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SESSION 1935

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FOR PART II.

REPORTS

LANDS AND FORESTS

MINES

INSPECTOR OF LEGAL OFFICES

SUPERINTENDENT OF INSURANCE

REPORT
OF THE
Minister of Lands and Forests
OF THE
PROVINCE OF ONTARIO

For the Year Ending 31st October

1934

PRINTED BY ORDER OF
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SESSIONAL PAPER No. 3, 1935



TORONTO

Printed and Published by Thomas E. Bowman, Printer to the King's Most Excellent Majesty

1935

TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR :

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1934.

PETER HEENAN,

Minister.

HONOURABLE PETER HEENAN,
Minister of Lands and Forests.

We have the honour to submit herewith a Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1934.

W. C. CAIN,
Deputy Minister, Lands and Forests.

E. J. ZAVITZ,
Deputy Minister, Forestry.

L. V. RORKE, *Surveyor-General.*

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Minister's Annual Report

For Year Ending October 31st, 1934

STAFF CHANGES

During the fiscal year two members of the staff were superannuated in the persons of Miss B. M. Benson, who had been in the Service since May 25, 1909, and Miss E. Hills, who entered the Service on July 31, 1912.

The death of an old and faithful public servant in the person of James T. McDougall, formerly Crown Timber Agent at North Bay, is regretfully recorded. Mr. McDougall entered the Service on July 1, 1908, and was one of the few remaining links with the romantic past of lumbering in this Province.

Five of the female members of the staff resigned during the year.

Another old timer of the former timber administration staff is no longer in the Service, A. Stevenson, former Crown Timber Agent at Peterboro, being superannuated on July 4, 1934. Mr. Stevenson commenced his long and faithful service on October 4, 1905, and his popularity in Peterboro is evidence that he will be missed by friends and business acquaintances alike.

Other staff changes appear in Appendix No. 1, which notes the foregoing and a number of additions and changes in Official classification.

It may be noted that members of the staff have taken over duties formerly allotted to those no longer in the Service, and that they are making a sincere and serious attempt to meet the demands for economy.

LAND TRANSACTIONS

The lands of the Crown in this Province are administered by the Department of Lands and Forests.

They have for approximately one hundred years been a consistent source of revenue but up to the end of the nineteenth century comparatively little of the lands of the Crown in Northern Ontario was alienated. The improvement however of transportation facilities and routes and the practical exhaustion of good Crown agricultural land in Southern Ontario led to rapid extensive development in Northern Ontario. The Department of Lands and Forests has been intimately involved in that development. All lands, regardless of the purpose for which they are required, providing they are Crown property, are controlled and dealt with subject to the Mining Act by the Department of Lands and Forests. With the passing of the years, it became evident that for speculative or other reasons, considerable areas were becoming privately owned and idle or non-productive. To eliminate the speculative element therefore a policy of renting where lands are only temporarily required was

adopted years ago and the annual revenue from these and other sources is shown in Appendix No. 3.

Reference was made in last year's report to the closing of some Crown Land Offices and the transfer of services due to the inevitable changes rendered necessary by time.

A list of the Crown Land Agents and their addresses appears in Appendix No. 2.

They have rendered every possible assistance and effort in the interest of economical administration in difficult times.

Appendix No. 12 herein contains the record of Free Grant Land transactions. As compared with the previous year, locations show a 30% decrease, the total number being 416 covering an area of 48,152 acres. The area of assignments is decreased as is that of the area of Free Grant Patents. The reduction is due to limited good lands remaining in free grant townships and to a diminution of applications.

Sale Lands are covered by Appendix No. 13, which reveals an increase in the number of successful applicants and a small increase in area to 82,775 acres sold during the year. Assignments of sale lands also show a small increase.

Last year the ratio of sales and free grants by districts appeared as follows:

SALES		FREE GRANTS	
Algoma	11	Algoma	2
Cochrane	595	Kenora	56
Kenora	14	Nipissing	47
Nipissing	11	Sudbury	134
Sudbury	72	Parry Sound	34
Temiskaming	113	Thunder Bay	136
Thunder Bay	39	Muskoka	46
		Rainy River	110
Sundry	62	Sundry	37
Total	917	Total	602

The figures for the year just ended are:

SALES		FREE GRANTS	
Algoma	10	Algoma	2
Cochrane	591	Kenora	62
Kenora	16	Nipissing	36
Nipissing	15	Sudbury	60
Sudbury	76	Parry Sound	24
Temiskaming	113	Thunder Bay	77
Thunder Bay	39	Rainy River	110
		Muskoka	10
Sundry	100	Sundry	35
Total	956	Total	416

Sales were largely confined to the Upper and Lower Clay Belts and 80% of the Free Grants were in Northern Ontario or above the French River and Lake Nipissing.

The annual transactions covering agricultural land are steady consistent evidence that during the past one hundred and fifty years Southern Ontario has been scoured from end to end by potential settlers who have taken the productive farm land with the result that below the French River and Lake Nipissing in Ontario there are but limited suitable agricultural lands remaining in the Crown to-day. Consequently the activities for the future must necessarily lie in the Clay Belts of the North.

The above figures do not include those covered by Relief Land Settlement, reference to which is hereinafter made.

RELIEF LAND SETTLEMENT

This work has been proceeding since midsummer of 1932 and was briefly dealt with in the Departmental Reports for the fiscal year 1931-2 and 1932-3, and in a separate report by the Relief Land Settlement Committee published in 1933 to cover the work up to and including October 31st, 1933.

The original Agreement executed between the Federal Government and the Province under the Relief Act, 1932, expired on March 31st, 1934, and in consequence thereof a new Agreement was executed in May, 1934, dating from April 1st, 1934, to March 31st, 1936.

At the end of the fiscal year on October 31st, 1934, 499 settlers and their families remained on the land and 93 had returned. As a result of this, there are 2,480 souls on the land through the Relief Land Settlement work. Of this number, at the end of the fiscal year, the two-year period under the auspices of the Relief Land Settlement Committee had expired for 134 families.

A number of those remaining are in difficulty and as yet far from being in a self-supporting condition. There is a small percentage, however, who by virtue of the assistance rendered and the exercise of good judgment and the necessary fortitude have become established. A certain amount of road work has been available to all. A percentage of them have been able to sell wood from their lots whether for fuel, pulpwood or ties. Stock has been purchased; roads have been constructed or improved; and in many cases there is a marked change in appearance and the children especially reflect the effect of the vigorous atmosphere and rugged surroundings in their colour and sturdy bodies.

Municipalities participated in the work as follows:

356 Settlers from 62 Municipalities to	62 Townships
<u>143 Settlers from 2 Municipalities (Head of Lakes) to</u>	<u>20 Townships</u>
499 Settlers from 64 Municipalities to	82 Townships

143 Settlers from Head of Lakes hold	9,538 acres—average 66.70
<u>356 Settlers from Elsewhere hold</u>	<u>29,142 acres—average 81.85</u>
499	38,680

2,480 Souls now in North—499 Men; 493 Women; 1,488 Children.

Settlers are distributed as follows:

SUPERVISOR	DISTRICT	NUMBER OF SETTLERS	ACREAGE
Sprague, F. A.	Cochrane	86	6,900.75
Poolton, T.	Kapuskasing	68	5,426.00
Draves, F. H.	Matheson	102	8,115.85
Fryer, J. F.	Monetville	10	1,561.00
McVittie, N. C.	New Liskeard	62	5,523.75
Russell, J. W.	Head of the Lakes	143	9,538.40
	Miscellaneous	28	1,614.63
		499	38,680.38

Each of these settlers now has his own home, which, however, together with the chattels and equipment purchased from the funds set aside, remains in the Crown, with the settler as trustee until such time as he obtains patent, when it becomes his absolute property. Some settlers have as high as 25 acres under cultivation, and the average is approximately 4 acres.

The stock in possession of these settlers consists of the following:

	THUNDER BAY	KAPUS- KASING	COCHRANE	MATHESON	ELSE- WHERE	TOTAL
Horses	70	40	33	60	5	208
Cows	112	33	58	88	11	302
Heifers	..	..	17	32	..	49
Oxen	..	..	23	9	6	38
Bulls	..	4	..	4	..	8
Steers	..	..	2	4	..	6
Calves	15	18	..	2	..	35
Hens	2,367	1,462	841	1,105	111	5,886
Ducks	..	7	..	2	..	9
Geese	..	5	..	10	..	15
Turkeys	..	..	..	3	..	3
Pigs	65	2	25	28	16	136
Goats	11	..	..	10	..	21
Sheep	..	..	..	..	4	4

During the period the Plan has been in operation the efforts made by the administrative staff have been augmented by Social Service and Church Organizations who have interested themselves and procured donations of clothing, equipment and Christmas cheer. In addition to this, certain industrial enterprises have been good enough to donate tobacco and other various items and the result is that considerably more than would be represented by the maximum of \$600.00, which is set aside for each Relief Land Settler's family, has actually been supplied to each and every one whose time has expired. The earnings from road work and other sources must be remembered.

The sale of hay, vegetables, milk, butter and eggs, pulpwood, fuelwood and ties has also had a bearing on the operations of the different settlers, so that they have enjoyed benefits which are difficult to compute, but which are not all covered by the mere statement that \$600.00 has been available to each and every Relief Land Settler's family.

The Province, under the Agreement, has been obliged to bear the cost of administration, and in view of the fact that settlers have been placed as far

west as Dryden in the Kenora District, at the Head of the Lakes, in the neighbourhood of Lake Simcoe and Uxbridge, in the Parry Sound District, in the Ottawa Valley and practically throughout the East part of Northern Ontario from New Liskeard to Hearst, the cost has been greater than would obtain if such class of settlement could be more centralized, but distribution of settlers was largely the result of efforts to place them on roads.

The results to date, however, can best be proven by the expressed feelings of a considerable number of those placed in 1932. Their attitude has been and is that, notwithstanding the hazards of pioneer life and the discomforts and hardships that accompany the same, they take pride in the sense of ownership and the absence of rental, heating and light problems, and in the opportunities of performing tasks and rendering services usually denied unemployed relief recipients. Discouragement and disillusionment naturally follow in some instances, but the efforts of those who for the most part have faced their difficulties with a good heart and with some success are evident and very many of them would not be willing to consider abandonment of such rights as they have been able to establish to date.

But to pass a clear-cut definite opinion upon the ultimate success of the plan, laudable as it appears, one must wait for a reasonable period of years during which interval the settler will have ample opportunity of testing out his ability to apply his energies and develop a spirit of independence. When the settler is freed from subsidized measures and is placed upon his own initiative and resources, and then measures up to individual responsibilities, the assistance given to him and the efforts directed on his behalf will be manifestly justified.

So many factors of a controversial character enter into a consideration of the merits of a Back to the Land Movement at the present time that a certain hesitancy to extend the plan in pioneer sections may be advisable.

When long tried and old established settlers in well settled and fertile areas are faced with the complex problem of production and marketing, and are even urged in instances to restrict production, and when abandoned farms, well cleared, fertile and attractive, are lying idle awaiting only the return of the plow, it seems anomalous to induce individuals, though they are motivated by a desire to be self-supporting, to trek to bush lots and undertake the tedious task in unorganized areas of hewing out and establishing homes where even in normal times it takes years to develop paying farms. Under normal conditions the settler has a chance of bush work in the late fall and winter and limited employment in river driving in the spring, but when the lumber industry is so harassed and pulpwood operations so reduced from what they were a few years ago the settler finds himself so handicapped that he is obliged to seek aid from the Government, and undertakes to devote a goodly portion of his time to doing road work, thus considering the clearing of land and ordinary farm labours a secondary concern.

An exhaustive survey will be made towards segregating agricultural areas in the newer parts of the Province in order to consolidate settlement and to withdraw from agricultural disposition, where it is found advisable, certain areas that are obviously unsuitable for productive farming.

It is important that a situation now grave throughout the Province with respect to farming, with so many productive holdings so closely tied up with

mortgages and encumbrances, should not be aggravated by blindly encouraging in large numbers those with little or no means to "take the jump" into some farming venture or pioneer undertaking.

SUMMER RESORT LANDS

Toronto, February 12th, 1935.

A perusal of Appendix No. 13 will show the parcels of mainland and islands sold and patented during the year. A sale for tourist or summer home purposes is made subject to the condition of erecting a building having a minimum value of \$500, this requirement being an inducement to the purchaser to make an investment other than merely acquiring a piece of land. A limited time of 18 months is permitted the purchaser to put up his building. Interest in a reasonably substantial and permanent structure means the annual return of the holder to enjoy the attractiveness of his surroundings. Annual visitation makes for the stability of those upon whom the summer visitor depends for his staple supplies and encourages others to take up and invest in property in the same zone.

While regular sales have in the past been permitted in certain areas, and in other instances only leases or licenses have been issued, it is considered in the public interest that the public lands of the Crown, when taken or acquired along rivers and lakes within timbered zones, pulp concessions or licensed areas for tourist, hunting, camping and various purposes other than for actual farming, should be disposed of on a lease or license tenure whereby the holder may be required to pay an annual rental to the Crown, this rental being considered ordinary revenue. Only by appraising the value of our hinterland on the basis of an annual increment, and duly collecting same as and when opportunity affords, can we hope in respect of this natural resource to assist in building up an ordinary revenue which alone can conduce towards a balanced budget.

Already in our parks and other sections we have hundreds of parcels held only under lease, and extensive investments have been made in the way of substantial structures and other improvements, and this fact is an answer to those who argue that the leasing of a parcel for summer purposes will not encourage the erection of homes.

With the extension of our lateral and trunk road system and the completion of our Trans-Canada Highway an added impetus will be given to the selection of lands along the highways for summer homes and other purposes, and a careful scrutiny of all such applications is necessary to determine the best method of disposition.

PROVINCIAL PARKS

ALGONQUIN PARK

During the year considerable improvements were made in the erection of new buildings, repairing of others, dismantling old buildings, locating and clearing new trails, roads and portages, as well as the erection of telephone

lines. Five Rangers' Cabins were constructed, all with Park labour, and three branches of the existing telephone line were extended and nine new portages were opened.

There was a decided improvement in tourist activities over the previous season. With the co-operation of the Department of Game and Fisheries two lakes were stocked with one year old speckled trout, which lakes are to be used for propagation purposes, and in this connection it is interesting to note that during the year 1,044 Fishing Licenses were issued. The largest representation was from Ontario, but there were fishermen from as far West as British Columbia, as far South as Florida, while our neighbouring Province of Quebec was also represented.

The exceptionally severe Winter of 1934 took a large toll of deer, and indications are that the wolves are becoming scarce. A study of other forms of wild life resulted in the discovery of a disease among young grouse, which is now being treated with satisfactory results. An unusual number of poachers were apprehended and convicted, being the largest during the past twelve years. This may be accounted for by the increased unemployment, but the close supervision of the Park staff has prevented any extensive infractions of the Law in this respect. Sanitation of camp sites has improved as a result of a new Travel Permit form which gives instructions and directions along that line.

The patrol of the entire Park by aviation continues to be very efficient and is of great value in locating poachers or fires and giving immediate assistance.

The fire season was more severe than normal, but the loss was not very heavy. Work on the Park Highway proceeded steadily during the Summer, and with its completion it is estimated that there will be an increase in tourist traffic.

The Highland Inn was closed during the season with the result that the other tourist houses were largely patronized, there apparently being an increasing number of tourists who desire to obtain accommodation of this kind for short periods. Generally speaking, there was excellent fishing and the sportsmen given commendable reports of this class of sport.

QUETICO PARK

The mink and fisher are quite plentiful throughout the Park, while the otter are multiplying very fast. The moose and deer are less plentiful than they were a year ago, and the beaver are much scarcer owing to the inability of the reduced Park staff to satisfactorily patrol this large area, consisting of 1,722 square miles.

During the year two new Rangers' cabins were erected, fifty-eight portages cleared, in addition to the construction of a new road half a mile long and the general repairs to buildings. The possibilities of this Park for angling purposes continue to be widely known and increasingly taken advantage of, there being three hundred and twenty-four non-resident angling permits issued during the year. This Park has been allowed to remain in a perfect state of Nature, and as such forms an attraction to an increasing number of American citizens

and tourists generally. The Staff consists of a Superintendent and fifteen Rangers, a number of whom due to a restricted vote have been subject to temporary lay-offs or reductions in wages.

RONDEAU PARK

This Provincial Park in Kent County is adjacent to one of the older settled portions of the Province and is, therefore, accessible by paved roads from Hamilton, London, Windsor, Detroit and other nearby American cities. It comprises approximately five square miles, much of which is virgin forest. Wild deer abound and many forms of bird life find habitation there. It also has one of the most attractive bathing beaches in the Province, and macadam roads reach cottages of artistic designs and homelike attractiveness. The Park affords a rare combination of modern Summer Resort possibilities with Restaurant, dancing, tennis, miniature golf and horseback riding on one hand and a mixed timber growth consisting of almost every species indigenous to Old Ontario. The Park, situated on a beautiful peninsula extending into Lake Erie and having water facilities on both sides, is in effect the only outstanding natural rendezvous within the South-western part of Ontario that is owned and controlled by and for the people. On certain occasions during the year it is estimated that 10,000 people visit this Park in a single day, and with the winding roads throughout the Park it abounds not only in scenic beauty but has all the advantages of an attractive Summer Resort, where those who wish to soliloquize in solitude or partake of the joyous activities of sport may readily do so.

THE PROVINCIAL LAND TAX ACT

This Act was passed in 1924 and became effective in the year 1927. Prior to the time of the passing of this Act, there were companies and individuals owning large tracts of land lying in the unorganized sections of this Province who did not contribute anything to the Provincial Revenue although they directly benefited from the general improvements made and the different conveniences provided such as roads, fire protection, provincial police protection, etc.

While this Act has been in force since the year 1927, there are large numbers who are in arrears of payment with a result that last September an ultimatum was issued to all delinquents over the signature of the Minister in which they were given a period of time to take care of the tax arrears in full or at least forward substantial payments to reduce the amounts outstanding. There were approximately six thousand notices issued and it is interesting to note that while we had only a month left in the Fiscal year, our revenue amounting to \$131,447.74 increased 10% over the preceding year due no doubt to the urgent demands made. This increase in the collections gave us the second largest year we have had since the inception of this Act.

While the tax arrears amount to approximately \$360,000.00 without penalties it is worth noting that of this amount no less than 77% is owing by eight companies, several of which have never paid any taxes under the Act. One of these, responsible for no less than 65% of the total arrears, has disputed

its account maintaining that the Act never contemplated making the company subject to the Act and for various reasons asserts that the company should not be held assessable.

The Act makes provision for a declaration of forfeiture after the taxes are in arrears for a period of at least two years. Up to the present time, however, no land has been forfeited under this Act although steps will now be taken, where collections fail after every reasonable effort has been made, to provide for forfeiture.

At least 50% of the taxpayers are non-residents of the Province of Ontario. Of the revenue, 65% is derived from companies and individuals owning large tracts of timber land such as Railway Land Grants, Veteran Grants and land acquired from the Department of Indian Affairs at Ottawa; 23% is derived from the owners of summer resorts, 10% from individuals owning land such as Veteran Grants and Indian Lands lying idle and possibly held for speculation. The remaining revenue representing 2% is derived from miscellaneous sources.

TIMBER OPERATIONS

The bush operations conducted throughout the Fall of 1933 and the Winter of 1934, which were extended into the Summer in respect of peeled pulpwood, accounted for a cut in log timber of more than two and a half times that of the preceding year, the total cut being 92,303,273 feet B. M., of which 41% consisted of Red and White Pine, 23% of Jackpine and 26% of other species such as Birch, Maple, Hemlock, etc. Axe-ties were cut to the extent of 436,470, or 10,975 more than last year, but only about 40% of those cut in 1933.

Although the board measure output was so much in excess of the previous year the fact is that it is only about one-quarter of the quantity logged in the year ending October 31st, 1929, when approximately 357,000,000 feet were cut, this figure, however, rapidly diminishing each season until an exceptionally low figure was reached in 1933 when but 35,000,000 feet fell to the woodman's axe.

These figures in themselves very clearly reflect the diminished markets resulting from the economic upheaval occurring the latter part of 1929 and finding its peak throughout the following years.

Operators who had the courage to continue in producing material with an uncertain market did so mainly to maintain intact their essential skeleton working organization, the disintegration of which would seriously handicap them should a sudden reversal of business demand a renewal of activities on a normal scale. They were also urged by the hope that the building trades, which had suffered such an unfortunate decline, would take on an improvement under an expected encouragement from a Federal governmental and local municipal building programme to clean up slums and rehabilitate worn-out structures.

The export dealers, to whom the American markets for their product have been practically shut out since 1932, when the excise duty of \$3.00 a M feet B.M. with the tariff of \$1.00 a M feet B.M. made international transactions in lumber in effect prohibitive, while proceeding cautiously against the

possibility of building up their yard stocks, still had the vision, as they yet have, of some modification being made in these fiscal barriers through an international pact and hesitated to close out even temporarily their production plants and business organization, and this vision was an added reason for placing men in the bush, because the operators, although pressing the Government in the Fall of 1933 for some fair and equitable concessions in the way of reductions in prices of material, were refused any relief in respect of bonus prices for timber acquired from the Government during good times.

As pointed out in the Minister's report of last year, the operators pressed the Government for a reduction in Crown dues and likewise a drastic reduction in bonus rates, but the only relief granted by the then Government consisted in a reduction of eighty per cent of the Crown dues where a bonus obtained and fifty per cent where only simple dues were applicable, while pulpwood operators were conceded a reduction in Crown dues of forty cents a cord on Spruce only.

These concessions, while considered small favours by the industry, did not have an important bearing on the enlarged operations as the lumber dealers, for the various reasons above cited, had already firmly determined to take their chances on an improved outlook.

PROSPECTIVE OPERATIONS

At the conclusion of the season's cut and throughout the summer of 1934 grave doubts were expressed by the leading representatives of the lumber industry from time to time on the wisdom of renewing work during the coming winter, and every indication pointed to almost a complete cessation of lumber operations.

The new Government was appealed to and, with a view to co-operating with the trade and sympathetically listening to grievances and undertaking to lighten the burdens of the operators and assist the placing of workers in the bush, conferences were held at the Parliament Building, the Cabinet, with the Honourable the Prime Minister, Mitchell Hepburn, in the chair, receiving large and representative gatherings of the lumber industry. At these round table conferences it was elicited that for over four years the industry had been regularly and persistently pressing the former Government for a reduction in bonus rates, payable according to contract prices bid under public competition and now too oppressive to be borne. These requests had been declined, and the operators, appealing to the new Government, represented that the once great lumber industry was in a wearied state and required encouragement. Fears were expressed that but few would undertake to place men in the bush during the ensuing season unless some substantial assistance was meted out and concrete inducements offered.

Careful study was given to the representations submitted, and as a result important concessions were granted to the industry in the way of reductions, not only in Crown dues, but also in bonuses, these concessions being on a mutually co-operative basis and applicable for the ensuing season and only where the operator undertakes to place a certain quota of workers in the bush, on the drive and in the sawmill. In consequence of this arrangement operators who otherwise would have remained inactive are making ample

preparations to proceed with operations, and under agreements filed the Government is assured of having a minimum of 10,000 men busily engaged in the bush, on the spring drive and in sawmill operations.

As a record of the extent to which assistance was thus granted the following copy of the Order-in-Council sanctioning same forms part of this report. Appendix No. 8 gives the detailed cut throughout the year of all species.

Copy of an Order-in-Council approved by the Honourable the Lieutenant-Governor, dated the 11th day of September, A.D., 1934.

Upon consideration of the Report of the Honourable the Minister of Lands and Forests, wherein he states:

In order to re-establish the lumber industry in Ontario and bring about the employment of 10,000 men, the Ontario Government proposes to enter into an agreement with the sawmill operators in the Province covering this season's cut and providing somewhat reduced stumpage rates.

The industry is at the present time in a very unsatisfactory condition. Logging camps have been closed down, large numbers of regular bush men are unemployed, many of whom are subject to direct Government relief, a number of Ontario's largest sawmills have ceased to operate, while others have been operating on a considerably reduced scale, in consequence of which Provincial revenues have been drastically reduced.

This condition of affairs has been brought about by

- (a) Falling off of international trade, generally due to tariff restrictions, which have curtailed our buying power and in consequence our ability to sell the country's natural products, including those of the forests.
- (b) Keen competition from outside quarters such as British Columbia and Southern United States, as well as in some respects from the Eastern Provinces, stumpage prices, labour, freight rates and general price levels having operated to the disadvantage of Ontario producers.
- (c) Inability of the operators to secure continued bank credits to tide them over their difficulties.
- (d) The high stumpage prices bid in open competition at times when the prospect of favourable trade returns was bright.

From time to time during the last five years strong appeals were made by the operators to the late Government for special consideration in the hope that effective steps would be taken to check the downward trend of the industry and to rehabilitate it on a basis approaching normalcy. While these representations were not denied, the only extent to which the late Government went towards assistance was in the way of providing an abatement in the interest charges for the operating season of 1929-30 and certain reductions in the Crown dues only for the seasons of 1931-32, 1932-33 and 1933-34. Such reductions, however, were far from what the operators sought, as they felt the bonus, which is by far in most cases the larger portion of the prices paid the Crown, it being in addition to the Crown dues, should be reduced to the extent of fifty per cent.

The Concessions granted have not been a sufficient incentive to the operators in the high-priced stumpage to proceed with any extensive operations, and in many instances bush operations have been completely discontinued by certain companies hitherto constant and efficient operators and revenue producers for the Crown.

Quite recently a special Committee of the lumbermen interviewed the present Government and submitted their representations, reiterating to a noticeable degree the claims advanced to the late Government, the Committee representing largely the Red and White Pine, Jackpine and Spruce operators, although the Hardwood operators were likewise represented, they having previously sought consideration.

Their submission contained two outstanding requests towards relief:

(a) Fifty per cent. reduction in the bonus.

(b) Fifty per cent. reduction in the Crown dues, with a \$5.00 per M feet B.M. minimum in connection with Red and White Pine plus the reduced Crown dues and a Minimum of \$3.50 per M feet B.M. including reduced dues for Jackpine and Spruce.

The Minister has given careful study to the whole question, and is of the opinion that the lumber industry is in a harassed condition and that a real practical attempt should be made towards retrieving it and that reasonable concessions in the way of reductions in prices should be granted. Furthermore, thousands of bush men accustomed to such line of work, who have been thrown out of employment and made subject to relief, should be afforded an opportunity of returning to their line of endeavour and a decided move made in the direction of re-establishing an important revenue for the Crown.

It will be remembered that last winter several serious strikes took place in the Northern forests due to excessively low wages, coupled with long hours and unsanitary living conditions. There was an intense industrial unrest, and it is proposed to eliminate a repetition of such an unsatisfactory situation by requiring operators to pay fair wages, make reasonable charges for van goods, other supplies and equipment and to comply fully with the regulations of the Department of Health.

In return for these assurances by the industry, and for the purpose of promoting the forest enterprise in the timber woods as differentiated from the Pulpwood operations, the Government has agreed to a more uniform scale of rates.

Having regard for the whole situation, the Minister has the honour to recommend to His Honour, the Lieutenant-Governor in Council, that the rates paid on log timber should be subject to the following:

CROWN DUES—(1) A reduction of 50% of Crown dues on Red and White Pine, Jackpine and Spruce that is cut and manufactured into a finished product in Ontario sawmills.

BONUS REDUCTIONS ON RED AND WHITE PINE AND SPRUCE—(2) A reduction in the bonus as follows: The minimum bonus for Red and White Pine and Spruce shall be \$3.00 per M feet B.M. and no reduction shall obtain in any bonus price covering such types of timber where such bonus price is \$3.00 per M feet B.M. or less.

Where the bonus is in excess of \$3.00 per M feet B.M. in the case of Red and White Pine and Spruce, the amount in excess shall be reduced 50%.

BONUS REDUCTIONS ON JACKPINE—(3) In the case of Jackpine there shall be a minimum bonus of \$2.50 per M feet B.M., or, in other words, there shall be no reduction in any bonus price for Jackpine where the bonus is \$2.50 per M feet B.M. but where the bonus price of Jackpine is in excess of \$2.50 per M feet B.M. the amount in excess thereof shall be reduced 50%.

HARDWOOD AND OTHER TYPES—(4) A reduction of 50% of the Crown dues on Hardwood and other types of timber not mentioned in (1), (2) and (3), and such reduction in the bonus thereof in each case, as may in the opinion of the Minister of Lands and Forests be deemed justified in the public interests.

The Minister further recommends that such reductions be granted on the clear and distinct understanding that:

- (a) The reductions are of only a temporary measure and applicable to the bush operations carried on during the present operating season of 1934-35, which season expires on the 30th of April, 1935.
- (b) The reductions, subject to the rights granted thereunder, shall in no way operate as an impairment of the original contract entered into between the Licensee, operator or purchaser and the Crown.
- (c) The timber cut in accordance with or under or by virtue of such reductions shall be manufactured in Ontario sawmills into the finished product, such as lumber, ties, lath or such other product as is generally deemed to come within the scope of sawmill operations.
- (d) Fair wage rates shall be paid to workmen, reasonable prices charged for van or other supplies and the Regulations of the Department of Health approved by the Lieutenant-Governor in Council dated 17th of April, 1934, made under the Public Health Act, shall be adequately enforced.

Where any grievances arise or dispute occurs in respect of this provision, the Minister shall be the arbiter and his decision shall be final and conclusive.

- (e) Each Licensee or operator shall be immediately called upon to make a survey of his possibilities and to submit a statement showing the types and quantities of timber to be cut, the area or areas on which proposed cutting is to take place and the location of the mill or mills where the manufacturing shall be conducted, and shall sign an agreement obligating himself to employ such numbers of men in the bush, drive and sawmill operations, to purchase such equipment and supplies and to cut such quantities of timber as shall be agreed upon between him and the Minister, and to meet such other terms and conditions as form part of any reductions in, or modifications to, the contract price.
- (f) Monthly or other periodic submissions as may be determined by the Minister shall be made by each licensee or operator showing the number of men employed, the kinds and quantities of timber cut and such other information as in the opinion of the Minister may be deemed desirable.

- (g) Licensees or operators under any reduction arrangement shall be required to pay all necessary ground rent and fire protection charges at \$5.00 and \$6.40 a square mile respectively.
- (h) The Minister may in such cases where licenses are held in suspense, due to the non-payment of charges, and where he is of the opinion that sufficient security in the way of collateral is lodged in the Department, permit operations for the ensuing season of 1934-35.

The Committee of Council concur in the recommendation of the Honourable, the Minister of Lands and Forests, and advise that the same be acted upon.

Certified,

C. H. BULMER.

Clerk Executive Council

PULPWOOD OPERATIONS

The pulpwood cut amounted to slightly over a half million cords, the exact figures being 500,083. This has been the largest pulpwood operation on Crown Lands for five years, or since the season of 1929-30 when twice as much, or 1,051,631 cords, were cut. During the intervening years yard stocks were being depleted, and the operating companies, desirous during the past year of replenishing their piles and of taking advantage, no doubt, of the 40c. a cord reduction on Spruce granted to them in the fall of 1933, cut some 35,000 cords more than the previous year.

Uncertain conditions surrounding the pulp and paper industry continue to exist. The number of mills in Ontario now closed and others running on a partial basis provide a large and important problem, the solution of which may be found only after a careful survey of all the facts incidental thereto has been made and an intelligent study of such has been given.

A number of pulpwood agreements have expired, and these, along with others where the obligations have not been met, are being reviewed for the purpose of enabling such steps to be taken as may ensure the re-opening of certain of the old mills now idle and maintaining the production of going concerns.

The whole question of bringing into production certain of the large areas where matured pulpwood now exists and of re-allotting such portions thereof to accredited operators is being carefully considered.

It is confidently predicted that without causing any undue apprehension on the part of concessionaires or their bond holders mutual arrangements can be effected or new undertakings reached whereby new avenues of business may be encouraged, a more sustained operation provided and substantial advantage to employment gained.

Efforts will be directed to the end of increasing the price of newsprint to a point consistent with the need of providing a fair return to the investors and a standard living wage to the allied workers of the industry.

WOODMEN'S EMPLOYMENT ACT

In 1933 at certain bush camps in the North the workers became dissatisfied, alleging certain disabilities and undertaking to go on strike to assert their rights and secure their demands. While the then Government undertook through the Department of Lands and Forests to lend its efforts towards settling matters, there was really no legal machinery that could be readily put into operation. In due course, however, the disturbances, which showed a tendency towards reaching extensive proportions, were ended without any serious breaches of the law.

The occurrence, however, favoured the idea of promoting legislation to enable the Government, through the Minister of Lands and Forests, to investigate conditions in bush camps either before, during or after a strike, that disturbances and strikes might be ameliorated or settled or, even better, avoided. Consequently during the Session of 1934 there was passed The Woodmen's Employment Act, which aimed to meet the purposes briefly recited above.

This Act, Chap. 66, 24 Geo. V., Statutes of Ontario, provides for the appointment of an Inspector and enables him to investigate such questions as computation of wages, hours of labour, food supplies, charges for supplies, deduction for services, assessments, camp quarters, contracts, labour conditions and such other matters respecting Woodmen's employment as may be directed by the Minister or Deputy Minister of the Department. Timber licensees, or those holding a right to cut Crown timber, shall be responsible to the Crown for all things done or required to be done during lumbering operations, whether or not such operations are being conducted directly by the licensees or their agents.

Provision is made for investigation report and recommendation to the Minister, who in turn may make to the operators or the Lieutenant-Governor in Council such recommendations as he may deem advisable, and any regulations made by the Lieutenant-Governor in Council shall have the full effect of law when duly published. Certain powers are vested in the Inspector whereby he may make effective his investigations. No general regulations have yet been made under and by virtue of this Act.

Appointments have been made under this Act, the Chief Investigator or Inspector being Mr. Thorsten Ehn, and a co-inspector Mr. Walter Woodward. The former is a competent person of many parts, having had bush experience in varied lines in Northern Europe and over fifteen years in the Province of Ontario. His intimate knowledge of lumbering and pulpwood operations, his skill in handling men and his humanitarianism are essential qualifications for the position to which he has been entrusted.

Mr. Woodward has for many years been closely identified with labour problems and workmen in the North-western part of the Province and has marked ability as a conciliator. His visitations to camps, listing men and acting as mediator between employer and employee, if and when the occasion arises, will, it is felt, redound to the mutual advantage of all concerned. Functioning in this capacity he has already proved the wisdom of the Department's choice.

INDUSTRIAL DISTURBANCES

In July of 1934 slight discontent was evidenced in the Spruce Falls Company's operations in the Kapuskasing section, but what first appeared like a big and possibly protracted strike was amicably settled, and no further signs of unrest amongst these workers in the woods appeared.

Early in September, however, discontent broke out amongst the workers of the Abitibi Power and Paper Company at their Iroquois Falls and Smooth Rock Falls operations. Here the men, organized by the Lumber Workers Industrial Union, made a demand upon the Company for a higher rate of pay, shorter working hours, better living conditions, recognition of camp committees and for the right to organize and hold meetings in the lumber camps. No negotiations were entered into by the men and the Company, and a strike was declared.

Careful investigation by the Government disclosed the fact that there was no just cause for declaring a strike, and yet efforts to get the Company and men together were in vain. The Minister of Lands and Forests personally met a delegation of the strikers at Iroquois Falls, gave them a most sympathetic hearing, made definite and reasonable proposals, which were refused.

Subsequently, about a month later, a number of settlers desirous of working appealed to the Attorney-General for the right to work unmolested by the strikers, and a further investigation revealed the desire of over three hundred men to return to work if they could do so safely. The Minister of Lands and Forests caused a meeting to be called at Cochrane on the 30th of October at which was read his memorandum, in which he pointed out, amongst other things, that while they had a right to strike and picket they must do so peacefully and that no breach of the laws of Ontario would be tolerated. The following day a number of men returned to work and the strike was called off. A situation somewhat akin to this occurred during October in the same Company's operations in the Sault Ste. Marie section, where the Minister of Lands and Forests made certain proposals to the affected workers which were rejected. Later on the strikers, representing only a percentage of the workers, realizing they had not public sympathy behind them returned to work.

The considered opinion of the Minister, who met the strike leaders and discussed the situation with them, is that some of the more prominent of them, sufficiently influential to sway the others, were not particularly anxious to effect any settlement and were not in sympathy with methods of negotiations and conciliatory principles that apply in this country and that should govern the settlement of industrial disputes.

TIMBER SALES AND LICENSES

Only nineteen timber sales under public competition, as indicated in Appendix No. 11, took place during the fiscal year, all of these, excepting one, covering small areas and all carried out in favour of active logging operators, most of them being small dealers. Ten covered exclusive pulpwood propositions where the cordage was limited, and the others, with the exception of one, were mixed propositions. There was but one tender each in thirteen cases,

three tenders each in three cases and two tenders each in the remaining three cases. In the Red and White Pine sale \$7.65 per M feet B.M. was bid including dues, while an exclusive Jackpine area brought \$7.75 per M feet B.M., this timber being required for Railway tie purposes to meet a standing contract. The largest area disposed of was part of McBride Township, in the District of Sudbury, from which the lumber is watered to Timmins. It was purchased by Rudolph and McChesney, whose mill is situated at this point from which they deliver largely to the Mining Companies.

At the close of the operating season, April 30th, 1934, the area under Timber License was 10,407 square miles, represented by 602 timber licenses, while the pulp concessions cover an area of 53,011 $\frac{1}{4}$ square miles.

COMMUNICATIONS

The figures in the Records Branch, where all the incoming and outgoing letters, documents, maps, etcetera, except those of the Minister's office, the Land Tax and Forestry Branches, are recorded show an increase in both directions. Some 58,312 were received, or 1,427 in excess of the previous year, and some 62,030 were mailed as against 61,528 for the year 1933.

It may be remarked that all notices of mining claims recorded or cancelled are cleared through and entered in the Records Branch of the Department of Lands and Forests, and as the unit of claim is 40 acres the entries of these comprise against each half lot four times as much work as a land transaction where the unit of measurement is a half lot or 160 acres. Now files are being constantly created and transfers are being made from current filing vault boxes to reference vaults. The space required for such and for future expansion is an important factor in the allotment of vault area, and unless ample vault accommodation can be regularly provided for current material and normal growth the problem of housing original documents and keeping permanent records that cannot be deemed obsolete will be acute.

INSTRUMENTS ISSUED

Appendix No. 14 details the number of patents, leases, licenses and other instruments that have been engrossed, recorded and issued throughout the year. The total numbered 1,596, being 241 greater than the preceding year. Included in this number are Mining patents, leases, licenses and mining rights, the Patents Office attached to the Lands Branch having been the entry and clearing medium of all such mining documents prior and subsequent to the creation of the Department of Mines in 1920.

The importance of the Patents Office cannot be too emphasized as here is maintained a record of every parcel of land alienated, leased or granted in the Province of Ontario, and the land descriptions and names are so catalogued as to provide a ready source of information bearing upon all land grants.

SURVEYS, WATER POWERS, ENGINEERING, MAPS, ETC.

The Crown Land surveys carried on during the year consisted of miscellaneous work, including the running of base and meridian lines, the traversing of roads and lakes, the survey of shore lands along Lake Huron and the perpetuation of original monuments in several of the older Townships of the Province, details of which may be found in the Surveyor-General's Report.

During the year, five water power leases were issued, namely:—

No. 60—On the east branch of the Montreal River, at the outlet of Gowganda Lake, District of Timiskaming.

No. 61—At Ragged Chute, on the Montreal River, in the District of Timiskaming.

No. 62—On the Sagawitchuan River, in the District of Kenora (Patricia Portion.)

No. 63—On the Raven River (now Larder River), Township of McFadden, District of Timiskaming.

No. 64—On the Spanish River, Township of Nairn, District of Sudbury.

The revenue under water power leases was \$308,495.62 being an increase of —\$646.37, over last year.

Maps of the Province and Districts have been revised and published, as required, during the year.

FOREST FIRE PROTECTION

Minor amendments were made to the Forest Fires Prevention Act, 1930, with a view to facilitating the disposal of slash and the collection of departmental costs in connection with fires of certain classes.

The staff was slightly larger in number than in 1933, and it was possible to make some additions to equipment and permanent structures.

The season as a whole was less severe than any of those during the preceding five years although some districts did experience a very severe hazard.

There were 1,568 fires with a total area burned of 198,633 acres. Of this total area 68,873 acres were mature growth, 31,944 acres second growth, 31,785 acres young growth, 22,824 acres slashings, 31,575 acres old burn, and 11,632 acres muskeg, barren and grass land.

Aircraft were again used to assist in fire detection and suppression, 21 machines doing a total of 7,082 hours.

REFORESTATION

During the spring of 1934, 5,973 persons received trees for general reforestation and windbreak planting amounting in all to 6,200,610.

The total number of trees distributed for all purposes was 8,978,176.

Nursery work was carried on in the usual way at St. Williams, Orono and Midhurst. Some loss was sustained owing to the extreme weather conditions but a supply of nursery stock has been produced very little below our recent yearly average.

Work on the nine county Forests was curtailed and only necessary planting and protection was taken care of. A program of inspection was carried out on all important demonstration plots.

Seed collecting consisted of procuring only those species which were absolutely necessary for our present work.

Tree planting was carried on again this year in connection with the Federal Government at Camp Borden, Petawawa and Val Cartier, using unemployed relief labour.

REVENUE

The total collection, as shown by Appendix No. 4, of the Department up to the end of October 31st., 1934, amounted to \$2,258,320.92, which was in excess of the previous year by \$359,873.48, the increase obtaining during the last three months of the year. Certain of these collections, however, having been applied in reduction of expenditures lessened the total by \$420,521.72, the details of which are shown in the same appendix. This left a net revenue of \$1,837,799.20, an amount greater than the previous year by \$228,404.24. There was a slight increase in Land Collections, about \$12,000.00 in Provincial Land Taxes and over \$225,000.00 in the Woods and Forests accounts.

This level of Revenue is still comparatively low, but it is recognized that the greatest source of the Department's income is the Forest, and only as and when the great Forest Products Industry gets reasonably firmly established can it be expected that substantial increases in the Revenue will result.

EXPENDITURES

A perusal of Appendix No. 7 discloses an aggregate expenditure of \$2,152,851.08 on all services representing an increase over the previous year of \$214,277.86. Of the total expenditure slightly over eighty per cent. is ordinary and the balance capital.

While certain of the services showed decreases, these were counteracted by additional expenditures in fire-ranging to the extent of some \$163,000.00, the total cost of such service being \$1,241,895.07, or considerably over fifty per cent of the entire expenditures of the Department. Forest Ranging accounted for an increase of nearly \$50,000.00, Reforestation over \$10,000.00 and Surveys some \$3,600.00.

Although there has been during the last few years a decidedly adverse situation with regard to the entire forest products industry, in that operations

in the bush have been lessened and the revenue from forest resources proportionately reduced, the fact remains that the natural resources in the matter of timber wealth have to be protected against the ravages of fire, and such protective measures, even though carried on under a consistently economical basis, must be maintained, otherwise a tremendous risk would be taken, and it is on this ground that a fair expenditure in protecting the vast areas of the Provincial forests is justified.

Comprehensive surveys are being made with a view to eliminating all but the essential machinery for efficiently caring for the forests, and it is readily believed that under a systematic check and a closer supervision of expenditures, with a merging of certain of the services, a decided reduction in the expenditures in respect of this service will result. The fire protection expenditure, being the largest in the Department, is more or less uncertain due to the influence of the weather and unexpected emergencies.

APPENDICES

PART 1

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1934.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks	
Main Office	Finlayson, Hon. Wm.	Minister	1926, Oct. 18	\$10,000.00	Resigned as from July 10, 1934.	
	Heenan, Hon. Peter	"	1934, July 11	8,000.00		
	Cain, W. C.	Deputy Minister	1903, Mar. 1	6,000.00		
	Ferguson, A.	Assistant to Deputy Minister	1915, Dec. 15	3,450.00		
	Thompson, J. B.	Statistician and Secretary of Relief Land Settlement Committee	1925, Feb. 2	3,000.00		
	Harrison, E.	"	1920, May 14	1,600.00		
	Byrnes, Mrs. K. M.	"	1934, July 17	1,600.00		
	Molesworth, V. M.	Senior Clerk Stenographer	1928, Apr. 10	1,400.00		
	Smedley, D.	Clerk Stenographer, Group 1	1926, July 9	1,200.00		
	Stephens, A. M.	"	1927, Oct. 4	1,125.00		
	Rawlinson, M. E.	Office Boy	1930, Feb. 5	525.00		
	Heenan, Peter F.	Secretary to Minister and Departmental Secretary	1934, Sept. 1	3,000.00		
	Lands Branch	Draper, S.	Chief Clerk	1900, May 1	3,450.00	
		Ledger, W. R.	Head Clerk, Group 2	1894, Feb. 15	2,700.00	
		Burns, C. E.	"	1897, July 29	2,700.00	
		Hutchison, J.	Senior Clerk	1923, Nov. 22	1,700.00	
		Bliss, M. E.	"	1909, Aug. 16	1,700.00	
Halliday, E. G.		"	1907, Feb. 21	1,700.00		
O'Neil, E. F.		"	1902, July 7	1,700.00		
Ross, S.		"	1917, July 9	1,700.00		
Benson, B. M.		Clerk, Group 1	1909, May 25	1,600.00	Superannuated as from Aug. 1, 1934.	
Carey, A. R.		"	1925, July 7	1,200.00		
Eaton, E. F.		"	1927, Aug. 15	1,125.00		
McGuire, G. W.		"	1930, Feb. 10	1,050.00		
Griffith, F. L.		Senior Clerk Stenographer	1921, Jan. 22	1,300.00		
Pepler, A. V.		"	1922, Sept. 11	1,300.00		
Sutherland, M. I.		"	1921, Jan. 22	1,300.00		
McLeod, L.		Clerk Stenographer, Group 1	1925, June 9	1,200.00		
Burke, M. G.		"	1928, Jan. 9	1,200.00		
Feehely, R. M.	"	1928, Feb. 9	1,200.00	Resigned as from Aug. 31, 1934.		
Nicol, G. L.	"	1930, Feb. 5	975.00			

Hayes, H.	"	"	1931, Feb. 11	975.00
Adams, M. N.	Clerk Stenographer, Group 2	" 1	1930, Feb. 5	825.00
Anderson, A. M.	Clerk Typist, Group 1	"	1930, May 15	975.00
Budd, F.	Office Boy	"	1927, Nov. 4	675.00
Houser, J.	Chief Clerk	"	1905, July 17	3,450.00
Gillard, H. D.	Head Clerk, Group 2	"	1897, Dec. 6	2,700.00
O'Neil, A. H.	Principal Clerk	"	1906, July 19	2,300.00
Meeking, S. D.	"	"	1910, Feb. 8	2,200.00
Telfer, E. H.	Senior Clerk	"	1915, Sept. 27	2,000.00
Lee, J. T.	"	"	1917, June 25	2,000.00
McCord, W. A.	Clerk, Group 1	"	1926, May 26	1,600.00
Mulholland, S.	"	"	1918, May 6	1,600.00
Quigley, E. F.	"	"	1921, May 4	1,500.00
Judd, Wm.	"	"	1928, Apr. 24	1,125.00
Arner, E. C.	Senior Clerk Stenographer	"	1909, Aug. 6	1,500.00
Ferguson, J.	"	"	1919, Aug. 4	1,500.00
Bryce, J. J.	"	"	1922, July 24	1,500.00
Stewart, F. E.	"	"	1927, July 25	1,300.00
Foster, B. P.	Filing Clerk, Group 1	"	1930, July 2	900.00
Doyle, A. M.	Clerk Typist, Group 2	"	1932, Feb. 15	750.00
Lount, H. M.	Accountant, Group 2	"	1903, Oct. 1	3,000.00
Clarke, C. J.	Head Clerk, Group 2	"	1905, Aug. 9	2,550.00
Burritt, W. A.	Senior Clerk	"	1907, Sept. 24	2,000.00
MacLean, A.	"	"	1926, Feb. 8	2,000.00
Warren, J. F.	Clerk, Group 1	"	1922, June 5	1,600.00
Bowland, C.	"	"	1908, July 9	1,600.00
Donald, L. G.	"	"	1924, June 2	1,600.00
Bryson, J.	"	"	1927, Jan. 4	1,600.00
Whyte, M. A.	"	"	1921, June 1	1,500.00
Stuart, D. E.	Office Appliance Operator, Group 2	"	1929, Jan. 5	1,125.00
Langevin, M. C.	Cheque Writer, Group 2	"	1928, Jan. 4	1,050.00
Armitage, M. C.	Clerk Stenographer, Group 2	"	1927, Oct. 18	975.00
Samuels, F.	Senior Clerk	"	1903, Dec. 5	2,000.00
Hills, E.	Clerk, Group 1	"	1912, July 2	1,600.00
Black, R. N.	"	"	1915, Dec. 13	1,600.00
Harris, Geo.	"	"	1925, Jan. 14	1,600.00
Gray, G. E.	"	"	1931, June 4	975.00
Kelly, J. P.	Vault Caretaker	"	1927, Apr. 19	1,400.00
Meredith, T. A.	Senior Clerk Messenger	"	1929, Mar. 29	1,200.00

Resigned as from Aug. 15, 1934.

Superannuated as from July 3, 1934.

Woods and Forests Branch

Accounts Branch

Files Branch

Appendix No. 1—Continued

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1934

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Provincial Land Tax Office	McMahan, N. B.	Filing Clerk, Group 1	1931, July 21	900.00	
	Pack, K. M.	Clerk, Group 3	1931, July 3	750.00	
	Ryan, L. M.	Land Tax Collector	1925, July 1	2,500.00	
	Hinton, G. J.	Senior Clerk	1925, May 4	1,700.00	
	Craddock, M. M.	Clerk, Group 2	1928, Mar. 7	1,125.00	
	Deacon, C. H.	" " 2	1927, Sept. 29	1,050.00	Resigned as from Feb. 28, 1934.
	Stephens, F. E.	" " 2	1926, May 27	1,050.00	Resigned as from Aug. 31, 1934.
	Riches, E. P.	Clerk Stenographer, Group 1	1925, Aug. 10	1,125.00	
	Lyons, H.	" " 1	1926, May 31	1,125.00	
	Madill, S.	" " 1	1927, July 14	1,050.00	
	Lomas, M. E.	Clerk Typist, Group 2	1927, Oct. 18	900.00	
	Zavitz, E. J.	Deputy Minister	1905, May 1	5,700.00	
	Mills, C. R.	Assistant Provincial Forester	1921, Mar. 28	4,000.00	
	Richardson, A. H.	Forester	1921, June 15	3,300.00	
	Johnston, R. N.	"	1915, Aug. 15	3,300.00	
Sharpe, J. F.	"	1922, May 15	3,300.00		
Westland, C. E.	Assistant Forester, Group 1	1923, May 16	2,400.00		
Bayly, G.	" " 1	1924, Mar. 1	2,400.00		
Simmons, J. F. L.	" " 2	1928, Mar. 19	2,100.00		
Haddow, W. R.	Forest Pathologist	1931, June 16	2,700.00		
Bishop, J. M.	Draughtsman, Group 1	1924, Nov. 1	2,000.00		
Rogers, N. L.	Principal Clerk	1911, Aug. 1	2,100.00		
Harris, G. W.	Senior Clerk	1906, Sept. 1	2,000.00		
Cooper, E. W.	" " "	1921, Jan. 6	1,800.00		
Rowland, M. C.	Senior Clerk Stenographer	1912, May 1	1,500.00		
Bald, J.	" " "	1913, June 12	1,500.00		
McKyes, A. S.	" " "	1921, May 9	1,400.00		
Cuthbertson, F. A.	Clerk Stenographer, Group 1	1926, Nov. 9	1,125.00		
Overend, M. E.	" " 1	1928, Feb. 10	1,050.00		
DeNure, K. H.	" " 2	1928, Sept. 1	975.00		
Carman, R. S.	Forester	1928, Jan. 14	2,700.00		
Stewart, D. E.	Clerk Stenographer, Group 2	1931, Apr. 7	825.00		
Forestry Branch					

Rorke, L. V.	Surveyor General	1909, May 1	5,400.00
Morris, J. L.	Inspector of Surveys	1928, Mar. 1	3,650.00
Burwash, N. A.	Assistant Inspector of Surveys	1917, Apr. 26	2,550.00
Heath, W. H.	Geographer	1923, Nov. 28	2,850.00
Weaver, Wm. F.	Surveyor and Senior Draughtsman	1930, Mar. 25	2,400.00
Barnard, W. A. C.	Senior Map Draughtsman, Group 1	1928, Jan. 1	2,400.00
Barr, F. L.	Senior Draughtsman, Group 2	1923, Oct. 31	2,100.00
Jarvis, E. M.	Senior Clerk	1897, Apr. 25	2,000.00
Treedy, H.	Map Draughtsman	1897, May 8	2,000.00
Wilson, A.	Draughtsman, Group 3	1929, Apr. 15	1,050.00
Vance, V.	Clerk, Group 2	1924, Sept. 10	1,050.00
Pugh, M. B.	Filing Clerk, Group 1	1929, Aug. 15	975.00
Stork, G. E. M.	Clerk Stenographer, Group 1	1927, July 28	1,200.00
Haskett, M. C.	" " 2	1928, Sept. 5	900.00
Carroll, Wm. E.	Draughtsman, Group 2	1931, July 18	1,200.00
Chard, Nora L.	Clerk Stenographer, Group 2	1931, June 22	825.00
Hatley, Isabel M.	" " 2	1932, Oct. 5	825.00

Resigned as from September 30, 1934.

Surveys Branch

Appendix No. 2

List of Agents for the year ending October 31st, 1934.

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Alexander, J. A.	Fort Frances.	Part Rainy River District	1924, May 26		For salary, see Crown Timber Agents and Mining Recorders. Retained on Fee Basis only from March 1, 1933.
Arthurs, E.	Espanola Mills.	" District of Sudbury	1915, June 1		
Both, C.	Denbigh	" of Frontenac, Lennox and Addington	1905, Oct. 20	\$ 300.00	Retained on Fee Basis only from March 1, 1933.
Cameron, Wm.	Stratton Station	" District of Rainy River	1911, May 8		
Clark, John	Englehart	" " Timiskaming	1929, Mar. 14	900.00	Retained on Fee Basis only from March 1, 1933.
Fuller, David	Rancroft	" Hastings County	1926, Mar. 20	500.00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14		For salary see Homestead Inspectors.
Gibson, J. E.	Dryden	Part District of Kenora	1914, Dec. 5	1,400.00	
Grigg, Albert	Bruce Mines.	" Algoma	1925, Sept. 1	1,000.00	For salary see Crown Timber Agents and Mining Recorders. Retained on Fee Basis only from March 1, 1933.
Hough, John A.	Matheson	" " Cochrane	1926, Apr. 20	1,400.00	
Lower, John S.	Massey	" Sudbury	1932, Feb. 10	600.00	For salary see Crown Timber Agents.
MacLennan, J. K.	Sudbury	" Sudbury	1905, July 3	700.00	
Marchildon, J. P.	North Bay	" Nipissing and Parry Sound	1934, Sept. 1		For salary see Crown Timber Agents and Mining Recorders. Retained on Fee Basis only from March 1, 1933.
Millichamp, Thos.	Markstay	" " Nipissing and Sudbury	1928, Nov. 1	700.00	
Smith, J. D. C.	Kenora	" " Kenora	1921, May 9		For salary see Homestead Inspectors. Retained on Fee Basis only from March 1, 1933.
Sheppard, H. E.	Kapuskasung	" " Cochrane	1909, Feb. 13		
Tranor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12		For salary see Crown Timber Agents and Mining Recorders. Retained on Fee Basis only from March 1, 1933.
Wilson, S. H.	Port Arthur	Part District of Thunder Bay	1921, Nov. 26	1,400.00	
Easton, H. J.	Hornepayne	Certain lots in the Township of Wickstead	1932, May 23	100.00	For salary see Crown Timber Agents and Mining Recorders. Retained on Fee Basis only from March 1, 1933.
Tremblay, Thos.	Hearst	Part of District of Cochrane	1934, May 14	3.00 per diem.	
Barr, J. C.	Fort Frances.	Homestead Inspectors District of Rainy River	1906, Dec. 1	1,900.00	

Bastien, J. A.	Chelmsford	West part of Sudbury District	1913, May 12	\$1,400.00	For salary see Crown Lands Agents.
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,400.00	
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1		
Hough, Wm.	Englehart	Centre part of Timiskaming District	1926, Jan. 18	1,400.00	Also Crown Lands Agent.
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900.00	
Smith, D.	Cochrane	" Cochrane	1912, Apr. 24	1,900.00	
Torrie, L.	Kakabeka Falls	Thunder Bay District	1931, July 1	1,200.00	Employed only when required.
Tilson, Joseph	Burks' Falls	District of Parry Sound	1931, Dec. 4	4.00 per diem	
Vau Horn, L. E.	Monteith	Part District of Cochrane	1920, Jan. 27	1,900.00	Also Crown Lands Agent and Mining Recorder.
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900.00	
<i>Timber Agents</i>					
Alexander, Jas. A.	Fort Frances	Fort Frances District	1921, May 26	2,500.00	Also Crown Lands Agent and Mining Recorder.
Duval, C. A.	Sault Ste. Marie	Part District of Algoma	1925, May 1	2,500.00	
Fletcher, N. B.	Parry Sound	" Parry Sound and Muskoka Districts	1923, Dec. 1	2,000.00	Died on May 6, 1934.
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,500.00	
McDougall, J. T.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500.00	
MacDonald, S. C.	New Liskeard	Part District of Timiskaming	1907, Jan. 1	2,500.00	
McCaw, J. G.	Sudbury	" Sudbury	1909, Oct. 1	2,500.00	
Rowe, Frank E.	Port Arthur	" Thunder Bay District	1929, Sept. 11	2,300.00	Transferred to Field Work, September 17, 1934.
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500.00	Also Acting Crown Lands Agent and Mining Recorder.
Stevenson, A.	Peterborough	Belleville District	1905, Oct. 4	2,000.00	Superannuated as from July 4, 1934.
Vincent, H. T.	Cochrane	Part of District of Cochrane	1915, Oct. 11	2,200.00	Acting Crown Timber Agent from May 6 to August 31, 1934. Salary paid out of Forest Ranging.
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500.00	
Marchildon, J. P.	North Bay	Nipissing and part Sudbury Districts	1934, Sept. 1	2,300.00	
McKee, John P.	North Bay	Nipissing and part Sudbury Districts	1920, Sept. 1	2,200.00	
Legris, J. P.	Port Arthur	Part of Thunder Bay District	1910, Oct. 5		Acting Crown Timber Agent as from September 17, 1934. Salary paid out of Fire Ranging.

Appendix No. 3

Statement of Lands Sold and Leased, Amount of Sales and Leases, and Amount of Collections for the year ending October 31st, 1934.

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on all Sales, Leases, Land Taxes, etc.
<i>Lands Sold:</i>		\$ c.	\$ c.
Agricultural, Townsites, etc.....	82,857.375	73,012.62	71,269.12
University Lands	1,745.5	872.30	556.81
Common School Lands			735.24
Grammar School Lands.....			264.20
<i>Lands Leased:</i>			
Crown.....	20,142.70	8,608.83	375,916.15
<i>Provincial Land Tax.....</i>			131,447.74
	104,745.575	82,493.75	579,925.06

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the year ending October 31st, 1934.

Service	\$	c.	\$	c.	\$	c.
LANDS COLLECTIONS						
<i>Crown Sales:</i>						
Agricultural.....	55,473.	55				
Townsites.....	15,795.	57				
			71,269.	12		
Common School Lands.....			735.	24		
University Lands.....			556.	81		
Grammar School Lands.....			264.	20		
					72,825.	37
<i>Rent (Not including Parks):</i>						
Crown Leases and Licenses of Occu- pation.....			352,549.	54		
Bruce Beach.....			1,882.	21		
Jordon Harbour.....			376.	45		
Temagami Islands.....			6,475.	38		
					361,283.	58
<i>Provincial Land Tax</i>					131,447.	74
<i>Woods and Forests:</i>						
Bonus.....			459,870.	50		
Timber Dues.....			651,224.	81		
Ground Rent.....			95,733.	43		
Fire Protection Tax.....			296,241.	83		
Transfer Fees.....			3,225.	00		
Mill Licenses.....			403.	00		
Scalers' Wages.....			28,504.	32		
					1,535,202.	89
<i>Parks:</i>						
Algonquin Provincial Park:						
Rentals.....	5,289.	81				
Perquisites.....	1,391.	00				
Licenses.....	5,842.	10				
Miscellaneous.....	2,251.	82				
			14,774.	73		
Rondeau Provincial Park:						
Rentals.....	9,057.	73				
Perquisites.....	150.	00				
Sale of Lumber, etc.....	1,661.	90				
Miscellaneous.....	544.	70				
			11,414.	33		
Quetico Provincial Park:						
Rentals.....	285.	03				
Perquisites.....	366.	13				
Licenses.....	4,297.	00				
			4,948.	16		
					31,137.	22
Agents:—Office Fees.....			278.	35		
Back to the Land Movement.....			67,627.	82		
Casual Fees.....			517.	12		
Clearing Townsites, etc.....			133.	70		
Contingencies—Lands.....			9.	10		
Contingencies—Forestry.....			5.	85		
			68,571.	94		
Carried forward.....					2,131,896.	80

Appendix No. 4—Concluded

Statement of the Revenue of the Department of Lands and Forests for the year ending
October 31, 1934.

Service	\$	c.	\$	c.	\$	c.
Brought forward.....			68,571.94		2,131,896.80	
Fire Ranging—Perquisites, etc.....			35,297.65			
Lac Seul Storage Dam.....			13,718.57			
Reforestation—Perquisites, etc.....			7,046.97			
Surveys—Maps, Office Fees, etc.....			1,788.99			
					126,424.12	
Total Collections.....					2,258,320.92	
<i>Deduct:</i>						
Collections applied in reduction of Expenditure.....						
Fire Protection Tax.....	280,259.65					
Fire Ranging—Perquisites.....	35,297.65					
Scalers' Wages.....	16,571.06					
Back to the Land Movement.....	61,439.33					
Reforestation.....	7,046.97					
			400,614.66			
Collections transferred to Interest Account (State No. 18 Pub. Accts.) Lac Seul Storage Dam.....					13,718.57	
Collections transferred to Loan Re- payments (State No. 20 Pub. Accts.) Back to the Land.....					6,188.49	
					420,521.72	
Net Revenue.....					1,837,799.20	

*Appendix No. 5*Statement of Revenue Refunds of the Department of Lands and Forests
for the year ending October 31st, 1934.

Service	\$	c.
Algonquin Provincial Park:—		
Miscellaneous	42.89	
Rentals	27.50	
Back to the Land Movement	2,655.61	
Bruce Beach Rentals	15.50	
Casual Fees	8.50	
Crown Rent	40.00	
Crown Lands Sales	1,318.17	
Jordan Harbour Rentals	10.00	
Mill Licenses	6.00	
Provincial Land Tax	75.70	
Rondeau Provincial Park—Miscellaneous	22.60	
Timber Dues	616.10	
	4,838.57	

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending
October 31st, 1934, which are considered as Special Funds.

Service	\$ c.	\$ c.
<i>Common School Lands:</i>		
Principal.....	433.00	
Interest.....	302.24	
		735.24
<i>Grammar School Lands:</i>		
Principal.....	165.50	
Interest.....	98.70	
		264.20
<i>University Lands:</i>		
Principal.....	372.04	
Interest.....	184.77	
		556.81
		1,556.25

Appendix No. 7

Statement of the Disbursements of the Department of Lands and Forests
for the year ending October 31st, 1934.

Service	\$	c.
MAIN OFFICE AND BRANCHES:		
Salaries—Lands	121,937	51
Salaries—Forestry	46,637	50
Salaries—Surveys	31,833	53
AGENT'S SALARIES AND DISBURSEMENTS	73,759	64
ALLOWANCES TO SCHOOL SECTIONS		
Township of South Walsingham	150	00
Township of Vespra	250	00
Township of Clarke	150	00
Township of Charlotteville	150	00
ANNUITIES AND BONUSES TO INDIANS	19,688	00
BACK TO THE LAND MOVEMENT	\$157,472	40
LESS AMOUNTS PAID BY DOMINION GOVERNMENT AND MUNI- CIPALITIES TRANSFERRED FROM REVENUE:	61,439	33
		96,033.07
BOARD OF SURVEYORS	200	00
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS	16,951	25
CONTINGENCIES—LANDS	17,261	13
CONTINGENCIES—FORESTRY	5,772	85
CONTINGENCIES—SURVEYS	7,487	07
DISPLAY AT CANADIAN NATIONAL EXHIBITION	194	56
EXPENDITURES UNDER THE FORESTRY ACT	12,011	89
FIRE RANGING	1,557,452	37
LESS FIRE PROTECTION TAX AND PERQUISITES TRANSFERRED FROM REVENUE	315,557	30
		1,241,895.07
FOREST RANGING AND MEASUREMENT OF TIMBER	170,607	04
LESS SCALER'S WAGES TRANSFERRED FROM REVENUE	16,571	06
		154,035.98
FOREST RESERVES	5,317	94
FOREST RESEARCH	1,341	61
GRANT—CANADIAN FORESTRY ASSOCIATION	1,000	00
INSECT CONTROL	984	11
INSURANCE	1,108	56
MOVING EXPENSES OF OFFICIALS	248	95
PARKS:		
Algonquin Provincial Park	32,999	52
Rondeau Provincial Park	14,596	27
Quetico Provincial Park	14,939	05
		62,534.84
REFORESTATION	177,835	02
LESS PERQUISITES ETC., TRANSFERRED FROM REVENUE	7,046	97
		170,788.05
SALARIES, EXPENSES ETC., RE-INSPECTION OF DAMS, ETC.	10	00
SURVEYS	56,690	93
SPECIAL WARRANTS:		
Air Service Investigation	9,445	51
International Joint Commission	2,169	69
Payment to Canadian Lumberman's Association	797	59
STATUTORY:		
Minister's Salary	9,387	07
Refunds	177	30
		2,168,401.20
Less Salary Assessment	15,550	12
		2,152,851.08

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground

PROVINCE OF ONTARIO	Area covered by timber licences	Saw Log Timber						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
	10,407	933,899	36,825,760	1,248,622	20,729,634	887,431	31,157,161	12,642	1,305,892

STATEMENT OF

PROVINCE OF ONTARIO	Boxwood	Lagging		Ties	Pulp- wood	Telle- graph Poles	Posts	Bolts
	Cords	Cords	Feet	Pieces	Cords	Pieces	Pieces	Cords
	1,238	477	690	436,470	500,083	2,090	3,113	23

Total amount received from all Forest Sources, \$1,506,959.97. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1934.

and Dimension Timber				Waney Pine		Piling		Cordwood	
Jack Pine		Other		Pieces	Cubic Feet	Lineal Feet	Board Measure	Hard Cords	Soft Cords
Pieces	Feet	Pieces	Feet						
6,633	355,938	23,005	1,929,888	46	2,700	16,636	6,170	12,290	40,247

TIMBER—Concluded

Amounts Accrued

Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
\$ c. \$660,072 14	\$ c. \$493,465 40	\$ c. \$5,672 76	\$ c. \$44,665 60	\$ c. \$97,444 75	\$ c. \$3,225 00	\$ c. \$325,895 60	\$ c. \$409 00	\$ c. \$6,860 00	\$ c. \$1,637,710 25

Appendix No. 9

Statement of Timber Revenue, Year 1933-34

Timber Dues.....	\$596,069.21	
Interest on Timber Dues.....	44,665.60	
Timber Sale Deposits.....	10,490.00	
		<u>\$651,224.81</u>
Bonus on Timber Cut.....	453,010.50	
Annual Minimum Bonus Certain Agreements.....	6,860.00	
		<u>459,870.50</u>
Fire Protection.....	292,614.67	
Interest Fire Protection.....	3,627.16	
		<u>296,241.83</u>
Ground Rent.....	92,945.16	
Interest Ground Rent.....	2,788.27	
		<u>95,733.43</u>
Transfer Fees.....		3,225.00
Mill License Fees.....		403.00
Scalers' Wages.....		28,504.32
		<u>\$1,535,202.89</u>

Statement of Timber Revenue, Year 1933-34

Timber Dues.....	\$651,224.81
Bonus.....	459,870.50
Fire Protection.....	296,241.83
Ground Rent.....	95,733.43
Transfer Fees.....	3,225.00
Mill License Fees.....	403.00
Scalers' Wages.....	28,504.32
	<u>\$1,535,202.89</u>

Appendix No. 10

ACREAGE UNDER LICENSE

The area covered by timber licenses where the holder pays regulation ground rent and fire tax charges, at the end of the license season, April 30th, 1934, was 10,407 square miles.

The number of Crown Timber Licenses issued for the license season of 1933-34 (1st of May, 1933, to April 30th, 1934) was 602.

Appendix No. 11
Timber areas disposed of from November 1st, 1933, to October 31st, 1934

Date Offered 1933	Date Sold 1933	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 27	Nov. 21	Milne Twp., Part.	6	1	Wm. Milne & Sons, North Bay	Red and White Pine	\$0 15	\$5 00	\$2 50	Pine	86240	
Dec. 13	Dec. 19	Grenfell Twp., Part.	¼	1	Leslie B. McKay Englehart, Ont.	Jackpine Spruce Pulpwood Fuelwood (Soft) (Hard)	..... ..... ..... .....	2 50 15 15 15	2 50 1 40 25 50	Mixed	1443A
Dec. 6	Dec. 20	Black Twp., Part.	¼	1	John P. Rysack, Scotty Springs.	Spruce Jackpine Cords Poplar Cords Birch Cords	1 00	2 00	2 00 25 25 50	Mixed	12659	
Dec. 6	Dec. 21	Haughton Twp., Part.	1¼	1	Edwin Ansley, Thessalon	Hemlock Hardwood Cedar Ties Shingle Bolts Cedar Posts	..... ..... ..... ..... .....	1 50 1 50 02 50 02	1 50 2 50 10 75 02	Mixed	67392
Nov. 7	Dec. 29	Monteith Twp., Part.	½	3	J. A. McDonald, Enisdale.	Hardwood Hemlock Cordwood (Soft) (Hard)	..... ..... ..... .....	1 75 50 20 40	3 50 2 50 25 50	Mixed	7312
Dec. 18	1934 Jan. 3	Marks Twp., Part.	¼	2	T. M. Scott, Nolatu, P.O.	Spruce Pulpwood	50	10	1 40	Spruce Pulp	12657
Dec. 27	Jan. 8	Berth J.A.1 and an additional Area R.R. District.	6	1	Messrs. Holmes Bros., Fort Frances.	Spruce Pulpwood	05	1 40	Spruce Pulp	16062
Dec. 27	Jan. 8	Part Sand Point Island.	1	1	Messrs. Holmes Bros., Fort Frances.	Spruce Pulpwood	05	1 40	Spruce Pulp	11623

Appendix No. 11

Timber areas disposed of from November 1st, 1933, to October 31st, 1934

Date Offered 1933	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid			Proposition	File	
						Kind of Timber	Bid	Upset Bonus			
Dec. 27	Jan. 8	Berth west of Little Saw Bill Lake lying on west part of Old Timber Berth G.70 and adjoining Old Timber Berth G.34.	12	1	W. Westergard, Fort Frances	Spruce Pulpwood	01	05	1 40	Spruce Pulp	797
Dec. 19	Jan. 8	Adrian Twp., S.E. 1/4.	5	3	John Oja, Nolaht	White Pine Jackpine Spruce Large Cedar Spruce Pulpwood Balsam Pulpwood Cedar Posts		6 00 4 00 1 50 2 50 10 40 10 70 02	2 50 2 50 2 00 1 50 1 40 70 02	Mixed	80856
Dec. 20	Jan. 10	An Area lying east and adjoining G.F.P. Block 9, Dist. of Kenora	9	1	O. R. Greer, Fort William.	Jackpine		\$5 50	\$2 50	Jackpine	99078
1934 Feb. 5	Feb. 15	Salter Twp., Part.	13 1/2	1	G. E. Andrews, Massey.	Spruce Pulpwood. Balsam Pulpwood		\$0 60 20	\$1 40 70	Spruce and Balsam Pulpwood	31174
April 6	April 30	McTavish Twp., Part.	3 1/2	1	G. R. Duncan & Co., Ft. William	Poplar Pulpwood.		\$0 10	\$0 40	Poplar Pulpwood	19756 Vol. 2
April 11	April 30	Tennyson Twp., Part.	9	1	G. E. Andrews, Massey.	Spruce Pulpwood. Balsam Pulpwood			\$1 40 70	Spruce and Balsam Pulpwood	99189

Appendix No. 11—Continued
Timber areas disposed of from November 1st, 1933, to October 31st, 1934

Date Offered 1934	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
April 22	May 10	An area adjoining Block 2 and near Raith Station on C.N.R., District of Thunder Bay.	3½	2	Thos. Falls, Port Arthur	Spruce Pulpwood..... Jack Pine Ties.....	20 65	05 05	1 40 10	Mixed	43061
April 27	May 14	Philip Edward Island (K.G.500) Georgian Bay, Dist. of Manitowlin.	9.19	2	W. B. Plaunt, Wye, Ont.	Poplar Pulpwood.....	58	05	40	Pulpwood	13099
June 6	June 21	Part of Mulock and Merrick Twp. District of Nipissing.	6	1	Peter Williamson North Bay	Spruce Pulpwood..... Balsam Pulpwood.....		35 1 05	1 40 70	Pulpwood	36985
June 12	June 27	Part Jones Twp., Renfrew County Part Dickens Twp. District of Nipissing.	2½	3	Henry J. Chapeskie, Bays Bay, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood.....	80 80 60	35 1 05 30	1 40 70 40	Pulpwood	100249
Oct. 5	Oct. 31	McBride Twp., (Part) District of Sudbury.	23	1	Messrs. Rudolph & McChesney, Timmins, Ont.	Jackpine..... Spruce.....	75 2 00	2 50 3 25	2 50 2 00	Logging	81998

Appendix No. 12—Continued

Agent	District or County	Township	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Muskoka	Muskoka	W. G. Gerhart,	2	203			2	203		
McLean	"	Bracebridge					2	182		
Oakley	"	"	3	285			1	100	1	59
Ridout	"	"					1	100		
Ryde	"	"	2	200			3	479	1	100
Sinclair	"	"					1	78		
Stephenson	"	"	1	100			2	200		
Stisted	"	"							1	100
Watt	"	"					2	203	1	91
Wood	"	"					3	340		
Bonfield	Nipissing	J.P. Marchildon	1	100			4	422	2	200
Calvin	"	North Bay	3	300			2	200		
Cameron	"	"	7	773			3	269	2	177
Chisholm	"	"	5	444			1	100	1	100
Ferris	"	"	6	588.09		12	2	190	4	294
Lauder	"	"	2	264					2	204
Mattawan	"	"				6.3	1	186	1	164
Papineau	"	"	2	200			2	200	4	348.5
Armour	Parry Sound	N. B. Fletcher,					1	100	1	65
Bethune	"	Parry Sound					1	100	2	279
Carling	"	"	2	200			6	758	1	175
Chapman	"	"	1	100			1	100		
Christie	"	"							1	198
Ferguson	"	"					5	506		
Gurd	"	"					5	491	1	101
Hagerman	"	"	1	91			1	91		
Hardy	"	"							1	118
Himsworth	"	"	6	620		22	4	509	1	200
Henvey	"	"	2	107		7	2	107		
Humphry	"	"	1	79						
Lount	"	"					3	222		
Laurier	"	"	1	100			4	423		
Monteith	"	"	2	198			2	198		
McConkey	"	"					2	200		
McDougall	"	"	2	292			1	100		
Nipissing	"	"							1	220
Patterson	"	"	1	70					2	270
Pringle	"	"	3	292					1	100
Ryerson	"	"	1	100			2	200		
Shawanaga	"	"				8			1	208
Spence	"	"					1	100		
Strong	"	"	1	100			1	100		
Wilson	"	"							1	200
Carpenter	Rainy River	J. A. Alexander,	1	81.5						
Crozier	C	Fort Frances					1	81		
Dance	"	"	5	809.5	2	170.5	3	477.5		
Devlin	"	"	2	242		2				
Fleming	"	"					1	160.5		
Kingsford	"	"	3	531.5		46.5	2	371.5	1	162.5
Miscampbell	"	"	1	80					1	160
Woodyatt	"	"					1	36		
Blue	"	W. Cameron,	4	484			4	566	1	162
Curran	"	Stratton	1	164		2	1	164	1	162
Dewart	"	"	8	972.25			6	670.75		
Dobie	"	"							1	88.5
Mather	"	"	3	415		1	1	175.5		
Morley	"	"	1	162			2	200		

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Morson	Rainy River	W. Cameron,	9	573	..	14.5	5	484.88	2	245.5
McCrosson	"	Stratton	5	304.125	..	..	4	301.75	..	..
Nelles	"	"	6	645	2	164	3	323	1	81
Pattullo	"	"	2	201.25	..	2	1	162	..	..
Potts	"	"	5	809.5	..	19	4	647.5	2	330.5
Pratt	"	"	1	80	..	1	..	..	1	159.5
Richardson	"	"	4	570.75	..	.5	2	319	1	80
Sifton	"	"	8	656.75	..	..	4	322.5	3	348.5
Spohn	"	"	6	601.375	..	2.75	5	803	..	..
Sutherland	"	"	18	1805.125	1	80	7	923	..	..
Tait	"	"	3	405	..	2	6	647	1	81
Tovell	"	"	14	1340	..	18	4	396	1	79.75
Alice	Renfrew	E. L. Ward,	1	100	..	..	..	..	..	..
Algona S.	"	Pembroke	..	..	..	..	1	100	..	..
Buchanan	"	"	..	..	..	..	1	138	..	..
Clara	"	"	..	..	..	..	..	..	1	113.278
Fraser	"	"	..	..	..	..	..	..	1	101
Head	"	"	..	..	..	..	..	..	1	132
Maria	"	"	..	..	..	..	..	..	1	152.96
Rolph	"	"	3	304	..	..	2	225	..	..
Wilberforce	"	"	..	..	1	27.75	..	..	1	27.75
Wylie	"	"	1	100	..	..	..	..	1	100
Merritt	Sudbury	E. Arthurs,	4	426.8	..	1.5	2	168.8	7	1020.5
		Espanola	..	..	..	..	..	..	..	..
Blezard	"	J. K. MacLennan	1	98.25	..	..	..	..	1	78
Broder	"	Sudbury	6	569	1	45	1	89	2	364
Chapleau	"	"	1	160	..	..	..	..	..	..
Dill	"	"	8	776.23	1	86.5	4	520.23	1	160
Garson	"	"	..	..	..	..	2	243	..	..
Hanmer	"	"	..	..	..	85	..	..	..	..
Lumsden	"	"	2	320	..	..	..	..	..	..
Macpherson	Nipissing	"	1	120	..	.5	1	120	2	320
Morgan	Sudbury	"	1	77	..	..	..	..	..	..
Neelon	"	"	1	80	..	..	..	..	1	153.86
Appleby	"	T. A. Millichamp	9	1276	..	3	7	1018.5	1	160
Casimir	"	Markstay	4	631.5	..	..	3	473	..	..
Dunnet	"	"	1	160	..	..	..	..	2	309.792
Hagar	"	"	7	758.875	..	..	6	800.25	..	..
Jennings	"	"	1	171	..	11	..	..	..	..
Kirkpatrick	Nipissing	"	1	157.5	..	..	..	..	..	..
Ratter	Sudbury	"	7	827.5	..	..	5	659	..	..
Blake	Thunder	S. H. Wilson,	3	236.5	..	..	1	80	..	..
Conmee	Bay	Port Arthur	3	317.25	..	..	3	449	..	..
Crooks	"	"	4	553	..	..	2	189	..	..
Dawson Road	"	"	1	190	1	40	3	240	6	783.87
Dorion	"	"	1	160	..	..	2	312	1	160
Gillies	"	"	1	153.5	..	..	..	..	..	..
Gorham	"	"	2	157.5	..	34.5	2	127	2	339.5
Lybster	"	"	..	..	..	..	..	..	3	495
Macgregor	"	"	14	2042	..	..	8	1204	..	..
Marks	"	"	4	622	..	..	2	319	1	161.5
McIntyre	"	"	..	..	..	..	..	..	1	89
Oliver	"	"	..	..	..	..	..	..	1	160
Paipoonge	"	"	1	100	..	..	1	100	..	..
Pardee	"	"	11	1531	..	..	9	1219	1	136
Pearson	"	"	4	641.5	..	2.5	3	236.5	1	160.5
Scoble	"	"	5	642	..	..	5	642.5	1	159.5

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Strange	Thunder	S. H. Wilson,	5	651.75			3	317.5		
Ware	Bay	Port Arthur..	20	2703.75		10.5	10	1530.25	2	240
Glamorgan	Haliburton..	Unattached....					1	100		
Stanhope	"	"				1.5				
Redditt	Kenora	"	3	401.5		3				
Revell	"	"					1	142		
Airy	Nipissing	"	1	105	1	25	1	105		
Grant	"	"	5	779		.5	4	644	1	160
Lyell	"	"					4	364	1	200
Murchison	"	"							1	101
Sabine	"	"	1	94						
Springer	"	"	1	160			2	320		
Algona N.	Renfrew	"							1	106
Brougham	"	"							4	184.64
Brundenell	"	"	1	49		46.27			3	401.27
Burns	"	"							1	200
Gratton	"	"							1	194
Griffith	"	"	1	63						
Jones	"	"	3	399			4	206		
Lyndoch	"	"							1	105
Radcliffe	"	"					2	118	1	200
Raglan	"	"	4	377.5			1	100	2	149
Richards	"	"							1	90
Sherwood	"	"	1	50	1	27			2	80.14
Baldwin	Sudbury	"	4	578		19	2	326	4	397
Cosby	"	"	3	461.5			2	311.5	2	240
Martland	"	"							1	155
Secord	"	"				6.				
Total			416	48,152.42	13	1,253.97	321	37,384.71	154	19,662.41

Number of lots assigned, 174. Number of acres assigned, 49,227.98.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free-Grant during the year ending October 31st, 1934.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Aweres	Algoma	C. A. Duval	4	176.4				
Tarentorus	"	S. S. Marie			1	80		
VanKoughnet	"	"	5	341.25	2	188		
Bright	"	Albert Grigg	1	160				
Cobden	"	Bruce Mines	1	85.5				
Johnson	"	"					1	152
Lefroy	"	"					1	149
Parkinson	"	"	1	159				
Patton	"	"	2	287				
Rose	"	"	1	160	1	159		
Striker	"	"			1	148	1	138
Wells	"	"	1	161				
Blount	Cochrane	H. T. Vincent	10	763	6	450.5		
Brower	"	Cochrane	2	160.25	2	160.25	7	1,039.05
Calder	"	"	17	1,312.5	27	2,509.27		
Clute	"	"	10	736.5	13	1,231	7	1,011.87
Colquhoun	"	"	4	300	29	2,250		
Fournier	"	"	7	566.5	6	468.50	1	153
Fox	"	"	8	620.25	7	562		
Glackmeyer	"	"	6	399.74	4	374.5	5	764
Kennedy	"	"	6	450	1	75	2	302
Lamarche	"	"	7	554.41	5	559	2	324
Leitch	"	"	15	1,183	22	1,701.5	1	150
Machin	"	"	11	831	10	842		
Newmarket	"	"	15	1,195.27	6	627.75		
Pyne	"	"	5	476.5	4	402	3	479
Shackleton	"	"	8	599	12	1,296.5	1	131
Barker	"	T. Tremblay	3	225			1	72.93
Casgrain	"	Hearst	26	2,045.70	20	1,567.7	2	299
Devitt	"	"	72	5,542.405	53	4,051.455	5	671.74
Eilber	"	"	24	1,790	12	975	8	737.5
Hanlan	"	"	63	4,711.5	19	1,471	3	451
Kendall	"	"	57	4,277.5	34	2,553	2	295
Lowther	"	"	44	3,321	38	2,956	2	237.72
McCowan	"	"	3	225	1	75	1	107
Fauquier	"	H. E. Shepard,						
		Kapuskasig	19	1,389	8	819.75	5	623.5
Idington	"	"	20	2,053	16	1,769	3	358
McCrea	"	"	23	1,705.8	24	1,796.5	2	226
Nansen	"	"	8	604.45	10	765	3	327
O'Brien	"	"	3	214.5	1	1	6	583
Owens	"	"	13	1,272	4	402	2	198
Williamson	"	"	8	729	1	100		
Beatty	"	J. A. Hough,	5	402.5	2	319	1	161
Bond	"	Matheson	3	240.75				
Bowman	"	"	9	789	3	238.5	1	145.5
Calvert	"	"	3	241	1	161		
Carr	"	"	2	240	1	160		
Clergue	"	"	6	479.5	2	279.5	1	167
Currie	"	"	16	1,275.5	3	240		
Dundonald	"	"	4	311	4	351.75	2	237
German	"	"	8	577.25	1	79.75	1	214
Hislop	"	"	5	469	5	734.75	5	854.39
Matheson	"	"	13	1,124.25	2	237	1	160.5

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Mountjoy	Cochrane	J. A. Hough,	4	277.75			1	72.8
McCart	"	Matheson	6	478	4	476		
Playfair	"	"	5	400.5			7	1,102.74
Shaw	"	"	6	472.15	2	155		
Stock	"	"	4	397.25	3	239		
Taylor	"	"	8	691.75	2	230	2	309.5
Tisdale	"	"					1	158.5
Walker	"	"	2	151.5	1	161		
Hanna	"	H.T.Vincent, Cochrane	2	125				
Drayton	Kenora	J.D.C.Smith,	2	170	1	105.5		
" Reserve	"	Kenora	5	77.38				
Jaffray	"	"	4	361.25				
Phelps	Nipissing	J.T.McDoug-	14	2,245	2	320		
Widdifield	"	all, North Bay	14	2,040.75	3	311	2	319.5
Crerar	"	T. A. Milli-	1	169.5	1	156.5		
Hugel	"	champ,					2	299
Loudon	"	Markstay	3	460.5				
Awrey	Sudbury	"	8	639.5	1	80		
Henry	"	"	12	1,188.75	3	322.5		
Loughrin	"	"	1	80.5	1	80	2	315.5
Hallam	"	J. S. Lowe,	2	240.98				
Harrow	"	Massey	1	158.5	1	117.5	2	315
May	"	"	2	292.72	1	283	1	137.2
Salter	"	"	5	785	2	308	1	77
Bigwood	"	J.K. MacLen-	10	1,551.75			1	165.5
Burwash	"	nan, Sud-	1	85				
Cleland	"	bury	17	1,278.55				
Creighton	"	"	3	234.5				
Delamere	"	"	3	373	1	160	1	80
Dowling	"	"	2	235			2	319.5
Drury	"	"	4	385.5				
Dryden	"	"	15	1,239.25				
Falconbridge	"	"	2	253.5				
Lorne	"	"					1	81.75
Louise	"	"	4	652.5				
Snider	"	"	1	118				
Trill	"	"	1	160			2	280
Waters	"	"	3	319.75			1	160
Benoit	Temiskaming	J. A. Hough, Matheson	6	431.38	1	80.25	3	474.75
Burt	"	John Clark, Englehart			1	77.5		
Catharine	"	"	3	237				
Chamberlain	"	"	1	80.5	1	80.5	1	161
Dack	"	"	1	100	2	235.75		
Eby	"	"	1	80.25	5	400	1	79.75
Evanturel	"	"					3	310
Ingram	"	"	7	522.5			1	160
Marquis	"	"	5	360.38	3	236.75		
Marter	"	"	4	320.25	1	75	1	160.5
Otto	"	"	8	617.25	5	397.25		
Pacaud	"	"	4	398.75	1	80		
Pense	"	"	4	320	5	492.5	1	79.75
Robillard	"	"	1	67.75	3	240.5		
Savard	"	"	9	802	9	878.5	1	160.5

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Sharpe	Temiskaming	John Clark	3	239.75			2	239.25
Truax	"	Englehart	9	705.25				
Lorrain	"	N. J. McAulay	2	211			1	131
Armstrong	"	Haileybury						
Auld	"	S. C. MacDonald,			2	240		
	"	C.T.A. New						
	"	Liskeard			4	687.5		
Beauchamp	"	"			2	320	1	159.5
Brethour	"	"	5	418	4	477.5	1	160
Bryce	"	"	3	240	2	316		
Bucke	"	"			1	120		
Cane	"	"	4	321.25	2	237.25	1	161
Casey	"	"	3	238.5	4	479.5		
Firstbrook	"	"	1	80	2	314.5		
Harley	"	"	3	240				
Henwood	"	"	2	160.5	3	401.75	1	79.5
Hilliard	"	"	2	237	1	79.75		
Hudson	"	"	1	79.75			1	159.5
Kerns	"	"	1	80			2	315
Lundy	"	"			2	319		
Tudhope	"	"	2	199.25				
Devon	Thunder Bay	S. H. Wilson,	2	571	7	905		
Forbes	"	Port Arthur	9	1301.5	9	1437	2	314
Fowler	"	"			1	158.5		
Goldie	"	"			3	469.5		
Jacques	"	"	5	752.75	6	952	1	149
Lyon	"	"	1	158				
McTavish	"	"	3	480	5	518		
Nipigon	"	"	1	155	1	155		
Sibley	"	"	2	330	6	967.5		
Upsala	"	"	2	284	1	126.5	1	141
Lewis	Algoma	Unattached	1	160				
Morin	"	"					1	156.5
Wicksteed	"	"	1	44.67				
Elderslie	Bruce	"					1	101
Barrie	Frontenac	"	1	205			1	205
Hinchinbrooke	"	"	1	100	2	14.17	2	298
Oso	"	"	1	5	1	5	1	5
Wolford	Grenville	"					1	25
Bentinck	Grey	"					1	70
Glenelg	"	"			1	100		
Holland	"	"	1	50			1	50
Osprey	"	"	1	100				
Proton	"	"					1	49.5
Sullivan	"	"					1	109
Elzevir	Hastings	"			1	100	1	96.125
Tudor	"	"	1	100				
Haycock	Kenora	"	1	85				
Umbach	"	"	2	290				
Burgess North	Lanark	"	1	38			1	38
Darling	"	"	1	100			1	100
Lanark	"	"			1	100		
Kaladar	Lennox and Addington	"	1	115			1	174
Sheffield	"	"					1	200
Rutherford	Manitoulin	"	1	160				

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Badgerow	Nipissing	Unattached	1	78.75				
Falconer	"	"	2	291.5			1	159
Field	"	"	1	160.5				
Gibbons	"	"	1	160			1	160
Burleigh N.	Peterborough	"			2	123		
Haddo	Sudbury	"	1	168.5				
Harvey	Peterborough	"	1	127			2	168.2
Bagot	Renfrew	"	1	200			2	200
Blithfield	"	"			1	100		
Bromley	"	"					1	200
Rolph	"	"			1	21		
Denison	Sudbury	"	1	110.5				
Foleyet	"	"	5	402				
Garvey	"	"	1	139.5			1	139.5
Gough	"	"	1	36				
Hendrie	"	"	1	141.5			1	141.5
Scollard	"	"	1	147.5				
Shakespeare	"	"	1	160	1	160		
Cairo	Temiskaming	"					1	16
Nakina	Thunder Bay	"	2	66.5	1	51		
Unsurveyed	Rainy River	"	1	76				
Unsurveyed	Thunder Bay	"	2	210.8				
Digby	Victoria	"			1	50	2	179
			943	82,775.935	571	53,473.845	173	22,748.615

No. of lots assigned, 458.

