

has been grown in the province this year, and of this "probably not a great deal will rank as first-class," the reasons being a wet, cool spring, with dry, hot weather just when maturing, and some bad harvest weather. The yield is placed at 23.3 bushels to the acre.

Oats are a light crop, the Bureau tells us; only a trifle over 30 bushels to the acre. But there were 1,882,000 acres sown, which is an increase of one-seventh in area over the average of eight previous years of superior yield. The Lake Erie counties were worst off as to oats, for farther north the quality was fully average. Professor Pantou, of Guelph, appealed to to know the cause of the blight on oats, says: "It seems to me the trouble is due more to climatic conditions, such as frost or excessive moisture, than to insects or to parasitic plants."

We give some extracts from the report:—

RYE.—The rye crop has given a fairly good yield throughout the province wherever grown, and has already been well secured in most cases. In the east, however, it was somewhat light on the ground owing to winter-killing.

PEAS.—Reports concerning peas indicate a very fair but an uneven crop. It perhaps suffered more than any other crop from the rains of May and June, and on low clay lands it is almost a failure. In the Lake Erie counties the crop is a very poor one, but throughout the rest of the province the yield is good, and is not likely, on the whole, to be much behind the average per acre: 20½ bushels per acre is not a bad yield.

The Indian corn area is 41,000 acres more than the average of the previous eight years, and the buckwheat area more by 29,000 acres. The root crops have an area of 22,000 acres above the average, the principal increases being in turnips, mangel-wurzels and potatoes. In the five westernmost counties there are indications of a favorable crop of corn.

The acreage of other field crops is given in the following table, but no estimate of yield has been procured:

Crops.	1890.	1889.
Corn.....	223,836	187,116
Buckwheat.....	90,111	56,398
Potatoes.....	158,094	145,812
Mangel-wurzels.....	25,953	21,211
Carrots.....	11,977	11,261
Turnips.....	111,055	111,103
Pasture (cleared land)....	2,542,092	2,607,962

In every instance the area under these crops this year is greater than the average of the years 1882-89.

AREA AND ESTIMATED YIELD.

Crops.	Acres.	Bushels.
Fall wheat....	1890.... 720,101	14,832,240
	1889.... 822,115	13,001,865
	1882-9... 932,300	18,056,560
Spring wheat..	1890.... 601,753	9,628,180
	1889.... 398,610	5,697,707
	1882-9... 565,385	8,804,318
Barley.....	1890.... 701,326	16,311,370
	1889.... 775,286	23,386,388
	1882-9... 872,245	20,218,930
Oats.....	1890.... 1,882,366	56,572,613
	1889.... 1,923,444	64,346,301
	1882-9... 1,613,631	57,041,035
Rye.....	1890.... 103,061	1,617,535
	1889.... 90,106	1,431,679
	1882-9... 108,179	1,766,767
Pease.....	1890.... 781,206	16,090,251
	1889.... 708,068	13,509,237
	1882-9... 644,495	13,171,725
Beans.....	1890.... 39,452	840,018
	1889.... 21,830	371,893
	1882-9... 22,170	451,855
Hay and clover	1890.... 2,462,002	4,305,915
	1889.... 2,386,223	3,728,313
	1882-9... 2,236,622	3,041,077

—In most denominations there is a general feeling against consecrating a church on which there is a mortgage. A certain church which has a debt on it, wishing to respect this feeling, recently had four-fifths of the building consecrated, leaving the remaining one-fifth to be consecrated when paid for.—*New York Tribune.*

BILLS OF EXCHANGE ACT.

