

from Winnipeg northward for seventy odd miles to Lake Winnipeg. The reconnaissances, however, showed that for about 300 or 400 miles southward of Hudson Bay the nature of the soil consisted of about 6 inches of moss on the surface and below that about four feet of ice for twelve months in the year. The line never went any further. So far as I know meteorological conditions are the same to-day as they were then.

"James J. Hill, when asked if he intended to make Hudson Bay the eastern terminus of his new transcontinental line, said: "Oh, yes. I think we will cross Hudson Bay on pontoons and make the terminus out in the northeast end of Labrador. It is a great country to build railroads in. There is no need for ballast and ties will last a hundred years."



A NOTABLE OCCASION.

**Fifth Annual Dinner of Montreal Insurance
Institute held at Windsor Hotel, Monday,
February 25.**

That the fifth annual dinner of the Insurance Institute proved the most successful yet held, was the verdict of all who were present on Monday night. The occasion was exceptional in the interest and general excellence of the speeches given. Mr. Seargent P. Stearns, president of the Institute, was in his happiest vein as chairman—which means that the duties of toastmaster were attended to in a manner well nigh inimitable.

In responding to the first toast, "Canada," Senator G. W. Ross made an address which was as witty as it was eloquent. He said that he was a great believer in insurance. He had carried a political policy for thirty-five years, and had been obliged to renew it every four years. The premium had been high and he found it very costly. He had changed it for a life policy in the Senate. That he considered was a good investment, because it was said that men in the Senate live long. Senator Ross spoke then of the dignity of insurance, how it had risen to become a business profession, and then went into its various ramifications. "We want Canada insured in a large Franco-British transcontinental fire, accident, life, marine company," said the Senator. "We want Canada insured against the fire of religious strife, against the fire of the terrific hate often caused by that means. A fire to which so many lives have been sacrificed in other communities." Senator Ross prayed for insurance against war, saying that war with our neighbor to the south would be the greatest accident that could befall civilization. He asked, too, for a life policy in relation to the British Empire. "We want no short endowment policies," said he. "It won't do, because it might mature before we were prepared."

The toast to "The Province of Quebec" was fittingly responded to by Mr. L. T. Marechal, K.C., who complained that he had been really ill-treated in being asked to speak after Senator Ross. In fact, he said, lawyers should never undertake the very arduous task of after-dinner speeches, these should be left to such men as Hon. Mr. Ross and Prof. Leacock.

Mr. Marechal spoke appreciatively of what insurance in all its branches had done for the Province and for the Dominion as a whole.

Referring more intimately to the subject of the toast, Mr. Marechal became fervent in his admiration for the statesmen who had conducted the affairs of the province in its earlier days, and who had so earnestly worked for the confederation.

The toast of "Insurance" was wittily proposed by the Vice-President, Mr. Lansing Lewis, and most ably responded to by Mr. J. B. Laidlaw, the well-known past president of the Toronto Institute. Among other matters, Mr. Laidlaw addressed himself to the educational features of institute work. THE CHRONICLE hopes to publish in a later number a more extended reference to Mr. Laidlaw's informing remarks on this subject.

The greatest enthusiasm of the evening was evoked by the speech of Prof. Leacock, of McGill University, who responded to the toast "Our Guests." In the course of his spirited address he urged that Canadians should assert a growingly independent spirit and deplored the too great existence of the colonial spirit as calculated to cramp the national energies and produce a spirit of almost subservience to the overwhelming bulk of the Empire, and earnestly advised his hearers to work for the production of a more truly Canadian national spirit. These utterances of Prof. Leacock were enthusiastically applauded, and it was some time before the cheering subsided. Prof. Leacock was compelled to rise once more and acknowledge the outburst of enthusiasm before the programme could be proceeded with.

The enjoyment of the evening's programme was added to by vocal selections rendered by Messrs. R. Dumbrie, Trueman Clibbon, G. C. W. Ross and J. A. Simard. Great credit is due the Institute's Dinner Committee for the completeness of all the arrangements that contributed to a thoroughly enjoyed evening.

In addition to those mentioned, the following gentlemen among many others were noticed as being present: Messrs. J. L. McCullough, B. Hal Brown, David Burke, Percy Gault, C. J. Alloway, P. R. Gault, H. M. Lambert, T. L. Morrissey, T. B. Macaulay, T. F. Dobbin, C. C. Hole, Wm. Jackson, A. R. Howell, W. B. Colley, C. R. G. Johnson, J. McEwen, J. W. Tatley, Esinhardt, Schmidt, Vipond, G. H. Simpson, and A. B. Wood.