No. of acres assigned, 49,227.98.

Appendix No. 13—Continued

Statement showing the number of purchases, acres sold and patents issued in cities, towns and townplots.

Towns, etc.	District or County	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
WaWa City.....	Algoma.....	.75	6		
Sault Ste. Marie.....	".....	.32	1	1	.32
Alma.....	Bruce.....	46.3	1		
Missinaibi.....	Cochrane.....			2	.34
Tisdale.....	".....	1.230	16	14	1.688
Hallewood.....	".....	.26	1	1	.26
Alexandra.....	".....			3	1.
Windsor.....	Essex.....	1.74	1	1	1.74
Macfarlane.....	Kenora.....	.92	2	3	1.15
Hudson.....	".....	1.36	10	3	.57
Muskokaville.....	Muskoka.....	1.	1		
Temagami.....	Nipissing.....	.76	2		
Goldpines.....	Patricia.....	.39	1	1	.39
Foleyet.....	Sudbury.....	.40	4	3	.43
Dryden.....	".....			1	.5
Bigwood Subd.....	".....	.22	1		
Kirkland Lake.....	Temiskaming.....	.999	11	20	1.909
Larder City.....	".....			4	.37
Matachewan.....	".....	10.911	10	4	4.964
Smyth.....	".....			1	.25
Swastika.....	".....			1	.22
Nakina.....	Thunder bay.....	.68	4	4	.68
Bobcaygeon.....	Victoria.....	1.37	3	1	.5
Dundas.....	Wentworth.....	.26	1	1	.26
	Total.....	69.87	75	69	17.541

Number of Sales cancelled 12.

Number of acres resumed 2.79.

Number of Lots assigned 25.

Number of acres assigned 53.332.

Locations by Returned Soldiers and Cancellations for Non-performance of Settlement Duties.

District	Agency	Locations		Cancellations	
		No.	Area	No.	Area
Algoma.....	Sault Ste. Marie.....	1	74.		
".....	Massey.....	3	320.		
Cochrane.....	Cochrane.....	14	1,081.75	7	612.75
".....	" R.L.S.....	5	412.5		
".....	Hearst.....	5	402.5	7	594.5
".....	Kapuskasing.....	8	715.5	1	75.
".....	" R.L.S.....	1	100.		
".....	Matheson.....	14	1,195.75	4	496.5
".....	" R.L.S.....	1	79.		
".....	Unattached.....	1	64.	2	161.5
Kenora.....	".....			2	163.
Manitoulin.....	".....	1	156.		
Nipissing.....	Markstay.....	2	320.		
".....	North Bay.....	9	1,200.25	5	720.25
".....	Unattached.....	1	127.		
Sudbury.....	Markstay.....	14	1,177.	4	482.5
".....	Massey.....	1	160.		
".....	Sudbury.....	11	1,342.13	4	629.
".....	Unattached R.L.S.....	1	160.		
".....	".....	1	166.		
Temiskaming.....	Englehart.....	11	927.25	5	458.
".....	" R.L.S.....	1	79.75		
".....	New Liskeard.....	7	637.	6	696.75
Thunder Bay.....	Port Arthur.....			3	480.
	Total.....	113	10,897.38	50	5,569.75

Number of lots assigned, 14.

Number of acres assigned, 1,512.

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
C.K. 13, Speckled Trout Lake.....	Tp. 28, Rge. 16...	5.	5.
C.K. 16, Speckled Trout Lake.....	“ “	5.	5.
C.K. 15, Stan Lake.....	“ “ .....	.....	1.32
Pt. Lot 3, Con. 3, Bear Head Lake.....	Scarfe.....	3.5	.....
<i>County of Haliburton:</i>			
Pt. Lot 19, Con. 10, Little Hawk Lake.....	Stanhope.....	1.	1.
Pt. Lot 19, Con. 10, Little Hawk Lake.....	“	1.	.....
Pt. Lots 21, Concessions 9, and 10, Little Hawk Lake...	“	5.	.....
Pt. Lot 19, Con. 10, Little Hawk Lake.....	“	4.	.....
<i>County of Hastings:</i>			
Pt. Lot 21, Con. 5, Long Lake.....	Herschel.....	.....	1.
Pt. Lot 28, Con. 7, Lake Kiminskeg.....	Bangor.....	.....	1.75
Pt. Lot 21, Con. 6, Baptiste Lake.....	Herschel.....	.....	3.5
Pt. Lot 6, Con. 11, St. Peter Lake.....	McClure.....	3.	3.
<i>District of Kenora:</i>			
D. 13, Clearwater Bay, Lake of the Woods.....	.....	.....	5.
Pt. D. 12, Clearwater Bay, Lake of the Woods.....	.....	.....	4.68
Pt. D. 12, Clearwater Bay, Lake of the Woods.....	.....	.....	4.8
A. 9, Clearwater Bay, Lake of the Woods.....	.....	.....	5.52
L.K. 456, Clearwater Bay, Lake of the Woods.....	.....	4.9	4.9
L.K. 457, Clearwater Bay, Lake of the Woods.....	.....	4.8	4.8
Pt. D. 12, Clearwater Bay, Lake of the Woods.....	.....	.....	4.6
Pt. D. 13, Clearwater Bay, Lake of the Woods.....	.....	2.75	2.75
Pct. East end of D. 194, Clearwater Bay.....	Boys.....	1.55	1.55
Pt. 10 “A”, Clearwater Bay.....	“ .....	.....	5.
L.K. 382, Trout Lake.....	Gidley.....	.....	4.4
L.K. 453, Trout Lake.....	“	5.2	.....
Loc. N.T. 87, Otter Lake.....	Rudd.....	.....	4.5
Loc. N.T. 88, Otter Lake.....	“	4.5	.....
Loc. N.T. 89, Otter Lake.....	“	4.5	4.5
463 P., Pine Portage Bay, Lake of the Woods.....	.....	.....	3.6
Pt. P. 463, Pine Portage Bay, Lake of the Woods.....	.....	.....	4.5
L.K. 464, Whitefish Bay, Lake of the Woods.....	.....	5.	.....
L.K. 465, Whitefish Bay, Lake of the Woods.....	.....	4.55	.....
Loc. G. 1970, Sabaskong Bay, Lake of the Woods.....	.....	5.	.....
L.K. 407, Eagle Lake.....	Twp. 38.....	1.	.....
L.K. 420, Two Mountain Lake.....	Forgie.....	3.05	.....
L.K. 421, Two Mountain Lake.....	“	4.8	4.8
L.K. 368, Two Mountain Lake.....	“ .....	.....	4.83
N.T. 90, Moth Lake.....	“	5.	.....
L.K. 416, Granite Lake.....	Boys.....	.....	4.33
L.K. 451, Granite Lake.....	“	5.	.....
L.K. 452, Granite Lake.....	“	1.66	.....
L.K. 458, Granite Lake.....	“	4.5	.....
L.K. 424, Granite Lake.....	“	10	.....
L.K. 441 and Pt. P. 71, Granite Lake.....	“	4.6	.....
L.K. 427, Granite Lake.....	“ .....	.....	4.8
Old Mg. Loc'n 71-P, East of Granite Lake.....	“	3.5	.....
Pt. K. 23, Woodchuck Bay, Lake of the Woods.....	“	4.	.....
Pt. K. 23, Woodchuck Bay, Lake of the Woods.....	“	3.65	.....
Pt. K. 23, Woodchuck Bay, Lake of the Woods.....	“ .....	.....	4.26
L.K. 413, Woodchuck Bay, Lake of the Woods.....	“ .....	.....	3.24
L.K. 438, Woodchuck Bay, Lake of the Woods.....	“ .....	.....	5.
Pt. D. 249, Woodchuck Bay, Lake of the Woods.....	“	4.6	4.6

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Kenora (cont'd)</i>			
L.K. 445, Cache Lake		3.75	
L.K. 449, Dog Tooth Lake		3.42	
Pt. 12, Con. 3, Whitney Lake	Redditt	1.	1.
N.T. 72, Long Pine Lake	Gundy		4.5
Pt. S. 332, Willard Lake	Twp. 41	4.36	
Pt. S. 332, Willard Lake	Twp. 41	3.52	
Pt. S. 332, Willard Lake	Twp. 41	3.52	
L.K. 405, Willard Lake	Twp. 41		1.83
L.K. 460, Longbow Lake		4.4	
R.F.D. 17, Boulder Lake	Twp. 39	2.	
Pt. P. 328, Lake of the Woods		5.	
<i>County of Lanark:</i>			
Pt. Lot 17, Con. 3, Rideau Lake	North Burgess	2.5	2.5
<i>County of Lennox and Addington:</i>			
Pt. Lot 18, Con. 3, Weslemkoon and Otter Lakes	Ashby		3.5
Pt. Lot 30, Con. 1, Weslemkoon Lake	"		2.93
Pt. Lot 4, Con. 10, Loon Lake	Anglesea	1.	
<i>District of Muskoka:</i>			
Pt. Lot 25, Con. 8, Wood Lake	Oakley	6.25	
Pt. Lot 25, Con. 8, Wood Lake	"	5.96	
Pt. Lot 25, Con. 8, Wood Lake	"	5.3	
Pt. Lot 25, Con. 8, Wood Lake	"	4.05	
Pt. Lot 22, Con. 8, Wood Lake	"	5.8	
Pt. Lot 22, Con. 8, Wood Lake	"	5.47	
Pt. Lot 22, Con. 8, Wood Lake	"	5.	
Pt. Lot H, Con. 19, Morrison Lake	Wood	4.89	
Pt. Lots G. & H., Con. 19, Morrison Lake	"	4.	
Pt. Lot 5, Con. 5, Lake of Bays	Franklin		5.
Pt. Lot 5, Con. 5, Lake of Bays	"		4.95
Pt. Lot 3, Con. 8, Shoe Lake	Ridout	4.85	
Lot 29, Con. 11, Muskoka Lake	Muskoka		10.
Pt. Lot 4, Con. 8, Kah She She Bog A Mog Lake	Morrison		5.
Pt. Lot 27, Con. 4, Riley Lake	Ryde	5.	
Pt. Lot 33, Con. 3, Mattawa Rv.	Mattawan		6.3
Pt. Lot 34, Con. 3, Mattawa Rv.	"		6.
Pt. Lot 5, Con. 1, Nasbonsing Lake	Ferris	1.	
<i>District of Parry Sound:</i>			
Pt. Lot 75, Con. 11, Georgian Bay	Carling		5.
Pt. Lot 7, Con. 5, Ahmik Lake	Croft	1.25	
Pts. 11, Con. A, Georgian Bay	McDougall		35
Pt. Lot 16, Con. 5, Codes Lake	Conger		
Pt. Lot 17, Con. 5, Balsam Lake	"	2.	
<i>County of Peterborough:</i>			
Pt. 14, Con. 17, Salmon Lake	Cavendish		1.954
Pt. 14, Con. 17, Salmon Lake	"		1.852
Pt. Lot 15, Con. 8, Long Lake	Burleigh, N.D.		.58
<i>District of Rainy River:</i>			
Pt. Lot 36, Con. 2, Rainy Lake	Watten		5.
Loc. 70, Clearwater Lake			1.9
Loc. 79, Clearwater Lake			1.16
Loc. 129, Clearwater Lake		1.9	
Lot 50, One Sided Lake		4.42	
Lot 35, One Sided Lake			1.49
J.K. 201, Pt. Locn. G. 285, Seine River, S. of Bennett Twp.		.88	.88

Appendix No. 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>County of Simcoe:</i>			
Pt. Lot 23, Con. 13, Sparrow Lake.....	North Orillia.....	58	.....
<i>District of Sudbury:</i>			
A.E. 3, Trout Lake.....	Twp. 83.....	4.78	4.78
A.E. 7, Trout Lake.....	".....	4.	.....
A.E. 8, Trout Lake.....	".....	4.3	.....
W.D. 2553, Lake Panache.....	Twp. 91.....	.....	2.34
W.D. 2558, Lake Panache.....	.....	2.5	.....
Loc. F.L. 20, Lake Panache.....	Twp. 83.....	1.3	.....
Loc. F.L. 6, Lake Panache.....	".....	5.	5.
Loc. F.L. 17, Lake Panache.....	".....	4.26	.....
Loc. F.L. 7, Lake Panache.....	".....	4.29	4.29
Loc. F.L. 16, Lake Panache.....	".....	2.1	.....
Loc. F.L. 14, Lake Panache.....	".....	5.25	.....
Loc. F.L. 8, Lake Panache.....	".....	3.13	3.13
Loc. L.N. 45, Lake Panache.....	".....	2.5	.....
Pt. Lot 2, Con. 3, French River.....	Bigwood.....	.....	.75
Pt. E. $\frac{1}{2}$, Lot 4, Con. 1, Little Panache Lake.....	Louise.....	4.9	.....
Pcl. 37, Pt. Lot 6, Con. 4, Wahnapiatae Lake.....	MacLennan.....	3.1	3.1
<i>District of Thunder Bay:</i>			
Pt. Lot 15, Con. 7, Surprise Lake.....	Gorham.....	5.	5.
Pt. Lot 15, Con. 7, Surprise Lake.....	".....	5.	5.
Pt. Lot 15, Con. 7, Surprise Lake.....	".....	4.	.....
Loc. 19, Trout Lake.....	".....	.73	.....
Loc. 20, Trout Lake.....	".....	.71	.....
P.P. 629, Two Island Lake.....	Jacques.....	.....	3.6
P.P. 630, Two Island Lake.....	".....	.....	4.6
P.P. 648, Two Island Lake.....	".....	.....	6.1
P.P. 654, Two Island Lake.....	".....	4.1	.....
P.P. 650, Two Island Lake.....	".....	.....	3.
S.F. 79, Lower Shebandowan Lake.....	.....	1.86	.....
P.P. 181 Lower Shebandowan Lake.....	.....	.....	2.35
P.P. 179, Lower Shebandowan Lake.....	.....	.....	1.99
P.P. 250, Lower Shebandowan Lake.....	.....	.....	1.7
P.P. 221, Lower Shebandowan Lake.....	.....	1.52	.....
P.P. 247, Lower Shebandowan Lake.....	.....	2.	.....
P.P. 219, Lower Shebandowan Lake.....	.....	.....	1.54
<i>District of Temiskaming:</i>			
B.R. 4, Sesikinika Lake.....	Grenfell.....	2.74	.....
<i>County of Victoria:</i>			
Pt. 11, Con. 9, Crooked Lake.....	Digby.....	.....	1.14
		298.45	255.166

Number of parcels cancelled 1.

Number of acres resumed 5.

Appendix No. 13—Continued

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
"Archie Forest," Lake Denman.....	Patton.....	2.	.....
Pcl. 28, Pine Island, Lake Huron.....	Opp. Laird and Tarbutt.....	5.	5.
<i>District of Cochrane:</i>			
"B", Nellie Lake.....	Calvert.....	.2	.2
<i>County of Frontenac:</i>			
Bond, Loughborough Lake.....	Storrington.....	6.	.....
Horseshoe, Loughborough Lake.....	".....	6.4	6.4
Hemlock, Loughborough Lake.....	".....	.75	.75
Pt. "A", Sharbot Lake.....	Olden.....	5.	.....
Island "B", Sharbot Lake.....	".....	1.	.....
Island "i", Sharbot Lake.....	Oso.....	1.31	1.31
<i>County of Haliburton:</i>			
Island "C", Koshlong Lake.....	Glamorgan.....	.5	.....
<i>District of Kenora:</i>			
L.K. 418, (J.O. 98), Lake of the Woods.....	.....	.....	2.18
L.K. 414, Clearwater Bay, Lake of the Woods.....	.....	.....	3.24
Pt. S.F. 81, Clearwater Bay, Lake of the Woods.....	.....	4.83	.....
G-1973, Sabaskong Bay, Lake of the Woods.....	.....	2.2	.....
"G" 1988, Sabaskong Bay, Lake of the Woods.....	.....	.6	.6
G-1996, Sabaskong Bay, Lake of the Woods.....	.....	4.5	.....
S. Pt. G-1919, Sabaskong Bay, Lake of the Woods.....	.....	2.	.....
N. Pt. G. 2035, Sabaskong Bay, Lake of the Woods.....	.....	3.	.....
Pt. of Island, Dog Tooth Lake.....	.....	5.	.....
Pt. Island (L.K. 462), Dog Tooth Lake.....	.....	4.8	.....
Loc'n. L.K. 433, Longbow Lake.....	South of Haycock.....	.....	5.85
Loc'n. L.K. 444 Clearwater Bay, Lake of the Woods.....	Boys.....	.....	.49
W. Pt. G.F. 81 Clearwater Bay, Lake of the Woods.....	".....	.....	4.83
L.K. 463, Trout Lake.....	Gidley.....	1.25	.....
Pt. L.K. 464, Whitefish Bay, Lake of the Woods.....	.....	.....	5.
<i>County of Lanark:</i>			
"Boot", Otty Lake.....	North Elmsley.....	.....	.8
<i>County of Leeds:</i>			
No. 80, Newboro Lake.....	South Crosby.....	.....	.75
Butterfield, Otter Lake.....	" Elmsley.....	.....	3.5
<i>County of Lennox and Addington:</i>			
Gibraltar, Weslemkoon Lake.....	Ashby.....	1.5	1.5
Island, Weslemkoon Lake.....	".....	.....	1.6
"B", Otter Lake.....	".....	.8	.....
Island "F", Weslemkoon Lake.....	".....	5.5	.....
<i>District of Manitoulin:</i>			
T.P. 2337, W. ½ Pcl. No. 1, (Neptune), Lake Huron.....	.....	.....	4.2
T.P. 2974, Whitefish Bay, Lake Huron.....	.....	.....	3.10
J.K. 2332 Beaver Stone Bay, Georgian Bay.....	.....	.....	3.5
T.P. 3092 Lake Huron.....	.....	.....	2.23
T.P. 3818 South Bay, Lake Huron.....	.....	1.25	.....

Appendix No. 13—Continued

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Muskoka:</i>			
Island opp. Lot 21, Con. 9, Clear Lake	Wood . . . . .	.25	.25
Island "C", Brackenrig Bay, Rosseau Lake	Watt . . . . .	.13	.125
Island, Skeleton Lake	Cardwell . . . . .		.25
E. Pt. Stuart, Wood Lake	Oakley	4.	
Echo Island, Wood Lake	Oakley	1.7	
Island 127, Gloucester Pool	Baxter . . . . .	.2	
Island, Wood Lake	Oakley	3.	
Lily-Vie, opp. Lot 13, Con. 6, Dickie Lake	McLean . . . . .	.65	
<i>District of Nipissing:</i>			
Island opp. Lot 39, Con. 14, Lake Nipissing	West Ferris . . . . .	.1	
<i>County of Ontario:</i>			
Pcl. 2, Rama Island	Rama . . . . .	.4	.4
<i>District of Parry Sound:</i>			
Island opp. Lot 33, Con. 5, Bay Lake	Perry	3.39	
B-642 (White Pigeon), Georgian Bay	opp. Cowper		4.5
Island, Eagle Lake	Machar . . . . .		.94
Big Chief, Eagle Lake . . . . .	" . . . . .		.87
No. 4, McQuaby Lake	Nipissing		1.
T.P. 3540, Pickerel River	Mowat	5.	
Pt. Pcl. 3, Isld. 25A, Georgian Bay	opp. Harrison	1.	
Pt. B. 55, (Moon), Georgian Bay	opp. Conger	4.	4.
T.P. 3562, French River		3.	
Pt. Isld. Opp. Lot 49, Con. 17, Lake Nipissing	Patterson	2.24	
Pt. B. 516, Georgian Bay			5.
Pt. "V", Huckleberry (15 "C"), Georgian Bay	McDougall		5.
<i>County of Peterborough:</i>			
Pts. Island opp. Lot 2, Con. 14, Buckhorn Lake	Harvey	41.2	
<i>District of Rainy River:</i>			
Pcl. A. 154, Berry Island, Rainy Lake			7.97
<i>County of Simcoe:</i>			
Island 126, Severn River	Matchedash . . . . .		.4
Island 129, Severn River . . . . .	" . . . . .		.333
<i>District of Sudbury:</i>			
Pcl. 2, G.R. 47, Wanapitei Lake	Rathbun		5.5
No. 38, French River, Wanapitei Bay	Allen . . . . .	.1	.1
E. Pt. T.P. No. 3190 Panache Lake	Tp. 91	8.	8.
T.P. 3223, Panache Lake	Tp. 83		2.5
E. ½ Flat, Panache Lake	Tp. 83	5.54	
W. ½ Flat, Panache Lake	Tp. 83	5.54	
Pcl. 1, Island G.R. 4-D, Wanapitei	Norman	4.35	
<i>District of Temiskaming:</i>			
Pcl. 3 of Isld. A-2, Sesekinika Lake	Grenfell		4.4
Island, Wendigo Lake	Bayly		2.1
D. D. Larder Lake	Hearst	2.91	
Total		162.09	110.668

Appendix No. 13—Continued

Statement showing the number of Miscellaneous purchases; acres sold and Patents, Vesting Orders, Conveyances, etc., issued during the year ending Oct. 31st, 1934.

Township	District or County	Sales		Patents, etc.	
		No.	Area	No.	Area
Clute.....	Cochrane.....			1	1.
Eilber.....	".....			1	2.
Haggart.....	".....	1	2.	1	2.
Matheson.....	".....	1	2.		
Owens.....	".....			1	1.
Sandwich West.....	Essex.....			1	.325
Pcls. A & B. Fighting Isld.....	(Detroit Rv.) Essex.....	1	15.	1	15.
McDougall.....	Parry Sound.....	1	.35		
Shenston.....	Rainy River.....	1	1.	1	1.
Loughrin.....	Sudbury.....			1	1.
Pardee.....	Thunder Bay.....			1	2.
Forbes.....	".....			1	4.82
Dack.....	Temiskaming.....	1	4.93	1	4.93
Barr.....	".....	1	2		
Marter.....	".....			1	2.
Cairo.....	".....	1	16.		
Verulam.....	Victoria.....	1	1.	1	1.
	Vesting Orders, Etc.				
Hudson Townplot.....	Kenora.....			1	.26
Temagami Townplot.....	Nipissing.....			3	.84
Barrie, Town of.....	Simcoe.....			1	3.
Crooks Townplot.....	Thunder Bay.....	1	.08	1	.08
Barr Townplot.....	Temiskaming.....			1	2
Total.....		10	42.56	20	42.455

No. of lots assigned 1.

No. of acres assigned 1.

Appendix No. 14

PATENTS OFFICE (LANDS BRANCH)

Statement of Patents, etc., Issued from Nov. 1st, 1933 to October 31st, 1934.

Public Lands Patents.....	285	
Free Grants ".....	154	
Pine ".....	5	
Transfers (Town Lots).....	42	
Patents ".....	27	
Miscellaneous Patents, Vesting Orders, etc.....	20	
		533
Mining Lands Patents.....	418	
" Rights ".....	32	
" Leases ".....	130	
		580
Crown Leases.....	11	
Algonquin Park Leases.....	13	
Bruce Beach Leases.....	16	
" " Renewals.....	88	
Jordan Harbor Leases.....	4	
Rondeau Park Leases.....	6	
Temagami Leases.....	25	
Water Power Leases.....	2	
		165
Licenses of Occupation (Mines).....	109	
" " (Lands).....	203	
" " Algonquin Park.....	2	
" " Rondeau Park.....	3	
" " Temagami Lake.....	1	
		318
Total.....		1,596

No. of Crown Leases cancelled 26. No. of Licenses of Occupation cancelled 94.

Appendix No. 15

RECORDS BRANCH, 1933-34

Communications received:	
From Crown Lands Agents.....	10,319
From Crown Timber Agents.....	4,482
From Mining Recorders.....	8,596
From Homestead Inspectors.....	2,523
From Superintendent (Algonquin Park).....	661
From Superintendent (Quetico Park).....	146
From Superintendent (Rondeau Park).....	331
Orders-in-Council.....	155
Telegrams.....	435
All other sources.....	30,664
Total incoming (Minister's Office and Land Tax Branch not included).....	58,312
Communications sent out to Crown Lands and Timber Agents, Inspectors and Park Superintendents.....	21,600
To General Public.....	26,200
Re Statistics.....	2,109
Re Mill Licenses.....	3,500
Re Maps and Blue Prints.....	6,900
Summer Home Booklets and Pamphlets.....	1,640
Total outgoing, (Minister's Office and Land Tax Branch not included).....	62,030
Files:	
New Files Issued—General.....	4,000
New Files Issued—Accounts Chargeable.....	664
New Files Issued—Accounts Free.....	216

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO
1934
PART II—SURVEYS BRANCH

Appendix No. 16

REPORT OF SURVEYOR-GENERAL

The survey work carried on under instructions from this Department during the past year consisted of the running of two base lines, east of the Nipigon Forest Reserve, in the District of Thunder Bay, where the staking of mining claims was active, consisting of a base line running west from the Township of Raynar, by Ontario Land Surveyors Phillips & Benner of Port Arthur and a base line west from Long Lac to the Nipigon Forest Reserve, with an addition of meridian lines, 6 miles in length, adjoining the base line, by H. W. Sutcliffe, Ontario Land Surveyor of New Liskeard.

A survey of the shore lands along Lake Huron, was carried out by 4 different parties, namely:—

R. W. Code, O. L. S.	Windsor
Speight & Van Nostrand, O. L. S.	Toronto
E. D. Bolton, O. L. S.	Listowel
J. W. Tyrrell, O. L. S.	Hamilton

In addition to these major surveys, the Department undertook the work of re-establishing the location of original monuments in several of the older townships, where the original surveys had been almost totally obliterated. This work was initiated for the purpose of retaining and marking with permanent monuments, such of these original points as can now be accurately determined from evidence of the old settlers and from field notes of surveys made of former surveys in the Townships.

The work has proved a great boon to the settler in assisting him to determine his lawful boundaries and the reports on the work are very encouraging as to the benefit which accrues therefrom.

The several Townships which were dealt with in 1934 and the Surveyors engaged are as follows:—

Twp. of Coleman, Dist. of Timiskaming.	T. G. Code, O.L.S., Cobalt.
Twp. of Ferris, Dist. of Nipissing.	E. L. Moore, O.L.S., North Bay.
Twp. of Himsworth, Dist. of Nipissing.	G. P. Angus, O.L.S., North Bay.
Twps. of Tarentorus and Korah, Dist. of Algoma.	C. R. Kenny, O.L.S., Sault Ste. Marie.
Twp. of Dorion, Dist. of Thunder Bay.	S. E. Flook, O.L.S., Port Arthur.
Twp. of Johnson, Dist. of Algoma.	E. M. McQuarrie, O.L.S., Sault Ste. Marie.
Twp. of Alice, Co'y of Renfrew.	H. J. Beatty, O.L.S., Pembroke.
Twp. of Matchedash, Co'y of Simcoe.	E. L. Cavana, O.L.S., Orillia.
Twp. of Smith, Co'y of Peterborough.	J. W. Pierce, O.L.S., Peterborough.
Twp. of McDougall, Dist. of Parry Sound.	J. T. Coltham, O.L.S., Parry Sound.
Twp. of Carr, Dist. of Cochrane.	G. R. Bradshaw, O.L.S., Swastika.
Twp. of Olden, Co'y of Frontenac.	M. E. Crouch, O.L.S., Kingston.
Twp. of Nottawasaga, Co'y of Simcoe.	E. Stewart, O.L.S., Collingwood.
Twp. of Hallam, Dist. of Sudbury.	T. J. Patten, O.L.S., Little Current.
Twp. of Scarfe, Dist. of Algoma.	J. S. Dobie, O.L.S., Thessalon.

Other miscellaneous surveys carried on were, traversing of flooded lands, Lac Seul, Dist. of Kenora, as required under the agreement between the Dominion and the Province re the clearing of the shores of Lac Seul:

Traversing of certain lakes in Townships 161 and 167, Dist. of Algoma;
Survey of additional lands at Hudson, known as Township of Vermilion
Additional;

Survey of the trans-Canada Highway, Kenora to Manitoba Boundary;

Survey of the Fort Frances—Kenora Highway from Kenora to Robinson Lake.

Owing to the expenditure on these several surveys exceeding the appropriation for such work, it was found necessary to suspend field operations in August, but reports, plans and field notes on the work done up to date, are filed.

MUNICIPAL SURVEYS

The following municipal surveys were performed on petition of the Municipality and the authority of the Lieutenant Governor in Council, and confirmed.

No. 788—Defining and establishing certain angles of lots in the subdivision of the Village of Sturgeon Point, in the Township of Fenelon, in the County of Victoria.

No. 789—Defining a parcel of land on Broken Lot 13, Concession 4, Township of Stanhope, County of Haliburton.

TOWNSITE SUBDIVISIONS

The following townsite subdivisions on lands patented, subsequent to the 19th day of March, 1910, were submitted and approval given, as required under the "Townsites Act."

Geraldton—being a subdivision on Mining Claims TB-10731 and 10732, in the District of Thunder Bay.

Matatchewan (M.117)—being a subdivision of part of Mining Claim MR-6252, in the Township of Cairo, in the District of Timiskaming.

Subdivision of part of the north-half of Lot 3, Concession 2 (near Timmins), Township of Mountjoy, District of Cochrane.

MAPS

During the year the following maps have been revised and published, and brought up to date—

No. 23-A—District of Thunder Bay.

No. 22-C—Islands in Georgian Bay, in front of the Townships of Conger and Cowper, District of Parry Sound.

The Boundary Commissioners appointed to delimit the inter-Provincial boundary between the Provinces of Ontario and Quebec, through Lake St. Francis, have made progress and have determined the position of said boundary line, from the easterly boundary of the Province of Ontario westerly through Lake St. Francis, as far as a point south from Hamilton Island and have established reference monuments on the shores of the Lake in respect to this part of the boundary.

From the point south of Hamilton Island westerly to the international boundary, the matter is not yet completed.

Extracts from the reports of the several surveyors employed under instructions from this Department, other than those employed on road surveys and the perpetuation of original monuments, will be found in Appendices 21 to 23.

Appendix No. 17

Statement of Crown Surveys in progress during the twelve months, ending October 31st, 1934.

No.	Date of Instructions	Name of Surveyor	Description of Surveys	Amount Paid
1	Sept. 12, 1933	C. E. Bush	Survey fixing of contour shores Lac Seul and Lost Lakes in District of Kenora.	\$6,960.00
2	Mar. 22, 1934	H. W. Sutcliffe	Survey base line and township boundary East of Lake Nipigon, District of Thunder Bay	4,890.00
3	Apr. 21, 1934	J. W. Tyrrell	Survey of beach lands in front of part of the county of Bruce	2,324.00
4	Mar. 26, 1934	Phillips & Benner	Survey of Base line in District of Thunder Bay, East of Lake Nipigon, District of Thunder Bay	4,050.00
5	Apr. 21, 1934	Speight & VanNostrand	Survey of beach lands in front of part of County of Huron	1,000.00
6	Apr. 21, 1934	R. W. Code	Survey beach lands in front of part of the County of Lambton	2,949.00
7	Apr. 21, 1934	E. D. Bolton	Survey beach lands in front of part of the County of Bruce	1,000.00
8	Apr. 30, 1934	R. F. Dynes	Survey Township Vermilion additional District Kenora	1,000.00
9	Apr. 25, 1934	J. S. Dobie	Establish original monuments in Township Scarfe and traverse the Lakes, District Algoma	2,300.00
10	May 1, 1934	Beatty & Beatty	Establish original monuments in Township of Alice, County of Renfrew	1,100.00
11	May 1, 1934	T. G. Code	Establish original monuments in Township of Coleman in Timiskaming District	2,393.89
12	May 1, 1934	T. G. Patton	Establish original monuments in Township Hallam, District of Sudbury	1,147.80
13	May 1, 1934	J. W. Pierce	Establish original monuments in Township of Smith, County of Peterborough	713.00
14	Apr. 25, 1934	J. T. Coltham	Establish original monuments Township of McDougall, District of Parry Sound	1,100.00
15	May 3, 1934	R. S. Kirkup	Traverse certain roads and summer camp sites, District of Kenora	1,950.00
16	Apr. 25, 1934	E. L. Moore	Establish original monuments in Township of Ferris, District of Nipissing	1,215.00
17	Apr. 30, 1934	C. R. Kenny	Establish original monuments in Township of Korah, District of Algoma	1,059.00
18	May 3, 1934	J. A. Shirley King	Survey part of Fort Francis-Kenora Highway	500.00
19	May 1, 1934	S. E. Flook	Establish original monuments in Township of Dorion, District of Thunder Bay	1,270.00
20	Apr. 30, 1934	E. L. Cavana	Establish original monuments Township of Matchedash, County of Simcoe	1,215.00
21	Apr. 30, 1934	C. R. Bradshaw	Establish original monuments, Township of Carr, District of Cochrane	900.00
22		Petrie Brass Co.	Surveyors rock posts	452.83
			Total	41,489.

Appendix No. 18

Statement of Crown Surveys completed and closed during 12 months ending October 31st, 1934.

No.	Date of Instructions	Name of Surveyor	Description of Surveys	Amount Paid
1	Aug. 15, 1933	R. S. Kirkup	Survey of lines in Township of Crooks, District of Thunder Bay	\$1,090.45
2	Aug. 5, 1933	J. S. Dobie	Survey of lines in Township 176, 183, District of Algoma	557.30
3	Oct. 4, 1933	Phillips & Benner	Retrace lines in the Township of Macgregor, District of Thunder Bay	2,923.55
4	June 27, 1922	Beatty & Beatty	Survey of island in Muskrat River at Pembroke	74.00
5	June 6, 1934	C. P. Railway	Freight on surveyors' posts	2.18
6	Apr. 19, 1934	A. McMeekin	Survey to fix original post corners Mining Claims 253 P 287 P West side Rat Portage Bay, District Kenora	35.00
7	Oct. 1, 1933	Speight & VanNostrand	Survey Grand River Valley in Township East Garafraxa and Amaranth, County of Dufferin	500.00
8	Apr. 25, 1934	E. M. McQuarrie	Establish original monuments in the Township of Johnson, District of Algoma	2,167.48
9	Apr. 25, 1934	C. P. Angus	Establish original monuments in Township of Himsworth, District of Parry Sound	2,176.50
10	Apr. 25, 1934	M. E. Crouch	Establish original monuments in Township of Olden, County of Frontenac	3,283.91
11	May 21, 1934	Elihu Stewart	Establish original monuments in Township of Nottawasaga, County of Simcoe	2,391.04
Total				\$15,201.41

Appendix No. 19

Statement of Municipal Surveys for which instructions issued during twelve months ending October 31st, 1934.

No.	Date of Instructions	Name of Surveyor	No.	Descriptions of Surveys
1	Nov. 22, 1933	J. W. Pierce	789	Parcel of land, broken lot 13, in Con. 4, Twp. of Stanhope.
2	May 1, 1934	Speight & VanNostrand	790	Survey certain portions of King St. and Bay St. in the City of Toronto.

Appendix No. 20

Statement of Municipal Surveys confirmed during the twelve months ending October 31st, 1934.

No.	Date of Instructions	Name of Surveyor	No.	Description of Surveys	Date of Confirmation
1	July 28, 1933	Oliver Smith	788	Mark with durable monuments the S.E. and N.E. angle of Lot 26, S.E. angle of Lot 90, N.E. angle 89, Village of Sturgeon Point	May 16, 1934
2	Nov. 22, 1933	J. W. Pierce	789	Parcel of land, broken Lot 13, Concession 4, Township of Stanhope	Mar. 28, 1934

Appendix No. 21

Report of the survey of the Township of Vermilion Additional, District of Kenora, surveyed by R. F. Dynes, O.L.S., in 1934.

Honorable Sir:—

I have the honour to submit herewith plans and other returns in connection with the survey of part of Township Vermilion Additional lying between Vermilion Lake and Lost Lake near Hudson on the Canadian National Railway in the District of Kenora.

This part Township is bounded on the south by Vermilion Township, on the west by Fifth Meridian run by O.L.S. Niven, on the North by the Indian Reserve No. 28 and Lost Lake and on the east by the G.T.P. Block 10 and Drayton Township.

This area is contiguous to the thriving hamlet of Hudson which owes its present thriving condition almost wholly to the transportation needs of the mining Districts to the north which use Hudson as the shipping point for all freight transported by water; then there is activity through the fishing industry and the lumbering industry. The continued combined activity tends to promote stabilization in employment and the natural sequence is home-making; the hamlet is growing and already is in need of further extensions to the townsite and it will not be long until requests will be made with this end in view.

The survey of the Township lines will form a base from which to plan further extensions and will serve to satisfy the present demands for homesites of a contributory nature such as small farms which will supply Hudson with such farm products as can be grown locally.

There is considerable portion of good arable land in this part Township but at some distance from Hudson near which the land is sandy, stoney and gravelly mainly. The northern half of Concession 1 is the best agricultural section of the Township, especially lots 4 to 10; another favourable section lies east of Hudson along the newly built Provincial Highway leading to Sioux Lookout. This portion, however, is intercepted by so many roads, creeks, etc., that it is suitable only for portioning in small plots.

TIMBER

The best timber has been logged off and later the area close to Hudson has been cut off for fuel and building material, but there is still an abundance of good useful timber scattered over the Township which could be used for building and fencing by intending settlers. The accompanying Timber Plan shows graphically how this condition presents itself. The portion colored yellow represents second growth light timber, mostly poplar, birch and jack pine and usually also reflecting a condition brought about by bush fires and mostly identified with light soil and high exposure; the portion colored green is the opposite extreme representing swamps, mostly spruce and cedar which are likely to furnish timber for many years as the renewal is rapid and the inaccessibility in some seasons tends to prevent overcropping; the areas colored

brown indicate good clay land mainly and heavy growth of useful timber from 7" to 16" in diameter mostly jack pine and spruce.

A considerable area is ruggedly rocky especially on the east of Badland Lake but in the vicinity there are some patches of rich loam.

Yours faithfully,

R. F. DYNES, O.L.S.

Appendix No. 22

Report of the survey for the dam site and a contour traverse of the proposed storage basin on the Grand River, near Waldemar, Township of East Garafraxa, in the County of Dufferin, surveyed by Speight & Van Nostrand, O.L.S. Dated 2nd February, 1934.

Sir:—

Following your instructions dated October 19th, 1933, to make the necessary surveys for the dam site and a contour traverse of the proposed storage basin on the Grand River, near Waldemar, we have carried out the work as instructed and report as follows:

The dam site provisionally selected by the Power Commission was immediately northeast of the allowance for road between Concessions XII and XIII in the Township of East Garafraxa, lying in lot number 14, of Concession XIII. Elevations were taken over this area and a plan prepared on a scale of fifty feet to the inch.

In order to obtain a datum for the work, it was considered advisable to connect with the nearest geodetic bench mark, which proved to be on the C.P.R. branch line running through Bellwoods, and was about five miles from the proposed dam site.

The feature controlling the height to which it is feasible to raise the water was considered to be the clearance under the C.P.R. bridge crossing the Grand River at Waldemar. This clearance was fixed at four feet. Our levels show that the lowest point on the main girders of the bridge was at elevation 1475.56. A four foot clearance beneath this girder fixed the high water level at elevation 1471.56. Contour 1475, which had been spoken of in our preliminary discussions as the elevation to which land should be bought, is 3.44 feet above the water level so determined. It was thought advisable, however, to work to the 1475 contour. No great amount of additional land is involved in the extra fraction of a foot of height, as the limit of the flooded area is throughout much the greater part of its length along well defined hillsides.

The position of this contour was located at one hundred foot intervals throughout, and was traversed with transit and tape. From this contour additional contours were located by hand level. The four hundred and eighty foot contour was located above the main contour, and for the most part, three five-foot contours were located below. Where the land was heavily wooded, however, or the contours widely separated, only the first contour below was located, as it was felt that other information was more essential.

Acting under instructions from Dr. Hogg, cross sections were made of the valley at intervals of approximately one thousand feet, and these cross sections have been plotted on a separate sheet which forms part of the returns.

Cross sections were taken on the C.P.R. for approximately one thousand feet each side of the river, for a double purpose; to enable the Power Commission to estimate the amount of rip-rap required, and to enable an estimate to be made of the cost of raising the C.P.R. track, if such were considered desirable.

The road leading north through Waldemar, which is in effect a deviation of the allowance for road between Concessions IX and X, Township of Amaranth, will be affected by the proposed development. We accordingly ran a line of levels along this road from a point opposite the Post Office in Waldemar Village a distance of about a mile to the High ground north of the bridge opposite Township Lot 4, in order that the Commission might have information for obtaining the comparative cost of raising the present road, or diverting it to the higher ground to the west.

The Fourteenth Line Road will have to be diverted at its northern end, and additional contours were located in this area so that a diversion could be projected. This diversion need not be of any great length—probably sixteen or seventeen hundred feet in all.

With regard to the Thirteenth Line, which will be closed, our opinion is that to make a diversion either to the Fourteenth Line or to the Twelfth Line would entail greater expense than would be warranted by the benefit of such diversion to the farmers affected, and we think that it would probably be better to arrange, if necessary, some form of compensation to the injured land owners.

Station Street leading east across the river from the main street of Waldemar will require raising, and a profile of this street was also obtained, to enable an estimate of cost to be developed.

The Power Commission was desirous of getting certain information with regard to an alternative dam site in Concession XII. We accordingly traced the 1475 contour for about twenty-four hundred feet below the Twelfth Line, and took two cross sections there. The work done here, however, was kept to a minimum, as it was felt that the funds available were not sufficient to investigate this area further.

Areas have been computed of the several different holdings affected, and where it was thought that the area of the residue left to the present owner would affect the costs of the project, these were also computed. The owners' names are shown from information gathered on the ground, and have not been checked at the Registry Office, so, while we feel that they are probably correct, there may be errors in the information supplied us.

Above the line between the Townships of East Luther and Amaranth, the proposed construction will not flood any additional land, but, at the suggestion of the Power Commission, we carried our levels up the stream as far as the main street of the Village of Grand Valley.

In order to facilitate the computations of the Power Commission, we have supplied them with information from time to time as it became available during the course of the work.

So that the plans, etc., may be placed in your hands at the earliest possible moment, we are forwarding them in advance of the accounts, chain-bearers' oaths, pay lists, etc.

The plans consist of:

- (a) Proposed site of Waldemar Dam in lot 14 Concession XIII, Township of East Garafraxa.
- (b) Plan showing Waldemar Storage Area, in three sheets.
- (c) Profiles of C.P.R., Station Street and Waldemar Road.
- (d) Cross sections of Grand Valley.
- (e) Cross sections of C.P. Ry.

Yours truly,

SPEIGHT & VAN NOSTRAND,

Ontario Land Surveyors.

Appendix No. 23

Report by James S. Dobie, O.L.S., of the traverse of Lakes Tendinendah or Matinenda, Moon, Chiblow and other lakes in Townships 161 and 167, District of Algoma, 1934.

In accordance with your instructions dated April 25th, 1934, I have made a traverse of Lakes Tendinendah or Matinenda, Moon, Chiblow and other lakes in Townships 161 and 167 in the District of Algoma. I have also retraced certain lines and planted permanent monuments in the Township of Scarfe and have completed the unsurveyed portion of the boundary between Townships 155 and 161, all in the District of Algoma, and beg to submit the following report:

The party consisted of six men besides myself and assembled at Thessalon on May 28th. A large truck had been engaged which conveyed the whole party including canoes, supplies and equipment to Tendinendah Lake to which a good motor road had recently been constructed.

The actual survey was started on the morning of May 30th. As I was instructed to traverse only those portions of the lakes mentioned which were outside the subdivided townships of Scarfe and Mack, it was first necessary to locate the boundaries of these townships. This was a difficult matter as the country has all been lumbered and repeatedly swept by fires so that most of the posts have been burnt long ago and traces of the lines almost entirely obliterated. However intensive search rewarded our efforts and these boundaries were successfully located. In the case of the north boundary of the township of Mack, the only blazes we could find were a long distance from the

shore and it was necessary to re-run three quarters of a mile of this line between these blazes and Lake Tendinendah. In running the line, however, some other blazes were discovered not far from the shore and the line was corrected. An observation showed the bearing of this boundary to be N 89 35' 30" W Ast. or 270 24' 30". A rock post was planted in a large boulder on the line near the shore and from this point a line was projected across the lake and an original blaze was found on a fallen tree in the water which had escaped our notice. A trial line was run West Ast. from this point to Lake Chiblow, and two more original blazes were discovered. One of these was on the south side of a pine tree not far from Lake Chiblow, whereas the trial line passed very close to the north side of the tree. The trial line was so close to the original that the line was not re-run, but a correction of 4 minutes was made to allow for the difference, the bearing of this boundary being shown in the field-notes as S 89 56' W Ast. or 269 56'.

The traverse of the different lakes was carried on in the usual manner described in the reports of previous surveys. The distances were obtained by stadia and the angles measured with a transit equipped with an object glass sufficiently powerful to permit of observations on Polaris being taken at any time during the day when the sky happened to be clear. Such observations were taken at sufficiently frequent intervals to reduce the angular errors to a minimum. A number of these observations were recorded on the detail sheets supplied for that purpose, and a copy of these is included with the returns.

The traverse of the portion of Lake Chiblow lying within Township No. 167 was started at a point on the north boundary of the Township of Scarfe 68 links west of a rock post on top of a rocky peak on the said boundary, and was continued west along the lake shore to the east boundary of the Township of Montgomery.

The post marking the corner of the Townships of Scarfe, Montgomery, Patton and 167 could not be found and no satisfactory location of this corner could be made. This corner comes on a small island and since the original survey of these townships was made a dam has been constructed on the Blind River at the outlet of Lake Chiblow which has raised the water several feet, and I am satisfied that the corner is now under water. At one time there was a portage on the stream by which DeMorest Lake empties into Lake Chiblow but there is now continuous navigation for small boats between these two lakes. Stumps which had been cut off close to the ground along the banks of this stream are now under six feet of water. The dam referred to on the Blind River has been rebuilt and is now used to hold back the water in Lake Chiblow for water power purposes, the power being transmitted to Blind River.

The unsurveyed portion of the boundary between Townships 155 and 161 amounting to a little over two and a half miles was also run out. The post planted by D. Beatty, P.L.S., in 1885 at a point on the boundary between Townships 155 and 161, three and a half miles south of the northern extremity of this boundary, was found after a short search, and after an observation on Polaris this line was run South Ast. to intersect the north boundary of the Township of Mack at a point 47.76 chains west of the north-east corner of that township. The Mack boundary was hard to find as the country had been burnt over and grown up with second growth so that traces of the original line

had almost disappeared. It was finally located 14.77 chains south of the six mile where I naturally expected to find it. In searching for the north boundary of the Township of Mack some of my men discovered a well blazed survey line which had apparently been run to mark out this boundary many years ago. A post was found where this line intersected the north boundary of the Township of Mack, this post being located 12.79 chains east of where the corner of Townships 155 and 161 is located according to my survey, this post being marked 155 on the north-east and 161 on the north-west. This line is shown on the field-notes submitted herewith.

The portion of the boundary between Townships 155 and 161 surveyed by me runs over a rough hilly country. A small portion of the first half-mile has been burnt over and is growing up with second-growth, but the rest of the line is through original forest of maple, birch, oak, hemlock, spruce, balsam and cedar from which only the pine has been cut. The hardwood predominates and the line continues in this class of timber until within a few chains of the north boundary of the Township of Mack where it enters a belt of second growth. This line is about half a mile east of Baker's Bay on Lake Tendinendah and an old log road crossed it on which the walking is good but the bridges and culverts are all washed out and rotted away.

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO
1934
PART III—FORESTRY BRANCH

Appendix No. 24

I—FOREST FIRE PROTECTION

(1) *Legislation*

Sections twenty-three, twenty-four and twenty-nine of the Forest Fires Prevention Act, 1930, were amended to facilitate the efforts of the Department towards the removal of slash and debris, to strengthen its hand in dealing with the more or less irresponsible operator and to provide for the collection of Departmental costs in the case of fires caused by or as a result of a contravention of the provisions of the Act.

On the twenty-third day of March an Order-in-Council was passed declaring the area within the following described boundary a "Travel Permit" area—

"Commencing at the south-east corner of Nipigon Provincial Forest thence east twenty-six miles, more or less, to the west shore of Long Lake, thence northeasterly along the west shore of Long Lake to the western boundary of the Long Lake Indian Reserve, thence north along the west boundary of said Reserve to the northwest corner thereof, thence east along the north boundary of said Reserve to the right-of-way of the Canadian National Railways, thence northerly along the west boundary of said right-of-way to the point of intersection with the south boundary of the Kowkash Mining Division, thence due west twenty-two miles, more or less, to the east shore of Mountain Lake, thence due south four and one-half miles, thence due west twenty-one miles, more or less, to the east boundary of Nipigon Provincial Forest, thence south along said east boundary fifty-four miles, more or less, to the point of commencement."

On the twenty-ninth day of May an Order-in-Council was passed withdrawing from the Fire District the following areas—

The Townships of McIrvine, Crozier, Roddick, Burriss, Devlin, Woodyatt, Aylesworth, Carpenter, Lash, Barwick, Dobie, Mather, Roseberry, Shenstone, Tait, Morley, Patullo, Dilke, Worthington, Blue, Atwood, Curran, Morson, McCrosson and Tovell in the district of Rainy River, the Township of Rayside in the District of Sudbury, the Township of Dalton in the County of Victoria, the Township of Minden and that part of the Township of Lutterworth lying east and south of Gull River and Gull Lake in the County of Haliburton.

(2) *Organization and Personnel*

Few changes were made in the supervisory personnel and no extensive increase in numbers.

On March 1st the Chief Ranger at Fort Frances was promoted to the position of Fire Inspector but continued to carry on the duties of Chief Ranger for the Rainy River Division.

On August 31st the two men engaged in the inspection of fire protective appliances on locomotives were relieved of their duties.

On September 15th the services of the District Forester and of the Fire Inspector at Port Arthur were dispensed with and the Forest Supervisor from Macdiarmid placed in charge.

The total field supervisory staff for the twelve districts was as shown in the following table and consisted of eleven District Foresters, eleven Forest

ORGANIZATION AND PERSONNEL

District	Area (Acres)	Head-quarters	Supervisory Staff	Chief Ranger Division	Headquarters
Hudson...	15,800,000	Sioux Lookout	1—District Forester 1—Forest Assistant 2—Chief Rangers 11—Deputy Chief Rangers	Red Lake Sioux Lookout Armstrong	Goose Island Sioux Lookout Armstrong
Kenora	9,600,000	Kenora	1—District Forester 1—Forest Assistant 2—Chief Rangers 8—Deputy Chief Rangers	Kenora Minaki	Kenora Minaki
Rainy River	4,000,000	Fort Frances	1—District Forester 1—Fire Inspector and Chief Ranger 4—Deputy Chief Rangers	Rainy River	Fort Frances
Port Arthur	11,360,000	Port Arthur	1—District Forester 1—Forest Assistant 1—Forest Supervisor and Chief Ranger 1—Fire Inspector and Chief Ranger 10—Deputy Chief Rangers	Thunder Bay Nipigon	Port Arthur Macdiarmid
Oba	16,720,000	Kapuskasing	1—District Forester 1—Forest Assistant 2—Fire Inspectors 6—Chief Rangers 13—Deputy Chief Rangers	Nakina Longlac Oba Franz Hearst Kapuskasing	Nakina Longlac Oba Franz Hearst Kapuskasing
Cochrane	10,000,000	Cochrane	1—Fire Inspector 4—Chief Rangers 13—Deputy Chief Rangers	Cochrane Abitibi Timmins Swastika	Cochrane Stimson Timmins Swastika
Sault Ste. Marie	7,400,000	Sault Ste. Marie	1—District Forester 1—Forest Assistant 3—Chief Rangers 9—Deputy Chief Rangers	A. C. R. Blind River Mississagi South	Sault Ste. Marie Blind River Ranger Lake
Sudbury	12,650,000	Sudbury	1—District Forester 1—Forest Assistant 2—Fire Inspectors and Chief Rangers 1—Divisional Forester 5—Chief Rangers 16—Deputy Chief Rangers	Foley West Foley East Mississagi West Mississagi East Webbwood Timagami West Sudbury North Sudbury South	Foley West Gogama Chapleau Biscotasing Espanola Shining Tree Skead Sudbury
North Bay	5,100,000	North Bay	1—District Forester 1—Forest Assistant 1—Fire Inspector and Chief Ranger 3—Chief Rangers 10—Deputy Chief Rangers	Timagami North Timagami East Latchford North Bay	Elk Lake Timagami Latchford North Bay
Georgian Bay	3,160,000	Parry Sound	1—District Forester 2—Forest Assistants 1—Divisional Forester 1—Chief Ranger 5—Deputy Chief Rangers	Georgian Bay W. Georgian Bay E.	Parry Sound Powassan
Algonquin	3,350,000	Pembroke	1—District Forester 1—Forest Assistant 2—Chief Rangers 8—Deputy Chief Rangers	Algonquin North Algonquin South	Pembroke Whitney
Trent	3,200,000	Tweed	1—District Forester 1—Forest Assistant 2 Chief Rangers 4—Deputy Chief Rangers	Trent Madawaska	Bancroft Dacre

Total Area, 102,340,000 acres.

Assistants, one Forest Supervisor, eight Fire Inspectors, two Divisional Foresters, thirty Chief Fire Rangers and one hundred and eleven Deputy

Chief Fire Rangers. The Forest Supervisor at Macdiarmid, the Fire Inspectors at Fort Frances, Port Arthur, Elk Lake, Gogama and Biscotasing, and the Divisional Foresters at Chapleau and Powassan also acted as Chief Fire Rangers.

There was direct supervision of one Chief or Deputy Chief Ranger to an average of every five rangers.

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 161; May, 523; June, 906; July, 934; August, 923; September, 703; October, 265. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers was 944.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1934	1933	1932	1931	1930	1929	1928
April 1st	143	94	106	121	104	77	49
April 15th	150	109	117	191	189	139	98
May 1st	243	183	231	471	454	454	293
May 15th	526	441	524	878	880	683	628
June 1st	834	775	960	1,112	1,111	981	992
June 15th	920	813	987	1,164	1,173	1,066	1,026
July 1st	933	812	999	1,195	1,216	1,090	1,071
July 15th	937	821	1,010	1,210	1,235	1,085	1,080
August 1st	916	841	1,035	1,212	1,205	1,072	1,068
August 15th	923	838	1,035	1,207	1,208	1,081	1,055
September 1st	889	775	917	1,114	1,184	1,083	988
September 15th	784	742	735	901	1,136	987	778
October 1st	356	332	317	332	477	407	242
October 15th	262	200	225	244	288	245	131
October 31st	186	171	185	196	179	154	93

(3) Expenditures

The total expenditure for the year was \$1,557,452.27. The amount of Fire Tax collected was \$280,259.65 which with miscellaneous expenditure refunds made up a total of \$315,557.30, leaving the net expenditure at \$1,241,894.97.

CLASSIFICATION OF EXPENDITURES

Item	1934	1933	1932
Pay roll	\$831,390.09	\$748,288.58	\$921,535.78
Equipment	103,697.76	102,118.04	119,757.02
Improvements	38,623.62	24,457.97	31,195.86
Extra fire fighting	295,577.87	239,021.48	314,947.16
Express, postage, etc.	24,297.63	22,833.21	25,967.85
Gasoline and oil	80,560.01	93,173.53	80,522.66
Maintenance	142,118.54	107,517.05	134,788.67
Travel	31,047.54	27,848.30	32,639.79
Rent	8,231.25	7,578.91	8,719.83
Miscellany	1,907.96	2,711.30	5,864.34
	\$1,557,452.27	\$1,375,548.37	\$1,675,938.96
Expenditure Refunds	35,297.65	21,320.57	
Totals	\$1,522,154.62	\$1,354,227.80	\$1,675,938.96

CLASSIFICATION OF AREA BURNED OVER
BY MONTH

District	April		May		June		July		August		September		October		Totals	
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.
Hudson			4,529	92.4	3	0.1	323	6.6	22	0.4	26	0.5				4,903
Kenora			3,796	96.1			87	2.2	66	1.7						3,949
Rainy River			543	92.0	1	0.2	41	6.9	4	0.7			1	0.2		3,590
Port Arthur			18,391	87.9	198	0.9	1,089	8.1	651	3.1						20,929
Oba			15,051	84.6	66	0.3	1,134	6.4	1,558	8.7						17,809
Cochrane			15,732	91.5	20	0.1	132	0.8	1,314	7.6						17,198
North Bay			7,112	71.2	2,262	22.6	606	6.1	11	0.1						9,991
Sudbury			58,156	70.8	18,821	22.9	3,628	4.4	1,482	1.8	7		35	0.1		82,129
Sault Ste. Marie			1,253	6.9	4,949	27.0	11,300	61.8	726	3.6			121	0.7		18,349
Georgian Bay	773	4.7	3,090	18.8	246	1.5	5,589	34.1	6,714	40.9			1			16,413
Algonquin	448	11.7	2,939	77.0	117	3.1	239	6.3	74	1.9	1					3,818
Trent	179	7.0	1,696	66.4	97	3.8	269	10.5	204	10.3	17	0.7	33	1.3		2,555
Totals	1,400	0.7	132,288	66.6	26,780	13.5	25,037	12.6	12,886	6.5	51		191	0.1		198,633

CLASSIFICATION OF AREA BURNED OVER

BY ORIGIN

District	Settlers		Campers		Railways		Lightning		Logging Operations		Mining Operations		Smokers		Road Construction		Incendiary		Prospectors		Miscellaneous		Unknown		Totals	
	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent	Acres	Per cent
Hudson	280	5.7	279	5.7	3	0.1	3,892	79.3	4	0.1	26	0.5	150	3.1	264	5.4					3	0.1	2		4,903	
Kenora	280	7.1	41	1.1			3,064	77.6	16	0.4					27	0.7	35	0.8	1		2		480	12.2	3,949	
Rainy River	210	35.6	112	19.0			263	44.5					2	0.3	1	0.2							2	0.3	590	
Port Arthur	2,282	10.9	5,676	27.1			8,079	38.6	3,010	14.4			503	2.4	102	0.5	952	1.5			165	0.8	160	0.8	20,929	
Oba	1,550	8.7	85	0.5	75	0.5	14,897	83.5			25	0.2	440	2.5	52	0.3	3				128	0.7	551	3.1	17,809	
Cochrane	6,313	36.7	491	2.9			613	6.1	1,270	7.4	86	0.5	75	0.4	286	1.7					5		8,672	50.4	17,198	
North Bay	378	3.8	771	7.7			19,969	24.4	3,300	33.0	3,300	33.0	1,520	15.2	236	2.4			2,612	26.4	7	0.1	524	5.3	9,491	
Sudbury	679	0.8	2,311	2.8	42				548	66.9	922	1.1	2,464	3.0	176	0.2	155	0.2			41		301	0.6	82,129	
Sault Ste. Marie	486	2.7	115	0.6			15,891	86.6	41	0.2			931	5.1	34	0.2					1		850	4.6	18,349	
Georgian Bay	3,154	19.2	6,100	37.2	3		3,228	19.7	2				812	5.0	139	0.9	2,723	16.5			32	0.2	220	1.3	16,413	
Algonquin	1,868	49.1	97	2.5	28		976	23.5					28	0.7	5	0.1	816	21.4							3,818	
Trent	255	10.0	334	13.1	130		764	29.9					490	19.2	5	0.2	252	9.9			4	0.1	321	12.5	2,555	
Totals	17,735	8.9	16,415	8.3	281	0.1	71,636	36.1	592	12.9	84,359	2.2	7,415	3.7	1,327	0.7	4,936	2.5	2,643	1.3	388	0.2	12,286	6.2	198,633	

CLASSIFICATION OF FOREST AREAS BURNED OVER

DISTRICT	Number of Fires	Mature Growth		Second Growth		Young Growth		Slash, not re-stocking	Old Burn, not re-stocking	Muskeg	Barren	Grass	Totals (acres)
		Coniferous	Hard-wood	Coniferous	Hard-wood	Coniferous	Hard-wood						
Hudson.....	57	1,615	22	2,568	.....	13	15	263	108	100	.....	4,903
Kenora.....	75	562	88	717	1	598	45	711	7	5	13	3,949	
Rainy River.....	41	109	63	55	1	94	17	75	153	1	22	590	
Port Arthur.....	104	7,033	2,747	407	1,029	206	3,560	2,298	255	162	878	20,929	
Oba.....	90	164	2	572	.....	642	1,506	13,164	764	469	364	17,809
Cochrane.....	65	3,291	118	2,425	150	2,000	1,936	5,857	115	21	145	17,198	
North Bay.....	87	2,272	34	795	73	381	1	915	140	520	84	9,991	
Sudbury.....	267	41,027	3,284	8,026	7,918	2,766	11,778	3,422	457	264	935	82,129	
Sault Ste. Marie.....	202	4,463	631	2,634	653	914	3,376	2,276	271	249	473	18,349	
Georgian Bay.....	241	248	488	1,719	1,046	5,807	554	1,660	838	1,763	1,190	16,413	
Algonquin.....	122	6	567	73	64	85	3	820	8	5	381	3,818	
Trent.....	217	55	47	69	341	79	33	114	1	49	422	2,555	
Totals.....	1,568	60,845	8,028	20,668	11,276	22,883	22,824	31,575	3,117	3,608	4,907	198,633	

1933 Totals	Number of Fires	Timber land, mainly coniferous, i.e., softwood		Timber land, mainly hardwood		Cut-over land, some softwood left		Cut-over land, some hardwood left		Young growth, mainly coniferous		Young growth, mainly hardwood		Barren land	Grass land	Totals (acres)
		coniferous	softwood	hardwood	softwood	hardwood	left	left	mainly coniferous	mainly hardwood						
1933 Totals	1,919	82,626	12,149	12,149	32,494	10,481	54,811	10,481	54,811	33,794	118,324	5,279	349,958			
1932 "	2,073	354,627	8,168	8,168	37,696	11,937	131,714	11,937	131,714	23,190	107,460	4,229	679,021			
1931 "	1,851	42,911	2,085	2,085	18,587	3,016	16,254	3,016	16,254	11,105	38,219	5,800	138,287			
1930 "	1,402	383,246	16,337	16,337	63,104	6,177	74,902	6,177	74,902	25,688	135,868	6,487	711,809			
1929 "	1,550	114,026	912	912	109,315	5,261	177,464	5,261	177,464	8,085	205,302	5,278	625,643			
1928 "	536	37,220	21	21	6,530	634	29,758	634	29,758	1,101	24,024	1,095	100,383			

CLASSIFICATION OF LAND BURNED OVER

DISTRICT	Fires burning on one class of land only				Fires burning on both Crown and private land						Totals							
	Crown Land		Private Land		Originating on Crown land			Originating on private land			No. of Area in fires acres	No. of Area in fires acres						
	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires			Area in acres					
Hudson	34	1,624	33.1	22	965	19.7	1	2,314	47.2			2	113	2.9	72	1.8	57	4,903
Kenora	53	3,606	91.3	26	158	4.0	2	195	33.1	15	2.5						75	3,949
Rainy River	39	380	64.4														41	590
Port Arthur	59	16,680	79.6	45	4,269	20.4						3	21	0.1	42	0.2	104	20,929
Oha	58	15,603	87.4	29	2,143	12.3											90	17,809
Cochrane	12	6,210	36.1	53	10,988	63.9											65	17,198
North Bay	16	629	6.3	64	5,632	56.4	4	675	6.8	482	1.8	3	491	4.9	2,082	20.8	87	9,991
Sudbury	187	78,326	95.4	72	3,508	4.3	2	70	0.1	30		6	119	0.1	76	0.1	267	82,129
Sault Ste. Marie	105	11,859	64.6	89	1,311	7.2	2	312	1.7	1,281	6.9	6	1,736	9.5	1,850	10.1	202	18,349
Georgian Bay	121	10,764	65.6	111	1,504	9.2	5	236	1.4	154	0.9	4	3,148	19.2	607	3.7	241	16,413
Algonquin	93	1,862	48.8	23	61	1.6	3	212	5.6	1,501	39.3	3	127	3.3	55	1.4	122	3,818
Trent	153	2,043	80.0	62	490	19.2	2	13	0.5	9	0.3						217	2,555
Totals	930	150,566	75.9	590	31,029	15.6	21	4,027	2.0	2,472	1.2	27	5,755	2.9	4,784	2.4	1,568	198,633

MEANS OF FIRE DETECTION

DISTRICT	DIVISION	TOTAL FIRES	AIR SERVICE		TOWERS		RANGERS		PUBLIC		
			Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	
Hudson	Red Lake	27	16	59.3	..	..	3	11.1	8	29.6
	Sioux Lookout	14	8	57.2	2	14.3	1	7.1	3	21.4	
	Armstrong	16	10	62.5	..	..	2	12.5	4	25.0
Kenora	Kenora	57	31	59.7	2	3.5	6	10.5	15	26.3	
	Alnaki	64	29	45.3	22	34.4	2	3.1	11	17.2	
	Alnaki	11	3	27.3	1	9.0	3	27.3	4	36.4	
Rainy River	Rainy River	75	32	42.6	23	30.7	5	6.7	15	20.0	
	Rainy River	41	16	39.0	11	26.8	3	7.4	11	26.8	
Port Arthur	Thunder Bay	90	40	44.5	21	23.3	12	13.3	17	18.9	
	Nipigon	14	7	50.0	..	..	2	14.3	5	35.7
Oba	Oba	104	47	45.2	21	20.2	14	13.5	22	21.1	
	Nakina	4	..	..	..	..	..	..	4	100.0
	Longlac	13	4	30.8	2	15.4	4	30.8	3	23.0	
	Oba	18	4	22.2	3	16.7	6	33.3	5	27.8	
	Franz	28	13	46.4	3	10.7	4	14.3	8	28.6	
	Hearst	14	..	..	3	21.5	3	21.5	8	57.0
	Kapuskaing	13	1	7.7	1	7.7	2	15.4	9	69.2	
	Cochrane	Cochrane	90	22	24.5	12	13.3	19	21.1	37	41.1
	Abitibi	Abitibi	16	1	6.2	6	37.5	9	56.3
	Swastika	Timmins	6	1	16.7	4	66.7	1	16.6
Cochrane	Swastika	39	..	..	4	10.3	22	56.4	13	33.3
	Cochrane	65	..	..	9	13.8	33	50.8	23	35.4

North Bay.....	23	..	..	11	47.8	2	8.7	10	43.5
Timagami North.....	12	1	8.3	6	50.0	2	16.7	3	25.0
Timagami East.....	33	..	..	18	54.5	9	27.3	6	18.2
North Bay.....	19	..	..	12	63.2	2	10.5	5	26.3
Latchford.....	87	1	1.1	47	54.0	15	17.2	24	27.6
Sudbury.....	9	..	..	5	55.6	3	33.3	1	11.1
Foleyet West.....	37	2	5.4	17	46.0	7	18.9	11	29.7
Foleyet East.....	8	..	..	4	50.0	1	12.5	3	37.5
Timigami West.....	47	6	12.7	17	36.2	7	14.9	17	36.2
Sudbury North.....	54	9	16.7	24	44.4	4	7.4	17	31.5
Sudbury South.....	70	6	8.6	51	72.8	6	8.6	7	10.0
Webbwood.....	20	9	45.0	7	35.0	..	..	4	20.0
Mississagi East.....	22	3	13.6	8	36.4	4	18.2	7	31.8
Mississagi West.....	267	35	13.1	133	49.8	32	12.0	67	25.1
Sault Ste. Marie.....	93	34	36.5	23	21.7	6	6.1	30	32.2
A.C.R.....	93	30	32.2	23	24.7	14	15.1	26	28.0
Blind River.....	16	9	56.2	4	25.0	..	..	3	18.1
Mississagi South.....	202	73	36.1	50	21.8	20	9.9	59	29.2
Georgian Bay.....	161	..	..	105	65.2	13	8.1	43	26.7
Georgian Bay West.....	80	..	..	48	60.1	19	23.6	13	16.3
Georgian Bay East.....	241	..	..	153	63.5	32	13.3	56	23.2
Algonquin.....	40	9	22.5	16	40.0	7	17.5	8	20.0
Algonquin North.....	82	10	12.2	35	42.7	10	12.2	27	32.9
Algonquin South.....	122	19	15.6	51	41.8	17	13.9	35	28.7
Trent.....	109	..	..	90	82.6	2	1.8	17	15.6
Trent.....	108	..	..	88	81.5	2	1.9	18	16.7
Madawaska.....	217	..	..	178	82.0	4	1.8	35	16.1
Totals.....	1,568	279	17.8	630	41.0	200	12.7	399	25.5

(5) *Burning Permits*

The number of burning permits issued, 20,962, and the acreage covered by them, 55,583, was less than in 1933. This is due largely to the elimination of control in a number of organized municipalities.

STATEMENT OF PERMITS ISSUED

DIVISION	Number of Permits						
	1934	1933	1932	1931	1930	1929	1928
Red Lake	139	105	89	107	111	63	129
Sioux Lookout	314	123	53	115	66	78	40
Armstrong	187	93	96	98	10	13	5
Kenora	875	840	853	863	606	769	611
Minaki	63	113	110	108	66	55	44
Rainy River	45	40	92	121	40	40	29
Thunder Bay	2,049	1,728	1,689	1,763	395	293	333
Nipigon	123	16	9	37	.....	3	4
Nakina	33	13	21	13	2	7	42
Hearst	2,023	2,780	2,644	2,845	1,173	1,074	1,501
Longlac	82	6	7	8	2	2	5
Oba	38	66	39	56	24	15	24
Franz	49	29	7	10	13	9	6
Kapusking	2,696	3,770	2,514	3,824	2,113	1,903	2,274
Smoky Falls	.....	.....	.....	.....	.....	16	.....
Cochrane	2,456	3,714	2,580	4,723	2,755	2,078	2,637
Abitibi	.....	7	.....	3	8	20	.....
Swastika	1,825	2,262	1,497	3,105	1,915	1,664	1,236
Timmins	1,299	1,605	1,065	1,836	1,093	1,241	1,034
A.C.R.	296	464	428	132	93	95	51
Blind River	452	731	911	387	250	191	134
Mississagi South	.....	.....	2	.....	.....	.....	2
Foleyet West	145	182	138	141	74	43	43
Foleyet East	189	250	144	167	170	199	185
Mississagi West	88	153	71	50	48	55	22
Mississagi East	118	161	90	84	64	6	12
Webbwood	626	794	590	435	225	222	169
Sudbury North	90	165	462	185	129	12	15
Sudbury South	1,089	2,119	2,014	1,669	962	854	540
Timagami West	50	56	37	37	18	27	12
Timagami North	1,082	1,287	1,564	1,367	294	988	951
Timagami East	64	10	21	20	17	277	139
Latchford	66	96	155	249	18		
North Bay	1,051	1,085	1,539	1,091	731	914	724
Georgian Bay West	288	353	342	288	93	105	111
Georgian Bay East	303	471	281	295	224	165	155
Algonquin North	70	61	55	35	41	50	29
Algonquin South	203	309	303	173	122	106	105
Trent	150	417	314	217	172	150	77
Madawaska	246	448	361	374	327	235	181
Totals	20,962	26,922	23,187	27,031	15,094	14,038	13,611

STATEMENT OF PERMITS ISSUED

DIVISION	Acreage Covered by Permits						
	1934	1933	1932	1931	1930	1929	1928
Red Lake.....	3,855	257	440	572	1,786	29	109
Sioux Lookout.....	3,266	685	218	757	375	570	85
Armstrong.....	1,601	1,019	142	412	....	4	18
Kenora.....	2,008	1,531	1,925	2,124	1,738	2,170	1,671
Minaki.....	2	33	22	17	22	18	5
Rainy River.....	1,651	63	209	344	90	403	378
Thunder Bay.....	5,698	7,978	5,927	7,068	2,201	1,137	7,777
Nipigon.....	720	543	17	93	....	15	2
Nakina.....	117	12	11	7	....	3	18
Hearst.....	5,225	7,119	7,665	13,591	4,805	4,898	7,119
Longlac.....	138	1	2	2	....	....	....
Oba.....	38	146	47	109	25	7	7
Franz.....	257	23	1	1	....	....	....
Kapuskasing.....	4,783	7,928	5,607	10,894	6,437	7,443	13,807
Smoky Falls.....	....	....	....	....	....	22	....
Cochrane.....	5,731	8,161	6,069	12,407	8,735	6,414	16,901
Abitibi.....	....	21	....	1	39	19	....
Swastika.....	3,740	5,107	5,667	11,331	8,441	7,554	5,031
Timmins.....	1,863	2,356	1,798	5,795	5,669	6,801	2,222
A.C.R.....	957	1,584	1,171	466	603	184	1,121
Blind River.....	1,664	3,138	1,210	1,422	690	380	130
Mississagi South.....	....	....	2	....	....	....	1
Foleyet West.....	72	192	39	205	19	23	29
Foleyet East.....	127	69	59	252	161	65	87
Mississagi West.....	66	121	50	77	83	331	310
Mississagi East.....	39	23	16	19	27	9	26
Webbwood.....	2,300	2,330	1,763	1,964	915	648	449
Sudbury North.....	230	337	1,008	664	339	13	14
Sudbury South.....	2,471	4,759	5,121	3,387	1,670	2,184	941
Timagami West.....	140	84	6	523	5	34	3
Timagami North.....	1,048	1,339	1,244	2,087	1,692	1,228	1,272
Timagami East.....	577	....	66	11	1	....	....
Latchford.....	280	244	771	535	9	579	217
North Bay.....	1,949	1,950	2,756	1,612	875	1,697	1,366
Georgian Bay West.....	592	833	691	531	169	307	157
Georgian Bay East.....	633	1,312	711	742	623	730	380
Algonquin North.....	104	138	227	110	121	3,362	33
Algonquin South.....	591	614	443	305	180	1,753	141
Trent.....	382	1,023	649	472	437	295	268
Madawaska.....	668	968	849	1,043	1,296	423	810
Totals.....	55,583	64,041	54,619	81,952	50,278	51,752	62,905

STATEMENT OF PERMITS ISSUED

MONTH	Number of Permits						
	1934	1933	1932	1931	1930	1929	1928
April.....	598	1,615	1,317	1,564	756	640	116
May.....	5,376	5,116	5,437	6,173	3,531	2,579	3,372
June.....	4,841	7,741	5,316	7,528	3,025	5,043	4,494
July.....	3,948	2,758	3,281	3,450	2,150	2,937	2,581
August.....	3,813	4,861	4,161	4,545	2,753	1,520	2,139
September.....	2,028	4,284	3,246	3,139	2,469	1,220	899
October.....	358	547	429	632	410	99	10
Totals.....	20,962	26,922	23,187	27,031	15,094	14,038	13,611

MONTH	Acreage Covered by Permits						
	1934	1933	1932	1931	1930	1929	1928
April.....	5,119	6,324	4,844	6,919	4,888	2,662	701
May.....	16,701	14,665	16,401	22,898	14,134	9,882	21,435
June.....	11,947	18,850	13,146	25,440	10,696	24,581	23,453
July.....	7,383	4,802	5,514	7,521	7,263	8,627	9,589
August.....	6,547	8,720	7,453	10,318	6,871	2,693	5,796
September.....	6,179	8,421	6,329	7,238	4,923	2,302	1,812
October.....	1,707	2,259	892	1,618	1,503	1,005	119
Totals.....	55,583	64,041	54,619	81,952	50,278	51,752	62,905

(6) *Equipment*

While considerable major equipment was purchased during the year the bulk of this was for replacement. This was particularly true in the case of hose, blankets and trucks.

MAJOR EQUIPMENT PURCHASED AND IN USE

District	Fire Fighting Units		Fire Fighting Hose (feet)		Portable Hand Pumps		Tents		Blankets (pairs)		Canoes		Small Motor Boats		Launches		Auto Trucks		Railway Motor Cars		Velocipedes		Out-board Motors		Binoculars		
	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	Purchased 1934	Total in use	
Hudson		82	5,400	158,000		195		105	689		61		12	1	4	1	4	1	1	3		9		22		2	
Kenora		54	17,500	149,800		164	9	74	547	23	23	19	4	4	4	3	4	3	4	1	1	1	2	18		6	
Rainy River		19	8,000	60,500		29	6	32	190		15	3	6	1	1	1	1	1	3	1	1	1	2	9		5	
Port Arthur		55	20,500	136,800		491	5	146	300	1,067	51	1	9	1	4	3	7	7	7	3	7	7	10	2	10	10	
Oba.		50	20,400	110,500	66	425	30	189		930	3	61	18	1	1	2	7	7	2	12	12	26	19	2	23	23	
Cochrane		36	6,000	78,600	12	205	8	54	100	581	54	2	7	6	6	3	13	3	3	5	5	28	2	7	5	5	
Sault Ste. Marie		32	30,000	69,700		149	25	103	199	632	26				1	2	7	7	2	3	3	8		5	1	11	
Sudbury		70	26,000	148,720		297	203	20	1,137	160	24		24	5	5	3	14	3	3	6	6	5	4	21	21	26	
North Bay	2	39	11,000	80,700		95	6	116		857	3	97	6	19	1	4	6	6	16	1	1	14	1	13		21	
Georgian Bay		20	350	39,100	12	129		38		355	48	4	4	7	2	8	2	8				6		6		14	
Algonquin		14	7,400	32,800	12	82		65		435	48	10	10	2	2	5	5	5				6		7		12	
Trent Head		6		13,600	28	85		25		200	16	32	32			7	10	7	10			1		11		18	
Office Reserve		23		82,500		525	18	29	583																1	1	
Totals	2	500	152,500	1,161,320	130	2,871	107	1,179	1,118	8,203	6	660	15	160	3	39	34	98	41				112	11	148	4	154

(7) Locomotive Inspection

Two men were employed until the end of August on the inspection of the fire protective appliances on locomotives.

LOCOMOTIVE INSPECTIONS

Railway	Number Inspected Times						Total No. Locomotives	Total Number Inspections										Inspections Show'g Defects	Percentage Defective								
	Times							Inspections											Percentage Defective								
	1	2	3	4	5 and over			1931	1932	1933	1934	1935	1936	1937	1938	1939	1940		1941	1942	1943	1944	1945	1946	1947	1948	1949	1950
C.P.R.	122	74	60	52	51	359	923	1,051	1,051	923	1,025	1,146	1,025	890	918	890	918	925	14	4	0.4	1.7	1.1	1.7	0.6	0.5	
C.N.R.	114	80	76	83	11	365	899	1,224	1,325	1,169	721	965	965	965	925	965	925	14	14	1.6	2.6	2.6	2.2	3.2	1.6	1.5	
A.C. & H.B.R.	1	2	4	8		49	49	78	83	83	60	64	64	64	65	64	65										
A.E.R.	4	2					8			11	10	12	12	17	17	12	17										
N.C.R.	5	14	13	8	4	44	126	184	156	146	57	110	110	110	110	110	110	2	2	1.6	2.7	1.9	1.4	8.9			
T. & N.O.R.	2					2	2	3		151	21	46	46	46	46	46	46										
Logging and Construction	248	172	153	151	69	819	2,007	2,540	2,710	2,562	1,537	2,120	2,120	1,925	21	1,925	2,120	21	21	1.0	2.2	1.9	3.4	4.3	1.4	1.0	
Totals																											

Average cost per inspection: 1934, \$1.75; 1933, \$1.48; 1932, \$1.35; 1931, \$1.43; 1930, \$1.39; 1929, \$1.84; 1928, \$1.74.

(8) *Improvements*

Major building carried out consisted of the erection of 11 cabins, 6 storehouses, 2 combined storehouses and boathouses, 3 steel lookout towers, and 117 miles of telephone line.