It is a matter of interest to bankers and also to their customers, that the Bills of Exchange Act, passed at the last session of Parliament, comes into force on the 1st September next. The changes in the law are few, and no business man is likely to suffer because of the introduction of any change in the accustomed routine. The "crossed cheques" section is, however, a very serious, and, potentially, very useful addition to the law. It affords absolute protection to the drawer of a cheque, and also to the bank on which it is drawn, but will make cheques difficult of negotiation unless the payee is a party who has a bank account somewhere. For this reason, and because of the novelty of the system in Canada, we counsel our readers to be chary of crossing cheques for some time to come. When country merchants are remitting to wholesale houses, or in like transactions, a couple of lines across the face of the cheque will add a great safeguard against more than one kind of fraud. If the crossing is made use of indiscriminately, many recipients of cheques will have difficulty in getting them cashed, and disrepute may be thrown upon a system which is capable of being made here, as in England, a most efficient handmaid of commerce. It may be explained that the crossing is in effect an order on the part of the drawer that the cheque, when endorsed by the payee, is to be paid only to a bank, or to the particular bank mentioned in the crossing, and not to the payee direct. By the terms of the law the drawer of such a cheque is absolved from further liability after he has handed the cheque to the party to whom it is made payable, except that of providing funds for it at his bank. If he does this, the cheque is, as far as he is concerned, an absolute payment. It may be stolen, and payment obtained by fraud or forgery, but the drawer will not be affected by that, and the possibility of fraud is reduced to a minimum, if not altogether removed, by the fact that the cheque, being crossed to the payee's own bank, would only be paid through that bank, which cannot but know its own customer's signature. In any case it would be responsible to the payee if it cashed the cheque on a forged signature. The protection given is to the drawer and the bank on which he draws; intermediate holders take the cheque at their own risk as to forged endorsements, but, as we have already said, the payee's bank is practically the only intermediate party, and it deals directly with its own customer. This all makes a considerable improvement in the drawer's position over that he at present occupies. He may therefore be expected to avail himself of the protection when he has discovered its value; and when the public is more familiar with crossed cheques their use will no doubt become very general.

The voting on the Waterloo, Que., by-law granting \$10,000 to aid in establishing manufactures in the town, resulted in 98 votes being cast for and 24 against.

PRISONS AND ASYLUMS IN QUEBEC.

In the province of Quebec, the lunatic asylums are private concerns in receipt of public subventions. And there has been a suspicion that, even when they were in the hands of devoted religious women, they were managed more with regard to profit, or at least parsimonious economy, than was desirable in the interest of the patients. The great abuses which occurred in similar institutions, in some European countries, half a century ago, came to mind to reinforce the suspicion. And what is more to the point, an English alienist who visited the Quebec asylums condemned their management in strong terms. His denunciation was so warm as to create the suspicion that it was overdone. Then came, and very properly, a demand for official inspection. The proprietors of the asylums and the church to which they belonged opposed the proposal, as interested parties would naturally do. But the pressure of public opinion was too strong to be resisted, and official inspection was decreed by the local legislature.

It would appear from the report of the Inspector, Mr. Desaulniers, that these people had nothing to fear from the law which subjected them to official inspection. This functionary admits that the provincial prisons are in need of "useful reforms," but the picture he gives of the lunatic asylums represents them as without a flaw. "As for lunatic asylums," he says, "this province has nothing to envy in other countries. The Beauport and Jean de Dieu asylums can compare favorably with the best asylums in other countries. St. Jean de Dieu has been built up during the last twenty years, and Beauport has really taken an important position during the same time." We must charitably suppose that this report was written before the occurrence of the destructive fire at the Montreal Asylum which caused such shocking loss of life, and demonstrated the unfitness of the building for its purpose. The patients, we are told, spend their time in "almost palatial residences, magnificent gardens and lawns," indulging in "good walks, good beds, wholesome and well-cooked food in abundance," and are in fact "better treated than the greater part of the sane population." This to outward appearance may all be true, and yet the system of management might be very defective.

How does the management of those Quebec institutions compare in results with that of similar institutions elsewhere, in Ontario for instance? For the year 1889, Beauport claims 19.44 per cent. of cures; St. Jean de Dieu admits that the proportion of cured is less than 8 per cent. These were the proportions respectively discharged as cured. The difference in the figures is great enough to create surprise. How comes it that Beauport Asylum cures more than twice as large a proportion as St. Jean de Dieu? Here is subject for grave enquiry. Perhaps it did not fall within the province of the Inspector to make it; however this may be, he passed over the fact in silence. It will, we trust, not be deemed invidious to compare these