

OFFICIAL CROP REPORT.

Ottawa, July 3, 1918.

A summary of telegraphic crop reports received on the condition of field crops throughout Canada was issued today by the Dominion Bureau of Statistics as follows:

Atlantic Provinces.—In Prince Edward Island splendid growing weather has assured an excellent hay crop. Grain and potatoes are well up to average. Frost on 20th and 21st damaged beans, tomatoes and early potatoes in some sections. Roots and corn are making good growth. In Nova Scotia (Kentville) June has been cool and very dry. Frost on the 21st reduced bean crop 15 per cent. Corn has made inferior growth. Grain and roots looking well. Hay very poor, about 40 per cent of normal. Apples a fair crop—about half a million barrels. In New Brunswick (St. John) excepting local frost in some sections which damaged beans and potatoes, June has given favourable weather for seeding and growth of crops. More grain has been seeded than usual. The hay yield will be large. Pastures are excellent and dairy production good.

Quebec.—Bonaventure: General growth medium. Hay fine. Eighty per cent of grain has germinated well. Frost caused damage to beans and other vegetables. Much rain and temperature cool. Ste. Anne de la Pocatiere: Hay will give an average crop. Wheat is good on drained land, but rather backward on the whole. Other grain only fair and rather late. Potatoes are promising on dry land. Cap Rouge: Meadows and pastures look very well. Grain and silage corn are suffering from excess of precipitation and lack of heat. Potatoes are good on high land and poor on low spots. Swedes are coming up nicely. Actonville: Gardens injured by recent frosts. Cereals have good appearance. New prairie hay good; prairie hay over two years medium. Pasture very good. Cold weather to date greatly hindered development of vegetables and hay. Makamik: Hay suffered from winter killing. The condition of cereals is very good, but growth late. Potatoes are late coming out. Shawville: Crop conditions fair; wheat and peas good; oats and corn backward. Some spots touched with frost; hay crop very thin, but improving rapidly with recent rains. Root crops and potatoes fair; beans doing well, but late.

Ontario.—Ottawa and District: Hay is poor to fair. Of wheat, which is little grown, the crop is only fair. Oats promise well. Corn for silage is very backward. This crop is also poor in south-western Ontario, owing to bad seed which failed to come up. All kinds of roots and also potatoes promise well. Pasture has been good on the whole.

Manitoba.—Brandon: June very dry with hot winds. Crop prospects poor.

Saskatchewan.—The Provincial Department of Agriculture reports (June 25) that while the whole province has more or less been affected by the recent drought, the crop in no district is entirely ruined. Rains throughout the province have proved beneficial, arriving just in time in many districts to save the situation. Indian Head: The early part of June was dry, accompanied by hot winds which retarded growth to a considerable extent. However, during the past week rain fell on the 24th, 25th and 27th. This with cool, cloudy weather has greatly improved crop conditions, and prospects at present are for a fair average crop. Scott: Owing to drought, late sown grain has failed to germinate. Early sown oats have been frozen off badly. Rain must come immediately if any crop is to be harvested in the prairie section. Conditions more favourable in northern part of district.

Alberta.—The Provincial Department of Agriculture reports that during the past month conditions have been somewhat irregular. In the early portion growth was hindered by cool weather and lack of moisture with strong winds in a few districts. Warmer weather prevailed after the tenth with light showers. Crops injured from early frosts, but recovered rapidly as weather became warmer. Good growing weather after middle of month, and all crops, excepting in a small area where more rain is needed, progressed very favourably. While conditions have not been ideal, an average crop over a very large portion of the province is assured. Hay, however will be shorter than usual, but there is a good promise of an extra yield of vegetables. Warm weather and frequent showers during past week have greatly brightened outlook for the harvest. Lacombe: First three weeks of June were windy, warm and dry. Early sown crops made slow growth, being delayed by insufficient moisture, and in certain areas by drifting sand. During last week rain fell over greater portion of central Alberta supplying immediate needs of grain crops. Hay will be light.

British Columbia.—Agassiz: Weather conditions

WILL TO-MORROW DO?

To the individual who thinks that next year is just as good as this year to take his insurance, someone has submitted the following statistics:

Of all the death claims paid in 1916 by the life insurance companies of America: 4.6 per cent of the total number died within the first year of insurance; 9.3 per cent of the total number died within the first two years; 24.1 per cent of the total number died within the first five years; 42 per cent of the total number died within the first ten years; 72 per cent of the total number died within the first twenty years.

The above figures have to do with men who secured their insurance after careful medical examination that proved them to be in excellent health and physical conditions.

TRIUMPH OF LIFE INSURANCE.

Maculay says that there are three stages in every reform: ridicule, argument and general acceptance. think it is a marvellous thing that life insurance has passed so rapidly from the first stage to the last; so that today anyone who sneers at life insurance renders himself an object of ridicule.

Life insurance is certainly doing a great work itself, and it is very influential in preserving other institutions of society. Among these are the family and the State. Between these two there is a necessary moral co-relation. In every rightly constituted State there is a continuity of the generations, reaching backwards to the fathers, and onward to the children reverencing the one, and hoping for the other; or, as Edmund Burke expresses it: "A nation is indeed a partnership, but it is a partnership not only between those who are living, but between those who are dead, and those who are to be born." Now this partnership could not exist without the family; and life insurance is a silent partner helping to form and preserve the family, and thereby strengthen the State and promote its welfare. — Prof. Dorchester, Boston University, in Insurance Press.

EXCESSIVE FIRE LOSSES.

Annual report of New York insurance department, covering 280 fire and marine insurance companies for 1917 says: Average fire loss in United States and Canada for the decade ended with 1916 was \$222,870,504, while losses for 1917 are stated to have been \$267,273,140. The lowest yearly loss during the above period was in 1915, at \$182,836,200.

The loss figures should not only give food for serious thought, but for serious action as well, when, as stated by competent authorities, a large percentage of these fires are due to preventable causes. While under present conditions increased losses to some extent are to be expected, owing to heavy increase in manufacture and storing of dangerous war munitions and supplies, and to activities of pacifists, spies, native-born traitors and pro-Germans with incendiary proclivities, mainly exercised for purpose of impeding our government in war preparations and sending of foodstuffs to our allies, still an increase of \$30,000,000 in losses over 1916 and more than \$84,000,000 over 1915 can be accounted for in full only by crediting a material portion to carelessness and negligence which in many cases might well be termed criminal, and some means should be found to treat as such.

A feature of recent years has been the increase in number of fire insurance companies that have extended their activities into the marine field. Since 1914 their number has practically doubled. Net marine and inland premiums written by all companies doing that class of business have risen from \$39,941,759 in 1914 to \$142,196,839 in 1917, and risks written from \$16,686,609,623 to \$41,833,506,522.

during June decidedly unfavourable for growing crops. Cereals, roots, hay and pasture badly in need of moisture. Livestock in fair condition. Summerland: June crop in all fruits very heavy. Present indications show only medium crop in apples, pears, plums and apricots. Peaches on trees well attended to have good crops. Hay crop will be short. Grain will be light under dry farming. Season very dry and getting hotter. Sidney, V.I.: Drought conditions continued during the month. Hay, averaging one ton per acre, has been harvested in good condition. Autumn wheat fair. Spring grains short. Small fruits, vegetables, roots and potatoes will yield low. Orchard fruits fair. Rain needed.

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