

tell them what these inducements were, or by whom they were made.

After explaining that the London Mutual does a non-hazardous business only, its manager then gave the committee all the information he had with regard to the working of the Canadian Fire Underwriters' Association. In doing so he was sufficiently honest to say that his evidence in regard to this was mere hearsay—that is, it was no evidence at all. The whole of Mr. McDonald's so-called evidence was of the same character, "mere hearsay." The only point in his evidence of which he claimed to have personal knowledge was about the circulars sent by members of the association to their local agents, restraining them from representing non-tariff companies. In doing this they were doing just what Mr. McDonald himself does. He was asked, "Do you place any restrictions on your agents in regard to doing business for other companies?" Answer—"None at all. We ask them when we appoint them not to take other companies in the same line of business, because our business is of such a nature that an agent cannot serve two masters." Here, then, is the gentleman that was brought all the way from London to Ottawa to prove that his agents were boycotted by the Board companies, openly acknowledging that he does not allow his agents to represent any other company in the same line of business, "because an agent cannot serve two masters." This is more illiberal on the part of the London Mutual than the practice of Board companies, that have no objection to their agents representing purely Mutual companies that are doing the very same line of business. The committee did not appear to find fault with the London Mutual for doing the very thing which they represented as a huge offence when done by the associated companies. Yours,

INSURANCE.

#### A BANK AGENCY AT WIARTON.

To the Editor of THE MONETARY TIMES:

SIR,—We notice in last week's issue of THE MONETARY TIMES an item commencing—"The business community of Wiarton is anxious that some chartered bank should consider its necessities for bank accommodation, and establish an agency there. At present the merchants of the place are compelled to transact their banking at Owen Sound or Walkerton," &c. Will you kindly allow us space to say that we do not know of a single merchant in this village who keeps his bank account at either Owen Sound or Walkerton. Our merchants nearly all do business on their own capital, and loans to them are consequently light. In addition to our banking house there are half a dozen private parties who are always able and willing to take any good loans they can get, and money is always to be had in large or small amounts when the security offered is satisfactory.

Yours truly,

G. W. AMES & Co.

Warton, May 28, 1888.

#### NOTES ON WESTERN MANITOBA AND THE NORTH-WEST.

Thirty miles west of Brandon, is the village of Oak Lake. It takes the name from a pretty little lake some ten miles in length, by an average breadth of three miles, with an oak-timbered island in its midst, an hour's drive from the village. The lake abounds with fish and numerous water fowl, and is connected with a chain of smaller lakes higher up. The whole makes a capital summer resort for the villagers and others.

There are a large number of stock and grain farmers in the neighbourhood who each reaped several thousand bushels of grain last harvest, and several of them have stacks yet to thresh which will yield from 1,000 to 2,000 more.

About 225,000 bushels of grain were shipped during the season by the two elevators here.

A two hundred and fifty barrel roller flouring mill has just been built by Leitch Bros., of Montreal, which will be in running order about the 1st of August next. Several new buildings are also being erected in the village, beside some seven stores already there.

Virden, sixteen miles further west, is making steady progress; several new stores besides a good many private residences have been erected since my last visit. A shoemaker who knows his business would find

Virden a good place to start a shoe store, as with a population of nearly 600, there is not one artist in shoes. I hear there is a good opening also for a dressmaker, if she understands that department. The roller mill has just been purchased by the Virden Milling Co. (C. J. Bell, W. H. Squires, and J. H. Hale), they intend enlarging and improving it to a capacity of 150 barrels daily. They will also have an elevator adjoining. Some 427,000 bushels wheat and 30,000 of oats were marketed at this village.

Many stacks of grain are visible in the neighborhood not threshed. I visited the farm of Mr. Wm. Stevens, about a mile from the village. It is not only one of the best looking, but one of the best managed farms in the Province. It consists of 520 acres, and three of his nephews have farms adjoining, altogether 520 more. The wheat crop on this property averaged 30 bushels to the acre, notwithstanding that several acres were cut down by a heavy hail storm, just before harvest.

Mr. Stevens has had experience in Scotland as to the best methods of farming, as well as in Manitoba. In conversation I learned from him what he thought, especially of farming on the light soils of this district, such as on his farm. He thinks the Russian white wheat the safest to sow, on account of early frosts, taking one season with another; although, as he admits, the "red fife" brought the best price in the market, and says clover and timothy are difficult to raise properly, they do better on stronger soils, however. He raised a large number of cattle yearly, and found the "Scotch black polled" answered best. That the housing of stock and implements was an important item to successful farming, and that manuring was essential to all light soils, such as those in his neighborhood. I noticed, too, some neat garden patches, which were already sown and planted; here and there strawberry beds and small fruit bushes. His farm buildings are in keeping with the surroundings.

Messrs. Bonserie & Rutledge, whose farm adjoins this one, were off on their new stock farm, but I heard that they had lately purchased a thoroughbred English bull, which will cost, laid down on their farm, some \$2,000, which, at least, is an evidence that the farmers of this district appreciate good stock.

I should have told in my last about my agreeable meeting with the Bishop of Rupert's Land. In the early days of this great west, his lordship was the only bishop of the territory; now, as you know, there are several. The mode of travelling when he first came was very primitive, and his journeys to his clergy were performed with great inconvenience, sometimes hardship. To-day, all this is changed.

