

The Report of Criminal Statistics for 1900, just issued, states the percentage of the membership of one church to the whole population of the Dominion, as well as the percentage of its criminals, which shows the church whose statistical position is more fully given to appear to have a more favourable record in this respect than other churches whose percentage of members or adherents compared with the total population is not given. Such omission causes their percentage of criminals to be misleading, and liable to create prejudice and annoyance. Our Baptist friends, for example, have just reason to resent the remark in the Government Report on Criminal Statistics that reads:—

"The Baptist record shows a tendency to increase its criminals, the figures being, 2.8 per cent. for 1884-91, 3.1 per cent. for 1899, and 3.2 per cent. for 1900."

Were the proportion between 1899 and 1900, as given in above quotation correct, the difference between 174 convictions in 1899 of men professing to be Baptists, and 183 in 1900 would be altogether too trifling for the basis of any general conclusion. But, that the figures give no foundation at all for the conclusion drawn therefrom is manifest from the following facts: The Report of Criminal Statistics of the previous year, 1899, gives the number of criminals classed as "Baptists" as 174 out of 38,710 convictions, and in 1900 the totals given as 183 out of 41,653 convictions. Now 183 out of 41,653 is actually a lower proportion than 174 out of 38,710, so that, instead of the criminal returns showing that "The Baptist record shows a tendency to increase its criminals," the official figures prove the direct contrary.

There is, however, something incongruous, almost revolting, in classifying criminals according to their "religion," when their conviction as criminals demonstrated that they were persons not under the influence of any religious principle. A Christian church is most improperly treated when criminals that profess allegiance to it are classified as its members. In Italy, Spain and Austria the Roman Catholic Church has to bear the odium of nearly 100 per cent. of the criminals convicted; in Russia and Greece the Greek Church has an equal fate; in Sweden and Norway the Lutheran body has this discredit, in England the Church of England has the reproach of furnishing the large majority of criminals. The truth is, that any church historically associated with the national life of a country, is the body which is supposed to include the great mass of the population who have no distinctive religious convictions. It has been frequently declared by gaol chaplains and superintendents that the avowal by criminals of their religious belief, as shown by their association with a particular church, affords not the slightest clue to their real convictions, or principles, or religious training, for the great mass of criminals are, or have been, almost entirely destitute of any such moral or mental equipment or protection, or associations. The painful truth is that 95 per cent. of convicted criminals never

had any vital church associations; they are, as a class, the voluntary outcasts of the churches, as they are of society, so that their classification as members of churches brings reproach upon religion which is not deserved, or justified, or rational.

The classification under the heading, "Birth Places," is also most misleading, and, for comparative purposes, useless. Say, a baby in arms is brought to Canada from the old country, it is reared in vice in Canada, it becomes a criminal wholly owing to influences exercised over it in Canada, yet, when it is in prison, it is placed on the list of non-native offenders, and the reproach of its criminal career is laid at the door of England, Ireland, or Scotland, where it was born!

Statistics based upon such imperfect data as above indicated have little, if any value.

RATE MAKING AND PREFERRED CLASSES.

A western underwriter, Mr. Hubble, has issued a circular letter to the managers of fire insurance companies on preferred business and rate-making, the gist of which will be found interesting, though his views may not be endorsed. He lays down as "the basis principle of fire insurance taxation," that there must be sufficient funds collected to pay losses, expenses, provide a surplus to meet conflagrations and extraordinary losses and give a fair return in the capital employed. A second section is less manifestly sound in principle and is not universally admitted. This is in the writer's own words:—

"That the rate of fire tax assessment must be equitably made, so that no single risk, class of risks, or risks located in any territory shall be assessed at a greater rate than its just proportion necessary to meet the requirements of the first section of the law. The penalties for violation of this provision of the code are none the less certain, and if possible more severe, than those attending a failure to comply with the preceding section. They are more numerous and exert a more malignant and lasting influence upon the industry as a whole than a failure to collect a sufficient total amount of taxes. A too high a rate upon a risk, a class or a territory is quickly discovered and produces strong competition, leading to excess commission, which breeds rebating, a parasitic growth of brokers, real estate agents, indigent relatives, men who have failed in other branches of business, and finally under the existing systems to throwing off the rates. Multiple agencies are directly attributable to unequal rates, and will be abolished as soon as preferred classes are eliminated. Any company can get all of the special hazard and target business it wants from one agent. It is only the classes which are rated too high that the multiple agent, broker and side-issue agent feed upon. Take away their support and these evils will vanish.

Preferred business has led to the forfeiture of the respect and confidence not only of our customers but of our agents. We have all felt the penalty for violating the principle of equal rating, but have sought to mitigate or escape the results of our folly by committing another wrong, that of declaring rates off, thus seeking to make two wrongs produce a right. The doctrine of competitive rates and its logical se-