

## FIRE INSURANCE IN CANADA IN 1900.

From the Report of the Superintendent of Insurance, Ottawa.

|                       | Paid for Losses. | Received for Premiums. | Rate of Losses Paid per cent. of Premiums Received. | The same for 1899. |
|-----------------------|------------------|------------------------|-----------------------------------------------------|--------------------|
| Canadian Companies... | \$ 1,013,087     | \$ 1,298,751           | 78.00                                               | 53.82              |
| British " ..          | 5,515,231        | 5,846,020              | 94.34                                               | 68.42              |
| American " ..         | 1,245,975        | 1,187,177              | 104.95                                              | 63.07              |
| Total.....            | 7,774,293        | 8,331,948              | 93.31                                               | 65.51              |

## FIRE INSURANCE IN CANADA FOR 32 YEARS.

|              | Premiums Received. | Losses Paid. | Rate of Losses Paid per cent. of Premiums Received. |
|--------------|--------------------|--------------|-----------------------------------------------------|
| 1869 .....   | \$ 1,785,539       | \$ 1,027,720 | 57.56                                               |
| 1870 .....   | 1,916,779          | 1,624,837    | 84.77                                               |
| 1871 .....   | 2,321,716          | 1,549,199    | 66.73                                               |
| 1872 .....   | 2,628,710          | 1,909,975    | 72.66                                               |
| 1873 .....   | 2,968,416          | 1,682,184    | 56.67                                               |
| 1874 .....   | 3,522,303          | 1,926,159    | 54.68                                               |
| 1875 .....   | 3,594,764          | 2,563,531    | 71.31                                               |
| 1876 .....   | 3,708,006          | 2,867,295    | 77.33                                               |
| 1877 .....   | 3,764,005          | 8,490,919    | 225.58                                              |
| 1878 .....   | 3,368,430          | 1,822,674    | 54.11                                               |
| 1879 .....   | 3,227,488          | 2,145,198    | 66.47                                               |
| 1880 .....   | 3,479,577          | 1,666,578    | 47.90                                               |
| 1881 .....   | 3,827,116          | 3,169,824    | 82.83                                               |
| 1882 .....   | 4,229,706          | 2,664,986    | 63.01                                               |
| 1883 .....   | 4,624,741          | 2,920,228    | 63.14                                               |
| 1884 .....   | 4,980,128          | 3,245,323    | 65.16                                               |
| 1885 .....   | 4,852,460          | 2,675,287    | 55.22                                               |
| 1886 .....   | 4,932,335          | 3,301,388    | 66.93                                               |
| 1887 .....   | 5,244,502          | 3,403,514    | 64.90                                               |
| 1888 .....   | 5,437,263          | 3,073,822    | 56.53                                               |
| 1889 .....   | 5,588,016          | 2,876,211    | 51.47                                               |
| 1890 .....   | 5,836,071          | 3,266,567    | 55.97                                               |
| 1891 .....   | 6,168,716          | 3,905,697    | 63.31                                               |
| 1892 .....   | 6,512,327          | 4,377,270    | 67.22                                               |
| 1893 .....   | 6,793,595          | 5,052,690    | 74.37                                               |
| 1894 .....   | 6,711,369          | 4,589,363    | 68.38                                               |
| 1895 .....   | 6,943,382          | 4,993,750    | 71.92                                               |
| 1896 .....   | 7,075,854          | 4,173,501    | 58.98                                               |
| 1897 .....   | 7,157,661          | 4,701,833    | 65.69                                               |
| 1898 .....   | 7,350,131          | 4,784,487    | 65.09                                               |
| 1899 .....   | 7,910,492          | 5,182,038    | 65.51                                               |
| 1900 .....   | 8,331,948          | 7,774,293    | 93.31                                               |
| Totals ..... | 156,793,542        | 109,412,341  | 69.78                                               |

According to the nationalities of the companies, the following are the results:—1869-1900.

|                       | Premiums Received. | Losses Paid.  | Rate of Losses Paid per cent. of Premiums Received. |
|-----------------------|--------------------|---------------|-----------------------------------------------------|
| Canadian companies... | \$ 36,225,362      | \$ 25,558,197 | 70.55                                               |
| British " ..          | 103,665,317        | 72,074,962    | 69.53                                               |
| American " ..         | 16,902,863         | 11,779,182    | 69.69                                               |
| Totals.....           | 156,793,542        | 109,412,341   | 69.78                                               |

THE UNITED STATES NATIONAL LIFE UNDERWRITER'S ASSOCIATION will meet at Portland, Maine, on 11th to 13th September. On latter day the members will be the guests of the Union Montreal Life Co., of Maine.

## PROMINENT TOPICS.

The Census question will not "down." Sir Wilfrid Laurier, in his address at the Toronto Exhibition, said he was expecting Canada to have 6,000,000, so his anticipations were astray to extent of nearly 700,000. The Premier, however, took the ground we did last week, that the marvellous material progress of Canada in last 10 years is so great as to be ample consolation for the Census disappointment.

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Numbers of cities and towns are preparing for a new, local Census as the authorities are certain the official figures are incorrect. That there is something wrong about the Ontario returns is palpable. The Census gives the increase in number of families since 1891 as 37,051 and only 53,657 more people. This involves what is incredible, viz., that those 37,051 additional families comprised an average of only one person and a fraction, which is a species of family not generally known. A "family," so called, of less than two persons seems a contradiction in terms. Quebec is returned with 31,310 more families, and 132,435 more people, which gives the family average of over 4 persons. This is a very moderate allowance as the usual average is 5 persons to a family. There is evidently room for a Census audit.

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The allusion to the Toronto Exhibition in our Toronto correspondent's letter suggests reflections in regard to this city, which are more justified than pleasant. Does Montreal take full advantage of its magnificent, its unrivalled advantages and opportunities for extending its business interests and displaying to the world its pre-eminent rank as the national port of Canada, as well as the commercial Metropolis of the Dominion? Few would give this an affirmative answer, were they to do so it would be a rash reply. Here this ancient and modern city stands at the head of ocean and inland navigation, the entrepot of a nation's products and a nation's purchases in foreign markets. The very pressure of the trade forced by natural conditions upon Montreal has been sufficient to raise this city to its present condition. The history of the city has been like the child's game, "open your mouth and shut your eyes and see what I will give you." Montreal has opened its mouth, has done a good deal of eye-shutting; and Providence has filled its mouth with good things, with very little enterprising exertion to secure the bonus conferred. The city lacks initiative enterprise, it takes things up that are pressed on its attention, with more or less energy, but the self-help spirit is at a low ebb.