Toronto—Cost of brigade, \$214,204; fire alarm, \$600; 200 men, 68 horses, 16 stations; cost per head, 95 2-5 cents per \$1,000 assessment, \$1.55. Population, 225,000.

Quebec—Cost of brigade, \$46,800; fire alarm, \$5,300; 67 men, 30 horses, 9 stations; cost per head, 70 9-10 cents. Population, 75,000.

Ottawa—Cost of brigade, \$56,417; fire alarm, \$2,294; 54 men, 36 horses, 9 stations; cost per head, 97 1-10 cents per \$1,000 assessment, \$2.12. Population, 61,151.

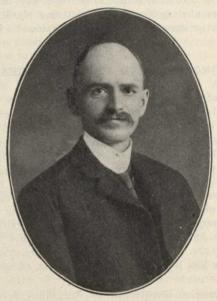
Winnipeg—Cost of brigade, \$46,450; fire alarm, \$1,689; 47 men, 26 horses, 3 stations; cost per head, 85 cents per \$1,000, \$1.32. Population, 56,603.

Hamilton—Cost of brigade, \$44,000; fire alarm, \$68; 51 men, 18 horses, 6 stations; cost per head, 80 8-10 cents per \$1,000, \$1.64. Population, 54,035.

Halifax—Cost of brigade, \$28,550; fire alarm, \$450; 101 men, 26 horses, 7 stations; cost per head, 58 cents per \$1,000, \$1.27. Population, 50,000.

London—Cost of brigade and fire alarm, \$23,766; 30 men, 16 horses, 3 stations; cost per head, 86 cents per \$1,000, \$1.87. Population, 40,104.

Vancouver—Cost of brigade, \$38,519; fire alarm, \$2,000; 35 men, 20 horses, 4 stations; cost per head, \$1.15 per \$1,000, \$2.20. Population, 35,000.



Mr. A. L. EASTMURE, VICE-PRESIDENT AND MANAGING DIRECTOR ONTARIO ACCIDENT INSURANCE COMPANY.

Victoria—Cost of brigade, \$27,900; fire alarm, \$1,200; 36 men, 16 horses, 4 stations; cost per head, \$1.16 per \$1,000, \$1.63. Population, 25,000.

Kingston—Cost of brigade and fire alarm, \$10,256; 16 men, 7 horses, 2 stations; cost per head, 56 1-5 cents; per \$1,000, \$1.30. Population, 18,246.

Windsor—Cost of brigade, \$7,902; fire alarm, \$278; 32 men, 5 horses, 3 stations; cost per head, 61 cents per \$1,000, \$1.44. Population, 13,411.

St. Thomas—Cost of brigade and fire alarm, \$3,574; 10 men, 4 horses, 1 station; cost per head, 30 1-5 cents per \$1,000, 73 cents. Population, estimated, 11,825.

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PETERBORO BOARD OF TRADE.

On Wednesday evening last, 8th March, was held the annual meeting of the Peterboro Board of Trade. The retiring president, Mr. D. Hughes Charles, delivered his annual address, in the course of which he dwelt upon the prosperous condition of the town's business, and urged the early completion of the Trent Valley Canal. It was decided to call a special meeting at an early date to consider the question of asking Andrew Carnegie for a gift toward a public library. There is likely to be, we should think, some very decided difference of opinion as to the seemliness of asking the celebrated millionaire for any of his money.

MUTUAL LIFE OF CANADA.

This well known company has passed its thirty-fifth year, and shows a statement for the twelve months just past that is as gratifying as it is creditable. The management is able to say that the volume of new business in 1904 exceeds that of any former year, while the total in force is upwards of forty millions of dollars. A gain in total income of \$164,000 over 1904 is shown. The income from premiums was \$1,373,364 and from interest, \$351,944. Expenses and taxes absorbed 17.4 per cent. of the total income, which is an economical improvement in this respect over 1903; compared with other only purely mutual prominent companies, this is a remarkably favorable showing. The death losses, annuities and endowments, which amounted to \$389,000, added to the expenses of management and taxes, made only 39.9 per cent. of the total income, so that nearly eight per cent. of the receipts of the year went to policyholders in the shape of surplus profits and purchased policies. This company has always been liberally disposed in the matter of distributing profits, one of the things, doubtless, which helps its popularity in Ontario.

There is a gain of almost a million dollars in assets (\$937,372) on the year; the aggregate of cash assets is \$7,794,098, and of total assets \$8,220,530. Of this the reserves at 4, $3\frac{1}{2}$ and 3 per cent., which are high standards, absorb \$7,355,172.



Mr. Frank J. Lightbourn, Secretary, Ontario Accident Insurance Company.

The total liabilities are \$7,448,458, so that the surplus on the company's valuation standard is \$772,000, whereas the surplus on the Government standard exceeds a million dollars. These figures, which exhibit a gain in surplus of \$170,000 on the year, are excellent testimony to the work of the company's field force. The report states, referring to the earnings of the assets, which are largely in mortgages, that the demand for money having been good, and payments being well met, they had earned the very satisfactory average rate of 5.09 per cent. which is an improved rate. The amount overdue at the end of the year was very small. Evidently the Mutual Life is doing well, and deserves credit for so well exemplifying the mutual principle to its members. The showing under review is a strong and satisfactory one.

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THE MONTREAL HARBOR COMMISSION.

For some time past the meetings of the Montreal Harbor Commissioners have repeatedly been the reverse of harmonious, but last Monday's was rather more than usually agitated, for it was there made known that the administration of the port last year had resulted in a deficiency of nearly \$150,000. So large a gap in the revenue is startling, no doubt, and appeared to be as much so to the commissioners as to the public. How to get over it was the question. Mr. Doran claimed that a large portion of the deficit was due to extravagance in the repairing of the piers. He was, therefore, in favor of placing a rental on