

ance companies generally will hail this change of policy with satisfaction because it makes Lloyd's come out into the open and not pose as a marine institution, whilst at the same time acting as a sort of insurance "stores" with no restrictions as to its rates.

LONDONER.

London, December 17, 1910.

### From Western Fields.

**The Season's Grain Shipments—Model Farms in Alberta—Government Hail Insurance.**

Figures of the grain shipments from Fort William and Port Arthur during the season to November 30, show that the aggregate amount of grain sent out in the three months which ended with the latter date was almost as large as in the corresponding period of 1909. Of the four leading cereals, the shipments this season were 44,396,070 bushels against 45,763,566 last year. The figures in bushels are as follows:—

	1910.	1909.
Wheat . . . . .	35,337,859	35,400,874
Oats . . . . .	5,584,959	7,232,357
Barley . . . . .	862,471	1,290,810
Flax . . . . .	2,023,222	1,606,356
Screenings . . . . .	587,559	233,169
Total . . . . .	44,396,070	45,763,566

The Winnipeg correspondent of the Toronto Globe refers to the heavy falling-off in oats and barley as the feature of these returns. "The demand for these coarse grains," he says, "is decidedly less active, and prices quoted do not warrant extensive shipments. A different state of affairs prevailed a year ago. The Ontario farmers were clamoring for grain at that time, as their own supplies were below normal. A profitable business between the east and the west was worked up, and the farmers here were glad to have the opportunity of shipping out their grain. In the case of flax, world-wide conditions are largely responsible for the increase in business. Prices of that commodity have gone up steadily during the past few months, on account of crop shortages in the United States, and the farmers in this part of the continent have been able to sell readily all that they choose to ship out."

In explanation of the fact that a much larger proportion of the grain was this year carried out in American boats, this correspondent states that the big steamers sailing to American ports can find room for much larger quantities of grain than can the Canadian boats, and the through rates to the seaboard have favored shipment through United States ports. Last fall the Canadian boats carried about 77 per cent. of the shipments. This year they have taken only about 65 per cent.

It appears that a larger proportion of the total crop has gone forward to the lake ports in the first three months than was the case a year ago. It is also apparent that a larger percentage of the grain arriving at the lake ports has been shipped out during the first three months than was sent out in the same period in 1909. This state of affairs is partially explained by the great improvement in transportation facilities, both on land and water.

### NOTICE

is hereby given that **THE HOME INSURANCE CO., of NEW YORK**, have received a License from the Department of Insurance to transact the business of Automobile Insurance in Canada.

**FRED W. EVANS,**

Chief Agent.

Montreal, Dec. 6th., 1910.

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Joint Managers { R. MacD. Paterson  
J. B. Paterson

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Accumulated Funds exceed 65,000,000	Assurance in Force 112,000,000

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