der which rural populations may enjoy, so far as Canada's resources will permit, the great advantages in that respect which have been secured to the rural communities of other countries."

In the course of the discussion, some of those differing from Mr. Armstrong took the ground that the large, sparsely-settled areas of Canada would inevitably involve vast outlays, as when granted to certain localities the service could not well be withheld from others. In the course of newspaper discussion, it is conceded by some that free rural delivery is bound to come in time, but that in the interval the present system might, in many sections, be vastly improved by giving rural post offices in old-settled communities a daily instead of a semi- or thrice-a-week delivery.

THE NEW MILK-CONDENSARY AT AYLMER, ONT.

The rapid growth of cities and general expansion of the Dominion is affording splendid opportunities for the condensed-milk business. The St. Charles Condensary, at Ingersoll, Ont., reports a rapidly-growing demand in Canada, which now absorbs the surplus formerly exported to South Africa. Recently, the manager of this company, Mr. Knight, realizing the inviting opportunities, has organized a purely Canadian company, operated and managed by Canadians, with Canadian capital, called the Aylmer Condensed-milk Factory, Limited, which has nearly completed in the town of Aylmer, Ont., a cement-block and pressed-brick building, with 197 feet frontage, two stories high, with a basement. In addition to this there is a wing of 147 feet, and a boiler and engine room. The capacity of the plant will be, upon the first day of January, about 60,000 pounds of milk per day. It has been built on the most modern, sanitary principles. Farmers are to be paid, for this winter, the following prices: January, $1.50 per 100; February, $1.50 per 100; March, $1.40 per 100; April, $1.30 per 100. The company are furnishing their patrons with cans and approved aerators and coolers, and pay on the fifteenth day of each month for the preceding month's deliveries of milk. The aim is to co-operate with the patrons to such an extent that there will be mutual good-will, and the company expect to satisfy all dairymen bringing in milk. The contract for the building was let on September 17th, and it is expected to commence receiving milk on the first day of January, which is making pretty fast time. The output is to be evaporated cream and sweetened condensed milk. While the business of milk condensing is to be considered an acquisition to the dairy industry, there is such a thing, perhaps, as exaggerating its benefits. The patrons receive no by-product, like whey or skim milk, and the regulations as to feeding are rather strict, forbidding, as a rule, the feeding of silage. It is also a severe competitor with cheese factories or creameries in the vicinity of which the condensary is established, their trade often being taken away from them to such an extent as to seriously threaten the profits of their business. On the other hand, it probably has the effect of stimulating the business of milk production, and increasing the milk output of the neighborhood so that, in the end, most of the cheese and butter factories are nearly as well off as before.

MOVEMENT FOR A NEW FRUIT MARKET IN TORONTO.

The need for a new fruit market at Toronto was a subject of pointed discussion at the meeting of the Ontario Fruit-growers' convention at Toronto in November, for report of which see "The Farmer's Advocate" of November 21st, pages 1820 and 1821. At that meeting, on the suggestion of Controller Hubbard, of Toronto, a committee was appointed to meet a committee of fruit merchants and commission men, and, together, confer with a committee from the Toronto City Council. On December 18th, the committees of fruitmen met the special committee of the City Council in the City Hall, and passed the following resolution:

"In the opinion of the fruit-growers of Ontario and Toronto dealers, the time has arrived when the City of Toronto should have an adequate fruit market, open on equal terms to all the transportation companies running into Toronto."

City Ald. Foster, as mover of the motion under which the committee was appointed, was chairman, and Controller Hubbard, Ald. Chisholm and Ald. Lytle were present. Fruit-growers in attendance were: William Armstrong and H. C. Fisher, both of Queenston, Ont.; W. H. Bunting, St. Catharines; L. Hamilton, Clarkson, and P. W. Hodgetts, Secretary of the Fruit-growers' Association, while H. W. Dawson, T. Ferguson, Charles Kempton, Thomas Vance, R. W. Husband and David Spence appeared for the local dealers.

