

ONTARIO JOINT STOCK FIRE INSURANCE COMPANIES.

The report of the Inspector of Insurance, Ontario, contains the statements of the four joint stock fire insurance companies for 1900, that are operating in that Province under an Ontario license, of which the following tables are a synopsis :

DETAILS.	INCOME, 1900.			
	Equity.	Merchants.	Queen City.	Traders'.
	\$	\$	\$	\$
Re-insurance	4,401	4,187	.....	.....
Gross premiums	71,324	41,165	32,692	6,141
Interest and dividends ..	2,128	1,695	6,998	718
Rent .....	.....	.....	3,224	.....
Calls on and sale of stock .....	.....	8,323	.....	32,757
Re-insurance on losses ..	.....	.....	580	.....
Totals	77,853	55,370	43,494	39,616
Total income	\$216,335	.....	.....	.....
	EXPENDITURE, 1900.			
Commissions	11,609	7,637	5,771	1,202
Salaries and fees	5,775	4,040	4,180	2,235
Rent, taxes	720	370	539	267
LAW COSTS	79	152	.....	.....
Statutory ass't and fees.	119	102	101	100
Other expenses	4,636	2,595	3,510	1,506
Totals	22,938	14,896	14,101	5,310
Losses	44,639	29,176	9,413	702
Re-insurance prem's ..	9,131	4,232	3,369	249
Rebate	5,299	4,536	2,057	363
Dividends	750	2,187	5,000	.....
Organizing Exp's .....	.....	868	.....	5,163
Sundries	846	412	.....	442
Total expenditures	83,603	56,307	33,940	12,229
Total expenditure	\$186,080	.....	.....	.....
	ASSETS, 1900.			
Real estate .....	.....	.....	65,872	.....
Bonds, mortgages	44,350	24,333	56,207	.....
Interest, rents	337	15	872	63
Outstanding prem's ..	9,226	.....	.....	.....
Cash	10,776	13,905	12,260	26,719
Agents balances .....	.....	3,812	2,907	721
Loans on stock .....	.....	.....	76,727	.....
Capital called, not paid	.....	5,150	.....	1,542
Total	64,689	47,215	214,905	29,045
Goad's plans, office furniture	2,347	1,653	2,272	5,985
Sub's cap'l uncalled less pd in advance of calls	450,000	445,342	50,000	299,700
	LIABILITIES.			
Unpaid losses	7,339	.....	.....	.....
Insurance reserve	33,851	21,455	23,296	2,502
Re insurance	1,645	.....	.....	.....
Commission	1,615	1,148	.....	132
Sundries	2,642	940	363	375
Total liab' except pd up capital	47,092	23,543	23,659	3,009
Paid up stock	50,000	46,607	50,000	32,757
No. of policies	5,693	4,953	3,622	368
Amount at risk	6,414,558	4,741,506	3,760,553	472,778

CHARLES B. THOMPSON, OF PORT HURON, MICH., supreme finance keeper of the supreme tent, Knights of Maccabees, in a written statement confesses that he used \$57,000 of the concern's funds in his private business and that he is unable to make the shortage good.

ATTEMPT TO DEFRAUD INSURANCE COMPANIES.

Of devices to defraud insurance companies there is no end. The latest is not wholly original, but is highly audacious. The perpetrator has saved speculation by a confession, though such an arrant knave's word is as worthless as his life. He calls himself Newell C. Rathbun, of Little Rock, Ark., a deserter from the U.S. army. His statement reads:—

"I was married several months ago at Little Rock and took out insurance policies. I came to Louisville about ten days ago and formed a plan to make the insurance companies think I was dead, so that I could get the insurance. I fell in with a man who said his name was W. L. Ten Eyck, and told him of my plan, and he agreed to help me. Our plan was to obtain a corpse from some place, put up in a hotel in Jeffersonville, and then set fire to the hotel."

This interesting couple went on a spree, during which Ten Eyck died, and then Rathbun put his own letters in the dead man's pocket, hoping the corpse would be taken to be his remains. How the death occurred is not clear, but as laudanum enough to kill several men was found in Ten Eyck's stomach he either slaughtered himself or was murdered by his boon companion, Rathbun. This man's talent is not equal to his ambition. His scheme was very clumsily executed. If his friend poisoned himself to put Rathbun in possession of a corpse it was an act of the Damon and Pythias order, but it looks as though Rathbun's anxiety to secure a corpse led him to appropriate his friend without the friend's consent, for which unfriendly act he will probably die in an elevated position—at the end of a rope.

LOCAL STREET CAR PROGRESS.

In no department of public service in this city has there been anything comparable to the progress made by the street railway. The time has only gone by a few years since the passenger cars on our streets were of the most primitive type. The vehicles were dirty, so were the drivers and conductors, the traction power was rendered by horses, strong may be, but rough as a back wood's team, and harness somewhat of the habitant type. The suburban "bus," dating from immemorial days, archaic enough for a place in the Chateau de Ramezay Museum, was not put to shame by the city's street cars.

The car floors were littered with straw, stable fashion. In times of thaw they went plunging from one crevice in the ice to another, throwing passengers on one side upon those opposite with delightful impartiality. Dismounting from fear was quite common, but more general was the avoidance of the street cars as too exciting for a daily experience.

A revolution was effected when the present company assumed the management. The opportunity was seen for an enormous increase of business by providing what the public required, viz., better cars, quicker service, regular trips, cleanly fixtures and officers, and facilities for transfers. What has been the result? In 1892 the passengers carried numbered 11,631,386, and in 1901, 46,741,660, an increase