Although there is no doubt that, as compared with the United Kingdom, or indeed any country in Europe, Canada in regard to its criminal record occupies a highly favourable position, it must be remembered that our population was, to a large extent, selected from the more industrious and reputable classes in the old world, and we have not in Canada that vast mass of poverty, nor anything like the proportion of persons who are heriditary criminals, or vagrants, out of whose ranks come the classes who, in older countries, constitute the more dangerous offenders against the law. It is this aspect of the question presented by criminal statistics which renders it so desirable for the public interest to be aroused in regard to them. It is a matter of vital importance to the welfare of Canada, and the national reputation, that every possible effort be made to prevent the increase of those classes who prey upon the public, or who by their illiteracy, or shiftless, or irregular, habits are liable to drift into crime. The investigations of the Prisons' Commission for Ontario revealed that tramps were increasing year by year, and that 17 per cent. of all the offences committed in that Province were the deeds of vagrants. Manifestly, it is then of the utmost importance to develop the opportunities for industrial employment, and by educational facilities to guard against the growth of a permanent class of paupers and law breakers. The tendency of population in Canada is a drift towards cities. In 1871 the city population was only 19 per cent. of the total for all Canada, in 1891 the percentage of city residents was 29, and the effect of this is shown by an increase in crimes of the graver class, to which cities are liable. If we take the convictions from 1897, we find those engaged in agriculture contributed 241, domestics, 191, traders, 611, and about 4,000 to 5,000 were persons who are practically without education. In 1897 there were 723 serious crimes committed by boys under 16 years of age, and 936 by youths from 16 to 21. It is a painful fact that 13 per cent. of the convictions in 1897 were of young offenders below 16 years of age, and 29 per cent. of those under 21 years of age. The percentage of convictions of well-educated persons in 1897 was 1.78, and of those unable to either read or write 14.67 per cent., the balance being of persons very slightly educated. Such facts should not only satisfy the country that its educational institutions are doing an invaluable work, but that greater efforts are required to extend the blessings of better education more generally. It is folly for our people to avoid paying attention to criminal statistics, as they serve as a kind of social barometer indicating the force or weakness of those influences which tend to promote the peace and the welfare of the community, and to establish a national character and enable Canada to boast, as she now can, of having, in proportion to population less crime in her borders than any other nation.

Such is the satisfactory state of things shewn by the official records of crime.

NOVEMBER FIRES.

From the tables compiled by the New York *Journal of Commerce*, we gather that the record of fire losses for the present year will largely exceed the amount charged against 1897, as December has opened with expensive fires, and has almost invariably been a somewhat costly month to underwriters. The *Journal* says:—The fire loss of the United States and Canada for the month of November, as compiled from our daily records, amounted in the aggregate to $10,235,000. The following comparative table will exhibit the losses by months:—

	1896.	1897.	1898.
January	$11,040,000	$12,049,700	$ 9,472,500
February	9,730,100	8,676,750	12,629 300
March	14,839,600	10,502,950	7,645,200
April	12,010 600	10,833,000	8 211,000
May	10,618,000	10,193 600	11,072 200
June	5,721,250	5,684,450	9 206,900
July	9.033 250	6,626,300	8,929,750
August	8,895,250	6,454,950	7,793,500
September	8,200 650	9,392,000	14,203 650
October	8,993,000	11,387,500	7,539,400
November	5,211,800	7,189,800	10,235 000
Total	$104 293,500	$98,991,000	$106,938,400

During November there were 173 fires of a greater destructiveness than $10,000 each. They may be classified as below:—

$10,000 to 20,000	73
20 000 to 30,000	26
30,000 to 50,000	31
50,000 to 75,000	11
75,000 to 100,000	13
100,000 to 200,000	14
200,000 to 1,500,000	5
Total	173

The principal losses during November were these:

Glen Cove, L. I., starch works	$195,000
Sacramento, Cal., railroad shops	500 000
Perry, Iowa, business portion of town	337,000
West New Brighton, S. I., ship yards	225,000
San Francisco, Cal., hotel and stores	1,500,000
Kansas City, Mo., furniture & carpet store	205,000

REBELLING AGAINST RATES.

At a meeting of the Licensed Victuallers' Association held in this city, on the 7th instant, a letter was received from Mr. W. W. Hadrill, Secretary of the Canadian Fire Underwriters' Association, stating that the Board of Underwriters had refused to make any reduction in the present rates of insurance governing hotels and restaurants.

As a result of the above communication the Association passed the following resolution:—

"That the members of this Association approved and would see with pleasure, the formation of a new insurance company, and hereby pledge themselves to give the new company their exclusive support."

It may not be such a simple matter, to organize a Company for the exclusive purpose of carrying such hazardous risks as hotels and restaurants.

The regular offices are not very much concerned about this threat, and we are sure they will give as low a rate to this class of hazard as experience warrants.