

CANADIAN INSURANCE FOR 1891.

We have received from Mr. W. Fitzgerald, Government Superintendent of Insurance, an abstract of the attested statements of the insurance companies doing business in Canada, for the year ending December 31st, 1891. A glance over the elaborate tables which it contains reveals the fact that the operations of the different companies last year exceeded in volume those of the previous one in a measure which—if we except the unusual fire losses—cannot fail to prove gratifying to all concerned. The net cash premiums received for fire insurance by the seven Canadian companies which transacted business in 1891 was \$1,278,730, against \$1,249,884 in the previous year. The net amount of losses was unusually heavy, being \$920,100, compared with \$788,259 in 1890. In the net amount at risk at the close of the year there was a falling off of nearly a million dollars, the figures being \$177,785,359, against \$178,001,762. The net cash premium income of the British companies operating in the Dominion was \$4,189,535, an increase of \$117,402 over the preceding year; while that of the American companies here was \$703,773, as compared with \$514,051 in 1890. The net amount held at risk at the end of 1891 was: by the British companies, \$495,303,708, an increase of \$20,424,000 compared with 1890; and by the American companies, \$81,200,437, against \$67,103,440 in 1890; the losses incurred during 1891 being: British companies \$2,604,155, against \$2,292,008 in 1890; American companies, \$428,356, against \$319,101 in 1890. The total amount of fire insurance in force in Canada at the end of the past year was \$757,360,504, compared with \$720,679,021 at the 31st December, 1890, the total number of policies, new and renewed, at the former date being 623,418,422, and at the latter 620,723,945. The total liabilities (not including capital stock) of Canadian companies doing fire or inland marine insurance were \$2,751,075, the total assets, \$4,645,738, making an excess of assets over liabilities, excluding capital stock, \$1,894,662. The liabilities in Canada of British companies amounted to \$4,268,632, and the assets in Canada to \$9,688,787, the excess of assets over liabilities being, therefore, \$5,420,155. The figures for the American companies are: liabilities, \$520,021; assets, \$1,114,375; excess of assets over liabilities, \$594,354. The total cash income of the Canadian companies during 1891 was \$3,733,481, and the total cash expenditure, \$3,922,496, the balance on the wrong side being \$189,005. The British and American companies were much more fortunate. The total cash income of the former was \$4,547,698, and the total cash expenditure \$3,726,618; of the latter, \$730,712, and \$682,305.

Turning to the operations of life insurance companies in Canada, we find that the net premiums required by the home companies, during 1891 amounted to \$4,347,543, against \$3,921,137 in 1890, an increase of \$426,406. The number of policies new and taken up shows a decrease, the figures being 20,179 for the past year, compared with 26,749 for 1890. The amount of new insurance in both years were respectively \$21,904,302 and \$21,511,401, a decrease of \$392,901 for 1891. The total number of policies in force by Canadian companies at

the close of the year was 90,851, covering \$143,363,817 net, an increase of \$8,360,027 over 1890. As to the British companies' business in Canada, the returns show that the number of policies in force on December 31, 1891, was 15,096, covering \$32,578,335 net, against 15,589 in 1890, when the amount in force was \$31,613,730, a gain of nearly a million dollars. At the same date, the American companies had 57,950 policies in force in the Dominion, covering a net amount of \$85,608,475, compared with 51,883 in 1890, with a net amount of \$81,591,847. The total number of policies in force was, therefore, 170,793, against 161,691 in 1890; and the net amount in force \$261,645,627, against \$218,421,507 in 1890—an increase of \$43,224,120. The total liabilities of Canadian life companies at the end of 1891, including reserves, but not capital stock, were \$20,278,133; and their total assets were \$23,160,926—a surplus of assets over liabilities (excluding capital stock) of \$2,882,792. The liabilities of the British companies doing life business here were, including reserves, \$7,738,507; and the assets were \$12,722,306. With regard to the American companies, their liabilities in Canada at the same date were \$15,290,252, including reserves; and their assets were \$14,324,302. The total cash income of the Canadian companies doing life business in 1891 was \$5,607,580, and their total cash expenditure was \$3,190,162, showing an excess of income over expenditure of \$2,417,418. Of the British companies, the total cash income was \$1,517,571, and total cash expenditure \$968,376, the excess of the former being \$549,194; of the American companies, \$3,421,375 and \$2,634,963, an excess of income over expenditure of \$786,412. The total amounts paid to policyholders during the year were: by Canadian companies, \$2,036,710; by British companies, \$733,606; and by American companies, \$2,085,790. The total amount of insurances effected in Canada from 1875 to 1891, inclusive, was \$427,160,411. It was divided as follows: Canadian companies, \$237,098,220; British, \$149,095,594; American, \$140,375,597.—*Canadian Trade Review.*

