The Wolfville Institutions.

When the writer visited Wolfville one evening in November, the place was astir with pent-up excitement, and town and gown were quietly jubilant, for Acadia had met and vanquished Mt. Allison at football. The game had been played that afternoon on the campus in front of the University. The sturdy sons of Mount Allison accepted their defeat philosophically as became scholars and gentlemen, and equally becoming was the lack of any outward expression of triumph on the part of Acadia as they played the part of generous hosts. Fair ladies smiled alike on victor and vanquished at the reception held that evening in honour of the event. Even the bell on College Hill was silent. Months before some considerate student, probably fearing that a peal of triumph would mar an occasion like this (or was it because his morning slumbers were disturbed) had climbed into the belfry and deftly removed the clapper. The faculty have not yet decided that it were wise "to give it a tongue."

Charming for situation is Wolfville in the "Heart of Acadie." From the heights where the college and ladies' seminary stand there is unrolled a broad expanse of picturesque country, of marsh and tidal stream, and far away the muddy waters of Minas Basin and frowning Blomidon. The place is historic. It is in the midst of the land where long ago Acadians toiled to upbuild their long ramparts of dykes, and from which they were rudely expelled. Clustered round the old college and academy buildings and the newer and more pretentious ladies' seminary are memories dear to the Baptists of the Maritime Provinces. Here for several generations many of their young men and women have been educated, and from these institutions has gone forth that wholesome influence which has quickened the Christian life of homes and communities.

Under the capable administration of Principal H. T. DeWolf aided by a strong staff of experienced teachers the Ladies' Seminary is gradually increasing in efficiency and numbers each year. At the present time over one hundred students are in attendance. The different courses prepare for college matriculation and for diplomas in music, elocution and art. The useful side of home life is kept in view in the excellent course in domestic economy that is provided, and there are courses preparing for business life. What impressed the writer in a necessarily hurried visit to this institution was the admirable system that prevails in the management and in every department of work; that kindly personality and tact, the influence of which is so grateful to young people; the genial sympathy in the relations between teacher and pupil, and the interest which each one seemed to feel in the work of the day. An education under such conditions is indeed a great asset.

The day following the foot-ball match the collegians celebrated by a holiday, so that a visit to the college and Horton academy had to be deferred to another occasion.

Government Annuities.

There is no annuity plan for teachers, or for any workers, that can compare with what one does for one's self,—namely, to lay by little amounts when in health and strength as a competence for old age. Such a plan has several advantages: It is selfrespecting; it induces habits of economy and selfdenial; it is entirely practical even to those in receipt of very moderate wages or salaries. The income of some teachers is exceedingly low, but these will probably not remain long in the service. It is gratifying to note that those who are fitting themselves for good work in teaching, and are doing it, are being more and more appreciated and are in the receipt of constantly increasing salaries.

These reflections are based on the scheme recently put forth by the Dominion government, which scheme is outlined in a small pamphlet which may be obtained from the superintendent of Canadian government annuities, Ottawa. We would urge our readers to get this pamphlet, study it thoroughly, and then act upon its suggestions. The plan is too full of details for publication here. The St. John Daily Telegraph of January 16th, published the statement in full. A few details may here be given to arouse interest in it. By paying twenty-five cents a week between the ages of twenty and sixty an annuity of \$129.91 will be paid for the rest of one's life. Corresponding increases in weekly payments will produce larger annuities, which range from \$50 to \$600-not less or more-according to the sums paid. These investments are absolutely safe, as the government is undertaking the scheme. The government does not propose to give something for nothing, except that its services are to be free. The earning power of the money paid in will be calculated at four per cent.

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