

No great cause of pride or rejoicing by our underwriters here.

For purposes of easy comparison we group below the totals of premiums received, amount insured and losses incurred for four years past :

Total Cash premiums	1883.....	\$4,624,741
Do. do.	1882.....	4,229,706
Do. do.	1881.....	3,827,116
Do. do.	1880.....	3,479,577
Total losses incurred	1883.....	\$3,048,724
Do. do.	1882.....	2,807,368
Do. do.	1881.....	3,212,381
Do. do.	1880.....	1,524,836
Amount Insured	1883.....	\$513,580,302
Do. do.	1882.....	478,044,416
Do. do.	1881.....	441,416,238
Do. do.	1880.....	384,051,861

Subdividing the totals of the items above given for 1883 into the amounts opposite Canadian, British and American companies respectively, we find them to be as under :

	Premis.	Losses.	Amt. Ins'd.
1883,			
Canadian Co's.....	\$1,918,1	\$ 776,061	\$123,302,467
British Co's.....	3,178,850	2,088,420	350,993,028
American Co's.....	354,090	184,238	40,284,814

Total.....\$1,624,741 \$3,048,724 \$513,580,302

In other columns (page 1151 of this issue) will be found our usual table, giving the total income, expenses, premiums, losses, assets etc., etc., of the companies doing fire underwriting in the Dominion. Those who have preserved the MONETARY TIMES, in a bound volume or on file, will find a similar table for 1882 on page 1212 of volume xvi.

LIFE INSURANCE IN NEW YORK STATE.

The second part of Superintendent McCall's report for 1883 has been sent us. It refers to Life, Casualty and Assessment Insurance in the State of New York. In illustration of the growth of life insurance in a quarter of a century, tables are given in the opening pages which denote the extent of that business in the State during 1859 and 1883 respectively. In the first-named year ten companies made returns which were also in existence and doing business last year. The contrast presented by the figures for the two years shows progress which is wonderful :

NEW YORK COMPANIES.

COMPANIES	ASSETS.		INCOMES.	
	1859.	1883.	1859.	1883.
Equitable.....	\$117,103	\$52,363,254	\$26,444	13,470,571
Manhattan.....	871,008	10,871,184	851,702	1,636,049
Mutual.....	6,233,517	100,912,245	1,445,952	18,500,892
New York.....	1,767,133	55,202,315	564,384	13,207,532
U. S.....	576,665	5,226,429	207,006	923,918
Totals.....	\$9,565,425	\$224,575,427	2,595,488	47,738,963

OTHER STATES' COMPANIES.

	\$	\$	\$	\$
Con. Mutual.....	3,313,954	52,869,516	893,715	7,870,224
Mass. Mutual.....	297,184	7,577,299	121,707	1,369,442
Mut. Benefit.....	3,400,582	37,581,480	876,817	6,232,399
National Vt.....	245,759	2,911,670	61,773	565,595
N. Eng. Mut.....	1,478,419	16,841,507	430,818	2,957,201
Totals.....	8,735,898	117,460,623	2,374,830	18,994,861

Of the New York companies named in the above list there are three which are still doing new business amongst us, to wit, the Equitable, the New York, and the United States. The first-named had been in 1859 but just organized ; its assets are now more than half the amount of those of the renowned Mutual Life Association itself. Referring to those named in the list the N.Y. Superintendent says :—"The five New York State Companies that appear both in the 1859 and 1883 reports present in each

case some distinctive feature that accounts for their particular success. But among them the model insurance organization of the world, with \$100,912,245 of assets, and the two companies showing respectively \$81,129,756 and \$52,735,564 of new business written during the year 1883, are the most remarkable. To those who are familiar with the history of these three companies, there is in each one an individual management deserving of the greatest praise, and which has so impressed itself on the career of the corporations that their names and success are synonymous terms."

A further list is given, which includes the whole of the companies doing business in the State. From this it is learned that the number was, in 1859, fourteen, with 49,600 policies in force ; and in 1883, twenty three, with 705,641 policies in force. The aggregate risks, incomes, assets, &c., at the two periods was as under :

	1859.	1883.
Assets.....	\$20,536,074	\$471,805,920
Income.....	5,230,444	92,562,763
Expenditure..	2,634,142	71,753,588
Risks Force..	141,497,767	1,768,630,015

Showing that while the aggregate of policies in force has increased twelve and a half times, the assets are nearly twenty-four times as great to-day. With respect to the condition of the companies as a whole, it is added by Mr. McCall, who has been, by reason of his connection with the Department during the past fourteen years, a participant in the investigations of all the companies incorporated under the laws of the State, (and who, be it remembered, has had frequent occasion to criticise them) "it is a positive pleasure to state that at no time has there been so little necessity for criticism as now."

