

No life insurance company doing business in this State, nor any officer or agent of such company shall make or permit any distinction or discrimination in favor of individuals between insureds of the same class and equal expectation of life, either in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement, promise or representation as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow as inducement to insurance any rebate of premium payable on the policy or any special favor or advantage in the dividends or other benefits to accrue thereon, or give or make any valuable consideration or inducement whatever not specified in the policy contract of insurance. Any company which shall violate any of the provisions of this section shall forfeit to the State the sum of five hundred dollars for each violation, to be recovered by the attorney-general by appropriate action in any court of competent jurisdiction, and any judgment therefor may be collected in the same manner as is herein provided for collecting judgments rendered in favor of policy-holders. And any officer or agent who shall violate any of the provisions of this section shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by imprisonment in the county jail not exceeding one year, or by a fine of not less than fifty dollars, and not exceeding five hundred dollars, or by both such fine and imprisonment, in the discretion of the court.

Whether the application of such a law would entirely wipe out the rebate evil in Canada is doubtful. Possibly, as in Michigan, there would be found some

companies ever ready to devise new dodges and dexterous devices, rendering abortive the most clever contrivances of the law for removing a scandal from modern life assurance.

#### POST OFFICE STATISTICS AS AN INDICATION OF BUSINESS CONDITIONS.

The recent issue of the Postmaster-General's Report for 1898 suggests a consideration of its statistics, and those of previous years, as being respectively indicative of the business conditions of the country, and of the development of those relations which are manifested by the interchange of correspondence; by the transmission to and from of money orders; and by the use of the Post Office as a receptacle of public deposits. Although it is difficult to prove by strict analysis, it is believed by those who have made a study of postal affairs that correspondence of a purely social nature, such as passes between relatives or friends, relating to personal matters, or the interchange of views and experiences of mutual interest, is not seriously decreased by adverse trade conditions, nor materially enlarged by prosperous times. The stream of this class of correspondence flows on steadily, its volume varying little year by year, whereas business correspondence has its tides, with their ebb and inflow, which advance in volume or decline as the conditions of trade are prosperous or depressed. The following table gives a comparison of the postal business in 1893, when a period of depression had set in, and in 1898, when the depression of four years had given way to an inrush of great activity.

TABLE showing the number of Post Offices open, and the extent of the letters and other Mail matter posted in the Dominion in the years 1893 and 1898.

Provinces.	Post Offices open.	Letters.	Post Cards.	Registered Letters.	Free Letters.	Newspapers, Samples, Patterns, etc.	Printers' copy, Photos, Deeds, Insurance Policies, etc.	Goods open to Examina't'n.	Parcels by Parcel Post.	Parcels for Great Britain, etc., etc.
Ontario, 1893	3,058	57,500,000	15,175,000	1,830,000	3,700,000	15,100,000	1,050,000	516,000	205,000	5,437
" 1898	3,213	69,250,000	18,250,000	1,796,000	4,235,000	17,750,000	1,765,000	1,212,000	181,000	19,200
Quebec, 1893	1,533	23,200,000	3,950,000	680,000	386,000	5,800,000	410,000	142,000	59,500	3,203
" 1898	1,698	31,125,000	4,950,000	820,000	520,000	4,590,000	985,000	268,000	49,000	6,050
Nova Scotia, 1893	1,534	7,850,000	1,440,000	180,000	168,000	820,000	82,000	52,000	23,500	854
" 1898	1,673	9,450,000	1,765,000	229,000	245,000	885,000	170,000	115,000	24,500	1,700
N. Brunswick, 1893	1,140	5,500,000	920,000	134,000	152,000	740,000	75,000	44,000	17,500	582
" 1898	1,182	6,750,000	1,215,000	156,000	213,000	850,000	116,000	98,000	22,000	810
P. E. Island, 1893	347	1,190,000	160,000	30,000	29,000	180,000	12,000	6,200	3,700	63
" 1898	409	1,350,000	198,000	33,500	34,250	230,000	16,250	6,750	2,450	104
B. Columbia, 1893	219	3,400,000	275,000	110,000	110,000	480,000	68,000	30,000	10,500	1,252
" 1898	311	6,700,000	525,000	165,000	156,000	625,000	145,000	48,000	15,000	2,900
Man. & N.W., 1893	646	7,600,000	870,000	290,000	178,000	1,100,000	102,000	37,000	24,000	1,601
" 1898	796	10,350,000	1,250,000	335,000	270,000	1,665,000	175,000	66,000	22,000	2,600
Totals .... 1893	8,477	106,290,000	22,790,000	3,254,000	4,723,000	24,220,000	1,799,000	827,200	343,700	12,992
" 1898	9,282	134,975,000	28,153,000	3,534,500	5,673,250	26,595,000	3,372,250	1,813,750	316,050	33,364
Inc. 1898 over 1893	805	28,685,000	5,363,000	280,500	950,250	2,375,000	1,573,250	986,550	dec. 27,650	20,372
P. c. of increase ....	9.5	27.0	23.5	8.6	20.1	9.0	87.4	119.0	dec. 8.0	156.0
Totals .... 1896	9,103	116,028,000	24,794,800	3,505,500	4,808,800	24,024,000	2,352,000	1,320,700	321,700	22,630
Inc. 1898 over 1896	179	18,947,000	3,358,200	29,000	864,450	2,571,000	1,020,250	493,050	dec. 5,750	10,734
P. c. of increase ....	2.0	16.3	13.5	8.2	17.2	10.6	43.3	37.3	dec. 1.8	47.4