Radio stations were operated at Sioux Lookout (two stations) Watcomb, Goose Island, Red Lake, Swain's Lake, Pickle Lake, Armstrong, Caribou Lake, Savant Lake, Kenora, Whitefish Bay, Upper Manitou Lake, Nester's Falls, Sphegne Lake, Port Arthur, Garden Lake, Obonga Lake, Jackfish Island, Macdiarmid, Stimson, Adair Tower, Puckaskwa, Sault Ste. Marie, North Bay, Elk Lake, Latchford Tower, Maple Mountain Tower, Mount Collins Tower.

PERMANENT IMPROVEMENTS

Completed to October 31st, 1934

Cabins.....	321
Storehouses.....	79
Boathouses.....	40
Combined Storehouses and Boathouses, etc.....	16
Bunkhouses.....	64
Offices.....	17
Garages.....	59
Other Buildings.....	139
Hose Towers.....	57
Wooden Lookout Towers.....	91
Steel Lookout Towers.....	143
Permanent Telephone Lines (miles).....	3,735

(9) *Air Operations*

Aircraft were used as usual in the detection and suppression of fires. In addition to the Departmental machines it was necessary at times to make use of commercial machines due to the extreme hazard in some districts.

Machines were located as follows:—

Goose Island.....	1 Moth
Caribou Lake.....	1 Moth
Sioux Lookout.....	1 D.H. 61
	2 Moths
Kenora.....	1 Hamilton
	1 Moth
Ignace.....	1 Moth
Fort Frances.....	1 Hamilton
Port Arthur.....	1 Fairchild
Whitefish Lake.....	1 Moth
Orient Bay.....	1 Vedette
Twin Lakes.....	1 D.H. 61
	1 Moth
Oba Lake.....	1 Moth
Remi Lake.....	1 Moth
Sault Ste. Marie.....	1 Moth
Biscotasing.....	2 Moths
Sudbury.....	1 Moth
Algonquin Park.....	1 Fairchild K.R.34

(10) *Hazard Disposal*

No major projects were undertaken although considerable cleaning up was managed by the regular staff during the season.

(11) *Travel Permits*

A total of 12,178 travel permits were issued covering 30,162 persons.

STATEMENT OF TRAVEL PERMITS ISSUED

DISTRICT	1934		1933		1932		1931		1930		1929		1928	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Hudson.....	1,276	3,330	1,133	2,724	1,639	3,364	1,592	3,727	982	2,734				
Kenora.....	88	109	139	304	74	98	842	938	354	365				
Rainy River.....	2,248	2,465	158	399	222	542	296	682	206	313				
Port Arthur.....	1,192	3,085	1,730	4,536	2,367	6,267	3,221	7,445						
Oba.....	1,038	3,122	1,035	2,690	1,128	2,953	1,061	1,669	693	2,331				895
Cochrane.....	2,773	6,573	3,976	7,876	3,988	8,064	3,635	7,475	3,090	9,714				106
Sault Ste. Marie.....														
Sudbury.....														
North Bay.....														
Ferguson Highway.....					29,052	89,408	29,957	93,697	25,907	65,000				40,000
Other than Ferguson Highway.....	2,103	6,679	4,057	11,916	5,982	15,486	5,804	14,346	5,567	11,000				1,565
Georgian Bay.....														
Algonquin.....	1,460	4,799	1,933	5,476	2,301	6,601	2,175	6,086						
Trent.....														
Totals.....	12,178	30,162	14,161	35,921	46,753	132,783	48,593	135,975	36,799	91,457	20,738	51,443	15,406	42,566

(12) *Operating Permits*

The number of operating permits issued totalled 6,029 covering 56,405 persons. This is an increase over 1933 due largely to the mining activity in the Little Longlac Area.

OPERATING PERMITS, 1934

DISTRICT	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
Hudson.....	356	1,779	239	1,206	....	....	595	2,985
Kenora.....	159	906	257	1,506	4	21	420	2,433
Rainy River.....	72	316	7	800	....	....	79	1,116
Port Arthur.....	244	1,257	258	4,156	....	....	502	5,413
Oba.....	306	1,870	14	1,828	11	1,044	331	4,742
Cochrane.....	848	3,698	226	5,068	137	1,350	1,211	10,116
Sault Ste. Marie...	109	874	29	2,378	15	683	153	3,935
Sudbury.....	630	5,099	997	7,403	20	652	1,647	13,154
North Bay.....	705	3,507	150	1,809	19	627	874	5,943
Georgian Bay.....	39	224	9	184	....	....	48	408
Algonquin.....	15	100	38	1,774	....	....	53	1,874
Trent.....	27	148	86	788	3	3,350	116	4,286
Totals.....	3,510	19,778	2,310	28,900	209	7,727	6,029	56,405

II—REPORT OF DIRECTOR OF PROVINCIAL AIR SERVICE

1. INTRODUCTION

The season 1933-34 was one of sub-normal fire hazard. Due to excessive rainfall in the Western Division this part of the Province was well below the average, but the hazard in the Eastern Division could be considered to be normal, or slightly above, due to an excess of lightning storms.

2. FEATURES OF FLYING OPERATIONS

(a) The sub-normal condition of hazard resulted in the Service being called upon to supply approximately 1,000 hours less flying this year than in a normal year, and permitted the release of Service craft for the use of other Government Departments at various times, and flying has been successfully carried out for these Departments as follows:—

Department of Mines,
Northern Development Branch,
Ontario Provincial Police,
Ontario Hydro Electric Commission,
T. & N. O. Investigation Commission.

In addition to the above, members of the Department of Health and the Welfare Board, were carried in Service craft during the course of regular duties.

(b) The flying supplied, during the various months, would indicate that the peak hazard was reached during the month of July.

(c) The Service also carried out some very useful operations in the Sioux Lookout and Hudson area in the months of October and November. At these points an unprecedented accumulation of freight had occurred, and due to bad weather and lack of adequate facilities, commercial operators in this district were admittedly unable to cope with the situation.

A considerable quantity of supplies was moved from this area to Rat Rapids, at which point a new Hydro Development is under way. The Service was largely instrumental in keeping this project going, and in addition, moved other supplies which were urgently required by the Central Patricia and Pickle Crow Gold Mines.

It is pleasing to note that the Service has been able to step into this emergency and materially assist in the development of this rich mining area.

(d) In addition to this the Service has been called upon to carry out a number of mercy flights, and it is felt that a number of lives have been saved through this medium.

It has been the policy of the Service to stand ready, at all times, to carry out any humanitarian work of this kind when called upon to do so, and it is most gratifying to note that the operations of the Service, for the entire year, have been carried out without injury to any of the personnel.

3. OPERATIONS GENERAL

(a) Table I following shows the allocation of Service craft during the 1933-34 season. In this connection it should be noted that machine G-CAPG stationed at Twin Lakes did a considerable amount of flying out of Oba Lake. Also after machine CF OAG was written off, machine G-CAPA, allocated to Whitefish Lake, was transferred to Oba Lake for a period of ten days, and subsequently machine CF-OAF, stationed at Remi Lake, carried out work required in the Oba Lake District until the close of the season.

(b) A diagnosis of the various records maintained by the Service indicates that the already high degree of efficiency has reached an even higher standard as shown by the accompanying Table II. The totals as given in Table III presents a record of loads carried in the various craft. A reference to Table IV, which gives detailed information on the operation of the transport craft, will show that there is a slight increase in the effective loads carried per flying hour, and per flight, over 1933, while the operating load has been slightly decreased, making for increased efficiency.

(c) Table V relating to machine days supplied by the Service shows a gratifying increase in machine efficiency from 97.9 per cent to 99 per cent in 1934.

(d) Table VI gives a comparison of flights and loadings of all craft for the years 1930-34 inclusive, while in Table VII there is set out the distribution of flying hours for the year 1933-34.

(e) One aircraft was lost as a result of a forced landing, which occurred in a very small lake. The machine was damaged beyond repair, and conditions were such it was not possible to salvage same.

TABLE I

Allocation of Flying Equipment

<i>Base</i>	<i>Type</i>	<i>Registration</i>
Sault Ste. Marie.....	Moth II	G-CAPC
Sudbury.....	Moth II	G-CAOX
Oba Lake.....	Moth II	CF-OAG
Biscotasing.....	Moth I	CF-OAD
	Moth I	G-CAOZ
Remi Lake.....	Moth II	CF-OAF
Twin Lakes.....	Moth II.....	G-CAPB
	D.H. 61	G-CAPG
Sioux Lookout.....	Moth II	CF-OAA
	Moth II	G-CAOW
	D.H. 61	CF-OAK
Goose Island.....	Moth II	G-CAOU
Kenora.....	Moth II	CF-OAC
	Hamilton	CF-OAJ
Ignace.....	Moth II	G-CAOY
Fort Frances.....	Hamilton	CF-OAH
Caribou Lake.....	Moth II	CF-OAE
Port Arthur.....	Fairchild 71-C	CF-OAM
Whitefish Lake.....	Moth II	G-CAPA
Orient Bay.....	Vedette	CF-OAB
Algonquin Park.....	Fairchild KR-34	CF-AOH

TABLE II

Classification of Flying During the Past Eleven Years.

<i>Classification</i>	<i>Hours Performed</i>
Fire Detection.....	28,321.05
Fire Suppression.....	22,051.01
Transportation Ordinary.....	10,770.25
Transportation Special.....	3,778.02
Sketching.....	3,035.33
Photography.....	1,207.40
Ferrying.....	3,617.51
Forced Landings.....	628.04
Operations.....	4,149.48
Flying Instruction.....	2,369.23
Observers' Instruction.....	94.09
Tests—Aircraft.....	974.47
Tests—Wireless.....	69.10
Dusting.....	41.35
Game Supervision.....	32.00
Inspection.....	951.20
Total.....	<u>82,091.53</u>

TABLE III

Totals for Eleven Year Period.

Hours Flown.....	82,091.53
Miles Flown.....	5,303,194
Passengers Flown.....	34,242
Personnel Flown.....	44,008
Effective Load Flown (pounds).....	15,883,421

TABLE IV
 TRANSPORT AIRCRAFT—LOADS CARRIED
 OPERATING SEASON 1934

Machine	Operating Load	Effective Load	Total Load
D.H. 61 G-CAPG.....	584,186 lbs.	291,680 lbs.	875,866 lbs.
Hours 388.30 Flights 617	292 tons, 186 lbs.	145 tons, 1,680 lbs.	437 tons, 1,866 lbs.
D.H. 61 CF-OAK.....	565,753 lbs.	391,739 lbs.	957,492 lbs.
Hours 504.40 Flights 645.....	282 tons, 1,753 lbs.	195 tons, 1,739 lbs.	478 tons, 1,492 lbs.
Fairchild 71C CF-OAM.....	352,928 lbs.	197,637 lbs.	550,565 lbs.
Hours 399.25 Flights 428.....	176 tons, 928 lbs.	98 tons, 1,637 lbs.	275 tons, 565 lbs.
Hamilton CF-OAH.....	484,670 lbs.	279,569 lbs.	764,239 lbs.
Hours 432.05 Flights 522.....	242 tons, 670 lbs.	139 tons, 1,569 lbs.	382 tons, 239 lbs.
Hamilton CF-OAJ.....	515,277 lbs.	203,039 lbs.	718,316 lbs.
Hours 320.45 Flights 468.....	257 tons, 1,277 lbs.	101 tons, 1,039 lbs.	359 tons, 316 lbs.
TOTAL TRANSPORT SECTION— Total Flying Time 2,045.15 Total Flights 2,680.			
Total Loading lbs.....	2,502,814 lbs.	1,363,664 lbs.	3,866,478 lbs.
Total Loading tons.....	1,251 tons, 814 lbs.	681 tons, 1,664 lbs.	1,933 tons, 478 lbs.
Loading average per machine....	500,562 lbs.	272,733 lbs.	773,295 lbs.
Loading average per flying hour..	1,223 lbs.	667 lbs.	1,890 lbs.
Loading average per flight.....	934 lbs.	508 lbs.	1,442 lbs.

TABLE V
OPERATIONS STATISTICS—MACHINE DAYS

MACHINES	Requisitions	Number of days machine available during season	Weather unfit	Weather fit	Number of days unserviceable	Clear days— machine available but not required	Machine days machine employed	Efficiency
Auk.....	87	169	37	132	4	34	94	97.0
Avocet.....	83	310	83	227	0	137	90	100.0
Blackbird.....	88	175	42	133	0	46	87	100.0
Bobolink.....	67	150	32	118	1	42	75	99.1
Crane.....	83	170	21	149	1	61	87	99.3
Crow.....	125	302	42	260	2	116	142	99.2
Dove.....	175	172	23	149	0	38	111	100.0
Emu.....	80	130	24	106	2	20	84	98.1
Flamingo.....	55	134	42	92	1	36	55	98.9
Goose.....	65	160	26	134	2	37	95	98.5
Grouse.....	56	69	9	60	0	14	46	100.0
Hawk.....	110	271	59	212	7	84	121	96.7
Heron.....	86	302	48	254	5	144	105	98.1
Jay.....	79	252	26	226	1	124	101	99.5
Kite.....	102	174	33	141	0	28	113	100.0
Martin.....	72	226	68	158	2	57	99	98.8
Upstart.....	116	163	22	141	0	34	107	100.0
Wren.....	82	163	30	133	0	48	85	100.0
Xbec.....	175	186	23	163	2	52	109	98.7
Yellowbird.....	73	141	21	120	0	49	71	100.0
Zeno.....	149	128	15	113	2	7	104	98.3
Totals.....	2,008	3,947	726	3,221	32	1,208	1,981	99.0

TABLE VI

	1934	1933	1932	1931	1930
<i>Flights</i>					
Total number of flights.....	8,865	10,022	9,728	10,617	11,955
Average duration of flight.....	47.9 min.	52.2 min.	1.00 hrs.	1.03 hrs.	1.19 hrs.
Average miles per flight.....	60.5	64.3	69.3	67.6	73.2
Average altitude.....	2,013	1,843	1,987	2,112	1,892
Average number of flights per day per machine on days machines employed.....	4.47	4.31	3.81	3.78	4.13
Number of miles flown.....	532,395	643,602	674,198	717,731	875,043
<i>Loading.</i>					
Total load-weight carried.....	6,677,154	8,173,894	8,148,047	8,648,324	9,477,384
Total operating load.....	4,646,037	5,721,220	5,890,338	6,375,977	7,179,208
Effective (pay) load.....	2,031,117	2,452,674	2,257,709	2,272,347	2,298,176
<i>Passengers carried.....</i>					
Average number of passengers per flight.....	3,997	5,248	4,482	4,369	4,766
Average number of passengers per machine.....	.45	.52	.46	.41	.40
Total passengers and personnel.....	190	239	172	162	191
Total passengers and personnel.....	6,601	8,454	8,028	8,910	9,821
Machine days—one machine for one day employed.....	1,981	2,374	2,552	2,807	2,893
Fair weather machine days—machine available and idle.....	1,208	1,106	1,409	999	642
Machine days—machine available but weather unfit.....	726	503	737	876	633
Total machine days supplied by the Service.....	3,915	3,983	4,698	4,682	4,168
Number of times one machine unserviceable for one day.....	32	77	120	181	286
Total possible machine days in the season.....	3,947	4,060	4,818	4,863	4,454

TABLE VII

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS
1933-34

Fire Detection.....	2,174.45
Fire Suppression.....	1,844.55
Transportation—Ordinary.....	1,820.35
Transportation—Special.....	675.50
Sketching.....	19.10
Photography.....	59.50
Wireless Tests.....	48.55
Game Supervision.....	5.10
Operations.....	160.30
Forced Landings.....	11.30
Ferrying.....	193.50
Tests—Aircraft.....	20.25
Tests—Engine.....	29.15
Flying Instruction.....	18.00
Total.....	7,082.40

III.—REFORESTATION

1. NURSERIES

The season of 1933-34 was marked by extremes of precipitation and temperature. Owing to the early snowfall in November, nursery operations were curtailed somewhat and the sub-zero temperature of the winter affected the stock, particularly at Midhurst. Labour employed was kept at a minimum to insure proper care of the routine work, and at St. Williams this was supplemented with men from the Turkey Point relief camp.

TABLE 1—SEED BEDS

CONIFERS

NURSERY	Quantity—Pounds		Beds	
	Spring	Fall	Spring	Fall
St. Williams.....	.....	1,809 $\frac{3}{4}$	...	1,152 $\frac{1}{2}$
Orono.....	398 $\frac{1}{8}$	1,334 $\frac{1}{4}$	411	902
Midhurst.....	.....	876 $\frac{3}{16}$	...	684
Totals.....	398 $\frac{1}{8}$	4,020 $\frac{3}{16}$	411	2,738 $\frac{1}{2}$
Grand total—Quantity—pounds	4,418 $\frac{5}{16}$			
Beds	3,149 $\frac{1}{2}$			

HARDWOODS

NURSERY	Quantity—Pounds		Quantity—Bushels	
	Spring	Fall	Spring	Fall
St. Williams.....	180	115	.....	1,557 $\frac{3}{8}$
Orono.....	...	5	26 $\frac{1}{4}$	81 $\frac{1}{4}$
Midhurst.....	...	8	15	.....
Total.....	180	128	41 $\frac{1}{4}$	1,638 $\frac{5}{8}$
Grand total—Quantity—pounds	308			
Quantity—bushels	1,679 $\frac{7}{8}$			

TABLE 2
SUMMARY OF NURSERY STOCK FOR PLANTING, 1935

Place	Conifers	Hardwoods	Cuttings	Totals
St. Williams.....	2,397,000	592,800	220,000	3,209,800
Midhurst.....	4,397,000	68,700	55,000	4,520,700
Orono.....	3,135,100	323,200	150,000	3,608,300
Totals.....	9,929,100	984,700	425,000	11,338,800

IMPROVEMENTS

(a) Buildings:

Three buildings were constructed at St. Williams, as follows. A small green-house 10' x 20' for experimental work and plant propagation. Two moveable 12' x 12' shanties for woods operations, and a 14' x 28' tool house.

All buildings on the Orono nursery were painted.

(b) Roads and Bridges:

Three quarters of a mile of nursery road was built at St. Williams.

A new road 125 rods in length was built at Orono, also the bridge over the C.N.R. right-of-way was rebuilt.

At Midhurst a new road was put through.

(c) Other Improvements:

Five miles of telephone line were constructed at St. Williams to hook up with the Port Rowan terminal.

PERMANENT PLANTATIONS

ST. WILLIAMS

Experimental or General	New or Refills	Mixture	Quantity	No. of Plantations
Park area T. Point.....	New	12 different species	11,625	1
Gravel Pit T. Point.....	New	Red Pine	2,000	1
U. T. Point.....	New	Red Pine	14,000	1
Bank T. Point.....	New	Jack Pine	2,000	1
T. T. Point.....	New	Red Pine	62,000	1
F. T. Point.....	New	Red Pine	11,300	1
68. Station No. 1.....	New	Red Pine	8,200	1
69. Station No. 1.....	New	Red & Sc. Pine	20,600	1
70. Station No. 1.....	New	Red Pine	23,000	1
Long Point.....	New	Red Pine	10,000	1
Experimental.....	New	Larch—Red Pine	22,010	1
Experimental.....	New	Larch—W. Spruce	22,024	1
Experimental.....	New	Larch—Red Cedar	22,071	1
Experimental.....	New	Larch—Wh. Pine	2,428	1
Experimental.....	New	Larch	1,255	2
Experimental.....	New	Larch—Wh. Spruce	2,384	1
Experimental.....	New	Larch	2,025	1
Experimental.....	New	Larch—R. Poplar	2,340	1
Experimental.....	New	Larch—Red Cedar	2,540	1
Experimental.....	New	Larch—R. Poplar	2,224	1
Experimental.....	New	Larch—Jack Pine	2,400	1
Experimental.....	New	Larch—Red Pine	2,184	1
Experimental.....	New	Larch—Red Pine	2,576	1
Experimental.....	New	Larch—Sc. Pine	2,460	1
Experimental.....	New	Larch—Sc. Pine	2,376	1
Experimental.....	New	Birch	1,800	1
Experimental.....	New	Maple S.	1,200	1
Experimental.....	New	Maple Nor.	600	1
Experimental.....	New	Maple Man.	600	1
Experimental.....	New	Misc.	355	1
R. Pine T. Point.....	Refills	Red Pine	800	1
W. Sp. T. Point.....	Refills	Wh. Spruce	15,000	1
K. T. Point.....	Refills	Red Pine	9,000	1
L. T. Point.....	Refills	Red Pine	900	1
Q. T. Point.....	Refills	Red Pine	8,000	1
59. Station No. 1.....	Refills	Red Pine	11,600	1
Total.....			307,887	37

ORONO

Experimental or General	New or Refills	Mixture	Quantity	No. of Plantations
General.....	Refills	Norway Spruce	500	1
General.....	Refills	White Spruce	600	1
General.....	Refills	Red Pine	350	1
Total.....			1,450	3

Grand Total..... 309,337

PROTECTION

(a) Fire:

One small fire, caused by lightning, broke out at Station No. 1 St. Williams. About one acre was burned over.

(b) *Insects:*

An outbreak "Ips pini" occurred in plantation No. 27 St. Williams where 193 trees were affected. The reduction of injury due to weevil at St. Williams amounted to 29%.

Insect infestations at Orono were of minor importance this year.

The white pine weevil and the Nantucket pine shoot moth are still serious pests attacking the white pine at Midhurst.

(c) *Birds:*

There was very little damage caused by birds at St. Williams. Severe damage was caused at Orono by pheasants in the seed beds. There was very little damage caused by birds at Midhurst.

(d) *Other Animals:*

There was no damage done by either mice or rabbits at St. Williams. Rabbits did considerable damage in the seed beds during the winter at Orono. The damage from animals was small at Midhurst.

(e) *Fungus Diseases:*

The following conditions were reported from St. Williams:

Damping off of seedling stock was light.

Practically all of the native sweet chestnut trees are dead as a result of the chestnut blight.

No evidence of white pine suffering from blister rust was observed. However, 323 plants of the family "Ribes" were dug up and burned. The following conditions were reported from Orono:

Damping off of seedling stock was very severe; as a result losses were heavy. A more satisfactory condition exists with regard to "Ribes." Very few infected plants were located, consequently white pine seed beds were sown for the first time since 1930.

The following conditions were reported from Midhurst:

An extensive "Ribes" eradication programme was carried on. The nursery is practically free from blister rust.

WOODLOT IMPROVEMENT

At St. Williams thinnings were carried out in plantations as follows:

A one-quarter acre plot in red pine plantation No. 27 was very heavily thinned for the purpose of observing growth reaction. The balance of Scotch pine plantation No. 16 was thinned and trimmed, completing these operations on the entire plot. A small section of white pine plantation No. 23, on which no thinning had been done, was completed. Plantation No. 37 was also subjected to thinning.

At St. Williams during the fiscal year a revenue of \$5,620.78 was obtained from wood operations in Stations Nos. 1 and 2, where badly fire-scarred oak and pine were removed and converted into lumber and fuelwood and sold locally.

TABLE 3—COUNTY FORESTS

Forest	Area in Acres	Area Planted 1934	Number of Trees	Fireguards Established or Maintained	New Fencing	Fencing Repaired	Fires	Insect Control	Fungus Control	Woodland Improvement
Hendrie.....	1,000	.....	.....	20 mi. M.	.....	10 rods	3 acres	1 acre	.....	10 acres
Northumberland.....	1,041	.....	.....	9 mi. M.	.....	60 rods	.....	4 acres	.....	3 acres
Vivian.....	1,190	3 acres	16,000	35 mi. M.	.....	80 rods	.....	7 acres	3 acres	2 acres
Uxbridge.....	973	.....	.....	7 mi. M.	.....	200 rods	.....	4 acres	.....	4 acres
Durham.....	1,200	.....	.....	15 mi. M.	.....	150 rods	.....	5 acres	.....	16 acres
Larose.....	1,181	.....	.....	5 mi. M.	.....	120 rods	.....	1 acre	.....	30 acres
Victoria (Omamee).....	160	.....	.....	3.5 mi. M.	.....	380 rods	.....	5 acres	.....	50 acres
Victoria (Burnt River).....	1,400	.....	.....	9 mi. M., 1 Mi. E.	180 rods	.....	.....	2 acres	.....	14 acres
Orr Lake.....	1,000	60 acres	37,500	.....	.....	.....	.....	3 acres	.....	.....
Dufferin.....	1,037	.....	.....	4 mi. M., 1 Mi. E.	17 rods	30 rods	30 acres	5 acres	.....	8 acres
*Camp Borden.....	6,500	350 acres	425,000	10 mi. E.	.....	.....	3.5 acres	4 acres	.....	105 acres
†Sand Banks.....	505	.....	.....	.....	.....	.....	.....	1 acre	.....	.....

*Federal Crown Land. †Ontario Crown Land.

At Orono there was no woodlot improvement owing to the fact that Lot 22, Con. 1, Manvers Twp., which had formed for some years part of the nursery property, was returned to the owner so that in future all fuel-wood required at the nursery will have to be purchased.

At Midhurst a piece of young hardwood bush was given a second thinning and the poplar removed from another section. In the swamp type about 10 acres were improved. These improvements yielded about 5,000 ft. of lumber, fence posts and fire-wood.

PUBLICITY

In accordance with policy to curtail expenditures wherever possible, only one exhibit was shown during 1934. This was at the county fair held in Simcoe in October.

2. COUNTY FORESTS

Work on the county forests this year, as in previous years, was drastically curtailed. Planting was limited to two county forests proper, namely, Vivian and Orr Lake. Three acres being planted on the former and sixty on the latter. At Camp Borden 350 acres were planted entirely by unemployed relief labour.

Careful watch was kept for fire, insects and fungus disease and any outbreaks were promptly dealt with. The amount of labour employed was kept to a minimum.

3. MUNICIPAL FORESTS

This name is applied first to any municipally-owned tract of land consisting of 50 acres or more which is under the supervision of the Forestry Branch, for the purpose of improving existing woodland, protection and conservation of water supply and soil erosion, and for recreational purposes, or, second to any municipally-owned tract of land consisting of from 25 to 50 acres under management, one-quarter or more of which is woodland.

TABLE 4—MUNICIPAL FORESTS

Municipal Forests	Owned by	Area in Acres	Area Planted 1934	Number of Trees
Beeton Waterworks.....	Town of Beeton	107	.....	.....
Brantford.....	City of Brantford	75	.....	.....
Coldwater.....	Village of Coldwater	50	.....	.....
Ebor Park.....	.....	50	.....	.....
Guelph.....	.....	...	30 acres	40,000
Hanover.....	Town of Hanover	105	.....	.....
Inglis Falls.....	City of Owen Sound	140	20 acres	26,000
Kitchener.....	City of Kitchener	100	.....	.....
King's Forest.....	City of Hamilton	700	2 acres	2,450
Mono.....	Township of Mono	50	25 acres	30,000
Mulmur.....	Township of Mulmur	50	.....	.....
Oro.....	Township of Oro	130	.....	.....
St. Catharines.....	City of St. Catharines	50	11 acres	14,000
St. Thomas.....	City of St. Thomas	350	70 acres	85,261
Township of Brantford.....	Twp. of Brantford	...	30 acres	35,000
Vespra.....	Township of Vespra	40	.....	7,000
Windham.....	Township of Windham	50	.....	.....
Woodstock.....	City of Woodstock	...	6 acres	.....
Total.....	.....	.....	.....	239,711

4. DEMONSTRATION PLOTS

This name is applied to any publicly-owned piece of waste land in close proximity to a travelled road. This land is owned or purchased expressly for the purpose of showing the public in any municipality what may be done for their community by tree-planting. These acres may vary in size from one to twenty-five acres. A sign which can be seen from the road is placed on the property and states that the planted area is a demonstration plot and that it is supervised by the Forestry Branch.

110 plantations were inspected and advice given when needed to the various municipal owners.

The conditions found on the majority of these plots were excellent and the expense of these establishments quite justified. Many of the older plantations have made splendid growth and now constitute a first-class demonstration of the value of tree-planting on non-agricultural soil.

The majority of the municipalities who own the plots take a great deal of pride and interest in them and for that reason they are generally well cared for. That is, fences are maintained, protection from fire is provided by ploughed fire-guards and any insect damage is reported to the Ontario Forestry Branch.

Up to date the total number of plots established is 110.

The following list shows the number of trees planted on demonstration plots during the spring of 1934.

Additions to plots previously established:

ADDITIONS TO PLOTS PREVIOUSLY ESTABLISHED	
Boy Scout Plantations.....	75,000
Brantford.....	51,000
Midland.....	24,000
Highway Plantation.....	18,000
Kitchener.....	10,800
Preston.....	7,500
York Township.....	6,200
East York.....	5,000
Warton.....	5,000
Windsor.....	4,000
Langstaff.....	3,500
Waverley.....	3,500
London.....	2,750
Waterford.....	2,000
Sturgeon Falls.....	1,191
Sudbury.....	815
Highway (Barrie-Orillia).....	750
Barrie.....	450
Hespeler.....	350
Simcoe.....	153
	222,059
NEW PLOTS ESTABLISHED	
Village of Fonthill.....	5,000
Collingwood.....	4,800
New Toronto.....	4,100
East Windsor.....	3,000
	16,900
Grand Total.....	238,959

5. DEMONSTRATION WOODLOTS

This name is applied to privately-owned areas of woodland adjacent to a travelled road. These areas are used expressly for the purpose of showing the public what may be done by applying forestry methods to the management of the woodlot for continuous production. An officer of the Ontario Forestry Branch advises the owner on improvement cuttings, thinnings and any planting that may be required to bring the woodlot into proper condition.

The number of demonstration woodlots was increased from 56 to 108. A sign which can be seen from the road is placed on the property and states the woodlot is a demonstration woodlot and that it is supervised by the Forestry Branch. It is planned to have at least one in each township. The following list gives the number and the location by counties.

DEMONSTRATION WOODLOTS ESTABLISHED TO DATE

Bruce.....	7	Dufferin.....	2
Elgin.....	2	Grey.....	3
Haldimand.....	1	Halton.....	5
Huron.....	1	Lambton.....	2
Middlesex.....	4	Norfolk.....	2
Oxford.....	6	Peel.....	8
Perth.....	1	Simcoe.....	11
Waterloo.....	5	Wellington.....	4
Wentworth.....	4	York.....	11
Dundas.....	3	Durham.....	3
Grenville.....	1	Frontenac.....	1
Lanark.....	1	Leeds.....	1
Northumberland.....	2	Ontario.....	10
Peterborough.....	2	Prince Edward.....	2
Renfrew.....	1	Victoria.....	2
Total.....	108		

6. RANGER PLANTATIONS

These were planted at various ranger headquarters as follows:

Parry Sound, District of Parry Sound.....	15,181
Ranger Lake, District of Algoma.....	7,600
Blind River, District of Algoma.....	3,000
Total.....	25,781

7. UNEMPLOYMENT RELIEF

Camp Borden:

Last year's programme of work was continued using men from one of the camps installed by the Department of Militia and Defence for the relief of unemployed single men.

The work consisted of planting and thinning and also clearing of fire-guards.

The planting was begun in April and continued until the last week in May, 425,000 trees being planted. The other work which was begun as soon as the planting was finished will probably go on all winter until the work is completed.

The number of men supervised each day by the Ontario Forestry Branch varied from 20 to 40.

Petawawa:

This project was continued under the relief scheme of the Department of Militia and Defence on the Petawawa Military Reserve.

The Ontario Forestry Branch gave technical assistance and supplied the trees and equipment for planting while the Department of Militia and Defence supplied the labour, board, freight and other expenses.

756,000 trees were planted in all, half of the number in the High View area and the other half at the Chalk River Bridge.

Planting commenced on May 6th and was completed June 1st.

Kingston:

This project was carried on under the relief scheme of the Department of Militia and Defence on Barriefield Common east of Kingston, and was handled in the same manner as Petawawa.

21,073 trees were planted. Planting commenced April 25th and was completed May 19th. The average number of men employed per day was 20.

Valcartier, Que.:

540,000 trees were supplied and planted under Federal Government supervision at Valcartier by unemployment relief labour.

Fredericton, N. B.:

102,000 trees were supplied and planted under Federal Government supervision at Fredericton by unemployed relief labour.

8. TREES DISTRIBUTED FOR PRIVATE PLANTING AND SCHOOLS

In the spring of 1934, 5,973 people secured trees from the Ontario Forestry Branch, totalling in all 6,416,030.

In the spring of 1934, 232 schools secured trees from the Ontario Forestry Branch, totalling in all 54,830.

The following tables give the species and the number distributed:

TABLE 5—TREES DISTRIBUTED FOR PRIVATE WORKS AND SCHOOLS, 1934

CONIFERS

Species	White Pine	Red Pine	Jack Pine	Scotch Pine	Larch	White Spruce	Norway Spruce	White Cedar	Miscel.
General Reforestation.....	630,507	1,405,511	740,716	669,478	45,315	234,353	208,802	206,865	27,546
Windbreaks.....	565	11,911	138	6,189	562	468,704	417,602	413,728	.....
Schools.....	.....	.....	.....	.....	.....	12,329	8,474	7,483	520
Totals.....	631,072	1,417,422	740,854	675,667	45,877	715,386	634,878	628,076	28,066

HARDWOODS

Species	Walnut	Butternut	Elm	Ash	Silver Maple	Hard Maple	Red Oak	Basswood	Carolina Poplar C.	Carolina Poplar R.	White Willow
General Reforestation.....	148,083	23,101	35,710	38,068	60,469	62,768	47,159	6,885	143,691	46,809	63,910
Schools.....	362	262	200	144	1,133	750	1,405	10	1,213	.....	1,180
Totals.....	148,445	23,363	35,910	38,212	61,602	63,518	48,564	6,895	144,904	46,809	65,090

Total Conifers..... 5,517,298
 Total Hardwoods..... 683,312
 Grand Total..... 6,200,610

9. SEED COLLECTING

During the autumn of 1934 seed-collecting was undertaken to procure only those species which were essential to the immediate needs of the nurseries. The largest quantity of any of the species being used is still red pine and practically all of this sown during the 1934 season was seed of the 1932 crop.

For convenience in handling this work the province has been divided into five zones each with a central storing and shipping point from which the zone takes its name. For a better understanding of these a brief outline of seed crop conditions in each zone is here set down.

(a) Seed condition throughout the province were as follows:

1. *Eagle River.*

From Eagle Lake to Dryden, north to the Canadian National Railway and south for a distance of 60 miles.

Crop Notes: Red Pine—over entire area..... $\frac{1}{4}$ crop
 White Pine—over entire area..... Not known
 White Spruce—over entire area..... $\frac{1}{4}$ crop

2. *Massey.*

From Pancake Bay to Warren and adjacent County north and including Manitoulin Island.

Crop Notes: Red Pine—Pancake Bay..... $\frac{1}{2}$ crop
 Batchewana..... $\frac{1}{4}$ crop
 Thessalon..... $\frac{1}{2}$ crop
 Elsewhere..... No crop
 White Pine—over entire area..... $\frac{1}{4}$ crop
 White Spruce—over entire area..... $\frac{1}{4}$ crop

3. *North Bay.*

From Warren to Chalk River and as far south as Powassan.

Crop Notes: Red Pine—over entire area..... No crop
 White Pine—over entire area..... $\frac{1}{2}$ crop
 White Spruce—over entire area..... $\frac{1}{2}$ crop

4. *Douglas.*

From Chalk River to Renfrew and south to Denbigh and Barry Bay.

Crop Notes: Red Pine—over entire area..... No crop
 White Pine—over entire area..... $\frac{1}{4}$ crop
 White Spruce—over entire area..... $\frac{1}{4}$ crop

5. *Angus.*

From Bruce Peninsula to Toronto, east to Uxbridge and west to Orangeville.

Crop Notes: Red Pine—over entire area..... $\frac{1}{8}$ crop
 White Pine—over entire area..... $\frac{3}{4}$ crop
 White Spruce—over entire area..... $\frac{3}{4}$ crop

(b) *Quantity of Seed Collected:*

The following table gives the number of bushels of each species gathered throughout the Province during 1934, and includes 72 bushels of soft maple and 22 bushels of white elm which were collected in Toronto:

TABLE 6—SEED COLLECTED

CONIFERS

	Angus	St. Williams	Orono
	Bushels of Cones	Bushels of Cones	Bushels of Cones
White Pine.....	1,049 7/8	.....	.....
White Spruce.....	640 5/8	4 *	.....
White Cedar.....	586 6/8	.....	.....
Red Pine.....	527	.....	.....
Scotch Pine.....	235 2/8	.....	.....
Jack Pine.....	147 2/8	.....	.....
Hemlock.....	27 2/8	.....	.....
Balsam.....	25 2/8	.....	.....
Norway Spruce.....	6	293 *	.....
European Larch.....	.....	14 8/8*	.....
Totals.....	3,245 2/8	298 4/8	.....

HARDWOODS

	Angus	St. Williams	Orono
	Bushels	Bushels	Bushels
Walnut.....	568	1,215	432
Butternut.....	475 7/8	197	15
Hickory.....	.....	80 2/8	.....
Soft Maple.....	72	.....	.....
Red Oak.....	61 7/8	10	.....
White Oak.....	.....	5	.....
Black Locust.....	53 3/8	32 *	.....
Hard Maple.....	47 4/8	23 4/8	.....
Basswood.....	28	.....	.....
White Elm.....	22	.....	.....
Beech.....	20 1/8	4 *	.....
Black Cherry.....	16 7/8	6 4/8	.....
White Birch.....	11 3/8	.....	.....
Yellow Birch.....	6 6/8	.....	.....
Honey Locust.....	4 2/8	.....	.....
Ironwood.....	3/8	.....	.....
Totals.....	1,388 3/8	1,573 2/8	447

Note—* approximately.

TABLE 7—SEED IN STORAGE

Species	Angus			St. Williams			Orono			Midhurst		
	Lbs.	Oz.	Bus.	Lbs.	Oz.	Bus.	Lbs.	Oz.	Bus.	Lbs.	Oz.	Bus.
Wh. Pine.....	1,310	13	.....	116	8	.....	.....	.....	.....	.....	.....	.....
Red Pine.....	10,654	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jack Pine.....	3	9	.....	206	.....	.....	.....	.....	.....	.....	.....	.....
Scotch Pine.....	10	10	.....	250	.....	.....	.....	.....	.....	.....	.....	.....
Aust. Pine.....	28	13	.....	12	.....	.....	.....	.....	.....	.....	.....	.....
Wh. Spruce.....	2,347	14	.....	563	.....	.....	.....	.....	.....	.....	.....	.....
Nor. Spruce.....	28	10	.....	383	.....	.....	.....	.....	.....	.....	.....	.....
Wh. Cedar.....	57	13	.....	2	8	.....	.....	.....	.....	.....	.....	.....
Hemlock.....	108	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Balsam.....	19	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Red Cedar.....	5	2	2/8	.....	.....	.....	.....	.....	1 3/4	.....	.....	.....
Larch.....	68	1	.....	3	.....	.....	.....	.....	.....	.....	.....	.....
Wh. Birch.....	7	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Yellow Birch.....	27	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Black Cherry.....	88	.....	.....	.....	.....	.....	.....	.....	2	.....	.....	.....
Black Locust.....	77	10	.....	18	.....	.....	.....	.....	.....	.....	.....	.....
Red Oak.....	.....	2	.....	.....	.....	.....	.....	.....	8	.....	.....	.....
Hard Maple.....	.....	2	2/8	.....	.....	.....	.....	.....	13 1/2	.....	.....	.....
Basswood.....	.....	3	3/8	.....	.....	.....	.....	.....	1 3/4	.....	.....	.....
Butternut.....	.....	2	7/8	.....	.....	.....	.....	.....	34	.....	.....	.....
Walnut.....	.....	1	7/8	.....	.....	.....	.....	.....	342	.....	.....	.....
Ironwood.....	.....	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sycamore.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	14,844	4	9 5/8	1,554	.....	.....	.....	.....	493	.....	.....	.....

Grand Total—16,398 pounds 4 oz.
502 5/8 bushels.

(c) *Germination:*

The germination of seed was conducted again this year in the Angus seed germinating laboratory as it is very necessary that accurate tests of all seed in storage be recorded, especially if we continue to sell our surplus seed. Such information is also necessary for the guidance of our nursery superintendents when sowing their seed.

The method used during the past year has been the Jacobsen Method as improved by Professor Toumey.

The number of tests by species is as follows:

White Pine.....	172
Red Pine.....	1,946
Jack Pine.....	7
Scotch Pine.....	9
White Spruce.....	190
Norway Spruce.....	6
White Cedar.....	21
Hemlock.....	17
Tamarack.....	3
Balsam.....	..
Japanese Larch.....	5
Total.....	2,376

(d) Improvements:

The improvements to the Angus seed extracting plant are as follows:

A new solid concrete seed storage vault 33' 3" x 36' x 8' 6" was put up. This was necessary to reduce the deterioration of seed caused by variations in temperature.

A dual purpose steel tower was erected to support the tank for the water pressure system and to serve as a lookout tower for fire-detection. The height of the tower is 100', and the height of the tank 65'.

A dust remover was installed to improve the working conditions for the men. This was done by the installation of a suction fan which is connected to each unit of the cleaning machinery by a system of pipes through which the dust is drawn.

The main building, bungalow, germinating laboratory, foreman's house and the tower house were painted.

(e) Publicity:

1. During the period of May 23rd to May 25th a meeting of the boy scouts, comprised of about 90 boys, was held at Angus for the purpose of demonstrating the practicability and need of reforesting the waste land of the province. The boys were instructed in the methods of planting and were required to plant trees under the supervision of Forestry Branch officers for a few hours of each of the three days that the camp was held. 75,000 trees were planted during the period. The camp was financed by the boys themselves.

This is a valuable educational feature, giving the youth of the province an insight into the value of utilizing non-agricultural soil for the purpose of growing timber.

2. The summer meeting of the Canadian Society of Forest Engineers was held at Angus in June of 1934. Among other items on the agenda of the meeting was an inspection of the seed-extraction plant and all work carried on by the Forestry Branch at Angus.

10. INVESTIGATIONS

(a) Special Groups of Seed Trees:

In order to obtain information with regard to the quality of red pine seed from the province as a whole, groups of trees were selected in various parts of the province from which cones containing such seed could be collected.

To make this investigation as comprehensive as possible, a strip of country traversing a large area of the province was selected, and groups of trees in this strip were marked, care being taken to make the distance between groups as nearly uniform as possible.

The first group, at the northwest end of the strip, was at Pancake Bay on the shores of Lake Superior, and the twelfth and last group was at Tweed.

The following list shows the location of the various groups:

- | | |
|-------------------|---------------|
| 1. Pancake Bay | 7. North Bay |
| 2. Batchewana Bay | 8. Mattawa |
| 3. Thessalon | 9. Moore Lake |
| 4. Algoma | 10. Pembroke |
| 5. Massey | 11. Griffith |
| 6. Whitefish | 12. Tweed |

(b) *Tree Seed:*

During the year the following studies were undertaken:

1. Improved methods for the curing of cones.
2. Date of maturity of some conifers other than red pine.
3. The relation between size of cone, size of seed and germination.
4. Nursery bed tests to form a basis of comparison with laboratory tested seed.
5. Several sample plots were established at Camp Borden of trees grown from seed of known provenience.
6. Nursery counts were made in the fall at each nursery for the purpose of determining variations in the quality of seed and the effect of different nursery practice.

11. SURVEYS

Inglis Falls Municipal Forest:

This area, which is approximately 137 acres in extent, is located between 3 and 4 miles south of the City of Owen Sound and to the west of No. 10 highway. Inglis Falls is a scenic spot on the Sydenham River which flows northerly across the extreme west side of the property.

The City of Owen Sound purchased this property in order to control to better advantage the flow of water in the river and its use by a mill-owner located at the top of the falls.

The survey provided the data upon which maps were constructed to show forest types, roads, trails and contours. It also provided material for a report showing forest conditions and with recommendations for the management of the property.

Camp Borden Forest:

The object of this survey was to re-establish the boundaries of the Camp Borden area north of the Pine River, which is being planted and protected under the direction of the Forestry Branch and to sub-divide it into blocks according to the fire-guards and the two rivers.

In addition to the boundary survey, a traverse was made of the Lisle road which crosses the property diagonally. The two fire-guards were also located in relation to the boundary and the Lisle road.

A traverse was also made of the high bank on the north side of the Bellajosh Creek starting from the west boundary and terminating at the junction of the Bellajosh Creek and the Pine River.

The survey of this Forest was not completed.

Oro Township Municipal Forest—County of Simcoe:

This property was surveyed. Traverses made of boundaries, roads, margins of natural woodland and plantations. All data has been collected for the map. Approximate area 100 acres.

Norfolk County Municipal Forest No. 1—Codling Tract:

This property consisting of Lot 18 in Concession 5 of the Township of South Walsingham was surveyed in the fall of 1934. Traverses were made of boundaries, roads, margins of natural woodland and plantations. Some studies of tree-growth were made as well as collecting all necessary data for the map.

Approximate area 100 acres.

Norfolk County Municipal Forest No. 2—Turner Tract:

This property consisting of Lot 8 in Con. 9 of the Township of Charlotteville was surveyed. Traverses were made of boundaries, roads, margins of natural woodland and plantations. All data was collected for the map.

Approximate area 100 acres.

Norfolk County Municipal Forest No. 3—Red Pine Tract:

This property consisting of Lot 6 in Con. 10 of the Township of Charlotteville was surveyed. Traverses were made of boundaries, roads, margins of natural woodland and plantations.

Approximate area 100 acres.

Norfolk County Municipal Forest No. 4—Windham Tract:

This property consisting of Lot 19 in Con. 14 of the Township of Windham was surveyed. Traverses were made of boundaries, roads, margins of natural woodland and plantations. Some studies of tree growth were made.

Approximate area 50 acres.

Norfolk County Municipal Forest No. 5—Payne Tract:

This property consisting of Lots 11 and 12 in Concessions 1 and 2 of the Township of Charlotteville was surveyed.

Approximate area 150 acres.

Norfolk County Municipal Forest No. 6—Simes Tract:

This property consisting of Lot 18 in Con. 6 of the Township of Walsingham was surveyed.

Approximate area 75 acres.

12. LECTURES

Illustrated lectures on reforestation and farm forestry were given at the one month and three months' courses conducted by the Department of Agriculture.

In addition, other lectures were given to farmers' clubs, service organizations, etc., throughout the Province.

13. INCOME

TABLE 8—REFORESTATION INCOME

	1932	1933	1934	Total
Sale of Seed	\$13,507.50	\$10,751.14	\$2,002.50	\$26,261.14
Sale of Wood.....	2,858.35	2,408.83	3,101.03	8,368.21
Sale of Trees.....	152.55	92.38	18.70	263.63
Grand Total.....				\$34,892.98

TABLE 9—SUMMARY OF TREES PLANTED PERMANENTLY 1934

Place	Conifers	Hardwoods	Cuttings	Totals
Private Planting:				
Reforestation.....	4,169,093	469,052	207,601	4,845,746
Windbreaks.....	1,300,034			1,300,034
School Planting.....	48,171	4,266	2,393	54,830
County Forests:				
Vivian.....	16,000			16,000
Orr Lake.....	97,500			97,500
Municipal Forests.....	239,711			239,711
Demonstration Plots	238,959			238,959
Relief Planting:				
Camp Borden.....	425,000			425,000
Petawawa.....	756,000			756,000
Kingston.....	21,073			21,073
Valcartier.....	540,000			540,000
Fredericton.....	102,000			102,000
Rangers' Plantations.....	25,781			25,781
Nurseries:				
St. Williams.....	307,887	6,205		314,092
Midhurst.....	0	0		0
Orono.....	1,450			1,450
Totals.....	8,288,659	479,523	209,994	8,978,176

TABLE 10—TREES DISTRIBUTED DURING PREVIOUS EIGHT YEAR PERIOD

	1927	1928	1929	1930	1931	1932	1933	1934
Comifers.....	6,223,363	10,720,605	10,761,779	9,989,337	9,686,924	8,173,637	7,564,869	8,288,659
Hardwoods.....	717,806	634,405	1,115,157	838,720	935,371	1,201,600	1,181,051	479,523
Cuttings.....	648,343	223,000	883,094	394,818	370,698	305,282	172,422	209,994
Total.....	7,589,512	11,578,010	12,760,030	11,222,875	10,992,993	9,680,519	8,918,342	8,978,176

LETTER OF TRANSMISSION

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:—

The undersigned has the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Forty-fourth Annual Report, 1934, of the Department over which I have the honour to preside.

Respectfully submitted,

PAUL LEDUC,

Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1935.

INTRODUCTORY LETTER

TO THE HONOURABLE PAUL LEDUC,
Minister of Mines.

SIR,—The undersigned has the honour to submit the Forty-fourth Annual Report of the Department of Mines, issued in eight parts, as follows:—

PART I

Statistical Review of the Mineral Industry of Ontario for 1934, by A. C. Young.
List of Mines, Quarries, and Works, 1934.
Mines of Ontario in 1934, by D. G. Sinclair, E. C. Keeley, D. F. Cooper, E. B. Weir, A. R. Webster.
Mining Accidents in 1934, by D. G. Sinclair, R. H. Cleland, D. F. Cooper, E. C. Keeley, A. R. Webster.
Classes for Prospectors, 1934–35, by E. M. Burwash.

PART II

Geology and Ore Deposits of the Matachewan-Kenogami Area, with maps Nos. 44a and 44b, by W. S. Dyer.

PART III

Little Long Lac Gold Area, with map No. 44d, by E. L. Bruce.

PART IV

Geology of the Rowan-Straw Lakes Area, with map No. 44e, by Jas. E. Thomson.
Gold Deposits on the Lake of the Woods, by Jas. E. Thomson.
Some Gold Occurrences West of Port Arthur, by Jas. E. Thomson.

PART V

Natural Gas in 1934, by R. B. Harkness.
Petroleum in 1934, by R. B. Harkness.

PART VI

Gold Deposits in the Vicinity of Red Lake Mines, by M. E. Hurst.
Geology of the Cat River-Kawinogans Lake Area, with map No. 44f, by W. D. Harding.

PART VII

Geology of the Opeepeesway Lake Area, with map No. 44g, by H. C. Laird.
Horwood Lake Area, by H. C. Laird.
Recent Developments in the Swayze and West Shiningtree Areas, by H. C. Laird.
Part of Strathy Township, by W. S. Savage.
Mongowin Township and Vicinity, by H. C. Rickaby.

PART VIII

Geology of the Lochalsh-Missinaibi Area, with map No. 44c, by E. M. Burwash.

Only Part I is bound with the Sessional Papers of the Legislature. All parts, together with accompanying geological maps as indicated above by number and letter, are available on application to the Department.

Respectfully submitted,
T. F. SUTHERLAND,
Deputy Minister of Mines

DEPARTMENT OF MINES,
Toronto, 1935.



PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. PAUL LEDUC, *Minister of Mines*

T. F. SUTHERLAND, *Deputy Minister*

FORTY-FOURTH ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
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1936



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Statistical Review of the Mineral Industry of Ontario for 1934

By A. C. Young

GENERAL SUMMARY

Mineral Production

Mineral production for 1934, valued at \$145,854,173, exceeded that of any previous year. For purposes of compilation the mineral industry is grouped into four main sections: metallics, non-metallics, structural materials, and clay products. Of these, metallics, including the famous gold-producers and the nickel-copper mines, is by far the most important. Owing to the increased price of gold (\$35.00 per ounce) the production value by this group exceeded the total output from all sources in 1929, the peak year in Ontario's mineral record. An examination of the table, "Summary of Mineral Statistics, 1934" (page 2), shows improvement in every group. Metals gained in value \$33,908,668, or 35.5 per cent.; non-metallics were up \$458,925, or 6.4 per cent.; structural materials \$1,430,586, or 22.6 per cent.; and clay products \$236,427, or 23 per cent.

The Dominion Bureau of Statistics has reported the value of Ontario field crops as \$143,734,000 for 1934, or the highest figure since 1930. For the first time in the history of the province mineral production has had a value in excess of field crops; this affords a striking illustration of the growing importance of the mineral industry in the economic life of Ontario.

Reference to the table "Comparative Value of Mineral Production, 1930-1934" (page 3), shows that the value of gold production has increased 19.3 per cent.; silver, 35.9; nickel, 59.6; copper, 46.4; and the platinum metals, which are a by-product of the nickel-copper industry and dependent entirely upon the prosperity of that industry, showed a gain of 312.6 per cent.

Activity in prospecting was widespread throughout the province during the year, and many claims were staked and recorded in the area east of Lake Nipigon. New properties came into production or were preparing to produce. Many old mines in the Lake of the Woods area were again taken up, giving work to many of the unemployed, besides attracting attention to this area, which figured so prominently during the nineties of the last century.

In the *Monthly Review of Business Statistics* for January, 1935, published by the Dominion Bureau of Statistics, Ottawa, the trend in the business affairs of Canada was reported as follows:—

Economic conditions in Canada showed improvement in 1934, adding to the advance recorded in the greater part of the preceding year. Most of the principal factors measuring the trend of economic activity were consequently much more favourable than during the low point of the depression reached in 1932 and the first quarter of 1933. The improvement was well defined during the first part of the year just ended, many factors reflecting a process of consolidation during the later months. The physical volume of business at the dawn of the new year [1935] was about equivalent to that of the later part of 1931.

The level of business operations in the last half of 1934 was, of course, far below that of 1928 or 1929. The result was that large numbers of the increasing active population remained unemployed, and many plants were either idle or operated at a point far below capacity levels.

A feature of the year was the advance in high-grade bond prices to the maximum point since the pre-war period. Wholesale prices remained stable at a level somewhat higher than that of 1933. After considerable fluctuation, common stock prices were slightly higher at the end of the year than at the beginning. The average of the official index for the twelve months ended December was 24.9 per cent. greater than the average for 1933. Trading on the Montreal and Toronto stock exchanges was inactive as compared with the preceding year.

SUMMARY OF MINERAL STATISTICS, 1934

Product	Quantity ¹	Value	Employees	Wages
METALLIC				
Gold.....oz.	2,105,341	\$43,521,249	10,193	\$15,920,169
Exchange equalization.....		29,287,439		
Silver.....oz.	5,523,938	2,600,393	272	291,243
Copper in matte exported ².....lbs.	13,883,479	602,257		
Copper, metallic and in concentrates, exported.....lbs.	191,676,060	14,220,417		
Nickel in matte, in speiss, and in ore exported; metallic nickel; and nickel content of oxides and salts.....lbs.	128,687,340	32,139,425	5,793	\$8,603,461
Platinum metals.....oz.	200,109	6,187,992		
Selenium.....lbs.	51,574	91,286		
Tellurium.....lbs.	5,130	25,599		
Bismuth.....lbs.	7,552	3,444		
Cobalt in metal, oxides, salts, ores, and residues.....lbs.	594,671	592,497	450	449,580
Lead in concentrates exported.....lbs.	21,558	525		
Chromite.....tons	40	480	16	9,485
Total.....		\$129,273,033	16,424	\$24,973,938
NON-METALLIC				
Actinolite.....tons	30	\$365		
Arsenic, white.....lbs.	1,647,513	56,412	(³)	(³)
Diatomite.....tons	46	1,920		
Feldspar, crude and ground.....tons	7,302	61,665	49	\$10,767
Fluorspar.....tons	150	2,100	4	825
Graphite, crude and refined.....tons		64,998	21	11,564
Gypsum.....tons	33,234	141,389	69	53,718
Sulphur ⁶.....tons	14,598	145,980		
Mica.....lbs.	1,236,302	9,059	19	1,395
Mineral waters.....Imp. gals.	21,775	1,622		
Natural gas.....M cu. ft.	7,682,851	4,741,368	931	1,010,979
Peat.....tons	1,878	7,343		
Petroleum, crude.....bbls.	141,385	299,874	204	110,008
Quartzite and quartz.....tons	89,838	134,572	55	28,746
Silica brick.....M	369	14,730	8	7,558
Salt.....tons	276,751	1,734,196	252	296,116
Talc.....tons	13,934	135,978	47	33,796
Total.....		\$7,553,571	1,659	\$1,565,472
STRUCTURAL MATERIALS				
Cement, Portland.....bbls.	1,702,128	\$2,403,590	341	\$328,648
Hydrated lime.....tons	22,281	249,038	187	116,020
Quicklime.....tons	168,760	1,287,250		
Sand and gravel.....tons	7,254,926	1,714,569	334	178,502
Sand-lime products ⁷		146,009	50	39,113
Stone: limestone, trap, granite, sandstone.....tons	2,460,301	1,965,507	810	368,109
Slate.....tons	120	600		
Total.....		\$7,766,563	1,722	\$1,030,392
CLAY PRODUCTS				
Brick, face.....No.	23,410,266	\$479,850		
Brick, common.....No.	16,114,490	227,276		
Brick, fancy and ornamental.....No.	14,277	835		
Brick, sewer.....No.	307,147	5,992		
Tile, drain.....No.	6,017,379	137,699	717	\$311,732
Tile, structural, roofing, and floor.....		120,981		
Sewer pipe, copings, flue-linings, etc.....		226,005		
Pottery.....		52,578		
Haydite.....		9,790		
Total.....		\$1,261,006	717	\$311,732
TOTAL VALUE in Canadian funds		\$145,854,173	20,522	\$27,881,534

¹All tons in this table are 2,000 pounds.

²Copper in matte valued at 4½ cents per pound, and nickel at 18 cents.

³Employees and wages for nickel-copper mines, smelters, and refineries include statistics of the Ontario Refining Company.

⁴Employees and wages for silver-cobalt smelters and refineries.

⁵Employees and wages included with figures for silver-cobalt smelters and refineries (⁴).

⁶Tonnage given is sulphur content of sulphuric acid; no iron pyrites was sold in 1934.

⁷No deduction made for lime used in manufacturing.

COMPARATIVE VALUE OF MINERAL PRODUCTION, 1930-1934

Product	1930	1931	1932	1933	1934
METALLICS					
Gold (Canadian value)	\$35,923,260	\$45,043,837	\$53,418,449	\$61,044,951	\$72,808,688
Silver	3,998,112	1,880,860	1,910,937	1,912,934	2,600,393
Platinum metals	2,436,683	2,812,834	1,998,911	1,501,233	6,187,992
Cobalt ¹	1,144,007	651,179	587,957	597,752	592,497
Nickel ²	24,455,134	15,005,080	7,179,862	20,130,480	32,139,425
Copper, metallic and in matte	15,186,467	8,907,069	5,025,684	10,118,847	14,822,704
Selenium		32,108		53,745	91,286
Tellurium					25,599
Lead, pig and in ore	116,034	41,987	1,756	692	525
Zinc in ore and concentrates	127,004				
Bismuth	6,366	3,532	7,289	3,731	3,444
Molybdenite		280			
Chromite					480
Total	\$83,393,067	\$74,378,766	\$70,130,845	\$95,364,365	\$129,273,033
NON-METALLICS					
Actinolite	\$437	\$456			\$365
Arsenic, white	109,932	135,170	\$98,914	\$56,534	56,412
Barite				60	
Diatomite	140	840	309	1,298	1,920
Feldspar, crude and ground	104,670	103,008	42,920	45,350	61,665
Fluorspar	1,240	620	464	1,064	2,100
Graphite, crude and refined	86,543	32,149	18,483	16,145	64,998
Gypsum	776,069	374,469	186,176	112,319	141,389
Iron pyrites and sulphur ³	73,855	65,080	33,320	81,960	145,980
Mica	34,275	23,465	2,752	9,371	9,059
Mineral waters	20,754	8,578	2,473	2,347	1,622
Natural gas	5,061,588	4,635,497	4,719,297	4,523,084	4,741,368
Peat fuel	1,602	1,096	10,107	900	7,343
Petroleum, crude	235,746	219,993	247,468	253,486	299,874
Quartzite and quartz	274,674	148,642	93,574	86,146	134,572
Silica brick	19,120	13,702	4,303	7,351	14,730
Salt	1,558,405	1,760,388	1,789,752	1,755,087	1,734,196
Talc and soapstone	133,213	122,044	111,585	142,134	135,978
Total	\$8,492,263	\$7,642,308	\$7,361,897	\$7,094,636	\$7,553,571
STRUCTURAL MATERIALS					
Cement, Portland	\$5,779,404	\$5,006,826	\$2,288,975	\$1,587,812	\$2,403,590
Lime, hydrated and quicklime	2,177,587	1,221,190	1,273,230	1,227,196	1,536,288
Sand and gravel	3,559,487	2,317,015	2,000,298	2,467,916	1,714,569
Sand-lime brick ⁴	424,178	253,228	78,398	69,785	146,009
Stone: limestone, trap, granite, etc.	4,630,970	3,197,297	1,655,016	983,268	1,965,507
Slate					600
Total	\$16,571,626	\$11,995,556	\$7,295,917	\$6,335,977	\$7,766,563
CLAY PRODUCTS					
Brick, face	\$1,811,569	\$1,278,954	\$532,728	\$351,292	\$479,850
Brick, common	779,744	622,777	286,928	163,338	227,276
Brick, fancy and ornamental	23,858	16,829	1,790	387	835
Brick, sewer	12,490	33,321	18,638	3,683	5,992
Tile, drain	593,980	244,368	144,579	179,015	137,699
Tile, structural, roofing, and floor	848,556	378,193	169,824	74,064	120,981
Sewer pipe, copings, flue-linings, etc.	834,361	696,964	451,786	185,138	226,005
Pottery	89,384	73,860	67,866	52,650	52,578
Haydite	227,275	167,533	16,366	15,012	9,790
Total	\$5,221,214	\$3,552,799	\$1,690,505	\$1,024,579	\$1,261,006
GRAND TOTAL	\$113,678,170	\$97,569,429	\$86,479,164	\$109,819,557	\$145,854,173

¹Cobalt in oxide, metallic cobalt, and cobalt content of residues marketed.²Nickel in matte, oxide, and metallic nickel.³Includes value of sulphuric acid produced.⁴No deduction made for lime consumed in manufacturing.

The table below shows the aggregate value of metals from the time production began in Ontario and of other minerals beginning with 1891. Since 1914 the statistics of annual production credit the province only with the value of the pig iron made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables, credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario would involve a duplication of this item.

TOTAL MINERAL PRODUCTION

Year	Exchange equalization or discount	Metallics	Non-metallics	Structural materials	Clay products	Total
Before 1891 ¹		\$9,520,269				\$9,520,269
1891		388,715		\$4,316,958		4,705,673
1892		864,382		4,509,757		5,374,139
1893		614,762		5,505,991		6,120,753
1894		842,750		5,244,008		6,086,758
1895		616,055		4,554,983		5,170,138
1896		963,288		4,271,715		5,235,003
1897		1,038,089		4,480,452		5,518,541
1898		1,689,002		5,546,875		7,235,877
1899		2,055,592		6,361,081		8,416,673
1900		2,565,286		6,733,338		9,298,624
1901		5,016,734		6,814,352		11,831,086
1902		6,257,499		7,134,135		13,391,634
1903		5,242,575		7,628,018		12,870,593
1904		4,906,677		6,665,970		11,572,647
1905		10,201,010		7,653,286		17,854,296
1906		13,353,080		9,035,303		22,388,383
1907		14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908		16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909		22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910		28,166,678	3,141,658	4,380,000	3,630,559	39,313,895
1911		29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912		34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913		37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914		33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915		44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916		55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917		56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918		66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919		41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920	\$1,376,275	48,281,553	8,141,796	11,921,019	4,735,154	74,455,797
1921	1,359,636	28,777,581	6,636,217	13,967,386	5,183,125	55,923,945
1922	208,621	40,290,157	7,591,913	13,640,166	6,944,218	68,675,075
1923	279,446	44,076,660	8,511,786	13,139,757	6,269,140	72,276,789
1924	196,749	52,130,314	7,555,283	12,398,465	5,137,865	77,418,676
1925	— 2,838	62,495,472	7,488,034	12,451,174	5,148,626	87,500,468
1926	— 595	59,218,297	7,842,632	12,681,308	5,356,469	85,098,111
1927	— 235	62,631,255	7,638,605	14,160,552	5,853,035	90,283,212
1928	2,811	71,267,003	7,822,641	14,815,814	6,177,664	100,085,933
1929	157,456	83,967,446	8,621,427	18,541,687	6,830,162	118,118,178
1930	36,702	83,356,365	8,492,263	16,571,626	5,221,214	113,678,170
1931	1,926,222	72,452,544	7,642,308	11,995,556	3,552,799	97,569,429
1932	6,133,828	63,997,017	7,361,897	7,295,917	1,690,505	86,479,164
1933	16,486,437	78,877,928	7,094,636	6,335,977	1,024,579	109,819,557
1934	29,287,439	99,985,594	7,553,571	7,766,563	1,261,006	145,854,173
Total	\$57,447,954	\$1,498,806,045		\$633,288,916		\$2,189,542,915

¹Prior to 1891, when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of \$9,520,269 were produced. No estimate has been made of the output of non-metallics up to 1891.

Metal Production

In the total production of metals in Ontario, noted hereunder, gold moved up from third to first place in 1927:—

METAL PRODUCTION TO DECEMBER 31, 1934

Metal or product	To December 31, 1933	1934	To December 31, 1934
Gold.....	\$486,081,471	\$43,521,249	\$529,602,720
Exchange equalization.....	28,160,515	29,287,439	57,447,954
Nickel, including nickel oxides and salts.....	359,383,615	32,139,425	391,523,040
Silver.....	257,686,623	2,600,393	260,287,016
Copper ¹	145,225,872	14,822,704	160,048,576
Pig iron from domestic ore.....	84,775,556	.....	84,775,556
Cobalt ²	25,929,269	592,497	26,521,766
Platinum metals.....	24,806,192	6,187,992	30,994,184
Iron ore ³	9,463,516	.....	9,463,516
Lead.....	4,485,314	525	4,485,839
Zinc, in ore and concentrates.....	535,696	.....	535,696
Molybdenite.....	210,015	.....	210,015
Bismuth.....	151,459	3,444	154,903
Selenium.....	85,853	91,286	177,139
Tellurium.....	.....	25,599	25,599
Chromite.....	.....	480	480
Total.....	\$1,426,980,966	\$129,273,033	\$1,556,253,999

¹Includes small quantities of copper sulphate.

²Includes metal, oxide, salts, and cobalt contents of residues exported.

³Value of ore shipped out of the province.

Dividends.—During 1934 dividends were paid by 12 gold, 2 nickel-copper, and 2 silver-cobalt mining companies. Total payments by metal mines of the province are rated hereunder by groups:—

DIVIDENDS PAID BY METAL MINES TO DECEMBER 31, 1934

Industry	To end of 1933	1934	To end of 1934
Nickel-copper.....	\$149,723,449	\$10,126,014	\$159,849,463
Gold.....	153,107,391	26,841,464	179,948,855
Silver-cobalt.....	97,691,281	260,000	97,951,281
Total.....	\$400,522,121	\$37,227,478	\$437,749,599

Diamond-Drilling

During the past two years diamond-drilling in Ontario has been active. Sixteen companies were operating, and the statistics which follow present a fairly complete picture. In 1933 there were 143 drills in use, and employment was given to 251 men who received \$375,236 in wages. The corresponding figures for 1934 are 285 drills, 518 men, and \$759,285 in wages. Diamond-drilling operations afford an excellent yard-stick in appraising the general trend in mining development and prospecting. As these Ontario firms do considerable drilling in the neighbouring provinces, Quebec and Manitoba, and also much farther afield, statistics covering the work done in these outside areas are also shown. It should, however, be pointed out that the data for outside provinces may be incomplete.

DIAMOND-DRILLING OPERATIONS, 1933 AND 1934

Province	1933		1934	
	Holes	Core footage	Holes	Core footage
Ontario.....	2,692	389,764	3,891	672,011
Quebec.....	472	138,692	1,023	215,153
Manitoba.....	277	39,462	418	81,226
Saskatchewan and N.W.T.....	4	798	33	5,791
Total.....	3,445	568,716 (107.7 miles)	5,365	974,181 (184.5 miles)

On the other hand consumption of diamonds used in drilling refers to footage drilled in all provinces in which work was reported, and is indicative of the trade available for diamond merchants as well as the amount of wear or wastage of these abrasives in our hard pre-Cambrian rocks. The total consumption of borts, ballas, and carbons was 39,975.43 carats, as shown below:—

CONSUMPTION OF DIAMONDS BY REPORTING FIRMS, 1934

Period	Borts	Ballas	Carbons
	carats	carats	carats
On hand December 31, 1933.....	10,402.79	76.61	3,100.90
Purchased in 1934.....	40,835.30	32.19	2,680.13
On hand December 31, 1934.....	51,238.09	108.80	5,781.03
Consumed (39,975.43) in 1934.....	13,380.92	76.57	3,695.00
	37,857.17	32.23	2,086.03

Prospecting

An index of prospecting activity is afforded by the following table:—

MINING CLAIMS RECORDED, 1907-1934

Year	No.	Year	No.
1907.....	13,996	1921.....	2,459
1908.....	4,634	1922.....	5,686
1909.....	9,746	1923.....	6,092
1910.....	5,792	1924.....	5,222
1911.....	9,001	1925.....	4,751
1912.....	3,104	1926.....	13,496
1913.....	4,320	1927.....	15,554
1914.....	1,913	1928.....	15,046
1915.....	2,519	1929.....	8,207
1916.....	2,470	1930.....	3,886
1917.....	1,936	1931.....	5,779
1918.....	1,534	1932.....	4,945
1919.....	2,918	1933.....	8,077
1920.....	2,160	1934.....	16,888

METALLICS

Gold

General Summary

At the old price of gold the record of production from all sources in Ontario during 1934 was \$1,037,265 below the figures for 1933. Taking the exchange equalization and world price into consideration, the production value in 1934

in Canadian funds was \$11,763,737 in excess of that for 1933, the total figures of value being \$72,808,688 as against \$61,044,951.

Referring to the gold mines separately, the year 1934 has shown marked improvement, and while the ounces recovered in Ontario declined, the quantity of ore treated increased, moving up from 5,621,517 tons during 1933 to 6,413,010 tons in 1934, or an increase of 14 per cent. This expansion indicates the increased milling facilities and the ability of operators to treat much lower grade ore, thereby increasing the life of the mines and the communities now dependent on this industry. At Porcupine the average value per ton of ore treated, at the Canadian price of gold, was \$8.88; at Kirkland Lake, \$17.47; in Matachewan, \$6.15; and in Northwestern Ontario, \$4.83. In this connection it is of interest to note that in the Transvaal the record for 1934 as compared with 1933 shows an increase in tonnage milled of nearly 8 per cent., but a decrease in grade from 5.844 to 5.150 pennyweights per ton of ore, or almost 12 per cent. During 1934, 8 mines reported production from Porcupine, and 4 properties carried on small part-time operations. Ten were active at Kirkland Lake, 3 in Matachewan, and 18 in Northwestern Ontario.

Although the output from the northwestern portion of the province was small and mainly produced by one mine, the Howey, it is of interest to record the reopening of many old properties which were producers in the nineties and which are now being taken up again. In addition important new mines have recently come into production, e.g. Little Long Lac and others. The increased price of gold, modern milling methods, and improved transportation facilities have created a considerable change in the outlook of the gold-mining industry in this area. When it is remembered that favourable gold formations are known to exist and that new finds are becoming general over a wide area, the developments in gold-mining in this part of the province promise to be of considerable importance during the next few years.

In the late summer new finds were reported from the Sturgeon River area, which is east of Lake Nipigon. A gold "rush" followed, and hundreds of claims were staked and recorded, but it is too soon to estimate the importance of this new field. Very rich veins on the claims of the Sturgeon River Gold Mines have been found on surface and by diamond-drilling. Favourable developments at the Little Long Lac mine and at the Central Patricia and Pickle Crow mines near the Albany river, with continued interest at Red Lake, are an earnest of a revival of gold-mining in the northwestern part of Ontario. McKenzie Red Lake, the second producer at Red Lake, turned over its new 125-ton mill in February, 1935.

The number employed in producing gold mines, exclusive of salaried officials, increased from 8,706 in 1933 to 10,193 in 1934, while for the whole industry the number gainfully employed rose from 16,103 to 19,387, an increase of 21.6 per cent. This is exclusive of the great army of men absorbed in prospecting and developing newly staked claims. From the point of view of claims recorded, the year 1934 was the highest on record, a total of 16,888 claims having been filed. This is more than double the figure for 1933, when 8,077 claims were recorded. Previous high records were made in 1907, 1926, 1927, and 1928.

Gold-Milling Plants

The milling capacity in tons per day of idle and producing gold mines in Ontario at the end of 1934, and that of projected plants and proposed expansion of existing plants for 1935, are summarized as follows:—

GOLD-MILLING PLANTS AT ONTARIO MINES, 1934

Area and mine	Tonnage idle	Tonnage operating	Proposed tonnage
KIRKLAND LAKE BELT:			
Barry-Hollinger		100	
Bidgood		100	
Canadian Reserve (Larder lake)	500		
Kirkland Gold Belt			100
Kirkland Lake Gold		150	
Lake Shore		2,325	
Lucky Cross (Golden Gate Mining Co.)	20		
Macassa		200	
Sylvanite		325	
Teck-Hughes		1,325	
Toburn		100	
Wright-Hargreaves		1,000	
PORCUPINE BELT:			
Anglo-Huronian (Vipond)		300	
Blue Quartz (Amalgamated Goldfields)		25	
Buffalo Ankerite		350	
Canusa		25	
Coniaurum		400	
Dome		1,500	
Gillies Lake Porcupine			75
Hayden	40		
Hollinger		5,000	
Lakeland	25		
McIntyre-Porcupine		2,250	
McLaren-Porcupine		3	
Marbuan (March)		200	
Munro Croesus	25		
Northern Turnbull		15	
Paymaster Consolidated		200	
Porcupine Peninsular (Night Hawk lake)	200		
MATACHEWAN AND WEST SHININGTREE:			
Ashley		125	
Churchhill			10
Matachewan Consolidated		100	
Young-Davidson		500	
SUDBURY DISTRICT:			
Halcrow-Swayze		25	
Lebel Oro (Long Lake)			200
McMillan		125	
MICHIPICOTEN AND GOUDREAU:			
Algold (New Goudreau)	50		
Algoma Summit		25	
Minto		80	
Parkhill		100	
THUNDER BAY DISTRICT:			
Ardeen (Moss)		200	
Little Long Lac		200	
McMartin, J. Bruce (Dikdik)			10
North Shores (McKellar-Longworth)		25	
Northern Empire (Beardmore)		125	
St. Anthony		125	
Tashota			50
PATRICIA PORTION OF KENORA:			
Casey Summit		50	
Central Patricia		50	+50
Howey		1,100	
J-M Consolidated		30	
McKenzie Red Lake			200
Pickle Crow			100
RAINY RIVER DISTRICT:			
Foley Syndicate		5	
Golden Star		5	
Saundry Syndicate		5	
Total	860	18,893	795

Labour Statistics

The following figures summarize labour statistics for the gold-mining industry, as reported to the Ontario Department of Mines:—

AVERAGE YEARLY WAGE, GOLD-MINING INDUSTRY, 1933 AND 1934

Locality	1933			1934		
	No. of wage earners	Wages paid	Average wage per annum	No. of wage earners	Wages paid	Average wage per annum
Porcupine	4,728	\$7,645,825	\$1,617	5,295	\$8,541,490	\$1,613
Kirkland Lake	3,493	5,584,787	1,599	3,525	5,706,528	1,619
N.W. Ontario	485	717,492	1,480	1,373	1,672,151	1,217
Operating but non-producing	665	514,056	773	1,195	1,059,506	886
Total	9,371	\$14,462,160	\$1,543	11,388	\$16,979,675	\$1,491

Production and Dividends

The following tables show the total gold production from 1866 to 1934, the production by regions in 1934, the total production by regions since 1910, and the dividends paid by the various gold-mining companies.

GOLD PRODUCTION, 1866-1934

(On the standard basis of \$20.671834 per ounce, or one dollar = 0.048375 ounces)

Year	Total production, value	Porcupine belt		Kirkland Lake belt		N.W. Ontario ¹	
		Value	Per cent.	Value	Per cent.	Value	Per cent.
1866-1891 ²	\$190,258						
1892-1909 ³	2,509,492						
1910	68,498	\$35,539	51.8				
1911	42,637	15,437	36.2				
1912	2,114,086	1,730,628	81.8				
1913	4,558,518	4,294,113	94.1	\$86,316	1.9		
1914	5,544,979	5,206,006	93.8	114,154	2		
1915	8,501,391	7,462,111	88.6	551,069	6.5		
1916	10,339,259	9,391,408	90.8	702,761	6.8		
1917	8,698,735	8,229,744	94.5	404,346	4.6		
1918	8,502,480	7,767,907	91.4	632,007	7.4		
1919	10,451,709	9,941,803	95.1	486,809	4.7		
1920	11,686,043	10,597,572	90.7	1,033,478	8.8		
1921	14,692,357	13,103,526	89.5	1,524,851	10.4		
1922	20,579,569	18,374,658	89.3	2,159,581	10.5		
1923	20,136,287	17,313,115	85.9	2,719,939	13.5		
1924	25,669,303	22,135,534	86.2	3,446,632	13.4		
1925	30,206,432	24,733,120	81.8	5,385,256	17.8		
1926	30,950,753	23,680,670	76.5	7,174,083	23.2		
1927	33,627,040	23,851,857	70.9	9,674,114	28.7		
1928	32,629,111	20,246,319	62	12,233,524	37.5		
1929	33,535,226	19,281,286	57.6	14,046,596	41.8	\$22,988	0.07
1930	35,886,558	17,758,842	49.6	17,172,770	47.9	461,730	1.3
1931	43,117,615	19,891,521	46.2	21,734,729	50.4	1,007,756	2.3
1932	47,284,621	21,422,117	45.2	23,782,313	50.3	1,607,831	3.4
1933	44,558,514	21,624,617	48.5	20,817,277	46.7	1,352,017	3
1934	43,521,249	19,634,097	45	20,424,716	46.9	2,214,385	5
Total	\$529,602,720	\$347,723,547	65.6	\$166,307,321	31.4		

¹Recent production only. Gold output from 1866 to 1909, inclusive, came from Hastings county and Northwestern Ontario. No segregation of statistics can now be made.

²Estimated.

³Maximum yearly output was \$424,568 in 1899.

PRODUCTION OF GOLD MINES, 1934

Area	Ore milled	Gold content ¹		Silver content		Total value, standard ¹	Exchange equalization	Value, Canadian funds
		ounces	ounces	ounces	ounces			
PORCUPINE								
Amalgamated Goldfields.....	500	19.02	\$393	8	\$1	\$397	\$206	\$663
Anglo-Huronian (Vipond).....	101,806	15,541.47	321,271	2,774	1,233	322,564	216,679	539,243
Bufileo Ankerite.....	131,720	20,603.16	425,905	1,999	939	426,844	286,051	712,898
Coniaurum.....	138,111	28,435.51	587,815	4,209	1,977	589,792	389,361	979,156
Ponic.....	517,000	203,157.67	4,261,657	18,939	8,712	4,270,369	2,906,718	7,177,087
Hollinger.....	1,900,490	434,257.11	8,976,892	108,827	52,595	9,029,487	6,079,396	15,108,883
McIntyre-Porcupine.....	851,315	239,039.32	4,942,620	58,121	27,005	4,969,625	3,319,637	8,289,262
McIntyre-Porcupine.....	50	9.86	201	2	1	205	131	339
Marbuan.....	26,030	3,304.35	68,307	298	117	68,424	41,968	113,422
Munro Croesus.....	.....	298.51	6,171	24	13	6,184	4,283	10,467
Northern Turnbull.....	30	5	103	.....	.....	103	69	172
Paymaster Consolidated.....	13,824	2,020.5	41,767	583	303	42,070	27,452	69,522
Miscellaneous.....	.....	48	992	.....	.....	992	664	1,656
Total.....	3,711,714	949,799.57	\$19,631,097	196,081	\$92,989	\$19,727,086	\$13,275,684	\$33,002,770
KIRKLAND LAKE								
Argonaut (tailings).....	12	54	\$1,116	18	\$9	\$1,125	\$747	\$1,872
Barry-Hollinger.....	33,415	4,399.52	90,916	409	193	91,139	60,937	152,076
Bidgood.....	2,433	199.46	4,123	39	18	4,141	2,663	6,804
Kirkland Lake Gold.....	64,952	20,346.21	419,973	2,853	1,340	421,313	281,987	703,300
Lake Shore.....	836,023	472,762.19	9,752,189	96,940	45,513	9,797,702	6,508,117	16,305,819
Macassa.....	66,557	32,055.98	662,656	3,684	1,726	664,382	446,716	1,111,098
Moffatt-Hall.....	8,476	2,525.3	52,202	343	163	52,365	31,706	87,071
Sylvania.....	111,767	50,336.63	1,040,552	8,298	3,770	1,044,322	696,062	1,740,384
Teek-Hughes.....	142,745	167,411.82	3,160,709	23,837	11,161	3,171,870	2,329,821	5,801,691
Toburn.....	36,230	20,400.69	421,720	1,874	2,311	424,031	284,088	708,149
Wright-Hargreaves.....	351,118	218,203.16	4,510,660	39,962	18,340	4,529,000	3,043,292	7,572,292
Miscellaneous.....	.....	380.69	7,870	34	16	7,886	5,261	13,150
Total.....	1,957,058	988,045.65	\$20,424,716	181,291	\$84,560	\$20,509,276	\$13,691,400	\$34,203,676
MATACHEWAN								
Ashley.....	43,532	13,181.48	\$272,485	2,023	\$941	\$273,426	\$183,401	\$456,830
Matatchewan Consolidated.....	4,680	679.39	14,044	100	52	14,096	9,472	23,568
Young-Davidson.....	51,842	3,878.11	80,168	1,399	728	80,896	53,615	134,511
Total.....	100,054	17,738.98	\$306,697	3,522	\$1,721	\$308,418	\$246,491	\$614,909

NORTHWESTERN ONTARIO									
Algoma Summit.....	421	143.80	\$2,972	14	\$7	\$2,979	\$1,947	\$4,926	
Ardeen (Moss).....	38,143	5,815.27	120,212	31,796	15,175	135,387	80,707	216,094	
Cassey Summit ²	4,094	887.89	18,354	87	41	18,395	12,278	30,673	
Central Canada Mines.....	350	21.44	443	13	7	450	292	742	
Central Patricia.....	11,536	6,373.15	131,745	577	292	132,037	87,525	219,562	
Dikdik.....	230	1,082.00	22,367	644	309	22,676	14,962	37,638	
Duport.....	25	64.99	1,343			1,343	899	2,242	
Foley Syndicate.....	232	243.06	5,025	127	60	5,085	3,360	8,445	
Golden Star.....	260	76.13	1,574	24	11	1,585	1,063	2,648	
Howey.....	481,757	45,985.26	950,600	15,434	7,197	957,797	636,426	1,594,223	
J-M Consolidated.....	3,443	1,019.09	21,067	621	359	21,426	13,963	35,389	
Lebel Oro (Long Lake).....	7	36.38	752	3	1	753	503	1,256	
Little Long Lac.....	5,485	2,456.99	50,790	198	104	50,894	34,586	85,480	
McMillan.....	12,313	1,959.39	40,504	63	31	40,535	26,809	67,344	
Minto.....	22,189	4,912.20	101,544	144	66	101,610	67,691	169,301	
Northern Empire.....	22,507	5,662.57	117,056	860	416	117,472	78,175	195,647	
Parkhill.....	19,431	8,983.81	185,712	407	189	185,901	124,746	310,647	
St. Anthony (ore, dump, tailings).....	21,618	3,571.38	73,827	991	491	74,318	48,880	123,198	
Saundary Syndicate.....	13	12.62	261			261	174	435	
Sol-D'Or (Bathurst).....	130	74.51	1,540	6	2	1,542	1,009	2,551	
Total.....	644,184	89,381.93	\$1,847,688	52,008	\$24,758	\$1,872,446	\$1,235,995	\$3,108,441	
Total for gold mines ³	6,413,010	2,044,966.13	\$42,273,198	432,905	\$204,028	\$42,477,226	\$28,452,570	\$70,929,796	
MISCELLANEOUS									
Nickel-copper refining, Cobalt ores.....		60,374.48	\$1,248,051			\$1,248,051	\$834,869	\$2,082,920	
Total gold output ¹		2,105,340.61	\$43,521,249			\$43,521,249	\$28,452,570		
CALENDAR YEAR 1933									
Porcupine.....	3,402,632	1,046,091.01	\$21,624,617	171,437	\$54,910	\$21,679,527	\$8,249,321	\$29,883,318	
Kirkland Lake.....	1,766,014	990,044.43	20,466,034	166,518	58,062	20,524,096	7,305,041	27,183,859	
Matachewan.....	38,004	16,991.38	351,243	2,375	849	352,092	143,892	495,984	
Northwestern Ontario.....	414,867	65,403.83	1,352,017	68,296	23,046	1,375,063	495,309	1,870,372	
Miscellaneous.....		36,987.86	764,603			764,603	282,874	1,057,477	
Total gold output, 1933.....	5,621,517	2,155,518.31	\$44,558,514			\$44,558,514	\$16,486,437		

¹This value is based on the old price of gold (\$20.671834 per fine ounce).

²According to mine officials the figures represent only the quantity of gold recovered and sold.

³Includes silver recovered with gold.

