company, and the Massey-Harris Company resulted, of which he became assistant general manager. His father, the late H. A. Massey, dying in 1896, W. E. H. Massey was chosen president in his stead. Other offices occupied by the deceased were the presidency of the Canada Cycle and Motor Co., of the City Dairy Co., limited, Toronto, and of the Verity Plow Co., limited, Brantford. He was director and secretary-treasurer of Sawyer & Massey Co., limited, Hamilton, and director of the Canadian Bank of Commerce and of the following companies: Bain Wagon Co., limited, Woodstock, Ont.; National Trust Co., limited, Toronto; the Carter-Crume Co., limited, Toronto. Director and vice-president of the Insurance Agency Corporation; first vice-president of the Toronto Board of Trade; vice-chairman of the agricultural section of the Canadian Manufacturers' Association.

THE MONTREAL INSURANCE INSTITUTE.

The opening meeting of the winter session of the Insurance Institute of Montreal was signalized by the reading of a group of instructive papers upon various subjects. The first was by the Mayor of the city, R. Prefontaine, M.P., on "The Form of Government in Canada;" the next by E. B. Greenshields, B.A., a well-known merchant, on "The Commerce of Canada," and the third by Mr. E. P. Heaton, manager of the Guardian, on "The Insurance Interests of Canada."

After the business meeting, at the Windsor Hotel, where the chair was taken by Mr. William M. Ramsay, president of the body, an open meeting convened, to which came many members and invited guests, and over which Lord Strathcona presided. His Lordship gave his auditory some good advice on insurance subjects. He said, regretfully, that he himself had never carried insurance on his own life; but he advised every young or middle-aged man to insure, for "nothing gives such peace of mind as to know that if anything happens there is some provision for those who are left behind."