

is the establishment of a mutual insurance scheme. The City of Chicago has accumulated a fund by means of which it carries its own insurance. It was intended at first that the amount should be only \$100,000 or \$200,000. Owing to fire losses they decided to allow it to grow until it reaches \$500,000.

Working along similar lines, if all the insurance premiums paid by municipalities in Nova Scotia were pooled and allowed to accumulate until an amount were realized sufficient to meet all probable losses the Union could then carry the loss at the actual cost. Each municipality would contribute in proportion to the value insured. Such a scheme has often occurred to the writer as being worth looking into by the City of Halifax. The risk, however, in the case of the municipalities would be less, as the properties insured would be scattered over the whole Province.

It is not intended in these rambling remarks to suggest details, but simply to suggest ideas for improvement for the future Secretary and Executive Committee to consider. When well threshed out it may be that they would be declared impracticable, but they are at least worth discussing.

In the floating of municipal bonds too, perhaps a pooling of interests would work out advantageously. In floating small amounts the sellers cannot afford to go far afield, nor can they expect to obtain the lowest rate of interest. The work for which municipal bonds are generally floated is, as a rule, carried on during a short working season. It should not be difficult therefore, to arrange a floatation of all bond issues at the same time and in one combined issue. To the financial Councillors and officials must be left the determination of the practicability of such a proposal. If some such method could be adopted it would be one more improvement resulting from union.

If your Secretary had the time at his disposal the inclination is not lacking to try out these suggestions and such other hints as might occur to him or be offered by others. Under present conditions the Union work is not receiving the attention that it requires, and it would be a serious and probably fatal mistake to continue without any effort to effect an improvement in this respect.

A permanent Secretary should be appointed who could attend to everything required by the varied interests represented in the Union, including the very important, probably most important work, to be done in the Legislative halls.

It was discussed by Alderman Hubley, Halifax, City Solicitor Roberts, Bridgewater, and others and on motion of Councillor Archibald, Truro, seconded by Deputy-Warden Hamilton, King's, it was referred to the incoming Executive, and a vote of thanks tendered to Mr. Doane.

Votes of thanks were passed to the Warden of the County and the Authorities of the Hospital, and to the Royal Cape Breton Yacht.

The Resolutions Committee, acting as a Nominating Committee, made the following nominations, which were accepted:—

President, Mayor S. C. Hood, Yarmouth.

Vice-President, Warden A. E. McMahon, King's County.

Secretary-Treasurer, F. W. W. Doane, City Engineer, Halifax.

Executive.

Arthur Roberts, Town Solicitor, Bridgewater.

Warden J. M. Buchanan, Victoria County.

Town Solicitor T. S. Rogers, Amherst.

Alderman Andrew Hubley, Halifax.

Mayor Richardson, Sydney.

Mayor W. K. Murray, Truro.

Auditor, F. H. Bell, City Solicitor, Halifax.

Canvassing Committee.

Guysboro'; Mayor Whitman, Canso.

Lunenburg, Queen, Shelburne, Yarmouth; Mayor Hood, Yarmouth.

Annapolis; Warden Clarke.

King's; Warden McMahon.

Hants; Deputy-Warden Hamilton, King's County.

Cumberland; Mayor Robb, Amherst.

Pictou; Mayor Murray, Truro.

Antigonish; Mayor McDonald, Antigonish.

Inverness; Warden Buchanan, Victoria.

Cape Breton, Mayor Richardson, Sydney.

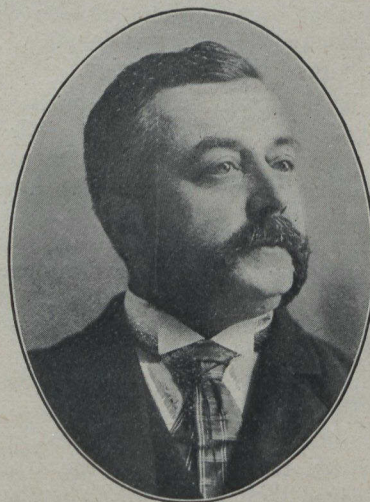
The invitation to hold the next Convention at Yarmouth was accepted, invitations from Kentville and Bridgewater being waived in favor of Yarmouth.

Mayor Hood, Yarmouth, moved a vote of thanks to the City Council of Sydney and the Mayor, the Dominion Iron and Steel Co., the Street Railway Co., the Warden and A. C. Ross, M.P.

The resolution was passed on a standing vote.

Moved by Deputy-Warden Hamilton, King's, seconded by Coun. G. Grassie Archibald, Truro, and carried.

"Resolved: That the members of this Union of Nova Scotia Municipalities express their gratitude for the kindness of Warden LeVatte in permitting them to visit the Cape Breton Hospital. In doing so, they wish to congratulate the County of Cape Breton upon its humane regard for the unfortunate inmates of this institution, which regard, will, we believe ever redound to the credit of those rate-payers whose consideration has in so efficient a way contributed to the comfort of those unable to help themselves. And further, the members whose pleasure it was to visit this institution cannot refrain from commenting upon the efficient management of the Superintendent and Matron and the cordial hospitality with which they received the delegates." The Convention then adjourned.



H. J. J. B. CHOUINARD, C. M. G.,

City Clerk, Quebec.

The originator of the Quebec Trecentenary Celebration, for which he received the C. M. G.