⁴From all sources, exclusive of silver.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT, 1910-1934

Year	Hollinger	Dome	McIntyre	Vipond ¹	Coniaurum	Porcupine Crown and Northcrown	West Dome Lake	Buffalo Ankerite ²	Marbuan (March) ³	Night Hawk Peninsular	Selhu-macher ⁴	Pay-master	Rea and Newray
1910	\$34,194	\$4,355		\$5,160									
1911	6,000	4,277		16,259									
1912	909,181	737,499	\$77,657										
1913	2,488,022	1,242,625	236,299										
1914	2,719,355	1,059,238	519,166										
1915	4,206,015	1,530,287	750,812	73,628									
1916	5,073,401	2,133,829	1,218,073	246,053									
1917	4,261,938	1,480,174	1,710,204	176,686									
1918	5,752,371	82,127	1,578,444	209,738									
1919	6,722,266	1,290,301	1,978,011	82,868									
1920	6,219,665	2,020,568	2,223,083										
1921	9,051,276	2,290,264	1,827,761										
1922	12,274,114	4,178,936	2,021,811										
1923	10,446,412	4,374,144	2,550,129	23,876									
1924	13,433,063	4,307,624	3,601,874	596,803									
1925	15,749,109	4,365,923	3,721,499	665,379									
1926	14,829,655	3,940,053	3,862,074	631,636									
1927	14,539,538	4,031,575	3,965,210	667,721									
1928	10,706,235	3,915,051	1,201,808	694,426									
1929	9,455,290	3,590,537	2,295,491	820,667									
1930	10,260,950	774,943	4,696,378	909,414									
1931	10,097,975	3,512,066	4,756,880	564,291									
1932	10,356,846	4,040,318	5,424,728	454,412									
1933	9,971,877	4,524,025	5,427,001	502,541									
1934	9,029,487	4,270,369	4,969,625	322,564									
Total	\$198,591,255	\$63,721,099	\$65,647,221	\$7,564,125	\$4,493,092	\$2,871,847	\$1,114,821	\$1,971,121	\$1,092,213	\$506,885	\$564,984	\$426,717	\$147,076

¹Changed to Anglo-Huronian, Limited, October 16, 1933.²Formerly Ankerite; renamed Buffalo Ankerite in 1932.³The Mareh was renamed the Marbuan in 1934; the Buffalo Ankerite operated the Marbuan mill in 1933, treating 2,800 tons from the dump of the New York Porcupine Gold Mines, Ltd.⁴Purchased by the Hollinger in 1922.⁵Rea.⁶Newray.⁷Total value of bullion in 1927 was \$87,919. Figures shown in above table allow for a reduction of \$52,667, due to an erroneous return made in 1925.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE BELT, 1910-1934—Continued

Year	Porcupine United	Davidson	Preston and Clifton	Scottish-Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscellaneous	Total value (standard)
1910.												\$35,549
1911.												15,437
1912.						\$4,200						1,740,596
1913.												4,316,807
1914.			\$15,212		\$5,000							5,231,989
1915.					5,551	2,036	\$1,547					7,495,853
1916.												9,442,417
1917.							588					8,285,321
1918.		\$15,579						\$289				7,833,966
1919.		27,089										10,041,580
1920.		11,246										10,690,561
1921.												13,177,244
1922.			1,664									18,479,325
1923.			8,331									17,405,648
1924.			5,270									22,206,894
1925.												24,886,615
1926.									\$146			23,810,700
1927.				\$5,803								23,976,577
1928.				6,795								20,352,099
1929.	\$44,285											19,373,240
1930.	56,913											17,822,481
1931.	5,439											19,941,703
1932.												138,940
1933.												168,743
1934.												17,881
Total.	\$106,637	\$53,914	\$30,477	\$13,575	\$10,551	\$6,236	\$2,135	\$289	\$11,962	\$30	\$495,565	\$349,503,807

⁶Preston.⁷Huddleston and Cline.⁸Includes "high-grade" recovered from W. P. Wilson.⁹Blue Quartz.¹⁰High-grade recovered.¹¹High-grade recovered.¹²Munro Croesus, \$3,955; and miscellaneous, \$32,159.¹³Hayden, \$1,497; Munro Croesus, \$5,722; J. Spence, \$2,515; and miscellaneous, \$29,206.¹⁴Canusa.¹⁵Treated in Hayden mill.¹⁶Hayden, \$2,516; New York Porcupine, \$3,164; and \$77,063 recovered mainly from scrapped machinery, of which J. M. McLaren is credited with \$326 on ore shipped to Noranda.¹⁷Amalgamated Goldfields, \$397; McLaren-Porcupine, \$205; Munro Croesus, \$6,181; Northern Turnbull, \$103; miscellaneous, \$992.

VALUE OF PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AND MATACHEWAN AREAS, 1913-1934

Year	Lake Shore	Teck-Hughes	Wright-Har-greaves	Sylvanite	Kirkland Lake	Tough-Oakes Burnside (Toburn) ¹	Barry-Hollinger	Argonaut ²	Macassa	Miscellaneous	Matachewan Area			Total value (standard)
											Ashley	Young-Davidson	Matachewan Consol.	
1913			\$1,127			\$66,632				\$21,178				\$88,937
1914						117,644		\$5,204						122,848
1915						555,539								555,539
1916						711,625								711,625
1917		\$66,722				342,831								409,553
1918	\$416,414	80,370				139,683	\$10,114							646,781
1919	263,354	169,590			\$56,263			2,631						491,838
1920	503,735	247,757			286,901			26,863						1,065,256
1921	495,276	322,919			242,417			513						1,529,875
1922	471,341	596,495			224,396									2,172,548
1923	547,600	1,117,963			223,102					\$10,082				2,728,331
1924	1,098,572	1,023,025			46,512									3,456,453
1925	1,958,720	966,943												5,403,280
1926	2,775,000	1,601,209			126,999									7,193,411
1927	3,375,053	2,781,962			473,673									9,703,843
1928	4,073,965	4,948,896			414,596					\$35,460				12,271,110
1929	6,090,189	5,048,420			689,465					330,484				14,089,233
1930	7,836,779	5,398,271			533,851					11,925				17,215,974
1931	11,065,618	6,093,199			791,459					\$2,467				21,783,162
1932	12,647,128	5,855,570			828,195					\$458				23,829,480
1933	10,364,835	4,538,181			382,515					\$76,262				20,876,188
1934	9,797,702	3,471,870			421,313					\$64,382				20,877,694
Total	\$73,781,281	\$4,379,562	\$29,958,149	\$6,350,639	\$4,895,906	\$4,014,247	\$1,347,665	\$796,218	\$740,644	\$183,451	\$686,214	\$80,896	\$14,096	\$167,222,908

¹Renamed the Toburn in 1931.²Exclusive of copper values.³Lucky Mine, \$14,006; Swastika, \$7,172.⁴Patricia mine, afterwards called Barry-Hollinger.⁵Ontario-Kirkland.⁶Canadian Associated Goldfields, \$34,595; samples shipped in 1923 and 1926 by the Gold Hill not heretofore reported.⁷Canadian Associated Goldfields, \$17,700; Gold Hill, \$12,784.⁸Trout Creek, \$1,622; Telluride in Skead township, \$835.⁹Telluride in Skead township.¹⁰Kirkland Gateway, \$865; Atlas, \$175; White Rock, \$419; and from scrap machinery, \$5,546.¹¹Bidgood, \$4,141; Moffatt-Hall, \$52,365; and miscellaneous, \$7,886.

DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES TO DECEMBER 31, 1934

Name of company	Date of incorporation	Authorized capital, \$ or shares	Capital stock issued, % or shares	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Rate per cent. or per share 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend or bonus was paid
Anglo-Huronian, Ltd.	Oct. 16, 1933	2,000,000	1,252,605	No par		\$501,042.00	40c.	\$501,042.00	Dec. 1, 1934
Buffalo Ankerite Gold Mines, Ltd.	Oct. 5, 1932	\$1,000,000	577,007	\$1.00	\$12,571.29	89,371.77	46c.	131,943.06	Nov. 15, 1934
Contaurum Mines, Ltd.	July 4, 1929	6,000,000	2,717,417	No par	80,923.41			80,923.41	Aug. 15, 1932
Domie Mines, Ltd. ¹	Sept. 30, 1923	1,000,000	1,000,000	No par	18,221,178.15	3,336,669.00	\$3.50	21,557,847.15	Oct. 5, 1934
Hollinger Cons. Gold Mines, Ltd. ²	May 25, 1916	\$25,000,000	\$21,600,000	5.00	65,102,100.00	6,888,000.00	28c.	72,000,100.00	Dec. 31, 1934
Howey Gold Mines, Ltd.	Mar. 12, 1926	5,000,000	2,000,000	1.00		500,000.00	10c.	500,000.00	Dec. 1, 1934
Kirkland Gold Mining Co., Ltd.	Nov. 19, 1915	5,500,000	5,239,123	1.00		157,173.69	3c.	157,173.69	Dec. 1, 1934
Lake Shore Gold Mines, Ltd.	Feb. 25, 1914	2,000,000	2,000,000	1.00	28,020,000.00	7,000,000.00	350c.	35,020,000.00	Dec. 15, 1934
Maatessa Mines, Ltd.	April 12, 1926	3,000,000	2,628,068	1.00	12,489,162.43	1,596,000.00	5c.	14,085,162.43	Nov. 1, 1934
McIntyre-Porcupine Mines, Ltd. ³	Mar. 16, 1911	\$1,000,000	\$3,900,000	5.00	\$10,000.00			\$10,000.00	Dec. 1, 1934
Porcupine Crown Mines, Ltd.	May 25, 1913	2,000,000	2,000,000	1.00					July 15, 1917
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	\$1,000,000	\$200,000	5.00	12,000.00			12,000.00	1915
Schunaberger Gold Mines, Ltd. ⁴	Jan. 6, 1914	2,000,000	1,850,000	1.00					Dec. 31, 1934
Sylvania Gold Mines, Ltd. ⁵	June 13, 1913	3,300,000	3,299,500	1.00	527,920.00	824,875.00	25c.	1,352,795.00	Dec. 31, 1934
Teeck-Hughes Gold Mines, Ltd., The	Mar. 2, 1923	5,000,000	4,807,144	1.00	18,673,861.60	2,613,929.20	55c.	21,317,790.80	Nov. 1, 1934
Toburn Gold Mines, Ltd. ⁶	Jan. 24, 1931	2,000,000	1,850,000	1.00		148,000.00	Se.	148,000.00	Nov. 22, 1934
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	\$3,000,000	\$2,657,500	5.00	398,625.00			398,625.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd.	July 17, 1922	2,500,000	2,250,000	1.00	67,500.00			67,500.00	April 5, 1927
Wright-Hargreaves Mines, Ltd. ⁷	June 15, 1916	5,500,000	5,500,000	No par	7,631,250.00	3,025,000.00	55c.	10,656,250.00	Oct. 2, 1934
Total					\$153,107,391.88	\$26,811,461.06		\$179,918,855.94	

¹On April 22, 1922, the capital of Dome Mines Company, Limited, was reduced from \$5,000,000 to \$1,500,000, and \$176,667 (repayment of capital not included in above table) distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 no par value shares at \$7.00 per share. Of these 46,696 shares are transferred to a trustee and held in trust for the company.

²Hollinger Consolidated Gold Mines, Limited, is an amalgamation of the Acme Gold Mines, Limited; Millerton Gold Mines, Limited; and Hollinger Gold Mines, Limited. Dividends include \$160,000 paid in 1915 by Acme, and \$1,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

³The dividends are paid in United States funds.

⁴The Schunaberger mine was sold to the Hollinger in 1922, and a total of \$1,591,000, or 86 per cent. of the assets, distributed to shareholders, the final payment being made July 30, 1923.

⁵The rate of 25 per cent. includes 5 per cent. paid out of 1933 profits. The dividends are paid in United States funds.

⁶Formerly the Tough-Oakes Gold Mines, Limited.

⁷The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of \$1.00 par value to 5,500,000 shares of no par value.

YEARLY DIVIDENDS AND BONUSES PAID BY GOLD-MINING COMPANIES, 1912-1934

Year	PORCUPINE										KIRKLAND LAKE						N.W. ONT.	
	Hollinger	Porcupine Crown	Domine Mines	McIntyre	Rea and Conantium	Buffalo Ankerite	Tongue-Cakes	Lake Shore	Teek-Hughes	Wright-Hargreaves	Sylvanite	Kirkland Lake Gold	Macassa	Howey	Total			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$			
1912	270,000														270,000.00			
1913	1,170,000														1,170,000.00			
1914	1,170,000	210,000													1,410,000.00			
1915	1,500,000	240,000	400,000.00		12,000.00		132,875								2,314,875.00			
1916	3,286,000	240,000	800,000.00				265,750								4,591,750.00			
1917	738,000	120,000	300,000.00												1,099,512.45			
1918	1,250,000						543,012.45								1,699,512.45			
1919	1,722,000						361,028.30	100,000							1,873,012.45			
1920	2,214,000		116,886.00				546,012.45	100,000							2,486,028.30			
1921	3,198,000		178,947.75				546,012.45	80,000							3,256,928.45			
1922	3,198,000		715,000.00				546,012.45	120,000							4,342,990.20			
1923	3,198,000		1,430,001.00					160,000	412,500						4,951,512.95			
1924	3,198,000		1,906,668.00					80,000	206,250						5,542,793.45			
1925	4,378,800		1,906,668.00					380,000	550,000						6,465,043.00			
1926	5,805,600		1,906,668.00					600,000	550,000						8,233,468.00			
1927	6,396,000	467,500	1,994,667.50					1,000,000	893,750						10,878,732.40			
1928	3,198,000		953,331.00					1,000,000	1,237,500						11,804,239.40			
1929	3,198,000		953,331.00					1,000,000	1,237,500						12,818,620.40			
1930	3,414,000		953,331.00					2,000,000	825,000						10,015,620.40			
1931	3,414,000		953,331.00					3,000,000	65,990	65,990					11,433,610.40			
1932	3,690,000		1,239,334.20					1,800,000	825,000	825,000					14,070,457.60			
1933	4,182,000		1,746,001.20		80,923.41			6,000,000	962,500	164,975					16,049,548.87			
1934	6,888,000	501,042	3,336,669.00					6,000,000	1,512,500	164,975					17,998,688.46			
Total	72,990,400	1,408,542	21,557,846.65	14,085,162.43	92,923.41	131,943.06	546,625.35	9,020,241,317,790.80	10,656,250	1,352,736	157,173.69	131,403.40	500,000	170,918,855.94				

¹Includes \$160,000 paid by the Acme in 1915, before amalgamation with the Hollinger.

²Rea.

³Does not include repayment of capital of \$176,667 in 1922.

⁴Vipond.

⁵Coniarium.

⁶Anglo-Huronian.

⁷Toburn.

Mint Receipts from Ontario Mines

The table below shows the record over a five-year period of receipts of crude gold bullion from Ontario mines at the Royal Canadian Mint.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL CANADIAN MINT, OTTAWA, 1930-1934

Year	Quantity crude ounces	Precious metals		Total value (standard)	Buying rate in Canada for New York funds ¹ cents
		Gold fine ounces	Silver fine ounces		
1930.....	908,209	713,527	86,419	\$4,760,111	100.147
1931.....	1,762,481	1,441,602	171,408	29,850,774	104.272
1932.....	2,865,271	2,248,106	300,927	46,554,898	113.580
1933.....	2,441,467	1,879,659	270,377	38,945,178	109.472
1934.....	2,668,456	2,031,719	292,445	42,134,234	.990

¹The average rate of premium on New York funds is based on the day to day record of current quotations. The Federal Department of Finance pays for gold in Canadian funds and reimburses producers by an amount equivalent to the exchange premium on New York funds. Export of gold is prohibited except under license. After April 19, 1933, when the United States forsook the gold standard, Canadian output was marketed in London.

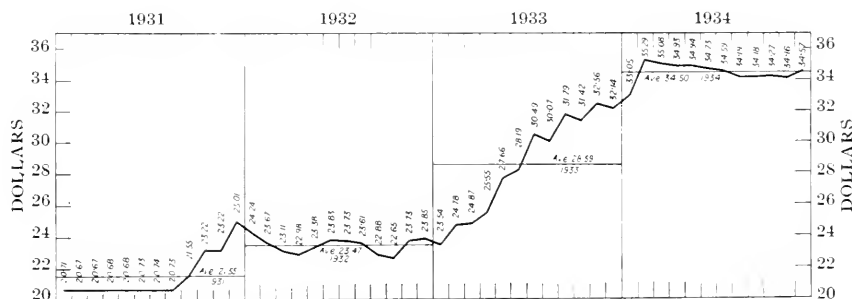
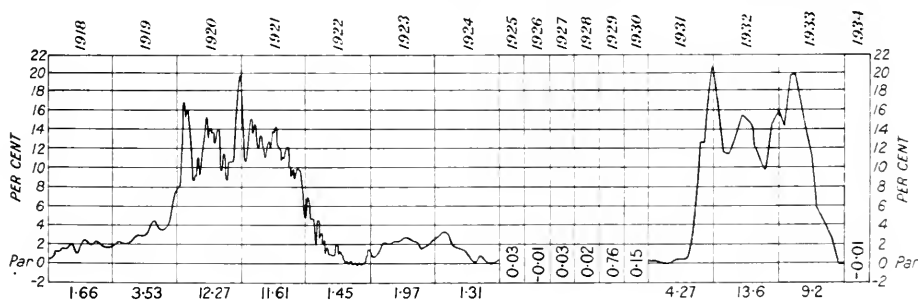


Chart of average monthly and yearly prices of gold in Canadian funds from 1931 to 1934, inclusive.

Exchange Equalization

The figure for exchange equalization published for 1933, namely \$16,486,437, refers to the actual quantity of gold marketed during that period. Owing to the fact that in former years some mines reported only the exchange received during the calendar year and not exchange actually due on the year's gold shipments, some small corrections have been made on the following table for



Graph showing fluctuations of the buying rate in Canada for New York funds from 1918 to 1934, inclusive. The average yearly premium or discount rate is noted in percentage figures at the base of the chart.

the years 1931 and 1932, as follows: \$81,728.42 received in 1933 should be credited to 1932; at the same time \$113,088.91 should be deducted from 1932 and credited to 1931. In 1930, the exchange did not overlap with 1931. The corrections have been applied in the accompanying table.

EXCHANGE EQUALIZATION RECEIVED ON GOLD MARKETED BY
ONTARIO PRODUCERS, 1920-1934

Year	Porecupine	Kirkland Lake	N.W. Ontario	Other areas	Total
1920.....	\$1,265,664.29	\$110,354.42	\$256.78		\$1,376,275.49
1921.....	1,238,210.72	121,425.28			1,359,636.00
1922.....	189,022.11	19,590.77		\$7.87	208,620.75
1923.....	241,602.00	37,844.00			279,446.00
1924.....	172,721.71	24,027.67			196,749.38
1925 ¹	-2,607.00	-231.00			-2,838.00
1926 ¹		-595.48			-595.48
1927 ¹		-235.10			-235.10
1928.....		2,810.55			2,810.55
1929.....	87,173.00	70,283.00			157,456.00
1930.....	20,911.63	15,790.69			36,702.32
1931.....	830,799.04	1,006,607.22	61,857.38	26,958.00	1,926,221.64
1932.....	2,815,381.21	3,106,487.10	211,630.04	329.66	6,133,828.01
1933.....	8,249,321.00	7,448,933.00	495,309.00	292,874.00	16,486,437.00
1934.....	13,275,684.00	13,694,400.00	1,482,486.00	834,869.00	29,287,439.00
Total.....	\$28,383,883.71	\$25,657,492.12	\$2,251,539.20	\$1,155,038.53	\$57,447,953.56

¹Discounts paid during years when Canadian funds were at a premium. Figures for the three years have been deducted to arrive at the net totals.

World Output

The figures for the output by the leading gold-producing countries from 1930 to 1934, inclusive, in the following table have been abstracted chiefly from reports of the Director of the United States Mint and the American Bureau of Metal Statistics. Canada, which in 1930 attained second place among the gold-producing countries of the world, in 1934 dropped to third place, having been overtaken by Russia.

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES, 1930-1934
(One dollar = 0.048375 ounces¹)

Source	1930	1931	1932	1933	1934 ¹
	fine ounces	fine ounces	fine ounces	fine ounces	fine ounces
World.....	20,836,318	22,329,525	24,141,486	25,369,879	27,339,233
Transvaal (S. Africa).....	10,716,351	10,877,777	11,558,532	11,013,713	10,479,857
Russia (U.S.S.R.).....	1,433,665	1,700,960	1,990,085	2,814,000	4,200,000
Canada.....	2,107,073	2,693,892	3,051,676	2,949,309	2,972,074
Ontario.....	1,736,012	2,085,815	2,287,394	2,155,518	2,105,341
United States ²	2,100,395	2,213,741	2,279,305	2,276,711	2,734,415
California.....	450,289	521,158	566,031	594,867	701,000
S. Dakota.....	406,297	431,200	485,051	519,548	481,727
Oceania ³	621,936	783,934	994,655	1,156,569	1,248,127
Australia.....	462,164	590,423	707,412	813,721	873,127
West Australia.....	416,369	510,570	605,561	637,207	651,000
S. Rhodesia.....	547,630	532,111	574,135	642,499	693,263
Mexico.....	671,871	628,468	584,487	637,727	662,000

¹Preliminary figures from various sources subject to revision. The world estimate is that of the American Bureau of Metal Statistics. ²Exclusive of the Philippine Islands.

³Includes Australia, Tasmania, New Zealand, and New Guinea.

Maximum Canadian production.....	3,051,676 ounces in 1932.
Maximum Russian production.....	4,200,000 ounces in 1934.
Maximum U.S. production.....	4,887,604 ounces in 1915.
Maximum Transvaal production.....	11,558,532 ounces in 1932.
Maximum World production.....	27,339,233 ounces in 1934.

Silver-Cobalt

A revival of activity has recently been observed in the old Cobalt camp, for many years so famous as a silver producer. Advancing prices for silver and a keener demand for cobalt ores indicate some measure of prosperity where the depression formerly was most keenly felt.

During the year twelve properties at Cobalt and one at Elk Lake made shipments totalling 2,899 tons. The properties, six of which were operated under lease, were as follows: Beaver, Cobalt Properties, Crown Reserve, Drummond lease, Dominion Reduction Company, Foster lease, Hudson Bay lease, Mining Corporation lease, McKinley-Darragh lease, Nipissing lease, O'Brien, and Temiskaming. The Miller Lake O'Brien shipped from Gowganda.

The price of silver on the New York market rose from 44.188 cents per ounce in January to 54.39 cents in December, and averaged 47.973 cents for the twelve months. The monthly average in Canadian funds was 47.46 cents. Early in August the United States nationalized silver at 50.01 cents an ounce, that is the United States government decided to take over all floating silver in that country and to pay 50.01 cents per ounce for it, while newly mined silver was to be paid for at 64.5 cents. Later the Treasury Department at Washington announced its intention of issuing silver certificates against the purchase of silver on the basis of \$1.29 per ounce. An official announcement stated that the objective in view was a 25 to 75 silver-gold ratio, which would involve the purchase of about 1,350,000,000 ounces. This programme will doubtless require some years for completion.

This stabilizing of the price of silver in the United States definitely suspended the trading in silver in New York, which had developed the world's largest market for that metal, and directly led to the organization in Canada of the Canadian Commodity Exchange for trading in spot and future contracts in silver, with the trading floor in Montreal. To this exchange the members of the Toronto Stock Exchange and the Montreal Stock Exchange were given equal privileges of membership.

The following table shows the total silver production for the years 1933 and 1934:—

SILVER PRODUCTION, 1933 AND 1934

Source	1933		1934	
	Fine ounces	Value	Fine ounces	Value
Sales of bullion by the reduction companies, smelters, and mines ¹	3,602,529	\$1,258,362	2,681,104	\$1,244,081
Contained in silver-cobalt concentrates and residues exported	100,642	41,480	288,552	141,544
Estimated as recovered from concentrates treated outside of Ontario	236,863	87,922	299,084	146,094
In crude gold bullion	408,626	136,867	432,905	204,028
Recovered by nickel-copper refineries	1,026,370	388,303	1,822,293	864,646
Total	5,375,030	\$1,912,934	5,523,938	\$2,600,393

¹There is included with the 1933 figures, 800,000 ounces of bullion produced in 1931 but held in storage for future sale.

The shipments of ores and concentrates from the Cobalt area in 1934, as reported by the T. & N.O. railway, were 940.27 tons to Deloro; 210.5 tons to Trail, B.C.; 821.63 tons to Noranda; and 926.11 tons exported to other coun-

tries; or a total of 2,898.51 tons, as compared with 1,445.09 tons in 1933. The increase is in proportion to the revival in mining operations in this famous old silver camp.

Shipments of silver mines by camps during 1933 and 1934 were as follows:—

SILVER SHIPMENTS BY CAMPS, 1933 AND 1934

Camp	1933			1934		
	Silver	Cobalt ¹		Silver	Cobalt ¹	
	fine ounces	lbs.		fine ounces	lbs.	
Cobalt.....	2,397,118	66,859	\$20,265	1,990,073	201,025	\$59,867
Gowganda.....	1,244,812	40,729	.....	1,039,565	32,273	.....
Total.....	3,641,930	161,911	\$20,265	3,029,638	233,298	\$59,867

¹Figures represent the quantities paid for by the smelter and values received by the mines.

Since the discovery of silver at Cobalt in 1903, silver shipments from this and outlying silver camps, as reported by the operators, have been as follows:—

SILVER SHIPMENTS BY CAMPS, 1904-1934

Year	Cobalt	Casey township	South Lorrain	Gowganda	Montreal R., Maple Mountain, etc.	Total	Average price per ounce (New York)
	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	cents
1904.....	206,875					206,875	57.221
1905.....	2,451,356					2,451,356	60.352
1906.....	5,401,766					5,401,766	66.791
1907.....	10,023,311					10,023,311	65.237
1908.....	19,424,251	500	13,124			19,437,875	52.864
1909.....	25,658,683	26,185	194,955		18,002	25,897,825	51.502
1910.....	29,849,981	92,544	221,133	471,688	9,835	30,645,181	53.486
1911.....	29,989,893	114,789	933,912	468,687	510	31,507,791	53.340
1912.....	28,605,940	253,824	834,119	549,976		30,243,859	60.835
1913.....	28,105,505	825,108	248,992	502,370		29,681,975	57.791
1914.....	24,155,699	499,643	108,199	399,300		25,162,841	54.811
1915.....	24,280,366	223,939		242,229		24,746,534	49.684
1916.....	19,008,517	445,900	77,280	383,393		19,915,090	65.661
1917.....	18,327,258		10,000	1,064,635		19,401,893	81.417
1918.....	16,807,407	143,901	72,188	638,198		17,661,694	96.772
1919.....	10,314,689	171,278	4,586	723,764		11,214,317	111.122
1920.....	10,402,249		8,253	433,352	2,467	10,846,321	100.900
1921.....	7,673,535	1,101	328,886	258,292	117	8,261,931	62.654
1922.....	9,239,147	1,028	1,284,307	170,651	215,994	10,711,127	67.528
1923.....	7,259,858		2,955,646	160,761	1,581	10,377,846	64.873
1924.....	6,704,787		2,633,058	598,057		9,935,902	66.781
1925.....	6,252,115		3,099,964	1,355,156		10,707,235	69.065
1926.....	6,262,249		3,044,584	1,236,640		10,543,473	62.107
1927.....	4,482,543		2,319,356	1,741,614		8,543,513	56.370
1928.....	3,934,020		1,133,952	1,677,429		6,745,401	58.176
1929.....	4,823,529		876,006	2,081,894		7,781,429	52.993
1930.....	5,329,335		1,754,989	2,141,234	52	9,225,610	38.154
1931.....	3,706,880		594,360	1,697,242		5,998,482	28.700
1932.....	3,262,380		22,144	1,374,780		4,659,304	27.892
1933.....	2,397,118			1,244,812		3,641,930	34.727
1934.....	1,990,073			1,039,565		3,029,638	47.973
Total...	376,331,315	2,799,740	22,773,993	22,655,719	48,558	424,609,325	.....

¹Includes 885 ounces from Silver Islet, Lake Superior.

²Silver Islet, Lake Superior.

³Nickel Hill Syndicate in the Sudbury area shipped silver-cobalt ore.

SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904-1934

Year	Bismuth		Copper ¹		Lead ¹		Nickel ²		Cobalt ³		Arsenic		Silver		Total Value	
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value		
1904.							14	\$3,467	16	\$19,960	72	\$903	206,875	\$11,887	\$136,217	
1905.							75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196	
1906.							160		321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113	
1907.							370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095	
1908.							612		1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869	
1909.							766		1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580	
1910.							564		1,038	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455	
1911.							392		852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346	
1912.							429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082	
1913.							377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839	
1914 ⁴							90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469	
1915.							35	28,353	206	383,261	2,430	148,379	24,746,534	12,135,816	12,695,809	
1916.							79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,021,572	
1917.			53	\$28,840			155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,697	
1918.			72	35,712	3	\$453	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490	
1919.			110	40,976	12	1,296	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,394	14,474,523	
1920.			50	17,494	5	792	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882	
1921.			103	34,504	3	270	40	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031	
1922.			93	26,346	16	1,891	61	34,987	776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642	
1923.		9	\$48,139	56	16,214	26	3,738	12	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924.		6	16,079	55	14,290	45	7,295	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925.		10	18,578	77	17,007	31	1,888	290	116,317	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926.		3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	2,025	135,549	8,981,537	5,541,009	6,855,920
1927.		1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	2,481	197,068	8,883,829	4,970,194	6,989,480
1928.		7	5,067	38	15,764	27	2,169	111	57,039	477	1,671,900	2,049	178,149	6,688,454	3,882,570	5,812,658
1929.		13	23,413	13	3,098	3	267	115	67,167	464	1,801,915	1,871	154,887	7,970,540	4,239,980	6,286,727
1930.		6	6,366	23	5,070	22	1,748	57	27,455	347	1,143,631	1,375	109,928	9,109,885	3,460,247	4,754,445
1931.		4	3,532	29	5,438	40	2,529	40	31,650	261	651,179	1,788	135,170	5,415,655	1,546,888	2,376,386
1932.		8	7,289	18	2,152	43	1,756	33	17,772	245	587,957	1,212	98,914	5,106,888	1,592,893	2,308,733
1933.		4	3,731	19	2,802	20	692	71	41,730	200	576,465	734	3,939,990	1,387,749	2,069,703	
1934.		4	3,444	12		10	525	85	47,393	297	592,497	824	3,268,740	1,531,719	2,231,990	
Total.	72	\$143,081	876	\$274,041	320	\$29,084	5,878	\$1,296,781	15,290	\$26,324,472	69,532	\$5,684,007	423,139,772	\$254,449,941	\$288,201,407	

¹Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.²Nickel metal and metallic contents of all nickel compounds.³Cobalt metal and metallic contents of all cobalt compounds, and cobalt contained in ores and speiss residues exported. In 1932, it includes 22,258 pounds worth \$10,024 from northwestern Ontario.⁴For 1914 an estimate based on assays was made of the nickel, cobalt, and arsenic in the ores. Since that date recoveries have been reported.⁵Includes 460 tons of speiss residues, worth \$153,116. ⁶Recoveries of bismuth from base bullion were not reported prior to 1923.

DIVIDENDS AND BONUSES PAID BY SILVER-MINING COMPANIES TO DECEMBER 31, 1934

Name of company	Date of incorporation	Authorized capital	Capital stock issued	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend was paid
Aladdin Cobalt Company, Ltd.	Aug. 23, 1912	\$500,000	\$500,000	\$5.00	\$75,000.00		\$75,000.00	April 30, 1917
Beaver Consolidated Mines, Ltd.	Mar. 1, 1907	2,000,000	2,000,000	1.00	710,000.00		710,000.00	May 31, 1920
Buffalo Mines, Ltd., The	April 27, 1906	500,000	450,000	.50	2,787,000.00		2,787,000.00	May 28, 1924
Cassey Cobalt Silver Mining Co., Ltd.	Dec. 19, 1906	100,000	100,000	1.00	203,249.33		203,249.33	April 22, 1914
Castle-Frethewey Mines, Ltd.	Jan. 20, 1922	2,000,000	2,000,000	1.00	18,027.00		18,027.00	April 15, 1925
Cobalt Central Mines Co., Ltd.	Dec. 13, 1905	5,000,000	5,000,000	1.00	192,845.00		192,845.00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. ^a	April 16, 1913	1,000,000	1,000,000	1.00	230,000.00		230,000.00	April 1, 1915
Cobalt Silver Queen, Ltd.	April 1, 1906	1,500,000	1,500,000	1.00	315,000.00		315,000.00	Dec. 31, 1908
Connagas Mines, Limited, The	Nov. 21, 1906	4,000,000	4,000,000	5.00	11,540,000.00	\$100,000.00	11,640,000.00	Jan. 10, 1934
Crown Reserve Mining Co., Ltd.	Jan. 16, 1907	2,000,000	1,939,957	1.00	6,190,819.00		6,190,819.00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd.	Feb. 14, 1906	1,000,000	915,588	1.00	45,000.00		45,000.00	Jan. 1, 1907
Hudson Bay Mines, Ltd. ¹	July 16, 1909	3,500,000	3,200,050	5.00	778,909.42		778,909.42	Aug. 31, 1913
Keeley Silver Mines, Ltd.	June 22, 1922	2,000,000	2,000,000	1.00	2,240,000.00		2,240,000.00	Mar. 15, 1928
Kerr Lake Mining Co., Ltd.	Aug. 9, 1905	40,000	40,000	100.00	10,521,000.00		10,521,000.00	Oct. 13, 1927
La Rose Mines, Ltd.	May 31, 1908	1,500,000	1,500,000	1.00	6,600,546.84		6,600,546.84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.	Mar. 20, 1923	1,500,000	1,500,000	1.00	150,000.00		150,000.00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1.00	5,955,391.86		5,955,391.86	Oct. 1, 1920
Mining Corporation of Canada, Ltd.	Nov. 23, 1916	8,300,250	8,300,250	5.00	7,573,937.47		7,573,937.47	Dec. 19, 1929

City of Cobalt Mining Co., Ltd. ⁶	Jan. 7, 1909	1,500,000	1,500,000	1.00	145,000.00	145,000.00	April 15, 1920
Cobalt Lake Mining Co., Ltd. ⁶	Dec. 22, 1906	3,000,000	3,000,000	1.00	465,000.00	465,000.00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. ⁶	May 8, 1906	100,000	45,011	1.00	1,042,259.61	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd.....	Dec. 16, 1904	250,000	250,000	100.00	31,168,297.25	160,000.00	31,223,297.25 Aug. 15, 1934
Penn-Canadian Mines, Ltd.....	April 21, 1912	1,500,000	1,349,705	1.00	175,461.65	175,461.65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.....	April 11, 1906	3,000,000	2,469,892	1.00	462,350.35	462,350.35	Jan. 2, 1917
Right of Way Mines, Ltd.....	Sept. 11, 1909	2,000,000	1,685,500	1.00	252,825.00	252,825.00	Mar. 17, 1917
Right of Way Mining Co., Ltd.....	July 13, 1906	500,000	499,518	1.00	324,643.93	324,643.93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.....	Sept. 29, 1911	500,000	478,884	1.00	1,579,817.20	1,579,817.20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.....	Nov. 5, 1906	2,500,000	2,500,000	1.00	2,159,156.25	2,159,156.25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.....	July 10, 1903	25,000	7,761	1.00	1,940,250.00	1,940,250.00	Nov. 10, 1914
Trathewey Silver Cobalt Mines, Ltd.....	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1.00	1,211,998.50	1,211,998.50	Jan. 2, 1919
Wetlaufer Lorrain Silver Mines, Ltd.....	Nov. 30, 1908	1,500,000	1,416,590	1.00	637,465.50	637,465.50	Sept. 22, 1913
Total ⁹					\$97,694,281.16	\$269,000.00	\$97,951,281.16

¹In 1917 the capital stock of the company was reduced from \$1,000,000 to \$750,000; in 1918, from \$750,000 to \$500,000; and on December 21, 1919, from \$500,000 to \$150,000, but returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada and operated by it in 1920 and subsequently.

²200,000 preferred shares, par \$1.00, redeemed April, 1925, and capital reduced from \$2,200,000 to \$2,000,000.

³Cash assets amounting to \$50,000 paid on April 27, 1917.

⁴Name of company changed from Temiskaming and Hudson Bay in 1909.

⁵In addition a return of capital amounting to \$600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Limited.

⁶Mining Corporation of Canada, Limited, now owns and operates the City of Cobalt, Cobalt Lake, and Cobalt Townsite mines.

⁷Includes \$46,288,297.25 paid in dividends by the Nipissing Mines Company (the holding company) to the end of 1916.

⁸Paid out of capital \$40,491.15 on September 10, 1917, and an equal amount on April 21, 1918.

⁹Does not include dividends by private companies such as M. J. O'Brien, Limited.

Nickel-Copper and Platinum Metals

The nickel-copper industry during the past twelve months has made a remarkable recovery and may now be said to have regained the prosperity noted in 1929. The name nickel-copper, so long used by the Department of Mines, has become a misnomer, since in point of quantity of metal recovered the copper far outstrips the nickel. In his note of November 15, 1934, to the shareholders, R. C. Stanley, President of the International Nickel Company of Canada, Limited, said in part:—

In extracting nickel and making it an important servant of industry, approximately two pounds of copper are recovered for every pound of nickel. This means that copper is now being mined at the rate of more than 200,000,000 pounds per year as the direct result of providing the nickel now required in diversified industrial markets throughout the world.

To refine its copper to the high degree of purity demanded by modern industry your company participated in the organization of the Ontario Refining Company, Limited, for the construction, as a custom refinery, of a modern electrolytic plant at Copper Cliff, Ont. Your company now owns 90 per cent. of the capital stock of the Ontario Refining Company, Limited, and that refinery is now engaged exclusively in the production of "ORC" brand electrolytic copper from our company's blister copper.

The table below has been changed somewhat from the one carried for so many years in these reports. It will be noted that the figures for matte produced no longer appear. This change has been made because of the reorganization in plant practice that has taken place during the past five years. Blister copper, which formerly was not produced at Sudbury, is now made direct from the high-grade copper ores of the Froid mine; and figures for matte, that is the nickel-copper Bessemer matte that was produced heretofore and still is, would not reflect the true conditions. From the table it is possible to secure figures showing total nickel or total copper produced, e.g. the sum of items 4 and 6 equals the total nickel from all sources, in matte and as refined, while the sum of items 3 and 7 gives the total copper.

An examination of the statistics presented indicates that ore smelted rose by 90 per cent. Matte exported showed an increase of 8 per cent., and matte treated at Port Colborne was up by 68 per cent. Comparing 1934 with 1930, the year in which the highest previous production was recorded, increases may be observed in the quantity of ore smelted and matte exported.

NICKEL-COPPER MINING AND SMELTING, 1930-1934

Item	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
1. Ore shipped.....	2,115,139	1,690,192	790,614	1,533,887	2,903,310
2. Ore treated.....	2,357,154	1,884,959	793,552	1,523,814	2,896,959
3. Blister copper produced in Ontario.....	57,467	49,786	29,682	60,398	95,826
4. Nickel produced in Ontario.....	30,852	15,939	7,063	20,748	35,487
5. Matte exported ¹	34,550	30,294	21,778	43,315	46,755
6. Nickel content of matte exported ²	20,978	16,847	8,068	25,811	28,771
7. Copper content of matte exported ²	5,855	6,620	8,825	12,323	6,692

¹All matte was exported prior to 1918, when refining in Canada began at Port Colborne, Ont. The British America Nickel Corporation commenced refining operations at Deschênes, Que., in 1920, and closed down finally in July, 1924.

²In 1932, after the reorganization of the metallurgical practice, the Orford process, i.e. the separation of the matte into copper tops and nickel bottoms, was carried out at Copper Cliff.

The recovery of this industrial group is also well illustrated in the record of wage-earners employed: In 1933 the total was 3,804 in mines, smelters, and refineries; in 1934 the pay-roll rose to 5,793, or an increase of 52.5 per cent.

Late in 1934 construction of 4 new converters at the Copper Cliff smelter was completed. These added to the former battery of 8 make 12 in all, which with the addition of other smelter units has resulted in a marked increase in capacity.

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO, 1932, AND 1934

Year	No. of producing companies	No. of plants in Ontario	Capital invested ¹	Dividends paid	Salaried employees		Wage-earners		Selling value of products ²	
					No.	Salaries	No.	Wages	Kind	Value
1932	2	{ 5 mines 3 smelters 2 refineries ³	{ \$90,815,075	{ \$1,933,909.26	41 77 106	\$150,509 288,609 262,381	1,173 966 440	\$1,621,361 1,365,220 736,063	{ Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Silver Platinum metals	{ \$7,779,846 3,787,581 468,727 200,080 1,998,911
Total			\$90,815,075	\$1,933,909.26	224	\$701,499	2,579	\$3,722,677		\$14,235,145
1933	2	{ 4 mines 3 smelters 2 refineries ³	{ \$91,785,900	{ \$2,746,330	46 71 98	\$157,795 287,817 251,895	1,459 1,413 751	\$2,238,271 2,040,548 971,614	{ Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Silver Platinum metals Selenium	{ \$21,197,469 9,005,195 764,508 388,303 1,501,233 537,445
Total			\$91,785,900	\$2,746,330	215	\$697,507	3,623	\$5,250,433		\$32,910,453
1934	2	{ 4 mines ⁴ 3 smelters 2 refineries ³	{ \$102,801,859	{ \$10,126,014	45 107 121	\$149,890 444,873 329,101	2,505 2,210 1,078	\$4,037,707 3,185,306 1,380,448	{ Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Exchange Silver Platinum metals Selenium and tellurium	{ \$32,092,032 14,218,611 1,247,957 834,526 864,646 6,187,992 116,885
Total			\$102,801,859	\$10,126,014	273	\$923,864	5,793	\$8,603,461		\$55,562,649

¹The capital invested is exclusive of value of mineral lands. In the report for 1929, Volume XXXIX, part 1, the capital shown includes the book value for mineral lands, or a total of \$74,077,808 for the lands.

²Figures do not include the output of the Ontario Refining Company.

³Plants Port Colborne and Copper Cliff.

⁴On preferred shares only in 1932.

⁵Includes Cumpaut.

Production of Platinum Metals

The production of metals of the platinum group has increased to such an extent that the Sudbury nickel-copper mines have become one of the world's most important sources of these precious metals. With the exception of the year 1930, the entire production has been derived from the Sudbury area and has risen from 68,040 ounces in that year to a total of 200,109 for 1934. The metals gold and silver are also of importance.

PRECIOUS METALS RECOVERED, 1930-1934

	1930	1931	1932	1933	1934
	ounces	ounces	ounces	ounces	ounces
Platinum metals:					
Platinum.....	34,000	44,725	27,284	24,746	116,177
Palladium.....	29,907	39,313			
Rhodium, ruthenium, osmium and iridium.....	4,133	7,605	37,613	31,009	83,932
Total..... ounces	68,040	91,643	64,897	55,755	200,109
Value.....	\$2,436,683	\$2,812,834	\$1,998,911	\$1,501,233	\$6,187,992
Gold..... ounces	22,867	23,381	22,675	36,983	60,370
Silver..... ounces	1,067,154	822,971	663,795	1,026,370	1,882,293

In 1930, 5 ounces of gold, 62 of silver, 4 of platinum, and 14 of palladium were included in ore exported from Strathy township.

Dividends

Total dividends paid to the end of 1933 and payments in 1934 are given in the following table. For convenience of comparison Mond figures have been converted to dollars on the basis £1=\$4.8665. The Falconbridge Nickel Mines paid its first dividend in 1933.

DIVIDENDS PAID BY NICKEL COMPANIES TO END OF 1934

Company	Period inclusive	To end of 1933	1934
Canadian Copper Company.....	1894-1901	\$1,975,000.00	.....
International Nickel Company: preferred.....	1906-1928	12,299,273.00	.....
common.....	1909-1928	65,811,694.00	.....
International Nickel Company preferred.....	1929-1932	9,448,811.53	\$1,933,898.75
of Canada, Limited ² common.....	1929-1932	33,085,113.56	7,289,084.50
Falconbridge Nickel Mines, Limited.....	1928-1933	812,609.97	903,030.79
Total.....		\$123,432,502.06	\$10,126,014.04
Mond Nickel Company: deferred.....	1906-1914	£264,043	.....
preferred.....	1904-1929	2,556,359	.....
ordinary.....	1905-1929	2,581,984	.....
Total.....		£5,402,386 or \$26,291,126	.....
GRAND TOTAL.....		\$149,723,628.06	\$10,126,014.04

¹Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was \$41,834,600, and preferred stock \$8,912,600, or a total of \$50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of \$62,000,000 of the New Jersey company was reduced by changing the par value of the shares from \$25 to \$1 each, and at the same time the name of the company was changed to Nickel Holdings Corporation. On December 31, 1928, the authorized capital was further reduced to \$993,425 fully issued or subscribed-for stock, consisting of \$843,700 preferred stock and \$149,725 common stock, par value in each case.

²See bottom of page 27.

³See bottom of page 27.

Iron Ore, Pig Iron, Steel, and Coke

As shown in the following table, foreign ore charges amounted to 462,705 long tons, the average price of which was \$4.65 (American funds, sales tax extra) at lower lake ports. From this ore, 271,725 long tons of pig iron was produced, including 177,361 long tons of basic, 49,655 of foundry, and 44,709 of malleable. Figures for the past five years follow:—

IRON AND STEEL STATISTICS, 1930-1934

Year	Foreign ore smelted	Limestone for flux	Coke	Pig iron produced		Steel made	
				Quantity	Value	Quantity	Value
	long tons	short tons	short tons	long tons		long tons	
1930....	935,005	234,309	542,094	534,542	\$11,465,435	639,128	\$22,369,480
1931....	568,886	149,454	320,133	318,645	6,363,101	444,107	15,099,638
1932....	198,063	53,880	119,064	113,665	2,558,799	244,693	8,319,562
1933....	182,060	46,944	113,102	110,562	2,066,049	258,841	8,800,594
1934....	462,705	118,350	253,532	271,725	6,249,675	476,699	16,207,766

At Montreal No. 1 pig iron (2.25 to 2.75 per cent. silicon) was quoted at \$23.00, and malleable the same. No quotations were available for basic pig iron. Steel billets were quoted at \$34.00 per long or gross ton at Hamilton.

PIG IRON, STEEL, AND FERRO- AND OTHER ALLOY PRODUCERS, 1934

Company	Location
Abrasive Company of Canada, Ltd. ^{1 2}	Hamilton.
Algoma Steel Corporation, Ltd. ^{2 3 4}	Sault Ste. Marie.
Canadian Atlas Steels, Ltd. ⁴	Welland.
Canadian Carborundum Co., Ltd. ^{1 2}	Niagara Falls.
Canadian Electro Castings, Ltd. ⁴	Orillia.
Canadian Furnace Co., Ltd. ^{2 3}	Niagara Falls.
Dominion Foundries and Steel, Ltd. ⁴	Hamilton.
Electro-Metallurgical Co. of Canada, Ltd. ²	Welland.
Exolon Company, Ltd. ^{1 2}	Thorold.
Kennedy, Wm., and Sons, Ltd. ⁴	Owen Sound.
Lionite Abrasives, Ltd. ^{1 2}	Stamford.
Steel Company of Canada, Ltd. ^{3 4}	Hamilton.
Superior Alloys, Ltd. ⁵	Sault Ste. Marie.
Welland Electric Steel Foundry ⁴	Welland.

¹These firms produce ferro-silicon as a by-product in the manufacture of ferro-alumina.

²Ferro-alloys.

³Pig iron.

⁴Steel.

⁵Calcium molybdate.

Iron and Steel

During 1934 the output of pig iron increased from 110,562 to 271,725 long tons, and although the increase amounts to 145.6 per cent. in quantity this figure remains considerably below the 769,359 tons produced in 1929, the peak

²Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90 cents per share, and \$1.00 per share in 1930. Common stock was increased to 15,000,000 shares of no par value on July 25, 1930; as a result shares issued were increased from 13,758,208 to 14,584,025. Seven per cent. preferred stock (cumulative) now stands at \$27,627,825. Dividends on common stock aggregated 45 cents a share in 1931.

³Upon completion of the exchange of stock under the amalgamation of the Mond and International companies, effective December 31, 1928, stock issued or issuable was as follows: \$27,627,825 of 7 per cent. cumulative preferred, and 13,758,208 common shares without par value. Dividends paid on February 16, 1929, by the Mond company cover the 8 months' period ending December 31, 1928.

year. The Algoma Steel Corporation at Sault Ste. Marie had a 450-ton furnace in blast until June 16, which remained banked until October 16. It was again banked November 24 until the end of the year. The Steel Company of Canada at Hamilton operated a 550-ton unit throughout the year, and the Canadian Furnace Company at Niagara Falls operated its 350-ton furnace from July 12 to the end of the year.

The following tables give details of the iron blast furnace operators:—

IRON BLAST FURNACES IN OPERATION, 1934

Company	Stacks operating	Furnaces		Location
		No. of stacks	Daily capacity	
Algoma Steel Corporation, Ltd.	1	4	long tons 1,600	Sault Ste. Marie.
Canadian Furnace Company, Ltd.	1	1	350	Port Colborne.
Steel Company of Canada, Ltd.	1	2	825	Hamilton.

Ferro-Alloys

Of the fourteen plants listed in the 1931 report only six reported production, which with an additional plant, namely, the Canadian Carborundum Company, Limited, not listed in 1931, produced a total of 32,932 long tons of various kinds of ferro-alloys in 1934 as against 30,569 tons in the previous year. The production of these materials during the past five years in Ontario was as follows:—

STATISTICS OF FERRO-ALLOYS PRODUCTION IN ONTARIO, 1928-1934

Year	No. of producing companies	Quantity produced	Kind of material
		long tons	
1928	3	44,812	Ferro-silicon, ferro-manganese, silicon spiegel, spiegeleisen, calcium manganese silicon, zirconium manganese silicon, calcium molybdate.
1929	4	81,137	
1930	5	60,545	
1931	8	46,440	
1932	5	15,595	
1933	6	30,569	
1934	7	32,932	

Coke

The coking industry in Ontario is carried on by the large iron and steel metallurgical works and by chartered companies operating in the cities supplying artificial gas to householders and industries.

Coke statistics for the past five years, as collected by the Dominion Bureau of Statistics, are shown in the following table:—

COKE STATISTICS, 1930-1934

	1930	1931	1932	1933	1934
	short tons	short tons	short tons	short tons	short tons
Production	1,489,415	1,113,509	1,087,122	1,153,509	1,411,516
Imports	993,753	694,982	605,307	615,818	881,235
Total	2,483,168	1,808,491	1,692,429	1,769,327	2,292,751
Deduct exports	317	106			54
Apparent consumption	2,482,851	1,808,385	1,692,429	1,769,327	2,292,697

The statistics shown in the following table are combined and show raw materials used and products made. These figures were supplied by the Dominion Bureau of Statistics.

THE COKING INDUSTRY, 1934

	Quantity	Cost at works
MATERIALS USED:		
Coal..... tons	1,912,620	\$8,559,510
Coke..... tons	40,485	280,626
Oil..... Imp. gals.	6,190,940	360,388
Absorbing and wash oil..... Imp. gals.	137,013	19,989
Caustic soda..... lbs.	511,085	16,626
Lime..... tons	706	6,402
Oxide for purification..... tons	3,357	38,067
Sulphuric acid 66° Be. purchased..... lbs.	25,180,960	186,741
All other materials.....		12,401
Total.....		\$9,484,340
GAS MADE:		
	M cu. ft.	
Retort coal gas.....	5,267,740	
Coke oven gas.....	15,051,798	
Straight water gas.....	3	
Carburetted water gas.....	2,313,889	
Oil gas.....	12,378	
Total.....	22,645,808	
GAS CONSUMED:		
	M cu. ft.	
Sold.....	10,199,903	\$7,877,086
Used in producing plants.....	6,425,562	1,015,095
Used in associated metallurgical works.....	6,170,354	943,186
Otherwise accounted for.....	680,887	138,354
Not accounted for.....	807,762	682,333
Total.....	24,284,468	\$10,656,054
COKE AND BY-PRODUCTS MADE:		
Coke, including breeze..... tons	1,388,709	\$10,200,363
Tar..... Imp. gals.	17,020,066	937,842
Ammonia liquor..... lbs. NH	1,863,266	18,633
Ammonium sulphate..... lbs.	30,853,599	306,970
Benzol..... Imp. gals.	2,908,126	538,799
Other light oils.....	271,628	28,305
Total.....		\$12,030,912
COKE SOLD AND USED, AND STOCKS:		
	tons	
Used by reporting companies.....	407,609	
Sold for domestic use.....	762,374	
Other uses.....	180,732	
On hand, December 31, 1932.....	233,494	

Chromite

The Chromium Mining and Smelting Corporation, Limited, in 1934 shipped 40 tons of chromium from the Obonga Lake deposits, west of Lake Nipigon, all of which was used for experimental purposes. From this material, ferro-chrome was made in the electric furnaces of General Abrasives at Niagara Falls, N.Y. The company estimated that 1,100 tons of ore were mined from surface open cuts between June and December, and the material shipped was valued at \$12 per ton. A considerable amount of diamond-drilling was done in 1934.

An average of 16 men was employed at the mine, in addition to about 50 on road construction. Tractors will be used for conveying high-grade ore some 28 miles north to Collins station on the Canadian National railway.

Radium and Uranium

Although pitchblende, which is the source of radium and uranium, has not been produced in commercial quantities in Ontario, there is now a well-equipped extraction plant in successful operation at Port Hope, owned by Eldorado Gold Mines, Limited, for the treatment of pitchblende concentrates from Great Bear lake, some 4,000 miles distant. The refinery was placed in commission in 1933, and considerably enlarged in the autumn of 1934. In January, 1935, the concentrator of the company, at Labine point, Great Bear lake, commenced operations. It has a capacity of 75 tons of ore daily. A 2-ton Bellanca air-cruiser will be used to transport the silver-pitchblende concentrate a distance of about 1,200 miles to the rail-head at Waterways, Alta., thus ensuring a constant supply to the refinery during winter months.

The initial output of radium needles in 1933 (approximately 788 milligrams) was purchased by the Ontario Government for use in cancer clinics in four of the larger cities. An economic extraction process was perfected in 1933 for both radium and uranium products. The chemical process employed is intricate and will not be described here. Recovery of radium is in the form of a readily soluble bromide and less soluble sulphate, the latter being used for hospital work. Special care is taken at all stages to prevent the loss of radium by emanation and to protect the workers by fan ventilation.

Uranium yellow and orange (two sodium salt pigments) are produced for use in porcelain manufacture. Europe is the chief market for these pigments. The black oxide of uranium is also produced. Satisfactory arrangements for marketing both radium and uranium products were completed in 1934. This is a most creditable Canadian performance, as heretofore radium production was practically a Belgian monopoly. The Department of Mines, Ottawa, reports production to the end of 1934 as 6.1 grams of radium, from 61 tons of concentrates; uranium compounds, totalling 60,000 pounds; and 30,500 ounces of silver as a by-product. Henceforth, with the production of high-grade concentrates at the mine, the grade shipped will, it is expected, be considerably enhanced.

NON-METALLICS

With the exception of arsenic, mica, mineral waters, salt, and talc, every non-metallic mineral showed an increase in value in 1934; and salt actually increased in quantity, although the selling value was lower. As these minerals are consumed in a wide list of manufacturing industries, the record of increases, even though small in some cases, is indicative of a definite recovery in the industrial life of the country. The total value of the non-metallic group in 1934 was \$7,553,571, as against \$7,094,636 in 1933, a slight increase. The details of quantities and values marketed are set out in the table, "Summary of Mineral Statistics, 1934," on page 2.

Arsenic

Arsenic in the native state is a metallic mineral, but since it is produced in Ontario in the oxide form, called in the trade "white arsenic," it has been customary to include it with non-metallics. The whole production is recovered

in the smelting of the silver-cobalt arsenides of Northern Ontario by the Deloro Smelting and Refining Company. The production in 1934 was 1,647,513 pounds, valued at \$56,412, as against 1,468,022 pounds, worth \$56,534, in the previous year.

Barite

A small output of barite was reported in 1933, after being absent from the list since 1923. Several deposits of this mineral are known to exist in the province. Although considerable investigation into markets has been undertaken, and several enquiries have been received from outside sources, no steady development work was under way at any of the Ontario deposits. Canada Night Hawk Mines, which is equipped for milling, did not report any work. The deposits in Yarrow township and at Tionaga were idle, and no shipments were reported.

Diatomite

Several deposits of this mineral have been under development for a number of years in Muskoka, but the production to date has been small. In 1934 shipments totalling 46 tons, having a value of \$1,920, were reported, as against 28 tons worth \$1,298 in 1933.

Feldspar and Nepheline Syenite

Feldspar

Production rose from 4,387 tons in 1933 to 7,302 tons in 1934. This increased consumption of ground spar in domestic manufacturing plants is a positive indication that a distinct business revival has been made in the enamelling, glazing, and porcelain-insulator manufacturing trades.

As exports to the United States are practically non-existent the increase in the output of feldspar, although small in actual money value, is of signal importance, showing as it does the industrial recovery now apparent. The only domestic grinding plant in Ontario is that of the Frontenac Floor and Wall Tile Company, Limited, at Kingston, which draws its supply of crude spar mainly from Lanark county. The Ontario spar is particularly rich in potash and alumina.

Nepheline Syenite

The Nepheline Company, Limited, was incorporated in Ontario on August 10, 1934, with a capital of \$100,000. Headquarters are at Lakefield, and it is the purpose of Wm. Morrison, the promoter, and associates to develop a deposit of nepheline syenite at Mountain lake in Methuen township, Peterborough county. This particular rock has a chemical composition that makes it suitable for use in the glass industry. The combined alkalies, soda and potash, run about 15 per cent. Low silica and high alumina content give this rock a low fusion or fluxing point.

Markets have been canvassed in the United States, and in England some members of the Glass Manufacturers' Federation have reported satisfactory tests and are prospective buyers, provided the price is right. It is proposed to quarry the rock, crush to 20-mesh, transport by truck to Stony lake, ship by barge to Lakefield, and thence by rail.

Other deposits of nepheline syenite occur in Eastern Ontario, and some are being investigated.

Fluorspar

Although Ontario's production of this mineral is insignificant and is drawn from old mine dumps near Madoc in Hastings county, the output increased from 73 tons in 1933 to 150 tons in 1934. The material, which is consumed at smelters as a flux and in various chemical industries, has a ready sale. Some foreign spar is imported; consumption, however, is not large.

Graphite

There is only one producer in Ontario, the Black Donald Graphite Company, Limited. Its mine is on lots 16, 17, and 18, concession III, Brougham township, Renfrew county, near the village of Calabogie. The total value of the production in 1934 was \$64,998, as against \$16,145 in the preceding year. A new feature in the development of the graphite industry in Ontario is its successful application to the manufacture of leads for pencils. In this connection the following excerpt from *The Financial Post* of January 12, 1935, is of interest:—

Overcoming the chief obstacle to the use of Canadian graphite, in the making of lead pencils, the Dixon Pencil Company, Limited, of Newmarket, Ont., states that for the first time in history, Canadian graphite from the well-known Black Donald mines at Calabogie is now being used by that company. Canadian graphite has always been noted for its strength, high grade, and true intensity of colour, but owing to its texture, it could not successfully be employed in pencil-lead making, as ordinary methods of refining and pulverizing would not prepare the Canadian graphite in workable form for pencil leads. Now, however, the technical staff of the Dixon Pencil Company has successfully devised a patented process called "impact pulverizing," license for which is held exclusively by this company. The result, it is claimed, is a stronger, smoother writing lead of true black colour. The company states that it hopes to extend the use of this graphite not only to the market of Canada but to the markets of the world, thereby increasing the demand for Canadian graphite.

Gypsum

The output of gypsum in Ontario rose from 24,460 tons in 1933 to 33,234 in 1934, and came from two companies: Gypsum, Lime and Alabastine, Canada, Limited, with plant at Caledonia, and the Canadian Gypsum Company at Hagersville. The increase of about 26 per cent. in quantity coincides with the general revival in the building industry of Ontario.

Sales in 1933 fell to a very low ebb, as will be noted in the table which follows:—

GYPSUM SALES, 1930-1934

Grade	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
Crushed	25,130	10,263	5,656	2,753	5,636
Fine-ground	1,190	451	364	795	376
Calced, sold	3,515	1,606	217	165	226
Calced, used in products	65,111	41,038	29,418	20,747	26,996
Total sold or used	94,946	53,358	35,655	24,460	33,234
Total value	\$776,069	\$374,469	\$186,176	\$112,319	\$141,389
No. of workers	92	155	98	179	469
Wages paid	\$92,918	\$87,263	\$85,036	\$46,782	\$53,718

¹Exclusive of wage-earners employed in the manufacturing division of the Caledonia plant.

Iron Pyrites and Sulphuric Acid

The sulphur content of the acid manufactured at Copper Cliff by Canadian Industries, Limited, from sulphur fumes derived from nickel-copper smelting was

14,598 tons, worth \$145,980, in 1934, as against 8,196 tons, valued at \$81,960, in 1933. No pyrite ore was shipped.

Mica

The mica industry, which is principally in the hands of small producers, is almost entirely dependent on the electrical manufacturing business. The decline in consumption was particularly marked in 1932 and there were fewer producers than during the past two decades.

The prices for the various sizes and grades of thumb-trimmed mica, as reported by the producers in 1934, were as follows:—

Size	Price per lb.	Size	Price per lb.
1 by 1 inch.....	\$0.07	2 by 4 inches.....	\$0.45
1 by 2 inches.....	.15	3 by 3 inches.....	.60
2 by 2 inches.....	.20	3 by 4 inches.....	.91
2 ¹ / ₄ by 2 ¹ / ₂ inches.....	.40	3 by 5 inches.....	.95
2 by 3 inches.....	.30-.50	4 by 6 inches.....	1.35-1.75
Scrap mica, \$9.00 per ton (net).			
Rough-cobbed, 20 cents per pound.			

By grades the shipments in 1932, 1933, and 1934 were as follows:—

SHIPMENTS OF MICA, 1932, 1933, AND 1934

Grade	1932		1933		1934	
	Quantity	Value	Quantity	Value	Quantity	Value
	pounds		pounds		pounds	
Ground and rough.....			19,000	\$239	2,459	\$514
Thumb-trimmed.....	232	\$224	44,219	3,287	30,315	3,094
Splittings and knife-trimmed.....			11	19	303	110
Scrap.....	536,980	2,528	1,268,200	5,820	1,203,225	5,341
Total.....	537,212	\$2,752	1,331,430	\$9,371	1,236,302	\$9,059

Mineral Waters

The output in Ontario from five or six mineral springs during the past decade has ranged from 21,775 to 309,000 Imperial gallons. During 1931 six wells, all in Eastern Ontario, produced 197,540 Imperial gallons, worth \$8,578 at the shipping point; and in 1932 four wells produced 61,208 gallons. In 1933, the production was 29,794 gallons, valued at \$2,347, from three wells; and in 1934, 21,775 gallons, worth \$1,622.

Natural Gas and Petroleum

The Natural Gas Commissioner of Ontario supplied the following notes:—

Natural Gas

The production of natural gas in the year 1934 was 7,682,851 M cubic feet, and the value \$4,741,368, a small increase over 1933. An annual increase of 150,000 M cubic feet is so small that it is difficult to attribute it to any particular cause, unless it is to slightly reduced rates in the cities in Essex, Kent, and Lambton. Certainly there has been a considerable increase in the sale of more efficient appliances, which would stimulate the demand for gas. The past year has been a successful one in the search for gas. A new field was discovered in Bayham township, Elgin county, east of the village of Eden. The Declute field in Raleigh township and the Dover field in Dover township, Kent county, have been extended. In each of these fields several large wells were drilled, and this has helped to maintain public interest in the development of natural gas fields.

Petroleum

The year 1934 has shown an increase in petroleum production for the fourth consecutive year, as noted in the table below. This new production came from the Bothwell field and from Brooke township in Lambton county, where sixteen wells were drilled in the past year. At Bothwell old wells were opened that have not been operated for 20 or 30 years, and an extension of the Bothwell field was discovered south of the Thames river. This oil is all from the Onondaga formation at about 500 feet from the surface.

CRUDE PETROLEUM PRODUCTION, 1930-1934¹

Field	1930	1931	1932	1933	1934
	barrels	barrels	barrels	barrels	barrels
Petrolia and Enniskillen township...	55,130	57,515	58,871	57,298	57,938
Oil Springs.....	29,160	30,792	31,438	31,343	29,863
Moore township.....	1,576	3,739	3,272	2,192	2,963
Sarnia township.....	1,149	1,466	1,227	2,181	825
Plympton township.....	296	296	274	211	202
Bothwell.....	21,176	18,084	19,460	22,935	32,133
Dover township.....	457	891	453	763	558
Dawn township.....			5,061	8,589	4,169
Onondaga township.....	231	34	543	946	601
Mosa township.....	7,166	8,517	8,429	8,168	9,031
Thamesville.....	447	462	534	847	614
Dunwich township (Dutton and Iona)	365	628	781	346	283
Tilbury East township.....	149				
Raleigh township.....				239	264
Brooke.....					1,941
Total quantity.....	117,302	122,364	130,343	136,058	141,385
Value.....	\$235,746	\$219,993	\$247,468	\$253,486	\$299,874
Average price per barrel.....	\$2.00	\$1.80	\$1.89	\$1.87	\$2.12

¹Information furnished by the Imperial Oil Refiners, Limited, of Sarnia, and others.

Peat

During the past year or two considerable interest has been noted in the peat bogs of Ontario. The names of operators and locations are given on page 61. The production by seven operators during 1934 was 1,878 tons, valued at \$7,343, excluding 224 tons of humus having an estimated value of \$224.

Quartz, Quartzite, and Silica Brick

The production of quartz and quartzite, which in 1933 was below that of previous years, showed a marked recovery in 1934. Silica brick advanced in 1933 over the preceding year, and increased its gain in 1934. Production figures for the past five years follow:—

QUARTZ, QUARTZITE, AND SILICA BRICK, 1930-1934

Year	Rock sold or used		Silica brick sold or used		Total value
	Quantity	Value	Quantity	Value	
	tons		M		
1930.....	167,487	\$274,674	378	\$19,120	\$293,794
1931.....	97,888	148,642	279	13,702	162,344
1932.....	66,135	93,574	93	4,303	97,877
1933.....	66,562	86,146	183	7,351	93,497
1934.....	89,838	134,572	369	14,730	149,302

Salt

During 1934 six companies produced salt (or brine, which is used in the manufacture of chemicals by Canadian Industries, Limited, and Brunner Mond,

Canada, Limited). The Warwick Pure Salt Company was a newcomer on the list in 1933, and Kincardine Salt, Limited, owned by Canadian Industries, Limited, reported no production. This industry, which is located in the south-western part of the province, is well organized, and the fluctuations shown in the figures of output reflect fairly closely the general progress of industry in the province. Production figures covering a 5-year period follow:—

SALT SOLD OR USED, 1930-1934

Schedule	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
Table and dairy.....	49,467	115,180	59,620	61,231	69,779
Fine.....	52,604		59,036	63,786	67,777
Coarse.....	21,085	17,678	15,673	14,086	14,730
Land.....	245	513	557	283	347
Other grades (pressed blocks) ¹	7,655				
Total.....	131,056	133,371	134,896	139,386	152,633
Brine (salt equivalent).....	114,737	97,928	96,242	104,721	124,118
Total sold or used.....	245,793	231,299	231,138	244,107	276,751
Value.....	\$1,568,250	\$1,760,388	\$1,789,752	\$1,755,087	\$1,734,196
Wage-earners ² No.	263	233	215	242	252
Wages.....	\$288,237	\$259,646	\$253,579	\$261,214	\$296,116

¹Pressed blocks included with table and dairy grade after 1930.

²Workers at the Sandwich salt and chemical works are included.

The Walker Salt Corporation, Limited, of London, Ont., has drilled a salt well 1,485 feet deep at Port Franks in Lambton county. This company has completed the foundations of the salt plant and ordered the machinery for open-pan production early in 1935. This grade of salt is particularly suited for dairy use, and will supply the local market. The Goderich Salt Company is putting in a triple effect vacuum-pan evaporation, which is expected to be in operation early in 1935. An important feature is that for the first time all the machinery in connection with this plant has been manufactured in Canada. Formerly all salt-making machinery was imported from the United States. This will give a capacity equal to the Sandwich plant.

Talc

A fairly stable market has been developed for this mineral, both in the ground and prepared condition. The domestic consumption is steady, and exports are made to the United States and Europe. The production record, as reported by two companies at Madoc, in Hastings county, for the last five years, follows:—

TALC STATISTICS, 1930-1934

Year	Sales		Wage-earners, mine and mill	Wages paid
	Quantity	Value		
	tons		No.	
1930.....	11,664	\$133,213	36	\$32,718
1931.....	11,806	122,044	36	29,419
1932.....	12,064	111,585	38	30,587
1933.....	15,114	142,134	43	31,813
1934.....	13,934	135,978	47	33,796

Increased tale sales in 1933 were due partly to the gradual betterment in some lines of business using tale products, such as textiles, cosmetics, etc. Some of the buying, however, may have arisen from the fear of possible higher prices, which would account for the falling off in the demand during 1934.

STRUCTURAL MATERIALS

Building Permits

In 61 Canadian cities building permits in 1934 were valued at \$27,457,524. Of this total 30 Ontario cities accounted for \$14,351,380, as noted in the following table abstracted from the *Annual Review of Building Permits in Canada in 1934*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa:—

BUILDING PERMITS, 1920-1934

Year	30 Ontario cities, value	Wholesale prices index ¹	Toronto metropolitan area, ² value	Wages index 1913=100 ³
1920	\$58,636,365	114	\$30,049,413	180.9
1921	59,315,845	122.8	31,979,346	170.5
1922	81,396,259	108.7	36,405,625	162.5
1923	74,673,080	111.9	39,530,877	166.4
1924	57,330,141	106.6	29,636,428	169.1
1925	59,888,867	102.9	32,408,636	170.4
1926	65,373,757	100	31,588,124	172.1
1927	79,883,344	96.1	37,316,511	179.3
1928	104,777,566	97.4	59,817,568	185.6
1929	95,055,827	99	57,522,927	197.5
1930	69,042,946	90.8	38,371,587	203.2
1931	44,371,578	81.9	27,950,136	195.7
1932	16,887,761	77.2	9,461,050	178.2
1933	9,116,743	78.3	5,114,351	158
1934	14,351,380	83	8,396,775	154.8

¹Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926=100, as compiled by the Dominion Bureau of Statistics. In 1913 the index was 67, dropping to a low of 60.5 in 1915.

²Includes York and East York municipalities.

³Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913=100

⁴Peak year.

Construction Contracts

The value of Canadian construction contracts awarded for 1934, reported by the *McLean Building Review*, was \$125,811,500, as compared with \$97,289,800 in 1933. Ontario contracts in 1934 amounted to \$63,358,300, or 50.4 per cent. of the total. Prices of materials were considerably below the peak of 1920, and decided drops were recorded in 1930, 1931, and 1932, but a perceptible recovery is recorded in 1934. Canadian construction contracts in 1933 were on a par with the war years, 1916-18, dropping below the \$10,000,000 mark. Figures by classes of construction for a 5-year period follow:—

VALUE OF CONSTRUCTION CONTRACTS, 1930-1934

Classification	1930	1931	1932	1933	1934
Residential	\$44,427,000	\$39,274,300	\$14,143,200	\$12,653,800	\$17,578,600
Business	52,636,400	28,819,400	16,925,600	9,716,100	15,795,600
Industrial	12,787,400	6,836,300	1,871,000	4,699,700	4,305,200
Engineering	65,608,800	50,522,300	16,352,000	15,503,800	25,678,900
Total	\$175,459,600	\$125,452,300	\$49,291,800	\$42,573,400	\$63,358,300

Cement

Ontario's production of cement came from four plants: Belleville, Lakefield, and Port Colborne, of the Canada Cement Company, and the St. Marys plant of the St. Marys Cement Company.

Production during the past decade is given in the following table:—

PORTLAND CEMENT STATISTICS, 1925-1934

Year	Operating plants	Sales		
		Quantity	Value	Average price per barrel
	No.	barrels ¹		
1925.....	4	3,462,358	\$5,253,911	\$1.52
1926.....	3	3,398,860	4,792,857	1.41
1927.....	4	3,751,786	5,144,326	1.34
1928.....	4	3,911,795	5,520,897	1.41
1929.....	4	4,624,712	6,608,246	1.43
1930.....	4	3,942,690	5,779,404	1.47
1931.....	4	3,470,056	5,006,826	1.44
1932.....	4	1,599,342	2,288,975	1.44
1933.....	3	1,095,845	1,587,812	1.45
1934.....	4	1,702,128	2,403,590	1.41

¹350 pounds.

The cement industry and the building and construction trades are interdependent. This is well illustrated by the annual report of the president of the Canada Cement Company for the fiscal year ending November 30, 1934. He says in part:—

Referring more particularly to the building industry, in which you are vitally interested, some progress has been made, but less progress than in the majority of other lines of business. In no other important country is this industry at so low a point relatively as in Canada. It will be recalled, however, that the building industry in Canada was one of the industries that was late in feeling the effects of the depression, and it is, therefore, probably natural that its revival should lag. The improvement which took place during the year is indicated by the building permits, which increased 34 per cent. over 1933, a substantial improvement as expressed in percentages, but bearing in mind the extremely low volume of 1933, the volume increase is not of great proportions. It should be said that the public works programme of the Federal Government will not be reflected in demand for materials in substantial quantities until 1935.

Your company's business showed an increase in volume of sales during the year in line with the somewhat better conditions prevailing in the building industry. We might state that the total consumption of cement in Canada was on a very restricted scale. While improvement was made over the 1933 volume, the total sales were disappointing when compared with normal years.

It is difficult to make a forecast for the coming year, but, from information gained from various sources at your company's command, we are inclined to believe that improvement in the building industry will be slow for the immediate future. Nevertheless, the year should show some improvement over that of 1934.

Cement Products

In recent years the cement products industry in Ontario has assumed considerable importance. Since 1924 no data have been included in the tables of mineral production, as the raw materials entering into the manufacture of these products have all been accounted for. Cement products being so closely allied to the building industry, statistics are included so that complete information covering all structural materials is available under one cover. Monolithic construction is not included. The following tables give the record of materials used and products made during the past two years and general statistics for a 5-year period:—

CEMENT PRODUCTS MANUFACTURE, 1933 AND 1934¹

Materials used	1933		1934	
	Quantity	Cost at works	Quantity	Cost at works
Portland cement..... bbls.	37,900	\$90,461	64,755	\$154,039
Quicklime..... bu.	81	43	8	8
Sand..... cu. yds.	13,017	14,207	21,985	23,233
Gravel..... cu. yds.	7,481	8,068	10,621	14,078
Crushed stone..... cu. yds.	2,624	4,798	4,298	5,958
Cinders..... cu. yds.		9,277	2,867	6,159
Boxes, crates, lumber, etc.....		6,345		7,340
Reinforcing..... tons		5,707	145	9,741
Haydite..... cu. yds.	4,780	16,730	9,120	31,921
Brass.....		16,717		11,350
Other materials.....		39,857		57,258
Total.....		\$212,210		\$321,085
Products made	Quantity	Selling value	Quantity	Selling value
Artificial stone.....		\$37,417		\$32,314
Cinder blocks..... M	237	39,377	617	72,509
Cement bricks..... M	166	4,140	372	7,645
Cement hollow building blocks..... M		122,689	1,251	179,814
Cement laundry tubs..... No.	2,697	19,576	2,204	17,115
Cement posts, poles, etc.....		694		6,610
Cement sewer, culvert, and drain pipe.....		133,300		119,086
Cement stucco.....		5,424		8,215
Burial vaults.....		9,444		9,805
Crushed stone.....		3,162		
Haydite blocks..... tons	835	7,103	5,019	\$40,248
Haydite roof slabs..... tons	2,352	66,414	2,084	55,517
Other products.....		98,680		137,647
Custom work and repairs.....		2,765		651
Total.....		\$550,185		\$687,176

¹Supplied by Dominion Bureau of Statistics, Ottawa.PRINCIPAL STATISTICS OF THE CEMENT PRODUCTS INDUSTRY, 1930-1934¹

Year	No. of plants	Wage-earners, average No.	Salaries and wages	Cost of fuel and electricity	Capital invested	Value of products at work
1930.....	88	533	\$658,381	\$44,697	\$13,148,950	\$1,921,018
1931.....	92	562	599,640	43,429	2,995,610	1,782,400
1932.....	69	352	308,898	27,692	2,286,460	737,326
1933.....	48	245	199,056	19,008	1,642,244	550,185
1934.....	54	251	274,045	24,394	1,784,166	687,176

¹Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

Lime is used quite extensively for chemical purposes in addition to being an ingredient of mortar and sand-lime brick. During 1934, 19 companies and individuals, operating 22 plants, reported sales that totalled 191,041 tons, valued at \$1,536,288, as against 146,193 tons, worth \$1,227,196, in 1933. Statistics for the past five years follow:—

LIME STATISTICS, 1930-1934

Year	Lime marketed or used						Fuel costs	Wage-earners	Wages
	Hydrated			Quicklime					
	Quantity	Total value	Per ton	Quantity	Total value	Per ton			
	tons			tons				No.	
1930 . . .	42,726	\$504,178	\$11.80	209,340	\$1,673,409	\$7.99	\$343,237	330	\$352,768
1931 . . .	34,284	379,996	11.08	113,267	841,194	7.43	177,310	287	216,337
1932 . . .	23,518	255,223	10.85	143,185	1,018,007	7.11	204,546	203	154,361
1933 . . .	19,733	220,291	11.16	126,460	1,006,905	7.96	188,317	210	111,637
1934 . . .	22,281	249,038	11.18	168,760	1,287,250	7.63	173,951	187	116,020

Distribution of the quicklime and hydrated lime sold in 1934, as reported by the producing companies, was as follows:—

Industrial consumption	Quicklime		Hydrated lime	
	Quantity	Value	Quantity	Value
	tons		tons	
Building trades: finishing and masons	15,885	\$104,492	19,375	\$223,836
Sand-lime brick	2,321	16,912	635	4,516
Agriculture	162	1,121	461	4,393
Chemical and metallurgical industries:				
Smelters	2,635	14,598	102	918
Iron and steel	8,612	60,255	8	72
Gold-milling	6,168	38,868		
Pulp and paper	3,239	19,784	110	990
Glass	2,226	16,472		
Sugar	3,198	47,573		
Tanneries	2,189	15,210	257	2,313
Fertilizers and insecticides	747	5,229	397	3,573
Dealers and others	2,059	13,881	154	1,386
Other chemicals ¹	119,319	932,857	782	7,041
Total	168,760	\$1,287,250	22,281	\$249,038

¹Uses for lime under this heading include the manufacture of alkali, acetate of lime, and calcium carbide, the last-mentioned being used largely for making cyanamid.

Sand and Gravel

Preliminary figures for the year 1934 show a marked rise in the quantity of sand and gravel produced, but the selling value did not increase proportionally. The figures, however, are encouraging, reflecting as they do a greatly increased consumption by a revived construction industry.

OUTPUT OF SAND AND GRAVEL, 1933 AND 1934

Source	1933		1934	
	Quantity	Value	Quantity	Value
	tons		tons	
Private pit operators	2,429,042	\$1,145,316	551,145	\$249,980
Dredged from Great Lakes and rivers	243,633	135,352	464,507	292,467
Department of Northern Development	1,038,108	207,624	4,345,694	225,332
Department of Highways	408,700	204,350	620,000	310,000
Miscellaneous counties and townships ¹	1,550,547	775,274	1,273,580	636,790
Total	6,670,030	\$2,467,916	7,254,926	\$1,714,569

¹Figures for 1933 used as an estimate for 1934.

Sand-Lime Products

The past three years have been dull for marketing sand-lime brick. This is in part owing to a depressed construction industry, but competition of other products, such as cinder blocks and kindred materials has cut into this trade considerably. Four companies were active in the Toronto metropolitan area, and in addition to brick produced sand-lime building blocks, ready mixed mortar, and plaster. These items have been included in the table "Summary of Mineral Statistics, 1934," on page 2, under the title "sand-lime products," and the selling value as a result shows a decided increase. It should be pointed out, therefore, that, prior to 1934, the figures of value refer to sand-lime brick only. The selling value in 1934 was \$146,009, as against \$69,785 in the previous year.

Stone

The output of limestone, trap, granite, and sandstone in 1934, was almost double that for 1933 in quantity, but the proportional increase in value was not quite so great. A partially revived building industry and a larger highway construction programme were instrumental in reopening many quarries.

A new feature in the stone-production industry was the inclusion of slate, which has been absent from the list of building materials for several decades. A slate quarry situated in the northwest corner of lot 5, concession VI, Madoc township, was worked fifty years ago and supplied roofing slates for a few buildings in various towns of Eastern Ontario. It was reopened in 1934. There is a potential market for roofing shingles, blackboards, granules, and slate flour. The new operator is Ontario Slate Mines, Limited. An initial shipment of 120 tons of granules was made during the year.

OUTPUT OF STONE, 1932, 1933, AND 1934

Variety	1932		1933		1934	
	Quantity	Value	Quantity	Value	Quantity	Value
	tons		tons		tons	
Limestone and marble	1,827,858	\$1,459,224	1,225,754	\$931,501	2,374,671	\$1,808,663
Trap	36,915	52,659	17,201	26,629	48,298	96,314
Granite	36,357	133,698	2,449	12,804	27,227	32,072
Sandstone	4,008	9,435	8,889	12,334	10,105	28,458
Slate					120	600
Total	1,905,138	\$1,655,016	1,253,907	\$983,268	2,460,421	\$1,966,107

CLAY PRODUCTS

Refractory Clays

The following information has been furnished by W. S. Dyer, former geologist of the Ontario Department of Mines, who visited the Hilder deposit during the summer of 1934:—

It is well known that fire clay and sedimentary clay exist in the Moose River basin in Northern Ontario. Deposits that are near the railway, like the grey and black fire clays of the Onakawana lignite field, are covered under 50 to 100 feet of glacial debris and would have to be mined by underground methods. Deposits under shallow overburden, like the highly refractory white and mottled clays of the Missinaibi river, are 30 miles across the muskeg from a railway.

The only development at present in operation is known as the Hilder deposit, now being investigated by Minefinders, Limited. It is located on the west side of the Mattagami river,

MINING COMPANIES INCORPORATED AND LICENSED, 1913-1934

Year	Incorporated				Extra-provincial and mortmain companies licensed	
	No.	Nominal capital	"No par" companies		No.	Capital for use in Ontario
			No.	Shares		
1913	119	\$78,000,000			12	\$21,735,000
1914	80	39,030,000			13	5,445,000
1915	59	42,005,000			2	10,200,000
1916	83	109,079,500			8	7,011,650
1917	100	117,183,000			7	7,302,000
1918	59	49,800,000			7	15,000,000
1919	149	223,600,000			10	9,554,197
1920	119	146,094,000			12	9,435,000
1921	67	105,715,000			6	1,030,500
1922	91	181,040,000			6	830,000
1923	88	179,295,500			6	1,775,000
1924	85	156,485,000			2	200,000
1925	70	107,400,000	4	9,010,000	3	162,510
1926	145	165,653,750	28	22,386,500	6	4,850,000
1927	199	344,145,000	30	40,034,000	10	3,200,000
1928	211	495,575,000	28	30,778,400	17	7,208,500
1929	97	142,390,000	27	32,557,200	13	1,540,000
1930	37	23,234,600	20	16,808,909	6	5,525,000
1931	44	60,670,000	15	5,909,000	1	400,000
1932	43	58,766,000	12	5,844,000	0	.....
1933	95	158,365,000	21	23,165,000	8	1,290,000
1934	212	488,335,000	82	86,183,000	9	925,000

Of the 294 companies incorporated in 1934, 212 had specified capital only, 82 were companies having shares without nominal or par value exclusively, and 4 companies had shares of both kinds.

MORTMAIN AND EXTRA-PROVINCIAL COMPANIES LICENSED BY ORDER-IN-COUNCIL IN 1934

Name of company	Place of incorporation	Date of license (O.C.)	Value of land holdings in Ontario
Clark Gold Mines, Limited	Quebec ¹	Oct. 30	\$100,000
Cobnor Silver Mines, Limited	Canada ¹	Oct. 25	50,000
Consolidated Chibougamau Goldfields, Ltd.	Quebec ¹	April 5	100,000
Lake Rowan Gold Mines, Limited	Canada ¹	Oct. 25	100,000
Manitoba and Eastern Mines, Limited	Canada ¹	Dec. 14	100,000
Pamour Porcupine Mines, Limited	Canada ¹	Mar. 23	100,000
Red Crest Gold Mines, Limited	Canada ¹	Oct. 25	100,000
Reliance Gold Mining Company	Delaware ²	May 8	25,000
Sakoose Gold Mines, Limited	Quebec ¹	July 10	250,000
Total (9 companies)			\$925,000

¹Incorporation under The Companies Act, Revised Statutes of Canada, 1906, Part 1 of Chapter 79. Licenses are issued pursuant to the provisions of The Mortmain and Charitable Uses Act, Province of Ontario, "to acquire, hold and assure land in mortmain in Ontario." This applies also to Quebec province.