A BUSINESS LIKE APPEARANCE.

The importance of a neat appearance about store stocks is often spoken of as a strong feature in business success. The personal appearance of the merchant and clerks is often overlooked, yet it is of equal importance. The *Storekeeper* makes some excellent suggestions on this point and we give them herewith:

There are certain details connected with a man's personal appearance, also his setting or surroundings that materially help or detract from his business success. The matter of dress is clearly a matter of moment. It is no use getting over the question by telling yourself that in your own store you can do as you please, and that as you are making fair headway in your business you can suit your own taste. Because, unless you are a man of very marked individuality, and for the matter of that personality, too, the fact that you do not pay a certain attention to dress and to your setting will pull you down, not up.

In your store you should most certainly aim to be neat and business like in appearance—neither slipshod nor yet overdressed.

Outside your store, in meeting business acquaintances round town you should be particularly particular (if we may use the reiteration) to pay them the compliment of having a nice appearance, if for no other reason than to be up with them—dressed as well—in the swim, what you will. But if you can add to this nice appearance both taste and discretion and keep your lips moderately well sealed, you will find yourself growing fat on a business like appearance. But do not dress extravagantly or in too frequent and too loud changes.

Connected with this subject of a business like appearance is the setting or surround, in which a business man places himself. Though not as prominent as the appearance, yet it plays an important part in the life of a business man. For gradually and surely the kind of setting in which a man is placed, filters its way through, till it becomes common property. If a man be married it should be his care—setting aside all moral and natural reasons and dwelling only on business reasons—to keep that home in such a manner that it will reflect credit on him and those in it. If he be a bachelor, it will best become him; and best advance his interests, to make his surroundings or setting as clear and simple as possible. By no means is it necessary to be a goody-goody or otherwise, but his indiscretions he should keep very carefully to himself. The more orderly and carefully he regulates his life, the better for his ultimate success. This matter of setting is all important, and with it suitable and with a fair appearance a man can accomplish fifty times as much as if he went slovenly and with small or no attention to appearance.

BIGGEST NUGGET EVER FOUND.

The biggest nugget of gold ever discovered was found in February, 1890, near the village of Molliaral, Victoria. Two diggers found it on the extreme margin of a patch of auriferous alluvium, within two feet of the bed rock of sandstone. It lay on stiff red clay, in a loose gravelly loam and was barely covered with earth. It was brought to light by the wheel of a cart turning it up. The nugget was 21 inches long, 10 inches thick, and, though mixed with quartz, the great body of it is solid gold. The finders heated the mass in a fire to get rid of the adherent quartz. They also detached and gave away a number of specimens of the gold before they took it to the assayer. When melted the gold was found to weigh 2,268 ounces 10 pennyweights and 14 grains, and contained only 1-75 of alloy, chiefly silver and iron. Including the pieces given away, the nugget is estimated to have yielded 2,290 ounces of pure gold, the value of which was \$40,335. Near the same spot where this nugget was unearthed, two other nuggets were found later, weighing respectively 114 ounces and 36 ounces.

H. H. Warner, of Rochester, N. Y., has bought the Hillside group of mines in Arizona for \$500,000.

The Pike Manufacturing Company, of Boston, wholesale dealers in plumbers' supplies, with works at Pell City, Ala., have assigned. Liabilities unknown.