

appointment similar to that which had been conferred on the first Lieutenant-Governor of New Brunswick and Nova Scotia.

In the discharge of his public duties while a Minister of the Crown, Mr. Howland accompanied Mr. Galt on the mission to Washington in 1865 concerning the then proposed renewal of the Reciprocity Treaty. This mission is memorable for its political rather than its commercial results, for while with respect to the latter it merely taught Canada that she must rely upon herself, with respect to the former it almost led to the breaking up of the Coalition and the not improbable consequence of the indefinite postponement of Confederation. That these grave political results were merely threatened, instead of having become actualities, was mainly due to the Hon. Mr. Howland, who, considering the gravity of the situation, and endorsing, also, the Cabinet policy on the Reciprocity question, refused to follow his leader out of the Government, but accepted instead a commission to fill up the vacancy created by Mr. Brown's resignation, with an Upper Canada Reformer, thereby preserving the balance of parties as established in 1864. Mr. Howland was one of the three delegates representing Upper Canada at the London Conference at which the Union Act was framed; and for his services there, as well as generally for the prominent part he had taken in promoting Confederation, he was one of the two Upper Canada Ministers decorated with the order of the Companionship of the Bath, on the 1st of July, 1867.

There was another "conference" which Mr. Howland attended in 1867, and one of much political significance—the great Reform Convention held at Toronto in June, for the purpose of reuniting the Reform party and abolishing the alliance with the Conservatives. Messrs. Howland and McDougall were both present, and vigorously contended against the restoration of party lines on the old basis; and their course there and subsequently at political gatherings throughout the country no doubt did much towards determining the result of the general election held during the summer of that year.

Mr. Howland's health, which had not been very robust for several years, became so enfeebled that he desired to retire from the double drudgery of Parliamentary and Ministerial life; and he was tendered and accepted the office of Lieutenant-Governor of Ontario. When he went to Toronto he of course found a Cabinet ready formed which has since continued in office, and has just met the Local Assembly for the fourth and last time before the next election. The Governor of the largest and most wealthy Province in the Dominion may be congratulated on the absence so far of any political difficulties in the way of his administration. It has been "smooth sailing" with an annually swelling surplus, the erection of several important public buildings, and the execution of other works of a character calculated to foster the advancement of Ontario, and indicative of a period of very general prosperity. Governor Howland is doubtless happy in being able to congratulate the people's representatives on the general state of the Province, which is such as to mark his gubernatorial term as one associated with substantial progress.

#### "AN URGENT NEED."

In our issue of the 5th of February last, under the above heading, we took occasion to press upon public attention the necessity for the establishment of a Dominion Court of Appeal, as provided for (by permission) in the 101st section of the British North America Act; and we argued that the Acts of the Local Legislatures, if not already so, should be made amenable to the jurisdiction of some law court, in order that in cases of doubt their validity might be tested. The particular incident then referred to, the passing of a bill by the Legislature of Quebec to compel certain beneficiaries of an incorporated Benevolent Society to accept a composition of their legally-acquired claims, appeared to us so manifestly unjust that we believed the courts should be endowed with power to prevent the Act from taking effect. It is to be remembered, however, that the time has not yet expired for the signification of His Excellency's sanction of the Acts of the last session of the Quebec Legislature, so that in all probability an adverse report upon this particular bill from the Minister of Justice, and its consequent disallowance, may be fairly expected. The Union Act allows one year for the disallowance by the Governor-General of any Act passed by the Local Legislatures; and two years for the disallowance by Her Majesty the Queen of the Acts of the Canadian Parliament. This conservative provision of our Constitution is, we believe, common to that of all the Colonies, and in our case is eminently necessary for the protection of Imperial interests as regards Canada, and of Dominion interests as regards the Provinces. In other words, the Imperial Government has imposed upon itself the duty of keeping the Dominion Parliament within the

limits of its authority, and upon the Dominion Government the obligation of keeping the Local Legislatures within the prescribed bounds. It is this absolute definition of the limits of legislative power which is designed, and effectively so, we think, to prevent that "conflict of authority" which many have so often feared would be the result of the complicated legislative machinery created by the British North America Act.

