

showing an advance of mail route in the year from 5,668 miles to 5,991 miles, and Manitoba and the Territories show 7,480 miles, as against 6,653 miles in 1890.

There are 8,061 post offices in the Dominion. Of these there are 3,026 in Ontario, 1,441 in Quebec, 1,431 in Nova Scotia, 1,101 in New Brunswick, 324 in Prince Edward Island, 167 in British Columbia, 339 in Manitoba, and 132 in the Territories. Railways are fast superseding everywhere the old stage routes, and mails are now carried over 12,121 miles of rail in this country. Of this total the Canadian Pacific had 5,588 miles, the Grand Trunk 2,916, and the Intercolonial 919. There are 165 postal cars in daily use travelling 26,573 miles. As a circumstance vividly showing the change that is coming over the face of the western country, the Calgary and Edmonton railroad has superseded a stage mail route that was originally 990 miles long. The longest stage route in Canada now is that from Prince Albert, N.W.T., to Cumberland House, 230 miles. It is learned, too, that by the Pacific mail steamship service from 17th January, 1891, to 26th January, 1892, 61,375 letters, 20,112 papers, and 14,264 packages were despatched. There were also handled 674 bags of closed mail to and from Europe. We already know that a direct parcel post exchange has been in operation with Japan since 1890; and with Barbadoes since the 18th April, 1891; but it is satisfactory to hear of the probable establishment of a direct parcel post with other islands in the West Indies and with Hong Kong.

A hundred million letters and post-cards transmitted in a year is not a bad index of the commercial and literary activity of a people five or six millions in number. The number of letters was 97,975,000; of post cards, 20,300,000; of transient papers and packets, 25,890,000. The registered letters numbered 3,292,000, while the money orders—there are 1,080 money order offices—reached the remarkable number of 855,619 for the sum of \$12,478,178, payable, \$9,858,062 in Canada, and \$2,624,126 in other countries. This branch of work shows a remarkable growth, for in 1868 the number of orders issued was 90,163, for \$3,352,881.

The following table is of interest, as showing the share of the various provinces in the use of postal facilities. It is evident that Ontario stands first as a letter writing and newspaper-reading community, from the following estimates of the mail matter posted during the twelve months:—

	Letters.	Post Cards.	Transient Papers, Packets, Etc.
Ontario . . . . .	53,000,000	13,175,000	15,700,000
Quebec . . . . .	23,100,000	3,950,000	7,400,000
Nova Scotia . . . . .	7,100,000	1,330,000	850,000
New Brunswick . . . . .	5,300,000	860,000	680,000
P. E. Island . . . . .	1,125,000	150,000	160,000
British Columbia . . . . .	2,450,000	175,000	300,000
Manitoba . . . . .			
N. W. Territories . . . . .	5,900,000	660,000	800,000
<b>Total . . . . .</b>	<b>97,975,000</b>	<b>20,300,000</b>	<b>25,890,000</b>

More than half the registered letters, say 1,833,000, were posted in Ontario; so were two-thirds of the photographs, deeds, insurance policies, packets of printers' copy. In the general disapproval of the increased

rate on city drop letters the number of these declined from 211,000 in 1888 to 194,346 the next year; but came up to 210,000 the year following, and last year had reached 217,000, October being chosen as a specimen month. The following estimate of weekly averages of letters, post cards and newspapers delivered by letter carriers under the free delivery system was made in October, 1891:

Offices.	Letters and post cards.	Newspapers.
Halifax . . . . .	21,306	9,795
Hamilton . . . . .	41,520	16,033
Kingston . . . . .	19,015	8,825
London . . . . .	31,325	11,900
Montreal . . . . .	115,185	43,237
Ottawa . . . . .	30,382	21,320
Quebec and St. Saviour . . . . .	32,132	11,763
St. John . . . . .	21,432	12,364
Toronto . . . . .	290,037	67,805
Victoria . . . . .	6,897	5,924
Winnipeg . . . . .	23,172	16,653
<b>Totals . . . . .</b>	<b>632,273</b>	<b>225,619</b>

This is equal to nearly thirty-three million letters and post cards, and more than eleven million newspapers per annum. Comparisons are sometimes curious. Contrast Winnipeg and Halifax in the above list, remembering their relative population. Contrast Toronto and Montreal, Hamilton and Quebec. Some postage stamp figures may be interesting. The total revenue derived from the sale of stamps of all sorts and of post cards, stamped envelopes, etc., was last year \$3,215,087. The stamps sold numbered 122 millions, of which 70 millions were three-cent, 10 millions two-cent, 37 millions one-cent stamps. The Old Country or five-cent stamp sold to the number of two millions and three quarters, so that about \$186,000 revenue was derived from trans-Atlantic postage. Almost two million post cards were sold.

