

THE FARM BUSINESS OF THE FIRE COMPANIES.

To the Editor of The Chronicle:

Sir:—Of late there seems to have been a feeling among the large Fire Insurance Companies that "Farm Business" has become so unprofitable that they have for some time been considering the advisability of declining this class of business. Of course, the only other alternative in order to assure a profit would be the raising of the present rates, which would greatly embarrass their representatives in the field.

As an Agent for some of the larger companies for a great number of years, would you kindly allow me space in your valuable journal to express my views which I think would, if carried out, be the means of lowering the losses on this class of business to a great extent.

1st. A great many applicants for agencies are men with no experience or judgment as to values and seem to obtain an agency without the least possible effort being made to ascertain their qualifications. In the majority of cases they represent some of the largest English companies, and I have known a number of them to have obtained agencies and only write five or six risks in the year.

2nd. The two-thirds value clause on buildings having been dispensed with as well as the limit on live stock has led to over-insurance in a majority of cases, especially in localities where the Mutual Companies do business, as the larger Companies only procure such risks as the Mutual Companies decline, in a majority of cases.

3rd. Agents being allowed to accept Farm Risks without having first personally inspected same has led to a lot of unprofitable business for some of the companies. If agents were compelled to inspect at least once every three years they would at a glance see any objectionable feature and give the companies the benefit of the doubt.

4th. The great loss occasioned by steam threshers could be avoided by a warranty being inserted in the policy that the screen on the smoke stack be locked and sealed down or otherwise the policy would be void.

Yours truly,
AGENT.

June 16, 1916.

THE FARMER AND LIFE INSURANCE.

The North American Life has got out a new folder under this heading, to point the appeal of life insurance to the farmer. "This move is a timely one. Farmers, as a class, are doing exceptionally well at the present time and lately there have been signs that those of influence among them appreciate vividly the necessity for life insurance and are prepared strongly to recommend it to their fellows. Life agents and companies who cultivate the farmer should secure an ample reward for their efforts.

In the smoke-room of a liner reposed dozing an important official of the Atlas. Other men were in the room chatting when one of them spoke of life insurance and of paying a premium of £78,000. The effect on the Atlas man was electrical and instantaneous. In a moment he was wide-awake—"You mean, sir," he said, "the sum insured was £78,000?" "Oh, no," said the other, "I paid for insurance a premium of £78,000," and it was quite true.—*Insurance and Financial Gazette.*

CANADIAN POPULATION OF MILITARY AGE.

The current number of the Census and Statistics Monthly issued by the Census and Statistics Office of the Department of Trade and Commerce which has just come to hand, contains an interesting article on the number of males between the ages of 18 and 45 years in Canada at the date of the last Census, June, 1911. The statement divides this population into Canadian born, British born and Foreign born for each of the provinces and for the Dominion as a whole.

It is shown that the native born were 98.37 per cent. of males 18 to 45 years of age in Prince Edward Island, 93.42 per cent. in New Brunswick, 87.22 per cent. in Nova Scotia, or better than 90 per cent. for the Maritime provinces as a whole. In Quebec the nativeborn represents 87.44 per cent. of the males 18 to 45 years of age; in Ontario 70.57 per cent. In all the Western provinces the native born constitute less than one-half of the males 18 to 45, being 40.62 per cent. in Manitoba, 38.51 per cent. in Saskatchewan, 30.46 per cent. in Alberta and 26.23 per cent. in British Columbia. British born males are 18.38 per cent. of the total males of this age period in Ontario, and from 24 to 34 1-2 per cent. in the provinces west of the Great Lakes. The Foreign born males constitute the largest proportion of the males between 18 and 45 years in Alberta and British Columbia.

The next statement shows for each province the total numbers between 18 and 45 years by actual count, who, at the date of the Census, were of Canadian, British or Foreign birth. In addition, the "Census Monthly" shows similar detailed information by single years of age of the male population 18 to 45.

While these figures represent conditions existing on June 1st, 1911, yet, because of the heavy British immigration in 1912, '13 and '14 as well as to the known tendency of young countries to maintain a high birth rate, they also show fairly well the numbers from which eligibles for military service may now be expected.

MALE POPULATION 18 TO 45 YEARS OF AGE CLASSIFIED.

Provinces.	Total.	Canadian born.	British born.	Foreign born.
Canada.....	1,720,070	1,109,385	306,377	304,310
P. E. I.....	16,868	16,592	157	119
Nova Scotia.....	98,493	85,909	8,437	4,147
New Brunswick.....	68,710	64,188	2,371	2,151
Quebec.....	390,897	341,783	23,066	26,048
Ontario.....	582,246	410,896	106,997	64,353
Manitoba.....	122,762	49,868	39,806	33,088
Saskatchewan.....	158,907	61,193	38,871	58,843
Alberta.....	122,915	37,446	31,954	53,515
British Columbia.....	158,272	41,508	54,718	62,046

STOCK NOTES AS ASSETS.

In his annual report, Mr. A. E. Ham, the Manitoba Superintendent of Insurance, calls attention to the matter of stock notes. Many of the companies organised in the province, he says, sell their stock and accept notes for payment in lieu of cash. While this is a great benefit to the company, in aiding their sale of stock and helping the promoters, it is a very dangerous practise as many of these notes on due date are repudiated and worthless; thus a false impression is given as to the current value of the company's assets. Mr. Ham recommends that the Manitoba Insurance Act should place a strict limitation on the asset value of these notes or totally disallow them as an asset.