

proportion to their ability to pay the premiums, than to their poverty, and an increase, therefore, in the amount at risk, means an increase in the premium paying power of the people.

644. The following figures, therefore, cannot but be considered as affording very satisfactory and reliable proof of the large increase in the national wealth since Confederation:—

FIRE AND LIFE INSURANCE IN CANADA—AMOUNTS AT RISK,  
1869 TO 1885.

YEAR ENDED 31ST DECEMBER,	Fire Insurance.	Life Insurance.
	\$	\$
1869 .....	188,359,809	35,680,082
1870 .....	191,594,586	42,694,712
1871 .....	228,453,784	45,825,935
1872 .....	251,722,940	67,234,684
1873 .....	278,754,835	77,500,896
1874 .....	306,848,219	85,716,325
1875 .....	364,421,029	84,560,752
1876 .....	454,608,180	84,344,916
1877 .....	420,342,681	85,687,903
1878 .....	409,899,701	84,751,937
1879 .....	407,357,985	86,273,702
1880 .....	411,563,271	90,280,293
1881 .....	462,210,968	103,290,932
1882 .....	526,856,478	115,042,048
1883 .....	572,264,041	124,196,875
1884 .....	605,507,789	135,453,726
1885 .....	611,794,479	149,962,146
1886 .....	586,773,022	171,309,688

The amount at risk against fire has, it will be seen, increased \$200,000,000 in the last six years, and the amount of life insurance has almost doubled itself since 1880, when the depression began to pass away.

645. The following figures with reference to business failures in Canada during the last ten years can only be considered as approximate, but are accurate enough to give a general idea of the improvement in trade during that period:—

Increase  
in wealth  
since  
1867.

Business  
failures in  
Canada.