

a man who will have a chance to show by-and-by, that he is as well-informed as he now considers himself to be. The members, however, showed good sense in re-electing Mr. McQuillan to the presidency. He is an intelligent man, and does not lay claim to the possession of *all* knowledge, being willing to admit that some people must know more of some things than he does. The election results show:

President Toronto Board—Thomas McQuillan by acclamation.

Vice-president—John Everett, 1,904 votes.

Second Vice-president—Lewis Howard by acclamation.

Treasurer—E. Fielding, 1,754 votes.

Directors—F. C. Armstrong, 1,932; J. H. Butler, 1,921; L. Glover, 1,805; Robert Gemmell, 1,823; W. J. Micks, 1,712; C. Ryan, 1,776; G. W. Stone, 1,731; C. J. Tuthill, 1,703; Geo. West, 1,893.

Hamilton Board—Fred. Smye, vice-president, and John Herring, second vice-president by acclamation. Directors—E. J. Fenwick, 1,018; W. M. Fielding, 1,879; James Hooper, 1,056; E. E. W. Moore, 995; R. M. Stuart, 1,972; H. G. Wright, 1,039.

Kingston Board—W. H. Graham, 2,052; W. S. R. Murch, 1,930.

Berlin Board—A. Foster, 1,832; W. J. Moody, 1,637.

All those elected on ballot solicited support as being "opposed to the reduction of the maximum mortuary benefit to \$500, and have pledged themselves to promote an equitable and safe plan by which it can be fixed permanently at \$1,000." So that, if they can adjust mortality and rates of interest to suit their book, at the next annual meeting a thousand-dollar mortuary benefit will become a fact. For this year, on the advice of Actuary Bradshaw, the benefit will be \$750, as it was in the year just past.



MONTREAL'S CIVIC APPROPRIATIONS.

The appropriations deemed to be required for next year by the several civic departments of Montreal, totalling \$3,877,776, have been brought before the city council. Their total is \$3,877,776, and by far the largest item is interest on the city debt, \$1,165,251. School taxes show a marked jump upward from \$365,000 to \$495,000. Roads are a heavy item; it was intended, we are told, to ask for \$600,000 or \$700,000, of which \$100,000 was to go for permanent sidewalks, and twice that sum for permanent roadways, besides \$150,000 for the repairs of macadam streets, but the total appears to be cut down to \$416,000, which is less than was appropriated in 1904. Clearing the streets of snow was estimated to cost \$70,000 last year. Police; fire; water; and light are put down at \$345,000; \$275,000; \$157,000; and \$144,000, for the current year, which are not seriously different from the like amounts in 1904, with the exception that the proposed allotment for fire is nearly \$50,000 greater this year. "Incineration" is put down for \$85,451, and "hygiene"—whatever that may embrace—for \$60,598. The fire alarm is estimated to cost \$24,160, which is a somewhat larger allowance than in the preceding year.



FIRE AND LIFE INSURANCE.

The twenty-ninth annual meeting of the Fire Underwriters' Association of the Pacific is to be held in the assembly room of the new board offices in the Merchants' Exchange building, San Francisco, on Tuesday and Wednesday, the 10th and 11th of January.

The Hamburg-Bremen Insurance Company, of Germany, which was organized in 1854, is celebrating its fiftieth anniversary, and in commemoration of the event all the employees yesterday received a very substantial present from the officers of the company.—N.Y. Bulletin, January 2nd.

It is agreeable to chronicle the progress of Peterboro in the direction of adequate water supply. That progressive place has now twenty-three miles of water mains, 166 hydrants, and 1,559 water consumers. During the past year a mile and a half of new mains were laid and 213 services installed.

In the account of the direful blaze at Brockville, on Wednesday, which swept away to smoke and ashes a quarter of a million worth of property of the Canada Carriage Works, occurs a sentence which should arouse attention: "While the arrival of the fire department was being awaited, the company's employees fought the fire bravely with their own apparatus, having a liberal supply of hose and excellent hydrants on the grounds. Unfortunately one of these was found to be frozen, which greatly handicapped their efforts." What a lesson is here given that perpetual vigilance is needed as to the condition of fire-fighting appliances. No one in Brockville, probably, thought this splendid industry in serious danger, with appliances such as it had. There are 300 people thrown out of employment by the fire.

To account for, if not justify, the increase of fire insurance rates in the United States, the Dry Goods Economist asks its readers to consider the great preponderance of frame buildings in many cities throughout the country. In some centres nearly all the buildings are of this highly inflammable character. In Fall River, Mass., for instance, of 12,377 buildings, only 848 are composed of brick or stone. In Grand Rapids, Mich., there are 15,000 buildings and only 1,000 of these are brick or stone. In Topeka, Kan., 11,580 buildings out of 14,231 are frame. Even in such cities as Chicago, Newark (N.J.), Kansas City and St. Joseph more than half the buildings are wooden, while in San Francisco there are 54,427 frame buildings and only 4,280 of brick or stone. And the Economist says: "It does not seem possible that fire rates can be greatly reduced until most of our cities have been practically rebuilt." A further consideration is that enormous money values are concentrated in so small a space as a block or square. "The combustible value of a single block runs all the way from \$1,000,000, in such cities as Jersey City, N.J.; New London, Conn.; Portland, Me.; Lansing, Mich., and Spokane, Wash., to \$8,000,000 in Chicago and Philadelphia, and \$25,000,000 in New York."

A great amount of notice has been bestowed on the objectionable business of pension-teas, says our North of England correspondent's recent letter. It has been realized for a while back that such a trade as that carried on by Nelson & Co. was fundamentally unsound in the actuarial sense and gravely unfair to those prospective widows who bought poor tea at high prices with the intention of earning a subsidy of ten shillings a week. Something like half a million customers have been buying this firm's tea, from door-step canvassers chiefly, and not all of them understood the terms of the contract. A (small-type) condition of the contract was that the pensions were payable so long as the gross total did not exceed 75 per cent. of the net profits earned. Such drawbacks to otherwise excellent offers are not emphasized, as a rule, by the silver-tongued and beery-breathed gentlemen who pester ignorant women for business. Even the promoters have come round to the common-sense way of looking at the matter. To avoid an avalanche, a new scheme has been propounded which affords to tea-purchasers who have never under any circumstances missed their weekly bargain, a prospect of receiving between £20 and £37 on the husband's death. Needlessly fulsome blessings by some newspapers have been bestowed on the newest proposition. The business is one to be viewed with no favor, and sympathy must go out to those who seek to make Nelsons comply with the arrangements subsisting between the firm and its present customers. It seems not fitting that one contractor to an agreement should escape loss by the inexpensive process of changing his mind and his trading style.



FOR GROCERS AND PROVISION DEALERS.

Many reports from the Old Country concur in giving very high praise to the samples of British Columbian apples and other fruits which have been seen over there this year. Many newspapers, too, make comment on the fact that apples from that province, shown at the Royal Horticultural Society's Exhibition in London last month, had travelled 6,000 miles by land and water, and yet, looked as fresh and perfect as if they had been grown in Kent.