

LIFE INSURANCE BUSINESS IN CANADA—1876.

NAME OF COMPANY.	Premiums of the Year.	No. of Policies, New.	Amount of Policies, New.	Amount at Risk.	No. of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
<i>Canadian Companies.</i>									
Canada	447,348	1,396	2,227,900	15,034,486	77	119,425	121,769	48,622	None.
Citizens	38,521	81	115,500	1,117,614	14	18,500	13,000	5,500	None.
Confederation	119,653	1,104	1,500,746	4,004,089	13	17,955	18,455	4,500	None.
Mutual	51,767	389	408,196	1,550,101	9	13,134	11,500	6,260	None.
Stadacona	4,634	88	125,300	185,050	1	1,000	1,000	None.	None.
Sun	95,738	691	1,154,998	2,414,063	4	6,000	9,500	2,000	None.
Toronto	10,882	113	135,729	343,881	2	3,500	2,600	None.	None.
Total	763,543	3,862	5,668,39	24,649,284	120	179,514	177,824
<i>British Companies.</i>									
Briton Life	1,702	56	120,030	104,030	None.	None.	None.	None.	None.
Briton Medical	43,203	None	None.	1,288,514	14	32,680	40,272	11,875	None.
Commercial Union	24,513	24	65,457	783,898	3	2,920	973	2,920	None.
Edinburgh	24,129	None	None.	738,484	2	4,867	973	3,893	3,650
Life Association of Scotland	137,454	106	170,265	3,990,792	22	41,342	48,058	27,497	None.
Liverpool and London and Globe	9,528	8	13,100	308,321	2	3,000	3,311	None.	None.
London and Lancashire	28,559	204	384,800	1,076,562	6	7,770	5,497	3,020	None.
North British and Mercantile	27,214	14	73,503	859,385	5	12,360	10,174	2,186	None.
Positive Government	1,974	None	None.	36,500	2	9,000	11,206	None.	None.
Queen	12,261	25	51,473	371,550	3	4,947	8,947	None.	None.
Reliance	21,432	110	217,250	669,305	6	9,933	15,433	None.	None.
Royal	30,199	17	37,337	1,023,327	10	40,251	44,314	2,896	None.
Scottish Amicable	22,868	22	36,354	780,092	3	10,007	1,004	9,003	None.
Scottish Provident	7,302	None	None.	270,410	1	973	973	None.	None.
Scottish Provincial	43,370	None	None.	1,241,746	18	73,048	43,316	33,197	None.
Standard	144,400	176	395,528	4,786,875	43	132,412	69,993	62,419	None.
Star	17,047	30	118,250	543,385	1	513	513	None.	None.
Total	597,155	792	1,683,357	18,873,173	141	386,023	305,057
<i>American Companies.</i>									
Ætna	323,498	971	1,537,610	9,098,233	38	68,652	73,324	14,652	4,000
Atlantic Mutual	35,054	124	128,889	955,875	5	6,740	3,740	3,000	None.
Connecticut	192,358	253	458,366	5,191,085	25	99,311	57,711	23,600	25,000
Equitable	178,277	335	657,500	5,079,900	20	51,000	57,000	2,000	None.
Globe Mutual	21,727	298	454,384	767,384	None.	None.	24,000	None.	None.
Metropolitan	47,655	139	236,500	1,695,000	5	16,500	18,000	None.	None.
National	30,347	103	159,736	1,108,260	8	7,199	8,199	3,000	None.
New York	193,280	273	560,336	4,920,000	16	31,996	58,700	2,025	None.
North Western	41,821	179	318,134	1,254,782	6	4,867	4,867	2,000	None.
Phoenix of Hartford	149,502	137	194,777	3,403,191	30	47,700	31,422	15,500	None.
Travelers	98,199	389	529,283	2,988,824	22	22,271	30,771	4,000	None.
Union Mutual	121,931	979	1,462,070	4,104,286	24	38,383	22,883	9,500	6,000
United States	3,963	14	43,220	160,840	3	6,000	6,000	None.	None.
Total	1,437,612	4,194	6,740,804	40,727,661	202	400,619	396,617

SOUND VIEWS ON THE STOVE TRADE.

At the last convention of stove manufacturers in Troy President Jewett, of Buffalo, delivered an admirable address. Referring to the origin six years ago of the association he explained that it was then formed to combat excessive rivalry and over production. The absence of mutual acquaintance and the loss of good feeling towards each other had injured the trade more than all other causes. Notwithstanding some good effected by the association the over production is now serious and the rivalry never more intense. The speaker indicated new sources of trouble worth attention. The delivery of goods "to be paid for when sold" is a curious problem to consider. Many retailers have their floors largely stocked with such goods, in which they have no inter-

est; their money is invested in other patterns, on which they concentrate all their efforts; they know too well that the manufacturer of the articles "on sale" is in their power and must ultimately lose, either by reducing the price or sending the goods elsewhere. And upon the matter of the falsehood too often indulged in as a means of effecting sales he affirms that "strict honour and business integrity discountenance the seeking of trade by misrepresentation of the grossest character. More trade can be secured by honest statements than has ever been acquired by vilifying the character of opponents and misrepresenting the facts about competitors and their wares."

The address is severe upon compromises, thus: "The strongest advocate of the practice must inevitably base his arguments upon the idea that the unfortunate applicant is an honest

man. Yet when goods are delivered to even an honest man, is it not an implied part of the terms of sale, that the buyer shall devote his personal efforts and zeal to the disposal of the merchandize? Sales would rarely be made unless such an expectation existed. It surely cannot be a part of the bargain that upon receiving the articles the buyer shall calmly decline to execute that part of the contract, and boldly tell his creditors to get what they can out of the goods. Such an act is dishonest, and may well be styled a breach of trust. It is profitable for any manufacturer to take a firm stand now, and resolve that henceforth and forever he will accept no compromise offers. * * * It is one of the consequences of the loss of a high standard of public morals that crimes have lost their names as well as their punishments. * * * It is a notorious fact that the American may be