AMOUNT PAID TO POLICYHOLDERS.

The total amount paid to policyholders during 1909 was as follows: —

Death claims (including bonus additions)....	$ 8,076,954.52
Matured endowments (including bonus additions)..	3,279,675.90
Annuitants..	382,789.91
Paid for surrendered policies..	3,010,104.51
Dividends to policyholders..	1,632,610.74
Total..	$16,382,135.58

Including the business done outside of Canada by the Canadian companies, the following table shows the total premium income and payments to policyholders of all companies, other than assessments and fraternal companies, doing life insurance business in Canada for the last thirty-one years, and also the ratio of payments to policyholders to premiums received: —

Year.	Premium Income. $	Payments to Policyholders. $	Rate of Payments to Policyholders per cent. of Premiums.
1879..	2,606,756	1,301,480	49.93
1880..	2,691,128	1,389,986	51.65
1881..	3,094,689	1,879,240	60.72
1882..	3,544,603	1,946,444	54.91
1883..	3,861,179	2,201,152	57.01
1884..	4,195,726	2,073,395	49.42
1885..	4,684,409	2,544,101	54.31
1886..	5,298,596	2,851,981	53.83
1887..	6,105,474	3,235,205	52.99
1888..	6,655,762	3,440,729	51.70
1889..	8,336,167	3,942,590	47.30
1890..	8,131,852	4,445,668	54.67
1891..	8,667,609	4,911,485	56.66
1892..	9,347,131	5,452,151	58.33
1893..	9,952,833	5,133,284	51.58
1894..	10,345,919	5,516,929	53.32
1895..	10,887,501	5,862,447	53.85
1896..	11,469,040	6,506,096	56.73
1897..	12,197,626	7,076,962	58.02
1898..	13,190,742	6,782,006	51.41
1899..	14,490,102	7,680,959	53.01
1900..	16,633,142	9,232,061	55.50
1901..	17,130,456	8,993,125	52.49
1902..	19,501,945	9,397,971	48.19
1903..	21,240,823	10,288,364	48.44
1904..	23,650,887	11,804,359	49.91
1905..	26,535,365	13,796,504	51.99
1906..	27,264,938	13,040,857	47.83
1907..	28,403,423	14,753,533	51.94
1908..	30,567,553	16,122,797	52.75
1909..	33,304,241	16,382,136	49.19
Total..	403,987,617	209,085,997	51.98

Hence for every $100 premiums received in 1909, there has been paid to policyholders $49.19, leaving $50.81 to be carried to reserve, expense and profits. Collecting the results for the thirty-one years, 1879 to 1909, we find that the total payments to policyholders amount to 51.98 per cent. of the premium income during the said period. The corresponding figures of companies which have ceased to do new business in Canada show that for the thirty-one years, 1879 to 1909, the total payments to policyholders made by these companies exceed by 70.47 per cent. the total premium income during the same period.

CANADIAN COMPANIES INCOME AND EXPENDITURE.

The Canadian companies received in 1909 an income of $31,797,509, drawn from the following sources: —

Premiums and annuity sales..	$24,236,724
Interest and dividends..	7,105,898
Sundry..	454,887
Total..	$31,797,509

And they expended $17,330,088 under the following items: —

Paid to policyholders and annuitants..	$10,271,551
General expenses (including investment expenses).	6,483,223
Taxes..	260,076
Dividends to stockholders..	315,238
	$17,330,088

Hence out of every $100 of income they have expended in payments to policyholders, $32.30; in general expenses, $20.42; in taxes, 82 cents; and in dividends to stockholders, 99 cents, leaving $45.47 to be carried to reserve. The total assets at December 31, 1909, of the Canadian life companies other than assessment and fraternal companies (including $6,481,659 outstanding and deferred premiums, and interest and rents due and accrued which have not yet gone into income) amount to $153,790,291, an increase over the corresponding amount at the end of the year 1908 of $15,298,912. The amount of risks in force has increased during the year from $601,218,828 to $646,710,120, a gain of $45,491,292, and the reserves have increased from $121,231,238 in 1908 to $132,928,937 in 1909, an increase of $11,697,699.

INDUSTRIAL ACCIDENTS IN CANADA.

The attached statistics of industrial accidents occurring in Canada in 1909 and in the five years, 1904-9 are arranged from those published by the Department of Labour. These statistics are collected by the Department from verified newspaper reports and from returns made by correspondents, by factories and mines inspectors in the several provinces, by the Board of Railway Commissioners of Canada, by the Municipal and Railway Board of Ontario, etc. The accidents recorded are those occurring in course of employment and causing either loss of life or serious impairment in industrial efficiency. While it is not claimed that these returns are complete, they are as accurate as it is possible to make them.

During the year 1909, 1,279 fatal and 2,718 serious non-fatal accidents occurred throughout Canada. This is an increase of seven in the number of fatal accidents in comparison with the preceding year, and an increase of 441 in the number of non-fatal injuries. The record, however, is below that of 1907, when 1,353 fatal and 2,752 non-fatal accidents were reported. As in previous years, the summer and autumn months, during which industrial activity is at its height in Canada show a proportionately higher return of accidents.

The largest number of fatalities, 283, occurred in the railway service, agriculture standing second, with 256, mining, third, with 160 and lumbering, fourth, with 130. These industries ranked in the same order with regard to fatal accidents in both 1908 and 1907. Of the non-fatal injuries, the largest number occurred in the metal trades, 482, agriculture standing second, with 374 and the railway service, third, with 293. In 1908, the railway service stood second and agriculture, third, the metal trades standing just as in 1909.