

its course is likely to be in the future, when its increased capital will afford it the means of granting increased accommodation to legitimate business.

HARVEST PROSPECTS.

The country at present looks beautiful! Nature is now fully arrayed in its summer apparel, and presents an appearance at once pleasing to the eye and enlivening to the mind. Our fair Province of Ontario never looked more fresh and beautiful than at the present time. In those portions of it which we have lately seen, the fields never looked greener, the forests more luxuriant in foliage, the waters more limpid. In the older and wealthier sections, the scenery begins to remind one of the prettiest districts of England and France: the ugly stumps are gone, fine houses strike the eye at every turn, new and handsome fences abound, and, better than all, the fields manifest evidences that the science of husbandry is becoming better understood and more commonly practiced.

Whilst the general appearance of the country is so gratifying, we regret to say that the picture is not without a few lines of shade. The growing crops seldom held forth the promise of more abundance; but there is one exception in some districts, and that, unfortunately, is our great staple. It is undeniable that the fall wheat suffered very considerably during the winter months. The fields were at times uncovered by snow, but both by smothering and frosts a great deal of injury was inflicted. In some of the best wheat-growing counties, it is calculated the crop will not be much more than one-half. There is reason to believe, however, this will not be the general experience, for in other localities this important cereal is reported to be quite healthy and promising. Until the grain is actually cut, it is difficult to estimate the result correctly; but admitting the deficiency there must be in the yield of fall wheat in some localities, we shall not give up hopes that, taking Ontario as a whole, the yield will be close upon the average.

The hay-fields are ready for the scythe, and in the more advanced sections the whirl of the mower is already to be heard. The clover also suffered not a little from the winter, and but for a very favorable spring, the crop of hay would have been deficient. Under the influence of the recent rains, however, the meadows have greatly improved, and there now promises to be a sufficiency of fodder. This is fortunate, for the farmers have of late years gone so extensively into stock-raising that a short hay-crop would be most seriously felt.

The spring crops, almost altogether, are

unusually luxuriant and promising. Barley, spring wheat, oats, peas—all look excellent. The beautiful weather in April and May not only enabled the farmers to complete their seeding in good time, but also produced a good "catch," and has gladdened their hearts with hopes of an abundant reward for their spring toil. Unless something unforeseen occurs, the excellence of the spring crops will make up for any deficiency which there may be in fall wheat.

The orchards never promised better. A few weeks ago it was impossible to drive into the country without seeing acres of blossoms. We do not remember, in all our experience, ever having seen the orchards present so much beauty and promise. Everything indicates that we shall have abundance of fruit; and we may say the same of most garden produce, which is generally turning out well. The fruit crop of Ontario is annually increasing in extent and value. We know none which, when intelligently managed, pays the grower better; and it is gratifying to know that of late years it has added considerably to the wealth of the country. Last fall, the singularly early frosts caught some of our best fruit-growers napping, and many thousands of bushels were frozen on the trees. As if ashamed of its naughty conduct at that time, nature now promises them an unusually abundant crop this fall.

Our harvest prospects are, upon the whole, satisfactory; and as to the appearance of the country—take a drive out if you wish to see natural beauty in all its varied forms. We know nothing more delightful, at this season of the year, than to escape from the heat, the dust, and the din of the city, and to spend a few days in the country, drinking in the pure, fresh air, admiring nature at its meridian splendor, and imbibing hope and joy from the flattering promise of earth's fast-ripening fruits. If you don't believe it—try it.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

The report of this Society, for 1869, shows that 740 policies were issued in that year, assuring the sum of \$393,733. This is considerably above the average of the previous ten years, showing that the general want of confidence, which grew out of the failures in England, was not perceptibly felt, and that its business was not at all interrupted. Among the Scottish life companies, which are mostly conducted with great caution and safety, the Scottish Amicable takes the first rank. The total policies in force are 11,627, covering risks to the amount of £5,456,431. This is a large business, and is conducted, as we have every reason to believe, in strict

accordance with the well-tried principles of life insurance—the only course which can bring lasting success. Though it is only a comparatively short time since the company made the required deposit, and commenced business in Canada, we believe a respectable beginning has been made; and we have no doubt that it will grow in public favor as it becomes better known. Mr. James Nelson, of Montreal, has the general agency.

THE COMMERCE OF CANADA.

(FIRST ARTICLE.)

The "blue books" issued by Parliament each year, have very few students. This is, probably, not matter for much surprise. Their long lines of figures are by no means attractive to the general reader; but, nevertheless, the facts which they contain are of the most vital importance to the Dominion, showing as they do whether the country is really prospering or retrograding. This is specially true of those statistics bearing on the Commerce of the country, which tell not only, whether our Imports and Exports are, augmenting or decreasing, but inform us which nations we deal most largely with, as well as the character of the articles which we purchase from, or sell to them.

Shortly before the close of the last session of the Dominion Parliament, at Ottawa, the Hon. Mr. Tilley placed before the house the Trade and Navigation returns, for 1869. These important statistics have as yet—so far as we are aware—received very little attention from the press, and as we have now full details of the first two years since Confederation before us, we propose to dish up the principal facts in a concise and (if possible) attractive style.

I.—OUR TOTAL TRADE.

The total volume of the trade of the Dominion, for the two years ending 30th June, 1868 and '69, amounted to the handsome sum of \$257,430,145—this aggregate being made up by the trade of '68, \$129,553,194, and of last year, \$127,876,951. It will be observed that our transactions were larger during the first of these years. This was mainly caused by a decline in the importation of Dry Goods in the spring of 1869, the market for which had been almost glutted by the unusual heavy stocks brought in by importers—particularly those of Montreal—during 1868 and the previous year. Deducting the item of coin and bullion from the above figures, the annual commerce of the Dominion, is shown to be close upon \$120,000,000 per annum! This is certainly a most flattering exhibit for four millions of people to be able to make.