

sugar beets of 79 and pasture of 79. The eastern provinces are lower than the figures quoted for the whole of Canada, and the western provinces are higher. The highest averages are given for Manitoba, Saskatchewan and Alberta. Sugar beets have a condition of 81 in Ontario and Alberta, where they are grown to supply the sugar factories.

The following is a comparison of the condition of this year's crops in the prairie provinces with those of last year at the same date:—

	1911.	1910.
Manitoba, South:—		
Spring wheat	88.	39.
Oats	88.72	38.85
Barley	85.16	34.92
Manitoba, North—		
Wheat	92.21	77.42
Oats	90.71	72.90
Barley	88.95	50.84
Saskatchewan, South—		
Wheat	90.19	69.33
Oats	88.27	61.64
Barley	89.03	65.89
Saskatchewan, North—		
Wheat	98.22	67.69
Oats	95.35	63.88
Barley	94.58	71.30
Alberta, South—		
Wheat	93.89	24.93
Oats	95.28	20.43
Barley	92.70	26.36
Alberta, North—		
Wheat	97.84	71.55
Oats	97.95	65.68
Barley	105.95	73.60

The area of spring wheat in the Northwest Provinces this year is 1,500,000 acres more than last year and of oats 341,000 acres, but no increase is shown for barley. The yield of hay and clover is estimated at 12,180,000 tons for Canada, being 1.43 tons per acre, and the largest yields for provinces are 4,736,000 tons in Ontario, 5,028,000 tons in Quebec, 254,000 tons in Prince Edward Island, 941,000 tons in Nova Scotia and 885,000 tons in New Brunswick.

THE POSITION OF ASSESSMENT SOCIETIES.

Thanks to an awakened public opinion and the efforts which have lately been made by the Insurance Commissioners in the United States, as a body, a good deal is being done, by legislation and otherwise, to put the various assessment societies which do so large a business throughout the continent upon a sounder financial basis, although the process is only being accomplished at the expense of an unpleasant awakening to those who have hitherto put their faith in "insurance at cost" and similar catchwords. The general career of assessment companies is well set out in the annual tables compiled by The Spectator, of New York, which have lately been published in that journal and from which we take the summary appearing below of lapses, death losses and membership in three years of a decade.

Assessment associations and fraternal orders in the United States, over 15 years old, had on December 31, 1910, over 4,500,000 certificates in force, involving the protection of many times as many dependents. But the constantly increasing death rate carrying with it an always advancing lapse ratio makes the enrollment of new members an almost impossible task. In the first group of companies in the Spectator's tabulation, including those over 35 years old, the death rate is very high, showing marked increase in the decade covered, while the membership has fallen off enormously.

The second division, embracing organizations between thirty and thirty-five years old, the Spectator points out, presents a very interesting phase of the situation, for, although the membership is in excess of a million and shows a gradual growth through the ten-year period, the death rate has increased steadily, thus bringing out the fact that as the companies grow older it becomes well-nigh impossible to recruit the membership with lives which will give a favorable mortality experience. Group three presents the organizations between

LAPSES, DEATH LOSSES AND MEMBERSHIP IN 60 ASSESSMENT SOCIETIES Transacting Business in the United States.

(Statistics compiled by The Spectator, New York.)

	POLICY ACCOUNT						MEMBERSHIP			Deaths Occurring			Ratio of Death Losses per 1000		
	1900		1905		1910		1900	1905	1910	1900	1905	1910	1900	1905	1910
	Written	Lapsed	Written	Lapsed	Written	Lapsed									
Group 1.—Totals and averages (8 companies, over 35 yrs.)	9,455	21,241	8,391	13,887	7,544	6,761	125,958	97,034	81,517	2,811	2,466	1,964	22.31	25.41	24.69
Group 2.—Totals and averages (18 companies, 30 to 35 years)	118,205	61,252	129,639	127,593	116,315	93,986	866,556	1,063,658	1,135,733	9,176	12,085	14,080	10.58	11.25	12.39
Group 3.—Totals and averages (8 companies, 20 to 25 yrs.)	215,425	55,829	172,417	117,477	216,881	106,803	854,186	1,177,980	1,626,601	4,343	7,708	11,161	5.08	6.54	6.86
Group 4.—Totals and averages (26 companies, 15 to 20 years)	178,833	71,021	268,574	169,536	321,765	171,403	618,417	1,226,113	1,853,389	4,618	8,660	12,316	7.46	7.06	6.64
Grand totals and averages (60 companies)	521,918	209,343	579,021	428,493	662,505	378,953	3,072,813	4,192,061	4,697,240	20,948	30,919	39,521	6.81	7.37	8.37