

## Ontario Conditions

Weekly reports to the Ontario Department of Agriculture and summarized as at August 17, 1920, reveals the following results:—

The general success of the cereal crops is one of the leading features of the season. Barley and oats are spoken of by most representatives as being worthy of being classed as bumper crops, and the quality of both these grains is well up to the standard. Unlike fall wheat, the spring grains have plenty of straw. Waterloo speaks of some oats standing between five and six feet high and as thick as they can grow. Straw will be a most welcome commodity after last year's scarcity. Grain cutting started in the New Liskeard district on August 4th on the Demonstration Farm, where a field of O.A.C. No. 3 oats was cut that had matured in seventy-five days.

Fall wheat is threshing out better than was expected by some. Oxford reports, ranging from 25 to 35 bushels to the acre; Huron states that some are threshing from 30 to 40 bushels to the acre, while Welland places yields as running from 25 up to as high as 50 bushels to the acre. As against all this there have been yields running as low as 12 bushels in some parts of the province.

Sugar beets are likely to make a record for generous yield. Just now all classes of roots are making rapid growth under most favorable conditions. Potatoes will also give good results. Prices have already gone as low as \$1.25 a bag in Grenville. Essex remarks that while wet weather has delayed threshing it has been good for the corn and tobacco crops. Hay is selling in older Ontario at from \$20 to \$28 a ton, but Kenora reports that in the north as high as \$50 has been paid, while at Dryden \$30 a ton was given for hay "right from the field." Dundas says that timothy kept for seed is yielding well. Grey states that buyers have been going through the county paying \$15 a bushel for sweet clover seed. One man there with seventeen acres has been showing a stalk from a field seeded this spring that measures 3 feet 7 inches in height. Peterboro places the yield per acre of sweet clover, in that county, at from 10 to 12 bushels per acre.

Apples are plentiful, especially the fall varieties. Wentworth reports that the Hamilton market is being flooded with early apples. Huron says that buyers are now offering \$1.50 a barrel for apples under the tree. Peaches are being marketed, and will be fairly plentiful. Lincoln states tomatoes as being a glut on the market. Live stock continue in good general condition owing to the favorable state of pastures. As an exception, Prescott and Russell reports a few young cattle lost from blackleg.

Waterloo says that a number of farmers are speaking of buying stockers as there is going to be a good supply of feed for carrying them over winter, especially of silage and spring grains.

The milk flow continues to be strong for the season; Essex claims that it is practically as good as in June, but Oxford states that many dairy cattle have about finished their lactation period. Cheese sold in Glengarry during the week at 25¢ a lb. for colored and 26¢ for white. Hogs are being marketed steadily, many being rather light. Norfolk says brood sows are scarce.

In the counties where the Hessian fly appeared this season there is a disposition to sow less fall wheat—or, if not less, to sow later than usual. Elsewhere a normal acreage is likely to be put in, although a bigger area is expected in the Port Arthur district. Middlesex says that farmers will pay more attention than usual to the fields recently attacked by the fly, by plowing down the affected wheat stubble or burning it. Wentworth states that the local farm labor shortage is being further influenced by the western farm excursions.

The "New British Columbia District Telegraph and Delivery Co., Ltd.," has been formed to operate night watch and fire alarm, burglar alarm, fire protection and other services in the city of Vancouver. "Fire Patrols, Ltd.," is amalgamated with the new concern, the organization of which is the result of one or two serious fires in the city.

## GROUP INSURANCE CONTINUES IN FAVOR

Business Not Heavy, but Several Important Contracts Closed During Past Month

ALTHOUGH the group insurance business has not been particularly heavy during the past month, several important contracts have been announced. The staff of the Bank of Hamilton have been presented with life insurance policies paid for by the bank under the group insurance plan, covering practically everyone in their service, under which those continuously in their employ for one year and over are insured in steadily increasing amounts until the maximum amount of \$3,000 is reached. This insurance, which was arranged without cost to any of those covered, is, in addition to the pension fund, covering aged and disabled members of the staff, as well as widows and orphans.

## Newfoundland Company Takes Policy

The Reid Newfoundland Company has covered all its employees by means of a group insurance policy in the Sun Life Assurance Company of Canada. This policy, amounting to over a million and a quarter dollars, is the first to be placed in any part of the British colonies outside of Canada. The Reid Newfoundland Company has specially provided that employees of the company who enlisted for service during the late war will be given full credit for the time of their service with the Empire.

## Other Contracts

Insurance of all employees against death or total disability in amounts from \$750 to \$1,000 has been announced by the Port Arthur Shipbuilding Company. Through a Canadian company the shipbuilding firm has placed a group policy on the life of each employee who has been in the employ of the company for at least six months, is insured immediately for \$750, which amount will, on the completion of an additional six months of continuous employment from June 30th, 1920, automatically be increased to a maximum of \$1,000. Employees who have not yet been in the company's employ for six months, and all future employees, will receive insurance for \$750 six months from the day employed, which amount will automatically be increased to a maximum of \$1,000 on the completion of an additional six months' continuous employment. This life insurance is available to every employee, male or female, without physical examination and irrespective of age. It is furnished by the company at no expense to the employee, and does not, in any way, take the place of any payment for accidents under the workmen's compensation law.

P. B. Yates and Co., of Hamilton, Ont., are providing their employees with life insurance under the group scheme amounting to from \$500 to \$2,000, according to length of service. This insurance is entirely free from any expense so long as the employee remains in the service of the company. An employee is entitled to the minimum amount after six months' service. Jenkins Brothers, Ltd., Montreal, have established a similar scheme.

## MONTREAL STOCK EXCHANGE SEAT SOLD

A membership on the Montreal Stock Exchange was transferred on August 7th for the sum of \$31,000, the seller being the firm of Oswald Bros., and the buyer, Charles M. Black, of the brokerage house of Greenshields and Company. The price at which the transfer was effected represented a decline of \$5,000 from the last recorded transaction, which took place early in the current year at \$36,000, when the purchaser was L. A. Wyse, of Thornton Davidson and Company. This was the highest level ever reached in the history of the local institution, although two seats were disposed of at that price on the same day in January last. It was understood in market circles that the membership involved in the latest transaction was one of the three held by the firm of Thornton Davidson and Company, both seller and buyer, it was stated, acting in behalf of clients.