

FIRE INSURANCE BUSINESS IN CANADA IN 1883.

NAME OF COMPANY.	Total Cash Income.	Net Cash for Premiums.	Net am't at Risk at Date.	Net Losses Incurred.	Net am't paid for Losses.	Unpaid Losses not Registered.	Losses Reinstated.	General Expenses.	Reserve of unearned Premiums and other Liability.	Excess of Assets over Liab. excluding capital & Reserve.	Excess of Income over expenditure & Reserve.	Nature of Business in Canada.	Total Assets in Canada.
CANADIAN—British America	\$787,179 80	\$121,071 00	\$13,914,026	\$85,785	\$62,480	\$15,209	None.	\$292,099 98	\$395,351 19	\$564,998 11	\$74,693 87	Fire, Inl. & O.	\$1,109,786 04
Citizens'	194,715 89	181,393 00	18,691,007	135,613	135,613	12,000	1,317	70,868 58	103,266 40	\$54,043 31	\$11,756 08	do.	246,192 26
London Mutual Fire	114,509 96	110,830 00	38,467,658	69,070	70,211	6,545	None.	29,095 08	242,998 31	\$82,944 27	\$15,204 10	do.	332,487 10
Quebec	70,947 07	64,434 00	6,566,406	47,235	49,066	4,833	None.	13,648 11	42,997 48	\$100,419 45	\$8,343 14	do.	147,405 49
Royal Canadian	389,518 21	389,021 00	21,029,952	128,914	117,806	18,844	None.	81,202 01	140,186 73	\$398,129 81	\$7,999 81	Fire, Inl. & O.	565,759 94
Sovereign	217,251 05	188,443 00	15,059,179	89,560	96,884	4,089	7,316	69,056 33	118,076 84	\$81,019 21	\$17,661 97	do.	243,275 21
Western	1,416,580 29	332,609 00	36,201,945	223,880	207,325	41,806	None.	392,175 38	715,476 74	\$379,325 50	\$84,752 77	Fire, Inl. & O.	1,804,633 75
7. BRITISH—Caledonian	71,047 03	71,047 03	6,526,593	32,665	18,631	14,034	None.	16,139 35	40,828 43	\$75,057 57	\$6,276 29	Fire.	131,289 57
City of London	183,941 77	149,665 26	9,951,395	88,550	82,158	27,246	None.	79,792 58	87,444 65	\$9,314 07	\$33,990 94	do.	125,500 09
Commercial Union	299,384 33	294,808 27	32,920,739	249,119	254,744	21,726	2,767	58,394 20	169,873 69	\$57,732 08	\$13,753 50	do.	136,644 25
Fire Insurance Association	113,329 03	109,316 13	13,522,809	95,066	96,797	7,406	4,188	34,080 01	81,273 95	\$26,171 66	\$17,547 96	do.	119,039 04
Guardian	102,116 09	97,784 76	11,168,250	38,740	38,740	None.	None.	23,020 09	52,120 84	\$65,719 26	\$41,855 77	do.	117,840 10
Imperial	203,559 28	199,062 45	19,805,465	125,594	124,943	8,800	8,800	43,078 82	111,501 04	\$28,192 77	\$68,146 18	do.	122,710 96
Lancashire	215,472 11	210,158 98	21,262,792	134,188	124,943	17,893	5,900	42,576 98	132,065 17	\$28,209 40	\$43,868 89	do.	127,587 75
Liverpool and London and Globe	232,516 42	195,601 85	28,585,655	118,693	109,726	9,518	750	42,576 98	132,065 17	\$28,209 40	\$43,868 89	do.	759,201 72
London and Lancashire	39,480 39	95,298 99	9,423,865	71,048	76,682	3,501	None.	23,162 81	64,410 03	\$37,015 50	\$364 60	do.	105,006 79
London Assurance	83,639 19	76,959 19	8,468,218	51,299	51,289	None.	None.	16,724 93	42,350 29	\$132,389 71	\$15,635 68	do.	178,690 00
National of Ireland	36,534 80	32,528 36	2,655,093	10,372	6,472	4,500	None.	15,066 45	14,739 09	\$87,128 09	\$14,966 58	do. (9 months).	106,367 09
North British	339,004 05	293,579 05	37,190,452	155,437	168,409	14,479	None.	78,527 49	150,312 47	\$542,726 89	\$92,067 55	do.	982,517 75
Norwich Union	174,824 62	169,576 74	15,720,719	92,375	87,865	11,170	None.	35,493 04	98,286 11	\$18,881 01	\$51,966 35	do.	129,819 98
Phoenix of London	96,379 01	90,769 83	9,511,586	52,344	54,098	886	None.	18,726 31	54,444 55	\$130,033 84	\$23,554 26	do.	185,374 15
Queen	208,329 45	203,548 15	20,995,321	159,890	145,025	21,132	1,000	47,413 55	115,180 66	\$28,716 95	\$16,490 46	do.	107,626 00
Royal	223,195 16	216,313 95	20,759,787	141,503	132,189	15,900	4,300	48,248 86	124,095 47	\$45,520 48	\$42,757 73	do.	174,135 13
Scottish Imperial	635,642 88	609,972 65	103,704,993	434,772	418,241	36,007	1,000	134,595 58	12,654 21	\$95,758 29	\$80,806 46	do.	885,358 35
Scottish Union and National	50,667 50	50,400 30	5,839,288	16,243	13,599	3,650	500	13,358 03	26,623 08	\$92,319 01	\$29,110 17	do.	111,412 50
AMERICAN—Ethna	120,960 97	116,235 97	7,364,720	57,246	51,952	10,815	None.	31,392 35	39,134 15	\$87,706 57	\$35,451 03	Fire & Inl. Ma.	137,655 52
Agricultural of Watertown	70,456 93	70,456 93	16,783,017	30,455	28,965	2,200	None.	23,171 68	32,606 52	\$39,872 67	\$19,319 91	do.	134,678 63
Hartford	134,522 58	131,132 58	14,064,692	81,458	71,415	12,334	None.	21,936 99	74,066 98	\$22,572 16	\$41,170 45	do.	108,873 58
Phoenix of Brooklyn	59,015 23	56,950 41	3,467,867	15,119	14,795	628	None.	11,865 82	18,311 56	\$107,071 48	\$16,373 84	Fire, Inl. & O.	136,511 04
Total for 1883	\$6,889,233 65	\$ 4,624,741	\$572,144,084	\$3,048,724	\$2,919,173	\$369,712	\$37,338	.....	.....	.....	.....	.....	.....

