which dealt exclusively with the question of irrigation in southern Alberta, referred to the position of a considerable number of farmers, which has been rendered critical owing to the extraordinary circumstances which have recently arisen in the world at large.

These people located years ago in regions in Alberta which are semi-arid. For the past three years they have had practically no return, and, according to Mr. Dawson, they cannot stand a similar fourth season. The territory which they occupy can be irrigated, but there are several obstacles in the way of those who are endeavoring to promote the irrigation movement. In the first place, the money market is in such a condition that it is difficult to sell bonds, and if sold, interest rate is high; and in the second place, when money is obtained, everything needed for the irrigation project is very dear, including labor. In spite of these difficulties it is probable that big irrigation projects will go forward in the western province. Work is, of course, in progress at the present time on certain undertakings.

Mr. Dawson said that irrigation bonds were looked on with some suspicion in the United States, owing to the fact that some wildcat and some ill-considered projects had been launched in that country. In Canada government engineers had been employed for years in investigation, and it was not possible to launch any project without the government's approval. Regarding the results which followed irrigation in Alberta, statistical information was given. It was stated that no mortgage had ever been foreclosed on an irrigated farm of the province. The statistics quoted showed that in a period of ten years the average yield of potatoes on dry land of Alberta had been 237 bushels, and the yield on adjoining irrigated land was 487 bushels per acre.

The increase in Marquis wheat was 77 per cent., in oats 54 per cent., in barley 81 per cent., and in peas 51 per cent. On the dry land crops were produced following summer fallow, while on the irrigated land crops were produced each year. The yield from the dry land ought, therefore, in fact, to be cut in two. Mr. Dawson spoke of the return on a farm in Brooks, Alta., a record for the prairie provinces, where, under irrigation, 784 pounds of flax were taken from an acre. The farmer in this case had 14 acres of flax, and the yield was \$666 per acre, or \$7,992 for the 14 acres of crop. C. A. Magrath said that no enterprise in the west would yield a greater return to Canada than the expenditure of \$20,000,000 on irrigation development in southern Alberta at the present time.

In introducing Mr. Dawson, Sir Augustus Nanton explained that Col. Dennis, who had been asked to attend, was unable to do so, but had sent Mr. Dawson instead. At the close of the address Sir Augustus commented favorably upon it. "I think it is news to a great many of you-the few words he read from the report of the president of the Canadian Pacific Railway. Many of us in the west, for a number of years, were very doubtful as to whether the irrigation schemes of the Canadian Pacific Railway were going to be successful. They have been successful in two ways. The company will get its money back with interest, and will get enormous traffic from the development of the country, and many hundreds of thousands of acres will be occupied that never would have been occupied had it not been for the irrigation schemes of that company which were largely suggested by Col. Dennis, and which have been constructed, to a great part, under the direction of Mr. Dawson."

Mining in Manitoba

An address on the possibilities of northern Manitoba was given on the same evening by Professor R. C. Wallace. There were large areas suitable for agriculture, he said, and also valuable fishing resources. Pulpwood and other timber resources are extensive. The most rapid progress had been made in mining, however, and the speaker briefly outlined the present state of development.

At the inspection of the power plant on the Winnipeg River, 80 miles from the city, F. H. Martin, designing engineer; explained the work done so far. A construction camp has been organized and a large coffer dam built. Regarding the plans for the future, he stated that the development, when completed, would have a capacity of 168,000 h.p., and would cost about \$10,000,000. It was proposed to install six 28,000 h.p. units, operating under a head of 56 ft. When the plant was completed there would be a large reservoir, extending over five miles up the river, forming a reserve supply of water sufficient to produce an additional 50,000 h.p. for three hours every day. Mr. Martin pointed out that owing to the remarkably good site, the ultimate cost of the development would average \$65 per horse power, which was decidedly low. He stated that the Winnipeg River was one of the best regulated rivers on the continent, draining an area of 55,000 square miles, and gave Winnipeg a power situation which could not be duplicated anywhere on the continent.

The initial output for Great Falls of 56,000 h.p. has already been contracted for. It was also stated that the steam railway companies were discussing the probability of electrifying their lines to the pleasure resorts and outlying districts, and this would absorb large quantities of power. Many industries, it was said, were contemplating coming to Winnipeg as soon as an abundance of power was assured.

INSURANCE REGULATIONS IN ONTARIO

The June meeting of the Life Underwriters' Association, tion, held on the 17th inst., was addressed by Hon. Peter Smith, treasurer of the province of Ontario, who pointed out the good effect which the new government was having in bringing city and country closer together. They were, he said, both essential to one another. So far as the insurance business was concerned, the provincial department had a high regard for the work the companies are doing, and would co-operate with the agents in every way possible. The provincial superintendent of insurance, V. E. Gray, described the new license application form, which will require the applicant to declare that he does not want the license merely to write a single risk.

The meeting was thrown open to suggestions for next season. Noon or evening meetings will be held to suit the circumstances, and more attention will probably be given to selling methods. Several agents commented favorably on the good work now being done by the Ontario Insurance Department.

COMMERCE BOARD EXONERATES GROCERS

Wholesale grocers in the city of Hamilton, Ont., are not organized in a detrimental combine for the fixing of resale prices, according to a final decision of the Board of Commerce issued on June 22. In an interim report of the board recently a similar finding was made, and the board announced its intention of pursuing its investigations of the operations of wholesale grocers from coast to coast. The final decision in the case recapitulates these points, gives at length legal reasons why hearing had failed to reveal an alleged combine on the part of the wholesale grocers, expresses its regret that, owing to limitations of staff, it has been unable to pursue its complete investigation of the Dominion-wide conditions in the trade, and points out that, with the resignation of vice-chairman O'Connor from the board, this final decision must be made while there is still a quorum of the board to render it.

The board states, however, that since the hearing in Hamilton and Toronto, in March, it has pursued its inquiries into the methods of the firms concerned, and has failed to obtain proof that the grocers operate a combine to the detriment of the public, or that the Grocers' Association had ever refused to admit to its membership a *bona fide* wholesale grocer. The board points out that differences of opinion on the wisdom of its conclusions in this matter may be referred to the Supreme Court of Canada, and expresses its willingness to expedite any such appeal which may be brought.