In 1883, just five years since, the site of Moosomin, the first village, after crossing the line from Manitoba into the territories, was settled on by R. D. McNaughton, Miller & Co., and T. G. Levin, who erected tents for their first year's trading. To-day it is one of the largest villages this side of Regina, numbering some 15 stores, besides several implement, lumber and other establishments. The old store of R. D. McNaughton has been replaced by a substantial stone building. There is a large roller mill, too, near the station, which is not in operation just now.

Qu'Appelle, south of the Qu'Appelle valley, with its river and chain of lakes, abounding with white fish, perch and jackfish, besides wild geese, ducks and other game, has a deserved reputation for picturesqueness. The town itself is surrounded with cliffs and copes of trees, imparting a lively character to the scenery. St. Peter's Episcopal church is the nucleus of the future cathedral of the Diocese of Qu'Appelle. It is built of veneered brick with spire. The chancel has recently been erected by the munificence of a relative of the Bishop; and it is a communion table and handsome communion service have been added. The residence of the Bishop, the Theological seminary and farm are on a conspicuous site some two miles from the village.

The Presbyterians, Methodists, and Roman Catholics have also neat buildings, agreeably located. This is the starting point for the mails and freighting to and from Fort Qu'Appelle, Touchwood, Prince Albert and the north. A branch station of the Dominion Government Meteorological Observatory is located here. There is also a Government immigration agency in charge of Mr. A. J. Baker. The Messrs. McMillan, of Winnipeg, have a 200

barrel roller mill, which is in full operation. Mr. F. H. Osler, the Government land agent, who has had a wide experience of the capabilities of the country, says there is a good farming country north and south of the village, and that 35 sections have been located during the past twelve months. The average yield of No. 1 hard wheat on 200 acres of land, sown last season on the farm of W. Pugsley in this neighborhood, averaged 40 bushels to the acre. Mr. Donnelly, seven miles south, had 32 bushels average to the acre off 200 acres sown and Sandy Dundas averaged 65 of oats and 30 bushels of wheat off 50 acres. The Indian Head district is especially adapted for mixed farming and the raising of stock. A railway is shortly to be built to the Wood Mountain district, where he tells me there is abundance of good coal. When Mr. Osler first came to this country he had to go some 80 miles to the nearest store, and needed to pay 50 cents per pound for salt, and as much as \$3 for a box of Eddy's matches; other articles in proportion. Professor Tanner is establishing, in the vicinity, a settlement whereby a number of immigrant families may be accommodated upon blocks of 40 acres of land each, in comfortable cottages, so as to provide a class of steady and efficient agricultural employees.

Regina, as is well known, is the seat of government of Assiniboia province, and is also one of the most promising towns in the North-West Territories. Built on the open prairie, with scarcely a native tree to shelter it, the place yet possesses many natural advantages. It is surrounded by a fine agricultural country, composed both of a clay and sandy loam, overlaid by a good layer of decomposed vegetable matter. Miles away may be discerned the bluffs and copes of woods which tends to relieve the vision from the monotony of the prairie plains.

Peter Kelly, one of the earliest settlers in this district, speaks highly of both climate and soil. He is a good farmer, and works his farm with his own hands. According to his own story, he came here with very little means, but is now owner of a half section of land all paid for. He sold last year over \$500 worth of grain, besides carrying over a large stock and keeping his family out of the balance of his crop and other farm produce. His crop yielded on an average, 22 bushels of wheat, 25 of barley, 50 of oats, and 25 bushels of peas to the acre. Cattle, he says, fatten well on prairie grass and hay alone, in fact, too fat for his eating. He thinks short horns crossed with Canadian stock, and that South-down sheep, are best for prairie farming, as the wool on them is tighter. He has tried both the Leicester and Cotswold varieties, but his experience proves the former superior. Mr. Henry Fisher, secretary and librarian of the Council, who has a large farm of 640 acres a few miles off, confirms Mr. Kelly's statement, both as to general farming results and to stock raising.

Mr. Fisher had last year some 300 acres under crop, which, considering the dryness of the season in this locality, turned out good averages per acre. This year he will have 400 acres under cultivation. The balance of the land is used for the hay crop and grazing for his cattle, of which he has some very good breeds. Mr. Fisher is also correspondent of the Mount Royal Statistical Society of England.

Mr. A. E. Forget, chief clerk of the council, whose house and neat surroundings adjoin the government buildings, gave some useful and interesting information of his experience in tree-planting. He has tried a variety of trees for some years, and so far has found that the soft maple, balm of Gilead, wild cherry, and native willow are the best adapted for this climate and soil. He has no faith in any other. I noticed too, that he has been at considerable pains in the cultivation of currants and other fruits, roses of various kinds, and other flowers, and he thinks that they can be acclimatized, they certainly look as if they could be at the present moment. I met the Lieut. Governor here and he thinks there is a glorious future for the country he has the honor to represent. Mr. T. Grover gave me some interesting information regarding the progress of education and of the schools under his inspectorate. His district extends over 400 miles in diameter. There are 54 schools in it; some of the school houses are built of stone, and the remainder good frame building. Some are open all the year, i.e., in the best settled districts; others only during seven months of the year.