

cent., and average percentage of increase in deposits 18 per cent. The decline in the Boston loans and discounts was over 11 per cent., and in deposits about 5 per cent. It certainly seems ominous for Boston to have had so large a falling off in the loans and discounts of the National Banks since 1899 by \$21,768,275, when every other leading city in the United States, in the same period, increased its loans and discounts by considerable amounts. The decrease also in the bank deposits in Boston by \$7,192,474 since 1899 adds force to the evidence that the business of the city is falling away.

Baltimore also seems to be on the down grade, as its increase of loans and discounts was a mere trifle, \$553,000, between 1899 and 1901, and its deposits fell off by \$4,430,000. Detroit shows small increases when compared with other cities in the Western States. In the same period as the above changes relate to, viz., the two years from September, 1899, to September, 1901, the loans and discounts of Canada increased 38 per cent. and the deposits 21 per cent. The Dominion, therefore, in these two branches of banking made, proportionately, much greater progress than the average of seventeen of the leading cities of the United States.

#### CALEDONIAN RETIRES FROM THE SOUTH.

The Caledonian Insurance Company is announced to have re-insured its business in the Southern States in the Phenix Insurance Co., of Brooklyn, rumours of which have been current for some time. The Caledonian has long enjoyed a large business in the United States. In the report of the New York Superintendent of Insurance for 1900, the Caledonian, Edinburgh, is shown to have received in premiums on its American risks last year, \$1,228,408, and from investments, \$62,762, its fire losses having been \$850,488. Out of thirty-nine foreign fire insurance companies, authorized to transact business in the State of New York, the Caledonian held a prominent position, its premium receipts having been larger than twenty-two other companies, most of them not British. Over half the total income of the Company in 1900 was drawn from the United States. The manager, Mr. Deuchar, and directors decided to reduce this proportion by restricting American risks to 50 per cent. of the total, to effect which the risks in the Southern field have been re-insured with the Phenix, of Brooklyn. The Caledonian is building a large office building in New York, twelve stories high, that is expected to be ready for occupation in May, 1902.

TWO AMERICAN THEATRES, one at Hurley, Wis., the other at Atlanta, Ga., were burnt a few days ago at the former 11 lives were lost. How are the theatres in this city fixed as regards protection against loss of life.

#### CRIMINAL STATISTICS—1900.

##### A LESSON IN STATISTICAL COMPARISONS.

The report of Criminal Statistics for the Dominion, just issued, covers the year ended 30th Sept., 1900. The tables are divided into sections which give elaborate details as to the number of persons convicted in each judicial district, with the nature of their offence, their ages, occupations, place of birth, religion, sentence and residence, whether urban or rural. A second classification is by Provinces, showing the number of summary convictions, the number of prisoners pardoned, or whose sentences were commuted, and other particulars. We have doubts as to the wisdom of some of the classifications, as, in more than one instance, they are useless for any practical purpose, are misleading, and highly objectionable as being calculated to create or stimulate religious prejudices. The chief offender of the latter class is the custom of assorting criminals into religious denominations, in order to show what proportion of those convicted of crime belonged to certain churches. In all fairness and in order to get an intelligent result from comparisons of this nature, when the percentage is given of the criminals of any church to the whole number convicted, there should be also given the percentage of the members of such church to the whole population. By this comparison it would be seen whether the percentage of criminals of any particular religious community exceeded or fell below the percentage of the members of such community to the whole population. Otherwise, the percentage that the criminals of any one church bore to the whole of the criminals convicted might be very offensive and misleading. For instance, suppose Church A. has a membership of one fourth the population and Church B. a membership of one eighth, but the percentage of criminals of both bodies is equal when compared with the entire number of criminals. On the face of such a statement both churches have an equal criminal record, whereas, in fact, Church B. has double the number of criminals in proportion to membership that Church A. has. For the benefit of our readers, who are engaged in insurance, we give another illustration. Suppose it is stated that in a certain country the number of fires in City X. equals 12 per cent. of the total fires in that country, and in City Y. 6 per cent., and in City Z. 3 per cent. From such a statement the conclusion could be drawn that City X. had an excessive proportion of the total fires, being, as above stated, double that of the second City Y. and four times that of the third City Z. But, if, on going below the surface of such figures, we learn that City X. has ten times the population of City Y., and twenty times that of City Z., then we get the data for an exhibit that entirely reverses the result of the comparison which left out the population of each city, and it becomes apparent that City X., instead of an excessive percentage of fires as compared with Y. and Z., has a very much smaller proportion of the total than either of them.