

THE NEW BRUNSWICK BOARD OF FIRE UNDERWRITERS.

The 21st Annual Meeting was held in the Board Room at St. John, 13th January, 1885.

The President reported that everything had gone on so smoothly during the past year, that, on looking over the minutes, he had been unable to find material for the usual annual address.

On proceeding to the election of officers, Mr. Geo. E. Fairweather (London and Lancashire) was unanimously re-elected President and Mr. Peter Clinch, secretary.

The following were nominated and appointed a standing committee on rates: Messrs. E. L. Whittaker (Imperial), R. W. W. Frink (Western and British America), and H. Chubb (City of London).

ST. JOHN, N.B., FIRE LOSSES IN 1885.

The Chief Engineer of the St. John, N.B., Fire Department reports on the loss, by fire in that City during the past year as follows:

Total insurance on buildings damaged by fire.....	\$90,460 00
Loss by Insurance Companies on same.....	4,298 65
Total insurance on stocks damaged by fire.....	102,650 00
Loss by Insurance Companies on same.....	5,094 70
Total insurance on furniture damaged by fire.....	10,700 00
Loss by Insurance Companies on same.....	1,035 69

Total Insurances on buildings, stocks and furniture damaged by fire.....	203,810 00
Total loss to Insurance Companies on same.....	10,429 04
Uninsured losses \$6,972, of which \$4,000 belonged to the Dominion Government.	

The total loss by fire, insured and uninsured was..... 17,401 14

These figures are exclusive of the East side of the Harbor and of the adjoining City of Portland.

THE AGRICULTURAL INSURANCE COMPANY. OF WATERTOWN, N.Y.

Another addition to the solid pyramid of the Agricultural has been made. With a paid-up capital of half-a-million of dollars, it has net assets amounting to \$1,763,884. Net surplus over capital and all liabilities of \$156,220.43. The net assets show an increase of \$41,294.89, and the surplus \$21,669.05, over that of 1884. Sound conservative judgment, energy and ability are displayed in the management of this reliable company which has an honorable record of thirty-three years to look back on.

Mr. J. Flynn of Toronto is the general agent of the Agricultural for Ontario, and Messrs. Dewey and Buckman Brockville, are general agents for Eastern Ontario and Quebec.

THE NORTH-WEST FIRE INSURANCE COMPANY.

The North-west fire office has had another prosperous year, under the guidance of Mr. G. W. Girdlestone. At the annual meeting, held on the 13th of January, a dividend at the rate of eight per cent. per annum was declared on the paid-up capital. The following directors have been elected for the ensuing year:—Messrs. D. MacArthur, president; Senator Sutherland, vice-president; G. W. Girdlestone, A. H. Whitcher, H. S. Westbrook, Jos. Mulholland, Alexander Logan, Sheriff Inkster, G. H. Balfour, J. A. Smart, Brandon,

D. S. Curry, H. E. Crawford, G. W. Baker, J. W. Horne and Thomas Gilroy. Secretary Girdlestone was congratulated on his able administration of the affairs of the company during the year.

MONTREAL'S FIRE LOSSES FOR THIRTEEN MONTHS.

\$700,000 WORTH OF PROPERTY DESTROYED.

We have made a brief summary of the fire waste in Montreal from January, 1885, to January 31st, 1886. We mention only losses which exceeded \$4,000. Let those who talk so glibly about rates charged by insurance companies being exorbitant read this:

January 1885—Erly's Hat Store.....	\$4,500
" Rokeby Mansion.....	20,500
February, 1885—Lamoureux Cab't Fact.; Wood Bros. etc....	40,000
" Turcotte & Co.; Trester, etc.....	20,000
" LaBelle and adjoining premises.....	8,000
March,—Senecal, Cadieux and others.....	14,000
" Moseley's Tannery.....	10,500
April,—Mooney's Tannery.....	44,000
July,—St. Jean's Bakery.....	4,000
" Steinson's Biscuit factory.....	20,000
August,—Royal Electric Light works, and a box factory....	57,500
" Mackenzie's and Ross Bros., Ship Chandlers....	8,600
" Canada Bank Note Co.; Bell Telephone Co.....	40,000
September,—Montreal Rolling Mills.....	4,000
December,—Western Abattoir.....	29,400
" McDougall, Logie & Co., and adjoining premises	85,000
January, 1886—John Date and others adjoining.....	25,000
" St. Dizier st. fire B. & S. H. Thompson;	
Smith, Fischel & Co.; Edison & Co., etc.	200,000
" Henderson's Lumber Co.....	12,600
" C.P.R. Station.....	5,000
" Harvey & Co., and others.....	4,000
" Clark & Co.'s Bell factory.....	7,000

Add for small fires under \$4,000 each..... \$66,600

Total..... \$690,600

(According to the Newspaper reports, they exceed a million. and a half.)

INCREASE OF POPULATION.

Germany's increase of population is stated to be, on an average, 1.50 per cent per annum, so that, at the continuance of these proportions for a period of forty-seven years, its population would double in that time; France, with an increase of its population of .36 per cent per year, would double its population in 200 years. The following figures show the annual increase for the different countries in Europe, the percentages indicating yearly increase of population, and the figures for years denoting the period when population doubles: Germany, 1.50 per cent, 47 years; Great Britain, 1.40 per cent, 51 years; Netherlands, 1.35 per cent, 52 years; Denmark, 1.28 per cent, 54 years; Austria 1.15 per cent, 60½ years; Belgium, 1.13 per cent, 61 years; France, .36 per cent, 200 years. Considering even the present disturbing influence of emigration, and estimating the period of doubling as seventy years for Germany, in this country it is certainly far shorter than for France. The French *Journal Officiel* lately contained a statistical review and tabular statement on the fluctuations of the population in France, from which is obtained some interesting data. In the year 1881 the excess of births over deaths was 108,229; in 1882 it had sunk to 97,027; in 1883 to 96,843. and in the year 1884 to 78,974. Opposed to the forty-eight departments still showing an excess of births over deaths, are thirty-nine showing the reverse proportions. Considering ever, thing, it can safely be asserted that the fluctuation of population in France is now stationary, and it is predicted that the time approaches with mathematical precision when its decrease can be expressed in absolute figures.—*Spectator*, N. Y.