Referring to registered letters the report says there were during the year 155 cases where contents, or portions of contents, or loss of registered letters containing money, sent through the Canadian post offices, was sustained. Of these 155 cases the contents, in whole or in part, were recovered from the officers responsible, or otherwise made good, in 42 instances, where the loss took place whilst in custody of the post office. In thirty-three cases no evidence could be obtained to account for the alleged discrepancy. In 27 cases the loss was made good by the officers responsible. The contents, or portions thereof, were recovered or made good in twenty-four cases where the letters were stolen, or supposed to have been stolen, from post offices or from mails *en route*. This, considering the millions of letters handled, is a most creditable record for both honesty and efficiency.

AN INSOLVENCY LAW NEEDED.

We have heard of a recent case which illustrates the present unsatisfactory nature of credit business in Canada, the uncertain basis of credit with the varying laws in force in different provinces, and the need of a general law to govern insolvency matters. A dry goods house in Ontario sold a bill of merchandise to a dry goods firm in Nova Scotia during the past winter. When a remittance became due the house wrote to know why its goods had not been paid for. The reply came in the shape of a letter from the assignee of the Nova Scotia firm, as under:

"DEAR SIR.—The stock of J. B. Gass & Co. was duly advertised for tender some few weeks ago, and was purchased by Mr. Gass's brother-in-law at about 40 cents. The amount realized did not quite cover the preferred claims. Mr. Gass is managing the business and is making an effort to regain his position sufficiently to get settlements with old creditors and become reinstated again in the proprietorship. In the present depressed condition of business this will no doubt take time, but there is good hopes that something may be accomplished. The amount paid preferred creditors was 94½ cents."

A free-and-easy way of treating creditors, rather. This assignee, we are told, does not even condescend to give an account of the transaction further than is given in the letter printed above. Still, what we do learn is suggestive enough; the assignee sells the stock to the brother-in-law for about forty cents in the hundred, and the insolvent is "trying to regain his position"—not, however, so far as we know, by any such old-fashioned method as paying one hundred cents in the dollar, but by "getting settlements (*i.e.* compromises, no longer an odious word) with old creditors and becoming reinstated again in the proprietorship."

The ultimate lesson taught by such proceedings as these is that importers should not sell on credit to persons who do business in this way, in provinces where creditors are liable to be so treated. Some people would call this a hard alternative, both to seller and buyer. It would, however, be a safe one.

THE NEW ONTARIO INSURANCE LAW.

The Act relating to insurance matters which passed the Ontario Legislature and received the Royal assent and became law on the 14th instant, is known as the Insurance Corporations Act, 1892, and some of its provisions take effect from the date of its passage. With regard to assessment insurance it is enacted that "insurance on the assessment system" includes any contract in which the premium, not being a premium-note, consists of sums uncertain or variable in time, number or amount; and also any contract whereby the benefit is made dependent upon the collection of sums levied upon persons holding similar contracts, or upon members of the contracting corporation. It is provided that any assessment insurance undertaken or transacted under the authority of *The Insurance Act of Canada*, shall be deemed assessment insurance for purposes of this Act.

There is a very distinct and specific provision that all applications, contracts, or other instruments of such insurance, and every circular, advertisement or publication soliciting insurance, issued or used in Ontario for purposes of assessment insurance, shall bear the words "Assessment System" printed or stamped in large type at the head thereof. It is to be borne in mind that the insurance contracts (or "benefit certificates") of Friendly Societies are within the intent of the provision relating to punishment of offenders, which provision takes effect from the passing of the Act; and therefore all documents and publications used by the society for purposes of its insurance transactions should be headed with the words "Assessment System," which however may be stamped on forms and circulars already printed.

The section concerning rebates has no application to Friendly Societies. It applies exclusively to insurance corporations operating under license or authority issued under *The Ontario Insurance Act* or *The Insurance Act of Canada*, and transacting insurance against