MR. T. L. MORRISEY ON WESTERN CROPS AND CONDITIONS.

Mr. T. L. Morrisey, manager Union Assurance Society, who has been visiting the West, returned to Montreal this week. Referring to the western crops, Mr. Morrisey states that he found a very fruitful field, the bountiful crops having broken all records this year. In fact, it is generally expressed that the West this year has really harvested two crops in one. The large yield, with the high grade and prevailing good prices will go far to bring about that healthy liquidation that must precede a return to normally prosperous conditions.

An estimate of the crops of the three Western provinces has just been made by the Northwest Grain Dealers Association as follows:

	Acres.	Bushels per acre.	Yield.
Wheat	12,540,000	24.5	307,230,000
Oats	6,621,000	51.2	338,995,200
Barley	1,153,000	34	39,202,000
Flax	520,000	8.2	4,264,000
Total yield, bushels			689,691,200

Mr. Morrisey further states, that he understands the farmers have gone into stock raising more generally, and the increase in stock has been very marked. The value of the products of the farms this year in the three Western provinces will be close on $500,000,000, and with such a flood of money distributed among a proportionately small community, it is easy to understand the remark that times are not bad. Mr. Morrisey heard of the experience of one loan company that is having its arrears of 1913-1914 as well as its payments for 1915 met by some of its borrowers out of the proceeds of this year's crop. In fact, one borrower was so "flush" that he wanted to pay his interest ahead for 1916 as well. The valuable crop returns have produced a most hopeful feeling and in natural course the prosperity of the farmers will reflect itself in the cities and industrial centres of the West.

EXTRAORDINARY CHARGE OF ARSON.

Armand Bergeron, of 4319 Tellier Street, told the Montreal Fire Commissioner early this week that in his opinion the Black Hand was responsible for several fires which had taken place on his premises during the last year and that he had received threatening letters. On Wednesday, however, one of Bergeron's employees testified that as regards a fire in June last he was at Bergeron's house on the night of the fire. Bergeron told him that he was financially embarrassed, and that he was going to make a fire in order to get the insurance. Witness says, he pleaded with him not to do so, but that Bergeron said that it was his affair, and he would do it. He went up to the bath-room where he made a hole in the wall with his knife, into which he poured gasoline from a gasoline stove he had carried up with him. Then he made a torch out of some paper, and in the face of renewed protests started the fire. Fafard (the witness) wanted to arouse Mrs. Bergeron, sleeping in a room below, but her husband insisted on the alarm being delayed. As the firemen stopped the fire before it made much headway, Bergeron said that he would start it again. Fafard did not see him do it, but another fire did start at 4.20 o'clock that morning.

Bergeron has been placed under arrest on a charge of arson.

INSURANCE AGAINST COMPULSORY MILITARY SERVICE.

The Glasgow "Bulletin" of the 26th ultimo has a reproduction of a policy which in the light of recent discussion, has acquired a special interest and which, so far as is known, is the only one in existence. The document was issued by the Militia Insurance Office, Glasgow, bearing date the 23rd October, 1802, and recites that in consequence of John Milroy, a Wigtownshire farmer, having paid a premium of one pound sterling, "we hereby oblige ourselves to free and relieve you from the effects of all ballots that may take place during the ensuing five years, from the 26th June, 1802, under authority of, and in conformity to the present Act of Parliament, for raising and embodying a militia force of eight thousand men, in Scotland." A footnote indicates that ballots to supply deficiences, occasioned by militiamen killed in battle, are excepted.

The statute of the 26th June, 1802, from which the above-mentioned insurance dates, provided for the raising of militiamen by cities and counties, service being for five years. A kind of national register was compiled of eligible males between 18 and 45, who were to serve or find a substitute. Where the eligibles exceeded the number required of a given area, those in excess were dismissed by ballot, with the liability, however, of having to serve when vacancies required to be filled up, selection again being by ballot. A person relieved had at once to pay to the substitute or his dependants a sum up to one-half of the agreed amount for substitution, the balance being handed to the authorities to place to the credit of the substitute. Thus it came about that in many communities insurance societies were formed to find and pay for substitutes.

John Milroy's policy is in the collection of Mr. Ludovic M'L. Mann, the Glasgow manager of the Western Assurance Company, of Toronto, whose keen interest in insurance antiquities is well known to our readers.—*Post Magazine.*

BRITISH INDUSTRIAL COMPANIES' TROUBLES.

The British industrial life companies are making vigorous complaint of the effect of legislation passed at the beginning of the war disallowing the lapsing of industrial policies because of non-payment of premiums, without the permission of the Courts, which permission is not granted unless the company can prove the insured person has not suffered any loss through the war. The total amount of the arrears of unpaid premiums on industrial policies already accumulated as a result of this legislation is estimated at about $1½ millions. These arrears are not likely during the war to be cancelled except by deduction from the amount of the policy in the event of death.

The effect of the legislation is, of course, that a certain number of unscrupulous people, who can very well afford to pay their premiums, are during the currency of the war getting insurance for nothing.

When the war is over and capital again accumulates rapidly, the rate of interest and the value of property will probably return to levels not far removed from those prevailing prior to the war, especially if the world adopts measures for the prevention of great wars.—*Sir George Paish.*