

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

On observing such figures we feel like using Dominie 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., \$70,000,000; 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

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

Total fire loss 1875 to 1894

Average of 30 years

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		Total	6,124