²Where a company is of foreign incorporation, or is incorporated in a province of Canada other than Quebec with which a reciprocity agreement exists, it is necessary for it to take out an Extra-Provincial license to do business in Ontario and to declare the amount of capital for use in Ontario.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1934 HAVING SHARES
WITHOUT NOMINAL OR PAR VALUE

Name of company	Head office	Date of incorporation	No. of shares
Alcanada Mining Corporation, Limited.....	Toronto.....	June 21	1,000,000
Algold Mines, Limited.....	Toronto.....	Feb. 13	2,500,000
Algoma Steel Corporation, Limited ¹	Sault Ste. Marie..	Dec. 12	130,000
Amalgamated Mills and Mines, Limited.....	Toronto.....	May 7	200,000
Associated Mine Managers, Limited (private).....	Toronto.....	July 9	4,000
Atigo Gold Mining Company, Limited.....	Port Arthur.....	April 30	100,000
Atnel Mines, Limited.....	Sault Ste. Marie..	Sept. 4	3,000,000
Banner Gold Mines, Limited.....	Toronto.....	Nov. 2	3,000,000
Bathurst Gold Mines, Limited.....	Ottawa.....	April 20	4,000,000
Belmore Syndicate, Limited, The.....	Toronto.....	April 3	6,000
Belorrain Mines, Limited.....	Cobalt.....	Dec. 1	1,000,000
Bilmac Gold Mines, Limited.....	Toronto.....	Sept. 11	2,000,000
Blue Eagle Gold Syndicate, Limited.....	Toronto.....	June 18	7,000
Boundary Lake Mining Company, Limited.....	Toronto.....	June 19	30,000
Bruce-Matachewan Gold Syndicate, Limited.....	Toronto.....	July 13	10,000
Bruell Gold Syndicate, Limited.....	Toronto.....	July 27	10,000
British United Natural Gas, Limited.....	Toronto.....	Aug. 3	1,000,000
Canadian Gold Refining Company, Limited.....	Windsor.....	Feb. 15	10,000
Canadian Slate Mines, Limited.....	Toronto.....	May 22	1,000,000
Cardiff Waters, Limited.....	Toronto.....	Nov. 28	100,000
Chromium Mining and Smelting Corporation, Ltd.....	Hamilton.....	May 12	3,000,000
Concordia Gold Mining Company, Ltd.....	Toronto.....	May 12	3,000,000
Custom Smelters of Canada, Limited.....	Toronto.....	July 25	100,000
Dominion Royalty Corporation, Limited.....	Toronto.....	Mar. 17	350,000
Ensign Gold Mines, Limited.....	Toronto.....	April 30	1,500,000
Germac Exploration Company, Limited (private).....	Toronto.....	Aug. 10	40,000
Howard Holdings, Limited.....	Toronto.....	Sept. 7	40,000
Inez, Limited (private).....	Toronto.....	Dec. 5	40,000
Jackpine-Sturgeon Gold Syndicate, Limited.....	Toronto.....	Oct. 5	100,000
Jomac Gold Syndicate, Limited.....	Toronto.....	June 6	10,000
Karl Springer Exploration Company, Limited.....	Toronto.....	Feb. 9	40,000
Kawinogan Gold, Limited.....	Toronto.....	May 1	40,000
Kenogamis Gold Mines, Limited.....	Toronto.....	Sept. 26	3,000,000
Key Properties, Limited (private).....	Toronto.....	May 14	40,000
K. L. Exploration Company, Limited.....	Toronto.....	Sept. 12	40,000
Knox Sturgeon River Mines, Limited.....	Toronto.....	Oct. 11	3,000,000
Koch Danef Gold Mines, Limited.....	Toronto.....	Nov. 16	4,000,000
Lac-Teck Gold Mines, Limited.....	Toronto.....	Sept. 26	3,000,000
La Fond Gold Mines, Limited.....	Toronto.....	April 12	2,000,000
Long Lac Inlet Mines, Limited.....	Toronto.....	Aug. 20	2,000,000
McLaren-Porcupine Gold Mines, Limited.....	South Porcupine..	Aug. 21	3,000,000
McNeil Longlac Gold Mines, Limited.....	Windsor.....	Oct. 18	40,000
Margo Mines, Limited.....	Toronto.....	May 4	150,000
Mat-a-Lac Gold Syndicate, Limited.....	Toronto.....	June 5	6,000
Minemakers, Limited.....	Toronto.....	May 16	20,000
Mining Claims Mart, Limited (private).....	Toronto.....	July 4	100,000
Murray-Algoma Mining Company, Limited.....	Toronto.....	Jan. 19	40,000
Nepheline Company, Limited, The ¹	Lakefield.....	Aug. 10	50,000
Neville Canadian Gold Mines, Limited.....	Toronto.....	Mar. 23	3,000,000
Newfoundland South Coast Syndicate, Limited.....	Toronto.....	Sept. 13	100,000
Northern Mining Syndicate, Limited.....	Toronto.....	Oct. 17	10,000
Nu Sigma Gold Syndicate, Limited.....	Toronto.....	June 14	10,000
Oklend Gold Mines, Limited.....	Toronto.....	Aug. 28	3,000,000
Oliver Severn Gold Mines, Limited.....	Toronto.....	Sept. 27	3,000,000
Ontario Chemical Minerals, Limited (private).....	Toronto.....	Nov. 21	300,000
Orecana, Limited.....	Toronto.....	May 21	100,000
Pershing Gold Syndicate, Limited.....	Toronto.....	Nov. 8	25,000
Playfair Iron Mines, Limited (private).....	Toronto.....	May 3	20,000
Quebec Eureka Gold Mines, Limited.....	Toronto.....	Feb. 21	3,000,000
Rahn Lake Mines Corporation, Limited.....	North Bay.....	June 25	3,000,000
Security Gold Mines, Limited.....	Uxbridge.....	April 18	2,000,000
South Porcupine Mines, Limited.....	Toronto.....	Mar. 20	2,000,000
Springer Sturgeon Gold Mines, Limited.....	Toronto.....	Sept. 6	3,000,000

MINING COMPANIES INCORPORATED IN ONTARIO IN 1934 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE—*Continued*

Name of company	Head office	Date of incorporation	No. of shares
Sterling Exploration Company, Limited ¹	Toronto.....	May 23	10,000
Strathy Explorers, Limited.....	Toronto.....	Oct. 17	40,000
Straw Lake Beach Gold Mines Syndicate, Limited.....	Toronto.....	Aug. 21	115,000
Sturgeon Aurora Mines, Limited.....	Toronto.....	Oct. 19	100,000
Sturgeon Bridge Gold Mines, Limited.....	Toronto.....	Sept. 17	3,000,000
Sturgeon River Gold Basin Syndicate, Limited.....	Toronto.....	Oct. 3	10,000
Summit Range Gold Mines, Limited.....	Toronto.....	April 6	1,000,000
Sweet-Sturgeon Syndicate, Limited.....	Toronto.....	Oct. 30	25,000
Tasmijopen Mining Company, Limited.....	Toronto.....	Sept. 20	3,000,000
Temagami Development Company, Limited.....	Toronto.....	May 28	60,000
Trans-Canada Mining Corporation, Limited.....	Toronto.....	April 13	40,000
Universal Exploration Syndicate, Limited.....	Toronto.....	Oct. 12	20,000
Vanquelin-Sifton Lake Mines, Limited.....	Toronto.....	Aug. 22	3,000,000
Velma Gold Mining Syndicate, Limited.....	Toronto.....	Sept. 15	10,000
Walker Salt Corporation, Limited, The.....	London.....	Sept. 20	250,000
William Irwin and Company, Limited (private).....	Toronto.....	July 24	50,000
Wilmae Trusts, Limited ¹ (private).....	Toronto.....	Aug. 29	25,000
Woman River Gold Mines, Limited.....	New Liskeard.....	Oct. 22	5,000,000
Yellow Metal Syndicate, Limited.....	Toronto.....	Oct. 17	10,000
Total (82 companies).....			86,183,000

¹See also list with specified capital. Four companies having both specified capital and "no par" shares are included in both lists.

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934

Name of company	Head office	Date of incorporation	Capital
Ace Exploration and Holding Company, Limited....	Toronto.....	Mar. 21	\$100,000
Algoma Steel Corporation, Limited ¹	Sault Ste. Marie..	Dec. 12	2,700,000
Algoma Summit Gold Mines, Limited.....	Toronto.....	May 17	5,000,000
Amity Gold Mines, Limited.....	Toronto.....	Feb. 21	3,000,000
A. R. L. Gold Mines, Limited.....	Toronto.....	Sept. 22	3,000,000
Atlas Securities Company, Limited.....	Toronto.....	May 9	40,000
Austin Rouyn Gold Mines, Limited.....	Toronto.....	Oct. 27	4,000,000
Avocalon Mining Syndicate, Limited.....	Toronto.....	June 5	400,000
Ballantyne Long Lac Mines, Limited.....	Toronto.....	June 28	3,000,000
Bankfield Gold Mines, Limited.....	Toronto.....	April 18	3,000,000
Bessey and Company, Limited, N.R. (private).....	Toronto.....	June 20	25,000
Big Divide Gold Mines, Limited.....	Toronto.....	Sept. 28	3,000,000
Bigstone Bay Gold Mines, Limited.....	Kenora.....	June 22	2,500,000
Birch Bay Gold Mines, Limited.....	Toronto.....	June 25	2,000,000
Boyles Brothers Drilling (Eastern), Limited.....	Kirkland Lake....	May 30	10,000
Bouchard Clericy Gold Mines, Limited.....	Toronto.....	Aug. 29	3,000,000
Bourbeau Lake Chibougamau Mines, Limited.....	New Liskeard.....	May 15	30,000
Bramor Mining (Ontario), Limited.....	Toronto.....	Feb. 9	1,500,000
Brennan and Kenty Brothers Prospecting Co., Ltd..	Toronto.....	Feb. 20	1,000,000
British Guiana Goldfields, Limited.....	Toronto.....	July 27	2,000,000
Bur-Ley Long Lac Gold Mines, Limited.....	Toronto.....	July 3	3,000,000
Burmas Mines, Limited.....	Toronto.....	May 2	3,000,000
Burwash Yellowknife Mines, Limited.....	Toronto.....	Oct. 16	3,000,000
Calder-Bonsquet Gold Mines, Limited.....	Toronto.....	Feb. 23	3,000,000
Canadian Gold and Metals Mining Company, Limited	Toronto.....	July 10	10,000,000
Canadian Leviathan Exploration Company, Limited.	Toronto.....	Nov. 5	100,000
Canador Mining, Limited.....	Toronto.....	Mar. 17	40,000
Canamerican Corporation, Limited (private).....	Toronto.....	Sept. 17	40,000
Cardinal Gold Mines, Limited.....	Toronto.....	Feb. 24	75,000
Centralac Mining Company, Limited.....	Toronto.....	Dec. 7	3,000,000
Central Malartic Mines, Limited.....	Toronto.....	June 28	3,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED
IN 1934—Continued

Name of company	Head office	Date of incorporation	Capital
Central Porphyry Contacts, Limited	Toronto	Jan. 3	3,000,000
Craig Gold Mines, Limited	Madoc	May 19	5,000,000
Chappie-Mammoth Gold Mines, Limited	Toronto	Sept. 19	3,000,000
Chieftain Gold Mines, Limited	Toronto	Aug. 28	3,500,000
Cintorico Gold Mines, Limited	Toronto	Sept. 8	3,000,000
Cripple Creek Mining and Milling Company, Ltd.	Toronto	Aug. 9	3,000,000
Crossroads Gold Mines, Limited	Toronto	Dec. 3	1,000,000
Darwin Gold Mines, Limited	Toronto	Aug. 16	3,000,000
Delhi (Temagami) Gold Mines, Limited	Toronto	Sept. 5	3,000,000
Delnite Mines, Limited	Toronto	Oct. 23	3,000,000
Dimbarr Gold Mines, Limited (private)	Toronto	Dec. 19	50,000
Dime Long Lac Gold Mines, Limited	Toronto	Aug. 17	3,000,000
Dominion Explorers, Limited	Toronto	Mar. 14	3,000,000
East Lamaque Gold Mines, Limited	Toronto	Mar. 17	3,000,000
Edgecreek Consolidated Gold Syndicate, Limited	Toronto	June 27	150,000
Edgelake Gold Mining Company, Limited	Schumacher	Sept. 21	3,000,000
Edwalt Corporation, Limited	Toronto	Aug. 1	40,000
El-Bonanza Mining Corporation, Limited	Toronto	Jan. 13	5,000,000
Ellen Gold Mines, Limited	Toronto	May 30	3,000,000
Federated Mining Corporation, Limited	Toronto	April 27	5,000,000
Foley-O'Brien Corporation, Limited	Porecupine	May 21	2,100,000
Fort Hope Consolidated Gold Mines, Limited	Toronto	July 12	3,000,000
Franklin Gold Mining Company, Limited	Toronto	Aug. 17	3,500,000
Frontier Red Lake Gold Mines, Limited	Toronto	May 3	3,000,000
Gale Gold Mines, Limited	North Bay	April 3	3,000,000
Gardner Silver Mines, Limited	Toronto	Jan. 26	2,000,000
General Mining and Development, Ltd. (private)	Trafalgar tp.	May 30	500,000
General Ventures Mining Corporation, Limited	Toronto	April 3	2,000,000
Goderich Matachewan Gold Mines, Limited	Goderich	April 3	3,000,000
Goldcrest Mines, Limited	Toronto	Aug. 31	3,000,000
Gold Eagle Gold Mines, Limited	Toronto	Feb. 13	3,000,000
Golden Arm Mines, Limited	Red Lake	April 27	3,000,000
Golden Arrow Mining Company, Limited (private)	Trafalgar tp.	Aug. 28	150,000
Golden Gate Mining Company, Limited	Toronto	July 30	3,000,000
Golden Spur Syndicate, Limited	Toronto	Feb. 2	120,000
Golden Star Consolidated Mines, Limited	Toronto	Feb. 15	2,000,000
Goldfinders, Limited	Toronto	Nov. 28	40,000
Gold Range Mines, Limited	Toronto	July 14	3,000,000
Gold Valley Mines, Limited	Toronto	Mar. 23	5,000,000
Goodwin Gold Mines, Limited	Toronto	Aug. 7	2,000,000
Gosark Golds, Limited	Toronto	May 18	1,000,000
Graham Bousquet Gold Mines, Limited	Toronto	May 15	3,000,000
Greater Canada Mines Corporation, Limited	Toronto	Feb. 5	6,000,000
Grierson Sturgeon River Mines, Limited	Toronto	Sept. 26	3,000,000
Groundhog Gold Mines, Limited	Toronto	June 18	3,000,000
Hard Rock Gold Mines, Limited	Toronto	Jan. 6	2,500,000
Hargreaves Kirkland Gold Mines, Limited, Ed.	Kirkland Lake	Aug. 24	3,000,000
Harkness-Hays Gold Mines, Limited	Toronto	July 6	3,000,000
Harlake Gold Mines, Limited	Toronto	April 11	3,000,000
Harrison and Company, Limited, W. F. (private)	Toronto	Dec. 21	40,000
Harwood Lake Mines, Limited	Toronto	Feb. 21	3,000,000
Hillside Gold Mines, Limited	Sault Ste. Marie	Aug. 21	3,000,000
Hudson-Patricia Gold Mines, Limited	Toronto	April 3	2,500,000
Interlac Gold, Limited	Toronto	Aug. 10	500,000
James Kirkland Mines, Limited	Toronto	April 17	3,000,000
Jaroba Sturgeon Gold Mines, Limited	Toronto	Oct. 2	3,000,000
Jellicoe Gold Mining Company, Limited	Toronto	May 17	3,000,000
Kert-MacDonald Red Lake Gold Mines, Limited	Toronto	July 6	3,000,000
Keyroc Gold Mining Company, Limited	Toronto	Aug. 14	5,000,000
Killoran-Horne Mines, Limited	Toronto	May 4	2,000,000
Kinghorn Sturgeon Mines, Limited	Toronto	Oct. 12	3,500,000
Kirkland Consolidated Mines, Limited	Toronto	June 11	7,000,000
Kirmaque Gold Mines, Limited	Kirkland Lake	Sept. 20	3,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED
IN 1934—*Continued*

Name of company	Head office	Date of incorporation	Capital
Kozak Gold Mines, Limited	Toronto	May 31	2,000,000
Lac Development, Limited (private)	Leaside	May 22	100,000
Lake Caswell Mines, Limited	Toronto	June 26	3,000,000
Lakeland Gold, Limited	Hamilton	Aug. 23	2,000,000
Lake St. John Company, Limited	Longford Mills	May 15	40,000
Langmuir Longlac Gold Mines, Limited	Toronto	July 9	3,000,000
Lapa Cadillac Gold Mines, Limited	Toronto	Oct. 26	3,000,000
L. B. United Mines, Limited	Toronto	May 9	3,500,000
Leader Gold Mines, Limited	Toronto	April 17	100,000
Lois Lake Gold Mines, Limited	Kirkland Lake	April 24	3,000,000
Longacres Long Lac Gold Mines, Limited	Ottawa	April 3	3,000,000
Longlac Adair Mines, Limited	Toronto	Mar. 27	3,000,000
Longlac Lagoon Gold Mines, Limited	Toronto	Feb. 23	3,000,000
Lucky Kirkland Gold Mines, Limited	Toronto	April 6	3,000,000
Maeandrew Red Lake Gold Mines, Limited	Toronto	Oct. 3	3,000,000
MacFarlane Long Lac Gold Mines, Limited	Toronto	July 9	3,000,000
Macjoe Sturgeon Gold Mines, Limited	Toronto	Oct. 4	3,500,000
McQuaig Red Lake Gold Mines, Limited	Toronto	Feb. 28	3,000,000
Magnet Lake Gold Mines, Limited	Toronto	Mar. 26	3,000,000
Magwood Long Lac Gold Mines, Limited	Toronto	Dec. 6	3,000,000
Mahood and Company, Limited, Grant (private)	Toronto	Jan. 26	50,000
Manitario Investments and Exploration, Limited	Walker's Point	Oct. 10	300,000
Manitou Gold, Limited	Toronto	Dec. 1	3,000,000
Manley Gold Mines, Limited	Toronto	April 7	3,500,000
Manley Quebec Gold Mines, Limited	Toronto	Aug. 29	3,000,000
Matheson District Gold Mines, Limited	Toronto	Nov. 9	3,000,000
May-Spiers Gold Mines, Limited	Toronto	June 7	3,000,000
Michipicoten Gold Mines, Limited	Toronto	Mar. 19	2,500,000
Middle Bay Mines, Limited	Toronto	May 18	3,000,000
Mid-Tyrrell Gold, Limited	Toronto	Jan. 16	2,500,000
Millar Mineral Exploration Company, Limited	Toronto	April 28	100,000
Mine Seekers and Developers, Limited	Toronto	Mar. 15	500,000
Monarch Mines, Limited	Toronto	Nov. 3	5,000,000
Monetary Metals, Limited	Toronto	Mar. 20	1,000,000
Moosha Gold Mines, Limited	Toronto	July 18	200,000
Mosher Long Lac Gold Mines, Limited	Toronto	May 2	3,000,000
Murwood Gold Mines, Limited	Toronto	June 8	3,000,000
Muton-Champagne Gold Mines, Limited	Toronto	June 22	3,000,000
Naybob Gold Mines, Limited	Toronto	Jan. 3	3,500,000
Neda Gold Mines, Limited	Toronto	Oct. 16	3,000,000
Nepheine Company, Limited, The ¹	Lakefield	Aug. 10	100,000
Neswoba Mines, Limited	Kirkland Lake	April 21	1,000,000
Net Lake Timagami Mines, Limited	Toronto	Dec. 17	2,500,000
Nezah Long Lac Gold Mines, Limited	Toronto	Aug. 17	3,000,000
Nipsona Mines, Limited	Toronto	April 3	3,000,000
Norbell Gold Mines, Limited	Toronto	April 27	2,000,000
Noreo Thompson Mines, Limited	Toronto	Mar. 20	3,000,000
Nordie Sturgeon Gold Mines, Limited	Toronto	Oct. 22	2,000,000
Norontic Gold Mines, Limited	Toronto	April 3	30,000
Northern Quebec Prospectors, Limited	Toronto	Sept. 11	1,000,000
North Tiblemont Gold Mines, Limited	Toronto	Sept. 28	4,000,000
North Whitney Gold Syndicate, Limited	Toronto	Mar. 17	300,000
Nugold Mines, Limited	Toronto	May 16	3,000,000
Otter Lake Gold Syndicate, Limited	Toronto	Oct. 19	150,000
Patricia Participants, Limited	Sioux Lookout	July 19	40,000
Paulore Gold Mines, Limited	Toronto	July 26	3,000,000
Payore Gold Mines, Limited	Toronto	May 25	4,000,000
Piekle Crow Gold Mines, Limited	Toronto	Jan. 8	3,000,000
Pike Consolidated Gold, Limited	Toronto	April 18	1,000,000
Pilgrim Gold Mines, Limited	Toronto	Aug. 31	500,000
Plator Longlac Gold Mines, Limited	Toronto	June 28	3,000,000
Porcupine Ores and Metals, Limited (private)	Toronto	Feb. 9	10,000
Porcupine Watbourn Gold Mines, Limited	Toronto	April 28	2,000,000

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED
IN 1934—Continued

Name of company	Head office	Date of incorporation	Capital
Quebec Viking Gold Mines, Limited	Toronto	Sept. 20	2,500,000
Queen Lebel Gold Mining Company, Limited	Kitchener	April 26	3,000,000
Rahill Red Lake Mining Company, Limited	Toronto	April 30	3,000,000
Ramore Gold Mining Company, Limited	Toronto	Sept. 27	2,000,000
Raven River Mines, Limited	Toronto	Nov. 23	2,500,000
Raymond Tiblemont Gold Mines, Limited	Toronto	Sept. 15	3,500,000
Richelieu Gold Mines, Limited	Toronto	May 18	3,000,000
Rickard Ramore Gold Mines, Limited	Toronto	Oct. 29	3,000,000
Richland Gold Mines, Limited	Smiths Falls	July 10	4,000,000
Richmond Development Company, Limited (private)	Toronto	Oct. 25	40,000
Rocdor Gold Mines, Limited	Toronto	July 23	2,000,000
Roche Long Lac Gold Mines, Limited	Toronto	May 7	2,500,000
Rouyn Reward Gold Mines, Limited	Toronto	April 25	3,000,000
Rupert's Land Gold Syndicate, Limited	Toronto	April 10	10,000
Scadding Gold Mines, Limited (private)	Scadding tp.	July 11	100,000
Schreiber Pyramid Gold Mines, Limited	Toronto	Dec. 8	3,000,000
Seal Harbor Gold Mines, Limited	Toronto	Jan. 3	1,000,000
Shawkey Gold Mining Company, Limited	Toronto	Mar. 6	3,500,000
Sinclair Mines, Limited	Sault Ste. Marie	May 15	1,000,000
Smith and Co., Canada, Ltd., C. Morrison	Toronto	Mar. 19	40,000
Sol-D'Or Gold Mines, Limited	Grace Lake	Sept. 24	3,000,000
South McKenzie Island Mines, Limited	Toronto	April 17	3,000,000
South Vermillion Gold Mines, Limited	Toronto	April 27	1,500,000
Springbrook Sturgeon Gold Mines, Limited	Toronto	Oct. 10	3,000,000
Stabell Lake Gold Mines, Limited	Toronto	April 27	2,500,000
Standard Minerals of Canada, Limited	Toronto	July 23	2,000,000
Sterling Exploration Company, Limited	Toronto	May 23	40,000
Stillar-Temagami Gold Mines, Limited	Toronto	Sept. 10	2,500,000
Strathy Basin Mines, Limited	Toronto	Aug. 7	3,000,000
Sturgeon River Gold Mines, Limited	Toronto	Aug. 22	3,000,000
Supreme Gold Mines, Limited	Toronto	Feb. 20	2,000,000
Swayze Gold Field, Limited	Toronto	July 11	2,000,000
Tamarac Gold Mining Company, Limited (private)	Trafalgar tp.	Oct. 25	150,000
Thunder Bay Gold Mines, Limited	Toronto	May 21	3,000,000
Tiblemont Central Gold Mines, Limited	Toronto	April 21	3,000,000
Timagami Gold Mines, Limited	Toronto	May 19	2,000,000
Trafalgar Gold Mines, Limited	Toronto	May 10	3,000,000
Trident Gold Mines, Limited	Toronto	April 25	100,000
Tylac Sturgeon Gold Mines, Limited	Toronto	Oct. 15	1,000,000
Valora Gold Exploration Company, Limited	Toronto	April 4	2,000,000
Vanguard Long Lac Mines, Limited	Toronto	July 26	3,000,000
Vimy Gold Mines, Limited	Timmins	Aug. 7	1,000,000
Wanapitei Basin Mines, Limited	Toronto	June 7	3,000,000
Wells Longlac Mines, Limited	Toronto	June 18	3,000,000
West Red Lake Gold Mines, Limited	Toronto	Mar. 26	3,000,000
West-Side Long Lac Mines, Limited	Toronto	Aug. 11	3,000,000
Wildor Gold Mines, Limited	Kirkland Lake	Dec. 19	3,000,000
Williamson Mines, Limited	Timmins	Nov. 5	2,000,000
Wilmac Trusts, Limited ¹ (private)	Toronto	Aug. 29	15,000
Wilton Gold Mines, Limited	Toronto	Dec. 12	3,000,000
Windigokan Lake Gold Mines, Limited	Toronto	Sept. 10	40,000
Witch Bay Gold Mines, Limited	Toronto	July 25	50,000
Woodhouse, Limited, H. (private)	Toronto	May 14	40,000
Yellowknife Gold Mines, Limited	Toronto	Mar. 28	3,000,000
York Investments, Limited (private)	Toronto	Sept. 11	40,000
Total (212 companies)			\$488,335,000

¹"No par" shares issued in addition. See list of companies having shares without nominal or par value.

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1934, was \$1,487,886.94, as compared with \$942,721.62 in the previous year. Expenditures were \$298,520.74. Details of revenue follow:—

REVENUE, DEPARTMENT OF MINES, 1934

ORDINARY:

Sand and gravel—				
Royalties.....		\$21,690.17		
Licenses.....		1,600.00		
				\$23,290.17
Casual fees.....		\$1,732.33		
Sale of record books, Unwrought Metal Sales Act.....		84.00		
Gas leases.....		4,100.00		
Boring permits.....		100.00		
				6,016.33
Inspection—cable-testing fees.....				4,269.53
Assessment—				
Acreeage tax.....		\$35,446.84		
Profit tax.....		1,073,824.46		
Gas tax.....		32,001.80		
				1,141,273.10
Chemical and assay—fees.....				3,024.80
Mine rentals—				
Mining leases.....		\$7,599.73		
Licenses of occupation.....		5,908.31		
Miners' licenses.....		71,034.62		
Fees—				
Recording.....		148,985.60		
Miscellaneous.....		5,691.15		
Maps—sales.....		3,654.45		
Sale of old mill.....		350.00		
				243,223.86
Natural Gas Commissioner—permits.....				1,875.67
Sulphur Fumes Arbitrator—damages.....				7.09
Temiskaming Testing Laboratories—fees.....				10,178.79
Sale of old equipment.....				135.85
				\$1,433,294.47

CAPITAL:

Mining recorders—mining land sales.....	54,592.47
Total revenue.....	\$1,487,886.94

The figures of monies derived from sales and leases, divided according to district, do not agree with corresponding items of the preceding revenue statement, which records collections of monies actually received during the fiscal year. Details are given in the following table:—

MINING LANDS SOLD AND LEASED FOR FISCAL YEAR ENDING OCT. 31, 1934

District	Sales			Leases			Total sales and leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
Algoma.....	36	1,238.70	3,262.76				36	1,238.70	3,262.76
Cochrane.....	30	1,221.72	12,703.57				30	1,221.72	12,703.57
Kenora.....	28	914.05	2,332.93				28	914.05	2,332.93
Nipissing.....				11	365.14	204.23	11	365.14	204.23
Patricia.....	100	3,251.90	8,199.44				100	3,251.90	8,199.44
Rainy River.....	6	245.74	614.35				6	245.74	614.35
Sudbury.....	95	3,542.10	10,990.94	19	704.97	327.65	114	4,247.07	11,318.59
Thunder Pay.....	11	397.10	1,012.75	2	105.60	164.10	13	502.70	1,176.85
Timiskaming.....	75	2,849.39	7,270.16	95	4,031.96	942.43	170	6,881.35	8,212.59
Elsewhere.....	32	2,125.00	1,557.00				32	2,125.00	1,557.00
Total.....	413	15,785.70	47,943.90	127	5,207.67	1,638.41	540	20,993.37	49,582.31

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING 1934

Schedule item	Fort Frances	Stubbury	Porcupine	Larder Lake	Sault Marie	Port Arthur	Kowkash	Timiskaming	Gow-ganda	Montreal River	Kemora	Red Lake	Total
1. Letters received	1,076	1,680	2,391	5,682	1,470	4,259	1,511	1,519	750	1,396	1,611	3,194	29,795
2. Letters written	1,320	1,929	2,384	6,158	1,634	4,293	1,573	1,191	751	1,515	1,530	2,943	28,721
3. Miner's Licenses issued	176	615	346	921	208	2,218	111	371	71	295	321	137	5,949
4. Miner's Licenses renewed	107	779	384	729	247	181	56	100	223	223	103	282	3,862
5. Mining claims recorded	313	1,519	785	2,611	532	6,812	231	688	297	627	933	1,036	16,351
6. Mining claims cancelled	190	536	505	1,575	167	368	53	308	128	362	371	178	5,011
7. Agreements, transfers, etc. recorded	65	1,270	308	550	308	2,807	118	215	89	122	315	377	7,071
8. Receipts for Miner's Licenses, Permits, Recording Fees, etc.	\$1,109.25	\$23,317.80	\$12,250.25	\$29,655.00	\$7,356.25	\$72,906.00	\$2,771.00	\$9,739.75	\$2,271.00	\$9,185.25	\$10,971.25	\$16,772.75	\$201,281.55
9. Receipts as Purchase Money or Rental	\$1,958.75	\$13,476.75	\$3,576.45	\$7,916.85	\$3,769.13	\$3,119.10	.....	\$893.38	\$78.71	\$1,801.88	\$2,000.01	\$11,135.18	\$55,029.20
10. Total remitted to Department	\$6,068.00	\$36,791.55	\$15,796.65	\$37,571.85	\$13,125.38	\$76,025.10	\$2,771.00	\$10,633.13	\$2,352.71	\$10,990.13	\$12,971.26	\$31,207.93	\$256,310.75
11. Claims of which surveyors' plans were filed	6	105	8	32	36	290	6	15	2	141	30	171	846
12. Disputes entered	9	3	.....	31	7	2	.....	.....	.....	.....	12	1	65
13. Disputed cases decided by Recorders	.....	.....	.....	27	.....	.....	.....	.....	.....	.....	.....	.....	27
14. Appeals to Mining Court	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15. Extensions of time granted	180	965	677	931	161	699	18	129	73	591	301	1,212	5,980
16. Certificates of Record granted	20	90	28	75	51	119	.....	18	2	23	25	147	598
17. Certificates of Performance of Work granted	20	98	29	81	53	10	.....	10	2	20	25	151	532
18. Claims for which papers were forwarded to the Department for issue of title	21	120	32	71	51	35	.....	11	2	25	21	161	556
19. Forest Reserve Permits issued	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20. Substitute Miner's Licenses issued	5	20	7	16	.....	38	.....	6	3	5	1	3	101
21. Abstracts issued	385	2,603	870	1,616	401	5,076	318	331	308	1,127	722	1,608	13,331
22. Blue prints sold	239	1,173	897	2,391	403	1,369	122	519	81	721	257	331	9,190

In addition, the claims recorded at the Department of Mines at Toronto were 534, making a total of 16,888 for the province, as compared with 3,886 in 1930, 5,779 in 1931, 1,945 in 1932, and 8,074 in 1933. The previous peak year was 1927 when 15,561 claims were recorded.

STATEMENT OF MONIES REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1934

Mining division	Name of recorder	Address	Purchase price	Maps	Miscellaneous fees	Miner's licenses	Recording fees	Total
Fort Frances	Alexander, J. A.	Fort Frances	\$1,411.35	\$413.00	\$869.25	\$1,066.00	\$2,075.00	\$5,537.60
Kowkash	O'Rourke, M. F.	Tashota	2,867.64	215.25	230.75	3,516.00	8,925.75	15,755.39
Montreal River	Bolduc, J. P.	Tashota	75.40	26.75	75.40	750.00	1,918.25	2,770.40
Gowganda	Coghill, J. M.	Elk Lake	1,164.60	202.25	334.50	2,023.00	7,239.50	11,263.85
Porcupine	Coghill, J. M.	Elk Lake	78.74	21.00	76.75	386.00	1,971.75	2,534.24
Larder Lake	Dixon, R.	South Porcupine	588.15				618.94	1,207.09
Red Lake	Ginn, H. C.	Swastika	6,106.98	718.75	525.00	7,494.00	19,635.50	31,480.33
Sudbury	Holland, H. E.	Goldpines	12,067.47	117.25	698.75	3,581.00	12,738.50	29,232.97
Timiskaming	McArthur, J. A.	Sudbury	12,031.01	307.00	998.75	6,575.00	17,286.00	37,200.79
Port Arthur	McAulay, N. J.	Haileybury	891.88	135.75	121.50	3,710.00	5,758.00	10,620.13
Sault Ste. Marie	McGregor, C. F.	Port Arthur	1,447.63	540.00	1,272.50	11,505.00	53,647.50	68,412.63
Kenora	Miller, W. N.	Sault Ste. Marie	5,433.23	137.25	239.00	2,129.00	5,010.50	12,948.98
	Smith, J. D. C.	Kenora	1,795.19	121.75	246.00	1,899.00	7,472.25	11,534.49
Total			\$46,190.20	\$2,686.00	\$5,691.15	\$41,634.00	\$144,297.54	\$243,498.89

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907 AND 1915-1934

Mining division	1907	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934
Coleman ¹	291																				
Fort Frances																					
Gowganda		14	51	113	52	115	215	101	55	33	444	220	96	24	40	70	75	175	98	137	313
Kenora		23	45	32	48	31	25	53	168	156	77	229	935	140	520	348	194	109	203	114	122
Kowkash		160	135	2	2	9	31	3	118	206	438	130	28	250	368	319	12	56	40	84	231
Larder Lake	3,813	915	783	160	423	1,015	712	918	2,314	1,736	1,219	890	1,532	3,141	1,781	891	424	628	790	1,730	2,611
Montreal River	806	2	56	294	293	131	81	113	174	400	471	471	290	126	156	48	661	1,127	156	444	627
Parry Sound ²	102		10	25	12	39	33														
Porcupine		262	401	236	48	136	192	273	760	1,424	536	620	1,297	3,127	611	650	135	307	387	613	785
Port Arthur		317	611	172	180	66	171	108	296	222	300	494	1,278	982	1,269	691	338	609	475	900	6,842
Red Lake													5,827	2,018	1,100	973	305	298	185	343	1,036
Sault Ste. Marie	291	92	44	135	199	90	90	216	541	498	284	451	395	735	702	487	318	276	92	450	532
Sudbury	456	233	463	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807	1,597	1,986	2,362	1,549
Timiskaming	7,860	222	156	269	184	244	329	159	328	971	735	634	138	875	499	346	202	78	63	256	688
At Toronto		92	128	95	39	231	87	145	171	116	139	224	203	795	1,576	1,186	142	356	307	534	534
Total	13,996	2,514	2,470	1,336	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046	8,207	3,886	5,779	4,945	8,077	16,888

¹Office at Parry Sound was closed in 1921, and records are now kept at the Department of Mines, Toronto.

²Joined with Timiskaming since 1911.

The following is a comparative statement of mining licenses and renewals issued, mining claims recorded in Ontario, and profit tax and total mining revenue during the past ten years, 1925 to 1934, inclusive:—

PROSPECTING ACTIVITY, PROFIT TAX, AND TOTAL REVENUE, 1925-1934

Year	Calendar year				Fiscal year ending Oct. 31	
	New miner's licenses issued	Miner's licenses renewed	Total licenses and renewals	Mining claims recorded	Profit tax	Total mining revenue
1925	2,391	4,439	6,830	4,751	\$287,186.88	\$613,411.96
1926	6,631	5,521	12,152	13,486	410,974.17	838,415.81
1927	6,923	7,221	14,144	15,564	340,890.08	839,793.43
1928	6,059	8,688	14,747	15,046	356,033.83	968,243.84
1929	3,271	8,049	11,320	8,207	397,004.41	882,026.05
1930	1,554	5,885	7,439	3,886	502,525.38	1,017,030.67
1931	2,174	4,808	6,982	5,779	480,300.69	799,240.06
1932	2,035	3,670	5,705	4,945	515,153.59	793,759.20
1933	3,365	3,911	7,276	8,077	679,731.07	942,721.62
1934	7,409	4,757	12,166	16,888	1,073,824.46	1,487,886.94

Under *The Mining Tax Act*, a graduated tax is levied on the net profits of mining companies in excess of \$10,000 per annum. The basic rate is 3 per cent. on profits up to \$1,000,000. On profits over \$1,000,000 and up to \$5,000,000, the tax is 5 per cent.; and on profits in excess of the latter amount, the rate is 6 per cent. A part of this money is returned to organized municipalities.

The following statement, prepared by the Accounts Branch of the Department, gives details of the profit tax collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1934:—

DETAILS OF PROFIT TAX

GOLD:	
Anglo-Huronian, Limited	\$1,420.35
Buffalo Ankerite Gold Mines, Limited	3,235.85
Coniaurum Mines, Limited	455.65
Dome Mines, Limited	133,289.12
Hollinger Consolidated Gold Mines, Limited	200,747.92
Howey Gold Mines, Limited	1,716.94
Kirkland Lake Gold Mining Company, Limited	721.47
Lake Shore Mines, Limited	297,466.39
McIntyre-Porcupine Mines, Limited	93,790.81
Parkhill Gold Mines, Limited	61.29
Sylvanite Gold Mines, Limited	7,399.05
Teck-Hughes Gold Mines, Limited	87,805.11
Toburn Gold Mines, Limited	4,116.41
Wright-Hargreaves Mines, Limited	65,766.65
	\$897,993.01
SILVER:	
Cobalt Properties, Limited	\$533.26
Mining Corporation of Canada, Limited	782.53
O'Brien, M. J., Limited (O'Brien mine, \$1,735.29; Miller Lake O'Brien mine, \$4,037.35)	5,772.64
	7,088.43
NICKEL-COPPER:	
Falconbridge Nickel Mines, Limited	\$12,265.27
International Nickel Company of Canada, Limited	156,477.75
	168,743.02
Total	\$1,073,824.46

Temiskaming Testing Laboratories

This plant, located at Cobalt and equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, mining engineer, of the T. & N.O. Railway Com-

mission, and George Dickson, superintendent. The following is a comparative financial report for the calendar years 1922 to 1934, inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1934

Year	Cash receipts	Earnings	Expenditures	Operating profit	Operating loss
1922	\$18,036.19	\$17,749.51	\$19,173.19		\$1,424.68
1923	18,699.22	20,117.81	19,781.25	\$336.56	
1924	26,032.20	25,417.61	23,206.66	2,200.95	
1925	19,922.37	20,041.08	20,043.31		2.23
1926	20,302.51	21,119.98	20,658.19	461.79	
1927	19,387.66	19,400.55	20,012.09		611.54
1928	14,875.58	14,369.66	18,181.68		3,812.02
1929	19,604.70	21,690.60	18,088.41	3,602.19	
1930	25,070.27	24,316.82	24,153.03	163.79	
1931	18,522.88	20,770.06	23,553.61		2,783.55
1932	13,323.28	11,150.42	15,219.64		4,039.22
1933	6,206.68	6,508.49	13,318.18		6,809.69
1934	9,816.20	11,359.81	12,762.68		1,402.87
Gross operating profit and loss				\$6,765.28	\$20,915.80

The following is a brief summary of operations for the year 1934:—

ASSAYING: Gold, 1,896 samples; silver, 1,107; copper, 832; silver bullion, 71; cobalt, 40; lead, 1; nickel, 487; zinc, 355; silica, 3; arsenic, 5; iron, 3; sulphur, 1; lime, 3; platinum, 82; manganese, 2.

SILVER ORE MILLED AND SAMPLED: Weight, 233.23 tons; silver content, 354,575 ounces.

BASE BULLION MELTED: 71 bars, containing 55,929 ounces of silver (gross).

GOLD ORE SAMPLED AND ASSAYED: 1 lot of 2,000 pounds.

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an Assay Office was established at Belleville in July, 1898, by the Bureau (now Department) of Mines. The office was moved to 5 Queen's Park, Toronto, in November, 1911, and in the spring of 1927 to the East Block, Queen's Park. W. K. McNeill, Provincial Assayer and Chemist, reports as follows for 1934:—

The activity in prospecting in the province during the year was reflected in the Chemical Branch of the Department by the large number of samples received for investigation. A total of 5,901 chemical determinations were made and reported on. These determinations may be classified as follows:—

COMPLETE ASSAY RETURNS, 1934

Assay	Free assays under <i>The Mining Act</i>	General custom and Department work	Total
Gold	3,135	1,966	5,101
Silver	244	149	393
Platinum	11	4	15
Copper	74	47	121
Lead	22	5	27
Zinc	14	1	15
Nickel	27	14	41
Cobalt	4	2	6
Iron	6	18	24
Limestone		14	14
Miscellaneous	12	132	144
Total	3,549	2,352	5,901

In addition, complete analyses of 16 rocks were made for the geologists of the Department; and 222 samples for identification were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.

Several samples of water were analysed for the Natural Gas Commissioner. The work in this Branch was carried on with the assistance of T. E. Rothwell and W. F. Green, assayers and chemists, and William Ley, laboratory assistant.

The schedules of charges for the Provincial Assay Office and Chemical Laboratory may be obtained on application. Minerals and rocks not requiring chemical analysis are identified free of charge. Tests for radio-activity are free.

Draughting Office, North Bay

As mining claims are recorded in each mining division, sketches and recording notices are forwarded by the recorders to the Draughting Office, North Bay, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blue-prints supplied to the recorders and to the general public at a nominal charge. North Bay is a convenient centre, and considerable time for Northern Ontario residents is saved through the mails compared with former practice when blue-prints were prepared at Toronto. The office was established in February, 1920. It is now in charge of A. D. Williams.

LIST OF MINES, QUARRIES, AND WORKS, 1934
METALLICS

OPERATOR	MINE	MANAGER	ADDRESS
CHROMIUM			
Chromium Mining and Smelting Corp., Ltd.	Obonga Lake.	A. R. Globe.	Collins.
GOLD			
Algold Mines, Ltd.	Algold.	R. F. Mitchell.	Gondrecan.
Algotha Summit Gold Mines, Ltd.	McCarthy-Webb.	F. A. Brant.	Gondrecan.
Alselbach Gold Mining Co., Ltd.	Alselbach.	Clarence Alselbach.	Goldthorpe.
Amalgamated Gold Fields Corporation, Ltd.	Blue Quartz.	C. D. Salkeld.	Painkiller Lake, via Matheson.
Anglo-Huronian, Ltd.	Vipond.	Robert E. Dye.	Timmins.
Ardeen Gold Mines, Ltd.	Moss.	N. O. Lawton.	Tip Top Spur, via Port Arthur.
Ashley Gold Mining Corporation, Ltd. (operated by Mining Corp. of Canada, Ltd.).	Ashley.	Eric Hargreaves.	Elk Lake.
Banksfield Gold Mines, Ltd.	Banksfield.	J. W. McKenzie.	Geraldton.
Barry-Hollinger Mines, Ltd.	Barry-Hollinger.	Douglas Bryden.	Boston Creek.
Bathurst Gold Mines, Ltd.	Bathurst.		Narrow Lake.
Bidgood Kirkland Gold Mines, Ltd.	Bidgood.	Oscar Knutson.	Kirkland Lake.
Bidgood Kirkland Gold Mines, Ltd. (under lease).	Moffatt-Hall.	Oscar Knutson.	Kirkland Lake.
Bob Tough Gold Mines, Ltd.	Bob Tough.	E. B. Ratcliffe.	Massey.
Bonsquet Gold Mines, Ltd.	Bonsquet.	Lionel Brooke.	Willisville.
Buffalo Ankerite Gold Mines, Ltd.	Buffalo Ankerite.	Chas. L. Herselman.	South Porcupine.
Canadian Kirkland Mines, Ltd.	Canadian Kirkland.	Hugh Jardine.	Kirkland Lake.
Caussa Gold Mines, Ltd.	Caussa.	F. Y. Dow.	South Porcupine.
Cassey Summit Gold Mines, Ltd.	Cassey Summit.		Casummit Lake, via Sioux Lookout.
Centennial Gold Mines, Ltd.	Centennial.		Wawa.
Central Canada Mines, Ltd.	Central Canada.	A. J. Anderson.	Hudson.
Central Patricia Gold Mines, Ltd.	Central Patricia.	Frank G. Stevens.	Schumacher.
Central Porcupine Mines, Ltd.	Central Porcupine.		232 Gram Exchange, Winnipeg, Man.
Churehill Mining and Milling Co., Ltd.	Churehill.		Red Lake.
Cole Gold Mines, Ltd.	Cole.	J. Y. Cole, Jr.	Timmins.
Concordia Gold Mining Co., Ltd.	Jones Porter.	John Pringle.	Timmins.
Coniaurum Mines, Ltd.	Coniaurum.	John Redington.	Schumacher.

Consolidated Mining and Smelting Co. of Canada, Ltd. (under option).	Afton.	McKenzie.	1010 St. Catherine St., Montreal, Que.
Cooper, W. D., and Barry, P. A. (under lease)	Mackey Point.	W. D. Cooper.	Birch Lake, via Sioux Lookout.
Coutson Consolidated Gold Mines, Ltd.	McIntyre Birch Lake.	C. D. Salkeld.	Painkiller Lake, via Matheson.
Craig Gold Mines, Ltd.	Coutson.	J. G. A. Stevenson.	Madoc.
Darwin Gold Mines, Ltd.	Craig.	M. H. Frohberg.	Wawa.
Delnite Mines, Ltd.	Grace.	J. F. Akehurst.	Timmins.
De Santis Gold Mining Co., Ltd.	La Roelle.	Peter De Santis.	Box 1299, Timmins.
Dome Mines, Ltd.	De Santis.	H. P. De Pencier.	South Porcupine.
Duport Mining Co., Ltd.	Damascus.	J. G. Cross.	Box 591, Kenora.
Ed. Hargreaves Kirkland Gold Mines, Ltd.	Ed. Hargreaves.	J. A. MacVehie.	Kirkland Lake.
Excello Mines, Ltd.	Excello.	Geo. Doane.	159 Bay St., Toronto.
Federated Mining Corporation, Ltd.	New York Porcupine.	P. C. Benedict.	Box 501, South Porcupine.
Foley O'Brien Corporation, Ltd.	Foley O'Brien.	Russell Conc.	South Porcupine.
Foley Syndicate (under agreement with British Canadian Mines, Ltd.)	Foley.		Mine Centre.
Four Nations Consolidated Gold Mines, Ltd.	Four Nations.		372 Bay St., Toronto.
Fox Lake Gold Syndicate.	Fox Lake.	L. W. Adams.	Box 175, Espanola.
Gold Eagle Gold Mines, Ltd.	Gold Eagle.	Alex. Gilhes.	Red Lake.
Gold Lands Syndicate of Algoma.	Edwards.	H. C. Miller.	29 Melinda St., Toronto.
Gold Range Mines, Ltd.	Gold Range.	A. V. Hannam.	1604 Royal Bank Bldg., Toronto.
Golden Gate Mining Co., Ltd.	Lucky Cross.		59 Yonge St., Toronto.
Golden Star Consolidated Mines, Ltd.	Golden Star.		306 Sterling Tower, Toronto.
Golden Star Consolidated Mines, Ltd. (under option)	Ferguson.		306 Sterling Tower, Toronto.
Golden Summit Mines, Ltd.	Golden Summit.	Wm. J. Simpson.	Sesekinika.
Goodfish Mining Co., Ltd.	Goodfish.	L. E. Mosher.	Kirkland Lake.
Greenlaw Gold Mines, Ltd.	Greenlaw.		244 Bay St., Toronto.
Halerow-Swayze Mines, Ltd.	Halerow-Swayze.	Horace F. Strong.	Chapleau.
Hard Rock Gold Mines, Ltd.	Hard Rock.	J. C. Dumbille.	Geraldton.
Harkness-Hays Gold Mines, Ltd.	Harkness-Hays.	J. F. Anderson.	Schreiber.
Hillside Gold Mines, Ltd.	Hillside.	D. S. Baird.	Wawa.
Hollinger Consolidated Gold Mines, Ltd. ¹	Hollinger.	Brennan David (Hislop).	Rainore.
Hollinger Consolidated Gold Mines, Ltd. (under option).	Cochenour-Willans.	John Knox.	Timmins.
Horseshoe Mines, Ltd.	Regina.		Red Lake.
Howey Gold Mines, Ltd.	Howey.	Edward Fritcher.	302 Royal Bank Bldg., Toronto.
Hudson Patricia Gold Mines, Ltd.	Hudson Patricia.	J. M. Thompson.	Red Lake.
J-M Consolidated Mines, Ltd.	Jackson-Manion.	D. M. Thomson.	Narrow Lake, via Sioux Lookout.
Kenora Prospectors and Miners, Ltd.	Cedar Island.	Geo. H. Ince.	Jackson Manion.
	Mikado.	Geo. H. Ince.	Kenora.

¹ See also Young-Davidson Mines, Ltd.

OPERATOR	MINE	MANAGER	ADDRESS
GOLD—Continued			
Kenty Gold Mines, Ltd.	Kenty		8 Wellington St. E., Toronto
Kirkland Consolidated Mines, Ltd.	Kirkland Consolidated	Ralph Hurd	Sesekinika.
Kirkland Gold Belt Mines, Ltd.	Kirkland Gold Belt	Howard Brassaw	King Kirkland.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	P. J. Harris	Kirkland Lake.
Lake Caswell Mines, Ltd.	Westree (Champion Reef)	F. J. Sullivan	Westree.
Lake Shore Mines, Ltd.	Lake Shore	E. W. Todd	Kirkland Lake.
Lakeland Gold, Ltd.	Lakeland	Geo. Schmeltzle	Bourkes.
Lakeside-Kirkland Gold Mines, Ltd.	Queen Lebel	Richard Callin	Kirkland Lake
Lebel Oro Mines, Ltd.	Long Lake		703 Northern Ontario Bldg., Toronto.
Lee Gold Mines, Ltd.	Lee		244 Bay St., Toronto.
Little Long Lac Gold Mines, Ltd.	Little Long Lac	A. A. Barton	Geraldton.
Lucky Cross Leasing Syndicate ¹ (under lease)	Lucky Cross		Bank of Commerce Bldg., Kirkland Lake
Lucky Kirkland Gold Mines, Ltd.	Lucky Kirkland	S. L. MacDonald	159 Bay St., Toronto.
Macassa Mines, Ltd.	Macassa	G. A. Howes	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd.	McIntyre-Porcupine	R. J. Emmis	Schumacher.
McKenzie Red Lake Gold Mines, Ltd.	Martin-McNeeley	John W. Shaw	Red Lake.
McLaren-Porcupine Gold Mines, Ltd.	McLaren-Porcupine	Stanley Saxton	South Porcupine.
MacLeod-Cockshutt Gold Mines, Ltd.	MacLeod-Cockshutt	C. H. E. Stewart	Geraldton.
McMartin, J. Bruce	Dikdik	K. W. Fritzsche	Jellicoe.
McMillan Gold Mines, Ltd.	McMillan	J. G. McGregor	Footbanks.
Manitoba and Eastern Mines, Ltd.	Manitoba and Eastern		25 King St. W., Toronto.
Marbuan Gold Mines, Ltd.	March	Charles L. Hershman	South Porcupine
Martin Bird Syndicate	Martin Bird	S. J. Bird	281 Inglewood Drive, Toronto.
Matachewan Consolidated Mines, Ltd.	Matachewan Consolidated	Thos. L. Wells	Elk Lake.
Miller Independence Mines (1924), Ltd.	Miller Independence		39 New Bank of Toronto Bldg., London.
Minto Gold Mines, Ltd.	Jubilee		Wawa.
Munro Croesus Mines, Ltd.	Munro Croesus	John Knox, Jr.	Wawa.
Nayboob Gold Mines, Ltd.	Hayden	John Knox, Jr.	Wawa.
Neville-Canadian Gold Mines, Ltd.	Wasapika-Ribble	J. E. Grant	Haileybury.
North Shores Gold Mines, Ltd.	North Shores	R. J. Naylor	Timmins.
Northern Empire Mines Co., Ltd.	Beardmore		710 Concourse Bldg., Toronto.
O'Connell Gold Mines, Ltd.	O'Connell	R. N. Palmer	Schreiber.
Oreana Trusts, Ltd.	Kozak	R. J. Hendricks	Empire.
Pamour Porcupine Mines, Ltd.	Michael-Boyle	J. J. Hollinger	Elk Lake.
Parkhill Gold Mines, Ltd.	Pamour Porcupine		1689 Board of Trade Bldg., Chicago, Ill.
	Parkhill	C. D. Stevenson	1689 Board of Trade Bldg., Chicago, Ill.
		R. E. Barrett	South Porcupine.
			Wawa.

¹ See also Golden Gate Mining Co., Ltd.

Paymaster Consolidated Mines, Ltd.	Paymaster.	Chas. Cook.	South Porcupine.
Pickle Crow Gold Mines, Ltd.	Pickle Crow.	Alex. G. Hattie.	Pickle Lake, via Sioux Lookout.
Porcupine Peninsular Gold Mines, Ltd.	Porcupine Peninsular.	Robert E. Dye.	Connaught.
Ramore Gold Mining Co., Ltd.	Ramore.	W. V. Hocken.	Ramore.
Red Crest Gold Mines, Ltd.	Ramore Discovery.	J. M. Wilson.	Golden Arm, Red Lake.
Red Lake Gold Shore Mines, Ltd.	Red Lake Gold Shore.	M. L. Bouzan.	Red Lake.
Richelieu Gold Mines, Ltd.	Richelieu.	J. G. Harkness.	Savant Lake.
Roche Long Lac Gold Mines, Ltd.	Roche Long Lac.	R. P. Teare.	Hardrock.
St. Anthony Gold Mines, Ltd.	St. Anthony.	St. Anthony.	Savant Lake.
Sakoose Gold Mines, Ltd.	Sakoose.	D. H. Traynor.	Dymont.
Saundary Syndicate.	Headlight.	A. E. Saunders.	Mine Centre.
Selected Canadian Golds, Ltd. (under option)	Sultana.	Dr. Alex. Sinclair.	Bank of Commerce Bldg., Toronto.
Sinclair Mines Syndicate.	Sinclair Syndicate.	J. C. Canfield.	Sault Ste. Marie.
Smith, S. B.	Van Sickle.	A. Paicito.	Wawa.
South Vermillion Gold Mines, Ltd.	South Vermillion.	W. J. Hoover.	Mine Centre.
Stellar Gold Mines, Ltd.	Stellar.	Frank Carnegie.	231 St. James St. W., Montreal, Que.
Stellar Gold Mines, Ltd.	Stellar.	W. J. Hoover.	Mine Centre.
Straw Lake Beach Gold Mines Syndicate, Ltd.	Straw Lake Beach.	C. E. Rodgers.	Emo.
Swayze-Huycke Gold Mines, Ltd.	Swayze-Huycke.	J. D. Cumming.	372 Bay St., Toronto.
Sylvanite Gold Mines, Ltd.	Sylvanite.	R. J. Henry.	Kirkland Lake.
Talisman Gold Mines, Ltd.	Gardner Guibord.	Edward H. Orser.	Kirkland Lake.
Tashota Goldfields, Ltd.	Tashota.	M. W. Hotchkin.	Lightning River.
Teck-Hughes Gold Mines, Ltd.	Teck-Hughes.	Sidney Muskin.	Kirkland Lake.
Teddy Bear Valley Mines, Ltd.	Teddy Bear Valley.	A. C. Melkman.	Empire.
Toburn Gold Mines, Ltd.	Toburn.	A. S. Dawson.	Northpines.
Tom Johnson-Nipigon Mines, Ltd.	Johnson-Nipigon.	C. L. Spencer.	Wawa.
Vermillion Lake Gold Mines, Ltd.	Vermillion Lake.	M. W. Summerhayes.	Mine Centre.
Wawa Goldfields, Ltd.	Wawa Goldfields.	A. F. Brigham.	347 Bay St., Toronto.
Wells Longlac Mines, Ltd. (under option)	Stagec.	C. T. Young.	Kenora.
Wells Longlac Mines, Ltd.	Wells Longlac.		609 Continental Life Bldg., Toronto.
Wendigo Gold Mines, Ltd.	Wendigo.		357 Bay St., Toronto.
West Red Lake Gold Mines, Ltd.	West Red Lake.		Kirkland Lake.
Witch Bay Gold Mines, Ltd.	Witch Bay.		Elk Lake.
Wright-Hargreaves Mines, Ltd.	Wright-Hargreaves.		
Young-Davidson Mines, Ltd. (under agree- ment with Hollinger Consol. Gold Mines).	Young-Davidson.		
Young-Shannon Gold Mines, Ltd.	Young-Shannon.		Gogama.
MOLYBDENITE			
Phoenix Molybdenite Corporation, Ltd.	Phoenix.	F. L. Stinson.	R.R. 2, Ashdad.

OPERATOR	MINE	MANAGER	ADDRESS
NICKEL AND COPPER			
Cumtaptau Mines, Ltd.	Cumtaptau	S. S. W. Cole	Goward.
Falconbridge Nickel Mines, Ltd.	Falconbridge	Ernest Craig	Falconbridge.
International Nickel Co. of Canada, Ltd.	Craighton	S. J. Kidder	Craighton.
	Frood	F. J. Eager	Frood.
RADIUM			
Canada Radium Mines, Ltd.	Canada Radium	Frank Austin	Cheddar.
SILVER AND COBALT			
Cain, C. E., and Taylor, W. D.	Beaver	C. E. Cain	Cobalt.
Cobalt Properties, Ltd.	Cobalt Properties	Arthur Brocklebank	Cobalt.
Martin, George (under lease)	Crown Reserve	George Martin	Cobalt.
Nipissing Mining Co., Ltd.	Nipissing	Hugh Park	Cobalt.
O'Brien, M. J., Ltd.	Cross Lake	W. A. O'Flynn	Cobalt.
	Miller Lake	H. G. Kennedy	O'Brien.
Peterson Cobalt Mines, Ltd.	Peterson Cobalt		Cobalt.
Price, C. W. (under lease)	Foster	C. W. Price	Cobalt.
Sandoe, Richard, and Moyle, H. (under lease)	Tenniskaming	Richard Sandoe	Cobalt.
Smith Cobalt Mines, Ltd.	Smith Cobalt		320 Bay St., Toronto.
Wood, A. (under lease)	Dominion Reduction	A. Wood	Cobalt.
METALLURGICAL WORKS			
OPERATOR	WORKS	MANAGER	ADDRESS
Algoma Steel Corporation, Ltd.	Iron blast furnace	Jas. H. Bell	Sault Ste. Marie.
Canadian Furnace Co., Ltd.	Iron blast furnace	W. J. Higgins	Port Colborne.
Canadian Industries, Ltd.	Acid and chemical plant	E. Jordan	Copper Cliff.

OPERATOR	MINE OR WORKS	MANAGER	ADDRESS
Deloro Smelting and Refining Co., Ltd. Falconbridge Nickel Mines, Ltd.	Silver-cobalt refinery. Nickel-copper smelter. Nickel-copper smelter.	S. B. Wright. J. R. Gill. Peter Macdonald.	Deloro. Falconbridge. Copper Cliff.
International Nickel Co. of Canada, Ltd.	Nickel-copper smelter. Nickel-copper smelter. Nickel refinery. Electrolytic copper refinery. Iron blast furnace.	Peter Macdonald. H. W. Walter. F. Renard. R. A. Gillies.	Coniston. Port Colborne. Copper Cliff. Hamilton.
Ontario Refining Co., Ltd. Steel Company of Canada, Ltd.			
NON-METALLICS			
	ACTINOLITE		
Building Services, Ltd.	Actinolite, Elzevir tp., Hastings co.	A. P. Park	1429 Chomedy St., Montreal, Que.
	ARSENIC		
Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery	S. B. Wright	Deloro.
	BARITE		
Barytes Products, Ltd. (idle in 1934). Canada Night Hawk Mines, Ltd. Glendinning, H. (idle). Weaver (Minerals), Ltd.	Bellew, N. Burgess tp., Lanark co. Canada Night Hawk. Yarrow tp., Timiskaming dist. Tionaga, Penhorwood tp., Sudbry dist.	H. C. Bellew	Box 282, Montreal, Que. 305 Sterling Tower Bldg., Toronto. 387 Bloor St. E., Toronto. 34 King St. E., Toronto.
	DIATOMITE		
Diatomite Products, Ltd. (idle 1934). Dominion Diatomite, Ltd. (now F. P. Mack- lem). Spence Lake Diatomite Ltd. (not yet in operation).	Martin's Siding, Muskoka dist. Lot 3, con. 1, Perry tp., Parry Sound dist. Muskoka Falls.	C. Lindley Wood. F. P. Macklem. A. J. P. Care.	409 Metropolitan Bldg., Toronto. 642 King St. W., Toronto. 68 King St. E., Toronto.

OPERATOR	MINE, QUARRY, OR WORKS	MANAGER	ADDRESS
	FELDSPAR		
Anderson & Son, James G.	Britt, lots 3-5, con. I, Henvey tp., Parry Sound dist.	Jas. G. Anderson	Lacknow.
Barr, Walter J.	Renfrew, N. $\frac{1}{2}$ lot 24, con. XVI, Fraser tp., Renfrew co.	W. J. Barr	Westmeath.
Bathurst Feldspar Mines, Ltd. (shipped only)	Bathurst, Bathurst tp., Lanark co.	B. S. Hyde	230 King St. E., Toronto.
Charette & Son, S.	Lot I, con III, Barwash tp., Sudbury dist.	S. Charette	Estate P.O.
Craig, T. H.	W. $\frac{1}{2}$ lot 12, con. IX, Bathurst tp., Lanark co.	T. H. Craig	10 Victoria St., Perth.
Frontenac Floor and Wall Tile Co., Ltd.	Grinding plant, Kingston.	A. M. Perryman	Box 178, Kingston.
Gunter, Judson A.	Sabine tp., Nipissing dist.	J. A. Gunter	Princes Lake.
MacDonald, P.	Hybla.	P. MacDonald	Hybla.
	FLUORSPAR		
Stoklosar, Chas. A.	W. $\frac{1}{2}$ lot 3, con. I, Madoc tp., Hastings co.	Chas. A. Stoklosar	Madoc.
Wallbridge Estate	Lot 4, con. I, Madoc tp., Hastings co.	C. M. Wallbridge	Madoc.
	GRAPHITE		
Black Donald Graphite Co., Ltd.	Black Donald, Brougham tp., Renfrew co.	R. F. Bunting	Calabogie.
	GYPSUM		
Canadian Gypsum Co., Ltd.	Hagersville.	W. E. Allen	Hagersville.
Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia.	L. V. Robinson	Caledonia.
	IRON PYRITES AND SULPHURIC ACID		
Canadian Industries, Ltd. (idle in 1934)	Acid plants, Coniston and Copper Cliff.	G. G. Vincent	Copper Cliff.
Canadian Pyrites, Ltd. (idle in 1934)	Caldwell mine, Flower station	O. M. Hook, Sec.	1400 Guardian Bldg., Cleveland, Ohio.

MICA

Anderson & Son, J. G. Kent Bros. (buyers) Lee & Son, W. W. Loughborough Mining Co., Ltd. Martin, A. G. (buyer)	Wamp and Bancroft Bob's Lake mine Various prospects	J. G. Anderson W. C. Kent A. J. Lee General Electric Co. A. G. Martin	Lucknow 114 Gore St., Kingston. Bedford Mills Scheneectady, N. Y. 236 Besserer St., Ottawa.
MINERAL WATERS			
Carlsbad Ltd. (now T. R. Boyd) Deneault, F. Gurd and Co., Ltd., Chas.	Carlsbad Springs Bourget Springs Caledonia tp., Prescott co.	T. R. Boyd F. Deneault	Carlsbad Springs Bourget 1016 Bleury St., Montreal, Que.
NEPHELINE SYENITE			
Morrison, Wm.	Lot 14, con. IX, Methuen tp., Peterborough co.	Wm. Morrison	61 Tyrrel Ave., Toronto.
PEAT			
Countryman, Gordou Fleming, John	Lot 22, con. IX, Winchester tp., Dundas co. E. ½ lot 20, W. ½ lot 21, Winchester tp., Dundas co.	G. Countryman J. Fleming	Chesterville. Morewood.
Hummel, Wm. L. Leasa, Wm. Roe, Stephen Stewart Bros.	Lot 18, con. VII, Winchester tp., Dundas co. Lot 11, con. X, Ilhree tp., Perth co. Lot 35, con. XIV, Elma tp., Perth co.	W. L. Hummel W. Leasa S. Roe	Chesterville. Milverton. Milverton, R.R. 2. Morewood.
QUARTZ, QUARTZITE, AND SILICA BRICK			
Algoma Steel Corporation, Ltd. Dominion Mines & Quarries, Ltd. Falconbridge Nickel Mines, Ltd. MacDonald, P. Wright & Co.	Silica brick (quartz from Deroche tp. quarry). Killarney, north shore of Lake Huron, East Neebish island (idle). Quarry on property. Hybla. Quarry, Deroche tp., Algoma dist.	Ernest Craig P. MacDonald Geo. S. Cowie	Sault Ste. Marie. 340 University Ave., Toronto. Falconbridge. Hybla. 960 Queen St., Sault Ste. Marie.

OPERATOR	QUARRY, PIT, OR WORKS	MANAGER	ADDRESS
	SALT		
Brunner Mond, Canada, Ltd.	Amherstburg (brine for chemical use)	C. K. MacFetridge	Amherstburg, P. O. Box 1260, Montreal, Que.
Canadian Industries, Ltd.	Sandwich (brine for chemical use and salt)	W. H. Spence, Sec.-T.	1610 Bank of Commerce Bldg., Toronto.
Dominion Salt Co., Ltd., The	Sarnia	A. C. Dunlop, Asst. Sec.	Goderich.
Goderich Salt Co., Ltd.	Goderich		
Kincardine Salt, Ltd. (idle in 1931)	Kincardine (operated by Canadian Industries, Ltd.)		P. O. Box 1260, Montreal, Que.
Walker Salt Corporation, Limited ¹	Port Franks	G. C. Walker, Pres.	London.
Warwick Pure Salt Co., Ltd.	Highway No. 7, Warwick tp., Lambton co.	B. Wilton	R.R. 5, Watford.
Western Canada Flour Mills Co., Ltd.	Goderich		287 MacPherson Ave., Toronto.
Western Salt Co. (idle in 1931)	Courtright (controlled by Dominion Salt Co., Ltd.)		P. O. Box 1260, Montreal, Que.
	TALC		
	Developing.		
Canada Talc Co., Ltd.	Connolly mill at mine	Roy Taylor	Madoc
Geo. H. Gillespie Co., Ltd.	Henderson mine mill at Madoc	Geo. H. Gillespie	Madoc.
	STRUCTURAL MATERIALS		
	PLANT OR QUARRY		
	CEMENT		
	(Belleville, plant No. 5 (idle in 1931). Lakeshield, plant No. 7 ²)		
Canada Cement Co., Ltd.	Port Colborne, plant No. 8		Box 290, Station B, Montreal, Que.
St. Marys Cement Co., Ltd.	St. Marys		357 Bay St., Toronto.
	LIME		
	Quarry at Beachville, kilns at Niagara Falls.		
American Cyanamid Co.	G. E. Cox		Niagara Falls, Ont.
Bell, Harry	N. 1, lot 23, con. XII, Sullivan tp., Grey co.	Harry Bell	R.R. 4, Chesley.

² Grinding blender only.

Biederman, Albert G.....	Wilberforce tp., Renfrew co.	Albert G. Biederman.	Golden Lake, R.R. 1.
Brown's Lime Works.....	Owen Sound.	Wm. Brown.	491 9th Ave. E., Owen Sound.
Brunner Mond, Canada, Ltd.....	Lots 6, 7, 8, con. 1; lots 2, 3, con. 11, Anderdon tp., Essex co.	C. K. MacFettridge.	Amherstburg.
Cameron, W. M.....	Ramsay tp., Lanark co.	W. M. Cameron.	Carleton Place.
Canada Lime Co., Ltd.....	Cobocook.	Chas. R. Christie.	114 Cluny Drive, Toronto.
Canada and Dominion Sugar Co., Ltd.....	Wallaceburg.	R. A. Laupier.	Wallaceburg.
Canadian Gypsum Co., Ltd.....	Chatham.	C. Moulthrop.	Chatham.
Chalmers Lime Works.....	Guelph.	B. S. Bams.	2221 Bay St., Toronto.
Dominion Rock Products, Ltd.....	Owen Sound.	Miss M. Chalmers.	689 7th Street W., Owen Sound.
Gallagher Lime & Stone Co., Ltd., The.....	Eganville.	J. H. Robinson.	941 Dominion Square Bldg., Montreal, Que.
Gypsum, Lime and Alabastine, Canada, Ltd.....	Hamilton ¹ 2	Raymond Gallagher.	Upper James St., Hamilton.
Innerkip Lime and Stone Co., Ltd.....	Beachville ²	T. F. Robinson.	Beachville.
Jamieson Lime Co.....	Elora ² (idle in 1934)	J. H. Robinson.	Elora.
Morris, Stanley.....	Hespeler ²	M. M. Miller.	Hespeler.
Rockwood Lime Co.....	Milton ²	Robt. F. Adams.	Milton.
Shane Lime Co.....	Limehouse (idle in 1934)	Wm. Gowdy.	Limehouse.
Weppler, Henry.....	Beachville.	C. E. Downing.	Beachville.
	Renfrew.	J. A. Jamieson.	Renfrew.
	Delta.	S. Morris.	Delta.
	Lot 5, con. XI, Eramosa tp., Wellington co.	Geo. H. Dennis.	Rockwood.
	Eganville.	Geo. R. Shane.	Eganville.
	Lot 7, con. II, Glendg tp., Grey co.	H. Weppler.	R.R. 2, Priceville.
STONE (LIMESTONE AND MARBLE)			
American Cyanamid Co.....	Beachville.	G. E. Cox.	Niagara Falls, Ont.
Bolender Bros.....	Haliburton.	Chas. Bolender.	Haliburton.
Boniter Marble & Calcium Co., Ltd, The.....	Marmora tp., Hastings co.	J. W. Boniter.	Box 61, Marmora.
Bourgie, J. B.....	Gregnom, con. VIII, Russell tp., Russell co.	J. B. Bourgie.	Box 50, Ennabun.
Brunner Mond, Canada, Ltd.....	Lots 6, 7, 8, con. 1; lots 2, 3, con. 11, Anderdon tp., Essex co.	C. K. MacFettridge.	Amherstburg.
Canada Cement Co., Ltd.....	Thurlow tp., Hastings co.	J. H. Legate.	Belleville.
Canada Crushed Stone Corp., Ltd.....	Dundas, Town of.	J. Stephens.	35 Cline Cres., Hamilton.
Hagersville Contracting Co., Ltd.....	Walpole tp., Haldimand co.	Gordon Gilbertson.	Hagersville.
Puslinch Quarry, Ltd.....	Puslinch tp., Wellington co.	H. Hill.	Dundas.
Queenston Quarries, Ltd.....	Niagara tp., Lincoln co.	A. Michie.	Box 148, Niagara Falls.
Coldwater Crushed Stone, Ltd.....	Lots 19, 20, con. XIII, Medonte tp., Simcoe co.	Thos. Langton.	Coldwater.
Decewsville Crushed Stone, Ltd.....	Decewsville.		52 Elgin St., Hamilton.

¹No production in 1934.
²Hydrated lime plants.

OPERATOR	QUARRY	MANAGER	ADDRESS
	STONE (LIMESTONE AND MARBLE)—Continued		
Dibblee Construction Co., Ltd.	Stevens Quarry, 2 miles south of Hawkesbury.	T. Moffatt	246 Albert St., Ottawa.
Dufferin Paving and Crushed Stone Co., Ltd.	Walpole tp., Haldimand co.	H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Hagersville Quarries, Ltd.	Eldon tp., Victoria co.	W. L. McKae	Hagersville.
Kirkfield Crushed Stone, Ltd.	St. Marys.	John Welch	Kirkfield.
St. Mary's Crushed Stone, Ltd. (idle)	Merivale Road, Nepean tp., Carleton co.	R. R. Foster	St. Marys.
Poster, R. R.	Casselman.	J. Gow	86 Spadina Ave., Ottawa.
Grenon, Jas.	Lot 18, con. H. N. Oxford tp., Oxford co.	F. Grattan	Fergus.
	Lot 3, cons. VI, VII, Nassagaweya tp., Halton co.	T. F. Robinson	Casselman.
Gypsum, Lime and Alabastine, Canada, Ltd.	See Canada Crushed Stone Corporation.	L. C. Lyburner	87 Wellington St. N., Woodstock.
Hagersville Contracting Co., Ltd.	See Dufferin Paving and Crushed Stone Co.		Milton.
Hagersville Quarries, Ltd.	Hagersville.	C. F. Anderson	Hagersville.
Haldimand Quarries & Construction, Ltd.	Lot 23, Gloucester tp., Carleton co.	F. Halliday	Cummings Bridge.
Halliday, Fred.	Various quarries.	M. G. Henniger	Smiths Falls.
Henniger, M. G.	See Dufferin Paving and Crushed Stone Co.	R. M. Smith	Parliament Bldgs., Toronto.
Highways, Department of	Near Centreville.		
Innerkip Quarries, Ltd.	Portsmouth.	F. M. C. Goodwin	Alexandria.
Irvine Co., Ltd., The Edgar.	Gloucester tp., Carleton co.	Saunuel Donaldson	Box 22, Kingston.
Kingston Penitentiary.	See Dufferin Paving and Crushed Stone Co.		215 Sussex St., Ottawa.
Kirby Co., Ltd., The T. Sidney.	Portsmouth.		
Kirkfield Crushed Stone, Ltd.	See Dufferin Paving and Crushed Stone Co.		
Lake St. John Quarry Co., Ltd.	Rama tp., Ontario co.	R. M. Craig	Longford Mills.
Law Construction Co., Ltd.	Owen Sound and Collingwood.	B. J. Williams	19 Delevant Ave., Forest Hill.
Limestone Products, Ltd.	Con. V, Orillia tp., Simcoe co.	Geo. F. Morse	R.R. 4, Orillia.
Middleton, J. N.	Ancaster village.	J. N. Middleton	Ancaster.
Noranda Mines, Ltd.	Fair quarry, Haileybury.		804 Royal Bank Bldg., Toronto.
Ontario Reformatory.	Guelph tp., Wellington co.	J. Hunter	Guelph.
Ornamental Stone Products.	Portland tp., Frontenac co.	S. H. Orser	Verona.
Owen Sound, City of	City quarry, 8th Street West.	Robt. Cranvic	323 8th St. W., Owen Sound.
Pembroke, Corporation of	Markus quarry.	J. P. Howe	Pembroke.
Parson, John.	Hydro dump, Stamford tp., Welland co.	John Parson	Stevensville.
Paslinch Quarry, Ltd.	See Canada Crushed Stone Corp.		
Queenston Quarries, Ltd.	See Canada Crushed Stone Corp.		
Rayner Construction, Ltd.	Madoc.	W. J. Smyth	29 Commercial St., Leaside.
Routly, H. T.	Rawdon tp., Hastings co.	H. T. Routly	21 Dundas Square, Toronto.

Silverstone, Black Marble Quarries.....	Lots 8, 9, con. XII, Finch tp., Stormont co.	Carl Burd.....	St. Albert.
Walker Bros., Ltd.....	Stamford tp., Welland co.	J. G. Walker.....	145 Geneva St., St. Catharines.
Welland Ship Canal.....	Rock excavation.....	C. W. West.....	St. Catharines.
Wilford & Co., Ltd., R. F.....	Victoria co.....	C. Lindsay.....	Lindsay.
Windmill Point Crushed Stone Co., Ltd.....	Ridgeway.....	R. E. Law.....	Ridgeway.
STONE (GRANITE)			
Appleby, Thos. A.....	Leeds co.....	T. A. Appleby.....	Garden St., Gananoque.
Billie, Chas. V.....	Bathurst tp., Lanark co.....	F. R. Billie.....	Smiths Falls.
Building Products, Ltd.....	Near Verona, Portland tp., Frontenac co.....	A. De Wolf.....	Verona.
Horne, Wm.....	Butler.....	Wm. Horne.....	Butler, via Ignace.
Mill Lake Stone Quarry.....	Mill Lake quarry, lots 24, 25, con. III, McDongall tp., Parry Sound dist.	J. B. Hall.....	Box 115, Parry Sound.
STONE (SANDSTONE)			
Campbell Sandstone Quarries, Ltd.....	Carleton co.....	M. N. Cummings.....	Westboro.
Corner, Austin A.....	Peel co.....	A. A. Corner.....	Terra Cotta.
Eyes, C.....	Peel co.....	C. Eyes.....	Terra Cotta.
Logan, Harry.....	Georgetown.....	H. Logan.....	Box 400, Georgetown.
McAlpine Bros.....	Nassagaweya tp., Halton co.....	K. McAlpine.....	Milton.
Norrie and McHarg.....	Halton co.....	R. R. 4, Acton.	R. R. 4, Acton.
Norton, A. W.....	Halton co.....	A. W. Norton.....	Linchouse.
Presswood & Gibbs.....	Halton co.....	A. Presswood.....	Glen Williams.
Sykes, Thos.....	Halton co.....	Thos. Sykes.....	Georgetown.
Terra Cotta Quarries.....	Halton co.....	J. L. Crame.....	Terra Cotta.
STONE (TRAP)			
Fort William, City of.....	Rifle range, City quarry.....	City Engineer.....	City Hall, Fort William.
Ontario Rock Co., Ltd.....	Belmont and Methuen tps., Peterborough co.	H. L. Scott.....	R.R. 3, Havlock.
STONE (SLATE)			
Ontario Slate Mines, Ltd.....	W. ½ lot 5, con. VI, S. ½ lot 5, con. V, Madoc tp., Hastings co.	L. Ampleford.....	47 Yonge St., Toronto.

CLAY PRODUCTS

See The Ceramic Industry of Ontario, by R. J. Montgomery, Vol. XXXIX, Part 4, 1929.

OPERATOR	PIT, WORKS, OR LOCATION	MANAGER	ADDRESS
SAND-LIME BRICK			
Harbour Brick Co., Ltd.	Fleet St. at Pathurst	K. M. Goodings	Fleet St., Toronto.
Hinde Bros.	134 Northland Ave., Toronto	Jas. H. Hinde	Mount Dennis.
Toronto Brick Co., Ltd.	Scarborough		837 Bay St., Toronto.
York Sandstone Brick Co., Ltd.	117 Victoria Park Ave., Toronto	W. A. Smyth	117 Victoria Park Ave., Toronto.
SAND AND GRAVEL (LICENSED DREDGING OPERATIONS)			
Canadian Dredging Company	Lake Superior		Midland.
Cowley, Mrs. K.	Thames river		Chatham.
Hadley's Chatham, Ltd.	Thames river		17 Wellington St., Chatham.
McLeat & Sons, A. B.	Lake Superior		Brook St., Sault Ste. Marie.
Montreal Trust Co., Ltd. (Trustee for Sim-Mac Lines, Ltd.)	Lake Superior		635 Common St., Montreal, Que.
National Sand & Material Co., Ltd.	Lake Erie		102 Harbour Bldg., Toronto.
Pyke Salvage Co.	St. Lawrence river		506 Princess St., Kingston.
Tees Transit Co.	Niagara bar		16 New St., Hamilton.
Wallaceburg Sand & Gravel Co., Ltd.	St. Clair river		Wallaceburg.
SAND AND GRAVEL (PIT OPERATIONS)			
Barnes Co., Ltd., Wm. R.	Spring Vale, Waterdown, Brantford		243 Cumberland Ave., Hamilton.
Consolidated Sand & Gravel, Ltd.	Paris		102 Harbour Bldg., Toronto.
Durham Stone & Sand Co., Ltd.	Durham		
Fuller Gravel, Ltd.	Fuller		
Waterford Sand & Gravel Co., Ltd.	Waterford		
Foster, R. R.	Nepean and Gloucester tps., Carleton co.		86 Spadina Ave., Ottawa.
Hinde Bros.	Northlands Ave., York tp., York co.		131 Northlands Ave., Toronto.
Jupp Construction Co., Ltd., A. E.	Whitby tp., Ontario co.		170 Berkeley St., Toronto.
Newall, H.	Lot 35, con. VIII, Malahide tp., Eglon co.	H. Newall	R.R. 4, Aylmer.
Snythe Ltd., C.	Lambton Rd., Etobicoke tp., York co.		60 Carlton St., Toronto.
Woolfitt Fuel & Supply Co., Ltd.	Essex co.		109 Ottawa St., Walkerville.

10 only operators producing 5,000 tons or over are listed.

MINES OF ONTARIO IN 1934

By

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, E. C. Keeley, Kirkland Lake; D. F. Cooper, Sudbury; E. B. Weir, Timmins; A. R. Webster, Toronto

CHROMIUM

Chromium Mining and Smelting Corporation, Limited

The Chromium Mining and Smelting Corporation, Limited, was incorporated in May, 1934, succeeding the Chromium Alloy Company, Limited. It has a capitalization of 3,000,000 shares of no par value.

The officers and directors are: A. R. Globe, president; R. S. Hart, vice-president; R. O. Denman, secretary-treasurer; Scott Misener and F. J. Maw, directors. The head office is 700 Bank of Commerce Building, Hamilton.

The company's property consists of 44 claims, about 1,800 acres, situated 26 miles south of Collins on the main line of the Canadian National Railways, in the Obonga Lake area, Thunder Bay district.

Development to date on the property includes one 2-compartment shaft, 350 feet deep, and about 600 feet of lateral work on the 100-foot level; a second shaft, 25 feet deep; about 3,000 feet of surface trenching; and 33 diamond-drill holes, with a total footage of 6,150 feet.

Two carloads of ore have been shipped to Niagara Falls for test and demonstration purposes, and 1,400 tons of high-grade ore are now stock-piled at the mine for shipment, awaiting completion of a road from Collins to the mine. A gang of men were cutting the road early in January and were expected to finish that part of the work about the end of the month. A caterpillar tractor, run by a Diesel oil engine, capable of hauling 35 tons per load is used for transporting the ore from the mine to the railway.

The mine plant equipment consists of the usual early-stage boiler, compressor, hoist, etc. Buildings include 6 camps, with accommodation for 40 men, laboratory, boiler-house, and compressor-house.

An average of 38 men was employed at the property during the last seven months of the year. Operations were suspended at the property early in January, 1935, until the road from Collins is completed. No work was done underground in 1934. A. R. Globe is mine manager. The mine address is Collins.

GOLD

Algold Mines, Limited

Algold Mines, Limited, was incorporated in February, 1934, with an authorized capital of 2,500,000 shares of no par value. A first mortgage bond issue of \$270,000, issued by New Goudreau Mines, Limited, stands against the property. The officers and directors were: W. R. Knox, president; J. G. Merrick, secretary-treasurer; M. C. Van der Voort, J. J. Gray, and J. A. McAndrew, directors. The head office is at 45 Richmond Street West, Toronto.

The property acquired included that of the New Goudreau Mines, Limited, located in township 2S, range 26, district of Algoma. It is about 6 miles west of Goudreau station on the Algoma Central railway. The post-office address is Goudreau.

Previous operators sank a 425-foot and a 200-foot shaft, both of which are 2-compartment, 70-degree shafts. They established levels at 100, 200, and 400 feet, and sublevels at 130 and 160 feet. A 50-ton amalgamation mill was constructed in 1925.

Work was started in July, 1934. The underground workings were dewatered and a small amount of development work accomplished by the end of the year.

The plant used included an 1,100-cubic-foot Ingersoll-Rand electric compressor, and an 8½-by 10-inch air hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company.

An average of 7 men was employed under the direction of R. F. Mitchell.

Algoma Summit Gold Mines, Limited

Algoma Summit Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 5,000,000 shares of \$1 par value. The officers and directors were: F. A. Brant, president; J. J. Gray, vice-president; E. O. Slingsby, secretary; J. J. Marth, treasurer; R. A. Hutchison and S. D. Terry, directors. The head office is at 514 McKinnon Building, Toronto. The mine office is at Goudreau.

On incorporation the company acquired the assets of McCarthy-Webb-Goudreau Mines, Limited, which included a group of 7 claims located in township 27, range 29, district of Algoma, about 5 miles east of Goudreau. Considerable surface work had been done on this property, and a small test mill had been constructed late in 1933, with which several test runs were made early in 1934.

This company started surface work in June. The mill was enlarged to 25-ton capacity and was operated intermittently on surface ore. The total tonnage milled during the entire year amounted to 421 tons.

Shaft-sinking was started late in December with a portable gasoline compressor, and by the end of the year the shaft was down 18 feet.

The mill equipment included a Bramor mill, small classifier, corduroy blanket tables, and amalgamation plates. It was operated by a 25 h.p. Diesel engine. Buildings included two bunk-houses, office, two dwelling-houses, cook-house, mill, garage, blacksmith shop, and powder-house.

