

one line of strap-holders occupies the aisle. It is an intolerable nuisance to have the steps and platform crowded. We have seen ladies' dresses torn and hats crushed in the struggle to get through the crowd on a platform. Not a few robberies are committed on cars when crowded, as pocket picking is easy under such conditions. The Company loses a large number of fares when cars are crowded, indeed, many persons declare that they are justified in withholding the fare when the Company causes them such inconvenience on a trip. It would be quite easy for the manager of the Street Railway to stop this nuisance by forbidding it, and dismissing any conductor whose car was reported to be unduly crowded.

We need here the rule under which a traveller went up to a coach in which Charles Lamb was seated after dining at a wayside inn. The traveller, putting his head to the window, asked, "All full inside?" to which Lamb answered, "Yes! that last piece of pudding did the business for me!" Here the cars are never supposed to be "full inside" until passengers begin to sit or stand on the iron projection in the rear.

Imperial Postage.

In the Imperial House of Commons on 28th ult., Sir J. Leng asked the Postmaster-General whether letters and newspapers could be posted from Quebec and Montreal to New Orleans and San Francisco at considerably lower rates than to Liverpool and London, and whether he would arrange that the postage between Canada and the United Kingdom should not be higher than between Canada and the United States. Mr. A. Chamberlain, in reply, said: "The facts are as stated in the first part of the question. It is owing to a special arrangement made between the Canadian and the United States Administrations, over which I have no control, though its effects on British interests are receiving my attention. The rates between this country and Canada are the lowest which prevail between the United Kingdom and any part of His Majesty's dominions." The above reply by Mr. Chamberlain, Junior, is not satisfactory, nor is it correct. It is no justification of the present postal rates between Canada and Great Britain that they are "the lowest which prevail between the United Kingdom and any part of His Majesty's dominions." The rates of newspapers and other serial publications to Canada are not "the lowest which prevail between the United Kingdom and any part of His Majesty's dominions," unless the several parts of the United Kingdom are regarded as not being in "His Majesty's dominions." What is desired by Canadians is that the postal rates for newspapers and other periodicals

sent from this country to Great Britain and from Great Britain to this country be so reduced as to facilitate the exchange of British papers and magazines between Canada and the old land. At present the publications of the United States sent to Canada have an advantage over those of Great Britain in postal rates, which is a distinct and most regrettable discrimination against British journals and magazines as compared with American ones. It seems to require a surgical operation to get the idea into an official's head, that Imperial unity demands for its development and preservation some practical measures for binding the peoples together, such as the free interchange of newspapers, and other periodicals.

Experience The "Insurance Age" has given a table of **Five** compiled from the "Policyholder" **Companies**, giving the total premiums and losses of the twenty English companies doing business in the United States, with the loss ratio and expense ratio for 1901, together with these ratios combined; also column showing the combined loss and expense ratios of these companies in the United States during the same time—that is, 1901:

Company.	Premiums 1901.	Losses 1901.	Ratio	Ex. Ratio	Comb.	Comb. Ratios in U. S.
	\$	\$				
Alliance	2,743,300	1,403,600	51.1	35.0	86.1	64.7
Atlas	2,309,815	1,402,750	60.7	33.6	94.3	99.0
Caledonian	2,086,560	1,588,620	75.8	36.6	102.4	122.4
Com. Union	8,821,035	5,074,015	65.7	33.6	99.3	98.9
Law Un. & Crown	938,610	520,540	55.4	33.8	89.2	100.0
L. & L. & Globe	8,946,020	5,744,475	64.2	32.9	97.1	90.8
London Ass'n	2,259,620	1,279,369	56.6	34.3	90.9	93.3
London & Lanc.	5,621,070	2,928,875	51.6	35.3	86.9	100.6
Manchester	4,149,300	3,795,560	91.3	38.0	129.3	115.3
National, Ire.	2,119,820	1,891,170	90.3	34.8	124.1	118.0
N. B. & Merc.	8,119,070	5,081,360	68.7	34.3	103.0	102.1
Northern	4,264,640	2,634,170	61.8	33.0	94.8	94.2
Norwich Union	5,182,380	3,717,610	71.7	35.5	107.2	117.0
Phoenix, Eng.	6,928,370	4,736,100	68.3	39.8	99.1	99.9
Royal	12,548,600	7,424,465	59.1	34.3	93.4	99.9
Royal Exchange	2,596,620	1,600,555	61.7	32.9	94.6	105.8
Scottish Un. & N.	2,913,220	1,965,190	67.4	33.9	101.3	102.6
State	513,975	308,795	60.0	36.2	96.2	85.1
Sun	5,826,735	3,353,170	57.4	34.1	91.5	94.7
Union	3,214,395	2,796,890	85.5	33.6	119.1	101.9

Our contemporary remarks:—"In some instances the unfavourable experience in the United States has, of course, affected the total results, but in many cases the total experience will be seen to be much worse than in that country. No less than nine of the twenty companies show a combined loss and expense ratio considerably greater, as to their whole operations, than in the United States alone. In these companies it will be seen that the United States business really helped to keep up whatever show of profit they enjoyed. In the case of most of the companies when the figures are examined, the