

allude to cotton mills and the like which formerly were considered as belonging to the specially hazardous class, but since the introduction of automatic sprinklers are written by the best factory mutuals at rates which place them on a level with private dwelling-houses. Be it distinctly understood, however, that this is only when the factory is entirely unendangered by outside exposure. Place it in a district liable to conflagration and no matter what the city's fire protection may be, the mutuals would decline to write the risk. We, therefore, see exposure is a very large factor in fire hazard which cannot be counterbalanced, so far as we know at present, by even the best municipal protection.

There is also the hazard to the contents, which may be said to be twofold, namely, combustible and damageable hazard. In the first we will include paints, oils, the numerous products of petroleum and all other explosives, all of which have to be seriously considered in the calculation not only of the risk itself, but regarding the exposure and conflagration danger. In the second we may name for illustration the stock of a simple cigar factory and valuable paintings in a dwelling, both of which, of themselves, are neither combustible nor hazardous, but are so damageable that a comparatively slight fire will ruin the entire stock of a cigar factory or destroy thousands of dollars in a few minutes of paintings, which can never be replaced, the same fire doing but trifling damage to the contents of, say, a foundry or ordinary dwelling.

We have thus endeavoured briefly to lay before our readers some of the few features in connection with the hazard in fire insurance, dealing merely with the physical hazard.

THE FUTURE POSSIBILITIES OF THE NORTHWEST.

A report has been published giving the results of an investigation made by Professor Mavor at the instance of the British Government on the wheat growing capacities of the Northwest.

Professor Mavor is Professor of Political Economy in the University of Toronto. He has a high reputation not merely as an investigator, compiler and collator of statistics, but, also, as a very shrewd analyst and exponent of their logical bearings and teachings. Of his eminent qualifications for the task of enquiring into and reporting upon economic conditions there can be no question, nor, as to his independence of any outside influences is there any doubt in the minds of those who know Prof. Mavor, or his record.

His conclusions have been challenged, but not his facts by some writers who appear to have been unreasonably irritated over his estimating the Northwest's wheat growing capacity lower than has

been generally reported. To specific data generalities, however, are no answer.

He discusses the future population question, its distribution, the extent to which the settlers will devote their lands to various crops, more especially wheat, and the markets that will be open for supplies from the Northwest. He regards Great Britain, Japan and the United States as the future buyers of Canadian wheat. Were our grain admitted into the States free of duty it seems probable that the United States would be competitors with Great Britain for our products.

As regards flour the Professor says:

"If the Canadian millers paid as high a price for wheat as the millers in the United States they might then export their flour to some countries to which, through preferential tariffs or otherwise, the United States flour could not be so advantageously exported."

Naturally, were Japan and the United States to become buyers of our wheat on an extensive scale, as is quite probable, there would be so much less for the British market, in which case Canada would become, practically unable to meet the wheat requirements of the old country. But while it may be truthfully said, that Canada could supply Great Britain with all the wheat needed to be imported, it must be remembered that while the vast wheat fields of Russia and Hungary continue to yield more than the people of these countries consume, there will always be an exportation of wheat to England. The surplus of France also will find the same outlet. There is, therefore, very little, if any probability of the old land having to rely wholly upon Canada for supplies of wheat and flour.

Prof. Mavor quotes authorities, for whose knowledge he vouches, who divide Manitoba, Alberta and Saskatchewan as follows:

Area.	Acreage.	Nature.
1st.	36,000,000	Specially suited to wheat.
2nd	47,000,000	Adopted to mixed farming, including wheat.
3rd.	28,000,000	Suited mainly for pasturage.
4th.	42,000,000	Rough. Partly suited to mixed farming
	153,000,000	

By allowing for water areas, for wooded districts, for pasturage, for the proportion of land which must be left under fallow, for crops other than wheat, etc, these authorities bring the probable actual acreages down to the following:

Susceptible of settlement.	Annually available for crop.	Annually available for wheat production.
25,000,000	7,500,000	6,000,000
42,000,000	8,500,000	6,000,000
4,000,000	4,000,000	1,000,000
21,000,000	3,000,000	750,000
92,000,000	23,000,000	13,750,000

At 18½ bushels to the acre, the Manitoba average, the total yield of wheat thus will be 254,375,000 bushels. Of this 169,250,000 will be available for export.