

**CONDITION OF THE FIELD CROPS.**

Measured in percentage of a standard of 100 as representing a full crop, the condition of the principal field crops on May 31 is reported by the Ottawa Census and Statistics Office as follows:—Fall wheat, 84, spring wheat 92, all wheat 90, oats 90, barley 89, rye 91, peas 90, mixed grains 89, hay and clover 98, alfalfa 94, pastures 97. Converting this scale into one wherein 100 represents the average condition at May 31 of the past six years 1910-1915, the condition of the principal grain crops may be expressed as follows: Fall wheat 101, spring wheat 98, rye 100, oats 97, and barley 97.

**CHARLIE CHAPLIN'S INSURANCE.**

Considerable interest in life insurance circles has been taken in the writing of \$175,000 life insurance on "Charlie" Chaplin, the famous moving picture comedian. The insurance is mostly term insurance and is written at the regular rates by a number of companies. It is stated that the New York Life policy, however, was rated up ten years and written on the ordinary life plan. There have been rumors for some time that Mr. Chaplin was after a big amount of life insurance and on account of his apparently reckless acting, as shown on the films, life insurance companies at first hesitated to take the risk, but an investigation showed that he is well safe-guarded in performing all his "stunts."  
—*Weekly Underwriter.*

**A BOOM IN "MONTHLY INCOMES."**

Judging by the amount of literature on the subject which has lately come to this office from Canadian life companies, there is quite a boom developing in the "monthly income" form of policy. The latest booklet dealing with it comes from the Sun Life under the title "As long as she shall live." Artistically got up, the booklet appears likely to make a very effective appeal through its use of a "human interest" story and the apt marshalling of the arguments for monthly income.

**PROPERTY-OWNER RESPONSIBLE.**

The old theory of fire insurance was that it was the underwriter's business to write a risk as he found it, securing a rate of premium commensurate with the hazard attending the risk. This is just as true to-day as it ever was. Nevertheless the fire insurance companies and their representatives have done much to encourage the betterment of properties, as concerns their fire hazards, and the companies are always willing and glad to recognize improvements by corresponding decreases in premium rates. In the last analysis, however, it is the property-owner who is responsible for the condition of his property, and thus, in a measure, for the extent of the fire waste of the country.—*The Spectator.*

The American insurance companies are following the example of the British companies in the European war and continuing salaries to members of their staffs who belong to the National Guard and have been called up in consequence of the Mexican troubles.

**WHY RICH MEN SHOULD INSURE.**

Let no one imagine that because a man is rich he does not need life insurance. As a matter of fact, a great many rich people, whose names are on everybody's tongue as shrewd and successful business men, do take life insurance, which they would not do if they were not convinced of its usefulness to them. But coming down to the point, why should wealth be considered as making life insurance superfluous? Is not wealth goods, and are not all goods perishable, and do they not fluctuate in value? What rich man to-day can tell, outside of his life insurance holdings, how much his estate will be worth when he dies?

An aspect of life insurance, considered as an investment, that ought to appeal to rich men as well as poor, is its quick-asset character. A man may leave substantial wealth behind him, but it exists in shapes which can not readily be turned into money. But turned into money it must generally be, at his death, and this may have to be done at a heavy sacrifice of value. Therefore, he should have a sufficient amount stowed away in the shape of life insurance, which is always good for its face value, to meet the obligations upon his estate without parting with his other investments at a forced sale.

Broadly speaking, the more money a man has sunk in business enterprises, the more insurance he should carry.—*Prudential Weekly Record.*

**CANADIAN INDUSTRIAL CONDITIONS.**

At no time has a larger proportion of the industrial plant of the country been actively employed than to-day, and an increasing quantity of domestic raw materials is being utilized. Textile, iron and steel, boot and shoe, packing and other industries are operating as fully as the supply of labor will permit. With prices at unusually high levels the value of the national output will be very much greater than in any previous year. The census taken in 1910 showed the value of manufactures of Canada in that year as being \$1,164,000,000, and as the output of many of the larger industries is about 50 per cent. greater than that of any previous year, and prices in many cases are more than 50 per cent. higher, the value of this year's product will be fully \$2,000,000,000. In some industries a diminution in the amount of night work appears to show that the apex of production has been reached, but, excepting in some unimportant districts, the industrial plant of the entire country is operating under the pressure of accumulating orders.—*Canadian Bank of Commerce.*

**EMBEZZLEMENT RECORD.**

Press notices and dispatches, as collated by the bonding department of the Fidelity and Casualty Company of New York, indicate, for the months of April and May, 1916, the following defalcations:

	April, 1916.	May, 1916.
Banks and trust companies	\$249,436	\$176,481
Beneficial associations	66,189	64,000
Public service	56,116	99,072
General business	270,413	68,610
Insurance companies	2,015	
Transportation companies	13,483	19,470
Miscellaneous	11,678	24,562
Total	\$669,330	\$452,195