

the balance for reserves—the excess of income over expenditure.

On observing such figures we feel like using Dominic Sampson's exclamation, "Prodigious!" The management of such an institution is a heavier responsibility and calls for a far higher mental capacity than what are needed by the ruler of most countries. In Mr. John McCall, president, the New York Life has a chief officer of remarkable executive ability, of indomitable energy and sound judgment. Mr. Johnston is Supervisor at Montreal which branch has shown a large increase under his care.

NOTES ON THE FIRE RECORD OF 1904.

The fire losses for the United States and Canada for the year 1904, as compiled from the carefully kept records of the New York "Commercial Bulletin," reach a larger sum than for any year since the great Chicago conflagration in 1871. The aggregate fire waste for the twelve months is figured in excess of a quarter of a billion dollars—the amount being \$252,364,050. Deducting the three large conflagrations of the year, namely, Baltimore, Md., \$70,600,000; Rochester, N.Y., \$3,200,000, and Toronto, Ont., \$12,500,000, the total of the small and moderate fires would still be in excess of that of any recent year, being \$166,664,050, or \$10,468,350 larger than 1903's aggregate, and comparing with \$137,365,100, the average for the ten preceding years.

The following table presents a comparison by months for the past three years:

	1904.	1903.	1902.
	\$	\$	\$
January	21,790,200	13,166,350	15,032,800
February.....	90,051,000	16,090,800	21,010,500
March.....	11,212,150	9,907,650	12,056,600
April.....	23,623,000	13,549,000	13,894,600
May.....	15,221,400	16,366,800	14,866,000
June.....	10,646,700	14,684,350	10,245,350
July.....	11,923,200	12,838,600	10,028,000
August.....	9,715,200	8,428,350	7,425,550
September.....	14,387,650	9,939,450	9,945,000
October.....	12,866,200	10,409,800	9,593,300
November.....	11,515,000	13,589,550	10,546,650
December.....	19,422,350	17,224,700	14,616,500
Total.....	\$252,364,050	\$156,195,600	\$149,260,850

The following affords an exhibit of the enormous increase in the destruction of property by fire since 1875. We have divided the record into periods of five years as this adds much to the impressiveness of the exhibit.

	\$	\$
1904.....	252,364,050	1889..... 123,046,800
1903.....	156,195,700	1888..... 110,885,600
1902.....	149,260,850	1887..... 120,283,000
1901.....	164,347,450	1886..... 104,924,700
1900.....	163,362,250	1885..... 102,818,700
Total.....	\$255,530,300	Total..... \$661,958,800

1899.....	136,773,200	1884.....	110,008,600
1898.....	119,650,500	1883.....	110,149,000
1897.....	110,319,650	1882.....	84,505,000
1896.....	115,655,500	1881.....	81,280,000
1895.....	129,835,700	1880.....	74,643,400
Total.....	\$613,234,550	Total.....	\$460,586,000
1894.....	128,246,400	1879.....	77,703,700
1893.....	156,445,875	1878.....	64,315,900
1892.....	151,516,000	1877.....	68,265,800
1891.....	143,764,000	1876.....	64,630,600
1890.....	108,993,700	1875.....	78,102,200
Total.....	\$688,965,975	Total.....	\$353,018,200

Total fire loss 1875 to 1894..... \$3,663,293,825
Average of 30 years..... \$122,109,000

The Toronto conflagration figures very prominently in the disasters of 1904, the loss involved by it being stated at \$12,500,000. This, however, is probably overestimated, as we find local calculations run from 10 to 11 millions. The other fires in Canada that are included in our contemporary's schedule are too trifling to be worth special notice, except the fire in this city at a wholesale grocery by which loss occurred of \$530,000.

As is shown in the foregoing tables, the fire insurance business has been very unprofitable during the year 1904, largely, if not wholly, due to the great Baltimore conflagration, which overshadows all other features of the year. This resulted in the retirement of all but three of the Baltimore local fire insurance companies. Three other prominent underwriting institutions also decided to withdraw as a result of the disaster, namely, the Greenwich Fire Insurance Co. of New York, the Thuringia Insurance Co. of Erfurt, Germany, and the Lafayette Fire Insurance Co. of New York. There were also several smaller companies throughout the country that gave up the struggle, mainly those doing a surplus line business.

THE MORTALITY OF MONTREAL IN 1904.

The Board of Health of this city has given out a table showing the total deaths by ages last year. The figures fully confirm what has been stated in this journal in regard to the special local conditions of this city being such as give a very misleading idea as to the healthfulness of the locality as shown by the average death rate. The total number of deaths in 1904 was 6,124. The schedule of the Board of Health is as follows:

Ages.	Deaths.	Ages.	Deaths.
Under 6 months....	1,454	From 30 to 40 years..	401
From 6 to 12 months.	691	“ 40 to 50 “	409
“ 1 to 5 years... ..	706	“ 50 to 60 “	369
“ 5 to 10 “	153	“ 60 to 70 “	478
“ 10 to 15 “	92	“ 70 to 80 “	444
“ 15 to 20 “	161	“ 80 to 90 “	250
“ 20 to 30 “	449	Over 90 “	47
Total.....	6,124	Total.....	6,124