

LIFE.

NAMES OF COMPANIES.	Premiums for year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
CANADIAN COMPANIES.	\$		\$		\$		\$	\$	\$	\$	1880.
Canada	592,499	2,107	3,965,062	12,586	21,547,759	101	192,948	.....	.....	.....	Apl. 30
Citizens'	29,211	107	195,700	692	1,141,440	14	17,308	15,000	5,100	None.	Dec. 31
Ontario Mutual.....	82,326	905	1,557,750	2,638	3,064,884	11	12,133	.....	2,000	None.	Dec. 31
Sun	114,595	573	926,370	2,486	3,897,139	8	24,839	28,549	2,000	None.	Dec. 31
Toronto.....	4,730	68	69,716	210	193,747	2	3,000	1,930	2,000	None	Dec. 31
BRITISH COMPANIES											
Briton Life.....	4,008	13	28,000	66	118,910	.....	.....	.....	.....	.....	Dec. 31
*Briton Medical & General Life Association.....	30,603	.....	.....	431	1,009,005	6	16,303	16,303	800	None.	Dec. 31
Commercial Union.....	20,620	12	38,709	300	674,569	3	5,983	6,754	2,806	None.	Dec. 31
Edinburgh.....	22,163	None.	None.	226	567,753	5	8,062	7,543	1,978	None.	Mar. 31
*Life Assoc'n of Scotland ..	95,175	None.	None.	1,674	3,195,191	23	50,312	67,125	28,655	None.	April 5
Liv. & London & Globe.....	10,539	8	18,467	195	281,541	4	6,653	5,679	973	None.	Dec. 31
London Assurance.....	1,082	2	5,840	9	29,370	None	None	1,848	None.	None.	Dec. 31
London & Lancashire Life.	64,551	425	706,900	1,363	2,186,740	7	12,045	10,500	4,545	None.	Dec. 31
North British.....	26,710	26	112,498	335	994,979	12	37,710	35,221	8,464	None.	Nov. 30
Queen	10,001	7	18,460	205	410,603	1	2,433	6,433	None.	None.	Dec. 31
Standard	165,444	502	1,036,986	2,960	6,037,919	30	72,794	71,201	17,297	None.	Nov. 15
AMERICAN COMPANIES.											
Equitable	194,485	676	2,020,600	2,423	5,952,547	26	58,590	62,675	7,500	None.	Dec. 31
Metropolitan	27,102	15	33,750	429	951,932	4	7,000	7,000	2,000	None.	Dec. 31
*North Western.....	33,130	None.	None.	618	925,743	6	27,907	27,907	None.	None.	Dec. 31
*United States	1,723	None.	None.	27	44,665	None.	None	None.	None.	None.	Dec. 31

No returns have been received from the following Companies: Confederation, Mutual of Canada, Royal, Star, Aetna, Travelers, Union Mutual, Reliance, Scottish Amicable, Scottish Provident, Scottish Provincial, Connecticut Mutual, National, New York, Phoenix of Hartford.

*These Companies have ceased doing new business in Canada.

SOCIAL INFLUENCE AS A BUSINESS POWER.

This was the subject of the annual address delivered before the Underwriters' Association of the South at Atlanta, Georgia, on 24th March last by Mr. M. Bennett, jun., of Hartford, Conn.

Our space will not permit the insertion of the whole speech, though it well deserves careful reading, re-reading and acting upon by every member of "Insurance Society."

The following "extracts" must not be considered as a synopsis, or even as the best parts of a speech that was all good, and may be read in full in the New York Insurance journals.

"Many years' observation in our particular profession has constantly increased the inspiration of my belief that less mischief emanates from an empty head than an empty stomach—for even an anaconda when filled and fed is harmless. Give me folly in preference to dyspepsia, a whetted appetite rather than a whetted tongue, whist to solitaire, even idiocy to bile, and a carving knife to a drawn dagger. Between Diogenes and his dog, give me the dog. Though in justice to the lantern of this distinguished philosopher, had he struck the insurance fraternity, he would more readily have found the man he was looking for.

A man may sign your constitution, join your association, qualify by his verbal or written pledges, become disgruntled and withdraw.

But he must indeed be a remarkable specimen of God's noblest work if, when he takes you by the hand and looks you in the eye across the festive board, he goes out to cut your rate or abuse your friendship. Who ever knew a war to start at a banquet? Ink is mightier than gunpowder and carries its missile farther, and the pen is more powerful than the sword, but an ink eraser applied to the right spot is greater than either.

Hence we are a firm disciple of the sociality of consociation, in which enmity gives way to friendship, discord yields to amity, alienation to sodality and good friendship, estrangement to fraternization and harmony. These social gatherings remove asperities and heal differences. Disorganization comes from the separation of men, but association is the promoter of union and strength. As a rule prejudices between men are inspired by lack of knowledge of each other, and prejudice begets disunion, for an idea founded upon ignorance is ever the hardest to dispel. Apart we may differ, but when we come together we find our respect for each other increased, friendships are begotten and regard inspired; the sharp corners are rounded off, rough surfaces smoothed down; prejudices give way to esteem, as ignorance yields to light.

I believe from such meetings we always go away wiser, better and broader men, and in a mood for mutual concession, by which alone can our business ever reach its highest and easiest success; for in these mutual yieldings must each member of our association seek and find in the end his own highest average prosperity.

Friendship should not be sacrificed to interest, even from a solely business and selfish standpoint. I do not believe in the should be false and most damnable of proverbs, "There is no friendship in trade." And as everything in nature finds its level, so everything in our profession must find its average, by a law just as inevitable as that which brings the falling apple to the ground. Do we decree our