from a depth of sixteen hundred feet, bottled, and used by invalids throughout the Dominion. A commodious bathhouse in connection. Situated only a short distance from Lakeside Park. The town has telegraph and telephone connection and electric light. The town hall holds 600 persons, and there are numerous churches, and the town library has 3,000 volumes. Cottages abound, placed in shady groves of spruce and pine, but there are no black flies and very few mosquitoes, if any.

. . .

PRACTICAL TRAINING.

"A wonderful place, I call it." Such was the conclusion of a lady who had spent a day at the Ontario Agricultural College, near Guelph, and had been shown the workings of classes at the Macdonald Institute, in affiliation with that college. Her description of some of the classes in Domestic Science (she called it plain "Housekeeping," and we prefer the word) were so interesting that we shall try and repeat them, using her language. For it is of importance that Canadians should get away from the notion that this teaching is too high and too scientific for the common people. It is especially intended *for* the common people, so-called, who are, after all, those whose instruction is sought in things necessary to their health and comfort.

"Well, to begin with, take potatoes. A lot of them were on a table. Some were to be baked with their jackets on; some were to be boiled; some to be raced or fried. On the blackboard was a sketch of the ingredients of a potato—so much water, so much starch, etc. Every woman in the class learned this lesson. Each potato had to be washed *clean*, the eyes taken out where necessary, and the preparation and cooking went on. Each process was watched by the instructor—the peeling had to be done with care. Some people may think there is nothing to be learned about cleaning and cooking potatoes—but there is.

"In another room sewing and mending of cloth was taught. It was explained to the class where cotton grew and how the fibre was treated; where wool was mostly produced, the different kinds of it, and the methods of woolen manufacture. Seaming and darning were done: one woman being set to stitch a rent in a fabric, another to darn a round or square hole purposely cut. And to watch the efforts of some to darn and to over-run a seam (persons old enough to have long ago learned to do these elementary things) was very, very curious.

"How to keep a house clean and tidy is taught. Not a few seemed to think that the instructors were needlessly particular about this; but strictness or the reverse makes all the difference between good housekeeping and bad. Sweeping floors and scrubbing them—washing and scouring pots and pans—cleaning a stove or a range—dusting (which is a thing so much neglected)—the proper washing of paint --the way to wash windows and dry them clean. These and all other things that a maid would have to do in kitchen or parlor were taught at the Institute, and not only taught, but demonstrated practically by the learners.

"As to cooking, not only the how was learned, but the why of the how. For instance, they were making marmalade on the day I was there. In some cases the scum which arises on the boiling of the oranges turned green, in others it was the natural color. Proceedings were stopped to find out what was wrong. Comparing notes, it was found that some of the scholars had used beet root sugar. This not proving to be of a proper whiteness, the manufacturers had put blueing into it. This it was which caused the greenness of the scum; and here was where thoroughness and a knowledge of the chemistry of the subject came into play.

"Attention to dress is one of the things that stress is laid on. Each woman, young or elderly, must wear a white apron, and the uniform of the members of such classes is blue. There is no time or place for ornaments or fancy dressings of the hair while at work. People are there for serious business—the learning of a trade, so to speak: how to do things, and why to do them thus and so. All who take part are 'working women' for the time being."

The Monetary Times is especially pleased to receive

at this time practical testimony to the value of the Macdonald Institute training, for Sir William Macdonald is putting forward and financing another scheme on a great scale for promoting education, more particularly in the Province of Quebec, but of a distinctively Protestant char-The scheme will, it is said, involve the outlay of over acter. two million dollars. It provides for the building of a normal school in connection with the Teachers' College and College of Agriculture at Ste. Anne's, near Montreal; will give material help to consolidated schools and large benefactions to help schools in poor communities. It is intended to aid in the introduction into schools of nature study, domestic science, and manual training. It is understood that the agricultural college with which the training school is to be associated will occupy 800 acres of land on the Island of Montreal, and within fifteen or twenty miles of the city. It is intended that the institution shall be one of the best in America, and it is likely to attract students from all parts of the Dominion. Such an enterprise as this is one to which wealth may be devoted with reasonable hope of benefit to not only children, but grown-up people. Sir William Macdonald must be a happy man in witnessing the blessings that may be brought to many households by the wise use of money on a large scale.

R R R

ANSWERS TO ENQUIRERS.

S. B., Lewiston, Penn.—"Can you give us the name or names of any insurance company or companies doing business in Pennsylvania not in any underwriters' association? We will be pleased to reciprocate the favor whenever we can be of use to you."—[Cannot say definitely what Canadian companies are doing business in Pennsylvania, but the Anglo-American, the Equity, and the Independent, all Toronto companies, are understood to be writing surplus lines in the United States through P. B. Armstrong & Son, of New York City.]

G. M. R., Cleveland, Ohio.—Have written you, suggesting a Toronto name; Montreal ones will follow later.

Agent, Winnipeg, asks the following questions: "I notice in your issue of the 10th inst. an item stating that the Sovereign Fire Assurance Company has been granted incorporation with a capital of \$2,000,000. Would you be good enough to furnish me with the name of the manager of this company and its address; also whether the company intends to operate as a board company or a non-tariff one?" [Answer-So far as we can learn, no manager has yet been appointed. The company is hardly in a position to transact fire insurance yet, but will, of course, try to float its stock first. It is understood that the group of persons who are behind the proposal are largely the same as those who are officers and directors of the Sovereign Life Assurance Company, viz., A. H. Hoover, president; three vice-presidentsone, Senator Edwards, of Ottawa, the others, Wm. Dineen, of Toronto, and Thomas Baker; treasurer, Robt. E. Menzie. Ordinary directors, A. F. Webster, John T. Hornibrook, E. E. Sheppard, J. B. King, all of Toronto; Judge Finkle, Woodstock; James Dixon, W. M. German, K.C., M.P., of Welland; John McClelland, E. Guss Porter, K.C., M.P., of Belleville, and Stephen Noxon. They are to form a nontariff company.]

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