ganized as a regular life company, it made such poor progress in competition with older and better managed companies as to be compelled to accept a change of some sort, and choosing between reformed management, going out of existence and a change of plan, it adopted the last. The talismanic word "cheap" promises to win it a new, though temporary, success, to leave it, of course, ultimately a wreck where other such transparent schemes lie stranded.

Still another, and even more delusive, thing is a so-called self-endowment company, whose most attractive feature is the promise of large returns for small investments, which returns result from the deliberate robbery of the recently widowed and orphaned. Insuring in the concern for $5,000, a man does so that he may obtain the money in his own lifetime. But such a result is possible, according to the scheme, only by witholding four-fifths of the insurance money from the families of deceased members. Hatched in an obscure Texas town, the thing has sought and found "verdant fields" on this Coast, which, for a brief time, have afforded its managers a fat thing, at the expense, of course, of its dupes. Considerations of humanity alone should make even the temporary success of such disreputable schemes impossible.

In strong contrast with such business is that conducted by the honest and well-meaning co-operatives, such as the Masonic and Odd Fellows mutual benefit societies, the K. of P., A. O. U. W., B. B.'s and other beneficial organizations, whose aims are noble and the results of whose labors are, for the present, beneficent, but unless the law of mortality is defeated and history reversed, every such attempt to insure life by ignoring well-known facts as to the increasing death rate of advancing age and the accumulative power of compound interest, will in the future, as have already hundreds in the past, end in failure. Of all business contracts that designed to provide for one's family after his work is closed should be so carefully guarded as to be certain of its results. Business prudence, as well as affection and humanity, suggest that first there should be sought the nearest possible approach to absolute security. Then questions of cost, non-forfeiture (in case of failure to pay by the insured), etc., may and should be considered.

Horace Greeley, whose $150,000 of life insurance proved to be the best part of all the estate he left, after a long life of hard and successful labor, once wrote: "Beware of frauds, and shams, and specious false pretences. Proceed with wise and vigilant circumspection, and you will have reason to bless the forecast that induced you to invest in life insurance." Thousands of the ablest business and professional men are insured on the regular basis, in amounts running into the hundreds of thousands; and so firmly established is their confidence in the system and in those companies which for a quarter of a century or more have been doing this business, there has recently arisen a large demand for the contracts of those companies by the sons of these same men whose experience has taught them the security and necessity of sound and trustworthy life insurance. J. F.

LA CONNER AND SKAGIT COUNTY.

THE town of La Conner is the chief commercial point in Skagit County, W. T., and is situated on La Conner Slough, a few miles north of the point where the Skagit River enters Puget Sound. It has a population of between four and five hundred, and is supported chiefly by trade with the settlements on the surrounding flats and further inland. Light draft steamers, such as ply between the various Sound ports, enter the slough and reach the docks of La Conner. The *Puget Sound Mail* is published weekly, and the town has good schools and churches and a number of prosperous stores. Skagit County has a water frontage of twenty-four miles and extends a hundred miles inland. It also includes a number of adjacent islands. Several bays and tide sloughs afford navigation to light draft steamers into the heart of the best agricultural lands. Skagit County's surface rises gradually from tide flats to peaks covered with perpetual snow. For the first fifteen miles inland the country is level; thence it rises gradually into high river bottoms, table lands and rolling hills, culminating in the high ridges of the Cascades. The low lands, especially the celebrated Olympia marsh and Swinomish and Samish flats, are extremely fertile, producing immense crops of hay, grain and vegetables. Dyking is necessary on the greater portion of this land to guard it from overflow. The river bottoms further up are less liable to become flooded. The table lands and hills are densely covered with magnificent timber, which is being logged to some extent. When cleared this land becomes valuable for agriculture, and will gradually become settled by homesteaders. Coking coal of excellent quality is found in large quantities in the county, also iron ore of pronounced excellence. There is a vast extent of bottom lands and timbered uplands open for settlement, all of it requiring much labor, either by clearing or dyking, to render it cultivable. One looking for such land will be as well, or better, suited in Skagit County as anywhere. La Conner is easy of access by steamer, and a visit to that region would pay the intending settler. The chief watercourse is the Skagit, the largest river flowing into the Sound. It is navigable by steamers some seventy miles, and affords access to one of the best agricultural and timber regions in the Territory. Much logging is done along the stream, and settlements are numerous.

SMITH RIVER, in Douglas County, offers splendid timber-covered bottom land locations for settlers. From Drain, on the O. & C. road, to the river, a distance of eight miles, there is a good, wide trail, and with a little work and help from the County Court, a good wagon road can be constructed on that route. There are at present only a very few settlers on the head of Smith River, although some of the best lands of Douglas County can be found in that vicinity. The lands have all been surveyed, and all that is needed now is a good county road, and one of the most thrifty settlements in Douglas would spring up there. The river is clear and contains no obstructions to floating logs to Gardiner.