dividends, and since then it has gone on in the even tenor of its way, having passed only four dividends in the fifty years."

The company does business through about 5,000 agents; the following shows the progress made by the Home since 1853.

	Premiums received.		Losses paid.
1853.............	160,905	1871.............	3,362,161
1863.	1,291,686	1872	2,582,731
1873.	3,100,805	1892............	3,258,273
1883.............	3,162,284	1893............	3,486,341
1893.............	5,221,560	1901............	3,078,672
1901.............	5,782,026	1902............	2,487,623
1902.............	7,303,276		

CITY AND DISTRICT SAVINGS BANK.

The 56th annual report of the above institution was presented to the shareholders at the annual meeting, held on 5th inst. The net profits for the year were $150,511, which being added to the amount brought from last year made the amount available for distribution $276,263. From this sum two dividends and bonus were paid, $26,000 was expended on the acquisition of property for enlarging the St. Catherine Street, East branch, $100,000 was transferred to Reserve Fund, raising it to $700,000, after which appropriations there was $50,263 left at credit of profit and loss. The number of depositors on 31st December last was 62,843, and the average amount due each depositor was $224.14. A branch had been opened at corner of Rachel and St. Denis Streets. Mr. G. N. Moncel, manager of the Masson Estate, many years auditor of the bank, has been elected a director in succession to Mr. Henri Barbeau, deceased. The meeting passed a by-law to authorize the crediting of interest on depositors' accounts semi-annually on 30th June and 31st December, instead of annually as heretofore. The City and District has deposits to extent of $14,085,866, against which it holds $15,358,817 in cash, high class securities and call and short loans, that could be promptly converted into cash in case of need, which puts the bank in an exceptionally strong position.

FIRE LOSS IN APRIL.

The fire loss of the United States and Canada, during the month of April, as compiled from the carefully kept records of the "Journal of Commerce and Commercial Bulletin," shows a total of $13,549,300. This is but slightly less than the sum chargeable against April of last year, as will be seen from the following comparative table exhibiting the losses for the first three months of 1901, 1902 and 1903:

	1903.	1902.	1901.
January...........	$13,166,350	$15,032,800	$16,574,950
February	16,090,800	21,010,500	13,992,000
March..............	9,907,650	12,056,600	15,036,250
April...............	13,549,300	13,894,600	11,352,800
Totals..........	$52,714,100	$61,984,500	$56,956,00

Although April did so much to spoil the record this year, the total loss for the first 4 months is very satisfactory as compared with 1902, the decrease being $9,270,400, and $4,241,900 less than in 1901.

ABSTRACT OF ACCIDENT BUSINESS IN CANADA FOR THE YEAR 1902.

FROM THE PRELIMINARY REPORT OF THE SUPERINTENDENT OF INSURANCE.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies, in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims. Not Resisted.	Unsettled Claims. Resisted.
Accident and Guarantee....	4,315	1,965	1,929,500	1,936	1,782,500	494	494	None.	None.
Canada Accident..........	23,838	2,438	6,683,100	2,424	6,027,102	4,318	4,566	969	None.
Canadian Railway..........	134,624	12,540	17,271,974	10,980	15,236,841	58,635	56,662	8,984	None.
Dominion of Canada Guarantee & Accident.....	131,249	12,719	23,330,632	12,113	22,164,616	45,495	43,908	8,892	720
London Guarantee and Accident..................	73,067	6,039	14,425,241	5,976	14,193,741	27,880	23,889	3,570	5,000
Employers' Liability........	163,282	2,365	13,953,100	2,276	13,387,100	60,368	57,257	20,210	None.
Ocean Accident and Guarantee..................	189,833	9,472	33,335,333	7,475	25,002,083	124,375	131,490	51,479	6,500
Ontario Accident...........	115,170	5,690	12,895,965	5,634	11,453,298	44,329	47,265	3,525	None.
Sun..........................	164	None.	None.	29	9,000	135	135	None.	None.
Travelers...................	75,818	5,162	15,422,464	3,915	12,428,950	23,695	23,695	8,500	None.
Totals......	911,360	58,390	139,247,309	52,758	121,685,231	389,724	389,361	106,129	12,220