

### THE MOVEMENT OF CANADA'S TOWN AND COUNTRY POPULATION BETWEEN 1891-1901.

A Census Bulletin has been issued giving the population of Canada in two main divisions, "Rural" and "Urban," or town and country. The date of the last census is the Spring of 1901, so that considerable changes have occurred since then, especially in Manitoba and the North West. The respective numbers classified as above in 1891 and 1901 were

Provinces.	Year.	Rural.	Urban.	Total.
Ontario.....	1901	1,247,190	935,752	2,182,942
do .....	1891	1,295,323	818,998	2,114,321
Quebec.....	1901	992,667	656,231	1,648,898
do .....	1891	988,820	499,715	1,488,535
Nova Scotia....	1901	370,191	129,383	459,574
do .....	1891	373,403	76,993	450,396
New Brunswick..	1901	253,835	77,285	331,120
do .....	1891	372,362	48,901	321,263
P. E. Island ....	1901	88,304	14,955	103,259
do .....	1891	94,823	14,255	109,078
British Columbia	1901	87,825	89,447	177,272
do .....	1891	69,945	37,228	98,173
North West.....	1901	129,767	38,173	168,940
do .....	1891	66,799	.....	66,799
Manitoba.....	1901	184,714	70,233	254,947
do .....	1891	111,498	41,008	152,506
Unorganized.....	1901	43,608	9,142	52,709
do .....	1891	32,168	.....	32,168

The above details when summarized read as follows:—

Ontario.....	decrease of Rural	48,133,	increase of Urban	116,754
N. Scotia....	"	43,212	"	52,390
N. Brunswick	"	18,527	"	28,384
P. E. Island..	"	6,519	"	700
Quebec.....	increase of Rural	3,847	"	156,516
Manitoba....	"	73,216	"	29,225
North West..	"	53,968	"	38,173
B. Columbia.	"	26,880	"	52,439
Unorganized	"	11,440	"	9,142

Four provinces had a decrease in rural population between 1891 and 1901 aggregating 116,391. Four provinces and the unorganized districts increased their rural population by 169,351. Every province and district increased its urban or town population, the total increase being 483,723. The net increase in rural population between 1891 and 1901 was 52,924, that is from 3,296,141 to 3,349,065, and of town population, 483,503, from 1,537,098 to 2,020,601, making the total population of Canada in the spring of 1901 5,369,666, against 4,833,239 in 1891.

The Census figures afford conclusive evidence of there being a general movement from the country to towns and cities in the older provinces. In Ontario and Nova Scotia the *decrease* in the rural population was less by 77,799 than the *increase* in the urban, and in New Brunswick and Prince Edward Island the *decrease* in rural population was less by 4,038 than the *increase* in urban. Quebec, which has a more settled rural population than any other province, only gained 3,847 in its country population in 10 years, while its town population increased

156,516 chiefly in Montreal. The extreme west and northwestern provinces gained both in town and country, their total increase having been 394,483 between 1891 and 1901, which increase is over \$1.60 per cent. of the gross increase in the population of the Dominion in the last 10 years.

### POINTS FROM INSURANCE COMMISSIONER'S REPORTS.

The annual reports of the Insurance Commissioners of the various States of America are now being distributed. They differ widely in the picture they present as to the business of the companies in the year 1901. They are, however, quite harmonious in representing it to have been so far from satisfactory in 1900 and last year as to have caused a large number of companies to have withdrawn from certain States. Twelve of these reports that have come to hand state the number of withdrawals as follows:—

Iowa.....	19	Illinois.....	24
Tennessee.....	12	Michigan.....	18
Minnesota.....	12	Missouri.....	22
Massachusetts.....	17	Colorado.....	25
Pennsylvania.....	14	Rhode Island.....	15
Kentucky.....	16	New Hampshire.....	7

In most of these States there were new companies authorized to do business therein, but the general result, taking all the States into account, was a large reduction in the number of fire insurance companies. In several of the reports there is a complaint that the supply of insurance is below the demand. The statement made by the Commissioner of Minnesota is representative of what is said by other officials.

In view of the fact that there is a constant and material increase in insurable property in this State, it is certainly unfortunate that so many companies have considered it advisable or necessary to withdraw from this field, as our citizens are experiencing no little difficulty in securing a sufficient volume of insurance; in other words, the capacity of the authorized insurance companies in the State of Minnesota at the present time is notably insufficient to furnish indemnity on all the risks that are seeking protection against the ravages of the fire fiend."

This is a marvellous condition for any form of business enterprise to be in, especially in those days when the tendency is to develop the supply greatly in excess of demand and thereby to stimulate competition. In the above State the total outgo of the fire companies for losses and expenses in 1901 was 88.95 per cent. of the gross premium receipts, which left a profit on their underwriting of 11.05. In the preceding year the loss ratio was 68 per cent. and the expense ratio 43 per cent., so these items took 11 per cent. in excess of the premiums, so that the better results in 1901 merely balanced the disastrous ones in 1900, and the two put against each other brought the companies out at a nearly dead level between premium receipts and outgo for losses