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AND TRADE REVIEW,

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LIFE INSURANCE IN CANADA.

With the aid of the advance report of the Superintendent of Insurance at Ottawa, we are enabled to carry down the interesting tabulation, presented on another page of this issue, for another year. This chart embraces the figures of all the companies which have been most actively engaged in life insurance work throughout the Dominion, over a period of five years past. Six of them are Canadian, four British and four American. These fourteen companies obtained \$15,498,920 of the total \$17,618,011 of new life insurance taken in Canada the past year; and two new companies, appearing in the Government report this year for the first time, issued nearly two millions of the remainder. Consequently the reader has now before him, in most convenient shape for reference, nearly all the important facts and statistics—indeed a history of the business in the Dominion—for five years past.

By this bird's-eye view of the business may be learned at a glance, what each company has been doing, throughout the quinquennium, as to increasing or decreasing its new insurance, its total insurance, its cash dividends, and its expenses of management. Also each company's apparent success or otherwise, in so selecting its business as to avoid unduly heavy death losses. There are shown, too, the large amounts which some of the companies are now disbursing to the holders of maturing endowment policies. Likewise the amount of deposits with the Dominion Government, as they stood on the 30th June last, in the case of these fourteen companies.

All the figures above given are copied direct from the Government Report, except those under the heading "death loss per \$1000," and the lower half of the last column. For the home companies, the "expenses per \$100 of income" are furnished by the blue book, and for those of the American companies we quote the *Spectator's* Pocket Index, a standard compilation from the American reports. Those of the British companies are computed from their official accounts; no government report or other standard work giving them in this form. This final column is not presented as an accurate gauge of the relative economy of the companies. The mariners' compass does not always indicate the direction a ship is taking from the pole, there being disturbing elements to vary the reading, and render caution necessary. And so there are in the conditions under which different life insurance companies operate. But with some

allowances on account of young companies having very little old business, and on account of old companies having large investments to take care of, and also by reason of one company pushing new business more than another, a column of this kind, extending over several years, gives a pretty accurate idea of the relative economy practiced. When a better method is discovered which can be given in a single column, we shall try and make room for it.

Unusually light mortality seems to have fallen to the lot of four companies within the past year, viz:—the Confederation, the Life Association—formerly the Mutual Life of Hamilton—the *Ætna*, and the Travellers. And an English company, strange to say, has come through two years without a single Canadian death loss! A neighboring English company, which withdrew from business here two years ago, has had an equally surprising mortality experience in another direction, its deaths per \$1000 running up from a very low figure in 1878 as follows: \$2.13, \$4.46, \$18.45, and to \$23.73 in 1881. An American company also it will be noticed, has had a somewhat similar, though milder attack from the common enemy. Considerable allowance must be made in reading this mortality column also, for the disturbing effect of a rapid influx of new business in one company more than another. A very poorly selected business may have its really heavy mortality covered up, so to speak, for many years, by a large amount of new business coming in, on which the losses are usually very light, even though not very carefully selected. Still, though somewhat misleading in single years, a column of this kind carried on for a number of years, bears a useful lesson, and as such has been furnished for many years past by the Massachusetts commissioner in relation to all companies doing business in that State. It is to be hoped that our able superintendent will compile a similar table and give it annually in his report, instead of a mere summary, as is now done.

HOUSEHOLD ECONOMICS CONTINUED.

HENS' EGGS AS FOOD.

Of all the articles of animal food in the market, there is none cheaper than hens' eggs. A hen may be calculated to consume annually a bushel of corn, buckwheat, barley or rye mixed, which at common prices should not exceed twelve mills, or a cent and a quarter per pound. This food under ordinary circumstances may be expected to yield 120 eggs per year, if not twelve dozen, which is nearer the average obtained under fair management. Three pounds of corn will give one pound of eggs, while one pound of pork requires about five and a quarter pounds of corn for its production. With eggs at twenty-four cents per dozen we can obtain for one bushel or say 85 cents worth of corn, 144 eggs, or \$2.88 worth, while the pork given for the same consumption is worth only \$1.05. As a flesh producer and force-maker, eggs are quite superior to meat, having vastly less offal and but two-thirds of their bulk of water. One dozen of eggs will average a pound and a half, costing in our markets at present

rates from 14 to 20c per pound. Now, as fowls differ from cows and sheep in many important respects they should be kept by every household where there is an out-house, and the proper convenience for shelter, at the rate of not less than one hen for every member of the family. For details of management there are plenty of useful poultry books in the market which our readers may consult. France is the only country in the world, where the poultry industry has been elevated to a fine art, for there eggs and birds are cheaper than in any country in the world, while England and the United States, notwithstanding their great advances, are still unable to produce enough for their own requirements. Recent statistics illustrate more forcibly than arguments the importance of this great trade.

In France there are about 40,000,000 hens, valued at \$20,000,000 one fifth are marketed yearly for the table, bringing about \$4,000,000, the annual production of chickens 80,000,000, worth in the city markets, \$24,000,000, and \$2,000,000 is added for the extra value of capons and fatted hens. The production of eggs is estimated at \$40,000,000, making the total value of eggs, chickens, capons and hens sold annually about \$80,000,000, or \$2.22 *per capita*. The ability to make a little do much and live well on small means, and have something left, is a marked trait of French character worthy of respect and emulation.

The English import of eggs is about ten millions weekly, or more than 15 eggs *per capita*. The American consumption is very large, and from the various sources of supply they last year imported from us about \$1,000,000 worth. Thus it is seen that, weight for weight, eggs are superior to meat, much less costly, and capable of being produced by every household in quantities sufficient for the family uses. Eggs free from shell have somewhat the following composition:—

Water	71.75
Albumen	14.00
Fat, &c.....	13.00
Phosphates, &c.....	1.25
	100.00

We have now to consider the various forms in which eggs may be cooked to render them acceptable as a frequent dish. It may be safely asserted that where there exists the necessary knowledge of cookery, eggs in some form might come to the table at least once a day. We take it for granted that within fair limits there is no barrier, whatever, to a vast increase in the egg production of the country, inasmuch as everyone can control it for himself or herself. Each one of us is familiar with the boiled, fried and poached egg, custards and puddings in which eggs form a part, but the omelettes are known to but few. In preparing this dish perfect cleanness is imperative. Although out of place in a newspaper to lecture readers on special preparations in cookery we think we may be excused in offering particular instructions here, in a specimen case: Place in the frying pan about one ounce of sweet butter; break three eggs separately to see that they are fresh, beat them up with a little chopped parsley and a pinch of pepper and salt. The eggs should not be beaten too much (about