

**INSURANCE IN CANADA IN 1897.****FIRE INSURANCE.**

We regret exceedingly that owing to the non receipt of the figures of some of the companies up to the time of going to press we have been unable to complete our usual table showing the result of fire insurance business in Canada during the year 1897. We hope, however, to publish it in our next issue.

**LIFE INSURANCE.**

We were in hopes of having complete returns of the life assurance companies in time for publication in this issue, but as there has been some delay with a few of them we are reluctantly compelled to postpone the tables, which we trust will appear in our next number.

**THE CIVIC ELECTIONS.**

A great outcry is periodically made against the civic Government of Montreal. Judging by some critics a radical change is necessary. Some who take the pessimist's view of matters, declare the city is too heavily taxed, that its finances are in a deplorable condition, in fact some few have stated that ruin stares us in the face. The worst enemies or most jealous rivals of this fair city would not go as far in its depreciation as some members of our local Press have done for sensational purposes and a few others who ought to be better informed. We are fain to cry: "Save us from our friends." The statements which give rise to such gloomy ideas being wholly incorrect or grossly exaggerated, are liable to injure the credit of the City. The securities of the City of Montreal, so far as safety is concerned, are as good as those of the Dominion Government or British Consols. It is generally conceded that our taxation is comparatively light, and more revenue needed for necessary administrative purposes. It is true that a stricter economy, under a different system of administration, could be practised with advantage. The citizens have had the opportunity of nominating their representatives and future civic rulers, and in a few days they will have to elect those who will govern the city's affairs. Here then is the opportunity to show that our citizens can work as well as talk. The rulers they select and elect will be their own independent choice, and whoever they may be, they will come direct from the people as an expression of the people's judgment as to the proper persons to manage civic affairs. How many of the critics of the City Council are now earnestly working on behalf of, or are ready to financially assist the candidature of, those representatives they deem most desirable to be elected to the Council? Out of the 40,000 voters, how many of them will even take the trouble of voting?

And, out of the loudest complainers against the city's government, how many are taking any practical interest in the civic elections?

The nominations for the office of Mayor and Alder-

men of this city, took place yesterday. Alderman Prefontaine was elected Mayor by acclamation. According to an understanding, an English and a French-speaking citizen is elected every other term, and the year being the turn of a French-Canadian, Alderman Prefontaine was their choice, which was acquiesced in by their English-speaking fellow-citizens. In addition to the Mayor, there were eleven out of the twenty-six Alderman elected by acclamation.

**THE HISTORICAL BALL.**

The magnificent Ball given in this City on the 18th inst. was "Historical" in a double sense. It was designed to be and was a social gathering of citizens - costumed as to represent, and as it were reproduced a large number of historic personages associated with the annals of Canada in early times. This idea was carried out with remarkable brilliance and success, thus it was indeed "Historical" in its aim and character. It will ever be a memorable event, and rank in later days as an historical incident of deeper significance than appears on the surface, as it was a demonstration of the feeling and conviction which have become so pronounced amongst Canadians, that our country has a history of illustrious memories, and a future to be anticipated with pride, and with confidence. It has been the reproach of Canadians that they knew little, and cared naught, as a people, of or for, the history of their country. We venture to pronounce the Historical Ball a proof of this reproach being unjust, at least so far as the citizens of Montreal are concerned. It has also been charged that, our history being occupied to a large degree with the conflicts between two national forces and races, which are joint occupants of Canada, is provocative of national jealousies and irritation. The utter groundlessness of this indictment was shown by the recent Ball, which was organized and carried out with splendid success by an organisation comprising members of the leading families in this City of both nationalities. Besides characters associated with the discovery and civilisation of Canada, others represented were French and English dignitaries upon whom, in their day, devolved the Government of Canada, as then constituted, both when its allegiance was to the Crown of France and when it was owned and loyally paid, to the Crown of Great Britain. No other country could have organized such an historical spectacle, nor could one have been devised more calculated to excite an interest in national annals, or one by which so much history was so picturesquely, and so impressively taught. It was Parkman's History illustrated by a panorama of living representations of the illustrious men and the noble women whose records that historian has made so fascinating a study.

It was peculiarly gratifying to the participants in this event to have the presence of His Excellency the Governor-General, and Her Excellency, the Com-