

OFFICIAL CROP REPORT FAVORABLE

Ontario Almost Finished Harvest in August—Canada's Wheat Crop Over Two Hundred Million Bushels

A bulletin issued by the Census and Statistics Office of the Department of Trade and Commerce reports the condition of crops and live stock at the end of August, and gives preliminary estimates of the yield of spring wheat, rye, oats and barley as compiled from the reports of correspondents upon the appearance of these crops.

The weather conditions were favorable for ripening and harvesting the grain crops. In Ontario it was nearly all harvested by the end of the month, while in the prairie provinces harvesting operations were about two-thirds completed, and it was expected that threshing would be general by September 10th. In the Maritime provinces the harvest is more backward, being only general about the end of the month. The average condition of spring wheat is 88.43 per cent. of the standard of a full crop, which is represented by 100; oats, 87.85; barley, 87.07; rye, 80.49; peas, 80.81; beans, 78.67; buckwheat, 77.81; mixed grains, 89.04; flax, 85.06; corn, 79.78. On the whole, these figures maintain the high standard set by last month's report, and marks an advancement for spring wheat, oats and flax. Compared with the figures at the corresponding date last year, wheat is 88 to 84; oats and barley stand at 88 for each season; rye, 80 to 84; mixed grains, 89 to 87; flax, 85 to 88. Potatoes are 86 against 89 last month and 92 last year; turnips are 84 for both this month and last as against 88 last year; mangolds are 83 against 84 last month and 87 last year. Pasture has maintained its condition fairly well since last month, having only lost one point, the figures being 81 against 82 last month and 92 a year ago.

Average Yield Per Acre.

From the reports furnished by correspondents the following preliminary estimates of yield are based on the areas sown. Of spring wheat the average yield per acre is provisionally placed at 21.41 bushels per acre, which, upon an area of 8,990,500 acres, makes the total yield of spring wheat to be 192,517,000 bushels. This quantity, added to 18,481,800 bushels of fall wheat, as published last month, gives the total production of wheat as 210,998,800 bushels, compared with the final estimate for 1912 of 199,236,000 bushels, and for 1911 of 215,851,000 bushels. The yield per acre in 1912 was 20.99 bushels for fall wheat and 20.37 bushels for spring wheat.

Oats, with an average yield of 40.98 bushels per acre on 9,646,400 acres, gives a total production of 395,341,000 bushels as against an average yield of 39.25 bushels and a total yield of 361,733,000 bushels in 1912.

Barley and Rye.

Barley, with a yield per acre of 31.05 bushels and a total yield of 44,440,000 bushels as compared with an average yield of 31.10 bushels and a total of 44,014,000 bushels in 1912.

The estimated yield of rye is 2,425,000 bushels for 127,200 acres, being a yield per acre of 19.06 bushels as against a total of 2,594,000 bushels in 1912.

For the three North-West provinces the total yield of spring wheat is estimated at 188,018,000 bushels, oats 244,125,000 bushels, barley at 28,156,000 bushels, rye at 612,000 and flax at 15,056,000 bushels as compared with a total yield in 1912 for spring wheat of 183,322,000 bushels, oats 221,857,000 bushels and barley of 26,671,000 bushels.

The general condition of live stock is very satisfactory, being expressed in percentages of a standard of 100, representing a healthy and thrifty state, as 94.27 for horses, 91.37 for milch cows, for other cattle 93.54, for sheep 90.41, and for swine 94.83.

FIRE CHIEF'S PROBLEMS

Loss by fire in Saskatoon during the past eight months, from January 1st to August 31st, according to the records of the department show loss covered by insurance at \$21,751, while the loss not covered by insurance during the same period was only \$1,220, making a total loss during the past eight months of \$22,971.

During August Fire Chief Turner reported the Point Grey fire department had received 16 calls, but the fires had all been extinguished with little damage. The total value of the property threatened was \$43,370, but the loss only amounted to \$60. The insurance on the property was \$18,000. He urged the need of more adequate ladder provision in the case of high buildings.

Nearly 400 fires were recorded at Montreal in the last month. The month previous there were close on 300. Of the 700 it is estimated that over 450 were of unknown origin.

The fires were generally small and occurred in the night time about twelve or one o'clock. In the mornings there were always eleven or twelve reports of the night's work presented by the various district chiefs. Out of a dozen reports eight or nine fires were invariably from unknown causes.