In this table the figures given as to British Companies refer of course to their Fire Business in Canada only. And the figures in the second column give only the Canadian Business of Companies which also do business abroad.

THE INSPECTION OF FOOD.

The report of the Canadian Commissioner of Inland Revenue on the Inspection of Food has been laid before Parliament and is found in a supplement to the annual report of the Minister of Inland Revenue. A summary of the result of the analyses made by the Dominion Analysts of samples of the articles named is as under:

Samples.	Genuine.	Adulterated.	Doubtful.
Bread and breadstuffs...	77	2	..
Butter	113	49	1
Bitters and light wine...	54	..	..
Canned fruits and vegetables	82	7	..
Cocoa and chocolate...	30	..	..
Cocoanut, desiccated ..	11	1	..
Coffee	50	42	8
Condiment spices	48	86	..
Drugs	83	12	8
Lard	6	..	..
Milk	114	29	14
Milk food	4	..	..
Potash	3	..	..
Potted meat and fish..	46	8	..
Sausage and pork	10	..	..
Soda water from fountain	4	20	..
Sugar	40	..	..
Sweets	8	2	..
Syrup	33	8	8
Tea	45	26	8
Vinegar	30	6	1
Whiskey	18	8	..
Wine	2	1	..
Total	811	302	30

The following table shows the percentage of adulteration for the past eight years:

Year.	Genuine.	Adulterated.	Doubtful.
1876	87	93	..
1877	241	247	..
1878	523	271	19
1879	619	235	42
1880	728	295	20
1881	743	260	38
1882	809	288	25
1883	911	302	30

The percentage of adulteration in the specimens examined in different years beginning with 1876 was 51.66 in that year, 50.61 in the next, coming down in 1878 to 33.3, and in the successive years to 26.22; 28.23; 25.97; 25.66; 24.21. The improvement is marked.

Referring to the proposed amendment to the existing law, Mr. Miall has the following remarks on the subject:

The report of British and United States analysts have been closely scanned, and prosecutions under the Act have been carefully followed in order to form some reliable estimate of the extent to which adulteration is practiced, as well as to determine its character.

The general conclusions arrived at have been, that although there is evidence of a considerable amount of fraudulent adulteration, namely, in low priced articles, there is much less than is generally believed in that class of adulteration, which can be considered to be seriously injurious to health. The most dangerous adulterations are perhaps those of drugs, milk and liquor.

It is manifest, in respect to the first, that all the efforts and experience of the medical practitioner may be neutralized if his prescriptions from drugs materially differ from the generally accepted standard. It is of prime importance, also, that an article upon which infants rely so largely for nourishment, as milk, should contain those elements which are necessary to their health and development. To palm off inferior articles in the one case as in the other, is not only a fraud, it is a crime.

In preparing certain amendments to the existing Act, which I hope to be able in a few days to submit for your consideration, three specific aims have been kept in view:—

1st. To distinguish between merely fraudulent and dangerous adulterations.

2nd. In defining adulteration, to lay down general principle of interpretation, equally applicable to all articles subject to the operation of the Act.

3rd. To invite local co-operation in the administration of the Act.

The best provisions of both the English and the New York State Statutes have been, to a very large extent, appropriated, while many of the sections of the existing Act (31 Vic., cap. 8) have been retained or only modified to such an extent as was necessary to meet the conditions hereinbefore cited.