

astrous fire in St. John, N.B.) be omitted, the favourable balance would amount to \$8,834,312, or an average of \$387,578 for each year.

The business done by United States fire companies during the period 1875-97 shows a favourable balance of \$663,320, or an annual average of \$28,840.

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1897.

YEAR.	Premiums.	Interest and Dividends.	Sundry.	Total.
	\$	\$	\$	\$
1875.....	3,273,693	190,950	3,356	3,467,999
1876.....	4,125,722	244,001	7,186	4,376,909
1877.....	3,512,673	218,770	6,236	3,737,679
1878.....	2,826,357	217,133	15,750	3,059,240
1879.....	2,863,826	185,247	10,196	3,059,269
1880.....	3,208,039	179,533	19,917	3,407,489
1881.....	3,131,926	169,392	30,702	3,332,020
1882.....	3,007,133	153,879	27,386	3,188,398
1883.....	3,005,945	132,126	30,439	3,168,510
1884.....	2,990,995	117,680	16,287	3,124,962
1885.....	3,089,381	107,152	16,045	3,212,578
1886.....	3,090,851	113,394	25,829	3,230,074
1887.....	3,346,969	114,523	18,398	3,479,890
1888.....	3,348,046	119,816	16,568	3,484,420
1889.....	3,539,641	119,929	12,420	3,671,990
1890.....	3,603,152	135,875	14,287	3,753,314
1891.....	3,586,852	134,421	12,208	3,733,481
1892.....	3,579,893	117,770	83,291	3,780,955
1893.....	4,143,324	139,080	*205,622	4,488,026
1894.....	4,142,923	140,213	6,026	4,289,162
1895.....	4,408,192	139,458	6,774	4,554,424
1896.....	4,168,664	132,582	6,289	4,307,535
1897.....	4,012,722	128,386	6,387	4,147,495
Total.....	80,006,919	3,431,311	597,599	84,035,829

* Of this amount \$197,500 was premium upon the new stock issued by the British America and Western.

CANADIAN COMPANIES—EXPENDITURE FOR YEARS 1875-97.

YEAR.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure	Excess of Income over Expenditure — The Reverse
	\$	\$	\$	\$	\$
1875.....	1,694,886	985,926	159,609	2,840,421	e 627,578
1876.....	2,746,563	1,342,269	213,655	4,302,487	e 74,422
1877.....	3,555,283	1,234,553	125,028	4,915,764	d 1,178,085
1878.....	1,891,131	1,026,354	146,164	3,063,649	d 4,409
1879.....	1,966,854	938,437	159,254	3,064,545	d 5,276
1880.....	2,236,943	889,410	164,651	3,291,004	e 116,483
1881.....	2,898,045	901,679	145,138	3,944,862	d 612,842
1882.....	2,294,213	917,526	110,813	3,322,552	d 134,154
1883.....	2,291,420	925,970	110,480	3,327,879	d 159,369
1884.....	2,165,708	871,037	102,676	3,139,421	d 14,459