

will discover that insurance companies must establish some reasonable relation between local rates and local risks.

Case Settled. The House of Lords Judicial Committee has given a final decision respecting an accident case that upsets two decisions rendered in lower Courts and settles a much disputed point. A workman ruptured himself in the course of his work by trying to lift more than his strength allowed. He claimed compensation on the ground that this was an accident, but the Court rejected the claim on the ground that the injury arose from his own injudicious conduct. He went to the Court of Appeal and again lost. Then the case was taken to the House of Lords where his claim was upheld, the injury having been sustained while in the discharge of his duty, and that it was not just to penalize a man for being unduly zealous in performing his work.

An analogous case was that of Horsfall vs. Pacific Mutual Life Insurance Co. A policyholder was insured against the effect of bodily injuries caused solely by external, violent and accidental means. He was an exceptionally strong, healthy man, who was in the habit of lifting objects weighing 250 pounds without difficulty. One day he lifted a piece of iron weighing over 350 pounds and was seriously injured by the strain. The Court held that the accident was covered by the policy.

PROGRESS OF CANADA, 1871 TO 1903.

The table we present on another page which shows the progress made by Canada commercially and financially since 1871 is such an exhibit as may well create a glow of pride in every Canadian. In view of the disparaging remarks made respecting the position of this country, to which we made allusion last week, it is a duty the Press owes to the Dominion to draw attention insistently upon the evidences available that prove how rapidly and how solidly this country is making progress. There was a time when Canada was, in some measure, open to the reproaches which were recently heaped upon her. That time has long since passed, but it is evident that the changes which have come over this country during the last generation are not as widely known as was her condition before the era of development opened. When a journal that circulates widely amongst the educated classes in Great Britain and the Colonies, speaks of this country as "rotten," the most effective answer to such a slander is an exhibit such as we now present which has been adapted from an official document issued by the Department of Trade and Commerce.

In order to emphasize the lesson conveyed by the statistical table of Canada's Progress we give the following synoptical comparisons showing the in-

creases made since 1871 in the resources, the accumulated capital, the business, the traffic, and other mercantile interests of the country, the figures being brought up to date:

	1903.	1871.	Inc. since 1871.	P. c. of increase.
Area of Canada, Sq. miles.....	3,653,946	3,653,946	.....	.....
Land cultivated, Acres.....	*29,000,000	17,336,288	11,663,712	40.00
Mineral production, \$.....	64,970,732	6,043,868	58,926,864	90.60
Letters and papers sent, No.	239,971,000	49,364,160	190,606,840	79.49
Vessels through canals, Tonnage	8,572,134	4,658,227	3,913,907	37.26
Freight carried, Tons.....	7,513,197	3,955,620	3,557,577	47.35
Railways operated, Miles....	18,864	2,497	16,367	870.00
Passengers carried, No.....	20,679,974	2,700,000	17,979,974	86.80
Freight carried, Tons.....	42,376,527	5,576,000	36,800,527	86.80
Telegrams sent, No.....	5,316,350	.....	.....	.....
Electric Ra'ways, Miles.....	557	.....	557	All
Electric Ra'ways, passengers, No	137,681,402	.....	137,681,402	All
Shipping, Seagoing, Tons.....	14,731,488	5,116,033	9,615,455	65.28
Shipping, Coastal, Tons.....	40,700,907	14,000,000	26,700,907	65.60
Shipping, Inland waters, Tons..	15,293,916	8,009,995	7,283,921	47.60
Total shipping, Tons.....	70,726,311	27,126,028	43,600,283	61.64
Deposits in Banks.....	\$423,748,777	68,123,931	355,624,846	83.90
Discounts and Loans by Bks. \$	465,658,000	86,121,800	379,536,200	81.50
Public Revenue.. \$	62,739,273	19,335,561	44,403,712	69.60
Gross Expenditure \$	48,679,197	19,293,478	29,385,719	60.30
Public Debt, Net \$	271,829,090	77,706,518	194,122,571	71.00
Interest on Debt. \$	10,975,935	5,165,304	5,810,631	52.90
F. Ins. in force. \$	1,083,709,935	228,453,784	855,256,151	78.99
Life Ins. in force. \$	508,794,371	45,825,935	462,968,436	91.10
Loan Co.'s, Real Estate Loans... \$	102,690,033	7,559,723	95,130,310	92.60
Loan Co.'s Deposits..... \$	20,214,080	2,399,136	17,814,944	88.13
Imports..... \$	241,211,770	96,092,971	145,118,799	60.16
Exports..... \$	225,849,724	71,724,950	154,124,774	68.20
Total Foreign Trade..... \$	167,061,494	167,817,921	299,243,573	64.70
Population.....	4,350,000	3,635,024	1,714,976	32.06

It should be remembered when considering the above statistics that in the period during which those great increases were made the population of Canada only increased by 32.06 per cent., or less one third. The significance of this is shown by the following comparisons of the amount per head of several leading items:—