Addresses were made by nearly all the visitors, in which the importance of the fruit trade to Toronto was urged. There was unanimity in declaring that the present accommodation at the Scott-street market was inadequate, and that all transportation companies should have equal facilities. The consensus of opinion was that a permanent market, to be kept open the year round, should be established at Bayside Park, and a revenue of from 12 to 15 per cent. on the outlay was promised. It was pointed out that the proposed location would be convenient for marine as well as railway traffic. The growers claimed that fruit suffered materially through being densely packed and roughly handled.

Property Commissioner Harris urged that Bayside Park would be a suitable site, and said that a night line of fruit steamers, to arrive at Toronto between 5 a. m. and 6 a. m., would considerably increase the facilities.

After the resolution had been carried, it was decided, on motion of Ald. Chisholm, to have Mr. Harris report on a suitable location, style and cost for the proposed market.

THE GOVERNMENT'S INSURANCE BILL.

Hon. W. S. Fielding, Dominion Minister of Finance, last week laid on the table of the House of Commons the Government's insurance bill, based upon, though in some respects departing from, the recommendations of the Insurance Commission. In introducing his bill, Mr. Fielding rather invited criticism and amendment by explaining that the Government were not so sanguine as to expect that it would pass without criticism and possibly modification. Undoubtedly, the bill will be much debated. Meantime, it will suffice for the purpose of our columns to summarize its chief provisions.

The powers of the Minister of Finance in the matter of withdrawing or suspending licenses are enlarged.

The Superintendent of Insurance is given the status of a deputy-minister, with the power to visit the head offices of foreign companies and make inspections and special audits, and appoint valuators.

Additional safeguards secure publicity of Government returns of companies, including a provision requiring quarterly statements, showing in detail all investments.

Trust funds of foreign companies must be placed under the trust of a Canadian trust company.

The distribution of deferred dividends must take place at least once in three years, instead of once in five years, as at present.

The expense of new and renewal business must be shown separately.

Only agents may be paid by commission.

Officials at head offices shall not be permitted to receive commissions in any shape or form.

No salary of $5,000 or more may be paid without having been specially voted by the Board of Directors. A list of salaries and commissions, exceeding $4,000 per annum, and of the names of the persons to whom they are paid, must be set forth in the companies' annual reports.

The agent who gives a rebate, and the man who receives it, are liable to a fine of $100 each. If the director or manager knows of it, he is liable to a fine of $1,000.

Government refuses to abolish pensions for old employees, but they must be authorized by all those of company qualified to vote.

The recommendations of the Insurance Commission as to method of voting have not been accepted.

Proxies must be executed within two months of the meeting at which they are to be used; long-standing proxies to be abolished.

Government does not demand standard policies, but certain provisions must be inserted in every policy.

New fraternal business must be carried on according to the National Fraternal Congress Table of Mortalities. Fraternal societies must not take premiums from new business to pay losses from the old.

Separate forms must be provided for each different line of insurance.

A new basis is provided for the delimitation of insurance investments. Five years (or six, if good reason is shown) will be allowed companies to dispose of forbidden stocks now in their possession.

Surplus funds from deferred dividends to be treated as liabilities; but in case of considerable depreciation of securities the loss may be charged against surplus.

Imperial or Dominion securities or the guarantee of Imperial or Dominion Governments accepted as deposits. Foreign companies may deposit national securities of their own country.

Provision is made to prevent insurance companies controlling subsidiary companies by allowing an investment limit of only 20 per cent. in the stocks and bonds of any one company.

Investments in mortgages on real estate shall in no case exceed 60 per cent. of the estimated value of the property.

THE FARMER'S ENCYCLOPEDIA BRITANNICA.

There is a sense of genuine pleasure that comes to a publisher or an editor when, after having striven to produce a treat for his readers, he reads in some contemporary the sincere appreciation of his efforts. Even though his ideal has not been reached—and few of us reach our ideals—it is cheering to know that his endeavors have won commendation from his readers or from fellow journalists. Among the many gracious references to this year's Christmas number, we were gratified to find the following unstinted approbation in the St. Mary's Journal:

"Papers come and papers go, but the old 'Farmer's Advocate' goes on forever. 'Tis the one paper that the Journal can conscientiously recommend to its country readers as always giving them all it promises at the New Year, with a little extra thrown in. It is the one farm paper that, for the Ontario farmer, covers the whole field. It is to him an Encyclopedia Britannica, revised to date. It is a newspaper and a magazine, all in one—educative, informative, instructive and entertaining. It is of equal value to the head of the family and to the mistress of the household. It is as interesting to the farmer's daughter as to the farmer's son, and it is as eagerly sought after by the little children as by the grown-ups. This is the 'Farmer's Advocate' of to-day, the Christmas number of which lies upon our table, and what that paper is To-day has ever been 'the earnest'—and but the earnest—of what it will be To-morrow."

