LIFE ASSURANCE BUSINESS IN CANADA FOR 1898 COMPARED WITH 1896 AND 1897.

Compiled by THE CHRONICLE, *from advance figures supplied by the Companies.*

COMPANIES.	Net Premsums Received.			Assurance Issued and Taken.			Total Assurance in Force.		
	1896	1897	1898	1896	1897	1898	1896	1897	1898
	$	$	$	$	$	$	$	$	$
Canada Life.....Can. Business	1,835,508	1,876,103	....	3,437,627	3,627,733	....	65,013,688	66,131,637	....
do Total "	2,025,716	2,087,994	2,167,488	4,635,778	4,942,081	5,792,235	70,375,397	72,275,895	75,256,241
Confederation...Can. "	899,079	920,432	....	3,014,145	2,040,172	....	27,177,326	27,939,010	a 29,651,000
do Total "	907,322	931,561	a 960,620	3,064,995	3,080,472	a 3,183,000	27,379,476	28,161,276	....
Dominion Life..............	65,565	70,863	77,935	574,700	593,700	619,250	2,381,977	2,614,873	2,960,881
Excelsior..................	....	70,421	....	....	711,375	....	....	2,664,121	....
Federal Life...............	312,399	349,589	366,729	2,000,500	2,003,850	2,031,585	10,337,482	10,483,088	11,125,566
Great West Life............	156,033	202,482	240,127	1,742,200	2,219,300	2,378,000	5,653,204	6,792,982	8,403,000
Imperial Life..............	....	32,060	154,946	....	1,185,765	3,477,900	....	908,725	4,169,125
London Life..General Business	47,685	52,828	....	334,750	495,250	....	1,634,391	1,915,664	....
do Industrial "	129,319	132,711	....	953,422	4,016,852	....	2,655,186	2,816,837	....
do Total "	177,004	185,539	206,514	1,288,172	1,512,112	1,574,818	4,289,577	4,732,501	5,182,831
Manufacturers.Can. "	326,138	354,895	....	2,366,117	2,287,688	....	10,060,536	10,622,656	....
do Total "	355,149	384,049	440,578	2,732,929	2,563,772	3,182,227	10,711,606	11,305,749	13,072,724
N. American..Can. "	531,123	574,217	....	3,437,400	3,426,524	....	16,920,814	18,494,963	....
do Total "	539,762	582,432	649,750	3,447,900	3,431,524	3,901,850	17164,229	18,720,878	20,595,708
Northern Life..............	....	4,612	20,448	....	360,500	665,950	....	346,000	879,950
Ontario Mutual Life........	601,617	644,107	726,283	2,415,350	3,031,900	3,901,961	19,973,159	21,426,878	23,703,350
Royal Victoria Life........	....	8,071	24,278	....	242,500	770,500	....	242,500	921,577
Sun Life.......Can. Business	1,019,669	1,129,744	....	4,113 619	4,317,292	4,542,331	26,808,067	28,069,239	....
do ....Total "	1,649,943	1,851,158	1,993,813	7,468,282	10,561,270	10,638,057	38,170,341	44,962,247	49,693,415
Temperance & General.......	151,319	174,877	187,318	1,782,000	1,790,650	1,953,250	6,687,212	7,186,286	7,985,859
Total Canadian Business...	....	....	....	....	....	....	....	....	....
BRITISH COMPANIES.									
British Empire.............	223,561	219,742	215,403	434,100	304,150	418,375	5,850,655	5,802,317	6,299,001
London & Lancashire........	224,640	239,989	244,384	875,738	829,000	1,070,000	7,169,705	7,392,156	8,026,289
Standard...................	535,523	586,122	605,899	1,433,550	1,568,750	1,729,850	16,209,036	15,752,464	17,040,898
Star Life..................	18,552	....	20,000	53,728	68,915	37,000	618,823	588,101	570,000
AMERICAN COMPANIES.									
Ætna Life..................	554,833	526,606	510,883	494,720	708,761	543,800	15,531,006	15,099,861	15,000,000
Equitable..................	645,641	653,131	693.611	1,431,102	1,704,683	1,595,345	18,885,614	19,073,136	19,195,279
Mutual Life................	702,505	742,884	818,128	1,861,658	1,886,850	1,515,937	17,801,671	18,129,911	18,657,184
New York...................	815,136	820,356	854,399	2,474.992	2,681,050	3,202,700	21,782,848	22,925,289	24,309,649
Provident Savings..........	102,438	114,949	....	916,762	916,762	....	3,734,866	4,123,010	....
Travelers..................	136,971	135,202	148,015	411,563	625,650	849,419	5,234,108	5,215,994	5,577,664
Union Mutual...............	124,771	129,214	142,010	511,208	641,718	766,853	4,622,384	4,775,974	5,032,675
United States..............	43,547	43,477	45,172	124,650	239,260	270,880	1,427,680	1,490,940	1,523,320
Grand Total................	....	....	....	....	....	....	....	....	....

a Approximate.

AGE AND POVERTY.

"Theoretically Perfect, but Practically Impossible."

It has been generally agreed that deferred annuities are at present unpopular, not only with the working classes, but with every section of the community.—Old-Age Commission.

I have always found them most unpopular with all classes.—Miss Hill.

It is very hard to induce a poor man to pay for an annuity, which he has to do for forty years, and to get him to speculate on the soundness forty years hence of a society which may be perfectly sound today. The vast majority of the thrifty make no provision whatever for old age, and that is found to be the case in every class of the community, from the highest to the lowest.—Canon Blackley.

Theoretically it (the deferred annuity system) is as perfect as it can be, but practically it is impossible; . . . although I have got 100,000 depositors, or nearly that, in my penny bank, and although I have lectured hundreds of times on this subject, I am not aware that I have ever induced one person to buy a deferred annuity.—Mr. Bartley, M.P.

I believe they (deferred annuities) are very unpopular. I never met more than one person in my life that ever bought one.—The Chief Registrar of Friendly Societies.

Practically you do no business in relation to the provision of annuities with the class of persons concerning whose lot in old age this Commission has been appointed to make inquiry ?—I am afraid not. . . . The prejudice, if I may call it so, against annuities is not limited to annuities issued by the Post Office. Private enterprise does not succeed in selling annuities.—Mr. Cardin, of the Post Office, examined by Lord Brassey.

The working men must have—and I believe it is in their nature—they must have command of their own money. They will not invest in any funds to tie up their money for a course of years.—Mr. Fatkin, Manager, Leeds Building Society.

The special Commissioner of "The Insurance Record," of London, writes as follows:—