

Another estimate gives the wheat area as 22,432,000 acres, which, on the basis of Manitoba yielding 18½ bushels per acre and the other provinces 15 bushels per acre would raise the entire wheat crop of the Northwest to 357,445,000 bushels.

Of course, estimates may be and are varied to suit the temperament of the estimator, so that, by a slight increase in the estimated average yield, the total yield might be raised to 416 or more millions of bushels. But, what the average yield for a series of years will be, and what portion of the cultivated area will be devoted to wheat in the future are more guesses. Prof. Mavor gives the following table showing the population needed to raise crops of various sizes:

Bushels.	Population needed.
100,000,000	360,000
150,000,000	540,000
200,000,000	720,000
250,000,000	900,000
300,000,000	1,080,000
350,000,000	1,260,000
400,000,000	1,440,000
800,000,000	2,880,000

The cost of wheat growing in the Northwest is estimated by Prof. Mavor at about 50 cents a bushel.

There is nothing in such a report to excite the condemnation which it has aroused in England. On the contrary, such an array of facts regarding the enormous wheat-growing capacity of the Northwest of this Dominion, as are set forth in this report as authentic, as the result of an exhaustive investigation by a skilled and impartial expert, should be regarded with the utmost satisfaction and pride by all interested in the future of Canada. The problem now is, how to get settlers to develop these prodigious resources. The Canadian Pacific has done and will continue to do splendid service in opening up and in settling the Northwest; the Grand Trunk Pacific will soon enter on this work in which we trust it may be thoroughly successful.

#### FIRE LOSSES IN AUGUST

The fire loss of the United States and Canada for August, as compiled from the records of the New York "Journal of Commerce and Commercial Bulletin," shows a total of \$11,435,600. The following comparative table will show the losses by months for the years 1903, 1904 and 1905:

	1905.	1904.	1903.
January.....	\$16,378,000	\$21,790,200	\$13,166,350
February.....	25,591,000	90,051,000	16,090,800
March.....	14,715,400	11,212,150	9,907,650
April.....	11,901,350	23,623,000	13,549,000
May.....	12,736,250	15,221,400	16,366,800
June.....	11,789,800	10,646,700	14,684,350
July.....	13,173,250	11,923,200	12,838,600
August.....	11,435,600	9,715,200	8,428,950
Totals.....	\$117,720,750	\$194,172,850	\$105,621,900
September.....		14,387,650	9,939,450
October.....		12,866,200	10,409,800
November.....		11,515,000	13,589,550
December.....		19,422,350	17,225,700
Total 12 months.		\$252,361,050	\$156,195,600

There were 211 fires during the month of August of a destructiveness each of \$10,000 or more. They may be classified as follows:

\$10,000 to \$20,000.....	86
20,000 to 30,000.....	32
30,000 to 50,000.....	35
50,000 to 75,000.....	22
75,000 to 100,000.....	15
100,000 to 200,000.....	14
200,000 to 700,000.....	7
Total.....	211

The most important fires during the month just closed were these:

Hoboken, N. J., ferry house, boats and railroad depot..	\$700,000
Montreal, Que., flour mill storehouse.....	195,000
Humble, Tex., oil tanks and well rigs.....	350,000
New York city, church and dwellings.....	280,000
San Francisco, Cal., gas engine works.....	175,000
Brooklyn, N. Y., cotton warehouses.....	380,000
Lambton, Me., saw mill, church and other.....	200,000
New York city, oil laden ship.....	175,000
Johnstown, Pa., department store.....	450,000
Priest River, Idaho, planing mill and lumber.....	275,000

In commenting on the above results our contemporary says: "The increase over the record for August, 1904, will be regretted by fire underwriters, who look to August and September profits to offset excessive losses in January and February. During the month just closed lightning losses have been frequent and expensive, especially upon barns, which class of risk is receiving particular attention from underwriters because of its highly unprofitable record."

The experience of the companies in the West was not so bad, according to the correspondent of "The United States Review," who says: "The August loss ratio for the Western departments of the fire insurance companies averaged unusually low. The only companies not making a very good showing are those with a large volume of farm business, losses on that class having been very heavy, largely because of lightning and tonado claims."

#### THE ALLIANCE AND THE WESTMINSTER

The arrangement under which the Alliance Assurance Company takes over the Westminster Fire Office has been confirmed by the members of the Westminster, the vote being 4 to 1 in favour of the scheme.

The Westminster was founded in 1717, so that it was one of the oldest of English insurance companies. There seems to have been a lack of energy in the management, or some other defect, for in the course of 187 years a company might have acquired a larger business and a more prominent position.

Last year the premiums received were \$504,580, in 1894 they were \$540,000, which indicated a declining business.

At the close of 1904 the funds of the Westminster amounted to \$1,579,490. The losses last year were equal to 36.60 per cent., the expenses, including commissions, 40.40 per cent., making a total outgo