

FIRE LOSSES FOR APRIL, 1893, IN CANADA.

DATE.	LOCATION.	KIND OF RISK.	TOTAL LOSS.	INSURANCE LOSS.
Apl. 3	Hastings.....	Stores.....	\$3,000	\$3,000
3	Meaford.....	Dwelling.....	1,500	1,000
4	Chicoutimi....	Dwells & Stables..	10,000	7,000
7	Toronto.....	Dry Goods.....	1,800	1,800
5	Warkworth.....	Store.....	1,500	1,000
6	Forest.....	Flour Mill.....	25,000	15,500
7	Petrolia.....	Stores.....	2,500	1,200
7	Farnham.....	Do.....	5,000	3,100
9	Sarnia.....	Do.....	6,000	3,300
8	Dutton.....	Do.....	30,000	13,000
7	Tp. Sarnia.....	Farm Dwelling....	1,800	1,200
8	Tp. E. Flamboro.	Do Do.....	2,500	1,700
		Window Shade		
11	Toronto.....	Factory.....	30,000	24,000
10	Wardsville.....	Dwellings.....	5,000	1,500
12	Chesley.....	Bakery.....	2,000	1,100
12	Menford.....	Stores.....	10,000	7,000
14	Granby.....	Do.....	25,000	14,000
14	Huntsville.....	Planing Mill.....	12,000	9,600
14	Kingston.....	Carriage Shop....	4,000	2,600
13	Port Arthur....	Store.....	9,000	8,200
10	Adelaide.....	Hotel.....	6,000	4,500
15	Montreal Annex.	Dwellings.....	10,000	7,800
15	Montreal.....	Do.....	5,000	5,000
16	Toronto.....	Lead Works.....	60,000	57,000
17	Near Durham...	Saw Mill.....	5,000	2,500
15	Owen Sound....	Store.....	3,000	1,100
18	Simcoe.....	Brush Factory....	3,000	2,000
17	St. Rose.....	Dwelling.....	10,000	7,200
20	Listowel.....	Hotel and Stores..	3,500	2,500
12	Tp. Seymour...	Farm Property....	2,000	1,000
20	Sarnia.....	Stores.....	2,000	1,300
21	Montreal.....	Do.....	60,000	52,000
21	Aurora.....	Do.....	10,000	7,100
21	Brandon.....	Do.....	7,000	3,100
23	Montreal.....	Storage Warehouse	23,000	20,000
25	Do.....	Vacant Hotel.....	1,500	1,500
24	Anthracite, Man.	Hotel.....	6,500	4,000
22	Quebec.....	Meat Packing Ftry	1,500	1,200
25	St. Thomas....	Y. M. C. A. Bldg..	6,000	4,400
24	Halifax.....	Dwellings.....	10,000	6,400
		Saw Mill, Lumber,		
25	Byng Inlet....	Stores, etc.....	150,000	125,000
24	Port Hope.....	College.....	2,500	2,300
26	Merrittton....	Knitting Factory..	25,000	20,000
26	Port Perry....	Stores.....	35,000	25,000
15	Lachute.....	Dwelling.....	2,000	1,000
28	Dresden.....	Store.....	2,000	1,200
28	Fenelon Falls..	Foundry.....	6,000	2,500
29	Oakville.....	Brush Factory....	8,000	4,000
30	Hallow Cove...	Dwellings.....	11,000	8,300
Total.....			\$661,600	\$501,700

SUMMARY FOR FOUR MONTHS.

	1891.		1892.	
	Total Loss.	Insurance Loss.	Total Loss.	Insurance Loss.
For January.....	\$622,200	\$462,700	\$402,000	\$301,900
" February.....	245,400	171,700	722,800	449,100
" March.....	702,100	439,900	671,030	533,830
" April.....	407,400	319,600	661,900	501,700
Total.....	\$2,077,100	\$1,393,900	\$2,467,730	\$1,786,530

HEALTH OF SUMMER RESORTS.

As the snow vanishes from the land, many of our readers will begin to look around them with a view to deciding on some seaside or country resort to which they can send their families during the heat of the summer months. Perhaps a word in season of friendly advice in this connection may not be out of place. How often have we heard of persons leaving the city to get health, and on the contrary getting disease, coming home enfeebled by typhoid fever or some of the thousand and one complaints that humanity is subject to?

And this is not much to be wondered at, when we remember how little attention is as a rule paid to sanitary precautions at summer resorts. We have before our mind's eye a summer hotel, near Portland, which accommodated forty or fifty visitors, but which draws its water in large part from a well situated only about fifteen feet from the lavatories and conveniences which had practically no drainage except the earth. And there rises before us, too, the picture of a comfortable farm-house near a lovely sheet of water in the Province of Quebec, but whose well is close to the stable. Is it surprising that six cases of typhoid fever occurred in two years among the children spending the summer in that house? Instances of this kind could be multiplied to a great extent.

If you go in search of health, make sure you get what you pay for.

INSURANCE IN CANADA IN 1892.

From the preliminary report of the Insurance Department, just received, we are enabled, on other pages of this issue, to present our usual summaries of both the Life and Fire business done exclusively in Canada during 1892, comparing same with the record of 1891. With reference to the life companies, it appears that the amount of new assurance issued by all the companies, both Home and Foreign, was \$44,628,826, as compared with \$37,866,287 in 1891, showing an increase of \$6,762,539. It is interesting to note that the augmentation of new business has been the largest in connection with Canadian companies, the proportion of the entire increase of the year being \$3,681,232 in favor of Dominion organizations; while the American companies follow with an increase of \$2,396,527, and the British with \$684,780 additional. In Life policies of assurance in force, the total is \$279,122,267 in amount, and 184,413 in number of policies,—being a gain over the previous year of 13,811 risks, and \$17,647,038 of assurance. Of this gain 10,523 policies and \$11,333,260 in amount was made by the Canadian companies; 2,614 policies and \$5,010,007 in amount by the American companies; and 674 policies covering \$1,303,771 in amount by the British companies. The terminations from lapses and surrenders show an increase, as compared with 1891, of \$2,120,379 with American companies, and \$1,215,801 with Canadian; but a decrease in the amount lapsed with British companies of \$119,937. In the net amount of policies which became claims, there was an increase of \$438,054 for the year. The total of net premiums received by all companies was \$9,070,027, showing a gain over 1891 of \$652,325; of these premiums, \$4,729,786 were received by Canadian companies, \$1,088,643 by British, and \$3,251,598 by American. Taken as a whole, in the Life business of 1892, the features for encouragement seem to preponderate, particularly in the amount of assurance in force and new assurance issued. The total of maturing claims was \$4,082,257.

Turning to the tabular statement of the Fire companies' business for 1892, the total net premiums received by all the companies were \$6,715,474, and the net losses incurred aggregated \$4,446,841, the ratio