

the youngster to pass without punishment or any attempt to enforce her edicts. In a certain large western city the damages paid for sidewalk accidents are a bagatelle, because the by-laws are strictly enforced on all classes. After some days of general neglect there are a few score summonses served on offenders, each one is fined \$2 and costs and given the trouble of hanging round the Police Court for hours. The warning is heard by every citizen, and is heeded, hence the clean sidewalks, hence the fame of that city for cleanly streets, hence its trifling outlay for damages.

**Mr. Digby Johnson Attacked.** A sharp attack was recently made by an English contemporary on Mr. Digby Johnson on the alleged ground that he had denied there being negotiations going on for the taking over of the Lancashire Fire Insurance Company by the Royal. The explanation probably is this, there were enquiries made in reference to certain reports on this matter which were entirely premature and may be somewhat impertinent, so that an evasive answer had to be given, as is regarded justifiable by ethical authorities. Or, Mr. Digby Johnson may have been in a parallel situation to that of Benedict in "Much Ado About Nothing," who, when chaffed about wedding after vowing to live a bachelor's life, said: "When I said I would die a bachelor, I did not think I should live till I were married." So Mr. Johnson may have been equally unable to foresee the future entrance of his company into the bonds of matrimony with the Royal. Askers of untimely questions are apt to get misleading answers. A person is not bound to reveal a secret because some one asks him to do so.

**Appropriating Original Editorial Matter.** We recently entered a very mild protest against the republication by other newspapers of the matter specially prepared for the editorial columns of this, or any journal, without acknowledgment. Occasional slips must occur, such as the one in our issue of the 5th inst. We therein gave as an item of news what was, when originally published, an editorial contribution to the "Life Insurance Independent." That journal is not amongst our exchanges. The matter in question relating to, "Why the premium loading is greater at the older ages," is credited to a Mr. Hershey, who, we are informed, prepared it specially for the "Life Insurance Independent." It was re-published in another Chicago paper without acknowledgment as an item of news, consequently we are innocent of having taken it from the paper for which it was prepared. Had the name of the paper been given from which it was transferred to our columns, that name would not have been the one wherein it originally appeared. It was an oversight not to have given that name, and a pity, as then our contemporary's lash could have fallen on the principal culprit.

**LIFE INSURANCE STATISTICS, 1900.**

The Superintendent of Insurance has just issued his "Abstract of Statement of Insurance Companies in Canada for year ended 31st December, 1900." The returns are subject to correction after the usual inspection of the companies has been made. One page of this issue is occupied by a table compiled for THE CHRONICLE from the Preliminary Statement of the Insurance Superintendent. By comparing the premiums received in 1900 with those of 1899 we find all the Canadian companies, with one exception, to have enlarged their premium receipts last year. Of the British companies there are 8 which reduced their premium receipts last year, the companies having had this experience being those whose life business in Canada is not being cultivated. The four British life companies who actively conduct this business in Canada enlarged their premium receipts. All the American life companies who seek Canadian business had an increase in premiums last year, with one exception. It may, therefore, be said that every active life assurance company in Canada, except two, enlarged its premium receipts last year over the amount in 1899. The amount of the increases in premium receipts for each class of companies in 1899 over 1898, 1900 over 1899, and the percentage of such increase in each case were as follows:—

Companies.	Increase 1900 over 1899.	Percentage of increase.	Increase 1899 over 1898.	Percentage of increase.
	\$	P. C.	\$	P. C.
Canadian.....	1,368,598	17.45	726,395	10.20
British.....	95,211	7.46	103,284	8.70
American.....	302,375	7.68	399,593	11.22
Totals.....	1,768,084	ave 13.52	1,229,272	ave 10.37

The race was clearly in favour of the Canadian companies last year as judged by the premium receipts. If we turn to the columns giving the amounts of assurance issued and taken by the three classes of companies in 1898, 1899 and 1900, we find the data for the following table showing their respective increase in 1899 and 1900:—

Companies.	Increase or decrease 1900 over 1898.	Increase or decrease 1899 over 1898.
	\$	\$
Canadian.....	dec. 3,535,539	inc. 6,947,594
British.....	dec. 30,607	inc. 410,747
American.....	inc. 5,466,380	inc. 5,772,094
Totals.....	inc. 1,900,234	inc 13,130,435

We have then in the returns given in the official statement for 1900 as compared with 1899, an increased receipt from premiums last year amounting to \$1,768,684, while the amount of life assurance issued and taken, was less in 1900 than in 1899, by \$1,900,234. At the same time the amount of insurance in force at close of last year was \$27,826,830 greater than at the end of 1899. The amounts in force at close of the last three years, with the increase of 1900 over 1898, were as follows:—

Company.	Amount in force 1900.	Amount in force 1899.	Amount in force 1898.	Exc. in 1900 over 1898.
	\$	\$	\$	\$
Canadian.....	267,392,181	252,219,758	226,285,215	41,106,969
British.....	39,414,376	37,026,272	35,158,163	4,256,213
America.....	125,155,863	113,889,763	101,566,760	24,589,103
Totals.....	431,962,423	404,135,593	363,010,138	68,952,285