

**A Removal and its Cause.**

The appointment of a sub-committee of the Canada Life to arrange for the removal of the general offices of the company to Toronto is stated to be the result of the assessment levied by the city of Hamilton on the income of the company. The appeal of the Hamilton councillors for re-consideration of the company's intention was ineffective. Surely, this outcome of ill-advised taxation ought to be an object lesson to the representatives of other cities who are ready to support any plan of taxation whereby capitalists and wealthy corporations may be made to contribute more than a fair share towards the support and maintenance of the Government.

**California Fires.**

The annual report of the insurance commissioner for the State of California shows an average percentage of losses to premiums on fire risks for 1898 of 53.8. The ratio of losses to premiums on fire risks for the twenty-four years next preceding were:—

1875	28.3	1881	33.3	1887	37.6	1893	39.4
1876	32.2	1882	39.9	1888	50.1	1894	44.4
1877	31.0	1883	39.1	1889	41.7	1895	60.6
1878	26.3	1884	28.5	1890	43.7	1896	69.3
1879	32.5	1885	44.8	1891	36.1	1897	35.3
1880	32.5	1886	51.2	1892	34.9	1898	53.8

From the above record, there seems to be a decided advantage in conducting a fire insurance business in a country where the climate does not demand the artificial heat required in northern latitudes.

**A Fire-Swept Province.**

Windsor, Bridgewater, and Digby. Next! Three towns in the Province of Nova Scotia swept away by fire in such a short space of time fully warrants an insurance manager in excitedly requesting his chief agent in Halifax to telegraph if his Province is to be rebuilt at the expense of the insurance companies. The alarming frequency of these conflagrations, and the serious loss attending them, is deserving of more than passing attention; and it is surprising indeed that some prompt and organized efforts are not made to trace the origin of these fires. In every instance it is reported that the high wind favoured the flames, and, in the case of Digby, we are informed "the gale, blowing furiously from the northeast, swept the fire through the main street." When Windsor was destroyed, the wind was blowing with hurricane force, and scarcely a brick wall remained to mark the site of the town. Arrests were made in connection with the last named fire. We dislike to contemplate the possibility that Nova Scotia is being made the field of operations for some incendiary, but it is to say the least somewhat remarkable that Windsor, Bridgewater and Digby were destroyed under almost similar conditions, in a windstorm and darkness.

**Small-pox.**

For some weeks past we have been arguing upon readers of THE CHRONICLE the vital importance of vaccination, and that we have not over-estimated the remarkable immunity of vaccinated people from small-pox was conclusively proved by the statistics published by the government of Germany. Now that the dread disease has appeared in a score of places in the United States, and some cases are known to exist within a short distance of Montreal, it is to be hoped our health authorities will not wait for an outbreak in the Canadian metropolis before taking into consideration the necessity of a very general vaccination. Otherwise the proposed census may find Montreal with a reduced population, a crippled trade, and an additional burden of debt as the price of our neglect.

**The Montreal Census.**

It is gratifying to know that preparations for another official registration of the number of the people in the city of Montreal are being discussed. The census would have been taken two years ago, but, owing to the many matters then occupying public attention—the Queen's Jubilee, visit of the British Medical Association, and an outbreak of small-pox—the civic authorities decided upon a postponement. Whatever may be the mechanism of this promised census, it is to be hoped it will be completed in the shortest time possible, and not extended over a period of two or three months. It is not our duty or intention to recommend the adoption of any particular method for ensuring accuracy and rapidity in the contemplated numbering of our people; but we venture to suggest that it would be well to test the spread of educational facilities since 1891 by ascertaining the number of adults able to write. The admirable bulletin issued by the Department of Agriculture after the census taken in 1891 contained the following table prepared by the experienced statistician, Mr. George Johnson, and the same information might be gathered by the officials employed at the coming census in Montreal:

By separating the adult population according to provinces, and giving the total adult population, the number able to write, and the percentage of the latter to the former, Mr. Johnson constructed the following table:—

PROVINCE.	Adult population.	Adults able to write.	Per cent.
British Columbia	65,720	49,401	75.2
Manitoba	75,942	70,679	93.1
New Brunswick	165,744	132,579	80.0
Nova Scotia	240,522	193,561	80.5
Ontario	1,149,774	1,038,806	90.4
Prince Edward Island	56,388	44,864	80.0
Quebec	742,495	474,436	63.9
North-west Territories	28,415	24,989	88.0
Unorganized	1,320	89	6.7
Canada	2,526,330	2,029,404	80.34