THE CENSUS FIGURES.

The second volume of the census of the Dominion, taken in 1881, has just been issued. It contains principally vital statistics, and the occupations of the people. Particulars are given of the ages of male and female respectively, for the year ending 4th April, 1881. Ages of the married, the widowed, the blind, the unsound of mind, the deaf and dumb. Their conjugal condition, religions, causes of death, number of churches, of benevolent, educational and penal establishments, etc., etc. There were in round numbers 42,000 males, and 38,000 females between the ages of 70 and 80 ; 12,400 males and 11,400 females between 80 and 90 ; 1,400 males and 1,800 females between 90 and 100 ; while there were 99 males and 110 females who had reached or exceeded a century of life. The number of married people, out of a total population of 4,351,000, is given at 1,380,081, and of these 690,544 are returned as males, and 689,537 as females.

The growing extent to which our people persist in turning their attention to commercial pursuits is indicated in a recapitulation of occupations, from which we find that the increase in the commercial class between 1871 and 1881 was 43 per cent., while that of agriculturists was 38 per cent. ; of the industrial class 36 per cent. ; of professional persons 35 per cent., and of domestics 25

per cent. We give the comparative numbers :

RECAPITULATION.

	1871.	1881.
Agricultural class.....	479,512	662,680
Commercial class.....	75,201	107,646
Domestic class.....	60,104	74,830
Industrial class.....	212,808	287,296
Professional class.....	39,144	52,974
Not classified.....	143,079	205,228

The occupations of the people are given in detail, the following is a comparative statement of the occupations most generally followed :—

	1871.	1881.
Advocates.....	2,212	2,717
Bakers.....	2,606	4,013
Bankers and brokers.....	472	1,257
Blacksmiths.....	15,694	19,846
Bricklayers.....	1,178	2,030
Builders.....	959	1,477
Butchers.....	3,598	5,888
Cabmen and carters.....	6,951	5,864
Cabinet-makers.....	3,208	4,731
Carpenters.....	32,581	40,518
Carriage-makers.....	4,385	5,962
Chemists and druggists.....	1,099	1,794
Clergymen.....	4,436	6,329
Commercial clerks.....	19,090	28,981
Commercial travellers.....	517	1,490
Coopers.....	4,449	4,621
Dealers and traders.....	4,073	5,542
Dressmakers and milliners.....	8,374	16,165
Engineers and machinists.....	2,942	9,861
Farmers.....	476,922	656,712
Fishermen.....	18,362	22,905
Foundrymen.....	3,457	4,488
Gardeners.....	1,834	3,704
Gentlemen of priv'te means.....	8,986	11,140
Government employes.....	2,458	4,519
Grocers.....	2,807	3,182
Hotel keepers.....	6,272	6,841
Hunters.....	2,548	5,595
Labourers.....	124,922	165,706
Lumbermen.....	9,930	8,094
Manufacturers.....	6,202	2,299
Mariners.....	16,580	17,823
Mechanics.....	4,408	1,503
Merchants.....	13,444	17,449
Millers.....	7,134	5,671
Miners.....	2,678	6,541
Painters.....	4,116	7,064
Physicians.....	2,792	3,507
Plasterers.....	1,281	1,802
Printers.....	2,701	5,227
Railway employes.....	2,739	8,220
Saddlers.....	3,102	3,578
Seamstresses.....	7,377	11,901
Servants.....	50,921	62,513
Shipbuilders.....	4,520	3,285
Shopkeepers.....	3,083	4,321
Shoemakers.....	16,123	17,423
Stonemasons.....	5,848	8,149
Tailors.....	7,728	11,939
Tanners.....	2,795	3,052
Teachers.....	13,400	19,232
Weavers.....	3,735	4,912

It will be observed that 17,449 are returned as "merchants," while 5,542 are "dealers and traders," and 4,321 are "shopkeepers" in 1881. We cannot say what distinction is made by the officials of the Census Bureau between these three, but the total of 27,312 would indicate one storekeeper to about every 160 inhabitants. Then there are nearly 29,000 clerks, with nothing to indicate whether these are bank clerks, loan company clerks, law clerks, insurance clerks, or store clerks. It is significant that there has been a decrease in the number of lumbermen of from 9,930 to 8,094, while "manufacturers" are represented as numbering fewer in 1881 than they did in 1871, a somewhat unlikely state of affairs considering the increase in our manufacturing establishments in the interim. It should not escape notice that the number of government employes is nearly doubled between the censuses, which is not