

that in each case the missing man had actually been killed. We, however, took further precaution in these cases by obtaining a bond from the beneficiary agreeing that if the policyholder should ever turn up alive the company would be reimbursed for the amount paid on the claim.

All cases of disappearance are disagreeable ones to handle, whether they are war claims or not. That the fullest proof should be submitted is very well evidenced by the case referred to by Mr. Barton of the lawyer who disappeared, and it was afterwards shown that he was still alive, although the claim under the policy was made 15 years before.

A point that should not be overlooked by anyone considering this matter is that, after all, the directors of life insurance companies have the interests of all policyholders to consider, and they would be considered by these policyholders to have acted in a very unbusinesslike way if the funds of the company were paid out by way of death claims without reasonable proof of the death of the insured.

## ROOT AND FODDER CROPS

### They Brought \$249,882,000 to the Country This Year— Fall Wheat and Fall Ploughing

The total area in Canada this year under root and fodder crops, consisting of potatoes, turnips, etc., hay and clover, alfalfa, fodder corn and sugar beets amounts to about 8,980,000 acres, according to the estimate of the census and statistics office, which is practically the same as in 1915; but the total is made up of an increase of about 100,000 acres under hay and clover, the total area of which is nearly 8 million acres, and a decrease for each of the other relatively smaller crops. In total value, at local prices, these crops amount for 1916 to \$249,882,000 as compared with \$229,508,000 for 1915. The yield of hay and clover this year is the record one of 14,799,000 tons, an average of 1.86 ton per acre, which is the highest yield on record for this crop in Canada. The average value per ton is \$11.50, as compared with over \$14 last year.

#### Potatoes Were Poor Crop.

Potatoes are again, upon the whole, a poor crop, this result being due to unfavorable conditions in Quebec and Ontario, where the average yield per acre is for Quebec 131 bushels, as compared with 149 bushels last year, and for Ontario 61 bushels, as compared with 92 bushels. In the Maritime provinces the potato yield is good, being 206 bushels per acre for Prince Edward Island, 201 bushels per acre for Nova Scotia and 192 bushels per acre for New Brunswick. The average price per bushel for potatoes is 81 cents for Canada, 95 cents for Prince Edward Island, 89 cents for New Brunswick, 97 cents for Quebec and \$1.28 for Ontario. Fair yields of potatoes are recorded for the prairie provinces, the averages being between 175 and 177 bushels, with prices of 92 and 93 cents per bushel in Manitoba and Saskatchewan, and 84 cents in Alberta. In British Columbia the average yield per acre is 189 bushels and the price 70 cents per bushel. The quality of the tubers is between 89 and 95 per cent. of the standard for the Maritime provinces, over 90 per cent. for Manitoba and Saskatchewan and 84 per cent. for Alberta and British Columbia. For Quebec and Ontario the quality is 76 and 77 per cent.

#### Fall Wheat and Fall Ploughing.

Owing to the dry condition of the soil in Ontario difficulties were experienced in the ploughing and seeding of fall wheat. By October 31 only 656,500 acres were sown, as compared with 820,600 acres in 1915, a decrease of 164,100 acres, or 20 per cent. In Alberta also there is a decrease of 36,500 acres, or 14 per cent., viz., from 260,500 acres to 224,000 acres. For all Canada the area estimated to be sown to fall wheat is 899,300 acres, as compared with 1,100,800 acres, a decrease of 201,500 acres, or 18 per cent. The condition of fall wheat on October 31 for all Canada is 76 per cent. of the standard, as compared with 88 per cent. last year and 97 per cent. in 1914. Of the total land in Canada intended for next year's crops, 51 per cent. is estimated to have been ploughed by October 31, the percentage proportions in the west being 47 for Manitoba, 28 for Saskatchewan and 21 for Alberta.

## WHEN THE MEN COME HOME

### How Will Canada Place Them?—Mr. J. S. Dennis on War Problems

Reviewing forty-four years of Canada's progress, especially in the prairie provinces, Mr. J. S. Dennis (assistant to Lord Shaughnessy, president of the Canadian Pacific Railway) told the Canadian Credit Men's Association at Toronto that the past development was but an indication of the future possibilities of Canada. Canada's greatest economic problem was to secure a proper distribution of her population, said Mr. Dennis, and in the stimulation of immigration an endeavor ought to be made to encourage the right class of people and correct the present unsound basis as between producers and consumers. To seek agriculturists in Great Britain had been a mistake, but when the war was over there would be the return of Canada's contingents, who would rightfully expect proper treatment. To this number would be added men from the British army and a considerable movement from Northern Europe.

What was Canada going to do with these incoming men? They could not all be absorbed in industry or in the government service, and it was a fallacious dream to suppose that all these men could be placed on the land and succeed.

#### Expenditure on Development.

The only way Canada could prepare herself to take care of this great influx of labor would be by developing the natural resources of the country. No development can take place without financial expenditure, and for years Canada had been securing capital in large quantities from Great Britain, France and Holland, and to-day, but for the war, we could have all we want from those sources. Now it will be a long time before large supplies will be available. We must look elsewhere. The United States was rolling in wealth, and why should not Canada secure some of it by a propaganda of education which would teach those over the imaginary boundary line what Canada really was, to create an interest in the Dominion which would lead to the granting of any amount of money for its development. Canada would then only be getting back some of her own.

#### Producers are Needed.

There must be development of natural resources along sane lines, rather than the building up of industries not concerned with production but with the manufacture of imported material, before there could be a solution of the problems of colonization and labor. One thing Canada must do, and that was to mill her own wheat at home and send out the finished article.

Mr. Dennis said existing conditions meant that Western grain-growers were "shipping their farms across the Atlantic," and "grain mining" was taking everything out and giving nothing back to the land. The solutions of the great problems indicated called for co-operation from the Dominion government downward to the smallest organization, and only by every individual seeking to do more than his share in the work would the difficulties be surmounted. All interests must sink their differences and Canada, as a whole, must be united. The Canadian Pacific Railway had started a campaign to secure a labor survey of Canada which would help to deal with the deluge of immigration when it came.

#### States After Western Market.

An impression prevailed in Western Canada that Eastern manufacturers were so busily engaged in war order work that they were neglecting their Western market. The United States had made a note of the situation and were taking advantage of it.

The Insurance Company of the State of Pennsylvania has been authorized to transact tornado insurance in addition to its present business of fire insurance.

The Equity Co-operative Exchange, representing 70,000 organized farmers of the north-west, will participate in a conference under the auspices of the National Council of Farmers' Co-operative Association at Chicago next week. The Canadian grain-growers will send a delegation and a speaker. The Farmers' Grain Dealers Associations of Illinois, Kansas, Indiana, Minnesota, North Dakota, South Dakota, Ohio, Nebraska and Iowa are arranging to send delegates.