TOO MANY STUDIES IN THE HIGH SCHOOLS.

The educational pronouncements made at the last annual meeting of the British Association have probably more than usual interest for us. A committee, of which Sir Oliver Lodge was chairman, made a report on High-school studies. It contained, among others, the following statements:

"The curriculum in secondary schools (High Schools) suffers gravely from the number of subjects which have been crowded into it. This is the most serious question in secondary education at the present time. The overcrowding is believed to be due to two causes: First, the disproportionate amount of time given to Latin and Greek, which leaves too small a residuum of time for the other subjects now increasingly regarded as essential, resulting in the pupils obtaining only a smattering of these subjects; and, second, the ill-founded belief that the curriculum should offer an abstract of all modern knowledge.

"Up to twelve years of age, there should be a broad general course of education for all, to include careful training in the use of the mother tongue; the twenty-six hours of the school week might be divided into 13 hours for literary work, 9 hours for mathematical and scientific work, 4 hours for drawing and manual training.

"There is need for different types of High Schools with different curricula. Two types specified were those in which the pupils remain until 18 or 19, and then continue their education in the universities; and those from which the pupils leave at 15 or 16, and proceed to practical life. The continued teaching of Latin or Greek to pupils who lack taste or capacity for such linguistic study, has little or no educational value. Although such study is of great value to some, to others it not only produces no good results, but does positive harm to their mental and moral progress.

"Anything like State-imposed rigidity in the organization and courses of study in the secondary schools was strongly deprecated, particularly any uniform or centrally-administered examination. The last-named position was backed by the declaration that a uniform State examination would do much evil by focusing the efforts of teachers and pupils upon those parts of the curriculum in which alone examination is possible, and by causing rivalry that would lead to over-pressure, and kill intellectual vigor and independent thought."

A FEW FACTS ABOUT AGRICULTURE IN QUEBEC

Quebec has 74 Agricultural Societies, with a membership of 19,145, who paid in fees in 1906, $30,326.50.

Her shows paid in prizes $32,892; for prizes in farm competitions, $2,893; for prizes at plowing-matches, $756; for prizes in standing-crop competitions, $5,268; paid out for purchasing and maintaining breeding stock, $13,158; purchase of seed grain, $12,131.

Quebec has 574 Farmers' Clubs, with 51,991 members, who paid in subscriptions $70,423. These clubs paid for prizes, at plowing-matches, $7,089; for purchasing agricultural implements, $5,455; for purchase of registered stock, $12,630; for the purchase of seed grain, $85,127—all for the use of the members.

These Clubs sent out 11 lecturers, who held 491 meetings, having an average attendance of 93, attended in all by about 45,000 persons.

These Societies and Clubs are assisted by grants from the Legislature.

The Dairy School at St. Hyacinthe was attended by 180 students, 118 taking the course in buttermaking, 52 in cheesemaking, and 10 took the special dairy course.

Quebec has a thorough system of inspection of creameries and cheese factories.

Quebec's dairy output in 1906 amounted to over $20,000,000.

Quebec has 6 experimental fruit stations.

Quebec has 28 rural schools that have horticulture taught as one of the branches, and demonstrated from the school garden and near-by orchard.

Quebec has a complete system of farms competition called the "Order of Agricultural Merit." All farmers who have competed in a former competition and won 85 points, are eligible to enter for the Gold Medal. Last year 8 farmers entered the contest for the Gold Medal, which was won by R. R. Ness, of Howick, with 96.05 points.

There were 33 laureates of the Silver Medal, 26 who received the Bronze Medal, and 1 received the Diploma of Merit, making 68 competitors in District No. 2, comprising the western counties of the Province.

W. F. S.