In the case mentioned, the Quebec Legislature had some ground for believing in the validity of its jurisdiction, as the Union Act confers upon it the incorporation of companies for Provincial objects as well as the general control of charitable institutions within the Province. But it appears that the parties upon whom the Act imposed the composition refused to abide by it, and sued the society for the full amount of the money due under the original conditions, and the case came up a few days ago in the Queen's Bench for review, when Mr. Justice Torrance pronounced against the validity of the Act, and gave judgment for the plaintiffs, on the ground that the Local Legislatures had no power to legislate respecting "bankruptcy and insolvency," over which legislative jurisdiction was expressly reserved, by the British North America Act, to the Parliament of Canada; and that the preamble of the local act in question clearly established the insolvency of the society. No one, we think, who has read the deliverance of Judge Torrance as reported in the morning papers, will question its soundness: we formerly characterised the position of the society as a case that "comes so very near, if it is not entirely, an act of insolvency, that there is reason to doubt whether the Local Legislature has power to deal with it." The court has now set that doubt at rest by pronouncing against the Act; and, as already said, it will, in all probability, be disallowed within the prescribed time. The case, though disposed of thus, is still suggestive of the immediate necessity for the establishment of a Dominion Court of Appeal, to which all actions-at-law turning upon the validity of local legislation might be relegated. By this means the Local Legislatures would be saved the humiliation of seeing their Acts set aside by Courts over the organization—and in civil matters, over the procedure—of which they possess legislative control. No doubt an Act establishing a Court of Appeal will be passed at the next sitting of Parliament.

#### LIFE ASSOCIATION OF SCOTLAND

##### NEW BUILDINGS.

The new building of the LIFE ASSOCIATION OF SCOTLAND, which has just been erected mainly by the enterprise of the Head Association in Edinburgh, but co-operated with, and seconded by, the Branch Board of Directors here, is one of the handsomest edifices of the kind in the Dominion. Our frontispiece Engraving shows the external design, the merit of which belongs to the accomplished and well-known architects of this city, Messrs. Hopkins & Wily. With life assurance as a system it is not our province, much less our intention, here to deal; sufficient that it has long ere now grown to be a power in our midst. Its efficacy is everywhere felt. Throughout the length and breadth of Canada—in the home of orphanage and the dwelling of widowed bereavement—its assuaging and salutary mission is alike attested and acknowledged. Equally visible are its effects upon our civil progress and material prosperity. Wherever companies of tried stability in Europe have opened branch offices among us, there success has invariably been theirs, and proportionate profit and local benefit, ours. Buildings and building improvements on a scale known only to the old world, mark their presence and vitality; eminent example of this is the institution to which we to-day devote our space.

Established in Edinburgh in 1838, under auspices at once distinguished and solid, the LIFE ASSOCIATION OF SCOTLAND has carried alike its business and its influences wherever Insurance has a foot-hold, but especially throughout the United Kingdom and the Dominion of Canada. In this country it is but truth to say that it has attained a position the very first-class, and is, *par excellence*, a standard company. Its Agencies permeate every settlement and section from Halifax to extremest Western Canada; while, at the same time, business is transacted on a basis of caution sufficient to obviate loss to any; ensure thorough success to the Association; and establish confidence in all; thus much on general merits we opine is enough.

The site of the Head Office for Canada—that with which we have now directly to deal—is prominent and conspicuous, and at once consonant with the Institution's cosmopolitan character, and the general surroundings and architectural beauty of the building itself. Situated at the corner of St. James Street and Place D'Armes Hill, opposite the City Bank, it is easy of access to the stranger; and, together with the former and Montreal Banks, adds liberally to the substantial improvements lately so observable in that neighbourhood. The view of the building as it first strikes the eye, is commanding, and, irrespective of its dimensions, such as to arrest attention by its mere chaste outline and elegance of proportion. The style of the architecture is Astylar-Italian. The building has a frontage on St. James Street of 38 feet 6 inches, and 48 feet on the Hill. From the street level to the top of the main cornice the height is 67 feet. The structure consists of a basement, ground, first, second, third, and attic stories of the respective heights of 9 ft., 17 ft., 14 ft., 12 ft., and 9 ft. There is also a sub-basement containing fuel and furnace rooms, &c., each complete and convenient in itself.

The basement is built of cut Montreal lime-stone, and rises to an average of 5 feet above the street. The superstructure—the two fronts shown in our engraving—is of Ohio sand-stone; the rear is brick.

The principal entrance to the Company's offices is at the

junction of the two streets, and is circular in form. The front on Place D'Armes Hill has four windows on each story; that on St. James Street, three. The door and window-openings of the three lower stories have semi-circular headings springing from plain pilasters surmounted with capitals adapted from the Ionic, Corinthian, and Composite orders. The whole have richly sculptured key-stones, those of the second story being charged with an heraldic thistle and grasping a wreath of boldly sculptured thistle-leaves pendant over the arch; the same ornament on a larger scale is over the principal entrance, except that the key-stone is charged with the arms and surmounted by the crown of Scotland. Between the door and window-openings on every story are panelled pilasters harmonizing with those already described, sustaining appropriate entablatures, the frieze of the topmost bearing, in highly relieved gilded characters, the style of the Company and date of Incorporation (1838). The whole composition is crowned by a rich block cornice, from which springs the slated Mansard roof with its dormer windows. On the ground and part of second first floors are the business offices of the Company, consisting of a general office 25 ft. by 33; secretary's office 11 ft. 6 in. by 17 ft., and fire-proof vault, lavatory, &c. The entrance floor of encaustic tiles, fine mahogany desks and counters, and general elaborate ornamentation of this section are conspicuous, and lend at once richness and grace to the whole. Steam apparatus of newest improvement heats the offices. The Board-room is on the first floor, and 23 feet by 15 ft., with a medical officer's and waiting-room attached. The remainder of this floor is occupied by the Trust and Loan Company of Upper Canada, who have spacious offices, vaults, &c. The next story is occupied as offices, and the two upper floors are intended as a residence for the Company's Secretary.