An average of 12 men was employed under the direction of F. A. Brant.

Alschbach Gold Mining Company, Limited

The Alschbach Gold Mining Company, Limited, owns 6 claims in Grenfell township, district of Timiskaming. The officers are: Clarence Alschbach, president; F. W. Hendry, vice-president; F. L. Hutchinson, secretary-treasurer; Wesley McKnight, Donald McLellan, Frederick Lawrence, and W. A. Taylor, directors. The head office is at New Liskeard. The company is capitalized at 2,500,000 shares of \$1 par value, of which 1,621,539 have been issued.

The property was operated in 1935 for three months; work was discontinued in November. The total amount of work done to the end of 1935 was: the sinking of a 2-compartment shaft to 250 feet, with levels at 125 and 250 feet; 875 feet of drifting and crosscutting on the 125-foot level; and 40 feet of crosscutting on the 250-foot level. An average of 15 men was employed under the direction of Clarence Alschbach while the property was in operation. The mine address is Goldthorpe.

Amalgamated Gold Fields Corporation, Limited

Amalgamated Gold Fields Corporation, Limited, is capitalized at 5,000,000 shares of no par value. The company took over the assets of the Blue Quartz

Gold Mines, Limited, for 2,000,000 shares pooled for an indefinite period. The company owns 600 acres in Beatty township, district of Cochrane; and 24 men were employed from May, 1933, to August 31, 1934, when the property was closed down.

The plant consisted of an Atlas Diesel engine, an Ingersoll-Rand belt-driven compressor of 700-foot capacity, and a 10- by 12-inch single-drum steam hoist. A 50-ton cyanide mill, driven by a Diesel engine, was constructed.

The development work done previous to 1933 was as follows: shaft, 500 feet; winze, 250 feet; raise, 400 feet; crosscuts and drifting, 6,000 feet. The development work done in 1934 was: stoping, 100 tons; tons milled, 1,768.

The officers and directors are: H. C. Crow, president; Dr. J. A. Tuck, vice-president; A. D. Van Horne, secretary-treasurer; H. W. Laird, A. G. Parker, and Lewis Payne, directors. C. D. Salkeld was mine manager. The mine office is at Painkiller Lake, via Matheson.

Anglo-Huronian, Limited

Anglo-Huronian, Limited, was incorporated in October, 1933. Its authorized capitalization is 2,000,000 shares of no par value. The total number of shares issued is 1,252,605, of which 927,063 shares were issued at the time of the formation of the company for properties and assets received from predecessors. These companies were the Huronian Mining and Finance Company, Limited; Keeley Silver Mines, Limited; and Vipond Consolidated Mines, Limited. Shareholders of each of these companies received one share of the new company for each five shares of the old companies.

The officers and directors of the company were: R. Home Smith, Toronto, president; Andre Dorfman, Toronto, vice-president and managing director; J. Ingram, Toronto, secretary-treasurer; J. H. Black, Toronto, F. H. Hamilton, Eric Turk, Sir A. Hamilton Grant, London, England, directors. The head office is 80 King Street West, Toronto.

The holdings of Anglo-Huronian now include all the assets of its predecessors and their subsidiaries, as follows: the Vipond property of 320 acres adjoining the Hollinger mine at Timmins; a three-quarter interest in 6 Ridgeley claims in the same area adjoining Coniaurum mine; Keeley mine and Keeley Extension in South Lorrain; and other claims of lesser importance. They hold 889,612 shares of the 1,150,000 issued shares of Inspiration Gold Mines, which has 3 claims adjoining the Vipond property; nearly half of the issued shares of the Minto Gold Mines, Limited, in the Michipicoten area; and interests in Gilgreer Mines, Limited, Prospectors Airways Company, Limited, and McWatters Gold Mines. The latest acquisitions are large interests in Porcupine Peninsular Gold Mines, Limited, and options on a large block of shares of Bousquet Gold Mines, Limited, in the Sudbury area, 65 miles west of Sudbury. J. Ingram, secretary-treasurer of Anglo-Huronian, has recently been made treasurer and director of Bousquet Gold Mines.

In 1934 the old Vipond mine was the only wholly owned property under production. This property has been developed to a vertical depth of 1,450 feet. It has a mill capable of handling 300 to 325 tons per day. During the fiscal year ending July 31, 1934, the mill treated 101,347 tons and produced bullion to the value of \$647,015.87, an average of \$6.38 per ton. During the same period the development work done at the mine was as follows: crosscutting, 1,630 feet; drifting, 2,847 feet; raising, 1,739 feet; diamond-drilling, 17,525 feet.

Robert E. Dye was mine manager at the Vipond property, employing an average of 179 men. The mine address is Timmins.

During the fiscal year ending July 31, 1934, the Anglo-Huronian's first year of operations, a surplus of \$1,249,698, or \$0.997 per share was earned.

The revenue and expenditures for the same period were as follows:—

STATEMENT OF REVENUE AND EXPENDITURE
for the year ended July 31, 1934

REVENUE:				
Metal recoveries, including premium.....		\$647,015.87		
Dividends received.....		81,639.50		
Net profit on foreign exchange.....		38,381.81		
Interest earned, less interest paid.....		64,560.39		
Sundry earnings.....		3,128.08		
		\$834,725.65		
EXPENDITURE:				
Mine operating expense, including development.....		\$521,091.87		
Insurance.....		4,898.50		
Municipal taxes.....		2,115.29		
General, administration, and organization expense, less portion charged to mine operations.....		90,463.33		
Examinations written off.....	\$1,700.36			
Reserve for depreciation.....	10,560.32			
		12,260.68		
			630,829.67	
Profit carried to surplus account.....			\$203,895.98	
SURPLUS ACCOUNT:				
Profit for the year ended July 31, 1934.....		\$203,895.98		
Profit realized on investments.....		1,239,315.42		
			1,443,211.40	
Deduct: reserved for taxes, etc.....			193,513.39	
Surplus, July 31, 1934, carried to balance sheet.....			\$1,249,698.01	

Ardeen Gold Mines, Limited

Ardeen Gold Mines, Limited, was incorporated in December, 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: H. G. White, president; A. R. Miller, Jr., vice-president; W. A. Williams, secretary-treasurer; C. G. Greenshields, J. J. McInerney, and J. H. Kitchen, directors. The head office is at 132 St. James Street, Montreal, Que.

On incorporation this company took over the property and assets of Moss Gold Mines, Limited, which had gone into receivership in September, 1933. The property is located in Moss township, district of Thunder Bay, and is 18½ miles by road from the Fort Frances branch of the Canadian National railway. The post-office address is Tip Top Spur, via Port Arthur.

Underground operations were carried on continuously throughout 1934, but were suspended on January 5, 1935, owing to lack of finances.

The lateral work accomplished from January 1, 1934, to January 5, 1935, and the total done to the latter date, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	January 1, 1934, to January 5, 1935	Total	January 1, 1934, to January 5, 1935	Total
	feet	feet	feet	feet
125-foot.....		1,499		222
250-foot.....	549	2,369	64	393
375-foot.....	1,014	3,341	100	710
500-foot.....	119	1,506	33	192
625-foot.....		1,906	10	289
750-foot.....		1,561		240
875-foot.....	1,156	1,156	190	190
1,000-foot.....	468	468	299	299
Total.....	3,306	13,806	696	2,535

During the year the 3-compartment vertical shaft was sunk an additional 268 feet to a total depth of 1,038 feet, and levels were established at 875 and 1,000 feet. When operations were suspended stoping had just been started on the 875-foot level. A total of 37,298 tons of ore and 10,763 tons of waste were hoisted from January 1, 1934, to January 5, 1935.

The 200-ton cyanide mill was operated until January 9, 1935, and treated a total of 39,072 tons of ore from January 1, 1934.

An average of 165 men was employed, of whom 89 were underground. N. O. Lawton was general manager, J. D. Tolman was mine superintendent, and J. E. Sullivan was mill superintendent.

Ashley Gold Mining Corporation, Limited

The Ashley Gold Mining Corporation, Limited, has a capitalization of \$3,000,000, in shares of \$1 par value. The officers and directors are: J. P. Watson, president; G. C. Ames, secretary-treasurer; E. H. Rose, H. A. Millman, C. E. Trafford, and J. G. Watson, directors. M. F. Fairlie is managing engineer. The head office is at 350 Bay Street, Toronto. The mine address is Elk Lake.

The mine in Bannockburn township, district of Timiskaming, was operated continuously throughout the year.

The following is taken from the report of the managing engineer for the year ending December 30, 1934:—

The tonnage treated at this property was increased over that of the previous year, with the double object of maintaining gold production and reducing the per-ton cost, in the face of lowered grade of ore.

Development

The fault conditions which govern vein occurrence were described in the last annual report, but it might be repeated that the original Ashley vein, striking north and south, is the normal-faulted section of a vein situated to the west, and this section extends only from the 5th level to the surface; a second faulted section of the same vein extends from the 5th level to above the 2nd level; and a 3rd faulted section extends from an unknown depth to above the 5th level. To reach the 3rd section, long crosscuts to the west from present workings are necessary, and this work was deferred during the year until the Ashley vein and its second section had undergone further development to the north and south. Any new ore so found would be much more cheaply developed and extracted.

A drift on the Ashley vein on the 250-foot level was advanced north of the porphyry dike for a distance of 700 feet, showing a strong quartz vein, but with the exception of one rich ore shoot, 50 feet in length, the values were generally below profitable grade. Recently raises have been put up at intervals, and values disclosed above the level show considerable improvement over those shown in drifting, but as yet this section cannot be included in ore reserves.

Long drifts were run north on the second vein section on the 375-foot level, also south on both the 375- and 500-foot levels, but were generally unproductive of ore. Late in the year a crosscut was started west to intersect the 3rd vein section on the 625-foot level, but the vein has not yet been reached. The Ashley vein has to date been proven to a total length of 2,000 feet, by underground work. Drifting and crosscutting completed during the year totalled 4,500 feet.

Ore Reserves

Development work failed to maintain the ore reserve position of approximately 50,000 tons at the beginning of the year. After extraction of 43,532 tons, the ore reserves at December 31 were 31,000 tons of slightly over 0.3-ounce grade.

Production

The tonnage treated during the year was 43,532 tons with average grade of 0.315 ounces, as compared with 37,975 tons with average grade of 0.456 ounces in the previous year. Gold bullion shipments for the year realized \$456,831.86 in Canadian funds, compared with \$497,969.00 in 1933. Total bullion shipments from inception of operations to December 31, 1934, have netted \$1,024,942.27.

The average cost per ton, including mining, development, milling, and administration, was \$8.68 per ton of ore milled, and in late months was further reduced below \$8.00 per ton. Conditions at this property do not lend themselves to low costs and include exceedingly hard rock with high mining and grinding costs, excessive water with high pumping costs, as well as narrow vein and fault conditions, which increase development charges.

An average of 148 men was employed. Eric Hargreaves is resident manager.

Bankfield Gold Mines, Limited

Bankfield Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: C. D. H. MacAlpine, president; T. H. Stinson, vice-president; F. J. Bailes, secretary-treasurer; Jos. Errington, D. M. Morin, and J. H. C. Waite, directors. The head office is at 1006 Concourse Building, Toronto.

The property acquired by this company consists of a group of claims, totalling about 730 acres, in the Magnet Lake section of the Little Long Lac area, Thunder Bay district. It is reached by a 3-mile road from a siding on the Port Arthur-Long Lac branch of the Canadian National Railways, 1½ miles west of Bankfield station. The post office address is Geraldton.

Work was started on June 1, 1934. Following diamond-drilling and trenching a 3-compartment vertical shaft was commenced in August on claim T.B. 10,213. Shaft-sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 158 feet, and a station had been cut at 150 feet. A total of 7,398 feet of diamond-drilling had been accomplished.

The plant installed included two 90 h.p. boilers, an 8- by 11-inch Ingersoll-Rand double-drum steam hoist, and a 750-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, dry-house, assay office, 2-storey bunk-house, 2-storey cook-house, stable, powder-house, office, and manager's residence.

An average of 68 men was employed, of whom 11 were underground, during the period of work. J. W. McKenzie was in charge of operations.

Barry-Hollinger Mines, Limited

Barry-Hollinger Mines, Limited, is capitalized at 4,000,000 shares of \$1 par value. The officers and directors are: Dr. E. Herbert Greene, president; J. P. Patterson, vice-president; D. McKinnon, secretary-treasurer; H. K. Wood, director. The head office is at 57 Bloor Street West, Toronto.

The mine, in the township of Pacaud, district of Timiskaming, was operated throughout the year with an average force of 68 men.

The value of the production for the year was as follows:—

Value of production at \$20.67 per ounce.....	\$91,139. 68
Plus premium on exchange.....	60,936. 58
Total.....	\$152,076. 26

Underground development work during the year was as follows:—

Drifting.....	Feet 822
Crosscutting.....	399
Diamond-drilling.....	2,343
Raising.....	1,171
	Cu. ft. 539
Diamond-drill stations.....	539
Shaft station.....	5,376

Douglas Bryden is mine manager. The mine address is Boston Creek.

Bathurst Gold Mines, Limited

Bathurst Gold Mines, Limited, was incorporated in 1934 with an authorized capitalization of 4,000,000 shares of no par value. This company succeeded Bathurst Mines, Limited. The officers and directors are: T. W. Bathurst,

president; E. P. Gleeson, vice-president; Dr. F. P. Quinn, secretary-treasurer; Leon Murr and P. Smith, directors. The head office of the company is at 51 Sparks Street, Ottawa. The mine office address is Narrow Lake.

The property of Bathurst Gold Mines is located in Skinner township, district of Kenora, Patricia portion. Gold was discovered on this property during the active prospecting season of 1926. Surface exploration was carried on, and in 1929 a plant was installed and a 10-ton Tremaine stamp mill was put in operation. The value of bullion sold amounted to \$3,107, being production from a rich pocket on the surface and a small amount of ore from underground. Operations were suspended the same year. The property had then been explored to 300 feet, with levels established at 200 and 300 feet. Only about 300 feet of lateral work was done on the lower level. Nearly 4,000 feet of drifting and crosscutting was done on the first level.

Late in 1934, Bathurst Gold Mines started to deepen the shaft to 600 feet and intend to open up two more levels.

Bidgood Kirkland Gold Mines, Limited

Bidgood Kirkland Gold Mines, Limited, has an authorized capitalization of \$2,000,000, in shares of \$1 par value. The officers are: A. L. Herbert, president; S. H. Whitfield, vice-president; N. W. Byrne, secretary-treasurer; Harry Korson, Harry Koza, E. G. Budd, and Joseph Nichols, directors. Both the head office and mine office are at Kirkland Lake.

The company owns 753 acres in the township of Lebel, in the East Kirkland Lake area, district of Timiskaming.

A 100-ton mill was built and put into operation in July at the rate of 50 tons a day.

The following development work was done during the year in the Bidgood mine: raising, 10 feet; drifting, 870 feet; crosscutting, 697 feet; diamond-drilling, 2,382 feet. There were 2,560 tons of ore hoisted and 2,433 tons milled, which yielded a total value of \$6,804.93.

Oscar Knutson was mine manager, employing an average of 45 men during the year.

In August, 1934, the company took a lease on 10 acres of the Moffatt-Hall property, which is also in Lebel township. Further details regarding this operation will be found on page 128 of this report.

Bob Tough Gold Mines, Limited

Bob Tough Gold Mines, Limited, was incorporated in September, 1933, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: R. R. Tough, president; H. J. Tiedt, vice-president, E. B. Ratcliffe, secretary-treasurer; F. H. Gage, R. E. Thompson, J. H. Stevens, and H. J. Simons, directors. The executive office is at 207 Turner Building, Hamilton.

The property is located in McKinnon township, district of Sudbury. There is a 16-mile winter road from Massey station on the Canadian Pacific railway. The post-office address is Massey.

Surface work was started in April, 1934. During April, May, and June, 2,500 feet of diamond-drilling was done. In September, the company started work on a 3-compartment, vertical shaft, using a gasoline compressor. By the end of the year the shaft had been sunk to a depth of 30 feet, a headframe was being erected, and a steam plant was being installed.

An average of 16 men was employed under the direction of E. B. Ratcliffe.

Bousquet Gold Mines, Limited

Bousquet Gold Mines, Limited, was incorporated in 1920, with an authorized capital of 2,000,000 shares of \$1 par value. The officers and directors were: Lionel Brooke, president; C. H. Hitchcock, vice-president; W. B. McPherson, secretary-treasurer; L. P. Wood and H. P. Snelgrove, directors. The head office was at 171 Yonge Street, Toronto. The mine address is Willisville.

The property consists of 20 mining claims located in two groups in township 11, district of Sudbury. It is 7 miles by winter road from West River on the Algoma Eastern railway.

Operations were carried on throughout 1934. The sinking of the 2-compartment, vertical shaft was continued to the 150-foot level, where considerable lateral work was accomplished. Towards the end of the year the shaft was deepened to the 300-foot level, and development work started at that horizon.

The plant used included an 80 h.p. boiler, a 500-cubic-foot steam compressor, and an 8- by 10-inch steam hoist. Buildings included a power-house, blacksmith shop, stable, bunk-house, and cook-house.

An average of 25 men was employed under the direction of Lionel Brooke.

Buffalo Ankerite Gold Mines, Limited

Buffalo Ankerite Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of \$1,000,000, in shares of \$1 par value, of which 577,307 shares have been issued.

The officers and directors are: Geo. R. Feine, president; G. R. Loesch, vice-president; H. Kobler, treasurer; R. P. Kinkel, assistant-treasurer; E. G. Kinkel, secretary and managing director; H. J. Tiedt, J. Betz, A. J. Baldeck, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine.

The property, which consists of 3 claims, adjoining the property of the Paymaster Consolidated Mines, Limited, is situated in Deloro township, district of Cochrane. It has been developed by shafts and winzes to a depth of 1,000 feet. Prior to the formation of the present company the property had produced \$862,115 worth of bullion. From 1932 to the end of 1934 the present company has produced \$1,107,006 worth of bullion (old gold value). The mill has a rated capacity of 500 tons, which will allow a step-up in tonnage of about 100 tons above the highest monthly average milled to date.

The following is taken from the report of the managing director for the fiscal year ending December 31, 1934:—

Although diligent effort was made by the management to increase the milling capacity to 500 tons per day during the year 1934, it was found that the development work had not progressed sufficiently to enable the withdrawal of this amount of tonnage. The actual average tonnage treated during the year per day was 345.6, and the tons treated per 24 hours running time was 363.8. The daily average during the year 1933 was 321 tons; the average daily during the month of December was 401 tons.

In December, 1934, over \$2,000 in precipitates were stolen from the mill, which theft was covered by insurance and which loss has been paid.

During the year 1934, Revere P. Kinkel acted as assistant to the managing director and was recently appointed assistant treasurer of the company. Mr. Kinkel spends practically his entire time at the property.

The winze was placed in operation in the early part of 1934 from the 600-foot level to the 1,000-foot level, but considerable difficulty has been encountered with unusual pressure of soft rock on the winze-frame from the 875-foot level to the 1,000-foot level, and the management intends to abandon this part of the winze as a safety element. However, crosscutting and drifting had already taken place on the 1,000-foot level enabling the company to utilize this level at a later date.

A substantial body of ore encountered in the No. 7 vein, north area of the property, made it advisable to construct a haulage drift directly from this ore body to the vicinity of the winze

station, and two Mancha locomotives and additional 2-ton mining cars were purchased and are now in operation. Although the ore in this area has not been definitely proven our mine manager has estimated that there is possible and probable ore from the surface to the 800-foot level in the No. 7 zone amounting to 369,000 tons with an assay value of \$8.80, giving a total value of \$3,247,200.00 (valued at \$20.67 per ounce).

Because of the difficulty encountered in the sinking of the winze and the opening up of the ore bodies in the north zone of the property no further effort was made during the year 1934 to sink the main shaft, as the management desires a further study of the vein system before proceeding.

The management has decided to defer a part of its development costs to the year 1935, as it is anticipated that the recoveries will materially increase during the year 1935, the recoveries during the month of December, 1934, having been the largest for any month during the year.

The plant and equipment are in excellent condition, as considerable money was expended for this purpose during the year.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Production

Some 126,450 dry tons of ore were treated, yielding \$712,898.29. The average value of all ore treated was 0.182 ounces per ton, with a recovery of \$5.64 per ton (market price of gold).

Mining

	Tons
Ore broken in stopes.....	105,038
Ore broken in development.....	16,520
Ore hoisted and transferred.....	133,499
Waste hoisted.....	13,745

The major tonnages for the year were obtained from stopes on the Nos. 1, 2, and 5 veins on the 200-, 250-, 350-, 475-, and 600-foot levels. Stopes were started late in the year on the Nos. 5 and 7 structures on the 600-, 725-, and 875-foot levels. Minor tonnages were hoisted from these workings. Vein widths vary from 3 to 60 feet. The Nos. 784 and 884 stopes show maximum widths of from 50 to 60 feet. The No. 690 stope averages 3 feet.

Development

	Feet
Drifting.....	4,564
Crosscuts.....	1,104
Raises.....	573
Winzes.....	51
Total.....	6,292
	Cu ft.
Stations.....	7,368
Sumps.....	3,024
Total.....	10,392

Winze-sinking was finished early in January, 1934. The 1,050-foot level station and pump sump were completed and ore passes raised through to the 725-foot level. The objectives for the period were the development of the Nos. 5 and 7 vein structures on the 600-, 725-, 875-, and 1,050-foot levels. Lateral workings on the 725-, 875-, and 1,050-foot winze levels partially developed the No. 5 structure. Lengths of ore on this vein on these horizons total 429 feet. On the upper levels, i.e. 250, 365, 475, and 600 feet, the Nos. 2 and 7 structures development shows ore lengths of 534 feet. On the 600-foot level the No. 7 ore zone is 170 feet wide and includes four structures (Nos. 689, 690, 691, and 693). The deepest working at the end of 1934 was the No. 1 winze at a vertical depth of 1,085 feet.

New ore areas, as developed on all horizons, are indicated to be of a better grade than the tonnage milled during 1934.

Diamond-Drilling

CONTRACT DRILLING:		Feet
Surface.....	1,012	
Underground.....	5,095	
Total.....	6,107	
COMPANY DRILLING:		
Underground.....	9,743	
TOTAL DRILLING.....	15,850	

Surface drilling prospected the No. 6 vein north and east of the main shaft. Results were negative. Underground drilling proved the downward and lateral extensions of the Nos. 2 and 5 veins. Results were favourable.

Milling

The mill treated 126,450 dry tons during the period at a cost of \$0.871 per ton.

Percentage of total possible running time.....	95.11
Tons treated per day.....	345.6
Tons treated per 24 hours running time.....	363.8
Average mill head (at \$20.67).....	\$3.68
Average mill tailings.....	\$0.30
Indicated extraction	per cent. .92

Tonnage milled for 1934 was obtained from the Nos. 1, 2, and 5 vein workings on the 200-, 250-, 350-, 475-, and 600-foot levels.

Plant Additions

The following installations were made in the mill: a Hardinge 6- by 14-foot counter-current classifier, operating in closed circuit with the Hardinge ball mill; pumps and air lifts, so that thickeners could be operated in either series or parallel circuits; a 10- by 16-foot string filter placed in mill circuit, having a capacity of 500 tons per day.

In the mine, the additions included 2 motor trammers; mine cars for main haulageway; drill machines; centrifugal pump having a capacity of 250 gallons per minute at 700-foot head, installed on the 600-foot level; pump installed on the 1,050-foot winze level.

A 2,620-cubic-foot Ingersoll-Rand compressor was installed, and three k.v.a. transformers were purchased and installed.

General

The main haulageway on the 600-foot level from the main shaft to the Nos. 690 and 691 stope areas was completed. The 600- and 400-foot level pockets were slashed to increase storage.

Development is at present behind production. It is planned to remedy this condition during 1935.

MINE OPERATING STATEMENT

for year ended December 31, 1934

EARNINGS:

Gold bullion recovery (including premium)..... \$707,118.72

COST OF PRODUCTION:

Mining.....	\$261,165.67
Milling.....	85,896.20
Power and sundry.....	61,122.93
General supervision.....	6,491.26
Workmen's compensation.....	8,446.84
Plant heating.....	7,164.01
Miscellaneous.....	5,242.19
Stable operation.....	2,796.10
Insurance, fire, etc.....	4,872.57
Repairs to buildings.....	7,460.37
Repairs to machinery and equipment.....	9,089.59
Surface improvements and fire protection.....	2,479.44
Hospital fees.....	1,883.50
Box-holes.....	682.10
Loading pocket.....	1,599.54
Sump.....	1,986.63
Air and water.....	289.47
	468,668.41

GROSS PROFIT FROM MINING OPERATIONS..... \$238,450.31

Martin Knutson was mine manager until November, when he was succeeded by Chas. L. Herslman. An average of 277 men was employed.

Canadian Kirkland Mines, Limited

Canadian Kirkland Mines, Limited, owns 6 claims in Teek township, district of Timiskaming. The company is capitalized at \$4,500,000, in shares of \$1 par value. The officers and directors are: George Tough, president; F. J. Carew, vice-president; W. B. McPherson, secretary-treasurer; B. L. McLean and W. J. Beckett, directors. The head office is at 171 Yonge Street, Toronto. The mine office is at Kirkland Lake.

The following is a summary of the work done to January, 1935, when the property closed down. The No. 1 shaft had been sunk to a depth of 816 feet, and drifting and crosscutting done as follows: 80-foot level, 100 feet; 250-foot level, 120 feet; 400-foot level, 440 feet; 800-foot level, 1,442 feet. In addition, 20 feet of raising had been done.

No. 2 shaft had been sunk to a depth of 150 feet, and stations cut at 65 and 125 feet. On the 65-foot level, 25 feet of crosscutting had been accomplished; and on the 125-foot level, 375 feet of drifting and crosscutting.

Hugh Jardine is mine manager. An average of 20 men was employed during the year.

Canusa Gold Mines, Limited

Canusa Gold Mines, Limited, was incorporated in 1932. It is capitalized at 1,500,000 shares of \$1 par value. The officers and directors for 1934 were: D. D. Wessels, president; Geo. Neukom, vice-president; Robt. Schram, treasurer; Thos. R. Deacon, secretary; H. Kendrick, P. Du Bois, R. E. Olds, and C. C. Drake, directors. The business office is at 3400 Union Guardian Building, Detroit, Mich. The mine address is South Porcupine. E. V. Dow is in charge of operations. The property, which consists of 440 acres in Tisdale and Whitney townships, district of Cochrane, was bought from Canusa Mining and Exploration Company, Limited, in 1932.

The mine, formerly known as the Scottish-Ontario, has a 2-compartment shaft to the 100-foot level and a 3-compartment shaft from the 100-foot level to the 320-foot level. About 2,300 feet of lateral work was done on these levels by former owners.

No work had been done on the property for some time prior to the reopening of the mine in May, 1934, by the present company. In 1934, the mine was pumped out, the buildings and machinery were reconditioned, a 24-ton Myers mill was installed, and an assaying laboratory and machine shop were built.

Up to the end of the year the tonnage treated by the mill was small, the whole procedure being more or less an experiment.

About 14 men were being employed at the end of the year.

Casey Summit Gold Mines, Limited

Casey Summit Gold Mines, Limited, is capitalized at 5,000,000 shares, of no par value, 2,962,848 of which have been issued. The controlling interest is held by Maple Leaf Mines, Limited. The following were officers in 1934: R. G. Williamson, president; C. S. Kennedy, secretary-treasurer; Fraser D. Reid, managing director; R. S. Banbury, W. R. M. Williamson, Fraser Raney, and J. A. Wilson, directors. In November, 1934, C. S. Kennedy was succeeded as secretary-treasurer by Fraser Raney. The head office is at 465 Bay Street, Toronto.

The property consists of 800 acres at Casummit lake, about 100 miles north of Sioux Lookout, in the district of Kenora, Patricia portion. The plant is on claim K. R. L. 9,681. The first work on the property was done in 1931, when a shaft was sunk 85 feet and 140 feet of lateral work was done at the 75-foot level. The property was idle from the fall of 1931 until the late summer of 1933. The shaft was then deepened to 325 feet, and stations were cut at the 200- and 300-foot horizons.

The following lateral work is reported to have been done during 1934:—

Level	Drifting	Crosscutting
	feet	feet
75-foot.....	145	85
200-foot.....	670	80
300-foot.....	720	250
Total.....	1,535	415

A raise was run from the 300-foot to the 200-foot level.

A 50-ton mill was installed and put into operation in September, 1934. During the 82 days it operated, 4,094 tons, averaging 0.514 ounces of gold, were treated. Of this tonnage 3,310 tons were drawn from stopes and the balance from development or the ore dump on surface. Operating costs amounted to \$8.00 per ton for mining and \$1.78 per ton for milling, of which \$3.42 was chargeable to power expense.

Operations were suspended in November, 1934, pending reorganization to meet liabilities incurred.

Clifford Gibson was manager in charge of operations. The mine address is Casummit Lake, via Sioux Lookout.

Centennial Gold Mines, Limited

Centennial Gold Mines, Limited, was incorporated in November, 1933 with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: Fred Deagle, president; Lorne Burk, vice-president; A. A. Wishart, secretary; R. P. Scott, treasurer; Lloyd Deagle, J. C. Allan, and S. E. Fleming, directors. The head office is at Blind River.

The property consists of a group of 7 mining claims, formerly known as the Kitchigami property, located in township 29, range 22, in the Michipicoten area, district of Algoma. It is 12 miles by road from Wawa station on the Algoma Central railway. The post-office address is Wawa.

Work was started on the property in May, 1934. Previous operators sank five shafts, the deepest of which was 110 feet. These old shafts were dewatered and sampled, and the construction of a plant was started. Electric power was obtained from the High Falls plant of the Great Lakes Power Company, which is less than a mile away. In September a 7- by 11-foot, 30-degree shaft was started. Operations were suspended early in December, at which time the shaft had reached a depth of 130 feet.

The plant included a 218-cubic-foot Ingersoll-Rand electric compressor and an electric hoist. Buildings erected included a power-house, blacksmith shop, warehouse, and powder-house.

An average of 13 men was employed during the period of operation. W. H. Lewis was in charge of operations.

Central Canada Mines, Limited

Central Canada Mines, Limited, was incorporated in 1930 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: C. G. Smith, president; C. S. Parsons, vice-president; F. F. Montague, secretary-treasurer; Harold Smith and Norval Leslie, directors. The executive office is at 232 Grain Exchange, Winnipeg, Man.

The property held by this company includes a group of claims in the Sapawe Lake area, Rainy River district, 125 miles west of Fort William on the Fort Frances branch of the Canadian National Railways, on which a 2-compartment vertical shaft had been put down to a depth of 92 feet in 1930.

Operations were resumed in the spring of 1934. Following a considerable amount of diamond-drilling a small steam plant and a 25-ton amalgamation mill were installed. The old shaft was cleaned out and timbered, and a small amount of lateral work done on the 92-foot level. The mill was used for test runs only.

The plant used included a 80 h.p. boiler, a steam hoist, and a 150-cubic-foot steam compressor. The mill equipment included a 50 h.p. boiler a Dodge crusher, and a double Tremaine stamp.

Work was suspended in January, 1935, pending further financing.

Central Patricia Gold Mines, Limited

Central Patricia Gold Mines, Limited, was incorporated in 1931, succeeding Central Patricia Mines, Limited, formed in 1927. It has an authorized capitalization of 2,500,000 shares of \$1 par value.

The officers and directors are: F. M. Connell, president; W. H. Connell, vice-president; Alan Cockeram, secretary-treasurer; J. H. Rattray, L. Cohen, and G. B. Webster, directors.

The mine is situated in the Crow River area, district of Kenora, Patricia portion. The mine camp is about 110 miles north of Savant Lake Station on the Canadian National railway. It lies about 6 miles west of the property of the Pickle Crow Gold Mines, Limited. The holdings include 85 claims, which lie in several large groups in the surrounding district.

Most of the underground work was done in 1930. When the property was closed down in the fall of that year, the shaft had been sunk to a depth of 527 feet and lateral development on four levels at 125-foot intervals to the extent of 994 feet of crosscutting and 1,713 feet of drifting had been accomplished. This work disclosed in three ore zones approximately 45,000 tons of ore, having a gross value of about \$600,000, averaging about \$13.25 per ton (based on gold at \$20.67).

Operations were again started in 1932, but the loss of much mill equipment through the ice delayed matters, and it was not until the winter of 1933-34 that the mill was finally finished. Production began in the spring of 1934 from a 50-ton cyanide unit powered by steam. Late in the summer the company decided to put in a second 50-ton unit. The equipment for this was taken into the property over the winter roads and will be put into operation when the Hydro-Electric Power Commission line from the Albany river to the property is completed. It is believed that electrical power will be available for the mine about the middle of March, 1935.

At the end of the year the 50-ton unit was producing about 1,000 ounces of gold per month.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

Production

Milling operations were commenced on May 27, 1934, with a 50- to 60-ton cyanide mill. During the period under review, 11,536 tons of ore were treated, the recovery therefrom amounting to \$219,562.56. In the profit and loss statement you will notice an item of \$38,159.43 (undistributed to mining and milling). This represents the cost of steam power during the period. This item will be greatly reduced when the hydro-electric power is available. You will also notice that after making allowances for depreciation and taxes there remains a net profit of \$42,127.38.

Hydro-Electric Power Contract

On March 7, 1934, a contract was entered into with the Hydro-Electric Power Commission of Ontario. Your company paid \$40,000 cash under the contract, and a bond for \$10,000 is to be deposited with the commission when power is delivered at the mine. The cost of power for the first 5-year period is to be \$65 per horse-power, and after that period \$35.

Transportation

In order to materially improve the transportation facilities, arrangements were made between your company, Pickle Crow Gold Mines, Limited, and the Northern Development Branch of the Province of Ontario, whereby the Northern Development Branch undertook to construct a summer transportation route from Hudson to the east end of Lake St. Joseph, your company having paid \$16,667 toward the cost of this development. This will enable transportation of supplies to be made in the summer months at a greatly reduced cost.

Addition to Mill

In August, 1934, it was decided that mine developments justified an increase in the milling capacity. The necessary equipment was purchased to double the capacity of the mill. This equipment has since been delivered to the property.

Financing

On March 1, in order to make the payments to the Hydro-Electric Power Commission and the Northern Development Branch, 100,000 shares of treasury stock was sold to Anglo-Huronian, Limited, to net the treasury \$50,000. On August 29, after the decision to double the capacity of the mill, a further 68,940 shares, being the balance of the treasury stock, was disposed of to the same company to net the treasury \$1.10 a share. The above sums, together with the moneys received from mine production, are sufficient to pay all capital commitments incurred until the increased production is effective.

Programme of Exploration and Development Work for 1935

During the coming year, it is proposed to sink the main shaft from the 500-foot to the 750-foot level, and also to carry on lateral exploration work on the upper levels.

Springer

It is proposed to sink a shaft 125 feet and to carry on underground exploration work on this level. Work will be commenced the early part of May. The necessary mining equipment has already been delivered to the property, and the necessary buildings have been erected in preparation for this work.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Mining

All development work was done in sections where ore had previously been indicated, and no new areas were explored. The development work proved the known ore occurrences to be of greater width and lengths than had previously been estimated. The continuity of the ore bodies between the levels was established by raising.

The following is a summary of the development work:—

	Footage	Tons ore	Tons waste	Per cent. in ore
Drifting and crosscutting.....	314	1,035	126	79.5
Raising.....	350	583	58	90
Slashing.....	262	944	267	78.5
Total.....	926	2,562	451	.....

Diamond-drilling, 2,035 feet.

The table below shows the ore estimate:—

	Tons	Grade
		ounces
"A" ore body.....	5,358	0.56
"B" ore body.....	19,825	.66
"C" ore body.....	30,358	.76
Broken ore in stopes.....	8,129	.63
	63,670	0.67
Probable ore in "B" and "C" ore bodies on the 500-foot level and 50 feet below level.....	14,000	0.64
Total	77,670	0.66

Milling

On May 27 the mill was put into operation. The extraction at the commencement of operations was very low, but a gradual improvement in the milling methods resulted in an improvement of recovery to 97 per cent. in September and for the following months.

The mill operation for the seven months is summarized as follows:—

Tons treated.....	11,536
Daily tonnage (average).....	54
Heads (average).....ounces	0.634
Tails (average).....ounces	.048
Bullion shipped.....ounces	6,369

In August it was decided to increase the mill to 100 tons daily capacity. The equipment for this increase, together with the necessary electrical equipment and material to electrify the entire plant, was ordered. The addition to the mill building was erected in readiness to receive the equipment.

Construction

The construction consisted of a refinery, a new bunk-house to accommodate seventy men, and the addition to the mill building providing for the 50-ton increase. The mine saw-mill manufactured the 110,000 feet board measure of lumber and timber used in the above construction.

Springer

A small crew of men started clearing and burning the area in the vicinity of the Springer vein, and camp buildings were erected in preparation for shaft-sinking, which will be commenced early in May, 1935.

Summary

The known ore has been opened up to greater widths and lengths than was previously reported. The treatment of the ore has been solved to a point where high recovery can be depended upon. The reagent and other milling costs have been gradually reduced, and with the increased tonnage further reductions are anticipated.

A. J. Anderson was mine manager, employing an average of 61 men. The mine address is Hudson.

It has been stated that the company plans to install, in the spring of 1935, a mine plant and sink a shaft on the Springer group of claims, belonging to Central Patricia Gold Mines, which lies 5 miles distant from the main property. This group has already been diamond-drilled. Finances for this work will be secured from the profits of the Central Patricia mill, which will then be operating on a 100-ton basis.

Central Porcupine Mines, Limited

The holdings of Central Porcupine Mines, Limited, comprise 9 claims held outright and 4 claims (Gold Centre Mines, Limited), in which the company holds the controlling interest, in the Porcupine area, district of Cochrane. The claims owned outright were formerly known as Parmac Porcupine Mines (2 claims), the Dignam group (3 claims), and the Digby Vet group (4 claims).

The holdings, which form a solid block, lie east of the McIntyre and Hollinger, south of the Coniaurum, and north and west of the Dome Mines, and are contiguous at some point to all four of the mines mentioned.

The company is capitalized at 5,000,000 shares of \$1 par value, of which 2,600,007 are issued or to be issued. The officers and directors are: E. Ward Wright, president; C. D. H. MacAlpine, vice-president; Geo. G. Blackstock, secretary; W. J. Aikens, E. M. Buchanan, H. C. McCloskey, and Jos. Montgomery, directors. The general manager is Frank G. Stevens, and the consulting geologist is D. G. H. Wright. The mine address is Schumacher.

An average of 8 men was employed from May to the end of the year on company construction work. New buildings erected include a combined office and residence, boiler-house, powder magazine, fuse-house, carbide-house, blacksmith shop, oil-house, dry-house, and garage.

At the inception of operations the Central Porcupine Company made an agreement with Coniaurum Mines, Limited, whereby they might operate for a period of three years through the Goldale shaft of the latter company. Central Porcupine Mines repaired the original Goldale shaft and the compressor and hoist buildings, and a new compressor and hoist, operated by steam, was installed. This hoist is small and is only used for handling supplies. A new 150 h.p. Canadian Ingersoll-Rand single-drum electric hoist with Westinghouse motor, a new Babcock-Wilcox-Goldie-McCulloch vertical compressor, with a capacity of 1,030 cubic feet per minute, and a 200 h.p. Canadian Westinghouse motor have been set up to replace the smaller hoist and compressor and will be used when the hydro line is completed to the property.

In the meantime, Coniaurum Mines, on a contract basis, are crosscutting from the Goldale shaft area of their property into the property of the Central Porcupine Mines. This work is being done on the 1,000-foot level. At the end of December, 1934, some 1,303 feet of crosscutting had been accomplished. At the same rate, another three months' work will advance the crosscut close to the boundary between the two properties. By that time or earlier the power line should be completed, and Central Porcupine Mines will then be able to proceed with their own men on their exploration scheme.

Churchill Mining and Milling Company, Limited

The Churchill Mining and Milling Company, Limited, was incorporated in 1918, and has an authorized capitalization of 4,000,000 shares of \$1 par value. The officers and directors were: W. R. Knox, president; J. G. Merrick, secretary-treasurer; D. Lieberman and F. H. Geddes, directors. The head office is at 45 Richmond Street West, Toronto.

This company holds a group of four claims in Churchill township, in the West Shiningtree area, district of Sudbury, on which a 7- by 9-foot vertical shaft was put down to a depth of 40 feet some years ago.

Operations were started on this property in May and suspended in October, 1934. A headframe was erected over the old shaft, a plant installed, and the shaft sunk to a depth of 109 feet. The plant used consisted of a 15 h.p. boiler and a 6- by 8-inch Jenckes hoist. Steam was used for drilling.

A 10-ton mill was installed on the property, and included a Straub stamp, concentrating table, regrind mill, and amalgamation equipment. It was operated by a gasoline engine and was only used for test runs.

An average of 9 men was employed under the direction of H. L. McClelland, who was later succeeded by R. F. Mitchell. The mine address is Shiningtree.

Cole Gold Mines, Limited

Cole Gold Mines, Limited, is the outgrowth of a private mining enterprise that was started on two claims in 1932. The property was then known by the owner's name, J. Y. Cole. A company capitalized at 3,000,000 shares of \$1 par value was formed in 1933 to operate on this property.

The company now holds 24 claims, all in one group, situated in the Pipestone Bay section of Red Lake, district of Kenora, Patricia portion. The company has been operating since February, 1933, when a 2-compartment shaft was started. The shaft has been completed to a depth of 200 feet, and on the 200-foot level 1,500 feet of lateral work has been accomplished in crosscutting and drifting, on several veins. The following extract has been taken from a preliminary report on the Red Lake area by M. E. Hurst:—

During the past year, underground exploration at the Cole property on Pipestone bay has been concentrated on the 200-foot level. Crosscuts run north and south in the vicinity of the shaft have intersected a broad area of sheared quartz porphyry in which occur strips of greenstone, diabase dikes, and zones containing auriferous quartz stringers. Drifting east and west of the shaft on the mineralized sections is now being carried on. Most of the drifting has been done on a zone, 1 to 4 feet wide, containing one or more narrow veins of bluish-grey quartz, which dip about 70° N. The quartz is well mineralized with pyrite, chalcopyrite, and pyrrhotite and, in places, contains visible gold.

The officers of the company are: J. Y. Cole, Jr., president and treasurer; Wm. Exton, Jr., vice-president; Cicily Cole, secretary. The head office of the company is at Red Lake. J. Y. Cole, Jr., is mine manager. The post-office address is Red Lake.

Concordia Gold Mining Company, Limited

Concordia Gold Mining Company, Limited, was incorporated in May, 1934, with a Quebec charter and took over the property of the Jones Porter Mines, Limited, in the southern part of Deloro township, district of Cochrane. At the time of organization the officers and directors were: Robert Starke, president; A. A. Ladoucer, vice-president; J. A. McInnis, G. C. Murdoch, and A. C. Kennedy, directors. The company is capitalized at 3,000,000 shares of \$1 par value.

The Jones Porter property consisted of 14 claims. No underground work has been done on this property since 1928, when a 3-compartment shaft was sunk about 149 feet and a station cut at the 125-foot level. Parts of the old Croesus mining plant from Munro township were moved to the property in 1929 but were never used. No work was done from that time until the midsummer of 1934, when John Pringle was sent to the property by Concordia Gold Mines to recondition the plant preparatory to starting underground work. Three or four men were employed during the last four months of the year in renovating the buildings and equipment. It is expected that underground development will start in the spring of 1935.

John Pringle is manager. The mine address is Timmins.

Coniaurum Mines, Limited

Coniaurum Mines, Limited, has an authorized capitalization of 6,000,000 shares of no par value, of which 2,717,947 are issued or to be issued. The head office is at 25 King Street West, Toronto.

The officers and directors are: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary-treasurer; D. M. Hogarth, Alex. Longwell, H. Lindsley, and T. H. Rea, directors. The mine address is Schumacher. John Redington is mine manager.

The Coniaurum mine in Tisdale township, district of Cochrane, adjoins the McIntyre property on its east boundary. Two additional claims purchased in 1934 make the total number of claims now held 19, or approximately 760 acres.

The following is taken from the president's report on behalf of the directors for the year ending December 31, 1934:—

Following the policy of active development in depth, your directors have authorized the erection of a new steel headframe and a large hoist capable of handling 1,500 tons per day from the 3,500-foot level. It is expected that this new plant will be in operation by next fall. Sinking from the present depth of 3,150 feet will commence shortly to open up a main working level at a depth of 3,500 feet. From this horizon it is planned to establish an interior hoisting plant to permit opening up the property to still greater depths. Geologically and structurally, the indications are that our most productive areas will be found in depth.

During the year, 138,114 tons were milled and, in spite of a heavy programme of mine development, an operating profit of \$216,228.98 was realized. After making the necessary write-offs for taxes, deferred development, and depreciation, and taking credit for non-operating revenue, we show a net profit for the period of \$17,693.32. Working capital was increased to approximately \$745,000.

Two more claims lying between the Canadel claim (acquired last year) and your most southeasterly claim were purchased for the modest sum of \$10,000. These purchases now make a row of four contiguous claims along your southern boundary.

Reviewing the past year, it may be said that your company has made marked progress in opening up the property to depth, in adding materially to its indicated ore reserves, and at the same time making a fair profit. During the coming year development work in depth will be pushed actively, as well as active exploration in the area between the 2,000-foot and 3,000-foot levels.

The following is an extract from the mine manager's report for the year ending December 31, 1934:—

Development

The year's development has been confined chiefly to Nos. 15A and 7A vein systems. Lateral development and raising have been extensively carried forward on the 1,000-foot, 1,250-foot, 1,500-foot, 2,000-foot, 2,750-foot, and 3,000-foot levels. The results of this work have been very gratifying, and all the different horizons have responded quite liberally to exploration. Of the two vein systems, No. 15A has been more fully developed.

SUMMARY OF DEVELOPMENT

	Feet
Drifting.....	3,593
Crosscutting.....	6,350
Raising.....	3,599
Diamond-drilling.....	17,757

The footage driven in ore amounted to 3,384 feet, with an average value of 5.1 penny-weights per ton over a width of 5.3 feet. Vein No. 15A has been developed on the 1,000-, 1,250-, and 1,500-foot levels, and development is still in progress on the 2,000-foot level.

Exploration

The 3,000-foot level is being extensively explored by means of a main crosscut known as No. M2. This extends westerly from No. 10 crosscut to the east boundary of the McIntyre-Porcupine Mines. This crosscut has been driven parallel to our vein system. Vein No. 7A has been driven on for a length in ore of 483 feet. When this ore shoot is fully developed it will add considerably to our present ore reserves. It is not considered advisable to make any definite estimate of the tonnage and grade of this ore body until it has been further developed.

Nos. 20 and 22 veins are also under exploration on the 3,000-foot level. These two veins promise to be of considerable importance and will enlarge the reserves. They are new discoveries and are located in the northwest portion of the Golddale claim and somewhat north of the Pearl lake porphyry mass.

Diamond-drilling has been carried on quite extensively. The major portion of this work, or 56.9 per cent., has been done on the 3,000-foot level. The remainder is distributed between the 1,000- and 2,000-foot levels. Sixty-three holes were drilled, and 22 per cent. indicated ore.

Broken Ore Reserves

Broken ore reserves have been somewhat increased since last year and are now 134,113 tons. Stopping supplied 125,549 tons and development another 28,356 tons of ore. The mill drew 138,102 tons, leaving a carry-forward of 134,113 tons of ore available at the end of the year.

Milling

During the year the mill treated 138,114 tons of ore, with an average recovery of \$7 108 per ton, extracting 95.14 per cent. of the gold content, operating 348.96 days, or 95.60 per cent.

of the possible running time. The mill was closed down for twelve days in March while the main shaft was under repairs, and this accounts for the low percentage of possible running time. Owing to the higher price of gold, the milling grade is considerably higher than that of last year.

New Equipment and Improvements to Buildings

The boiler-house has been enlarged to accommodate an additional boiler. This boiler was removed from the Goldale plant. Two Livingston automatic stokers were installed, making a very up-to-date heating unit. A vault has been constructed adjacent to the office building. This is of fireproof construction; concrete with brick lining. A new oil-house has been built with concrete foundations and oil tanks and pumps in cellar.

Tailings Dam

A tailings dam is under construction. When this is completed, it will take care of our mill tailings for some years in advance.

An average of 259 men was employed during the year.

Consolidated Mining and Smelting Company of Canada, Limited

This company is capitalized at \$20,000,000, divided into 800,000 shares of \$25. The officers and directors are: Jas. J. Warren, president; Jas. E. Riley, secretary-treasurer; Jas. J. Warren, E. W. Beatty, S. G. Blaylock, Henry Joseph, J. C. Hodgson, F. G. Osler, R. S. McLaughlin, Sir Herbert Holt, W. A. Black, R. H. McMaster, Thayer Lindsley, Hon. R. R. Bruce, W. J. B. Wilson, L. A. Campbell, directors. The head office is at 1010 St. Catherine Street, Montreal, Que. An office is maintained at 302 Bay Street, Toronto.

Afton Mine

In June, 1934, the company optioned the property of Afton Mines, Limited, located in Afton township, Timagami Forest Reserve, district of Sudbury.

Diamond-drilling was started in July and continued until November, during which period a total of 2,775 feet was drilled. During the rest of the year the old plant and buildings were renovated with the intention of dewatering the old workings and starting underground development early in 1935.

McKenzie Claims

The company has under option the McKenzie claims in Garrison township, district of Cochrane. The property consists of 8 claims, or about 360 acres. The following work was done in 1934: 5,071 feet of diamond-drilling in 21 holes, which explored the southeast corner of claim L. 26,343; approximately 1,500 feet of trenching, with blasting in most of them; a test pit 20 feet deep near the southeast corner of claim L. 26,344. At the end of March, 1935, a 2-compartment shaft at 60-degrees incline was down 65 feet near the southeast corner of claim L. 26,344.

The plant consists of a gasoline compressor with a capacity of 310 cubic feet and a small single-drum air hoist. About 16 men are employed at the property.

Mackey Point Property

The company optioned the Mackey Point property, located in township 29, range 23, in the Michipicoten area, district of Algoma, early in 1934 and started work on claim Y. 104 in April. Operations were suspended late in December.

A 2-compartment, 25-degree shaft was sunk to a depth of 252 feet, and levels were established at 130 and 230 feet. A total of 29 feet of drifting, and 22 feet of crosscutting was done on the 1st level; and 154 feet of drifting and 39 feet of crosscutting, on the 2nd level. A similar shaft was sunk to a depth of 41 feet. A total of 4,835 feet of diamond-drilling was also done.

The plant installed included a small boiler, a small steam hoist, and a gasoline compressor. An average of 13 men was employed under the direction of J. J. Hawkins.

Cooper and Barry

W. D. Cooper and P. A. Barry obtained from the McIntyre-Porcupine Mines, Limited, a lease on the property commonly known as the McIntyre Birch Lake, about two miles east of Casey Summit Gold Mines, Limited, in the Casummit Lake area, district of Kenora, Patricia portion.

The McIntyre company had prospected the property, doing a considerable amount of trenching and pit-sinking. This disclosed at one point a high-grade zone of gold ore. It is on this showing that Cooper and Barry are working. When the property was inspected in June they had installed a set of Tremaine stamps and were preparing to open-cut and sink on the showing and mill the ore removed.

Other equipment included a 25 h.p. boiler, a 235-cubic-foot Ingersoll-Rand portable compressor, and a 5- by 8-inch steam hoist.

At the time of the inspection of the plant 6 men were employed. The post-office address is Birch Lake, via Sioux Lookout.

Coulson Consolidated Gold Mines, Limited

Coulson Consolidated Gold Mines, Limited, has a capitalization of 3,000,000 shares of \$1 par value, of which 1,378,980 shares have been issued. The officers and directors are: Nicholas Kinsella, president; Matthew Weimar, vice-president and treasurer; A. Ritchie, secretary; L. V. Sutton, Raymond Sutcliffe, G. S. Haines, and D. McKenna, directors. The head office is at 1104 Northern Ontario Building, Toronto.

The property, consisting of 10 claims in Coulson township, district of Cochrane, was reopened in May, 1934.

The development work in 1934 was all done at the south shaft, which was down 200 feet with a level at 160 feet, as follows: crosscutting, 319 feet; drifting, 826 feet; sinking, 64 feet. Previous to 1934 the following work was done: crosscutting, 846 feet; drifting, 186 feet.

The plant at the south shaft consists of a new Ruston Diesel engine and Bellis-Morecome compressor; and an 8¼- by 10-inch Rand hoist, single-drum. At the north shaft there is a Fairbanks-Morse oil engine and an Ingersoll-Rand compressor, about 400 feet capacity. The north shaft is down 440 feet, and 1,500 feet of lateral work has been done.

C. D. Salkeld is manager, employing an average of 30 men. The mine address is Painkiller Lake, via Matheson.

Craig Gold Mines, Limited

Craig Gold Mines, Limited, is capitalized at 5,000,000 shares of \$1 par value. The officers and directors are: H. L. Pearl, president; W. N. Agnew, vice-president; Geo. S. White, secretary; H. Lemmen, treasurer. The executive and mine offices are at Madoc. The property is in Tudor township, Hastings county.

Previous operators sank two shafts on the property, 210 and 165 feet deep, and did 1,800 feet of lateral work.

During 1934 a small crew was employed erecting plant and equipment. J. G. A. Stevenson is mining engineer.

Darwin Gold Mines, Limited

Darwin Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: Geo. Royce, president; H. H. Lang, R. E. Hore, Robert Fennell, and R. A. Darwin, directors. Corporation Management & Executives, Limited, is secretary-treasurer. The executive office is at 357 Bay Street, Toronto. The mine address is Wawa.

The company took over the property of the United Algoma Mines, Limited, which includes the old Grace mine. It is located in township 29, range 23, in the Michipicoten area, district of Algoma, and is about 7 miles by road from Wawa station on the Algoma Central railway.

Previous operators sank a 2-compartment, 60-degree shaft to a depth of 443 feet, and established four levels at 100-foot intervals. Stopping was done on the first three levels, the 100-foot level being stoped out.

The company started work in August, 1934, which consisted of surface construction and shaft-timbering until December, when underground development was started. No work had been done since 1930.

The development work accomplished during 1934, and the total to the end of 1934 on the various levels was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
200-foot.....		640		106		50
300-foot.....	22	759		226		115
400-foot.....	35	1,304	25	381	78	118
Total.....	57	2,703	25	713	78	353

The plant used included a 750-cubic-foot Sullivan electric-driven compressor, and an electric hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company. There is a 50-ton amalgamation-flotation mill on the property, which was constructed in 1929.

Buildings constructed in 1934 included a combined office and staff-house, two dwelling houses, and a stable.

An average of 16 men was employed, of whom 4 were underground from August. M. H. Froberg was in charge of operations.

Delnite Mines, Limited

Delnite Mines, Limited, was incorporated in November, 1934, to develop the former La Roche property. This property was optioned by Erie Canadian Mines, Limited (a subsidiary exploration company wholly owned by Sylvanite Gold Mines, Limited) from July, 1934, until the new company was able to take it over. The company has an authorized capitalization of 3,000,000 shares of \$1 par value, of which 2,999,990 shares are common and 10 are preferred. There were \$40,000 shares issued to La Roche Mines, Limited, for the property. Sylvanite Gold Mines, Limited, has an option on 1,200,000 shares.

The officers and directors are: E. L. Koons, Buffalo, president; W. L. Marcy, Buffalo, vice-president; W. V. Moot, Buffalo, managing director; C. L. Ingham, Buffalo, treasurer; W. S. Walton, Toronto, secretary; Jas. E. Day,

James Savage, and Harry Yates, directors. The head office is 603 Royal Bank Building, Toronto. The mine address is Timmins. W. S. Maguire is general manager.

The property consists of 3 claims in Deloro township, district of Cochrane. They lie one mile west of the Marbuan and Ankerite mines. Two claims, H.R. 1,091 and H.R. 1,002 were formerly known as La Roche mine. The third claim, H.R. 944, the Rendix claim, was bought separately.

The following is taken from the report of the general manager for the period from July 19, 1934, to April 30, 1935:—

Prior to the commencement of operations by Erie Canadian Mines, Limited, there had been done on the two south claims, which then belonged to La Roche Mines, Limited, in addition to considerable surface trenching, 2,301 feet of diamond-drilling, 145 feet of shaft-sinking, and 610 feet of lateral work at the 125-foot level.

During the period July 19, 1934, to April 30, 1935, there was completed a total of 5,206 feet of diamond-drilling. Of this footage, 3,272 feet was drilled from surface prior to the commencement of underground operations. The balance of 1,934 feet was drilled from the 125-foot level while underground operations were in progress.

The 2-compartment shaft was dewatered and underground operations were commenced October 10, 1934. Three machine shifts per day were employed in addition to the diamond-drilling. During the period a total of 1,897 feet of lateral work was done on the 125-foot level, of which 465.5 feet was crosscutting and 1,432 feet was drifting.

In this lateral work, five ore shoots were developed with a combined ore length of 405 feet, which is estimated and classified as follows:—

Length	Width	Average value at \$20. 67	Average value at \$35. 00
	feet		
215 feet.....	5.2	\$3.86	\$6.53
190 feet.....	5.1	6.99	11.83

Preparations are now being made to deepen the shaft to the 250-foot level and to open up this horizon to establish the downward extensions of the above ore shoots. Lateral work on the 125-foot level will be continued.

The plant and equipment at the property are in satisfactory condition and are sufficient for the proposed development. The mine machinery is operated by electricity and consists of a 1,200-cubic-foot compressor driven by a 200 h.p. motor; an 8- by 10-inch single-drum, air-operated hoist; steel sharpener; machine-shop equipment; and electric-driven underground pump, with capacity for handling an increased flow of water.

The mine buildings include a headframe and shaft-house, hoist and compressor building, machine shop, carpenter shop, office, cookery, bunk-house with accommodation for thirty men, and mine superintendent's residence.

Mine communications have been improved during the year. The mine office has been connected by telephone with Timmins exchange. The road improvements made by the company now permit access from Timmins to the mine by motor in twenty minutes.

Exploration work has been in a strongly sheared and fractured zone in which the ore deposits are of an irregular character but have indicated encouraging values.

The ore sections developed to date on the 125-foot level and the diamond-drill intersections below this level warrant the continuation of the present shaft to the 250-foot level and the opening up of the mine at this horizon.

The manager in charge at the end of the year was Patrick Hamilton, who has since resigned. J. F. R. Akhurst is now mine manager. About 8 men are employed.

De Santis Gold Mining Company, Limited

De Santis Gold Mining Company, Limited, has a capitalization of 4,000,000 shares of \$1 par value. The shares are all issued or under option. The following are the officers and directors: Peter De Santis, president and manager; Jos. V. Friel, vice-president; Giuseppe Giustini, secretary-treasurer; Luigi De Luca, Frank Prest, Biagio Ferreri, and Theodore Schulze, directors.

During 1934 the property in Ogden township, district of Cochrane, was worked from February until May and again from November until the end of the year. During that time about 1,600 feet of development work was accomplished. During the latter working period the results were very encouraging. Formerly indicated ore bodies have been developed on the 200-foot level and new bodies located on the western end of the same level in previously unexplored ground. Diamond-drilling has also indicated sections of ore in areas not yet reached by drifting. Development work is being continued aggressively.

There is no mill on the property. During 1933 some ore was trucked to the Hayden mine and milled there, when that company was inactive; during 1934 the work done at the De Santis has been entirely development and exploration work.

At the end of the year there were about 23 men employed at the mine. The superintendent in charge is Fred Knutson.

The head office of the company is located at 24¹/₂ Second Avenue, Timmins. The post-office address is Box 1299, Timmins.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company. The mine is in the township of Tisdale, district of Cochrane.

The officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary.

The directors are: Jules S. Bache, Morton F. Stern, New York; G. C. Miller, Buffalo; Dwight B. Lee, Detroit; G. H. Harris, Innis P. Allen, Rochester; Alex. Fasken, Frank E. Maulson, Frederick Burnett, Toronto.

H. P. De Pencier is the general manager of the company, and J. H. Stovel is general superintendent.

The office of the executive and financial department is at 42 Broadway, New York. The Toronto office is at 36 Toronto Street. The mine address is South Porcupine.

The following is an extract from the general manager's report for the year ending December 31, 1934:—

During the year 587,200 tons were hoisted; of this 547,600 tons was ore which was sent to the mill and treated, and 39,600 tons was waste which was dumped on the surface. In addition, 16,200 tons of waste was dumped into old stopes.

The 547,600 tons of ore milled yielded bullion containing 203,896,878 ounces of gold, the yield per ton being 0.3723 ounces. In addition, there was recovered from the retreatment of by-product, 2,265.89 ounces.

All values of ore, etc., will be expressed in pennyweights throughout this report. One pennyweight equals one-twentieth of an ounce, troy weight.

The following statement gives particulars of revenue and expenditure for the year under review:—

OPERATING STATEMENT

for the year ended December 31, 1934

EARNINGS:

Bullion production (after deduction of Dominion Government gold tax —\$504,365.40).....	\$6,672,721.08
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OPERATING AND MAINTENANCE EXPENDITURE:

Development and exploration.....	\$440,776.84
Mining, including hoisting.....	802,717.15
Crushing and conveying.....	100,385.15
Milling.....	538,072.47
Bullion expense.....	28,152.15
Fire protection.....	7,407.36
Warehouse expense.....	11,680.84
Auditing expense.....	2,695.53
Administrative expense:	
Mine office.....	82,794.29
Executive office.....	59,063.19
Registrar and transfer fees and expenses.....	13,812.15
Municipal taxes.....	18,706.09
Insurance.....	15,627.97
Ontario corporation capital tax.....	1,213.00
	2,123,104.18

NET OPERATING PROFIT FOR THE YEAR..... \$4,549,616.90

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT BY LEVELS FOR YEAR 1934

Level	Stations	Drifts	Cross-cuts	Drifts and cross-cuts, slashing	Raises	Winzes	Box-holes	Raises, winzes, and box-holes, slashing	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
1st.....		571	117	169	26	6	580	84	1,553	
3rd.....				14	42		462	261	779	3,281
5th.....		39		24	15		39	9	126	2,058
6th.....		7		2	247		75	177	508	
10th.....		113	56	27	194	25	125	57	597	
11th.....		322	82	11	249	104	463	183	1,414	
12th.....		366	455	79	285	40	694	318	2,237	2,346.5
13th.....		320	28	28	478	73	275	67	1,269	4,326.5
14th.....		360	363	23	220		627	295	1,888	2,732
15th.....		468	592	53	128		26		1,267	560
16th.....			8				44		52	2,135
17th.....		248	272	12					532	
18th.....		96		18	11				125	4,254.8
23rd.....		45	70	46	388			95	644	
24th.....		870	452	156	139				1,617	2,732
25th.....		611	160	62	113	120		34	1,100	7,250.9
26th.....	26	1,172	192	161	246	150		23	1,970	1,365
27th.....	26	733	655	80	197	122		23	1,836	419
Total..	52	6,341	3,502	965	2,978	640	3,410	1,626	19,514	33,460.7

Approximately 19,500 feet of drifting, crosscutting, raising, winzing, and box-holing, and 34,000 feet of diamond-drilling have been done in the course of searching for and opening up the various ore bodies.

Above the 6th level approximately 1,900 feet of development was done, mostly in connection with ore mined in the open pit area. This area yielded about 100,000 tons.

From the 6th to the 18th level about 7,600 feet of development was done, mostly in connection with known ore bodies or extensions of same.

In further development of the ore zone on and below the 23rd level, 2,968 feet of drifting, crosscutting, raising, and sinking has been done, also 9,982.9 feet of diamond-drilling. The winze has been sunk 386 feet, and 1,364 feet of drifting and crosscutting done on the 26th level and 1,388 feet on the 27th level, in partial development of these areas.

While no large mass of ore similar to that found on the 24th level has been disclosed by this work, the downward continuation of the vein structure in drift No. 2,504 described in last year's report has been located and drifted on for 560 feet on the 26th level and 60 feet on the 27th level. The 26th and 27th levels have been connected by raising, showing the ore to be continuous between these levels. From the appearance of the vein and its geological location it can safely be assumed that the vein is continuous to some point above the 25th level.

The presence of much visible gold in this vein makes it impossible to state definitely the grade of ore to be won but it will undoubtedly be high, possible about 15 dwt.

The work done to date indicates the possibility of securing upwards of 350,000 tons of good ore from the zone from the 23rd to 27th levels.

Development of a second entry to these levels is now under way. The work started will give needed ventilation to these lower levels and will permit of actual mining being done should further development not indicate the presence of ore bodies which would necessitate larger scale operations.

This new entry involves sinking from the 18th level and raising from the 23rd level. The raise from the 23rd level starts in a low-grade zone opened by No. 2,314 drift, which averages 3.09 dwt. for 120 feet. The raise shows this zone to extend upwards 160 feet above the 23rd level; also diamond-drilling indicates the possibility that it extends below the 24th level. The new entry will also enable further exploration to be done on the block of ground between the 18th and 23rd levels.

Of the tonnage milled, the stopes yielded 498,000 tons, averaging 7.8 dwt. per ton, and development work yielded 49,600 tons, averaging 5.06 dwt. per ton; a total of 547,600 tons, averaging 7.55 dwt. per ton.

Ore from stopes wholly in the sedimentary area yielded 95,171 tons, averaging 7.45 dwt. per ton. Ore from stopes wholly in the greenstones and partially in the greenstones yielded 402,829 tons, averaging 7.88 dwt. per ton.

The expenditure on mining was \$802,717.15, or \$1.47 per ton milled. The expenditure on development was \$440,776.84, or \$0.80 per ton milled.

Ore Reserves

The ore reserves are estimated at 2,000,000 tons. This includes 776,700 tons of broken ore but does not include the 350,000 tons indicated as possible ore between the 23rd and 27th levels. Ore in the sediments is estimated at 212,000 tons, and the ore in the greenstones and contact is estimated at 1,788,000 tons.

Exploration

As hitherto, we have continued to examine prospects and properties. Early in the year we took an option on control of a group of 21 claims in Bourlamaque township, Quebec. These claims are now held under the charter of Sigma Mines, Limited.

Mill

The following are the results of the mill operations during the year from a total of 547,600 tons treated.

	Value per ton	Extraction per cent.
Heads.....	dwt. 7.5499	.....
Recovery.....	7.4467	98.63

Under Mr. C. W. Dowsett's skilful guidance the recovery in the mill has reached the high figure herewith recorded.

The small plant treating old iron and other scrap has produced approximately 2,266 ounces of gold.

General

Operating costs for the year were \$3.877 per ton milled, as against \$3.729 in the year 1933. The increase is due to increase in broken ore reserves and underground conditions.

Duport Mining Company, Limited

Duport Mining Company, Limited, was incorporated in 1929, with an authorized capitalization of 2,000,000 shares of no par value. The officers and directors are: J. G. Cross, president; Thayer Lindsley, vice-president; W. J. Matthews, secretary-treasurer. The head office is at the Public Utilities Building, Port Arthur. The mine address is Box 591, Kenora.

The property held by this company includes Cameron Island, located in Shoal lake, Lake of the Woods area, district of Kenora, on which is situated the old Damascus mine. Former operators sank a 2-compartment inclined shaft to a depth of 132 feet in the early days, and established levels at 61 and 124 feet, where they accomplished 80 and 232 feet of drifting, respectively.

During the winter of 1933-34 a considerable amount of diamond-drilling was done through the ice around the island, and in July a mining plant was taken in to the property and the construction of buildings started. Underground work was begun in December, and by the end of the year 30 feet of drifting had been accomplished on the 124-foot level.

The plant included an 84 h.p. boiler, 40 h.p. boiler, 300-cubic-foot steam-driven compressor, and a 7- by 9-inch hoist. Buildings constructed during the year included a shaft-house, power-house, office, and cook-house.

J. G. Cross was in charge of operations, employing about 20 men, 9 of whom are underground.

Ed. Hargreaves Kirkland Gold Mines, Limited

Ed. Hargreaves Kirkland Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, 1,300,000 of which have been issued. The officers and directors are: Floyd J. Zuck, president; C. W. Zuck, vice-president; Harvey M. Willis, secretary-treasurer; S. A. Waugh, J. A. MacVichie, and D. R. Dewart, directors. The head office and mine office are at Kirkland Lake. A business office is maintained at 1007 Bank of Hamilton Building, Toronto.

The company owns 5 claims in Lebel township, district of Timiskaming, on which a shaft had previously been sunk to a depth of 162 feet. The present company began underground operations in December, 1934, driving a crosscut on the 160-foot level.

The plant consists of a 60 h.p. locomotive-type boiler, a 300-cubic-foot steam-driven compressor, and a 6- by 8-inch steam hoist.

J. A. MacVichie is mine manager, employing 20 men.

Excello Mines, Limited

Excello Mines, Limited, was incorporated in December, 1933. It is capitalized at 3,000,000 shares of \$1 par value. The officers and directors are: John R. Serson, president; John J. Gardner, vice-president; Hugh Dougherty, secretary-treasurer; J. E. Dougherty, H. R. M. Turner, and Eric Horwood, directors. The head office is at 159 Bay Street, Toronto.

The property consists of 5 claims bordering on the boundary line between Deloro and Shaw townships, district of Cochrane, two claims being in the former township and three in the latter. The property was at one time held by Furness Mines, Limited, and later by the Dougherty Syndicate. It is 3 miles south of the town of South Porcupine, which is the post-office address.

A shaft has been sunk on the property to a depth of 185 feet and one level at the 125-foot level developed to the extent of about 1,200 feet of lateral work.

Some surface work consisting of trenching and diamond-drilling was done on the property during the summer of 1934, but the work was discontinued in the fall. No work was done underground during the year. There was no mining plant on the property when inspected in August, 1934. At that time there were 10 men employed at the property under the supervision of H. R. M. Turner.

Federated Mining Corporation, Limited

The authorized capitalization of the Federated Mining Corporation, Limited, is 5,000,000 shares of \$1 par value. Officers and directors are: Maj.-Gen. Alex. McDougall, president; Frank E. Horne, vice-president; R. J. Kennett, secretary-treasurer; Ingersoll E. Haight, managing director; A. F. Keuning, Martin Knutson, and Thos. K. Smith, directors. The head office of the company is at 11 King Street West, Toronto.

The company acquired the assets of New York Porcupine Mines, Limited, which company surrendered its charter in 1933. The main asset of the company is a 40-acre claim (southwest quarter of the south half, lot 4, concession I), which adjoins the Dome mine on the south side, in the township of Tisdale, district of Cochrane. Other properties held are an additional 160 acres in the same area and 8 claims in the Kowkash area of Thunder Bay district.

On the old New York Porcupine property a shaft has been sunk to a depth of about 265 feet. Two levels, at 125 feet and 250 feet, have been partly developed. About 325 feet of development work has been done from the first level. On the second level, there has been approximately 4,000 feet of cross-cutting and drifting done and several raises started and a winze sunk approximately 90 feet. This winze was full of water when the property was inspected. A short sublevel drift has also been driven from one raise from the 250-foot level.

Surface equipment on the property is fairly complete. The plant equipment includes a Jenckes hoist, driven by 75 h.p. motor; a Sullivan air compressor, 510-cubic-foot capacity, powered by an electric motor; an Atlas Diesel engine, type T2K, 100 h.p., not in use; a 75 h.p. locomotive-type boiler, used for heating only.

Buildings include a compressor-house, shaft-house, blacksmith shop, dry-house, carpenter shop and machine shop, cookery, bunk-house, office, power substation, and residence.

At the end of the year the company was reported to be making preparations to deepen the shaft to the 500-foot level. No work was done underground by the Federated Mining Corporation during 1934 other than pumping out the mine. Geo. Doane is mine manager. The mine address is Box 501, South Porcupine.

Foley O'Brien Corporation, Limited

The Foley O'Brien Corporation, Limited, was incorporated in 1934, with 2,100,000 authorized shares of \$1 par value, of which 600,000 shares were paid to the shareholders of Foley O'Brien, Limited, for property purchased and as commission on the transaction.

The officers and directors of the company are: Wm. H. Kinch, president; Samuel J. Dark, secretary-treasurer; John G. Ullmann, A. J. McNab, and Carroll Searls, directors. The head office and mine office are at South Porcupine.

The property consists of 520 acres in concessions I and II of Tisdale township, district of Cochrane, and adjoins the holdings of Dome Mines, Limited, on the northeast corner.

Prior to taking over the property in 1934, a considerable amount of work had been done. No. 1 shaft had been sunk to a depth of 79 feet and the following lateral work done: on the 39-foot level, 80 feet; on the 50-foot level, 10 feet; on the 79-foot level, 65 feet. No. 2 shaft had been sunk to a depth of 165 feet. On the 160-foot level 700 feet of lateral work had been done, and from this level a winze had been sunk 90 feet; from the bottom of the winze on the 250-foot level 670 feet of lateral work had been done and 20 feet of raising.

No. 3 shaft has not been pumped out by Foley O'Brien Corporation, Limited, but it is said to be 235 feet in depth, and on the 80-foot level 145 feet of lateral work is said to have been done, and 130 feet more at the 230-foot level. The property has had no production.

Foley O'Brien started active work in July, 1934, and for the balance of the year employed an average of about 25 men.

Their work has consisted principally of diamond-drilling from surface and from underground, and of surface exploration work. About two-thirds of the labour has been employed at the former work. Two machines have been kept in operation on three shifts per day. The only other drilling done underground was the drilling of short raises to make room to set up the diamond-drills underground. Surface exploration has consisted of deep trenching, much of which has been done by mechanical shovels.

There is a small mining plant on the property. P. C. Benedict is superintendent in charge of the work.

Foley Syndicate

In November, 1932, British Canadian Mines, Limited, turned over their Foley mine near Mine Centre, in Rainy River district, to the Foley Syndicate, under an operating agreement.

This syndicate continued operations at the old south shaft until March 25 1934, when the agreement was cancelled. From January 1, 1934, until operations were suspended, about 300 tons of ore was obtained from open stoping on the 50-foot level, and milled in the small amalgamation mill on the property.

The property remained dormant until August 1, when British Canadian Mines, Limited, turned it over to Russell Cone, to whom they owed wages. Cone operated the mine until October 25, during which period about 200 tons of ore was obtained from underhand stoping on the 50-foot level, and milled for sufficient profit to pay his back wages.

About 8 men were employed during both periods of operation under the direction of Russell Cone.

Four Nations Consolidated Gold Mines, Limited

Four Nations Consolidated Gold Mines, Limited, own 6 claims (250 acres) in Gauthier township and 11 claims (416 acres) in Grenfell township, district of Timiskaming. Four Nations acquired a 90 per cent. interest in these claims for \$100,000, payable over a period of 5 years. The company is capitalized at \$5,000,000, in shares of \$1 par value, and 2,673,261 shares are issued. The officers and directors are: H. W. Waters, president; W. G. Rook, vice-president and general manager; E. M. Williamson, secretary; Max Kaplan, treasurer; Sam Harris and Fred Killer, directors. J. F. R. Akehurst was mine manager. The executive office is at 372 Bay Street, Toronto.

Previous to 1933 a shaft was sunk 500 feet, with levels at 125, 250, 375, and 500 feet, and considerable lateral work had been done. Operations were resumed

on November 25, 1933, and ceased on November 1, 1934. During that time 1,065 feet of drifting and 1,451 feet of crosscutting was done. An average of about 40 men was employed.

Fox Lake Gold Syndicate

The officers of Fox Lake Gold Syndicate are: H. H. Childs, president, and J. W. Westervelt, trustee. The executive office is at the New Bank of Toronto Building, London. The mine address is Box 175, Espanola.

The property includes a group of 9 mining claims in Mongowin township, district of Sudbury. It is on the Espanola-Little Current highway, about 12 miles from Espanola. Surface work was started on this property in June, and in November the construction of a 25-ton amalgamation mill was commenced. By the end of the year it was nearly completed. It is planned to use this mill at first to treat ore from surface operations. No underground work was done in 1934.

Mill equipment includes a jaw-crusher, ball mill, concentrating table, and amalgamation plates. It is to be operated by a Diesel engine. Buildings erected included a mill, blacksmith shop, office, bunk-house, cook-house, and four dwelling houses.

An average of 19 men was employed under the direction of L. W. Adams.

Gold Eagle Gold Mines, Limited

Gold Eagle Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, about half of which have been issued. The officers and directors are: Chas. E. St. Paul, Toronto, president and managing director; Howard O. Babcock, Buffalo, vice-president; John T. Oliver, Toronto, secretary-treasurer; Nelson S. Taylor and William L. Marcy, Jr., Buffalo, directors. The head office is at 357 Bay Street, Toronto.

The property is situated on McKenzie island in Red lake, district of Kenora, Patricia portion. The holdings total approximately 960 acres.

A diamond-drilling campaign was commenced on this property in December, 1933, and completed in May, 1934. About 5,000 feet of drilling was done. The following buildings were constructed later in the year: 2 bunk-houses, each 20 by 24 feet; storehouse, 20 by 30 feet; dry-house, 16 by 24 feet; blacksmith shop, 16 by 24 feet; hoist-house, 24 by 30 feet; water tank, 15,000 gallons capacity; powder magazine; pump-house, 8 by 10 feet; office building, 16 by 24 feet. Equipment installed includes 2 steam, return tubular boilers, each 100 horsepower; Marsh hoist; 10 by 12 inches; Ingersoll-Sargent 4-drill compressor; steel sharpener and oil furnace; and a single-action pump, 1,500 gallons per hour capacity, powered by a 25 h.p. vertical steam boiler.

The entire plant was in operation by December, 1934; sinking was then begun. It is the intention to put the shaft down to the 500-foot level. The 1st level station at the 125-foot level was being cut about the end of the year. Alex. Gillies is the resident manager. An average of 6 men was employed. The mine address is Red Lake.

Gold Lands Syndicate of Algoma

In 1933 the Gold Lands Syndicate of Algoma took over a group of 9 mining claims, known as the Edwards property, in township 48, range 27, district of

Algoma. It is 6 miles southwest of Lochalsh station on the Canadian Pacific railway. H. C. Miller, 29 Melinda Street, Toronto, is trustee of the syndicate, which has a capitalization of \$33,000.

Underground operations were suspended at the end of January, 1934, at which time 60 feet of crosscutting had been accomplished on the 100-foot level. Surface work was carried on until July. At the end of the year the property was optioned to Orecana Trusts, Limited, who then started examination work.

Gold Range Mines, Limited

Gold Range Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: M. L. Piper, president; A. V. Hannam, vice-president; and E. Duguid, secretary-treasurer. The head office is at 1604 Royal Bank Building, Toronto.

The property acquired by this company consisted of a group of 47 claims, located about 2 miles east of Schreiber, on the main line of the Canadian Pacific railway, in Thunder Bay district. On claim T.B. 3,326 previous operators drove two adits, in which they accomplished a total of 190 feet of development work.

This company started work in August and suspended operations in December. A total of 45 feet of drifting was done in the old No. 2 adit.

The plant installed included a 20 h.p. vertical boiler, and a 220-cubic-foot Ingersoll-Rand gasoline compressor. Buildings on the property consisted of a power-house, warehouse, powder-house, 2 bunk-houses, 4 dwelling houses, cook-house, and office.

About 14 men were employed, under the direction of A. V. Hannam.

Golden Gate Mining Company, Limited

Golden Gate Mining Company, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers and directors are: F. G. Fitzgerald, president; C. H. Kemp, secretary-treasurer; both of 59 Yonge Street, Toronto. S. A. Pain was mine manager. The mine address is Kirkland Lake. The property consists of 250 acres in the township of Teck, district of Timiskaming, which was acquired from Kirkland Gateway Gold Mines, Limited, through the Lucky Cross Leasing Syndicate, in return for the issue of 850,000 shares of Golden Gate to Kirkland Gateway and 250,000 shares to the syndicate.

The mine was dewatered by the Lucky Cross Leasing Syndicate in February, 1934, and sampled. The Golden Gate Mining Company, Limited, took over operations in August, 1934, and kept the mine dewatered for the balance of the year while financing was in progress. Two drills were put into operation underground on March 1, 1935; and 150 feet of drifting had been completed on the 200- and 350-foot levels when operations were suspended on March 24, 1935. The mine is being kept dewatered, and it is planned shortly to start diamond-drilling underground.

Golden Star Consolidated Mines, Limited

Golden Star Consolidated Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: W. J. Beckett, president; Brig.-Gen. C. L. Hervey, vice-president; L. J. Vetter, secretary-treasurer; J. V. Ronaldson and T. S. Ronaldson, directors. The head office was at 306 Sterling Tower, Toronto.

The property acquired included the old Golden Star mine, which produced \$161,000 in gold prior to 1901. It consists of three claims located about two miles south of Mine Centre, on the Fort Frances branch of the Canadian National railway, in the district of Rainy River. In addition, an option was taken on the adjoining Ferguson property.

Previous operators of the Golden Star mine sank a 2-compartment, 65-degree shaft to a depth of 480 feet on the incline, and established levels at 75, 155, 231, 306, 337, and 431 feet. Stopping was done on the first four levels. They left a small amalgamation mill on the property.

Work was started in March, 1934, and suspended in November. A mining plant was installed, and the old workings were dewatered and sampled. The old amalgamation mill was used intermittently from March until October, during which period it treated a total of 260 tons of ore. The major part of this ore was obtained from the surface dumps on the Ferguson property, and the balance from those on the Golden Star property.

The plant installed included two 30 h.p. boilers, a 175-cubic-foot compressor, and a 9- by 12-inch steam hoist. Buildings constructed included a power-house, hoist-house, blacksmith shop, cook-house, and bunk-house.

The mill equipment included a jaw-crusher, 5 gravity stamps, concentrating table, cone regrinder, and amalgamation plates. It was operated by steam. An average of 26 men was employed under the direction of C. N. Thompson.

Golden Summit Mines, Limited

Golden Summit Mines, Limited, has a capitalization of 2,500,000 shares of \$1 par value, of which 1,551,152 have been issued. The officers and directors are: Wm. J. Simpson, president; Benjamin Kerr, Jr., vice-president; Gordon Belyea, secretary-treasurer; John M. Calder, J. G. Jarvis, Dr. J. J. Matheson, and Theodore G. Miller, directors. The head office is at 2374 Bloor Street West, Toronto. The mine office is at Sesekinika.

The company owns 460 acres in the townships of Maisonville and Grenfell, district of Timiskaming.

The shaft was sunk from 142 feet to 405 feet during 1934. Lateral work consisted of 307 feet of crosscutting on the 250-foot level, and 330 feet of crosscutting and 50 feet of drifting on the 375-foot level.

During the year a new hoist, compressor, two 60 h.p. boilers, air-receiver, cage, and several mine cars were added to the equipment.

Wm. J. Simpson was manager, employing an average of 28 men.

Goodfish Mining Company, Limited

Goodfish Mining Company, Limited, owns 16 claims in Morrisette township, district of Timiskaming. The present company was formed as a reorganization of the Goodfish Gold Mines, Limited, and old shareholders were given 1,749,629 shares, on the basis of one of the new shares for two of the old. The company is capitalized at 3,500,000 shares of \$1 par value. The directors are: A. J. Perron, president; Melvin G. Hunt, vice-president and secretary-treasurer; George Cooper, Jessie L. Hunt, and Ida Larkin, all of Kirkland Lake, directors. The head office and mine office are at Kirkland Lake.

Operations were resumed in July, 1934. Nos. 1 and 3 shafts were dewatered and sampled, and approximately 370 feet of drifting was done on the 200-foot level of No. 3 shaft. The mine was closed down in November, 1934.

I. E. Mosher was manager, employing an average of 12 men.

Greenlaw Gold Mines, Limited

Greenlaw Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary-treasurer; M. J. Shunsby, J. C. Byrne, and M. D. Gray, directors. The head office is at 244 Bay Street, Toronto.

The property of the company includes a group of 19 claims in Greenlaw township, in the Swayze area, district of Sudbury.

In January, 1934, a 7- by 9-foot, 75-degree shaft was started. Operations were suspended in March after sinking the shaft to a depth of 50 feet and accomplishing about 50 feet of lateral work at that horizon. This work was done by hand-steel and windlass. Buildings consisted of a blacksmith shop, bunk-house, cook-house, and powder-house.

Three men were employed under the direction of Martin Shunsby.

Halcrow-Swayze Mines, Limited

Halcrow-Swayze Mines, Limited, was incorporated in 1932, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers and directors were: Horace F. Strong, president; H. A. Butt, vice-president; J. B. Allen, secretary-treasurer; W. J. Yeocell and Martin Shunsby, directors. The head office is at 25 King Street West, Toronto.

The company continued operations throughout 1934 at their property in Halcrow township, in the Swayze area, district of Sudbury. The 2-compartment vertical shaft was sunk an additional 159 feet to a total depth of 371 feet, and a sublevel was established at 270 feet and a level at 354 feet.

The total development work accomplished to the end of 1934 on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
200-foot.....	feet 1,198	feet 420	feet 30
270-foot sub.....	40	40	30
354-foot.....	306	170	42
Total.....	1,544	630	102

A total of 4,330 feet of diamond-drilling had been done to the end of 1934, of which 2,328 feet was from underground.

A 25-ton test mill was constructed on the property in the fall of 1934, and a total of 270 tons of ore was treated by the end of the year. The mill equipment included a jaw-crusher, ball mill, drag-classifier, and flotation cell. A 38 h.p. Diesel engine was installed as motive power but was found unsatisfactory and replaced by a gasoline engine.