AUDITORS SELECTED UNDER NEW BANK ACT

The list of auditors eligible for employment on the external audit provided for under the new Bank Act has been prepared. The Minister of Finance has indicated disapproval of the eligibility of two of the gentlemen named. The list is as follows:—Oct. Belanger, Quebec; A. Cinq-Mars, Montreal; G. T. Clarkson, Toronto; H. D. L. Gordon, Toronto; R. J. Dilworth, Toronto; J. B. Robertson, Toronto; George F. Creak, Montreal; L. Cushing, Montreal; C. A. Hodgson, Montreal; J. F. Cunningham, Ottawa; F. F. White, Montreal; F. P. Page, Montreal; V. Harcourt, Montreal; G. Tansley, Montreal; Alex. Desmarteau, Montreal; A. F. Falls, Toronto; Geo. Gonthier, Montreal; Edmond Gunn, Toronto; J. F. Helliwell, Vancouver, B.C.; John Hyde, Montreal; S. H. Jones, Toronto; G. S. Laing, Winnipeg; J. P. Langley, Toronto; J. A. Larue, Quebec; R. E. Lefaire, Quebec; P. MacIntosh, Montreal; George Hyde, Montreal; J. R. Hyde, Montreal; S. R. Mitchell, Montreal; A. K. Tod, Montreal; A. Bowman, Montreal; J. Marwick, Montreal; D. Dewar, Montreal; A. Stewart, Montreal; J. C. Pope, Regina, Sask.; A. B. Brodie, Toronto; D. M. McClelland, Toronto; A. L. Dickinson, Toronto; N. E. Waterhouse, Toronto; F. S. Price, Toronto; A. F. Riddell, Montreal; A. C. Stead, Montreal; James Hutchison, Montreal; J. M. Graham, Montreal; W. E. Hodges, Montreal; J. J. Robson, Montreal; W. S. Ronald, Winnipeg; J. G. Ross, Montreal; A. F. C. Ross, Montreal; J. W. Ross, Montreal; E. B. Savage, Montreal; C. S. Scott, Hamilton; W. E. Stavert, Montreal; A. W. Stevenson, Montreal; J. L. Apedaile, Montreal; M. H. Robinson, Montreal; C. H. D. Robertson, Montreal; S. E. Townsend, Toronto; C. R. Hegan, Montreal; E. S. Read, Montreal; T. H. Webb, Montreal; A. F. Whinney, New York, C. J. G. Palmour, New York; A. K. Fisk, Montreal.

TOO MUCH FIRE INSURANCE?

Because it has seemed possible for insurance companies to get a small increase in premium from over-insurance or careless underwriting, it has been assumed that the general policy has been shaped by these sordid considerations, said Mr. Frank Lock, in an address at New York. It might with more reason be charged against the medical profession that they deliberately cause the spread of disease in order to secure income from its treatment, as doubtless it could be shown that such a motive might produce such an effort, but the medical profession is rightly acquitted of such a charge. As regards fire insurance, the motive lies wholly to the contrary of what is charged. Any company which would recklessly allow upon its books property over-insured, or would knowingly pass as policyholders men of incendiary tendencies, could not live. It is well known to be the practice of fire insurance companies to sift the business offered for evidence of moral hazard or for previous incendiary record by all the means which exist for these purposes. This is true notwithstanding all the assertions to the contrary made in the public press. Some chances may be taken by them on high physical hazard, but no company can play loosely with the moral hazard without being bitten. The business is bound to be judged upon the question of motive, as well as upon its broad policy of conservation. Furthermore, it is a matter of record that companies thrive best in those States which have the lowest average rate; they make the best profit out of the classes of risk which have the lowest rates. The cumulative weight of all the considerations advanced should be sufficient to establish that the business is one conducted on a high standard of regard for the public weal and to refute charges to the contrary which have been widely disseminated in the public press with but scant justification.

Weyburn, Saskatchewan, is now added to Saskatchewan's list of cities, the incorporation being celebrated in the presence of a representative gathering of members of the provincial government and civic officials from sister cities and neighboring communities.

Sir Marchmont Wallace, now in Canada, says that the only trouble is that the people in the mother country do not understand the rapidity with which the people do things in the Dominion. It is not that there is anything wrong, but that the Canadians are in such a hurry to do big things.

A report just issued shows that in 1912 there were 35 persons killed and 537 injured in accidents during the last fiscal year on the street cars and radial railways of Ontario. There were four passengers killed and 306 injured. Two employees were killed and 31 injured. Of the travellers on highways, 19 were killed and 199 injured.