Of the fitting up and internal finishings of the several offices it may be sufficient to remark that they are substantial, harmonize well throughout, and are in complete keeping with the handsome exterior of the building; the architects, as already mentioned, were Messrs. Hopkins & Wily, under whose superintendence the entire works were carried out.

A word as to the working or general managing régime may not be misplaced ere we close. The staff of assistants, clerks, &c., it is needless to say is complete and efficient. With a Board of Directors, the whole is under the management of a General Secretary, sent out from the Head Office, and whose duties are at once arduous and important. His is the province to control and regulate not only the internal movements of the office here, but also that of the local Agencies scattered throughout the country; seeing to it that each agent performs his work judiciously, and to the advantage of the parent office. Mr. P. Wardlaw, the gentleman upon whom this duty for Canada devolves, has been the Company's Secretary in Montreal for several years past, and it is perhaps sufficient to say that the business and popularity of the Association increases yearly under his care, judging by the Annual Statements published by the Board of Direction.

#### LABELLE FALLS.

Few of our smaller Canadian streams offer so many attractions to the artist and the lover of the beauties of nature as the North River, which waters the counties of Two Mountains and Terrebonne. Rising in the high lands to the north-west of Abercrombie, this singular stream pursues a winding irregular course, now turning to the right, and now to the left, until it empties itself by two channels into the Ottawa. The whole course of the river is some hundred miles in length; yet its source cannot be more than half that distance from the spot where it mingles its waters with those of the Ottawa. Its bed is rocky and uneven; in some places gradually shelving, and in others consisting of a series of rocky ledges forming very beautiful falls. In one part, in the neighbourhood of the thriving village of St. Jerome, the river has a fall of 305 feet in a distance of three miles. This fall is caused by a number of long rapids, with a cataract here and there. The principal of these are the Sanderson and Labelle Falls, of which an illustration is given on another page, and the Scott Falls in the village of St. Jerome.

The Sanderson and Labelle Falls are formed by a long slope in the bed of the river, some three-quarters of a mile in length, terminated by a broad ledge of rock, over which the water pours with inconceivable impetuosity. The whole of the bed of the river, in this part, is covered by huge boulders, over which the water seethes and boils in its course, until it tumbles over the ledge, in one broad sweep, upon a ridge of boulders, where it breaks into hundreds of small spouts and falls, and then resumes its placid course. The height of these falls is 152 feet, with a breadth of 80 feet.

As yet the immense water-power afforded by the North River has not been fully utilised, though several mills have been erected along its banks, both in the village of St. Jerome and at several other points along the river. The village is worthy of some notice, being one of the most thriving of the Lower Canadian villages. It has been in existence for some years, but has, we believe, only been incorporated within the past few months. It lies on the left bank of the North River, in the county of Terrebonne, at a distance of some thirty-six miles from Montreal, in a north-westerly direction. Built in the centre of a small wood, which encircles it like a belt, it offers a most pleasing aspect, and the visitor, on entering it, is surprised to find large well-built houses, broad macadamised streets, lined with beech and elm trees, and all the indications of a thriving, progressing town. Already a cloth-manufactory has been established there, besides two flour-mills, two saw-mills, two carding-mills, and several very creditable stores. The water-power at this spot is estimated at about 120,000 horse-power.

#### LOUISBURG, CAPE BRETON.

Louisburg, formerly the capital of the island of Cape Breton, is well-known as an ancient stronghold of the French, ranking next to Quebec in point of defences. It was taken by Sir Wm. Pepperell and the New England troops in 1745, restored by treaty soon after, and finally reduced and dismantled by Wolfe in 1749. It was favourably situated on the noble harbour of the same name, and admirably adapted as a naval and fishing station grew into immense importance, sending annually a fleet of 400 vessels to the Newfoundland banks and shore fishery.

The "Island Battery" was situated on Battery Island, at the entrance of the harbour, which commanded the approach by water, and was itself covered by the "Grand Battery," the ruins of which are near the foreground of the sketch. The