The plant used included two 25 h.p. boilers, an 8 $\frac{1}{4}$ - by a 10-inch steam hoist, and a 310-cubic-foot G.D. gasoline compressor.

An average of 24 men was employed during the year, of whom 8 were underground. Horace F. Strong was in charge. The mine address is Chapleau.

Hard Rock Gold Mines, Limited

Hard Rock Gold Mines, Limited, was incorporated in January, 1934, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers

and directors were: T. H. Rea, president; Jos. Errington, vice-president; W. S. Walton, secretary-treasurer; A. B. Gordon and H. R. Aird, directors. The head office is at 603 Royal Bank Building, Toronto.

This company was formed to take over the property of the Hard Rock Syndicate, which comprises 15 claims, totalling about 810 acres, in Ashmore township, in the Little Long Lac area, Thunder Bay district. It is reached in summer by boat from Hardrock station, and in winter by road from Geraldton station. The post-office address is Geraldton.

During the spring and summer of 1934 a total of 10,109 feet of diamond-drilling was accomplished. A 3-compartment vertical shaft was started in September on claim T.B. 9,985, and sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 140 feet.

Buildings erected included a power-house, boiler-house, blacksmith shop, warehouse, bunk-house, cook-house, powder-house, and manager's residence. The plant installed included a 100 h.p. boiler, a 9- by 8-inch Ingersoll-Rand double-drum hoist, a 530-cubic-foot Ingersoll-Rand Diesel compressor, and a 300-cubic-foot Ingersoll-Rand semi-Diesel portable compressor.

An average of 36 men was employed from August, under the direction of J. C. Dumbrille.

Harkness-Hays Gold Mines, Limited

Harkness-Hays Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. M. Nielsen, president; and H. L. Van Norstrand and Herbert Duncan, directors. The head office is at 372 Bay Street, Toronto.

The property acquired by this company consisted of a group of 8 claims, situated two miles east of Schreiber, Thunder Bay district, which included the property of Harkness-Hays Gold Mining Company, Limited. Three adits were driven by the latter company on claims T.B. 3,327 and 3,354, in which they accomplished a total of 1,270 feet of development work.

Operations were started by the present company in July. Two new adits were started, in which a total of 255 feet of development work was accomplished by the end of 1934. This work was done with a 220-cubic-foot Ingersoll-Rand gasoline compressor.

Buildings on the property consisted of a power-house, blacksmith shop, oil storage, 2 bunk-houses, and a cook-house.

About 10 men were employed, under the direction of J. F. Anderson. The mine address is Schreiber.

Hillside Gold Mines, Limited

Hillside Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. E. V. McMillan was president; G. E. McMillan, 45 Queen Street East, Sault Ste. Marie, was secretary-treasurer.

The property consists of 35 mining claims, located in the northeast part of township 29, range 23, in the Michipicoten area, district of Algoma.

Work was started on claim S.S.M. 4,925 in September and suspended early in December, during which period an adit was driven for a distance of 400 feet, using a gasoline compressor. Buildings erected included a power-house, blacksmith shop, office, 3 small bunk-houses, and a cook-house.

An average of 15 men was employed under the direction of D. S. Baird. The mine address is Wawa.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of Hollinger Consolidated Gold Mines, Limited, is \$25,000,000, in 5,000,000 shares of \$5 par value; 4,920,000 shares were outstanding on December 31, 1934. The head office is at Timmins.

The officers of the company are: Noah A. Timmins, president; Jules R. Timmins, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, consulting engineer; John Knox, general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, Allen A. McMartin, James Y. Murdoch, and John I. Rankin.

The following is taken from the general manager's report for the year ending December 31, 1934:—

PROFIT AND LOSS STATEMENT

for year ending December 31, 1934

SOURCES OF 1934 INCOME:

Net proceeds from gold and silver (after deducting amount of Dominion bullion tax, \$1,091,626.26).....	\$13,988,824.04
Interest on investments and other income.....	188,438.89
	<u>\$14,177,262.93</u>

DISPOSAL OF 1934 INCOME:

General charges.....	\$648,070.62
Mining charges.....	5,650,091.93
Milling charges.....	1,131,837.10
	<u>7,430,019.65</u>
	\$6,747,243.28

DEDUCT:

Taxes—

Province of Ontario.....	\$237,335.35
Royalty to Town of Timmins.....	60,873.43
Municipal to Town of Timmins.....	58,554.93
Royalty to Township of Tisdale.....	12,126.91
Municipal to Township of Tisdale.....	2,296.03
Municipal to City of Toronto.....	33.82
Dominion, provincial, and municipal, reserve for	<u>282,406.33</u>
	\$653,626.80
Silicosis assessment, 1934.....	<u>35,257.19</u>
	688,883.99

Net profit from operations before depreciation..... \$6,058,359.29

Depreciation:

Plant.....	\$15,017.60
Investments in other companies and pro- perties written down.....	2,662.76
Expenditures on properties abandoned.....	<u>48,234.09</u>
	65,914.45

NET PROFIT FROM OPERATIONS CARRIED TO SURPLUS ACCOUNT..... \$5,992,444.84

SURPLUS ACCOUNT

BALANCE BROUGHT FORWARD, JANUARY 1, 1934.....	\$5,439,325.79
NET PROFITS FROM OPERATIONS.....	5,992,444.84
NET PROFITS FROM THE SALE OF SECURITIES AND OTHER ASSETS.....	512,917.83
TRANSFERRED FROM CONTINGENT RESERVE.....	246,324.33
	<u>\$12,191,012.79</u>
PAID OUT IN DIVIDENDS.....	6,888,000.00
BALANCE CARRIED FORWARD, DECEMBER 31, 1934.....	\$5,303,012.79

BULLION STATEMENT

INVENTORY, JANUARY 1, 1934:

Solutions.....	\$104,257.24
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	2,435.00
Gold in process to scavenger.....	14,500.00
Silver.....	11,802.83
	<hr/>
	\$133,875.07

VALUES PRODUCED IN 1934:

Ore milled.....	\$14,601,036.80	
Tailings loss.....	612,212.76	
	<hr/>	13,988,824.04
		<hr/>
		\$14,122,699.11

INVENTORY, DECEMBER 31, 1934

Solutions.....	92,403.20
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	3,671.00
Gold in process to scavenger.....	4,500.00
Silver.....	3,987.94
	<hr/>
	\$105,442.14

BULLION SHIPPED DURING 1934.....

	<hr/>	14,017,256.97
		<hr/>
		\$14,122,699.11

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration.....		\$248,614.27	\$129,807.49	\$378,421.76	\$0.1991
Surface services.....		53,073.00	37,690.00	90,763.00	.0478
Fire insurance.....	\$18,328.46			18,328.46	.0096
Group insurance.....		53,399.80		53,399.80	.0280
Marketing bullion.....	33,448.74			33,448.74	.0176
Workmen's compensation.....		73,708.86		73,708.86	.0388
Milling charges.....		446,471.30	685,385.80	1,131,857.10	.5956
Mining charges.....		3,983,770.85	1,666,321.08	5,650,091.93	2.9730
Silicosis assessment.....		35,257.19		35,257.19	.0186
Total charges.....	\$51,777.20	\$4,894,295.27	\$2,519,204.37	\$7,465,276.84	\$3.9281

Employees

The average number of men employed during the year has been 2,660, distributed as follows:—

MINERS:	MECHANICS:	GENERAL:
Exploration..... 31	Operation..... 112	Mill and refinery.. 213
Development..... 441	Maintenance..... 190	Technical..... 77
Production..... 1,386		Clerical..... 39
		Miscellaneous... 133
		Outside properties. 38
<hr/>	<hr/>	<hr/>
Total..... 1,858	Total..... 302	Total..... 500

There were also employed at outside properties on December 31, 1934, a total of 116 men, as follows: Hislop, 39; Cochenour-Willans, 37; Gold Island, 26; Long Lake, 14.

The Mill

Milling results were as follows:—

Ore milled.....	tons	1,900,490
Average value per ton.....		\$7.68
Gross value.....	\$14,601,036.80	
Deduct loss in tailings.....	612,212.76	
	<hr/>	
Net value received.....		\$13,988,824.04

Average tons per day.....	5,236
Per cent. of possible time run.....	90.8
Tons per 100 per cent. running time.....	5,767
Solution precipitated per ton ore.....	tons 0.98
Value per ton tailings.....	\$0.32
Cyanide consumed per ton of ore.....	lbs. 0.482
Zinc consumed per ton of ore.....	lbs. 0.045
Zinc consumed per ton of solution.....	lbs. 0.046
Lime consumed per ton of ore.....	lbs. 2.170
Lead acetate per ton of ore.....	lbs. 0.007
Average value of pregnant solution.....	\$7.54
Average value received per ounce of gold sold.....	\$32.16

Ore Reserves

Our ore reserves on the 31st of December, 1934, consisted of 7,061,926 tons, of a total value of \$51,440,260, having an average value of \$7.28 per ton. These figures compare with 6,487,559 tons of a total value of \$48,430,451.00, having an average value of \$7.47 per ton, at the end of 1933.

In the calculations dealing with ore reserves, the statutory price of gold, namely \$20.67 per ounce, has been taken as the basis of value, and the same minimum ore grade as used in former years continued.

Hollinger Mill

During the year investigations have been carried on to determine the possibility of improving the extraction, having in mind the greater loss in tailings due to the increase in value of gold. As yet these investigations have not been productive of any positive results.

Hollinger Mine

As stated in the last annual report, operations have been carried on on all levels from the surface to the 3,950-foot level. About 35.8 per cent. of the ore milled came from above the 800-foot level. During the year 877,837 tons of backfill were placed. There has been a further increase in exploration in the backfilled areas mentioned in the last report, and as a result you will note that the total percentage of ore mined above the 800-foot level is slightly in excess of the figure of last year.

Operations in the block between the 2,750-foot level and the 3,950-foot level are still confined to development. It is gratifying to note that there has been a further increase of \$3,000,000 in the ore reserves.

The drift west from the Schumacher shaft, mentioned in the last annual report, has been extended, and some interesting ore occurrences disclosed. Investigations have as yet not proceeded far enough to give these discoveries any weight in the general picture.

The shaft below the 3,950-foot level, known as No. 25 shaft, has been sunk to 50 feet below the 4,250-foot level, but no development commenced as yet.

Young-Davidson Mine

As noted in the president's remarks, the Young-Davidson mill went into operation September 8, 1934, and has continued to operate with a surprisingly small number of adjustments. There was some difficulty with the crushing due to the toughness of the ore; this has been overcome and the daily tonnage is now about 625 tons.

The open-pit operation has continued throughout the winter, but under many difficulties, and our experience indicates that underground mining will be more satisfactory during the winter months. Plans are under way for this development.

To date the gold content in the Young-Davidson ore has been \$1.76 on \$20.67 basis, or \$2.88 on the new price. Bullion shipments are being regularly made. Some 51,842 tons had been treated to the end of the year, and operating profits amounted to \$53,604.99.

The minor changes and alterations in methods have prevented us from arriving at a true cost, but operations to date have been conducted at a profit.

Hislop Property

A shaft was sunk to a depth of 150 feet and a crosscut driven to intersect the east ore body. In drifting on this level some encouraging assays have been obtained, but the work has not proceeded sufficiently to justify any definite statements as to average values and widths of ore body. The crosscut on the same level being driven to the west has not advanced sufficiently to intersect the west ore body.

The following is taken from the consulting engineer's report on outside properties as at December 31, 1934:—

During 1934, 108 prospects were examined, 96 in the province of Ontario, 10 in the province of Quebec, and one each in Manitoba and Nova Scotia. In many cases the properties were examined in considerable detail, but none showed sufficient merit to warrant our further interest.

The immediate vicinity of the Young-Davidson and Hislop Township properties were given very thorough investigations in order that similar occurrences of ore should not be overlooked.

Prospecting, development, and exploration work on outside properties (except the Young-Davidson) involved an expenditure of \$320,000.

Cochenour-Willans

An option was obtained on the Cochenour-Willans property in the Red Lake area, district of Kenora, Patricia portion. This property consists of about 500 acres adjoining the claims of McKenzie Red Lake Gold Mines. Work commenced late in the fall of 1934, and by the end of the year a 3-compartment shaft had been sunk to a depth of 150 feet and 80 feet of lateral work had been done on the 150-foot level.

Gold Island

An option was obtained on the Gold Island property at Night Hawk lake, township of Cody, district of Cochrane. Work commenced late in the year and continued until about the end of January, 1935. At the time of cessation of operations a shaft had been sunk 180 feet and a station had been cut at the 170-foot level.

Horseshoe Mines, Limited

Horseshoe Mines, Limited, was incorporated in 1929, with an authorized capital of 4,500,000 shares of \$1 par value. The officers and directors were: W. A. Lamport, president; A. Kelly Evans, vice-president; C. M. Chandler, secretary-treasurer; J. H. Lumbers, W. B. Kendall, and G. G. Goodelle, directors. The head office is at 302 Royal Bank Building, Toronto.

The property of this company includes the old Regina mine in the Lake of the Woods area, district of Kenora. It is 45 miles southeast of Kenora.

Operations at the Regina mine were carried on from July, 1933, until early in February, 1934. During July and August, the mine was again dewatered and a small amount of work done, following which operations were again suspended.

Howey Gold Mines, Limited

Howey Gold Mines, Limited, was incorporated in March, 1926. It has an authorized capitalization of 5,000,000 shares of \$1 par value, all issued. The officers and directors are: R. T. Birks, president; W. S. Cherry, vice-president, H. C. McCloskey, secretary-treasurer; J. E. Hammell and John A. Northway; directors. Fraser D. Reid is general manager, and Edward Futterer is resident manager. The head office and mine office are both at Red Lake. The executive office is at 717 Federal Building, Toronto.

The company holds approximately 900 acres in the Red Lake area, district of Kenora, Patricia portion. Transportation to the property is by water route from Hudson, on the Canadian National railway, or by airplane. The average number of men employed per month during 1934 was 231.

The following is taken from the general manager's fiscal year ending December 31, 1934:—

SUMMARY OF WORK ACCOMPLISHED

	1934	1933	1932
Drifts, crosscuts, raises, etc..... feet	3,955	1,879	3,562.5
Shafts and winzes..... feet	177	200	430.5
Shaft stations, slashing, etc..... cu. yds.	296	3,860	1,550
Diamond-drilling (underground)..... feet	3,629	1,837.6	1,856.6
Diamond-drilling (outside exploration)..... feet	851	.....	701
Box-holes..... feet	972	1,883	830.5
Ore broken..... tons	481,492	414,611	339,675
Low-grade material discarded by sorting..... tons	85,648	53,170	44,585
Milled after sorting..... tons	396,109	290,965	284,664
Broken reserves in stopes (Jan. 1, 1935)..... tons	301,990	276,526	206,150

EARNINGS STATEMENT

	1934	1933	1932
Total receipts from sales of gold and silver.....	\$1,594,222.51	\$1,158,470.03	\$1,268,780.07
Total operating cost, including Toronto office expenses	881,869.52	770,010.56	813,368.11
Operating profit.....	\$712,352.99	\$388,459.47	\$455,411.96

MISCELLANEOUS OPERATING DATA

	1934	1933	1932	Total from start of operations
Tonnage milled and sorted.....	481,757	344,135	329,249	1,493,247
Tonnage discarded by sorting.....	85,648	53,170	44,585	199,519
Tonnage milled.....	396,109	290,965	284,664	1,293,728
Value a ton hoisted.....	\$2.20	\$2.73	\$3.70	\$3.12
Value a ton material discarded by sorting	\$0.21	\$0.54	\$0.42	\$0.387
Value a ton of ore milled.....	\$2.64	\$3.12	\$4.21	\$3.54
Loss in tailings a ton milled.....	\$0.214	\$0.24	\$0.27	\$0.257
Loss a ton of ore hoisted (in milling and sorting).....	\$0.213	\$0.286	\$0.29	\$0.274
Net percentage recovery a ton of ore hoisted.....	90.3	89.5	92.4	91.2
Total net recovery of gold and silver...	\$1,594,222.51	\$1,158,470.03	\$1,268,780.07	\$5,396,191.55

N.B.—All values are figured on gold at \$20.67 per ounce.

ANALYSIS OF COSTS

	1934 (481,757 tons)		1933 (344,135 tons)		1932 (329,249 tons)	
	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted
Mine operation.....	\$497,155.74	\$1.032	\$445,033.50	\$1.293	\$425,094.74	\$1.292
Outside exploration..	2,389.43	.005	484.39	.002	2,089.95	.006
Crushing and conveying.....	44,902.88	.093	34,918.07	.102	38,866.59	.118
Ore sorting.....	23,485.72	.049	15,612.00	.045	12,820.98	.039
Milling.....	217,909.85	.452	198,877.14	.578	216,049.24	.656
General expense.....	63,993.85	.133	48,277.67	.140	59,337.36	.180
Total plant cost...	\$849,837.47	\$1.764	\$743,202.77	\$2.160	\$754,258.86	\$2.291
Toronto office salaries and general expense.....	32,028.69	.066	27,578.92	.080	45,313.19	.138
Interest and exchange	3.36	.....	.....	.....	13,796.06	.042
Total operating expenses before depreciation, Dominion and provincial taxes, and pre-operating charges..	\$881,869.52	\$1.830	\$770,781.69	\$2.240	\$813,368.11	\$2.471
Dominion and provincial taxes.....	43,284.59	.090	13,016.83	.038	.....	.....
Depreciation (on 10 per cent. basis)....	132,749.76	.276	119,108.64	.346	115,333.90	.350
Pre-operating charges	96,351.40	.200	103,240.50	.300	197,549.40	.600
Total cost.....	\$1,154,255.27	\$2.396	\$1,006,147.66	\$2.924	\$1,126,251.41	\$3.421

CAPITAL EXPENDITURES

BUILDINGS:	
New change-house.....	\$6,676.54
New bunk-house.....	6,065.43
Addition to hospital.....	323.03
Total.....	\$13,065.00
EQUIPMENT:	
X-ray.....	\$2,418.54
Telephone system.....	3,488.78
Tractor.....	2,182.96
Rotomill, etc.....	716.32
Fire-fighting equipment, etc.....	569.11
Miscellaneous.....	2,796.82
Total.....	12,172.53
ADDITIONS IN CONNECTION WITH INCREASED TONNAGE AND DEPTH DEVELOPMENT:	
Aldrich pump on 1,300-foot level.....	\$5,671.81
Mine electric power—light and signal system.....	3,273.88
Mill equipment.....	638.00
Total.....	9,583.69
TOTAL CAPITAL EXPENDITURES.....	\$34,821.22

Ore Reserves

The broken ore reserves in the mine as of December 31, 1934, amounted to 301,990 tons, compared to 276,526 tons the previous year. The unbroken reserves amounted to 1,853,097 tons, compared to 1,751,755 tons the previous year. The value of the broken and unbroken reserves is estimated to be approximately \$3.50 per ton, based on the current price of gold.

Exploration

During the year the 500-foot level and the 750-foot level west drifts were extended to points 710 feet and 630 feet, respectively, west of the shaft. This development added a substantial tonnage of slightly lower than average-grade ore to the unbroken reserves.

The 1,000-foot level east drift was driven to a point 1,430 feet east of the shaft. A narrow ore body was encountered, having a length of 110 feet, width of 5 feet, and an average assay value of \$8.40 per ton, at current gold prices. It was found that this vein does not extend upward to the 875-foot level. The 1,175-foot level east drift is being driven to explore its possible downward extension.

The main shaft was sunk to the 1,500-foot level and a crosscut started. During the year 1935 the winze also will be sunk to the 1,500-foot level and connected at that elevation to the shaft by an exploration drift, from which drift the dike will be systematically explored.

Further exploration work in the dike beyond the present most easterly workings can be carried on more economically by diamond-drilling from the surface.

Operating Costs

It was estimated in January, 1933, that the recommended increase in tonnage would reduce the cost per ton of ore treated to \$1.85. The actual cost for 1934 was \$1.83 per ton. This outstanding achievement is a direct result of the skill and efficiency of Mr. Futterer and his staff.

Hudson Patricia Gold Mines, Limited

Hudson Patricia Gold Mines, Limited, has an authorized capitalization of 2,500,000 shares of \$1 par value. The company was organized to take over the property of the Metals Development Company, Limited, in the Woman Lake area, district of Kenora, Patricia portion. The holdings consist of 26 patented claims, totalling 1,140 acres, in the townships of Goodall and Dent.

The officers and directors of the company are: W. R. Salter, president; C. H. Ackerman, vice-president; B. A. R. Dignam, secretary-treasurer; M. H. Lebel, P. A. Lavallee, J. L. A. Tetreault, B. R. Hepburn, G. Cockerill, directors. The executive office is at 112 Yonge Street, Toronto.

This property has been operated intermittently since 1929. When Hudson Patricia Gold Mines took it over in April, 1934, the following work had been

done: No. 1 shaft, inclined, had been sunk to the inclined depth of 100 feet; from it 15 feet of crosscutting had been driven and 312 feet of drifting done. No. 2 shaft, vertical, had been sunk 237 feet, and a station cut at the 211-foot level; about 900 feet of lateral work had been done at this level.

From April to the end of November, 1934, Hudson Patricia Gold Mines crosscut 849 feet and drifted 1,061 feet on the 210-foot level; they also drove 169 feet of raise from the 211-foot level to the 100-foot level, and were sinking a winze from the 2nd level, with the 325-foot level as their objective. This winze was down 75 feet on December 11, 1934.

The plant includes an 80 h.p. locomotive-type boiler, a 500-cubic-foot compressor, a 7- by 6-inch reversing steam hoist, a steam generator for the electric-lighting system, a C.I.R. drill-sharpener, and an oil furnace.

The buildings include a fully equipped assay office, blacksmith shop, cookery, bunk-houses for 50 men, 6 dwelling houses, stable, and powder magazine.

J. M. Thompson is manager at the property. The mine address is Narrow Lake, via Sioux Lookout.

J-M Consolidated Mines, Limited

J-M Consolidated Mines, Limited, was incorporated in February, 1932, with a capitalization of 2,500,000 shares of \$1 par value. The officers and directors are: J. E. Day, Toronto, president; Charles Taylor, St. Catharines, vice-president; T. J. Day, Toronto, secretary-treasurer; Hon. J. D. Chaplin, St. Catharines, and J. B. Tudhope, Waubaushene, directors. The head office of the company is at 1116 Federal Building, Toronto.

The company acquired the assets of Jackson-Manion Mines, Limited, and Mint-Ore Mines, Limited. The holdings consist of 34 claims, 21 of which are in the main mine group. All are located in the Woman Lake area, Patricia portion of Kenora district.

The mine was idle from August, 1929, to October, 1933. During the previous operation a shaft had been sunk to a depth of 404 feet, and levels had been established at the 125-, 250-, and 375-foot levels. At the end of 1934 the total lateral work was as follows: 890 feet on the 125-foot level, 1,020 feet on the 250-foot level, 50 feet on the 200-foot sublevel, and 760 feet on the 375-foot level. A winze had been sunk 30 feet from the 375-foot level, and 340 feet of raises had been driven.

A cyanide mill capable of handling 30 tons a day was put into operation in May, 1934, and at December 10 had treated 3,066 tons of ore, having a value of \$31,200.

The mill equipment includes a 6- by 8-inch jaw-crusher, a 5- by 3-foot ball mill in closed circuit with cone classifier, thickener, Pachuca tank, clarifiers, and filters.

D. M. Thomson is in charge of operations, employing an average of 46 men. The mine address is Jackson Manion.

Kenora Prospectors and Miners, Limited

The capitalization of Kenora Prospectors and Miners, Limited, was increased from 500,000 shares to 1,000,000 shares of \$1 par value in 1934. The officers and directors were: Thayer Lindsley, president; I. A. Lindsley, vice-president; Geo. H. Ince, secretary-treasurer; I. M. Machin and Jos. Errington, directors. The executive office is at 25 King Street West, Toronto. The mine office is at Kenora.

The property held by this company includes the old Mikado mine and the Cedar Island mine, both of which are located at Shoal lake, in the Lake of the Woods area, district of Kenora. They are about 45 miles by water from Kenora.

Mikado

Underground work was carried on at the Mikado mine from January 1 to about July 20, 1934. During this period 212 feet of drifting was done on the old 10th level, which is 560 feet vertically from surface. Also a total of 2,760 feet of diamond-drilling was accomplished from underground.

Cedar Island

In May, 1934, work was resumed at the Cedar Island mine, which had been idle since October, 1932. Operations were transferred farther inland to the old Cornucopia shaft, as the workings from the inclined shaft beside the lake were making considerable water. The Cornucopia shaft had been sunk vertically to a depth of 81 feet in the early days, and about 100 feet of lateral work accomplished at that depth. In 1934 this shaft was timbered, a headframe and plant were erected, and sinking was carried on to a depth of 393 feet. A level was established at 284 feet, where 1,066 feet of drifting and 836 feet of crosscutting was accomplished. A total of 1,800 feet of diamond-drilling was done from surface.

The plant used included a 55 h.p. boiler, an 8 $\frac{1}{4}$ - by 10-inch Ingersoll-Rand divided-drum hoist, and a 600-cubic-foot Ingersoll-Rand Diesel compressor. New buildings erected included a power-house, dry-house, blacksmith shop, and powder-house.

An average of 45 men was employed by this company during the year, of whom 11 were underground. Geo. H. Ince was in charge, with H. Johnson as contractor.

Kenty Gold Mines, Limited

Kenty Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers are: F. L. Trethewey, president; S. W. Black, secretary-treasurer. The executive office is at 8 Wellington Street East, Toronto.

The company suspended all operations at its property in Swayze township, district of Sudbury, in July, 1934, following unfavourable results.

The development work accomplished during 1934, and the total to the suspension of operations, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
No. 1 SHAFT	feet	feet	feet	feet
250-foot.....	64	434	.....	74
375-foot.....	382	840	335	518
500-foot.....	.....	166	.....	202
Total.....	446	1,440	335	794
No. 2 SHAFT				
290-foot.....	1,533	1,991	701	1,277
525-foot.....	417	554	189	705
Total.....	1,950	2,545	890	1,982

No. 1 shaft was sunk to a depth of 510 feet, and No. 2 shaft to 534 feet. Both are vertical 2-compartment shafts; they are about 1,800 feet apart.

The total footage of diamond-drilling done on the property from the commencement of operations was 7,401 feet, of which 6,298 feet was from underground. No changes were made in the plant during 1934.

An average of 37 men was employed, of whom 22 were underground. E. T. Corkill was in charge, with R. M. Williams as assistant.

Kirkland Consolidated Mines, Limited

Kirkland Consolidated Mines, Limited, is capitalized at 7,000,000 shares of \$1 par value. There are issued 4,675,706 shares, of which 3,250,000 shares are pooled until July 1, 1935. The officers and directors are: J. W. Rudhard, president; Ferdinand Frohe, vice-president; C. C. Tyx, Tonawanda, N.Y., secretary-treasurer; Geo. F. Pfeiffer, Kevin Killeen, Norman R. Davis, Richard W. Langford, directors. The head office is at 1717 Metropolitan Building, Toronto.

The company owns 1,200 acres: 4 claims in McVittie township, 14 in Gauthier township, and 14 in Grenfell township, district of Timiskaming. A 2-compartment shaft has been sunk to a depth of 265 feet, with levels at 150 and 250 feet. During 1934 the following work was done on the 250-foot level: drifting, 820 feet; crosscutting, 1,280 feet; sinking, 50 feet; diamond-drilling underground, 2,270 feet; diamond-drilling from surface, 1,488 feet. Diamond-drilling on surface from January 1 to February 20, 1935, was 1,398 feet. Underground work was stopped on November 10, 1934.

Ralph Hurd is mine manager, and employed an average force of 25 men. The mine address is Sesekinika.

Kirkland Gold Belt Mines, Limited

Kirkland Gold Belt Mines, Limited, is capitalized at 4,000,000 shares of no par value. The officers and directors are: George W. Morris, president; Jas. E. Day, vice-president; M. C. Smith, treasurer; Roy Weldon, secretary; Dr. W. H. Bennett, H. B. Anderson, and Walter B. Robb, directors. Howard Brassaw is mine superintendent. The mine address is King Kirkland.

The property consists of 292 acres in Lebel township, district of Timiskaming. The average number of men employed during the year was 21.

The development work on the property is as follows:—

	1934	Total to date
	feet	feet
Shaft-sinking.....	250	768
Crosscutting.....	265	727
Drifting.....	1,237	3,529

The mine closed on December 31, 1934. On January 23, 1935, work was again started by Morris Kirkland Gold Mines, Limited, a new company formed to take over the property.

Kirkland Lake Gold Mining Company, Limited

The officers and directors of the Kirkland Lake Gold Mining Company, Limited, are: J. B. Tyrrell, president; R. G. O. Thomson, vice-president;

R. Graham, secretary; V. H. Emery, managing director; A. C. Matthews, J. A. Dalton, J. C. Haight, R. V. Le Sueur, and W. S. Walton, directors. The company owns 465 acres in the township of Teck, district of Timiskaming, and is capitalized at 5,500,000 shares of \$1 par value. The head office is at the Bank of Commerce Building, Toronto. The mine address is Kirkland Lake. Wm. Sixt was mine manager until the latter part of the year, when he resigned. An average of 139 men was employed during the year.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

The total income for the year amounted to \$717,005.03, of which \$702,720.20 was bullion produced. This is \$181,310.14 more than was produced in 1933. Of the above income, \$297,629.56 was paid in wages, and \$193,790.00 for equipment and supplies, almost all of which was purchased from Canadians or Canadian companies. In addition \$65,990.00 was paid for hydro-electric power and \$10,545.47 in taxes.

The profit derived from operations for the year was \$163,512.88, after allowing depreciation but before providing for income tax. In December last an interim dividend of 3 per cent. on the issued stock of the company was paid, which called for an expenditure of \$157,173.60.

The following is a summary of the work done in the mine during the year:—

Ore mined and hoisted to mill.....	tons	64,952
Drifting.....	feet	5,524
Crosscutting.....	feet	750
Sinking.....	feet	408
Raising.....	feet	983
Station-cutting.....	cu. ft.	10,200
Slashing.....	cu. ft.	28,833
Diamond-drilling.....	feet	5,904

The No. 2 winze was sunk to 5,885 feet, and levels were begun or partly opened at 5,600, 5,725, and 5,850 feet. One hundred and forty-five feet of crosscutting and 1,445 feet of drifting was done here, but with the exception of a ventilation and second exit raise from the 5,600- to the 5,450-foot level, work has been discontinued on these levels while the intensive exploration of the upper levels is in progress.

In co-operation with the management of the Teck-Hughes mine, a connection was made from our 5,200-foot level to their 42nd level, in order to provide an escapement way for the men of one mine into and through the other mine in case of emergency.

The 2,475-foot level, which, at the request of Macassa Mines, Limited, had been driven into their property, was cleared out, so that there is now a free passage westward at this level into their mine, as well as the passage eastward at the 5,200-foot level into the Teck-Hughes mine.

During the year two independent mining engineers, namely Messrs. V. H. Emery and S. N. Graham, were engaged to make a thorough examination of your mine. Their extended report, with plans and sections, was received on the 4th of September, 1934. On the 21st of September, a synopsis of this report, approved by these engineers, was mailed to all registered shareholders, and notices were inserted in the newspapers advising all shareholders, whether registered or not, that the original report was open to inspection at the head office of your company. A number of persons, including representatives of several newspapers, came to the office and examined the report.

As a result of such report a more thorough and intensive programme of lateral exploration and diamond-drilling was undertaken in the mine, including the upper portions, which had not been worked for some years. This lateral exploratory work was in progress at the end of the year and was beginning to show very favourable results, and it is the intention to continue it during the present year.

Since the above report was submitted, a decided improvement has been made in the operation of the mill. Following the recommendations therein contained, the capacity of the primary rock crushers was increased by the installation of larger motors, which enables the ore to be ground finer throughout the circuit, and the result has been to increase the amount of gold precipitated by the cyanide solution. This, with a general tuning-up of the mill, has, without large expenditure or material increase of costs, raised the percentage of gold extracted from the ore in the mill higher than previously attained with the tonnage now being treated.

Mr. Emery was subsequently appointed consulting engineer to supervise and watch the operations undertaken as the result of the report.

Lake Caswell Mines, Limited

Lake Caswell Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: F. J. Sullivan, general manager; M. F. Millward, secretary;

T. A. Burke, G. Cockerill, A. Godfrey, L. J. Layden, and A. E. Dawson, directors. The head office is at 2201 Sterling Tower, Toronto.

The property of this company includes the old Westree or Champion Reef mine in Macmurchy township, in the West Shiningtree area, district of Sudbury. It consists of a group of four claims, on which previous operators put down two shafts, one to 500 feet and the other to 100 feet. They established levels at 240 and 500 feet, where they did 325 and 780 feet of lateral work, respectively. In addition a station was cut at a depth of 92 feet.

This shaft was dewatered in July, 1934, and 70 feet of lateral work was accomplished on the 500-foot level. Underground work was then suspended in favour of surface work for the balance of the year.

The old mining plant was used, which included a 95 h.p. boiler, a 10- by 12-inch hoist, and a 460-cubic-foot Ingersoll-Rand steam compressor.

An average of 19 men was employed under the direction of F. J. Sullivan. The mine address is Westree.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, is capitalized at \$2,000,000, in shares of \$1 par value. The executive officers and directors are: Harry Oakes, president; W. H. Wright, vice-president; A. L. Blomfield, managing director; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary; Albert Wende and Ernest Martin, directors. The mine and works are at Kirkland Lake, Teck township, district of Timiskaming.

An average of 1,299 men was employed during the year. E. W. Todd is mine superintendent.

The following is taken from the report of the superintendent for the fiscal year ending June 30, 1935:—

During the year, 833,094 dry tons of ore were treated, yielding 460,442 ounces of gold and 105,514 ounces of silver, having a gross value of \$16,026,108.57. The total production, after deduction of the federal bullion tax, amounted to \$14,578,936.13.

PRODUCTION RECORD

Period	Months	Tons milled	Gross value of bullion ¹	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918.....	9	14,948	\$372,352.35	\$100,000
Dec. 1, 1918, to Nov. 30, 1919.....	9	11,907	302,518.17	100,000
Dec. 1, 1919, to Nov. 30, 1920.....	12	18,889	525,278.38	80,000
Dec. 1, 1920, to Nov. 30, 1921.....	12	21,681	523,597.39	120,000
Dec. 1, 1921, to June 30, 1923.....	19	36,825	850,282.92	160,000
July 1, 1923, to June 30, 1924.....	12	24,223	590,119.98	160,000
July 1, 1924, to June 30, 1925.....	12	96,838	1,812,008.05	600,000
July 1, 1925, to June 30, 1926.....	12	125,676	2,233,475.85	700,000
July 1, 1926, to June 30, 1927.....	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928.....	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929.....	12	367,015	5,519,138.86	2,000,000
July 1, 1929, to June 30, 1930.....	12	467,648	6,609,728.42	2,600,000
July 1, 1930, to June 30, 1931.....	12	698,624	9,153,546.62	3,600,000
July 1, 1931, to June 30, 1932.....	12	834,434	13,798,128.33	6,000,000
July 1, 1932, to June 30, 1933.....	12	797,673	13,277,685.72	6,000,000
July 1, 1933, to June 30, 1934.....	12	836,991	16,382,274.27	6,000,000
July 1, 1934, to June 30, 1935.....	12	833,094	16,026,108.57	8,000,000
Total.....		5,638,763	\$94,710,609.30	\$39,020,000

¹Includes exchange premiums.

DEVELOPMENT FOOTAGE FOR THE YEAR

Level	Drift- ing	Cross- cutting	Rais- ing	Box- heling	Sub- drifting	Ore and waste passes	Total footage	Dia- mond- drilling	Sta- tion- cutting
	feet	feet	feet	feet	feet	feet		ft. in.	cu. ft.
200-foot.....	99.5	47.3	.....	.....	4	.....	150.8	420	.....
400-foot.....	228.7	71.3	113.9	69.2	117.6	.....	600.7	1,093	.....
600-foot.....	188.8	130.8	179.5	.....	392	.....	891.1	1,378	.....
800-foot.....	51.2	190	836.8	.....	805.7	.....	1,883.7	611 7	.....
1,000-foot.....	163.7	87.6	481.8	.....	900.9	.....	1,634	1,147 11	.....
1,200-foot.....	168.4	129.8	201	.....	395.6	.....	894.8	1,103 2	.....
1,400-foot.....	88.1	.....	152.5	.....	338.3	.....	578.9	70 6	60
1,600-foot.....	352.4	361.2	160.2	.....	97.4	.....	971.2	392 8	.....
1,800-foot.....	578.4	.....	49.2	.....	29.6	.....	657.2	263	.....
2,000-foot.....	1,015.3	176.7	535.9	.....	146.5	.....	1,874.4	866 6	.....
2,200-foot.....	444.6	.....	751.5	.....	372.9	.....	1,569	694 3	.....
2,325-foot.....	738.1	43.6	243	.....	123.6	.....	1,148.3	395 11	408
2,450-foot.....	697.8	.....	337.5	.....	135.2	.....	1,170.5	682 3	.....
2,575-foot.....	1,387.9	380.6	396.2	.....	339.8	.....	2,504.5	1,125 1	.....
2,700-foot.....	686.1	435	195.4	66.4	206	.....	1,588.9	465 4	.....
2,825-foot.....	272.9	114.5	532.3	.....	24	.....	943.7	1,114	.....
2,950-foot.....	1,208.8	194.4	102.6	.....	.....	.....	1,505.8	269 11	.....
3,075-foot.....	373.9	41.4	170	.....	.....	.....	585.3	440 4	.....
3,200-foot.....	258.2	84.7	.....	.....	.....	.....	342.9	391 1	.....
3,325-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,450-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,575-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,700-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3,825-foot.....	.....	92.1	.....	.....	.....	.....	92.1	706 9	.....
3,950-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4,075-foot.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4,200-foot.....	.....	11	.....	.....	.....	154	165	.....	.....
4,325-foot.....	.....	44.4	.....	.....	.....	93.7	138.1	.....	4,800
4,450-foot.....	284	44.3	.....	.....	.....	33.9	362.2	559 4	3,108
Total.....	9,286 8	2,680.7	5,439.3	135 6	4,429.1	281.6	22,253.1	14,190 7	8,376

SUMMARY OF ORE HOISTED FOR THE YEAR

Level	Ore from development	Ore from mining
	tons	tons
200-foot.....	184	2,657
400-foot.....	1,017	9,821
600-foot.....	650	48,684
800-foot.....	1,248	62,744
1,000-foot.....	687	31,970
1,200-foot.....	503	20,246
1,400-foot.....	380	31,034
1,600-foot.....	324	7,625
1,800-foot.....	1,154	4,227
2,000-foot.....	4,540	37,032
2,200-foot.....	3,007	63,515
2,325-foot.....	1,583	93,575
2,450-foot.....	1,798	147,262
2,575-foot.....	1,354	133,980
2,700-foot.....	1,862	43,174
2,825-foot.....	39	35,508
2,950-foot.....	2,045	17,253
3,075-foot.....	282	12,692
3,200-foot.....	54	3,036
3,450-foot.....	.....	8
4,450-foot.....	423	.....
Total.....	23,134	806,043

SUMMARY OF DEVELOPMENT WORK PERFORMED SINCE THE
BEGINNING OF OPERATIONS

	Feet
Drifting.....	121,852
Crosscutting.....	31,335
Raising.....	78,934
Subdrifting.....	16,143
Ore and waste passes.....	11,647
Shaft-sinking.....	7,998
Shaft-raising.....	1,340
Shaft-slashing.....	761
Winze-sinking.....	1,151
Diamond-drilling.....	104,931
	cu. ft.
Box-holing.....	337,636
Station-cutting.....	761,681
Sumps.....	57,068

STATEMENT OF COSTS FOR THE YEAR

	Cost per ton milled
Development.....	\$0.399
Mining.....	3.515
Milling and refining.....	1.264
Marketing bullion.....	.072
General and administrative expense.....	.249
Operating cost.....	\$5.499
Depreciation.....	1.053
	\$6.552
Provision for taxes (exclusive of bullion tax).....	1.248
Total cost.....	\$7.800

Development

During the period, development drifting was limited almost entirely to further exploration in the No. 1 or south vein zone. Total drifting amounted to 9,286.8 feet, of which 3,238 feet were driven in ore averaging 0.77 ounces over an average exposed width of 58 inches.

An ore shoot opened up in No. 1 vein on the 1,800-foot level, near the west side of the property, was extended to the 2,700-foot horizon. The average length of this ore body was 380 feet, and its width, as indicated in preparation for stoping, was 13 feet. Its downward continuation has been determined by diamond-drilling at the 2,825-foot level.

In a section of No. 1 vein situated to the east of No. 1 shaft, further development has proven a continuous ore body extending from the 1,800-foot level to a minimum depth of 3,200 feet. The average length of this occurrence was determined to be 480 feet, and the average width 14 feet.

Other ore shoots, more erratic in character, were discovered in the central section of the No. 1 vein zone. These may be mined profitably at the prevailing market value of gold.

The relative importance of No. 1 vein at the present time is indicated in the table below:—

TONS HOISTED PER MONTH FROM NOS. 1 AND 2 VEINS

Month	No. 1 vein		No. 2 vein		Total
	tons	per cent.	tons	per cent.	
July, 1934.....	27,397	41.47	38,660	58.53	66,057
August, 1934.....	32,847	45.59	39,209	54.41	72,056
September, 1934.....	27,516	42.12	37,809	57.88	65,325
October, 1934.....	36,141	49.48	36,901	50.52	73,042
November, 1934.....	33,592	48.61	35,507	51.39	69,099
December, 1934.....	29,816	42.45	40,423	57.55	70,239
January, 1935.....	30,878	43.37	40,315	56.63	71,193
February, 1935.....	26,771	41.65	37,505	58.35	64,276
March, 1935.....	31,795	46.05	37,244	53.95	69,039
April, 1935.....	29,563	43.24	38,799	56.76	68,362
May, 1935.....	24,276	34.12	46,869	65.88	71,145
June, 1935.....	28,050	40.45	41,294	59.55	69,344
Total.....	358,642	43.25	470,535	56.75	\$29,177

Development of No. 1 vein has been stressed in order to permit the extraction of ore from this hanging-wall zone, in advance of mining out the footwall ore bodies situated in No. 2 vein.

At the end of the year, there was exposed in drift backs a total of 16,540 lineal feet of ore in which no stoping had been done. The indicated average grade before slashing was 0.67 ounces per ton across 61 inches. Of the total, a length of 10,696 feet was in No. 2 vein and 5,844 feet in No. 1 vein.

The success attending exploration work in the upper and middle levels of the mine, coupled with the present higher value of gold, continues to render unnecessary any immediate further development of lower horizons.

No. 5 Shaft

To expedite the early removal of all ore in the upper and intermediate levels, it was decided to construct a new main hoisting shaft from surface to the 3,950-foot horizon. This No. 5 shaft was started in the footwall of the No. 2 vein zone, a location advantageous from the standpoint of economy of construction and operation, as well as safety from possible subsidence of ground over stoped areas.

Crosscuts were started on certain levels to connect present workings with the new shaft location. From these and other crosscuts, raises will be driven, from which the shaft and station excavations will be completed.

In order to maintain the desired location for No. 5 shaft in the footwall, it was necessary that the upper 70 feet be sunk through the bed of Kirkland lake, now filled with tailings. This work was placed on contract in the hands of the Foundation Company of Canada a reliable firm capable of successfully completing this particular type of undertaking.

Stoping

All lower new stoping operations, in No. 2 vein, were started on a filled square-set rill method, considered to be most suitable to the ground conditions. A start was made to prepare for mining, under this method, a block of ground extending from the 2,450- to the 3,075-foot levels. New work consisted mainly of slashing drift walls, timbering, and driving fill raises.

Stoping was resumed on the 2,575- and 2,700-foot levels, using the rill method. Slashing of drift walls in No. 1 vein was partially completed to the 2,825-foot level, and a number of new stopes were started. During the year, 473,022 tons of backfill were placed.

The position of the mine, in regard to reserves of ore, broken and in place, was fully maintained.

Milling

Large-scale research work was continued throughout the year, resulting in further increase in extraction. A new precipitation and refining plant was completed, to replace the previously existing installation, which had become inadequate to serve present requirements.

Lakeland Gold, Limited

Lakeland Gold, Limited, was formed to take over the assets and liabilities of Lakeland Gold Mines, Limited. The shares of the old company were exchanged at the rate of four shares of the old company for one of the new. The company owns 1,120 acres at Wolf lake, Maisonville township, district of Timiskaming. The company is capitalized at 2,000,000 shares, of which 1,100,000 are issued. The officers and directors are: F. A. Pollard, president; M. D. Wynman, secretary-treasurer; A. R. Timms, first vice-president; B. Thorner, second vice-president; Robert Johnston, T. Brittain, Thos. Pope, Bruce Mason, directors. Geo. Schmelzle is mine manager. The head office is at 19 Sun Life Building, Hamilton. The mine address is Bourkes.

The following work was done from March 24 to May 15, 1934: crosscutting, 80 feet; drifting, 412 feet; and raising, 89 feet. The mine is being kept pumped out.

Lakeside-Kirkland Gold Mines, Limited

Lakeside-Kirkland Gold Mines, Limited, owns 7 claims in Lebel township, district of Timiskaming. The original company, Queen Lebel Gold Mines, Limited, sold its assets to the Queen Lebel Gold Mining Company, Limited, the shareholders to receive one share of the new company for two of the old. Later, in 1934, the name of the company was changed to Lakeside-Kirkland Gold Mines, Limited, the exchange of shares being made on a basis of one for one.

The capitalization is 3,000,000 shares of \$1 par value. A permanent directorate has not yet been appointed. At present E. B. Knapp is managing director; and E. B. Wood, director.

The mine operated from May 2 to November 2, 1934, with an average force of 22 men. During that time 600 feet of drifting and crosscutting and 1,700 feet of diamond-drilling were done on the 300-foot level.

The plant consists of: 2 locomotive-type boilers, of 40 h.p. each; a 400-cubic-foot compressor; and an 8- by 10-inch single-drum steam hoist.

Richard Callin was superintendent. The mine address is Kirkland Lake.

Lebel Oro Mines, Limited

Lebel Oro Mines, Limited, was incorporated in 1920, and the present authorized capitalization is 3,000,000 shares of \$1 par value. The officers and directors are: W. J. Green, president; F. E. Pentz, vice-president; P. Fahrenholtz, secretary-treasurer; W. H. Englebright and J. R. Hetherington, directors. The executive office is at 703 Northern Ontario Building, Toronto.

The property of this company includes the old Long Lake mine, located in township 69, district of Sudbury.

Operations at this mine were suspended at the end of February, 1934, following the dewatering and sampling of the old workings. Late in June the construction of a 200-ton mill was started, which was completed at the end of October. Work was then suspended, but is expected to be resumed in the spring of 1935, when it is planned to start milling the tailings from the original operation.

Lee Gold Mines, Limited

Lee Gold Mines, Limited, was incorporated in 1931, with an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary; D. A. Ampleford, treasurer; M. J. Shunsby, M. D. Gray, and E. M. Howells, directors. The head office is at 244 Bay Street, Toronto.

In 1933 the company acquired a group of 17 claims in Greenlaw township, in the Swayze area, district of Sudbury. Surface work was started in April, 1933, followed by 2,000 feet of diamond-drilling. The installation of a mining plant was started in January, 1934.

A 2-compartment vertical shaft was started in March. It was sunk to a depth of 275 feet, and levels were established at 125 and 250 feet. Underground work was suspended in November. A total of 480 feet of drifting, and 624 feet of crosscutting was accomplished on the 125-foot level, and a total of 35 feet of drifting and 400 feet of crosscutting was done on the 250-foot level. The property was closed down at the end of January, 1935.

The plant installed included two 33 h.p. boilers, an 8- by 12-inch AC hoist, and a 52.5-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, 2-storey office, 2-storey bunk-house, cook-house, stable, and powder-house.

An average of 21 men was employed during 1934. A. Jamieson succeeded R. E. Miller as manager.

Little Long Lac Gold Mines, Limited

Little Long Lac Gold Mines, Limited, was incorporated in January, 1933, with an authorized capitalization of 2,000,000 shares of no par value. The

officers and directors are: Jos. Errington, president; Thayer Lindsley, vice-president; L. A. MacDonald, secretary-treasurer; W. S. Morlock, A. B. Gordon, and D. M. Morin, directors. The executive office is at 25 King Street West, Toronto. The mine address is Geraldton.

The property is in the Little Long Lac area, district of Thunder Bay, two miles south of the Long Lac-Port Arthur branch of the Canadian National Railways.

During 1934 the 3-compartment vertical shaft was sunk an additional 269 feet to a total depth of 719 feet, and levels were established at 445, 570, and 695 feet.

The development work accomplished during the year on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
204-foot.....	156	.....	250
325-foot.....	740	.....	80
445-foot.....	756	442	.....
570-foot.....	380	.....	.....
695-foot.....	120	.....	.....
Total.....	2,152	442	320

In September a 48-mile hydro-electric power line was completed from the Northern Empire mine to the property. The original hoist and compressor were replaced by an Ingersoll-Rand double-drum electric hoist and a 1,250-cubic-foot Ingersoll-Rand electric compressor. The boiler plant was retained for heating and standby service.

A 150-ton mill was constructed and put in operation on November 24, 1934. A total of 5,485 tons of ore had been milled by the end of the year, which was obtained from the ore dump and from back-slashing, in preparation for stoping, on the 204-, 325-, and 445-foot levels.

The mill equipment includes a 15- by 24-inch jaw-crusher, a 5-inch Newhouse crusher, a 7- by 5-foot ball mill, a 54-inch Akins classifier, a 5- by 16-foot tube mill, a 36-inch duplex Akins classifier, two 28- by 12-foot Dorr tray thickeners, four 20- by 15-foot Dorr agitators, one 16- by 12-foot Dorr agitator, two 8- by 10-foot Oliver filters, a Merrill-Crowe continuous precipitation unit, six corduroy blanket tables, and amalgamation equipment. Approximately 60 per cent. of the gold is obtained by amalgamation, which is used on the primary classifier overflow and the tube-mill discharge.

Buildings erected during 1934 included a new dry-house, new general office, new 2-storey cook-house, hospital, school, a second 2-storey bunk-house, nine dwelling houses, mill, refinery, and assay office.

An average of 142 men was employed, of whom 27 were underground. A. A. Barton was in charge of operations, with A. Rennick as mill superintendent.

Lucky Cross Leasing Syndicate

The Lucky Cross Leasing Syndicate is capitalized at 700 units of \$50 each. The officers are: W. J. Cook, president; Gerald D. O'Meara, secretary-treasurer; S. A. Pain, managing director; R. J. Carter and Dr. R. J. Neelands, directors. The secretary's office is at the Bank of Commerce Building, Kirkland Lake.

In 1933 the syndicate obtained a lease on the Lucky Cross property in Teck township, district of Timiskaming. A further report regarding the work on the property is given under Golden Gate Mining Company, Limited, on page 96.

Lucky Kirkland Gold Mines, Limited

Lucky Kirkland Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value, 1,600,905 of which are issued. The officers and directors are: T. B. Armstrong, president; S. L. MacDonald, vice-president and manager; J. J. Gray, secretary-treasurer; G. C. Kirkpatrick, director. The head office is at 159 Bay Street, Toronto. The mine address is Swastika.

Operations were carried on during May and June, 1934, on the property in Eby township, district of Timiskaming, with an average force of 15 men. About 100 feet of drifting was done on the 400-foot level, making a total of 4,000 feet of lateral work to date. The shaft is 415 feet deep.

The mining plant consists of a 60 h.p. boiler, a 6- by 8-inch Jenckes hoist, and a 300-cubic-foot Ingersoll-Rand compressor. There is a camp to accommodate 30 men.

Macassa Mines, Limited

The capitalization of this company is 3,000,000 shares of \$1 par value. The officers and directors are: Robert A. Bryce, president; L. Soliague, secretary-treasurer; John D. Perrin, Henry M. Porteous, Thomas Riggs, and Arthur G. Slaght, directors. G. A. Howes is mine manager. The head office is at 85 Richmond Street West, Toronto. The mine office is at Kirkland Lake. About 134 men were employed at the mine during the year.

The company owns 6 claims, adjoining the Kirkland Lake Gold mine on the west, in Teck township, district of Timiskaming. On November 1, 1934, the company paid its initial dividend at the rate of 5 cents per share.

The following is an extract from the report of the mine manager for the twelve months ending March 31, 1935:—

Production

During the year 66,534 tons of ore were treated, from which \$1,058,958.29 was recovered, or \$15.91 per ton. The daily average milling rate was 182.3 tons at 91.95 per cent. running time. The average extraction was 93.89 per cent.

Construction

To bring the original plant and equipment in line with the rate of production and the amount of underground development work required, several additions were made during the year. The principal expenditures consisted of four cottages, air compressor, large hoist motor, raising headframe, underground equipment, new steel shop and small mill additions, as follows:—

Staff residences (4).....	\$11,605.10
Hoist and compressor-house equipment.....	18,152.92
Carpenter and electrical shop.....	257.03
Raising headframe, ore and waste bin, etc.....	7,102.97
Mill and sprinkler system additions.....	7,465.00
Mine equipment.....	17,650.55
New steel shop and equipment.....	3,615.77
Miscellaneous.....	6,400.45
Total.....	\$72,249.79

Development

While hoisting ore and waste with cages, new exploration and development was limited. To correct this condition, it was decided to change over to skip-hoisting which necessitated cutting underground loading pockets and raising the headframe. These additions were made

during the first five months of the fiscal year, since which time we have had ample hoisting capacity. Since the main shaft has now reached 3,000 feet in depth, this will permit the opening up of new levels at 2,575, 2,675, 2,825, and 3,000 feet. The drift on the 2,475-foot level, west of the shaft, has followed the main break, which has been strong and persistent so far. The face of this drift is now half way between the shaft and the western boundary of the property. Work here has disclosed short sections containing commercial values, but no workable ore shoot in this section has yet been found. The summary of development work is as follows:—

	1934-35	1933-34
	feet	feet
Drifting.....	5,988	3,483.5
Crosscutting.....	1,033	349
Raising.....	1,409	744
Shaft-sinking.....	481	.....
Station-cutting.....	91	30
Total.....	9,002	4,606.5
Diamond-drilling.....	3,489	2,701.5

Ore Reserves

To date, no level has been fully explored, but new ore shoots have been opened up on the 1,400-, 1,500-, 1,750-, 1,850-, and 2,675-foot levels during the past six months. Some of these shoots are not sufficiently developed to be included in the ore estimate. Taking only positive ore and not making any estimate of a partially developed good tonnage of similar grade nor including indicated lengths of lower grade, the following is an estimate:—

	Tons	Ounces per ton	Value per ton at \$35
Unbroken ore.....	56,900	0.44	\$15.40
Broken ore.....	11,600	.49	17.15
Surface dump.....	3,490	.43	15.00

With lateral work under way on five levels, and the shaft at sufficient depth to commence work on four more, the coming year will be one of intensive exploration with excellent possibilities of developing ore.

Operating Costs

All work, apart from capital expenditures, has been written off into the operating costs. The development and exploration costs include two major developments, namely, the 2,475-foot west drift and 481 feet of shaft-sinking, which amounts to \$0.72 per ton milled.

The operating costs, before provision for depreciation and taxes, are as follows:—

	Cost per ton milled
Development and exploration.....	\$2.44
Mining.....	2.27
Milling.....	1.70
Administration and general charges.....	.98
Total.....	\$7.39

The plant and equipment expenditures are now complete for the present scale of production, so that capital expenditures in the immediate future will be small.

McIntyre-Porcupine Mines, Limited

The authorized capitalization of this company is 800,000 shares of \$5 par value. The officers and directors are: J. P. Bickell, president; E. D. Fox, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston, and Bernard E. Smith. The head office of the company is at 15 King Street West, Toronto. R. J. Ennis is general manager. The mine address is Schumacher.

The company's main property is at Schumacher, in Tisdale township, district of Cochrane. Other holdings of the company are: (1) an option on a property in Hislop township in the new gold area east of Matheson on the T. and N.O. railway, which the company diamond-drilled during the summer and fall of 1934; (2) a property of approximately 400 acres in the Birch Lake area, which is now being worked by lessees, W. D. Cooper and P. A. Barry; (3) a 90 per cent. interest in approximately 390 acres adjoining the Howey mine in the Red Lake area; (4) a 50 per cent. interest with Temiskaming Mines Company, Limited, in the Blue Diamond Coal Company, Brule, Alta.; (5) an option to acquire Canadian Coal Fields, Limited, Hay River, Alta.; (6) an option on the property of O'Leary Malartic Mines, Limited, and other claims owned outright, at Mud Lake, Que.; (7) a 90 per cent. interest in a group of claims in the Beardmore area.

The following information regarding the property at Schumacher is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production	
Ore treated..... tons	862,100
Value per ton (0.294 ounces at \$34.67 ¹)	\$10.23
Gross value.....	\$8,819,660.27
Bullion recovered:	
Gold (242,235.876 ounces at \$31.34 ²).....	\$7,590,632.35
Silver (64,746.15 ounces at \$0.494).....	32,038.75
Total value.....	\$7,622,671.10
Recovered per ton (0.281 ounces).....	\$9.79
Less bullion levy.....	.94
Total value.....	\$8.85
Bullion marketing costs.....	29,105.52
Net value of bullion recovered.....	\$7,593,565.58

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912.....	12	14,500	\$7.00	\$101,555.16	\$5.25	\$76,166.38
1913.....	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15.....	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16.....	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17.....	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18.....	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19.....	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20.....	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21.....	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22.....	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23.....	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24.....	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25.....	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26.....	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27.....	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27, to Mar. 31, '28.....	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28, to Mar. 31, '29.....	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Apr. 1, '29, to Mar. 31, '30.....	12	550,495	8.46	4,657,188.00	8.05	4,433,626.45
Apr. 1, '30, to Mar. 31, '31.....	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73
Apr. 1, '31, to Mar. 31, '32.....	12	655,030	8.47	5,548,278.10	8.10	5,305,475.29
Apr. 1, '32, to Mar. 31, '33.....	12	736,300	8.45	6,224,493.40	8.12	5,981,714.69
Apr. 1, '33, to Mar. 31, '34.....	12	776,845	10.68	8,296,704.60	10.24	7,957,252.54
Apr. 1, '34, to Mar. 31, '35.....	12	862,100	10.23	8,819,660.27	8.85	7,622,671.10
Total.....		8,390,963	\$9.25	\$77,607,154.64	\$8.70	\$72,956,203.26

¹Average open market price.

²Market price less bullion levy.

Mining

	Tons
Ore broken in stopes.....	760,334
Ore from development.....	112,587
Total.....	872,921
Ore hoisted.....	858,179

Development

Development work amounted to 28,240 feet. This includes 15,803 feet of drifts, of which 2,063 feet was on line and 13,740 feet in vein material; of this, 6,980 feet was in ore averaging 0.300 ounces per drift width.

ORE RESERVES, 1934-35

	Tons	Fine ounces gold	Value at \$20.67
Estimated.....	3,219,460	1,046,226	\$21,625,486
Broken.....	211,021	57,600	1,190,320
Total.....	3,430,481	1,103,826	\$22,815,806
Average per ton.....		0.3217	\$6.65

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1934-35

Period	Drifts	Crosscuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	feet	feet	cu. ft.	feet
1.....	1,369.5	413	165			2,736		1,947.5	2,736		2,554
2.....	1,225	528	23			16,431		1,776	16,431		3,084
3.....	811	984	30			2,165		1,825	2,165		3,231
4.....	1,275	893						2,168			2,961
5.....	1,155	956	68					2,179			4,124
6.....	1,026	1,322	46					2,394			4,189
7.....	1,546	1,342	179					3,067			4,502
8.....	1,424	1,230	54					2,708			3,533
9.....	1,330	690	76					2,096			3,674
10.....	1,415	1,112						2,527			3,851
11.....	1,427	1,188	189					2,804			4,072
12.....	1,799	812	137					2,748			4,705
Total... Previous to date.	15,802.5	11,470	967			21,332		28,239.5	21,332		44,480
Total to date....	216,854.3	102,255.8	21,592.9	612.7	14,549.4	992,250	55,039	139,699	355,865.1	1,186,988	393,148

Operating Costs

	Total cost	Cost per ton ore milled
MINING:		
Exploration.....	\$79,495.17	\$0.0922
Development.....	441,489.81	.5122
Breaking and stoping.....	2,367,449.37	2.7461
	\$2,888,434.35	\$3.3505
Milling.....	619,581.39	.7187
Administration and general expense.....	102,880.62	.1193
Total.....	\$3,610,896.36	\$4.1885

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Shafts and winzes	Stations and sumps	Total cost	Cost per ton
Labour.....	\$1,154,985.22	\$137,487.85	\$84,047.38	\$7,366.67	\$181.61	\$9,521.57	\$1,393,590.30	\$1.6165
Explosives.....	112,936.41	44,593.08	34,181.76	1,776.64		176.14	193,664.03	.2246
Supplies.....	99,633.86	5,242.48	6,511.44	362.20	672.06	6,254.21	118,676.25	.1377
Power.....	74,983.03	13,788.38	7,360.87	1,740.79		81.44	97,954.51	.1133
Timbering.....	234,571.00				7,267.26	273.00	242,111.26	.2808
Shaft repairs.....	4,781.30						4,781.30	.0055
Backfilling.....	214,720.79						214,720.79	.2492
Steel-sharpening.....	36,199.72	12,025.96	7,396.65	779.32		93.79	56,495.44	.0655
Drill repairs.....	24,639.51	4,711.93	2,497.13	552.06		36.84	32,437.47	.0376
Surveying and engineering.....	33,385.43	6,261.57	3,300.53	780.50		42.42	43,770.45	.0508
Sampling and assaying.....	42,934.89	3,255.38	1,713.62	399.27			48,303.16	.0560
Pumping.....	10,807.43	1,926.85	1,043.40	247.81	29.22	133.25	14,187.96	.0165
Ventilating.....	6,198.23	1,073.25	542.50	127.69		8.90	7,950.57	.0092
Fire protection.....	209.64						209.64	.0002
Underground lighting.....	5,077.78						5,077.78	.0060
Tramming.....	89,269.28	14,016.69	7,678.50	1,705.36			112,669.83	.1307
Underground crushing.....	7,262.15	919.30					8,181.45	.0095
Hoisting.....	214,853.70	24,075.00			470.57	4,426.98	243,826.25	.2828
Total.....	\$2,367,449.37	\$269,377.72	\$156,273.78	\$15,838.31	\$8,620.72	\$21,048.54	\$2,838,608.44	\$3.2927
Less undistributed development.....							29,669.26	.0344
Exploration.....							\$2,808,939.18	\$3.2583
Total.....							79,495.17	.0922
Unit cost per ton.....	\$2.7461	\$0.3125	\$0.1813	\$0.0184	\$0.0100	\$0.0244	\$2,888,434.37	\$3.3505

SUMMARY OF MILLING COSTS

	Labour	Supplies	Shop repairs and maintenance	Power	Total cost	Cost per ton
Crushing and conveying.....	\$36,302.23	\$35,511.61	\$6,124.33	\$20,155.80	\$98,093.97	\$0.1138
Flotation.....	44,802.30	123,391.50	10,248.11	70,002.86	248,444.77	.2882
Cyanidation.....	39,636.12	168,594.36	4,379.39	25,984.98	238,594.85	.2768
Refining.....	6,622.20	9,059.34	548.26	1,248.74	17,478.54	.0203
Assaying.....	5,938.20	3,340.02	1,295.28	2,049.33	12,622.83	.0146
Mill alterations.....		2,791.53	1,554.90		4,346.43	.0050
Total.....	\$133,301.05	\$342,688.36	\$24,150.27	\$119,441.71	\$619,581.39	\$0.7187

ADDITIONS TO PLANT BUILDINGS AND EQUIPMENT

Miscellaneous surface buildings and equipment.....	\$27,771.01
Additional air compressor equipment.....	25,648.28
Auxiliary surface man hoist at No. 11 shaft.....	32,333.86
Mine timber treatment plant.....	28,909.10
Electric steam generator at main heating plant.....	7,917.84
Tailings disposal development and equipment.....	24,866.42
Transportation equipment.....	25,078.22
Miscellaneous underground equipment.....	38,732.58

Total additions..... \$211,257.31

General

In accord with the policy projected or outlined in last year's report, our development work and stoping operations were further extended into what was previously considered marginal ground. While this had the effect of decreasing the grade of ore treated, we increased the mill capacity to an extent sufficient to compensate, and the gross value of our production closely approximates the total of a year ago.

The results obtained in the process of extending old drives on the upper levels were as favourable as they were unexpected. A great deal of work must still be done to prove the actual extent of the ore bodies indicated or found. More extensive work in the upper levels necessitated

some changes in our underground programme and curtailed the amount of development originally planned from the No. 12 shaft.

On this lower horizon crosscuts have been advanced south through the quartz porphyry into the basic schists on the 4,175-, 4,475-, 4,925-, and 5,375-foot levels. On the 4,175-foot level, the No. 22 vein was intersected with results as previously described. On the other levels rock formation and structural conditions were as anticipated, but as yet no ore bodies of economic importance have been intersected. Drifting on the more promising veins crosscut to date is now under way.

McKenzie Red Lake Gold Mines, Limited

McKenzie Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, with 2,800,000 shares outstanding. The following are officers of the company: W. G. Armstrong, president; F. D. Reid, vice-president; H. M. Anderson, secretary-treasurer; M. F. Fairlie and G. W. Quinn, directors. The mine office is at Red Lake. The head office is at 509 National Building, Bay Street, Toronto.

The property is located on McKenzie island in Red lake, district of Kenora, Patricia portion, and consists of 11 claims, with an area of approximately 400 acres. This property was formerly known as the Martin-McNeely claims.

The McKenzie Red Lake Gold Mines, Limited, took over the property in April, 1933, and commenced construction of buildings and plant the following month. The plant was put in operation about August 1, 1933. By the end of 1933, the 3-compartment vertical shaft had been completed to a depth of 272 feet, and at the 150-foot level 98 feet of crosscutting and 372 feet of drifting on the vein had been done; at the 250-foot horizon 160 feet of crosscutting and 418 feet of drifting had been done.

Drifting on the 1st level had then showed 320 feet, averaging 0.38 ounces of gold per ton across 5 feet; and on the second level, 304 feet, averaging 0.36 ounces across 5.4 feet. The distance between levels on the dip of the vein is 140 feet. At the end of 1933 the estimated ore in sight was 37,819 tons, containing 13,992 ounces of gold.

In 1934 work was actively carried on throughout the whole year. The following extract is from a progress report made to the shareholders on November 22, 1934:—

Under date of November 12 last, Mr. Shaw, our general manager, estimates ore reserves of 97,900 tons, having an average value of 0.437 ounces per ton (\$15 at present gold price). This does not include the ore in the dump, nor any ore from drifting on the 450-foot level.

The mine development work has been continued on the 150-foot and 250-foot levels, and according to Mr. Shaw's report, this work has added to the ore lengths on these levels, so that we now have on the 150-foot level, one block of 400 feet with an average width of 5.4 feet, and another length of 150 feet with a width of 5.2 feet. On the 250-foot level there is continuous ore over a length of 580 feet and 5-foot width, containing ore of mine average, and also a short section 100 feet long and 5.2 feet wide of somewhat lower grade. Drifting in ore on the 250-foot level is proceeding at present.

Following the satisfactory results on these two levels, and in accordance with the recommendations of our engineer, it was decided to proceed with development to greater depth in order to obtain information to guide us regarding mill installation. This work has been accomplished by the sinking of an inclined winze on the vein from the 250-foot level, and the opening up of a 3rd level at a vertical depth of 350 feet. A limited amount of lateral work on the 350-foot level gave several good ore sections, and in doing this work we encountered a new vein branching from the main shear and striking west. This new vein was drifted on for a distance of about 165 feet in ore of mine average grade and width.

The winze was continued and has now reached a depth of 450 feet vertically, where a new level is being opened up. The results encountered in the sinking of the winze were highly satisfactory, and with the exception of a few places where the vein flattened or rolled, there was continuous ore from a point in a raise above the 250-foot level down to the present depth at the 450-foot level, making a total length on the dip of the vein of about 350 feet. The average width of the vein in the winze is 4.7 feet, and the values are higher than the mine average, with the best results encountered below the 350-foot level.

Following the milling tests, to which reference is made in the general manager's supplementary report presented at our annual meeting, your directors made arrangements for the

design and preparation of plans for a cyanide mill, which should give maximum extraction at minimum cost. Hydro-electric power being available, negotiations were entered into with the Hydro-Electric Power Commission of Ontario for a supply of power for operating purposes, and work was commenced on the construction of a power transmission line of about $5\frac{1}{2}$ miles in length. This work is about completed and the power should be turned on at our plant in December. During the summer, preparations were made to replace our steam plant by the installation of electrically driven equipment. New buildings to accommodate increased forces were erected, and in the meantime orders were placed for all materials, machinery, and supplies necessary for mill construction and operation. We were very fortunate in being able to effect delivery at the mine of everything needed before the close of navigation.

The construction of the mill, which is of steel frame with steel tanks and bins, all on concrete foundations, is now well advanced, and the roofing and sheeting of the main building is almost completed. A new steel headframe and mine ore bin are being erected. The initial capacity of the mill is estimated at 125 tons daily, and the design of the building and layout is such that additional units can be added at comparatively low cost to increase the capacity to at least 200 tons. According to the present plans of our manager, the mill should be turned over in February.

The electric power line mentioned in the above quotation was completed at the end of the year, and the 125-ton mill was nearing completion.

W. P. Mackle has been superintendent at the property since the beginning of operations. John W. Shaw is general manager.

McLaren-Porcupine Gold Mines, Limited

McLaren-Porcupine Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value, of which 2,300,000 have been issued.

The officers and directors are: Dr. W. M. McLaren, president; J. M. McLaren, vice-president and managing director; J. J. Gallagher, treasurer; N. W. Kingsland, Gerald Ruel and Robt. D. McLaren, directors. The head office and mine office are at South Porcupine. Stanley Saxton is manager.

The property consists of seven patented claims comprising about 300 acres in Deloro township, district of Cochrane. The property is one mile south of the Marbuan mine and about five miles from South Porcupine. During 1934 a small number of men were employed prospecting and mining from an open pit. A 3-ton Kennedy Nutt mill was operated for part of the summer on ore from this open pit. A 15-ton mill of the same type was installed late in December. Sixteen men were employed at the mine at the end of the year.

Power is supplied by a portable Sullivan compressor. Two Climax drills are used. The material from the pit is handsorted before being sent to the mill. By crushing to finer size than the Kennedy Nutt mill calls for, the tonnage being handled has been raised to between 20 and 25 tons per day.

MacLeod-Cockshutt Gold Mines, Limited

MacLeod-Cockshutt Gold Mines, Limited, was incorporated in September, 1933. It has a capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: F. G. MacLeod, president; W. H. Connell, vice-president and managing director; A. H. Cockeram, secretary-treasurer; A. Cockshutt and G. B. Webster, directors. The head office of the company is at 1001 Federal Building, Toronto. The mine-office address is Geraldton.

The property consists of 22 claims lying south and east of the Little Long Lac mine in the Little Long Lac area, Thunder Bay district. In the summer of 1933 the Connell Mining and Exploration Company held an option on the property and did 8,780 feet of diamond-drilling and a considerable amount of trenching and sank two pits to 15 and 30 feet.

In the spring of 1934, the company installed a mining plant consisting of two 60 h.p. locomotive-type boilers, a 520-cubic-foot compressor, and an 8- by 6-inch hoist with a 24-inch drum. Sinking was started early in the summer.

A 3-compartment shaft was put down and one level opened at the 150-foot level. Work done on the level consisted of: main crosscut north and south, 231 feet; north zone exploration crosscutting and drifting, 662 feet; central zone exploration crosscutting and drifting, 163 feet; and south zone exploration crosscutting and drifting, 726 feet. The results obtained were disappointing and underground operations ceased in December. A diamond-drilling campaign, started about the time of suspension of underground operations, has been planned as a further test of the north zone, which had provided the most favourable results.

Work on the property has been carried out under the management of C. H. E. Stewart. An average of 37 men was employed during the period of operation

J. Bruce McMartin

On October 10, 1934, J. Bruce McMartin of Montreal, acquired the property of the Dikdik Exploration Company, Limited, situated at Atigogama lake, Rickaby township, district of Thunder Bay. This property consists of a group of 9 claims, and is about 12 miles northwest of Kinghorn station, on the Port Arthur-Long Lac branch of the Canadian National Railways.

Work was commenced on this property in December, 1933, and a narrow high-grade vein was mined by an open cut on claim T.B. 11,071 to a depth of 50 feet over a length of 80 feet. In March a 2-compartment vertical shaft was started from the bottom of the open cut, and continued to a depth of 160 feet below surface. A level was established at 150 feet.

Underground operations were suspended from July until October. In December shaft-sinking was resumed, and the shaft had reached a depth of 233 feet by the end of the year. A total of 218 feet of drifting was accomplished on the 150-foot level during 1934.

Two shipments of sorted ore, totalling about 293 tons, were made to the Flin Flon smelter early in 1934. The recovery from this ore was 1,081 ounces of gold and 600 ounces of silver.

The plant installed included a 310-cubic-foot gasoline compressor, and a 6- by 5-inch Ingersoll-Rand single-drum air hoist. Buildings on the property consisted of a power-house, office, bunk-house, cook-house, stable, and powder-house.

An average of 12 men was employed, of whom 5 were underground. K. W. Fritzsche was in charge of operations. The mine address is Jellicoe.

McMillan Gold Mines, Limited

McMillan Gold Mines, Limited, was incorporated in 1926, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: R. L. Patterson, acting president; G. A. Foot, vice-president; Dr. F. C. Fraser, secretary-treasurer; C. B. Goldsborough, J. M. R. Corbet, W. J. Hussey, C. A. Durkee, G. M. Miller, and R. Martin, directors. The head office is at Sudbury.

The property is about 60 miles southwest of Sudbury, in Mongowin township, district of Sudbury, and is within 2 miles of the Little Current branch of the Canadian Pacific Railway. The mine address is Footbanks.

In the spring of 1934 work was started on the construction of a 125-ton cyanide mill, which was put in operation on August 13, 1934. An electric power line was constructed from Espanola to the property.

Underground operations were carried on throughout the year with the exception of June and July, when electric equipment was installed.

The development work accomplished during 1934, and the total to the end of 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
225-foot.....	340	365	.....	.....	32	32
325-foot.....	.....	1,355	.....	504	302	302
425-foot.....	.....	333	30	95	32	32
525-foot.....	.....	1,609	.....	639	45	45
625-foot.....	412	768	108	143	50	50
Total.....	752	4,430	138	1,381	461	461

Shrinkage stoping was started on the 225- and 325-foot levels.

The new plant installed included a 1,000-cubic-foot electric compressor, and an Ingersoll-Rand double-drum electric hoist. Buildings constructed included a mill, refinery, assay office, dry-house, manager's residence, office, and cook-house. The mill equipment installed included a 12- by 20-inch jaw-crusher, Newhouse crusher, 7- by 5 $\frac{1}{2}$ -foot ball mill, 5- by 26-foot Dorr classifier, two 30- by 12-foot Dorr thickeners, three 16- by 16-foot Dorr agitators, two 8- by 8-foot Oliver filters, and a Merrill-Crowe continuous precipitation unit. Up to the end of the year the mill treated a total of 12,313 tons of ore.

An average of 84 men was employed during the year. L. H. Heidenreich was succeeded by J. G. McGregor as manager. George Dunn was mine superintendent, and W. R. Dennis was mill superintendent.

Manitoba and Eastern Mines, Limited

Manitoba and Eastern Mines, Limited, is capitalized at 5,000,000 shares, of which 3,100,006 were issued, 2,000,000 shares being optioned to Bobjo Mines, Limited, for \$202,500.

The property consists of 16 claims in Strathy township, district of Nipissing. The head office is at 25 King Street West, Toronto. The officers of the company are: W. E. Hurd, president; W. G. Chipp, treasurer; T. M. Mungovan, secretary; R. J. Jowsey and L. K. Fletcher, directors. The mine address is Timagami.

The following development work was done during the year: shaft, 323 feet, with levels at 200 and 300 feet; 495 feet of crosscutting; 1,322 feet of drifting; and 2,243 feet of diamond-drilling. The plant consists of a new 700-foot Rand compressor, driven by a 160 h.p. Atlas Polar Diesel engine; a 50 h.p. boiler, locomotive-type, for heating; and a 7 h.p. Diesel D.C. lighting unit. A new double-drum, 6- by 8-inch hoist, air or steam, was installed.

An average of 16 men was employed during 1934.

Marbuan Gold Mines, Limited

Marbuan Gold Mines, Limited, was incorporated in 1933 with a capitalization of 1,000,000 shares of \$1 par value, of which 732,898 are issued. The officers and directors are: E. G. Kinkel, president; Jacob Betz, vice-president;

Henry Kobler, treasurer; R. P. Kinkel, assistant treasurer; G. R. Feine, secretary; Gustave R. Loesch, Henry J. Tiedt, and Clarence Leo, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine. Charles L. Hershman is mine manager.

The property, which consists of 5 claims adjoining the Buffalo Ankerite, in Deloro township, district of Cochrane, formerly belonged to March Gold, Limited, and was sold for the benefit of the bondholders when that company went into bankruptcy in 1933.

March Gold had sunk the main shaft to the 425-foot level, sunk a winze from 425 feet to 675 feet, and opened up four levels. In 1926 a 150-ton mill was installed; it was operated until the mine was shut down in 1932, during which time production totalled \$1,023,759. Milling was resumed by Marbuan Gold in July, 1934.

The following is taken from the report of the mine manager for the year ending December 31, 1934:—

Production

Dry tons treated.....	25,715
Mint returns.....	\$113,484.06
Average value per ton.....	0.135 ounces
Recovery per ton milled.....	\$4.41
Ore broken in stopes.....	23,007 tons
Ore broken in development.....	4,170 tons
Ore hoisted.....	26,787 tons
Waste hoisted.....	5,305 tons

Tonnage milled in 1934 was obtained from the Nos. 3, 5, and 6 vein workings on the 170-, 300-, 475-, 800-, and 1,050-foot levels.

Development

Drifting.....	1,478 feet
Crosscuts.....	371
Raises.....	517
Winze.....	380
Total.....	2,746
Stations.....	24,838 cu. ft.
Sumps.....	3,125
Total.....	27,963

No. 1 winze was completed in November to the 1,050-foot level. Stations were cut on the 800-, 925-, and 1,050-foot levels, and crosscuts started toward the No. 5 vein on the 800-foot level and the No. 3 structure on the 925- and 1,050-foot levels. The 405 sublevel was driven west for approximately 600 feet. Indicated stope extensions were prospected by a series of raises.

Milling

The mill treated 25,712 tons during the year at a cost of \$1.177 per ton.

Percentage of total possible running time.....	89.5
Tons treated per day.....	152
Tons treated per 24 hours running time.....	170
Average mill heads (figured at \$20.67).....	\$2.59
Average mill tails.....	\$0.21

† Tonnage milled in 1934 was obtained from abandoned stopes and lateral extensions in the Nos. 3, 5, and 6 veins on the 170-, 300-, and 425-foot levels.

MILL RECORD

Month	Tons milled	Daily average, tons	Heads per ton	Tails per ton	Total value, heads and tails	Bullion	Premium
July.....	4,356	150	\$3.03	\$0.203	\$13,198.68	\$9,418.76	\$6,259.31
August.....	4,889	157	2.41	.205	11,782.49	12,971.75	8,439.24
September....	4,492	149	3.01	.220	13,520.92	13,294.24	8,606.00
October.....	4,331	139	2.64	.230	11,433.84	11,863.23	7,779.31
November....	4,625	154	2.22	.190	10,267.50	10,174.70	6,620.45
December.....	4,707	151	2.30	.190	10,826.10	10,782.22	7,274.85
Total.....	27,400	150	\$2.59	\$0.21	\$71,029.53	\$68,504.90	\$44,979.16

N.B.—All values are figured on gold at \$20.67.

Ore Reserves

There are no positive ore reserves in the mine at present. Possible ore can be calculated in the Nos. 603 east and 505 east stopes on the basis of past production in these sections and check-sampling results obtained.

Level	Tons	Assay value	Total value
Back of stope to 475-foot (No. 3 vein).....	8,093	\$7.80	\$63,125.40
550- and 475-foot (No. 5 vein).....	3,775	4.86	18,346.50
Total.....	11,867	\$6.85	\$81,471.90

N.B.—All values are figured on gold at \$20.67.

BROKEN ORE

	Tons	Assay value	Total value
No. 5 vein.....	12,375	\$3.75	\$46,439.72

N.B.—All values are figured on gold at \$20.67.

Operating Costs

Month	Mining	Milling	Development	Total
July.....	\$2,859	\$1,274	\$1,289	\$5,422
August.....	2,543	1,142	1,647	5,332
September....	3,384	1,053	1,577	6,014
October.....	3,319	1,333	1,808	6,460
November....	2,666	1,102	1,571	5,339
December.....	2,833	1,155	1,539	5,527
Average cost per ton.....	\$2.934	\$1.177	\$1.572	\$5.682

Drifting per foot.....	\$13.32
Raising per foot.....	11.67
Sinking and stations per foot.....	78.30

Plant

The mill machinery and general equipment were overhauled and placed in operation. The mine pump was placed on the 1,050-foot level. The hoist was installed on the 475-foot level. Cars, cages, drill machines, and accessory equipment and supplies were purchased.

General

The main haulageway on the 475-foot level was retimbered and widened, and the existing 16-pound rail was replaced by 20-pound rail. Crosscuts were started on the 800-, 925-, and 1,050-foot levels toward the Nos. 5 and 3 structures.

Martin Bird Syndicate

The Martin Bird Syndicate owns 9 claims in Hearst township, district of Timiskaming. The officers and directors are: S. J. Bird, president; G. O'Meara, secretary-treasurer; Dr. R. Armstrong, J. Martin, and D. Lough, directors. John Campbell was mine manager.

During 1934 a shaft was sunk 125 feet, and about 358 feet of lateral work was completed. Operations ceased in November.

Matachewan Consolidated Mines, Limited

Matachewan Consolidated Mines, Limited, owns 21 claims, comprising 840 acres, in Powell and Cairo townships, district of Timiskaming. The authorized capital is 3,000,000 shares of no par value, of which 1,200,000 shares are issued to the Matachewan Canadian Gold, Limited, shareholders. The balance of the stock is optioned to Ventures, Limited, and Sudbury Basin Mines, Limited, to be taken up as money is expended on development. The officers and directors of the company are: Thayer Lindsley, president; H. H. Sutherland, vice-president; H. Whittingham, secretary-treasurer; W. J. Boland and Jos. Errington, directors. Ernest Craig is manager, and Thos. L. Wells is superintendent. The head office is at 25 King Street West, Toronto. The mine address is Elk Lake.

During the year a 100-ton mill was built and put into operation. In November 4,680 tons were milled, from which 679.39 fine ounces of gold and 99.49 ounces of silver were recovered. The following development work was done: raising, 478 feet; drifting, 1,780 feet; crosscutting, 703 feet; box-holing, 318 feet. The ore stoped amounted to 121,620 feet, or 6,081 tons.

An average of 56 men was employed during 1934.

Miller Independence Mines (1924), Limited

Miller Independence Mines (1924), Limited, successor to Miller Independence Mines, Limited, is capitalized at 3,500,000 shares of \$1 par value, of which 3,100,000 shares are issued.

The officers and directors are: F. L. Smith, Nantucket, Mass., president and treasurer; George McSherry, vice-president; D. E. Cushing, secretary; W. M. Byers, F. A. Robinson, and Angus Smith, directors. M. W. Hotchkin, consulting engineer, resigned at the end of the year. The head office is at 39 New Bank of Toronto Building, London, Ont. The mine office is at Boston Creek.

In 1932 the company acquired the property of the Allied Gold Mines, Limited, for 1,000,000 shares. The property consists of 560 acres in Pacaud township, district of Timiskaming.

The property was reopened in February, 1934, and shut down again in August. During the period of operation 185 feet of crosscutting and 1,049 feet of drifting were done on the 100-foot level. An inclined winze was sunk to a depth of 221 feet below the 100-foot level. After the underground work was stopped 400 feet of diamond-drilling was done from surface.

An average of 21 men was employed.

Minto Gold Mines, Limited

Minto Gold Mines, Limited, was incorporated in 1930, with an authorized capitalization of 8,000 shares of no par value. The officers and directors were:

John Knox, Jr., president; M. E. Knox, secretary-treasurer; A. Dorfman and J. Ingram, directors.

The property was formerly owned by Cooper Gold Mines, Limited, from whom it was leased and later purchased. It includes the Minto, Jubilee, and Cooper mines, all of which are located in township 29, range 23, in the Michipicoten area, district of Algoma.

Underground operations at the Minto mine were suspended in May, 1934. During the period of operation in 1934 a total of 10,243 tons of ore was mined and milled, of which 3,412 tons was obtained from the 1st level, 1,560 tons from the 2nd level, and 5,271 tons from the 3rd level. No development work was done. Later in the year a total of 1,035 feet of diamond-drilling was done from surface.

Following the suspension of underground operations at the Minto mine, the mining plant was transferred to the Jubilee mine, where underground work was started late in July. Stoping was commenced on the 3rd level, from which 11,946 tons of ore was obtained. This ore was given a preliminary crushing and transported by truck to the 80-ton cyanide mill at the Minto mine, where it was milled.

