FALL WHEAT SOWING AND PLOUGHING BEHIND.

The Census and Statistics Branch of the Department of Trade and Commerce, in a report issued this week, estimates that the area sown to fall wheat for next year's crop is 1,100,800 acres, which is about fifteen per cent. less than the area of 1,294,000 acres sown in 1914, for the 1915 crop. The decrease is principally in Ontario, and is due to the heavy rains of August, which prevented the working of the soil in time for seeding.

"The area sown to fall wheat in Ontario is estimated to be 820,600 acres," states the report, "as compared with 1,043,000 acres sown in 1914, the decrease being 222,400 acres, or over 21 per cent. In Alberta, there is an increase from 243,000 acres in 1914 to 260,500 acres in 1915, the plus difference representing 13 per cent. In Manitoba there is a decrease from 10,900 to 9,400 acres, in Saskatchewan there is no change from the estimated area of 4,100 acres and in British Columbia there is a small increase of 200 acres, making 6,200 acres sown to this crop. As regards condition on October 31, the figures are 88 or 89 per cent. of the standard for Canada and for Ontario and Alberta. In Manitoba the condition is 69, in Saskatchewan 93, and in British Columbia 95. For Ontario and Alberta the figures of condition are less than in either of the two previous years, when the condition on October 31 was over 90.

For all Canada about 53 per cent. of the area intended for next year's crops is reported as ploughed by October 31, as compared with 70 per cent. last year and 54 per cent. in 1913. In the Northwest the percentages are as follows: Manitoba, 36 against 92; Saskatchewan, 27 against 77; Alberta, 34 against 56.

A BRITISH VIEW.

It is cheering to learn, upon the authority of the Hon. W. T. White, the Canadian Minister of Finance, that notwithstanding the war, the Dominion is growing richer; that the economic outlook is excellent. The large orders for the supply of munitions, and the great crops, afford grounds for optimism. This should be pleasant information for insurance offices, for a boom of trade in certain directions should favour increased insurance all round. With the garnering of a record wheat crop in the prairie provinces, farmers should have surplus money for investment—and why should not life assurance have equal consideration, with other means of investing savings? British companies in Canada should find the present opportunity a good one for pressing their claims. They would certainly get recognition, as they can offer the best of benefits at a minimum of cost, with unimpeachable security for the fulfilment of every contract to the letter. For many years past we have believed in the future of Canada, and have advocated a watchful and vigorous policy in insurance matters, being quite optimistic as to likely results.—*London Review.*

The Bethlehem Steel loss, which was the subject of wild conjecture last week, is estimated by fire underwriters at under a million dollars. It is stated that the company carried no insurance on the plant, several policies having been allowed to expire last May.

PARAGRAPHS.

Winnipeg's bank clearings this week at $54,764,847, exceed those for the corresponding week of last year by no less than $21½ millions. Montreal's clearings at $62,618,196 are over $12 millions up.

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The wealth accumulated by the world prior to the war has not been, and is not being reduced appreciably, but while the war lasts the greater part of the new savings of the whole world will be destroyed —*Sir George Paish.*

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The Head Office Life Department of the Phoenix Assurance Company has been removed from 70 Lombard Street, London, E.C., to the new head offices, Phœnix House, King William Street, London, E.C., to which also the fire and accident departments will be moved at a later date, shortly to be announced.

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The traffic returns of the Canadian railways are still bounding upwards. For the second week in November, the three principal systems show a total of $4,827,515, equivalent to a gain of $1,555,139 or 48 per cent. C.P.R.'s earnings were $3,035,000, an increase of $1,157,000 or 64.2 per cent.

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The Aetna is making changes in its Ontario organisation, consequent upon increases of business. In future there will be an Eastern Ontario agency at Toronto, under the management of Messrs. M. D. Johnson and G. H. Orr, and a Western Ontario agency at London, Ont., under Mr. T. B. Parkinson's management.

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The war has depleted the male staff of some British insurance offices to the extent of nearly 50 per cent.; in other cases some 25 per cent. have gone, and taken all round we should say that about one-third of the insurance men, known as "inside" officials, are serving their country at the present time in some capacity or other.—*Policyholder.*

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Toronto is still playing the comedy of trying to elect a fire commissioner. A local paper thus reports this week's proceedings:—"Keeping its promise to Controller Foster that the matter would be taken up, the Controllers allowed him to go ahead with his nomination, and then indulged in the pastime of voting and then going back on their decisions. Four names in all were suggested. They were: Acting Chief Wm. Smith, Chief of Police Alfred Cuddy, of Calgary, Lieut. Taylor and Wm. Russell." Funny, is'nt it.

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An old retired Fifeshire farmer was from time to time called on and advised to insure his house against fire by an agent who was familiarly known as "Sandy."

The old man, however, met the agent's advances with "Na, na!" following by what he doubtless considered a clinching argument: "My hoose is no likely to gang on fire, mon!"

The unexpected, however, happened, and the neighbors were astonished to see the old man, instead of trying to put out the fire, running up and down the village street, shouting:

"Whaur's that man Sandy noo? Whaur's that insurance chap? It's terrible ye can never get a body when ye're needin' 'im!"