

NAME OF COMPANY.—Com.	Premiums Received.	Losses Paid.	Losses Incurred.
Phoenix.....	32,129	18,007	22,450
Prussian National	9,487	6,590	7,390
Royal.....	184,077	174,355	166,545
Royal Exchange.....	9,112	886	886
Scottish A. & N.....	71,839	56,536	53,945
Sun Insurance Office.....	22,119	17,972	22,021
Svea.....	2,708	2,798	2,775
Thuringia.....	11,932	6,991	8,619
Transatlantic.....	5,710	1,713	1,731
Union.....	11,609	57,808	34,010
Western.....	21,431	9,844	16,159
do Marine, etc.....	924	625	625
Total U.S. Branch Foreign Cos....	961,491	734,715	704,939

RECAPITULATION

Kentucky Stock Companies	112,870	77,110	73,839
Kentucky Mutual Companies.....	31,539	18,051	16,183
Kentucky Assessment Companies...	71,398	37,935	41,511
Stock Companies of other States ..	1,582,908	919,280	1,005,732
U.S. Branches of Foreign Companies	961,491	734,715	704,939
Totals.....	\$2,760,208	\$1,787,094	\$1,842,206

FOOL FIGHTING AGAINST TRUSTS.

For trenchant criticism of the action of the Arkansas Legislature whereby that State has been bereft of protection against fire, the following article from the "Daily States" is admirable:

When a great public evil is located it should be assailed with conservatism and sound judgment. Such evils are always more or less vulnerable when attacked by reason. Under the calcium light of wisdom, the grip of the evil on the throats of the people relaxes and is readily paralyzed. Assailed with fury and intemperance, inspired by ignorance, the grip tightens, and if it indeed be a formidable evil its extinction is next to impossible.

These remarks are suggested by the fool fight which is being made on so-called trusts in the Legislatures of Arkansas and Texas. These Legislatures are composed largely of Populists or Democrats with strong Populistic tendencies. The members of these two bodies appear incapable of differentiating organizations in restraint of trade, and to suppress competition and organizations of business men and corporations to maintain regular rates and to protect their patrons. This is a differentiation as easily to be made as the sun and the moon. But the Legislature of Arkansas has passed a law pretending to be an anti-trust law which assails almost every corporation in the State, and that has actually driven out of the commonwealth every fire or life insurance company, and the crazy fools in the Texas Legislature have caught the fever and are, encouraged by appeals from the Arkansas statesman, about to pass a similar law. The result is that, under the threat of this unwise and communistic legislation, business in the Lone Star State is in a disorganized condition, and thousands of bales of cotton are to be shipped out of the State to Memphis and other points where it can secure insurance.

This sort of thing, we submit, is not fighting trusts, nor any other evil; it is simply, in plain English, fighting trade and industry. It is not striking down a

gigantic evil; it is aiming a poisoned arrow at the heart of an intelligent, entirely legal and beneficial movement in trade.

In Arkansas, under the fool bill, not a dollar of insurance exists, and every man or woman, rich or poor, stands to-day without the backing of that most beneficial of all the great developments of modern times for protection—insurance. The furor excited in Texas among business men over the threat of the Legislature of that State to pass a similar law indicates that in a short time Texas will be as bereft of protection against fire as is Arkansas.

The strange thing about it is that the communistic fools, whose only idea is to attack the interests of the rich and of prosperous trade, do not see that their bludgeon will smite the heads of a thousand poor men, widows and orphans where it knocks the stuffing out of a single rich man. But this is the effect of every communistic movement. Such movements, usually composed of demagogues and impecunious men, who hate a man that wears a "biled shirt," ever strike at organized society, and they assume that, if they destroy a corporation or some institution woven in the web of organized society, they are serving the poor and doing a patriotic act.

VICTORIA-MONTREAL FIRE INSURANCE CO.

A meeting of the Directors was held a few days ago, when the Company was fully organized, and it is rumored that the President will be Mr. Robert Bickerdike. Mr. Bickerdike is well-known for business ability, and filled with great credit to himself, and to the satisfaction of all concerned, the honorable position of President of the Montreal Board of Trade. Messrs. T. Temple & Sons were appointed general managers, and Mr. E. L. Temple secretary.

The head office is in the Temple Building, Montreal, and is very handsomely fitted up.

Fire at Beaudry Block, Montreal, April 30th. List of Companies interested:—

	Beaudry Estate Building and Machinery.	O. Vinette & Co.'s Stock.	O. Mireau & Co. Laundry.	Clement & Lafleur Stock.	Lymburner & Matthews Machinists.	Kieffer Bros. Stock.	Universal Patent Development Co.
Royal	7,000	.....	.....	.....	.....	.....	.....
National of Ireland	3,500	2,000	.....	.....	.....	.....	.....
St. Lawrence Fire .....	.....	.....	2,500	.....	.....	2,000	.....
Commercial Union	7,000	.....	.....	.....	.....	.....	.....
Liverpool & L. & G.	3,000	.....	2,500	.....	.....	.....	.....
London Assurance	3,500	.....	.....	.....	.....	.....	.....
North Brit. & Merc.	3,500	4,500	.....	.....	.....	.....	.....
Northern	3,500	.....	.....	.....	.....	.....	.....
Quebec .....	.....	.....	1,250	.....	1,250	.....	.....
Scottish Union & Nat. ....	.....	.....	3,000	.....	.....	.....	.....
Western	3,500	300	.....	.....	.....	2,500	.....
Guardian .....	.....	.....	.....	.....	.....	.....	2,000
Norwich Union.....	.....	.....	.....	3,000	.....	.....	.....
Total loss.	28,000	11,300	2,900	6,250	6,000	5,750	2,000
Total loss.	.....	.....	.....	heavy	heavy	heavy	50 p.c.