

CONDITIONS OF THE CROPS.

In a bulletin issued by the Census and Statistics office at Ottawa preliminary estimates are given of the areas sown to the principal grain crops in Canada, as well as reports of their condition, according to returns made by the correspondents on June 1. The reports show that throughout the Maritime Provinces seeding was delayed through the lateness of the spring. In Ontario and Quebec the condition of grain is generally satisfactory, notwithstanding a long spell of dry weather; in many places, however, the meadows were beginning to suffer from the effects of drouth. Conditions throughout the west were reported as generally favorable, though rains would be welcome, especially in Manitoba and Southern Alberta.

INCREASED AREA UNDER WHEAT.

The total area under wheat in Canada is provisionally estimated at 11,203,800 acres, or 188,800 acres more than in 1913. The area under spring wheat is reported at 10,230,500 acres, or 185,500 acres more than in 1913, and the area expected to be harvested of fall wheat is 973,300 acres, or 3,300 acres more than last year. The acreage of oats is placed at 10,811,000 acres, compared with 10,434,000 acres last year, an increase of 377,000 acres. Barley occupies 1,604,000 acres, or 9,000 acres less than last year, and rye 111,070 acres, compared with 119,300 acres last year. The estimated area under hay and clover is 8,206,000 acres compared with 8,165,000 acres in 1913.

LARGE INCREASE IN WEST.

In the three Northwest provinces, Manitoba, Saskatchewan and Alberta, the total wheat area is estimated at 10,247,400 acres, compared with 10,036,000 acres in 1913; that of oats at 6,086,000 acres, compared with 5,792,000 acres in 1913; that of barley at 1,041,000, compared with 1,025,000 acres in 1913. These differences represent increases of 211,400 acres for wheat, 294,000 acres for oats, and 16,000 acres for barley, or a total increase of 521,400 acres for the three crops, compared with 1913. The wheat area in Manitoba is somewhat less than last year, viz., 2,788,000 acres, compared with 2,804,000 acres in 1913. In Saskatchewan the area under wheat is 5,848,300 acres, compared with 5,720,000 acres, and in Alberta it is 1,611,100 acres, against 1,512,000 acres.

CONDITION FAVOURABLE.

On June 1 the condition of field crops, as measured by a standard in which 100 represents the promise of a full crop, was very favorable. The points are as follows: Fall wheat 79, spring wheat 93, all wheat 91, oats and barley 92, rye 89, peas 92, mixed grains 93, hay and clover 90, alfalfa 88, and pastures 90.

Assuming that the conditions between now and harvest will be equal to the average of the past four years 1910-13, the above percentages represent the promise of yields equal to the four-year average in the case of spring wheat, rye and barley, and inferior in the case of oats by one per cent., and in the case of fall wheat by two per cent.

TRUST AND LOAN COMPANY OF CANADA.

Consequent on the recent death of Captain R. D. MacDonnell, the Board of Directors have been pleased to make the following promotions and appointments:

Colonel L. Edey to be Chief Commissioner, with residence at Montreal.

Mr. J. Campbell, Commissioner, Superintendent of Western offices.

Mr. E. R. Whitehead, Manager, Winnipeg.

Mr. R. Chas. Young, Manager, Montreal.

Mr. J. Rogers, Manager, Regina.

Colonel Edey (who also joins the Board of Directors) and Mr. Campbell returned to Canada last week from a prolonged consultation with their London Board.

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION, LIMITED.

The Head Office for Canada of The Employers' Liability Assurance Corporation, Montreal, is now located in the new Lewis Building, St. John Street, on the fourth floor. The new offices are well lighted and spacious, containing some 5,500 square feet of office space.

The offices are fitted up in the most modern style with mahogany trimmings. The Corporation has been, as is well known, previously located for the past thirty years in the British Empire building, and the change was only necessitated by considerable additions to the staff owing to the large growth of the Corporation's business in fire, liability and accident departments, and the consequent call for larger premises.

The new offices are imposing and well laid out for practical purposes. The employers' liability and accident departments are situated on the right of the main entrance, with the fire department to the left. The inspector's department, together with the filing and supply departments, have very complete accommodation at the rear of the main offices.

NEW EDITION OF LIFE AGENTS' MANUAL NOW READY.

A new edition (the fifteenth) of the well-known LIFE AGENTS' MANUAL is now ready. This new edition is thoroughly revised, up-to-date and greatly enlarged. At the same time it retains the useful format of previous issues, being not too large to go in the pocket.

The MANUAL contains the premium rates for all policies of all the life companies actively transacting business in Canada, copies of policies, 20 payments Life Plan, giving the guaranteed values, etc., at age 35, and explanations of policies; conditions of policies as to days of grace, loans, cash surrender values, paid-up policies, extended insurance, automatic nonforfeiture, avoidance of policy, indisputability, revival, etc., together with much other information which the life man daily requires and cannot obtain so conveniently elsewhere.

The price for single copies is \$3.00. Orders are being received by THE CHRONICLE, 10 St. John street, Montreal.

A branch of the Bank of Montreal will be opened at Berlin, Ont., on the 22nd instant, in charge of Mr. J. C. Anderson, with the title of acting manager.