At a representative meeting of Brandon business men, at which a Ratepayers' Association was formed, Mr. Nation spoke of the financial outlook at some length. Brandon he said, was heavily in debt. By December 30th, 1908, its total indebtedness will be in the neighborhood of $1,250,000, or about $100 per capita. This was due to expenditure, which Mr. Nation considered, was too great, and which since 1900 had trebled, while the population had only doubled. In 1900, the expenditure was $64,479, in 1902, $81,000; in 1905, $105,000; in 1906, $130,000 and in 1907, $167,000. The expenditure on the board of works had jumped from $5,055 in 1900 to approximately $21,000 in the present year. This committee expenditure should be practically cut in two next year. In fact the expenses of all departments ought to be greatly reduced. While not advising the reduction of city officials' salaries, he thought that in many cases the number of civic employees could be greatly reduced. In one way and another at least $15,000 or $20,000 should be saved next year.

SOME DAY, SOME TIME, SOME WHERE, SOME HOW—

You have been saying that you intend to take out an accident insurance policy. Accidents do occur, and you know that the proper thing to do is to offset their serious consequences as far as possible, by the protection afforded by accident insurance. But, have you carried these intentions out?

Every day increases the chance of accidents. You may never have met with one up to now, but do you realize fully the dangers that encompass you right now, though they may pass over you and you never know just how close they really were. How about the protection due your family? Would their maintenance be assured? Nothing will eliminate the consequences but an accident insurance policy ensures that your family will be provided for in the event of the unexpected happening. The importance of such a step—the taking out of just such a policy—should readily commend itself to you. There are no tables to go by, just take facts and figure it out. Do you prefer to take such risks with your family interests unprotected? Railways alone cause more deaths than the combined forces of sickness (consumption alone excepted), deaths by fire, water and general accident.

In the choice of policy to be taken out all guess work should be eliminated. The Triple Indemnity Policy issued by the Ocean Accident and Guarantee Corporation, Limited, Traders Bank Building, Toronto, is concise, free from all annoying technicalities, and grants probably more privileges than does that of any other company in Canada. In event of loss of life by railroad accident, it provides for the payment of **three times the face value of the policy** to the beneficiary. An absolute certainty—no guess work, and is lived up to, to the letter. Take this up with them right away and get details regarding this form of policy. The fee is small, the protection given—large.

The Strathcona Board is looking ahead to the Dominion Fair of 1908, which is to be held at Calgary; and has instructed Mr. J. L. Porte to prepare an exhibit for that **occasion.**