

ready for the golden grain that will be teamed in from these busy fields almost immediately.

The Government Experimental Farm at this point has become quite a place of beauty; the fine groves of trees and shrubs form an excellent exhibit, and show what can be done in tree culture on the plains. There is encouragement, an abundance of it, for the Canadian western settler at every turn. The farm is a most useful institution on which public money is very wisely spent. One wonders that the city fathers of Indian Head have failed to take the lesson of tree culture to heart. What a charm it would give to the town were trees more in evidence within its boundaries. The streets of Indian Head are wide enough to allow for a double row of trees on both sides of the street. Building is very brisk just now, besides a number of private residences going up in different parts of the town a business block is being erected with fine stores. An opera house is also well under construction, and this will, when completed, be a great convenience, for a decent auditorium was badly needed for various purposes. This last week has been an excellent one for harvesting, and a great deal of grain has been cut. The promise is of an abundant yield of a splendid sample at a good price, and that spells good times in the West.

RAMBLER.

Indian Head, Assa., 12th September.

### OUR HALIFAX LETTER.

The week has brought activity to a number of trades in Halifax. In part, this is the result of the Provincial Exhibition, but there are accounts of improved trade from other portions of the province. There seems to be a better feeling among retail merchants here and everywhere. The Exhibition, which opened last week, is really a good one. In manufactures it is especially interesting because so much of the manufactured goods exhibited are the product of the Maritime Provinces. Another excellent feature is the improvement in the number and quality of the exhibits in the cattle department. Over 650 head are shown, including many animals that would attract attention in a prize ring at any point. There are scarcely as many entries of horses as in some former years, but the two hundred animals exhibited in this department well sustain the good reputation of the Eastern provinces in the matter of horse flesh. Altogether, the exhibits from Nova Scotia fields, orchards, coast waters, mines and factories are up to the excellent standard of former Fairs, and the attendance to date has been large. Up to Saturday it was nearly ten thousand ahead of that of the first four days of 1903. Saturday was the record day of both this and last year's Exhibition, the admissions at the gate and stand aggregating 18,779. This makes the total to 10th inst., 51,435. The top figures reached in 1903 were 17,625, on the seventh day of the Fair.

In his opening address, the president, Hon. J. W. Longley, made the following reference to the holding of the Dominion Exhibition at Halifax in 1905. Said he: "A movement has been sent on foot, originated, I think, by the Canadian Manufacturers' Association, and supported subsequently by the Halifax Board of Trade and the Halifax City Council, to have the Dominion Exhibition held in the Maritime Provinces. If the Dominion Government can be induced to take such a step it seems inevitable that such an exhibition would of necessity be held in Halifax as the facilities are so vastly greater at Halifax than in any other part of the Maritime Provinces that the matter would scarcely be open to competition. No formal action has yet been taken by the Exhibition Commission, but it is not unlikely that definite steps may be taken at an early date with the object of ascertaining the views of the Dominion Government in this matter."

Truro seems to be becoming a convention town. A number of important associations have held their annual gatherings there this year, the latest of which was the Provincial Workmen's Association, which assembled in Truro last week. This is the society which engineered the recent Sydney strike, and is the main and by far the most powerful labor organization in the province. It has hitherto had the "ear" of the local Government, and been able to secure any reasonable legislation

it demanded. Whether its decision to form an Independent Labor Party will lessen this influence remains to be seen. It has been decided to abolish the unwieldy Government deputations and instead a legislative committee of five has been appointed whose duty it will be to make all the representations to the Government that may be necessary during their year of office. Another change decided upon is the establishment of a weekly paper to be named the "Provincial Workman." It will be published in Glace Bay, and Mr. P. F. Lamson, a young man of some journalistic experience, will be the editor.

At its next session, the local Government will be asked to enact a new lien law for this province. One was placed on the Statute Book some years ago, but it is limited in character and of little value in such cases as that of the Canada Coal Co., which went into liquidation last winter leaving upwards of \$9,000 due the workmen for wages. Some amendments will also be recommended in the matter of granting certificates to miners, making it impossible for ignorant miners to secure these certificates through misrepresentation.

On Thursday of this week, the members of the Nova Scotia Bar will present a solid silver casket to Chief Justice McDonald, who is retiring from the Bench. The casket is a handsome piece of work 18 inches long by 12 inches wide, and on the top is the figure of Justitia holding the scales. On the front is a very good profile of the recipient. An illuminated address will accompany the gift of the casket.

Capt. Ryan, son of J. W. Ryan, dry goods merchant of Kentville, has returned home from Japan. He was sent by the Dominion Government to make professional observations of the movements of the Japanese army, but, like other military attaches, was detained at Tokio, and finding it impossible to get to the front abandoned his mission. Captain Ryan served with distinction in the South African War.

Halifax, 12th September.

### INSURANCE INSTITUTE OF TORONTO.

There has come to hand this week the "Proceedings of the Insurance Institute of Toronto for the Session 1903-1904," a volume of 225 pages, well printed, and containing a mass of valuable information. The first part of the publication gives the names of the officers, committees, insurance representatives, members, report of council, financial statement, syllabus, and also the proceedings of the annual banquet held last October. Then follows President Sims' address, and the following papers: One by Mr. A. J. Hughes, of the Crown Life, on "The Method of Ascertaining the Cost of a Life Insurance Agency"; one by Mr. Charles D. Cory, "Fire Insurance as an Exact Science"; one by Robert Howe, C.E., Inspector for the Canadian Fire Underwriters' Association, on "Municipal Waterworks in the City of Toronto"; one by Dr. John L. Davison, Medical Referee of the Imperial Life, on "Some Points on Tuberculosis," one by Joseph Burn, F.I.A., of the Prudential Assurance Company of London, England, on "The Assurance of Under-average Lives"; and one by G.P. Payne, of the Canadian Fire Underwriters' Association, on "A Practical Application of the Mercantile Rating Schedule." There has also been incorporated in the proceedings the two excellent prize essays on fire and life subjects. The topic of the fire essay is "Average and Co-Insurance Clauses in Fire Insurance Policies," by Mr. E. L. McLean, secretary of the Fire Underwriters' Inspection Bureau. The life essay deals with "Main Principles to be Followed in the Selection of Lives by a Life Insurance Company," by Mr. J. B. Hall, A.I.A., of the Imperial Life Office.

The syllabus of examinations, examination papers for 1903-1904, and the names of the successful candidates at the examinations occupy some thirty pages, and will be found of much interest to the students of the Institute. The examination papers indicate that the educational committee has performed its work in a dignified and thorough manner. Apparently a high standard has been set, but not too high for any young man to master who is determined to make himself useful and efficient in whatever line of insurance he has undertaken. The "Proceedings of the Institute" should be