of the reports in the aggregate precludes their publication in our columns, but a careful perusal of them gives an excellent idea of the general result of the harvest.

We may mention before referring further to the tenor of these reports that it is well known from other sources of information that the harvest in the now important grain-growing districts of Simcoe, Grey and Bruce, was this year unusually abundant. During a recent visit to that section the writer heard no complaints whatever respecting the result, but the reverse. In Huron, Waterloo, and Wellington counties, as well as in a great portion of the districts lying between these counties and Lake Erie, the fall wheat was badly winterkilled and the spring crops generally fair; but in very few places is it claimed that the yield will be above the average. these parts, then, a medium return is all that can be relied on. East of Toronto the same story of winter-killing suffered by fall wheat is told, but the spring grains were better than in the large area of the Province last referred to. This was in a great measure due to a much more ample supply Besides, there was a large breadth sown, and both cereal and root crops have exceeded the average.

In the Province of Quebec rain is the great desideratum; and this year there was no scarcity, but in many places an excess. Hay, the coarse grains and roots are there the principal reliance, and all these give a heavy yield. In the Eastern townships, more especially, showers were frequent and abundant, the best thing possible for the production of butter and cheese, which are among the great staples of these prosperous Townships. A drawback in the shape of badly housed hay and oats is complained of. Along the line of the Montreal and Champlain, and on the Riviere du Loup or Quebec branch, there was not such a super-abundance of rain, and the crops were correspondingly satisfactory.

It is not difficult to draw the general inference that while the harvest cannot be described as unusually abundant, it is as good as last year, or about an average. It is settled, then, that we shall have not only bread enough for home consumption, but a considerable surplus for exportation. Were it not for this reliance the present monetary stringency would have ere this developed into a commercial crisis-an eventuality which the experience of the past few weeks may have done much to avert.

## FLAX-RAISING IN CANADA.

year. Since the closing of the two chief will be made again, and that the Governflax manufactories a few years ago, one of which was located at Streetsville and the other at Preston, many persons have been led to believe that very little flax was now grown amongst us. But this is not correct. The writer recently passed through a considerable part of the western country, and was surprised to see such a large number of fields of flax, most of which were pulled and ready to be housed. This was particularly the case in the counties of Waterloo and Perth, in which there are quite a number of scutching mills, the owners of which generally supply the seed to farmers, and in some cases allowing the latter so much for the use and preparation of the land, doing the seeding and pulling themselves.

Most of our flax at present finds a market in the United States, and the demand is said of late years to have very good. Judging by the pearance of the fields, the crop this year has been a good one, and we trust prices may be such as to return good profits to those engaged in this important branch of industry. The value of our exports of flax for the year ending 30th June, 1871, is set down at \$112,778 in the Trade and Navigation returns, and the value of the flax seed exported at \$53,685. Most of the flax was shipped by "land carriage," but most of the seed in "foreign vessels." Nearly all the shipments, however, were made from the Province of Ontario, and found a market, as we have already remarked, in the United States. Of the foregoing amount, this Province furnished \$102,977 of flax and \$52,838 of seedbeing within \$10,648 of the total amount of our export.

We need scarcely add that the growth of flax throughout the Dominion deserves every encouragement on the part of the Government and people. It is, therefore, an anomaly in our tariff that, whilst stock for breeding purposes can be imported free of duty, any person bringing in an improved quality of flax seed with a view to the improvement of this valuable crop, has to pay the duties in full. What makes this feature of the tariff more absurd, is the fact that the Government itself, a few years ago, imported a large quantity of Riga seed with a view to stimulate the growth of flax, and improve the quality. But when private enterprise undertakes to accomplish the same object, the importer is mulcted in the duties instead of receiving every encouragement in accomplishing so worthy an object. We understand this matter was brought before the Custom's Department during last There is a considerable quantity of flax session of Parliament, and no redress was grown throughout western Ontario each obtained. But we trust the application "Office Andes Insurance Co."

ment will alter the law so that encouragement will be given to the importation of flax and all other kinds of seeds for seeding purposes, by admitting them free from all fiscal imports. Although the flax manufactories started some years ago, did not prove successful at that time, we do not think it should consequently be concluded, that we have not the facilities in Canada for carrying on that branch of manufacturing successfully. If the Americans can buy our dressed flax, and manufacture it at a profit, we cannot see why, with the same capital and skill, Canadians cannot also do so. But whether we manufacture the flax or not, we would like to see our annual crop largely increased. Up to this time, Ontario has taken the lead in flax-raising, but we are inclined to think the cropwould be successful in most, if not all the other Provinces, and their can be little doubt that, when prudently managed, both the scutching-mill owner and the farmer can make the business fairly remunerative. Let us hope, then, that flax-raising in Canada will steadily increase, and that hereafter every legitimate encouragement will be given to its development.

## ANDES INSURANCE COMPANY.

Many persons were prepared by the reference in our last issue to Mr. Bennett. lately President of the Andes, for the announcement we have to make this week of that Company's suspension. It will be seen by the circular below that business has been suspended by direction of the Ohio Insurance Commissioner until the impairment of capital is made good.

The circular issued to agents is as fol-

"Cincinnati, Sept. 16, 1872. "An order has this day been issued by the Superintendent of Insurance for the State of Ohio, for an assessment on the Stockholders of this Company, to be paid within 30 days, to make good an impairment of its Capital Stock. You are hereby instructed not to issue any new policies, nor transact any new business for this Company, until further advised. The subject of the assessment is now being considered.

"In case the assessment should not be called for or paid, we believe the present assets will prove sufficient to meet the just liabilities, unless unusual losses fall upon the Company.

"If any of our Customers prefer to cancel their policies the Company propose to pay them return premium, counting short rates for the time expired, and you are authorized in such cases to appropriate funds in hand or to draw on the Company, less your return commissions. The canceled policies must accompany the

"You are requested to make a complete return of all business transacted to date, accompanied by account current and remittance of balance.

"By order of the Board. "Jas. P. Kilbreth, " President pro. tem.