The plant included a 720-cubic-foot Ingersoll-Rand electric-driven compressor, and an electric hoist.

An average of 42 men was employed throughout the year under the direction of John Knox, Jr. The mine address is Wawa.

Moffatt-Hall Mines, Limited

Moffatt-Hall Mines, Limited, has a capitalization of \$5,000,000, in shares of \$1 par value. The officers are: L. R. Moffatt, president; and C. F. Tuer, Haileybury, secretary-treasurer. The mine office is at Swastika. The company owns 15 claims in Lebel township, district of Timiskaming.

In February, 1934, the property was leased to Hugh Jardine, who carried on operations until September 21, with an average force of 18 men. During this period a total of 3,178 tons of ore was hoisted and shipped.

On September 21 the Bidgood Kirkland Gold Mines, Limited, took over the lease on the property. From September 21 to the end of the year the latter company hoisted and milled 5,298 tons of ore. The total value of the ore milled during the year was \$87,084.08.

The following development work was done by the Bidgood Kirkland Gold Mines, Limited:—

	Feet
Raising.....	310
Drifting.....	70
Winze-sinking.....	16
Diamond-drilling.....	643

Munro Croesus Mines, Limited

Munro Croesus Mines, Limited, owns 160 acres in Munro township, district of Cochrane, 12 miles east of Matheson. The authorized capital is 40,000 shares of \$1 par value. The officers of the company are: Robert Coffey, president; J. E. Grant, Haileybury, vice-president and general manager; L. A. Lillico, secretary-treasurer.

During the latter part of 1934 the mill treated 205 tons, of which 25 tons was taken from the old surface dump. The value recovered was \$10,351.76. The property was closed in December, 1934.

Naybob Gold Mines, Limited

Naybob Gold Mines, Limited, was formed in 1932 to take over the property of Hayden Gold Mines, Limited, in Ogden township, district of Cochrane. It is capitalized at 3,500,000 shares of \$1 par value. The officers and directors are: R. J. Naylor, Rochester, N.Y., president and manager; Richard N. Clarke, vice-president; H. J. Haddleton, secretary-treasurer; Geo. E. Beggs, John G. Jones, Sherman J. Le Pard, and Jos. Montgomery, directors. The executive office is at 808 Genesee Valley Trust Building, Rochester, N.Y.

During 1934 the mine was kept pumped out until December, when underground work was started on the 300- and 700-foot levels.

Work on the 700-foot level is being confined to No. 703 vein. This is the most southerly vein of a group of three, which strike roughly southeast and dip to the southwest at about 55 degrees. On the 300-foot level a crosscut is being driven south to intersect the same vein.

About 44 men are employed. The mine address is Timmins.

Neville Canadian Gold Mines, Limited

Neville Canadian Gold Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: E. H. Dickenson, president; R. R. Brown, vice-president; W. G. Caulfield, secretary-treasurer; T. M. Mungovan and Paul Fisher, directors. The head office is at 710 Concourse Building, Toronto.

The property acquired by this company consists of a group of 9 claims in Churchill and Macmurchy townships, in the West Shiningtree area, district of Sudbury. It is about 23 miles by road from Westree station on the Canadian National railway, and was formerly known as the Wasapika-Ribble property.

Former operators sank a 2-compartment vertical shaft to a reported depth of 300 feet, with levels at 100, 200, and 300 feet, on which a total of 730 feet of lateral work is believed to have been accomplished.

Work was started on August 4 and suspended on December 15, 1934. A new headframe was erected, and the old buildings on the property, including a power-house, blacksmith shop, assay office, dry-house, bunk-house, cook-house, and office, were repaired. The old steam plant, including two boilers, totalling 81 horse-power, an 8- by 10-inch Jenckes hoist, and a 350-cubic-foot Ingersoll-Rand steam compressor, was overhauled and put in shape for use. The mine had been dewatered to the 100-foot level when operations were suspended.

About 14 men were employed under the direction of G. F. Milne.

North Shores Gold Mines, Limited

North Shores Gold Mines, Limited, was incorporated in November, 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: R. N. Palmer, president; E. E. Watts, vice-president; W. G. Bennett, secretary-treasurer; J. A. Ross and L. P. Wood, directors. The executive office is at 44 Victoria Street, Toronto.

The property held by this company consists of 600 acres located about 3½ miles south of Schreiber, on the main line of the Canadian Pacific railway, district of Thunder Bay.

When this property was taken over it had a 500-foot adit, from which some stoping had been done on a narrow high-grade vein. Underground work was started by this company in April, 1934, and during the balance of the year the

old adit was driven an additional 400 feet. A second adit was started 180 feet below the first, and driven in 400 feet from the portal.

In July, equipment was taken into the property for a 25-ton amalgamation mill and construction started. Milling was started on November 10, and a total of 602 tons of ore was treated during 1934. The ore was obtained from stoping from the 1st level adit. The mill was erected on the shore of Lake Superior at a point about half a mile distant, and 400 feet below, the 1st level adit. The ore was transported to the mill by truck.

The mill equipment included a 19- by 24-inch jaw-crusher, 10- by 14-inch jaw-crusher, 2 Kennedy Nutt mills, ball mill, Akins classifier, Wilfley table, D. S. A. flotation cell, corduroy-blanket tables, and amalgamation plates.

A power plant was erected, and the equipment installed included a 75 k.v.a. generator, driven by a 104 h.p. Diesel engine, and a 1,052-cubic-foot Ingersoll-Rand compressor, driven by a 240 h.p. Diesel engine.

An average of 27 men was employed under the direction of R. N. Palmer. The mine address is Schreiber.

Northern Empire Mines Company, Limited

The Northern Empire Mines Company, Limited, was incorporated in 1932, with an authorized capitalization of 10,000 shares of \$10 par value, which was increased in 1933 to 500,000 shares of \$1 par value. The officers and directors are: Fred Searls, Jr., president; H. E. Dodge, secretary-treasurer; G. B. Agnew and D. E. Thomas, vice-presidents; Carroll Searls and A. Douglas, directors. The executive office is at 14 Wall Street, New York. The mine address is Empire.

The property of this company is located at Empire, on the Port Arthur-Long Lac branch of the Canadian National Railways, district of Thunder Bay.

The development work accomplished during 1934 on the various levels, was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
150-foot.....			190
300-foot.....	1,260	63	143
450-foot.....	1,006	133	79
Total.....	2,266	196	412

Shaft-sinking was in progress at the end of the year, by which time the 2-compartment shaft had been sunk an additional 107 feet, giving it a total depth of 609 feet, and a station had been cut at the 600-foot level.

The 125-ton mill was completed and put in operation on March 13, 1934. A total of 22,507 tons of ore was treated during 1934, which was obtained from cut-and-fill stoping on the 150-, 300-, and 450-foot levels.

The equipment installed in the mill included a 9- by 12-inch jaw-crusher, 30 gravity stamps, amalgamation plates, an 8- by 18-foot Dorr classifier, a 4- by 7-foot Hardinge ball mill, a Denver Sub-A flotation unit, a 16- by 8-foot Dorr thickener, a 6- by 3-foot Dorr filter. Later in the year cyanide equipment was added, which included an 8- by 8-foot thickener, a 4- by 4-foot ball mill, Akins classifier, three 8-foot Denver agitators, and Merrill-Crowe continuous precipitation equipment.

An average of 83 men was employed, of whom 46 were underground. R. J. Hendricks was in charge of operations; P. E. Corrin was mine captain; and J. M. Cartan succeeded H. D. Hunt as mill superintendent.

O'Connell Gold Mines, Limited

O'Connell Gold Mines, Limited, is capitalized at 3,000,000 shares of no par value, of which 1,200,000 shares are issued. In 1934 the officers and directors were: J. J. Hollinger, president and manager; G. B. O'Connell, vice-president; A. G. Plaxton, secretary-treasurer; R. O. Wheatley, director. The head office is at 100 Adelaide Street West, Toronto.

The company owns 180 acres in Powell township, Matachewan area, district of Timiskaming. In 1934 a plant was installed consisting of a new semi-Diesel oil compressor of 350-cubic-foot capacity, a single-drum hoist, and a 60 h.p. boiler. During June and July a shaft was sunk 50 feet.

An average of 20 men was employed. The mine address is Elk Lake.

Orecana Trusts, Limited

The head office of Orecana Trusts, Limited, is at 1689 Board of Trade Building, Chicago. R. C. Orton is president.

Kozak Property

The company took over the Kozak property, which is located in township 28, range 26, district of Algoma, in 1933. It is less than a mile west of South Goudreau station on the Algoma Central railway.

A 6- by 8-foot vertical shaft was started late in 1933. Underground operations were suspended in the spring of 1934. The shaft was sunk to a depth of 110 feet, and a level established at 100 feet, where a small amount of lateral work was accomplished.

The plant used included a gasoline compressor and an air hoist. R. Tallack was in charge.

Michael-Boyle Property

The company took over the Michael-Boyle property, located in township 27, range 25, district of Algoma, and started operations in March, 1934. There is a 5-mile road from mileage 171½ on the Algoma Central railway to the property.

Previous operators had driven an adit for a distance of 300 feet, from which they did 200 feet of drifting. A shaft had been put down to a depth of 45 feet.

Underground work was started in April and suspended in July, 1934. The adit was driven an additional 33 feet, and 367 feet of drifting was accomplished, using a gasoline compressor. Surface work was done for the rest of the year. An average of 14 men was employed under the direction of J. A. S. Roussac.

Pamour Porcupine Mines, Limited

Pamour Porcupine Mines, Limited, was incorporated in March, 1934. It has a capitalization of 3,500,000 shares. The officers and directors are: G. H. Rainville, president; R. M. Macauley, vice-president; A. Lafontaine, secretary-treasurer; M. Kendall, W. Meen, A. D'Amour, P. Gelines, directors. The head office of the company is at 221 Notre Dame Street West, Montreal.

The holdings of Pamour Porcupine Mines, Limited, are an amalgamation of the properties of La Palme Porcupine Mines Company, Limited, the Three

Nations Mining Company, Limited (which has recently been held by private interests), and Porcupine Grande Gold Mines, Limited. The company is controlled and operated by the Quebec Gold Mining Corporation, which held an option on 2,000,000 shares of the company when it was incorporated. The holdings consist of 20 claims, all in the northeast quarter of Whitney township, district of Cochrane. The claims lie about 7 miles northeast of the Dome mine. The mine address is South Porcupine.

Work was started on the property in May, 1934. Diamond-drilling was commenced in June. During the year 5,966 feet of drilling was done, all from surface, making a total of 12,536 feet of diamond-drilling done on the property to the end of 1934.

Underground work was started in October. Prior to this time the shaft-sinking had amounted to 200 feet, plus the sump, and the following additional underground work had been done:—

	100-foot level	200-foot level
	feet	feet
Crosscutting.....	713	637
Drifting.....	1,018	737
Raising.....	140	100
Winze.....		33

During 1934 underground work was confined to the 200-foot level, 97 feet of crosscutting being done, and 523 feet of drifting.

At the end of the year there were 34 men employed at the mine. About half this number were employed underground, 7 at diamond-drilling, and the rest on surface. C. D. Stevenson is mine manager.

Parkhill Gold Mines, Limited

Parkhill Gold Mines, Limited, was incorporated in 1929, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: Sir Thomas Tait, president; G. F. Elderkin, vice-president; G. F. Racine, secretary-treasurer; G. M. McKee, Chas. Adams, and Dr. C. A. Peters, directors. The executive office is at 1835 Beaver Hall Building, Montreal, Que. The mine office is at Wawa. The property is located in township 29, range 23, in the Michipicoten area, district of Algoma.

During 1934, the 2-compartment 40-degree shaft was sunk an additional 276 feet to a total depth of 1,253 feet on the incline, and levels, the 8th and 9th, were established at 1,000 and 1,200 feet. Development footages accomplished on the various levels during 1934 were as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
1st.....			108
3rd.....	232		
4th.....	60S	106	124
5th.....			156
6th.....	43	73	113
7th.....	1,051	168	245
8th.....	1,413	207	355
9th.....	368	104	
Total.....	3,715	658	1,101

A total of 19,455 tons of ore was obtained from the mine during 1934, of which 15,170 tons was from stoping and the balance from development. Stopping was done by open-stopping methods on all levels from the 3rd to the 8th, inclusive, though the major production was from the 7th and 8th levels.

The cyanide mill was operated for 318 days during 1934, and treated a total of 19,431 tons of ore.

An average of 96 men was employed, of whom 62 were underground. R. E. Barrett was in charge.

Paymaster Consolidated Mines, Limited

Paymaster Consolidated Mines, Limited, was incorporated in 1930 and has an authorized capitalization of 9,000,000 shares of \$1 par value. The head office is at 204 McKinnon Building, Toronto. The officers and directors are: A. S. Fuller, president; E. H. Walker, vice-president and managing director; E. L. O'Reilly, secretary-treasurer; Chas. E. Cook, H. D. Rothwell, A. W. Hodgetts, C. J. O'Brien, directors.

The principal holdings of this company total about 1,600 acres. The properties are situated in Tisdale township, district of Cochrane, south and west of the Dome mine, the two properties being contiguous. Paymaster Consolidated Mines' holdings include property formerly held or controlled by the following companies: West Dome Mines, Limited; Dome Lake Mining and Milling Company, Limited; Standard Gold Mines, Limited; McLean Gold Mines, Limited; Consolidated West Dome Lake Mines, Limited; Premier Paymaster Mines, Limited; Bison Gold Mines, Limited; West Dome Lake Gold Mines, Limited; United Mineral Lands Company, Limited.

Paymaster Consolidated Mines have numbered the various shafts on their property from west to east. The following is a list with their depths and the approximate amount of development work done from each shaft:—

Shaft	Depth	Lateral workings
	feet	feet
No. 1 (old Paymaster).....	80	} 19,202
No. 2 " ".....	813	
No. 3 " ".....	400	
No. 4 (old United Mineral).....	253	1,545
No. 5 (old Dome Lake).....	1,097	23,537
No. 6 (old West Dome or Heinze).....	456	6,946

From the 1,050-foot level of No. 5 shaft, a winze has been sunk, and levels have been established at 1,200 and 1,325 feet.

There are two mills on the property, the old West Dome Lake cyanide mill of 150-tons capacity, not in use, and the former United Mineral Lands mill of 470 to 500 tons capacity, now in use.

Mining operations were started by the Paymaster Consolidated in November, 1933, in the No. 6 shaft area. By July, 1934, the No. 5 shaft workings were pumped out, and work was also started in this area.

In September, 1934, the ore reserves of the company were stated to include: in the No. 6 shaft area above the 400-foot level, indicated and probable, 35,000 tons, averaging \$11 per ton; in the No. 5 shaft area, in the old workings above the 1,050-foot level, indicated, about 10,000 tons, averaging \$9 per ton; surface

dump, 6,000 tons of low-grade ore. Former production at various times since 1915, from these two shafts, totalled \$1,114,821. Past production from the old Paymaster section totalled \$384,647.

Milling operations were started by Paymaster Consolidated on September 24, 1934. During the remainder of the year there were treated 13,824 tons of ore, derived from the following sources: from surface dump, 6,786 tons; from No. 5 shaft, 514 tons; from No. 6 shaft, 6,524 tons. From this tonnage production amounted to \$77,949.08.

Feed from the surface dump was stopped in December for the winter months. Tonnage was then stepped up from the Nos. 5 and 6 shafts. At the end of December the mill was handling about 140 tons per day, about 20 per cent. of which was coming from No. 5 shaft and 80 per cent. from No. 6 shaft. The ore from these shafts is hauled by trucks to the mill.

During 1934 No. 6 shaft, inclined at 62 degrees, was deepened 125 feet, from 331 feet to 456 feet, and the following additional underground work and diamond-drilling was done:—

	Drifting	Cross-cutting	Raising	Diamond-drilling
	feet	feet	feet	feet
From No. 6 shaft.....	2,037	368	287	1,271
From No. 5 shaft.....		28	21	1,055
From surface.....				602
Total.....	2,037	396	308	2,928

An average of 72 men per month was employed at the mine during 1934. Of this number 56.3 per cent. were employed underground; 25.9 per cent. on surface; 10.9 per cent. in the mill; and 6.9 per cent. in general construction work.

Chas. Cook is mine manager. The mill superintendent is D. Robinson. The mine superintendent during 1934 was G. R. McLaren, who resigned in January, 1935. His successor has not yet been named. The mine address is South Porcupine.

Pickle Crow Gold Mines, Limited

The property of the Pickle Crow Gold Mines, Limited, is located in the Pickle Lake-Crow River area, in the district of Kenora, Patricia portion. There are 59 claims in the group, comprising approximately 2,300 acres. The property lies about 6 miles east of that of Central Patricia Gold Mines, Limited. The mining camp is situated on claims Pa. 746 and 747. Transportation to the mine in summer is from Hudson or Collins on the Canadian National railway, by air route, or from Hudson by water. Scows starting from Hudson pass through Lac Seul and are taken across into Lake St. Joseph by means of Root river and a marine railway. These scows are then taken across Lake St. Joseph to a point about 20 miles from the mine, from which point supplies are delivered to the mine either by tractor or plane. Winter transportation starts from Savant Lake on the Canadian National railway, a distance of about 115 miles from the mine, and is entirely by tractor train except for supplies taken in by air from Hudson.

The company is capitalized at 3,000,000 shares of \$1 par value. It was incorporated January 8, 1934, and purchased property from Northern Aerial

Canada Golds, Limited. The latter company had previously taken over the property from Northern Aerial Minerals Exploration, Limited.

The officers and directors are: J. E. Hammell, president; A. L. Smith, vice-president; Robert Fennell, secretary-treasurer; G. A. Cavin, assistant secretary-treasurer; Mrs. Eola Hammell, director. The mine manager is Alex. G. Hattie. The head office is at 1406 Concourse Building, Toronto. The mine address is Pickle Lake, via Sioux Lookout.

Work was first done on the property in 1928. It was then dormant until 1933, when a steam plant, consisting of two 60 h.p. locomotive-type boilers, was installed. Other equipment included an 800-cubic-foot Canadian Ingersoll-Rand compressor, an 8¼- by 10-inch Canadian Ingersoll-Rand reversible steam hoist, and drill sharpener.

Shaft-sinking was commenced in September, 1933, and the same fall was carried to a vertical depth of 380 feet, with stations cut at the 125-, 250-, and 375-foot levels. The shaft has three compartments. Underground development has been carried on continuously since the shaft was finished. Up to November 30, 1934, the following underground work had been accomplished:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
125-foot.....	614	80	} 170 ¹
250-foot.....	1,179	185	
375-foot.....	1,378	264	
Total.....	3,171	529	205

¹From the 2nd to the 1st level.

Buildings on the property include a power-house, 125-ton mill, steel head-frame, blacksmith shop and steel sharpening shop, assay office, mine office, refinery, pump-house, switch-house, change-house, 3 warehouses, bunk-house, cookery, and residences. The average number of men employed at the mine during 1934 was 53.

Porcupine Peninsular Gold Mines, Limited

Porcupine Peninsular Gold Mines, Limited, was incorporated in July, 1921. The following year the holdings of the company, along with those of Porcupine Night Hawk Mines, Limited, Night Hawk Lake Mining Company, Limited, and Callinan-McKay Exploration Company, Limited, were merged into Night Hawk Peninsular Mines, Limited. In 1933, the assets of the Night Hawk Peninsular Mines were transferred to Porcupine Peninsular Mines, Limited.

The officers and directors of Porcupine Peninsular Mines, Limited, are: J. Albert McKay, Pittsburgh, Pa., president; J. H. Black, Toronto, vice-president; J. Ingram, Toronto, secretary-treasurer; J. R. Dodsworth, Jr., Pittsburgh, and G. A. Grover, Toronto, directors.

The company has an authorized capitalization of 3,000,000 shares of \$1 par value, of which 1,100,000 were issued in December, 1933. The head office is at 80 King Street West, Toronto. The mine address is Connaught.

The mine is located 10 miles from Connaught on the T. and N.O. railway, in the townships of Cody and Macklem, district of Cochrane.

Late in 1933, Anglo-Huronian, Limited, took an option on an unstated number of treasury shares, the shares to be received in return for work to be done

on the property. Management of the property was taken over by Anglo-Huronian, who commenced a diamond-drilling campaign, which continued to the end of December, 1934. Over 30,000 feet of diamond-drilling was completed. No drifting or crosscutting was done at the property by Anglo-Huronian. In past years the main shaft had been sunk to 440 feet, with levels at 80, 180, 300, and 425 feet. A winze had also been sunk from the 425-foot level, and from it levels opened at 525 and 625 feet.

On the property there is a 200-ton mill, which produced bullion valued at \$566,885 from 1924 to 1926. The property was inactive except for pumping operations from 1926 until 1933.

During 1934, Robert E. Dye, manager at the Vipond property of Anglo-Huronian, supervised drilling operations at the Porcupine Peninsular.

Ramore Gold Mining Company, Limited

The property of the Ramore Gold Mining Company, Limited, consists of a block of 20 claims in the township of Playfair, district of Cochrane, about two miles southwest of Ramore. Work on the property has been carried on since July, 1933. The present company was incorporated in September, 1934. The capitalization is 2,000,000 shares of \$1 par value, of which 800,000 shares have been issued.

The officers and directors are : C. W. Anderson, president; H. R. Grant, secretary-treasurer; H. N. Van Camp, Dr. S. Evelyn and Alex. C. Smith, directors. W. V. Hocken is mine manager. The head office address is Room 314, C.P.R. Building, Toronto. The mine address is Ramore.

Numerous test pits have been dug, and a shaft has been sunk to a depth of 60 feet.

An average of 10 men was employed.

Red Crest Gold Mines, Limited

Red Crest Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value. It was incorporated in May, 1934, with a Dominion charter. Officers and directors are: Horace G. Young, president; W. S. Lightball, vice-president; C. G. Macartney, secretary-treasurer. The head office is at 1002 McGill Building, Montreal, Que.

The property, located in Todd township, Red Lake area, district of Kenora, Patricia portion, was formerly known as the Rowan Discovery.

The following paragraph from M. E. Hurst's "Preliminary Report of Developments in the Red Lake Area during 1934," indicates the work being done since the formation of the company:—

On the Red Crest property, formerly known as the Rowan Discovery, considerable trenching and diamond-drilling have been done along a fracture zone that strikes in a northwesterly direction along a greenstone-granodiorite contact. Several quartz veins having, in places, a combined width of 20 feet, occur within this zone. Exploration to date is said to have indicated an ore shoot 222 feet in length containing 0.65 ounces gold over an average width of 5.1 feet. The auriferous portions of the vein matter appear to be intimately associated with narrow, fine-grained diorite dikes that intersect both greenstone and granodiorite. A mining plant is now being assembled on the property.

Financial difficulties resulted in operations being suspended late in the year, before the proposed shaft was started. J. M. Wilson was manager at the property during 1934. The mine office is at Golden Arm, Red Lake.

Red Lake Gold Shore Mines, Limited

Red Lake Gold Shore Mines, Limited, is capitalized at 5,000,000 shares of no par value. The officers and directors are: Charles E. St. Paul, president; Dr. Robt. W. Breuls, vice-president; Harry A. Newman, secretary-treasurer; Charles W. Gallagher, and Ira E. Hough, directors. The executive office is at 244 Bay Street, Toronto. The mine office is at Red Lake.

The property consists of about 1,100 acres and, as the name implies, is located on the shore of Red lake, Kenora district, Patricia portion. It is adjacent on the west side to the property of Howey Gold Mines, Limited. McIntyre-Porcupine Gold Mines, Limited, holds ground adjacent on the south side. The property was staked in the early Red Lake rush and considerable surface work was done then, but it was not until 1934 that a mining plant was installed, consisting of 2 locomotive-type boilers, 60 horse-power each, one 3-drill steam-driven compressor, a reversible steam hoist, air receiver, and pumping equipment. An office, combined cookery and bunk-house, manager's residence, pump-house, dry-house, hoist-house, boiler-house, blacksmith shop, shaft-house, and a 13,000-gallon water-tank have also been erected.

A shaft has been sunk to 187 feet, and 130 feet of crosscutting to the vein completed. On December 18, 45 feet of drifting on the vein had been accomplished. M. L. Bouzan is manager in charge at the property.

Richelieu Gold Mines, Limited

Richelieu Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. B. Stodart, president; G. C. Ames, secretary-treasurer; W. J. McDonough, W. R. Parker, R. Spreckels, and H. R. Drummond-Hay, directors. The head office is at 350 Bay Street, Toronto.

The property acquired by this company consists of a group of 15 claims in the Thunder Bay district, located on the northeast arm of Sturgeon lake, about 10 miles southeast of Savant Lake station on the main line of the Canadian National railway. It is about 4 miles northeast of the St. Anthony mine. The mine address is Savant Lake.

Surface work was started in May, and early in December, 1934, the sinking of a 2-compartment vertical shaft was undertaken. By the end of the year the shaft had reached a depth of 115 feet.

The plant installed included a 70 h.p. boiler, 600-cubic-foot Ingersoll-Rand steam compressor, and an 8- by 6-inch Ingersoll-Rand hoist. Buildings erected included a power-house, hoist-house, blacksmith shop, powder-house, office, bunk-house, and cook-house.

J. G. Harkness was in charge of operations.

Roche Long Lac Gold Mines, Limited

Roche Long Lac Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers and directors were: John R. Rea, president; P. J. Roche, vice-president; W. H. Beatty, secretary-treasurer; P. J. Graham, director. The executive office is at 200 Sterling Tower, Toronto.

This company acquired 57 claims in the eastern end of the Little Long Lac area, Thunder Bay district, in 1934. In the fall a 2-compartment vertical shaft

was put down to a depth of 115 feet. Underground work was then suspended in favour of diamond-drilling.

The plant used included a 20 h.p. boiler, a small steam hoist, and a 220-cubic-foot gasoline compressor.

The mine address is Hardrock.

St. Anthony Gold Mines, Limited

St. Anthony Gold Mines, Limited, was incorporated in 1921. The authorized capitalization was increased from 3,000,000 to 3,300,000 shares of \$1 par value in March, 1934. The officers and directors were: H. P. Bellingham, president; R. F. Taylor, vice-president; T. S. Giles, secretary; R. F. Cairns, treasurer; D. K. E. Fisher and D. M. Bellingham, directors. The head office is at 159 Bay Street, Toronto. The mine address is Savant Lake.

The property of the company is located at Sturgeon lake, 12 miles south of Savant Lake station on the main line of the Canadian National railway, in Thunder Bay district.

The 125-ton cyanide mill was completed and put in operation on May 12, 1934. Power is supplied by the company's hydro-electric plant, which is located about 8 miles from the mine.

Underground work was started in June for the first time since 1929. The development work accomplished up to the time operations were suspended in 1929 was as follows:—

Level	Drifting	Crosscutting
	feet	feet
100-foot.....	1,060	695
150-foot.....	950	385
250-foot.....	745	185
350-foot.....	1,037	200
500-foot.....	185	.....
Total.....	3,977	1,465

This work was done from a vertical 2-compartment shaft from surface to the 150-foot level, a vertical 2-compartment winze from the 150- to the 350-foot level, and another similar winze from the 350- to the 500-foot level. Some stoping had been done on the first four levels, and the ore treated by amalgamation. It is believed that there were about 50,000 tons of tailings left from this work, which could be re-treated at a profit in the new mill.

During 1934 the mine was dewatered to the 350-foot level only. No lateral work was undertaken. The ore in an old shrinkage stope on the 100-foot level was pulled, and some stoping done on the 150- and 250-foot levels.

Up to the end of the year the mill had treated a total of 21,618 tons, of which about 4,800 tons came from underground and the balance from the old tailings and ore dumps.

The steam hoist on surface was converted to electricity, and an electric hoist obtained for No. 1 winze. An 800-cubic-foot electric compressor was installed.

New buildings completed during the year included the hydro-electric plant, dry-house, refinery, assay office, and 2 bunk-houses.

During the year H. A. Darling, L. Weldon, and R. P. Teare were successively in charge of operations. An average of 70 men was employed.

Sakoose Gold Mines, Limited

Sakoose Gold Mines, Limited, was incorporated in June, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. H. Acres, president; M. J. Maloney, vice-president; D. McGrory, secretary-treasurer; M. S. Shulman, director. The head office is at 231 St. James Street West, Montreal, Que.

The property acquired by this company includes the old Sakoose mine, which is located about 6 miles south of Dymont, on the main line of the Canadian Pacific railway west of Fort William, district of Kenora.

In July work was started to dewater and sample the old workings, which are located on claim H.W. 416, and completed in October. In September diamond-drilling was started from surface and a total of 3,000 feet accomplished. The old workings were permitted to flood, and a new 2-compartment shaft was started at a point about 500 feet southwest of the old No. 1 shaft. By the end of the year the new shaft had been sunk to a depth of 30 feet and a plant was being installed, which included a 45 h.p. boiler, a 480-cubic-foot Sullivan steam compressor, and a 9- by 12-inch Jenckes hoist. Buildings erected during the year consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, manager's residence, and powder-house. D. H. Traynor was in charge of operations, succeeding W. C. Hood. The mine address is Dymont.

Saundry Syndicate

The Saundry Syndicate suspended work at the old Headlight mine, located 2 miles west of Mine Centre, district of Rainy River, at the beginning of February, 1934. About 30 tons of ore was mined on the 50-foot level, of which 13 tons was milled.

Three men were employed under the direction of A. E. Saunders.

Selected Canadian Golds, Limited

Selected Canadian Golds, Limited, was incorporated in March, 1932, with an authorized capitalization of 10,000 preferred shares of \$100 par value, and 15,000 common shares of no par value. The officers and directors were: D. M. Hogarth, president; G. G. Blackstock, secretary-treasurer; Halstead Lindsley, R. Livermore, W. T. McEachern, Quincy Shaw, and C. D. MacAlpine, directors. The head office is at the Bank of Commerce Building, Toronto.

In the summer of 1934 the company obtained an option on the old Sultana mine, located about 7 miles southeast of Kenora, in the Lake of the Woods area, district of Kenora. Work was started on October 1 to dewater and sample the old workings, following which diamond-drilling was started from underground.

Between 1891 and 1906 previous operators sank an 80-degree, 8- by 15-foot shaft to a vertical depth of 560 feet, and established eight levels, on which they did a total of 1,535 feet of lateral work. Stoping was done on all levels except the 8th. A 30-stamp mill was operated, and a production of between \$700,000 and \$1,000,000 obtained during the period of operation.

Between October 1, 1934, and the end of the year the company accomplished 1,809 feet of diamond-drilling. A total of 90 feet of lateral work was done on the 4th level, and 147 feet on the 7th level, for drill locations.

The plant used included two of the old 100 h.p. boilers, the old 700-cubic-foot steam compressor, and a new 9- by 11-inch Ingersoll-Rand steam hoist.

About 20 men were employed under the direction of Cameron McDonald.

Sinclair Mines Syndicate

The Sinclair Mines Syndicate holds a group of 16 mining claims in township 23, range 10, district of Algoma. It is about 8 miles east of Searchmont station on the Algoma Central railway.

During the early part of 1934 a 2-compartment vertical shaft was sunk to a depth of 50 feet, and 50 feet of drifting done at that level. The plant used included a 220-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings consisted of a bunk-house, cook-house, blacksmith shop, and powder-house.

Dr. Alexander Sinclair, Sault Ste. Marie, was manager of the syndicate.

S. B. Smith

In 1933 S. B. Smith acquired the Van Sickle property, claim S.S.M. 301, located in township 29, range 23, in the Michipicoten area, district of Algoma. It adjoins the Parkhill property on the east side.

Operations were commenced in April, 1934, and a 2-compartment, 45-degree shaft was started in May. By the end of the year the shaft was at a depth of 140 feet on the incline, and a level had been established at 119 feet. A total of 430 feet of drifting and 119 feet of raising was accomplished on this level.

A 15-ton mill was constructed during the year. The equipment included a Telsmith crusher, Kennedy-Nutt mill, Wilfley table, and amalgamation plates. It was operated only a few hours at a time in October for the equivalent of about four days continuous operation.

The mining plant installed included a 175-cubic-foot electric compressor and a small electric hoist. Electric power was obtained from the High Falls plant of the Great Lakes Power Company. Buildings erected included a power-house, blacksmith shop, bunk-house, cook-house, manager's residence, and powder-house.

An average of 22 men was employed under the direction of J. C. Canfield. The mine address is Wawa.

South Vermillion Gold Mines, Limited

South Vermillion Gold Mines, Limited, was incorporated in April, 1934, with a capitalization of 1,500,000 shares of \$1 par value. The officers and directors were: A. Pacitto, president; A. E. Broadley, vice-president; M. F. Burrows, secretary-treasurer; F. J. McFarlane and G. McLaughlin, directors. The head office is at 21 King Street East, Toronto.

The property held by this company consists of a group of three claims located on Bad Vermillion lake, about 3 miles southwest of Mine Centre, Rainy River district.

Work was commenced on April 16, and shortly afterwards a 7- by 12-foot vertical shaft was started. During the rest of the year a headframe, power-house, blacksmith shop, powder magazine, and office were constructed. A 50 h.p. boiler and a 125-cubic-foot steam compressor were installed but not used. By the end of the year the shaft had reached a depth of 40 feet, and sinking was still in progress with hand-steel and windlass.

About 10 men were employed under the direction of A. Pacitto. The mine address is Mine Centre.

Stanley Gold Mines, Limited

Stanley Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 300,000 shares of \$1 par value. Stanley E. Siscoe was president. The head office is at 231 St. James Street West, Montreal, Que.

The property is located in township 29, range 23, in the Michipicoten area, district of Algoma. It is about 5 miles by road from Wawa station on the Algoma Central railway.

Operations were continued throughout 1934. In January a mining plant was installed, and the electric power line was completed. Shaft-sinking was started in February. The 7- by 12-foot shaft, which had been sunk to a depth of 30 feet by hand-steel in 1933, was put down to a depth of 300 feet. Levels were established at 123 and 256 feet. The shaft has an inclination of 33 degrees to the 1st level, and one of 47 degrees from there to the bottom.

To the end of 1934 a total of 1,425 feet of drifting and 168 feet of crosscutting, had been accomplished. Operations ceased the end of December.

The plant included 2 electric compressors having a total capacity of 750 cubic feet, a 10- by 12-inch steam or air hoist, and a 48 h.p. boiler. Buildings erected during the year included an assay office and manager's residence.

An average of 23 men was employed, of whom 8 were underground. O. H. Adams was in charge of operations.

Stellar Gold Mines, Limited

Stellar Gold Mines, Limited, was incorporated in Manitoba in July, 1934, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: C. H. Miles, president; W. H. Laverty, vice-president; S. E. Fairs, secretary; and W. J. Hoover, director. The executive office is in Winnipeg.

A group of claims was acquired near Mine Centre in Rainy River district, and in September a 3-compartment shaft was started. Operations were suspended in October after sinking 68 feet.

The plant used consisted of a 15 h.p. vertical boiler, a 5- by 7-foot steam hoist, and a 310-cubic-foot GD gasoline compressor.

Straw Lake Beach Gold Mines Syndicate, Limited

Straw Lake Beach Gold Mines Syndicate, Limited, was formed in August, 1934, with an authorized capital of 115,000 shares of no par value. The officers and directors were: W. E. Segsworth, president; E. J. Kerswill, secretary-treasurer; R. J. Jowsey, J. D. Conover, L. L. Steindler, and J. A. Gairdner, directors. The head office is at 67 Yonge Street, Toronto. The mine address is Emo.

This syndicate acquired a group of 9 claims at Straw lake, district of Kenora, which is 35 miles north of Fort Frances by air. It is 70 miles by winter road from Emo, which is 20 miles west of Fort Frances on the Canadian National railway.

Following surface work, a 2-compartment vertical shaft was started late in October, 1934, and sunk to a depth of 105 feet. A level was established at 100 feet, on which 187 feet of drifting was accomplished by the end of the year.

The plant installed included a 310-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings erected consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, and stable.

Frank Carnegie was in charge of operations.

Swayze-Huycke Gold Mines, Limited

Swayze-Huycke Gold Mines, Limited, was incorporated in 1933 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: W. L. Doyle, president; F. G. Huycke, vice-president; A. B. Drake, secretary-treasurer; L. Guertin, W. C. Ryckman, and C. H. Martin, directors. The head office is at 372 Bay Street, Toronto.

The property of this company includes a group of 6 claims located in Cunningham township, in the Swayze area, district of Sudbury. It is 17 miles by road from Sultan on the main line of the Canadian Pacific railway.

A mining plant was installed in March, 1934, and shaft-sinking started. Operations were suspended in May, recommenced in July, and again suspended in September. The 2-compartment vertical shaft was sunk to a depth of 150 feet and a level established at 125 feet. When operations were suspended in September about 31 feet of drifting and 100 feet of crosscutting had been accomplished on this level.

The plant used included a 310-cubic-foot CP compressor, driven by a 50 h.p. Diesel engine, and an 8- by 10-inch air hoist. Buildings constructed included a power-house, blacksmith shop, powder-house, office, cook-house, and two bunk-houses.

An average of about 8 men was employed under the direction of W. McClintock.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares of \$1 par value. The officers and directors of the company are: Edward L. Koons, president; William L. Marcy, vice-president; W. S. Walton, secretary; Clark L. Ingham, treasurer; Welles V. Moot, managing director; C. E. Rodgers, general manager; Alfred H. Sharpe and Harry Yates, directors. The head office is at Kirkland Lake, and the executive office is at 300 Erie County Bank Building, Buffalo, N.Y.

The property is situated in the township of Teck, district of Timiskaming. An average of 263 men was employed during the year.

The following is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery, Troy ounces per ton
1930	75,408	\$690,400.14	0.44
1931	83,034	837,013.97	.49
1932	94,276	948,926.13 ¹	.49
1933	96,140	912,377.15 ¹	.40
1934	98,311	1,558,912.87 ¹	.52
1935	124,956	1,584,817.39 ²	.41

¹Included exchange on bullion.

²Including exchange on bullion, after bullion tax is deducted. Average price received for year ending March 31, 1935, was \$31.32 per ounce.

Mining

Year	Ore broken			Waste broken			Total ore and waste broken
	In stopes	From development	Total	Hoisted to surface	Used for backfill	Total	
1932.....	80,678	27,417	108,095	6,658	16,369	22,937	131,032
1933.....	66,130	37,467	103,597	21,774	5,347	27,121	130,718
1934.....	54,423	31,971	86,394	25,457	5,838	31,295	117,689
1935.....	93,883	37,161	131,044	11,812	10,623	22,435	153,479

Some 3,328 feet of work was done through ore, in drift and subdrift work.

Ore Reserves.—Broken reserves at the end of the year amounted to 82,990 tons. This was almost exactly equal to the amount shown at the beginning of the period.

Operating Costs

	Total cost	Cost per ton ore milled
1931:		
Development and exploration.....	\$212,792.08	\$2.563
Mining.....	267,376.14	3.220
Milling.....	106,575.54	1.283
General charges.....	34,187.94	.412
Administrative charges.....	21,213.75	.255
Total.....	\$642,145.45	\$7.733
1932:		
Development and exploration.....	\$184,936.28	\$1.962
Mining.....	285,365.41	3.026
Milling.....	112,630.68	1.194
General charges.....	49,478.61	.525
Administrative charges.....	24,594.16	.261
Total.....	\$657,005.14	\$6.968
1933:		
Development and exploration.....	\$227,278.95	\$2.364
Mining.....	249,907.58	2.599
Milling.....	105,168.81	1.094
General charges.....	48,907.65	.509
Administrative charges.....	23,437.97	.244
Total.....	\$654,700.96	\$6.810
1934:		
Development and exploration.....	\$235,067.63	\$2.391
Mining.....	217,517.25	2.213
Milling.....	111,849.51	1.138
General charges.....	48,073.77	.489
Administrative charges.....	34,774.84	.353
Total.....	\$647,283.00	\$6.584
1935:		
Development and exploration.....	\$242,173.47	\$1.938
Mining.....	263,644.48	2.109
Milling.....	151,620.64	1.213
General charges.....	44,840.04	.359
Administrative charges.....	39,000.00	.312
Total.....	\$741,278.63	\$5.931

By study of the above yearly figures it will be noted that the average operating cost, 1931 to 1935, inclusive, was \$7.023, or \$1 092 above 1935, with a reduction of 0.653 cents per ton in 1935 as against 1934.

Development and Exploration

Class of work	Year ending March 31, 1933	Year ending March 31, 1934	Year ending March 31, 1935	Total from beginning of operations to March 31, 1935
	feet	feet	feet	feet
Drifting	6,681	4,399.5	8,985	48,390.5
Crosscutting	4,201	2,347	2,688	24,825.5
Raising	3,029	2,464.5	1,905.5	13,738.5
Sublevel drifting	1,436	1,473.5	1,268.5	9,290.5
Box-hole raising	1,179	429	352	6,644.5
Winzing		97.5		97.5
Shaft-sinking		612		5,654
Total	16,526	11,823	15,199	108,641
Per cent. of crosscutting to total of crosscutting and drifting	38.7	34.8	23.2	34
Shaft stations and sump excavations	cu. ft. 5,610	cu. ft. 19,140	cu. ft. 840	cu. ft. 205,858
Diamond-drilling	feet 11,945	feet 6,713	feet 15,952	feet 77,026

No. 2 Shaft.—The greatest volume of exploration and development work done during the year was in the area north of the shaft, although a considerable amount was completed in the medium- to low-grade sections of the south vein system.

Mining operations were conducted on 15 of the 28 levels established at this shaft. The scope extended from 250 to 3,600 feet. The greatest concentration of effort was, however, immediately below, on, and extending to several levels above the \$75- and 2,500-foot horizons. From these chief bases an extensive horizontal area was profitably explored. This work continued to confirm what past history has indicated, namely, that ore occurrences in your mine are widespread and are not confined to main veins or definite zones.

Stopping and development to an increasing degree was done along contacts of sediment with porphyry, or altogether in sedimentary formation near the porphyry. General results here were such as to indicate that these ore bodies can be regarded as important producers when the area is more fully developed. Veins occurring in porphyry are, nevertheless, still the chief source of production.

No. 4 Shaft.—From this section 29.1 per cent. of total mill feed for the year was obtained. A fair tonnage of known ore remains, and further exploration of the more favourable ground is planned. This includes upper-level areas of Sylvanite's original claim, L. 2,227, and the recently purchased Rose Fraction, or claim L. 11,398.

Mill Addition

The mill increase to 350 tons per day, mentioned in the last annual report, was put in effect August, 1934. Since that time capacity has been further increased to about 400 tons, with continued satisfactory operation. Milling equipment was installed with a view particularly to fine grinding, and treatment of the lower-grade ore, made profitable by the increased price of gold.

Additional Buildings and Equipment

Exclusive of the mill enlargement, this includes the purchase of certain experimental units in the mill, a fireproof addition to the refinery, a building addition to the assay office, and the installation of a dust-collecting system. An addition was also made to the miners' change-house.

Summary

Tonnage milled for the year represented an increase of 26,645, or 27.1 per cent. over that treated in 1934, while tons of broken reserves were not decreased.

Production, after deduction of bullion tax, was slightly in excess of 1934; operating costs were reduced 65.3 cents per ton milled; milling costs were 7.5 cents higher. This last is chiefly

due to the fact that an abnormal amount of mill alteration and experimental work was charged to operation.

As mentioned above, mill capacity was increased chiefly to handle ore of lower grade than that treated during past years. In consequence it is planned to develop to a greater extent than previously the low- to medium-grade ore now indicated, the tonnage of which appears to be highly important in lengthening the life of your mine.

Diamond-drill and other exploration carried on during the year in large volume in both igneous and sedimentary formation, indicated extensive and promising areas. Development of these will be continued. It is further confidently expected that the mining of such ore, coupled with a continued and comprehensive programme of exploration in large and favourable sections as yet but slightly prospected, will lead to other important sources of ore.

Talisman Gold Mines, Limited

Talisman Gold Mines, Limited, is capitalized at \$1,000,000, in shares of \$1 par value. The property consists of 242 acres in Guibord township, district of Cochrane, situated about 13 miles east of Matheson, and is part of the property formerly known as the Gardner Guibord. The officers and directors are: James E. Grant, Haileybury, president; Hugh McIntyre, vice-president; J. W. Beilby, secretary-treasurer; R. J. Lillico, B. H. L. Symmes, and R. G. Meech, directors. The head office is at 364 Bay Street, Toronto.

During 1934 the following development work was done in the old shaft, which was sunk some years ago to 100 feet, with stations at 60 feet and 100 feet: crosscutting, 694 feet; raising, 30 feet; drifting, 374 feet. An average of 19 men was employed.

The plant consisted of two 60 h.p. return tube boilers, a 500-cubic-foot steam compressor, and a 6- by 8-inch steam hoist. The mine was closed down in the early fall of 1934.

Tashota Goldfields, Limited

Tashota Goldfields, Limited, was incorporated in November, 1932. It has an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: H. H. Vaughan, Montreal, president; Thomas Arnold, Montreal, vice-president; P. W. Ogden, Montreal, secretary-treasurer; W. A. Eden, R. J. Stokes, J. C. Rogers, J. A. Lindsay, and J. A. Griffith, directors. The head office is at Tashota.

The property is located 16 miles south of Tashota on the transcontinental line of the C.N.R., in the Onaman Lake area, district of Thunder Bay. This property was formerly owned by the Tashota Gold Mines, Limited.

The property has been worked intermittently since 1928, when shaft-sinking was first started. When operations were begun again in April, 1934, a total of 1,700 feet of lateral work had been done on the 100- and 200-foot levels, and the shaft was down 230 feet. Since then the shaft has been sunk to 366 feet, and a 3rd level is now being developed at the 325-foot horizon. Total later work done underground to December 11, 1934, has been reported to be 2,483 feet, divided as follows: on the 100-foot level, station and crosscutting 80 feet, drifting 430 feet; on the 200-foot level, station and crosscutting 326 feet, drifting 1,647 feet. J. D. Cumming is superintendent in charge of operations.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an authorized capital of 5,000,000 shares of \$1 par value, of which 4,807,144 shares are issued. The officers and directors are: Albert W. Johnston, chairman of the board; D. L. H. Forbes, president and general manager; George C. Miller, vice-president; Conrad E. Wettlaufer, secretary; K. P. Emmons, treasurer; P. Nugent Tapley, assistant-treasurer; J. W. Stephenson, assistant-secretary; John F. Lash, William W.

Reilley, John F. Thompson, and H. C. McCloskey, directors. R. J. Henry is general superintendent. The head office is at Kirkland Lake, and the executive office is at 25 King Street West, Toronto. An average of 738 men was employed during 1934 at the mine in Teck township, district of Timiskaming.

The following is an extract from the president's report for the 12 months ending August 31, 1934:—

During the fiscal year ended August 31 last, the tonnage of ore treated was practically the same as during the two previous years. The price of gold and its realizable value per ounce to your company (after deducting the new bullion tax levied by the Dominion Government) fluctuated between the limits of \$30.50 per ounce at the beginning of the fiscal year to a peak of \$31.80 per ounce during the early part of March, and was approximately \$30.80 at the end of the period. The average for the bullion sold during the fiscal year was \$32.394 per ounce. The average cost of producing gold increased from \$11.04 to \$15.04 per ounce.

The estimate of gold in "positive ore" decreased from 375,495 ounces at August 31, 1933, to 323,988 ounces at August 31, 1934, although the total footage of drifting increased during the period from 9,974.5 lineal feet to 11,163.5 lineal feet. The tonnage of ore produced from development decreased from 29,151 tons in the previous year to 21,749 tons.

At September 1 last, the mine ore tonnage to be milled during the current fiscal year was placed upon a reduced basis of approximately 1,050 tons per day, instead of approximately 1,300 tons per day during the previous year. Re-treatment of tailings which were sorted out and saved several years ago has been commenced and will partly offset this reduction of mine ore tonnage.

Mine workings within the ore zone were deepened from 5,074 feet to 5,735 feet, a vertical distance of 661 feet, which figure compares with 463 feet during the previous fiscal year. Taken as a whole and compared with the new level development results of other recent years, the new levels that were opened up during the year below the 40th show a diminution in both average grade and total tonnage per level, although results on the 45th level seem to indicate a return to better ore conditions. It now seems probable that the limit of depth for profitable mining will be reached sometime within the next three years. New ore in addition to that from deep levels is being developed in the older portions of the mine, where mining had ceased to be profitable under former conditions.

While decreasing earnings from gold production may be expected, present indications are that the Teck-Hughes mine can be profitably operated for several years to come. There is also the possibility of more favourable ore discoveries than were disclosed during the last year.

Liquid assets, consisting of cash, Dominion of Canada bonds, and gold bullion, amounted to \$3,572,734.52 at August 31, which compares with \$3,898,468.76 at the end of the previous fiscal year. The decrease in liquid assets is more than accounted for by the investment of over \$800,000 in the capital stock and bonds of Lamaque Gold Mines, Limited. Your company owns 70.8 per cent. of the capital stock of Lamaque Gold Mines, Limited, and all of its issued first mortgage bonds. The financing of the Lamaque enterprise is now being done entirely through the purchase of its bonds by your company. Mining and construction work to develop and equip the Lamaque mine for a capacity of 450 tons per day is planned for completion before the end of next October, while 225 tons per day of this capacity is expected to be available by the end of next June.

The following is taken from the general superintendent's report for the fiscal year ending August 31, 1934:—

During this period 474,700 tons of ore were treated. The recovery of bullion and precipitate was the equivalent of 181,453.51 troy ounces of fine gold, which realized \$5,877,973.88. After the addition of other income the gross revenue was \$5,983,525.03, or \$12.60 per ton of ore milled.

Including the sum of \$253,005.96 charged for depreciation on buildings and fixed plant, the total operating cost was \$2,730,010.72, or \$5.75 per ton. After making provision of \$224,016.30 for taxes, and adding \$19,104.50, a profit derived from the sale of bonds, the surplus was \$3,048,602.51. Following is an analysis of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration	\$442,813.22	\$0.93	\$2.44
Mining	1,322,603.21	2.79	7.29
Milling	457,355.19	.96	2.52
General expense	229,881.44	.49	1.27
Examination of new properties	24,351.70	.05	.13
Depreciation	253,005.96	.53	1.39
Total	\$2,730,010.72	\$5.75	\$15.04

At the end of the fiscal year the deepest working was the No. 3 winze, at a vertical depth of 5,735 feet. Lateral development on the block of levels from 35 to 40 was practically complete by the end of January, 1934, and the total length of ore found amounted to 2,596 feet, with an estimated average grade of 10.01 dwt. per ton. The block from 40 to 45 was partially developed on September 1, and the total length of ore found up to that time was 1,505 feet, with an estimated average grade of 8.91 dwt. per ton.

Classified under the usual headings the year's development was as follows:—

	Feet
Drifting.....	11,167.5
Crosscutting.....	3,529
Raising.....	5,862.5
Winzing.....	1,391.2
Total development.....	21,950.2

Diamond-drill exploration amounted to 12,179.8 feet. Ore produced from development amounted to 21,749 tons.

The technical estimate of "positive ore" reserve at September 1 is as follows:—

	Tons	Gold content in troy ounces	Average grade in pennyweights per ton
Broken ore.....	302,520	114,599	7.58
Blocked ore.....	460,843	208,489	9.05
Total.....	763,363	323,088	8.46

Teddy Bear Valley Mines, Limited

Teddy Bear Valley Mines, Limited, has a capitalization of \$10,000,000, in shares of \$1 par value, 5,000,000 of which are outstanding. The company was formed to take over the properties held by the Teddy Bear Valley Syndicate and Abitibi Mines, Limited.

The property consists of 1,500 acres in Holloway and Harker townships, district of Cochrane. Finances for development are furnished by the Teddy Bear Valley Syndicate. The syndicate has an office at 503 Royal Bank Building, Toronto. C. Ellwood Hoffmann is managing director.

During 1934 a shaft was sunk 300 feet and stations were cut at the 150- and 275-foot levels. On the 150-foot level, 400 feet of crosscutting and 200 feet of drifting were done, and a station was cut on the 275-foot level.

The equipment consists of a 100 h.p. locomotive-type boiler, a 10- by 12-inch steam hoist, and a 16- by 24-inch straight-line compressor of about 400-cubic-foot capacity.

An average of 20 men was employed. Edward H. Orser is consulting engineer at the property, and H. Smeaton is superintendent. The mine address is Lightning River.

Toburn Gold Mines, Limited

Toburn Gold Mines, Limited, has a capitalization of 2,000,000 shares of \$1 par value. The officers and directors are: H. A. Guess, president; R. F. Goodwin, vice-president; G. A. Brockington, secretary; Charles Earl, assistant secretary; J. C. Emison, treasurer; E. C. Corson, assistant treasurer; W. J. Boland and James Moore, directors; F. G. Hamrick, comptroller and auditor. The New York office is at 120 Broadway, and the Toronto office at 217 Bay Street, in care of W. J. Boland.

The mine is in Teck township, district of Timiskaming. During 1934 an average of 127 men was employed. M. W. Hotchkin, Kirkland Lake, is superintendent.

The following is an extract from the president's report to the shareholders for the fiscal year ending December 31, 1934:—

Surface exploration consisted of some trenching on Nos. 6 and 7 veins, the area believed to contain the north break. Sufficient encouragement was met to justify underground work in 1935.

Underground exploration activities at Toburn for 1934 consisted of 1,030 feet of diamond-drilling. Almost all the drill-holes were short, north or south horizontal holes put out in an effort to locate parallel vein structures.

Total development work done during the year 1934 amounted to 6,289 feet, all of which was above the 1,018-foot level. This development consisted of 3,030 feet of drifting, 1,067 feet of sublevel drifting, 1,043 feet of crosscutting, 608 feet of raising, 481 feet of box-holing, and 60 feet of slashing. Of this total, approximately 1,980 feet was done on ore, breaking 5,775 tons, which was sent to the mill. Approximately 91 per cent. of the development work was confined to the 542-, 667-, 792-, 893-, and 1,018-foot levels. Work done on the 1,029-foot sublevel is included in the total for the 1,018-foot level.

The more noteworthy results of the 1934 development were:—

1. Locating the 911-drift ore shoot on the 893-foot level, which is believed to be a branch of the 1,024-drift vein, which, in turn, is most likely the upward extension of the 1,215- and the 1,325-drift veins. This identifies two inclined vein structures dipping approximately 53° S. W. of the dike fault, one above the other, i.e. the 672-904 vein structure and the 911-1,325 vein structure.

2. Locating ore on the nearly vertical No. 11 vein structure at the A 100-foot level, 542-foot level, and 667-foot level, both east and west of the dike fault, intermediate between the A 100- and 542-foot levels.

3. Locating ore on the No. 7 vein structure above the A 200-foot level, which has good possibilities for extensions both downward and eastward.

Production figures for 1934 compared with those of the year 1933 are:—

Year	Tons milled	Average ounces gold per ton	Ounces fine gold produced	Percentage mill recovery
1933.....	36,913	0.659	23,020	94.7
1934.....	36,230	.583	20,401	96.6

The estimated ore reserves broken and unbroken at December 31, 1933, were 50,200 tons, averaging 0.66 ounces gold per ton, and at December 31, 1934, were 60,550 tons, averaging 0.63 ounces gold per ton.

This means that 46,580 tons of new ore, averaging 0.56 ounces gold per ton, were found and opened up by the exploration and development of 1934.

Earnings for the year 1934, after deducting administration and taxes, but before deduction of \$182,101.04 depreciation and depletion, were \$315,811.27.

Tom Johnson-Nipigon Mines, Limited

Tom Johnson-Nipigon Mines, Limited, was incorporated in 1931. The name of the company was changed from Kirkland Divide Gold Mines, Limited, to its present name in 1934. It has a capitalization of 2,000,000 shares of \$1 par value. The officers and directors are: P. H. Crawshaw, president; J. R. Scott, vice-president; M. O. Inglis, secretary-treasurer; Thos. Johnson and H. S. Shannon, directors. The head office is 1005 Bank of Hamilton Building, Toronto. The mine office is at Empire.

The company owns 6 claims in the Kowkash area and 11 claims adjoining the property of Northern Empire Mines on the west, in the Beardmore area, Thunder Bay district. The company also holds 300,000 shares in Nipsona Mines, Limited, a subsidiary of Tom Johnson-Nipigon Mines, which company was formed in 1934 to obtain control of 4 claims adjacent to those of the parent company. Some surface trenching and diamond-drilling has been done on the Kowkash property.

On the Beardmore claims surface work is reported to have shown one of the Northern Empire veins extending 234 feet northwest of the boundary, where it

averages 8 to 10 inches in width. At this point it is cut by a dike. West of the dike it has been traced another 125 feet, where its width ranges from 6 to 8 inches. Good values are said to have been obtained from this vein.

Sidney Muskin is the engineer in charge at the Beardmore property.

Vermilion Lake Gold Mines, Limited

Vermilion Lake Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of 15,000 shares of no par value. The officers and directors are: Dr. H. K. Mitchell, president; H. Dix Rogers, vice-president; J. C. Stewart, secretary-treasurer; John E. Clark and J. Bennett, directors. The head office is at 1005 Lumsden Building, Toronto. The mine address is Northpines.

The property consists of about 480 acres at Big Vermilion Lake, 7 miles from Hudson, on the Canadian National railway, district of Kenora, Patricia portion.

A considerable amount of surface work, trenching, and test-pitting has been done on the property. In September, 1934, control of operations was acquired by the Reward Mining Company, Limited, of British Columbia, on the basis of the Reward Mining Company receiving 8 per cent. of the net earnings. The company planned to diamond-drill the property during the first months of 1935.

Wawa Goldfields, Limited

Wawa Goldfields, Limited, was incorporated in 1933. The authorized capitalization was increased from 1,500,000 to 2,500,000 shares of \$1 par value in November, 1934. The officers and directors were: A. P. Earle, president; H. H. Racine, vice-president; P. C. Dings, G. S. Payne, and L. Beauregard, directors. The head office is at 616 Canada Cement Building, Montreal.

The property includes a group of 4 claims in township 29, range 23, in the Michipicoten area, district of Algoma. The mine address is Wawa.

During 1934 a total of 90 feet of drifting, and 209 feet of crosscutting was done on the 50-foot level. This work was done during May, June, and July. Some surface work was then done until November, when operations were suspended. A 375-cubic-foot Diesel compressor was used.

An average of 14 men was employed from May until November. A. C. Melkman was in charge of operations.

Wells Longlac Mines, Limited

Wells Longlac Mines, Limited, was incorporated in 1934 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. J. Felton, president; A. W. Burt, vice-president; F. E. Forrester, secretary-treasurer; E. C. McCracken and Chas. Palmer, directors. The head office is at 347 Bay Street, Toronto.

During 1934 this company took an option on the Stagee property, which adjoins the old Foley mine, in the Mine Centre area, district of Rainy River. Underground exploration was started in November, and by the end of the year a 2-compartment shaft had been sunk to a depth of 108 feet, and 20 feet of drifting had been accomplished on the 100-foot level.

The plant used consisted of a 20 h.p. boiler, a 5- by 7-inch steam hoist, and a 310-cubic-foot gasoline compressor. A. S. Dawson is mine manager. The mine address is Mine Centre.

The company owns a group of 15 claims in the Magnet Lake section of the Little Long Lac area, on which surface work and diamond-drilling was performed during the year.

Wendigo Gold Mines, Limited

Wendigo Gold Mines, Limited, was incorporated in October, 1933, with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: H. D. Tudor, president; H. G. Young, vice-president; H. R. Tudhope, secretary-treasurer; A. J. Bolton and W. G. Cameron, directors. The head office is at 701 Dominion Bank Building, Toronto.

The property of this company is located at Witch bay, on the Lake of the Woods, district of Kenora, and is 22 miles southeast of Kenora.

The plant installed included a 100 h.p. boiler, a 375-cubic-foot Ingersoll-Rand steam compressor, two 525-cubic-foot Ingersoll-Rand steam compressors, and an 8 $\frac{1}{4}$ - by 10-inch Ingersoll-Rand hoist. Buildings erected during the year included an office, blacksmith shop, dry-house, and assay office.

During 1934, the 2-compartment 80-degree shaft was sunk 399 feet to a total depth of 516 feet. Levels were established at 200, 350, and 500 feet.

A total of 1,000 feet of diamond-drilling was done from underground during the year.

The lateral work accomplished during 1934, and the total done to the end of 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
	feet	feet	feet	feet
50-foot.....		114		
60-foot.....		65		
100-foot.....	225	290		
200-foot.....	815	815	160	160
350-foot.....	225	225	55	55
500-foot.....	590	590	50	50
Total.....	1,885	2,099	265	265

The work on the 60-foot level was done from the old No. 2 shaft, which has a depth of 100 feet and connects with the main shaft workings at that horizon.

An average of 44 men was employed, of whom 12 were underground. C. L. Spencer was in charge of operations. The mine address is Kenora.

West Red Lake Gold Mines, Limited

West Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers and directors were: G. B. Hughes, president; A. J. Doane, vice-president; W. E. Robinson, secretary-treasurer; J. E. Streight, A. Cockeram, and M. R. Howey, directors. The executive office is at 609 Continental Life Building, Toronto.

The property consists of 27 claims in four groups located in the townships of Todd and Ball in the Pipestone Bay section of the Red Lake area, Kenora district, Patricia portion.

The main group consists of 9 claims, totalling approximately 375 acres. The mining plant is on claim No. 10,057, approximately 21 miles west of the Howey gold mine.

The mining plant and camps were erected in May and June, 1934. Buildings include a boiler-house, 45 by 35 feet; blacksmith shop, 16 by 22 feet; dry-house, 16 by 20 feet; warehouse, 12 by 14 feet; and powder magazine, 18 by 20 feet. The plant equipment includes two 60 h.p. locomotive-type boilers, a 7- by 10-inch double-acting reversible hoist, a 400-cubic-foot vertical-type compressor, and a No. 2 Gardner Denver steel sharpener.

In July a 2-compartment shaft, 11 by 6¹/₂ feet outside measurement, was started. This shaft was sunk to a depth of 205 feet, a level was established at the 200-foot horizon, and 95 feet of crosscutting and 298 feet of drifting was done. Work was discontinued at the property during the latter part of October, 1934. A. H. Honsberger was manager in charge of operations.

Witch Bay Gold Mines, Limited

Witch Bay Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 50,000 shares of \$1 par value. The officers and directors were: Henry Martin, president; H. G. Young, vice-president and managing director; H. R. Tudhope, secretary-treasurer; H. D. Tudor and A. J. Bolton, directors. The head office is at 357 Bay Street, Toronto.

The property of this company consists of two groups of claims adjoining the Wendigo mine on the east and west at Witch bay, on the Lake of the Woods, District of Kenora.

Work was started in August and suspended in December, 1934. During that period an old 30-foot shaft on the east group was cleaned out and sunk an additional 15 feet. Some surface trenching was also done.

The plant installed included a 60 h.p. boiler, a 4- by 6-inch hoist, and a gasoline compressor. F. M. Passow was in charge of operations. The mine-office address is Kenora.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors of the company are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerard F. Miller, treasurer; E. L. Miller, secretary and managing director; James Y. Murdoch and Oliver G. Donaldson, directors. The head office is at Fort Erie. The mine address is Kirkland Lake.

M. W. Summerhayes is general manager, and 440 men were employed during the year at the mine in Teck township, district of Timiskaming.

The following is taken from the general manager's report for the fiscal year ending August 31, 1934:—

During this period 330,741 tons of ore were treated, containing 207,655 ounces fine gold and 40,915 ounces of fine silver. There was realized from the marketing of this bullion, \$6,797,578.81.

The average grade of the ore going to the mill, at \$20.67 per ounce, was 0.66 ounces, or \$13.68 per ton, with a recovery of 0.63 ounces, or \$13.07 per ton, an extraction of 95.51 per cent.

ANALYSIS OF OPERATING COSTS

	Total	Cost per ton milled
Development, exploration, and pumping.....	\$357,223.79	\$1.080
Stopping.....	748,532.05	2.263
Transporting ore (hoisting, etc.).....	275,119.27	.832
Milling charges.....	459,090.54	1.388
Marketing bullion.....	32,060.15	.097
General surface charges.....	37,453.38	.113
Stock transfer and registrar charges.....	13,685.70	.041
Insurance, silicosis, workmen's compensation, property taxes, miscellaneous.....	83,026.89	.251
General and undistributed charges (storehouse, hospital, maintain misc. mine buildings, mine management and administration, interest and exchange, legal expenses, miscellaneous).....	125,792.04	.380
Depreciation buildings and equipment.....	274,762.70	.831
	\$2,406,746.51	\$7.276
Provision for taxes (exclusive of bullion tax).....	275,000.00	.831
Provision for depletion of mining properties.....	182,111.00	.551
Amount written off, shaft No. 4.....	170,299.62	.515
Total.....	\$3,034,157.13	\$9.173

SUMMARY OF DEVELOPMENT AND EXPLORATION
August 31, 1934

	Drifting	Shaft-sinking	Cross-cutting	Raising	Total footage	Diamond-drilling	Excavation
	feet	feet	feet	feet		feet	cu. ft.
August 31, 1933.....	119,464	10,681	42,492	7,987	180,624	87,805	364,938
Fiscal year.....	17,162		5,618	1,191	23,971	16,586	33,230
August 31, 1934.....	136,626	10,681	48,110	9,178	204,595	104,391	398,168

PRODUCTION RECORD, 1921-1934
(Based on gold at \$20.67 per ounce)

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced	Dividends
1921 (8 mos.)..	36,081	\$13.96	\$503,302	\$13.00	\$468,665	.....
1922.....	66,181	12.49	827,447	11.52	762,752	\$412,500
1923.....	79,242	10.48	830,992	9.52	754,978	206,250
1924.....	84,487	14.16	1,194,217	12.89	1,088,725	206,250
1925.....	147,939	14.49	2,148,554	12.93	1,913,401	550,000
1926.....	153,392	15.66	2,400,795	14.02	2,150,844	893,750
1927.....	209,164	11.77	2,455,460	10.51	2,151,916	1,237,500
1928.....	256,331	8.36	2,144,002	7.20	1,845,923	825,000
1929.....	188,238	10.29	1,938,552	9.25	1,741,872	.....
1930.....	220,430	12.20	2,687,828	11.03	2,431,896	275,000
1931.....	266,352	11.73	3,124,533	10.93	2,912,308	825,000
1932.....	295,525	12.85	3,796,295	12.00	3,546,903	1,100,000
1933 (8 mos.) ¹ ..	193,441	13.56	2,623,456	12.63	2,443,760	550,000 ²
1934.....	330,741	13.68	4,525,150	13.07	4,321,945	2,750,000
Total.....	2,527,544	\$12.34	\$31,200,583	\$11.29	\$28,535,888	\$9,831,250

¹In 1933, the fiscal year closing changed from December 31 to August 31.²April and July dividends only.

MILLING STATISTICS

September 1, 1933, to August 31, 1934

Ore milled	tons	330,741
Average value per ton		\$13.68
Gross value	\$4,525,149.92	
Loss in tailings	203,205.31	
Net value recovered		\$4,321,944.61
Average tons milled per day		906.14
Per cent. of possible running time		97.11
Tons 100 per cent. running time		933
Solution precipitated	tons	1,173,048
Solution precipitated per ton of ore	tons	3.55
Value per ton in tailings		\$0.614
Per cent. extraction		95.51
Cyanide consumed per ton of ore (K.C.N.)	lbs.	0.497
Zinc consumed per ton of ore	ounces	1.544
Zinc consumed per ton of solution	ounces	0.436
Lime consumed per ton of ore	lbs.	2.814
Steel consumed per ton of ore, ball mills	lbs.	2.52
Steel consumed per ton of ore, tube mills	lbs.	2.80
Cost of flotation reagents consumed per ton of ore		\$0.033
Average value of pregnant solution		\$3.68
Average h.p. consumed per day		2,451
Average h.p. consumed per ton milled		2.70
Power cost per h.p. consumed		\$58.96

N B —All values at \$20.67 per ounce.

ORE RESERVES ESTIMATE

	Tons	Ounces	Grade	Value ¹
On hand August 31, 1933	998,061	0.67	\$13.75	\$13,726,809
Developed in fiscal year	517,884	.60	12.44	6,441,538
Milled in fiscal year	1,515,945	0.64	\$13.30	\$20,168,347
	330,741	.66	13.68	4,525,150
Ore reserves, August 31, 1934	1,185,204	0.64	\$13.20	\$15,643,197

¹Calculated at \$20.67 per ounce.

ADDITIONS TO PLANT, BUILDINGS, AND EQUIPMENT

September 1, 1933, to August 31, 1934

Mill structure and equipment	\$216,946.99
Shops and equipment	12,872.55
Power-house and electrical equipment	6,947.42
Assay office, building and equipment	14,630.88
General surface and buildings	9,902.68
No. 4 shaft and hoist-house	8,038.80
Sprinkler system	30,665.45
New tailings line	12,364.90
Underground equipment	12,940.46
Total	\$325,310.13

Development

There were 517,884 tons of new ore developed, having an average grade of 0.60 ounces, or \$12.44 per ton at \$20.67 per ounce. A considerable quantity of this consists of low-grade ore actually developed in other years but which, due to the increased price for gold, can now be included in the reserves. After deducting 330,741 tons milled, there were 187,143 tons added to our reserves. Some 17,162 feet of drifting was done, of which 8,052 feet, or 47 per cent. was on ore.

A diamond-drill hole has intersected the north vein at the 4,500-foot horizon, showing the usual excellent structures and mineralization.

It is planned during the present fiscal year to prepare for a new interior shaft for developing the mine below the present bottom. This will consist of the necessary hoisting station and ore and waste passes to connect with No. 3 shaft and the upper portion of the shaft above the 3,900-foot level.

Milling

During the early months of the period under review, the mill alterations were completed and the full benefits of the various changes on the per cent. of extraction obtained. The pilot mill indicated a possible extraction of 96.2 per cent. This percentage was obtained in May last and has been bettered each succeeding month since that time.

General

A complete sprinkler system has been installed in the mill and shops, covering the most important fire hazards. This should reduce to a minimum the chances for a fire.

The finer grinding in the mill has introduced more base metals into our bullion, making a regulus carrying high gold values as a by-product. This is hard and expensive to reduce satisfactorily, and the bullion shipped is not easy to check with the mint. We have, in the last few weeks, worked out what appears to be a new refining process which will eliminate this trouble. If the further experiments in a larger way prove satisfactory, we propose to make the necessary changes in our refinery equipment to put this process into use.

Young-Davidson Mines, Limited

The officers and directors of Young-Davidson Mines, Limited, are: Gideon Grant, president; C. G. Knott, vice-president; F. M. McKay, secretary-treasurer; Jacob A. Davidson, A. Calvin Ross, Colin M. McLean, directors. The capitalization is \$3,000,000, in shares of \$1 par value.

The company owns a property in Powell township, district of Timiskaming, which is being operated under agreement by the Hollinger Consolidated Gold Mines, Limited. An account of the work done on the property appears on page 102 of this report. The mine address is Elk Lake.

Young-Shannon Gold Mines, Limited

Young-Shannon Gold Mines, Limited, was incorporated in 1932, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: C. T. Young, president; S. J. Defoe, secretary; W. C. Huff, treasurer; and A. J. Bolton, director. The head office is at 1 Toronto Street, Toronto.

The property of this company includes a group of 9 mining claims in Chester township, district of Sudbury. There is a 22-mile road from Makwa station on the Canadian National railway.

In June a 2-compartment vertical shaft was started on a small island in Clam lake. By the end of the year the shaft had been sunk to a depth of 100 feet, and 50 feet of drifting and 50 feet of crosscutting accomplished at that level. A total of 3,000 feet of diamond-drilling was done during the year.

The plant installed included a 45 h.p. boiler, an 8- by 12-inch steam hoist, and a 220-cubic-foot GD gasoline compressor. Buildings erected included a power-house, blacksmith shop, bunk-house, and powder-house.

An average of 12 men was employed throughout the year. C. T. Young was in charge of operations, with A. Taylor as mine captain. The mine address is Gogama.

GRAPHITE

Black Donald Graphite Company, Limited

The officers of the Black Donald Graphite Company, Limited, are: R. F. Bunting, president and manager; W. B. Bunting, vice-president; R. A. Telfer, secretary-treasurer.

The mine in Brougham township, Renfrew county, operated 90 days during 1934, and the refinery 144 days. About 2,000 tons of ore was hoisted and milled.

The company reports that owing to improvement in market conditions stocks of refined graphite on hand have been somewhat reduced.

An average of 28 men was employed during the period of operation. The mine address is Calabogie.

GYPSUM

Canadian Gypsum Company, Limited

The Canadian Gypsum Company, Limited, has a capitalization of \$300,000, divided into 3,000 shares of \$100 par value. The officers and directors of the company are: S. L. Avery, president; R. G. Bear, secretary-treasurer; O. M. Knode, C. F. Henning, Otis Wack, and J. E. MacLeish, directors. The head office is at 1221 Bay Street, Toronto. The head office officials are: B. S. Barns, agent and comptroller, and F. B. Gibbs, manager. Otis Wack, Windsor, N.S., is director of operations.

The company operates a gypsum mine and plant near Hagersville, in Oneida township, Haldimand county. All commercial gypsum products are produced at the plant, which includes a mill, wall board and block manufacturing buildings. During 1934 some 17,046 tons of rock were hoisted. An average of 30 men was employed. W. E. Allen, Hagersville, is superintendent.

The company also operates a quarry and lime plant at Guelph; a large gypsum quarry at Windsor, N.S.; a gypsum mill at Hillsborough, N.B.; a gypsum calcining mill at Iona, Cape Breton; and a winter gypsum storage depot at Deep Brook, N.S.

Associated with the company is the Gypsum Packet Company, Limited, operating four 7,000-ton freight and passenger steamers between Nova Scotia and United States ports.

Gypsum, Lime and Alabastine, Canada, Limited

Gypsum, Lime and Alabastine, Canada, Limited, has a capitalization of 2,000,000 shares of no par value. The officers are: R. E. Haire, president and manager; S. H. J. Reid, secretary-treasurer; W. E. Armstrong, Henry Cockshutt H. J. Haire, Jas. R. Inksater, G. H. Kranenberg, J. E. McConnell, R. S. McCurdy, N. L. Nathanson, W. C. Pitfield, and John F. Cameron, directors. The head office is at Paris, Ont.

The mine and mill at Caledonia, Seneca township, Haldimand county, was operated throughout the year. L. V. Robinson was superintendent, employing an average of 110 men.

There were hoisted 21,744 tons of rock. Of this, some 1,432 tons were sold and the rest was manufactured into landplaster, stucco, Paristone, Gyproc, dry Insulex, gypsum lath, and other building products.

In addition to the Caledonia mine, the company operates gypsum plants at Montreal, Winnipeg, Vancouver, and Calgary.

Lime plants are situated at Beachville, Elora, Hespeler, Milton, Limehouse, and Puslinch, Ont., and at St. Mark and Joliette, Que.

Quarries are operated at Mabou, N.S.; Gypsumville, Man.; and Salmon River, B.C. The alabastine plant is at Paris, Ont.

MOLYBDENITE

Phoenix Molybdenite Corporation, Limited

The Phoenix Molybdenite Corporation, Limited, has a capitalization of \$1,000,000, in shares of \$1 par value. The officers and directors are: F. L. Stinson, president and manager; E. A. Dempster, vice-president; W. G. Chipp, secretary-treasurer; John Thompson and George Joynt, directors. The head office is at 316 Excelsior Life Building, Toronto. The mine address is R.R. 2, Ashdad.

The mine in Bagot township, Renfrew county, was operated from April to October, 1934.

A blacksmith shop, transformer station, and mill were erected. The mill went into operation on August 15, and during the remaining period of operation treated about 200 tons of ore from surface, with a recovery of 3,300 pounds of concentrates.

At the end of September there were 31 men employed at the property.

NICKEL AND COPPER

Cuniptau Mines, Limited

Cuniptau Mines, Limited, has an authorized capital of 3,000,000 shares of \$1 par value. The property consists of 62 claims in Strathy township, district of Nipissing, two miles north of Timagami. The officers of the company are: B. W. Watkins, president; E. P. Muntz, vice-president; W. G. Watkins, secretary-treasurer. J. W. Morrison is consulting engineer, and S. S. W. Cole, mine manager. The head office is at 465 Bay Street, Toronto. The mine address is Goward.

To the end of January, 1935, the following work had been done. A 2-compartment shaft was sunk to a depth of 240 feet, with levels at 100 and 225 feet. Drifting and crosscutting amounted to 1,372 feet, and 55 feet of raising was done. A 50-ton blast furnace is being put into operation with the intention of treating the green ore.

An average of 40 men was employed.

Falconbridge Nickel Mines, Limited

The officers and directors of Falconbridge Nickel Mines, Limited, are: Thayer Lindsley, president; Halstead Lindsley and J. G. Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The authorized capital is 5,000,000 shares of no par value. The head office is at 25 King Street West, Toronto.

The company operates a nickel-copper property in Sudbury district. Ernest Craig is general superintendent; J. R. Gill, smelter superintendent; Angus MacDonnell, underground superintendent; and R. C. Mott, concentrator superintendent. During 1934 an average of 436 men was employed, of whom 124 were underground. The mine address is Falconbridge.

The following is taken from the report of the general superintendent for the year ending December 31, 1934:—

Such interruptions as were experienced to continued operation of mine and reduction plants were entirely due to necessary periodic repairs to blast furnace and settler.

Mine Development

Development footages attained during the year and combined over all levels, distribute as tabulated below:—

Drifting and crosscutting.....	feet	4,054
Raising.....	feet	1,122
Stope entrances.....	feet	130
Box-holes.....		7
Diamond test drilling.....	feet	2,597
Diamond-drilling (surface).....	feet	405
Station-cutting.....	cu. ft.	6,700
Shaft-sinking.....	feet	546

All development work during the year was carried out within the area in which ore reserves were computed in 1933, with the exception of the east drive on the 500-foot level.

Of the total 4,054 feet of drifting and crosscutting, 2,577 feet was driven east on the 500-foot level. This work served to open up the eastern ore bodies and to provide a connection with No. 5 shaft. Intensive faulting, encountered in some sections, reduced the ore possibilities at this horizon. One body, however, extending for 500 feet and disclosing fair widths, was opened up, while the last 1,100 feet of the drive was in ore of widths varying between 10 and 40 feet but of a grade considerably reduced by the presence of large amounts of quartz. The limits of this body have not yet been reached.

On the 750-foot level an advance of 610 feet west disclosed 575 feet of good ore. The east drive was continued for 233 feet with ore to 120 feet, at which point the main fault was encountered.

No. 5 Shaft.—Preparation for sinking a 5-compartment shaft at a location some 2,400 feet east from the present working shaft was made early in the summer. This shaft is 13 feet 4 inches by 19 feet 6 inches, outside timber, and will be continued to a depth of 1,500 feet.

The depth of overburden having been established at 100 feet by means of an electrical survey and checked by one bore-hole, excavation of the shaft was commenced in June. Sinking through the overburden was accomplished by excavating inside a steel plate shield, the excavation being followed by timber sets spaced at 3-foot centres and closely lagged. After reaching bed rock, in order to seal off the water and quicksand encountered there and also to reinforce the shaft through the sand, a concrete lining was poured inside the timber and continued to surface. Permanent steel sets were started in September, and a total depth of 546 feet from surface had been reached by the end of the year. A station was cut at the 500-foot level, where connection was made with the east drift.

Ore Reserves

Ore reserves, computed as at December 31, 1934, are tabulated hereunder:—

	Tons
Ore reserves as at December 31, 1933.....	2,817,884
Plus new ore added 1934.....	460,000
Total.....	3,277,884
Less: drawn during 1934.....	317,646
Total ore reserves (averaging 2.04 per cent. nickel and 0.90 per cent. copper), December 31, 1934.....	2,960,238

Mining

The results of mining activities during the year are set out in the following table:—

BROKEN ORE IN STOPES	
	Tons
Balance December 31, 1933.....	408,780
Broken during 1934.....	386,051
Total.....	794,831
Less: hoisted from stopes during 1934.....	285,089
Broken ore reserves December 31, 1934.....	509,742
ORE HOISTED	
From stopes, 1934.....	285,089
From development, 1934.....	14,085
From concentrating dump, 1934.....	18,472
Total ore to crushing plant, 1934.....	317,646

Crushing, Sorting, and Transportation

From 317,646 tons of ore delivered to the crushing plant, 44,116 tons, or 13.9 per cent., of waste was eliminated by sorting and discarded. The balance, amounting to 273,530 tons, was transported over the aerial tramway to the treatment plant bins.

The entire reduction plant was in operation 337.46 days during the year. Periodic repair campaigns, necessary in the one-unit plant, account for the whole of lost operating time. Results of operation tabulate as below:—

	Short tons
Total ore treated.....	272,923
Matte produced.....	9,271.4
Nickel in matte produced.....	5,202.6
Copper in matte produced.....	2,450.8
Metals per ton of ore:	Pounds
Nickel.....	41
Copper.....	19.90
Metallurgical losses per ton of ore:	
Nickel.....	2.88
Copper.....	1.64

Construction

With the exception of temporary installations of equipment to facilitate the sinking of No. 5 shaft, practically no additions or alterations to the plant were undertaken during the year.

Housing facilities were further increased during the year, and an up-to-date sewage disposal system was installed. Sewerage and water systems were also extended to provide adequate service and fire protection throughout plant and townsite.

The following is an extract from the report of the consulting metallurgist for the year ending December 31, 1934:—

Mill and Smelter

The mill and smelter operated throughout the year with only the normal interruptions for repairs. The excellent overall metallurgical recovery was slightly improved.

Refinery

The refinery, which is located in Norway, operated very steadily throughout the year, although with a little less than normal capacity during the first few months due to adjustment of new equipment. A certain amount of additions and alterations took place, more to improve and stabilize operating conditions than to increase capacity, although this at the end of the year was very ample for 6,000 short tons annually and some months exceeded this rate.

Custom matte was received regularly, from February, at the increased rate of 1,000 long tons nickel annually. The plant for separation of precious metals was finished during the year and is gradually coming into routine. Research work and experiments are going on to further improve the recovery and high quality of the metals, and some small further progress has been made.

For the year 1934, the amount of metals in matte received from the smelter, the refinery production, the metals in process, and the metals in matte on hand at the end of the year is set out in the following table:—

	Nickel	Copper
	lbs.	lbs.
Metals in Falconbridge matte received, less refining losses.....	9,924,129	4,626,535
Produced in marketable form during the year.....	9,508,939	4,633,235
Metals in process of refining at end of year.....	1,953,277	402,976
Metals in matte on hand at end of year.....	1,355,139	604,058

International Nickel Company of Canada, Limited

The officers of the International Nickel Company of Canada, Limited, are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John F. Thompson, vice-president; Paul D. Merica and John C. Nicholls, assistants to the president; James L. Ashley, secretary-treasurer.

The directors whose term expires in 1935 are: James L. Ashley, John F. Dulles, Reg. Halladay, Charles Hayden, J. W. McConnell, R. S. McLaughlin, Britton Osler, J. A. Richardson, Robt. C. Stanley, Andrew V. Stout, John F. Thompson, and Rt. Hon. Lord Weir of Eastwood.

The directors whose term expires in 1936 are: John P. Bickell, Hon. H. Cockshutt, Wm. N. Cromwell, D. Owen Evans, Sir Harry McGowan, R. H. McMaster, Wm. W. Mein, Rt. Hon. Lord Melchett, Paul D. Merica, Sir Robert L. Mond, Thomas Morrison, Seward Prosser, and Grant B. Shipley.

The executive office is at 67 Wall Street, New York City, and the general offices of the mining and smelting division are at Copper Cliff, Ont.

This company and subsidiary companies operate hydro-electric power plants at High Falls, Big Eddy, Wabageshik, and Nairn Falls, Ont.; nickel-copper mines in Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Port Colborne, Ont., Acton, England, and Clydach, Wales; rolling mills at Birmingham, England, Huntington, W. Va., and Glasgow, Scotland; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J.

The authorized capital of this company consists of \$27,679,900 of preferred shares of \$100 and \$5 par value, and 15,000,000 shares of common stock of no par value.

The following information is extracted from the annual report of the company covering the year ending December 31, 1934:—

General

The improvement in your company's business mentioned in the annual report for 1933 continued through 1934, with the result that the report submitted herewith is the most satisfactory since that for 1929, which was the peak year in the history of the nickel industry.

Sales of nickel, copper, rolling-mill products, and precious metals, details of which appear in the Sales section, substantially increased. Quoted prices for nickel, with the exception of a lower sterling price, remained unchanged. However, though still low, the average price received for copper was 5 per cent. in excess of that obtained in 1933.

Operations throughout the year, conducted on an increased scale and at a uniform rate, afforded your management opportunity to cut costs of production to the lowest figures obtaining since your plants were reconstructed and the Froid mine fully developed. The expanded operations called for additions to pay-rolls and decreased unemployment in the various localities in which your operations are conducted.

The financial statements are submitted for convenience in United States dollars. As in the previous year sales outside of Canada and the United States were based on sterling. It will be noted that a net profit of \$18,487,478.80 was realized after all charges, including provision of \$5,321,131.52 for depreciation, mine depletion, and other reserves. After paying \$1,933,898.75 of preferred dividends there remained \$16,553,580.05, equal to \$1.13 per share on the common stock. The year closed with your company in a strong cash position.

There follows a résumé of your company's diversified activities during the year ended December 31, 1934.

Sales

Your company's sales of nickel in all forms, including nickel in alloys, amounted to 91,459,554 pounds, compared with 74,356,969 pounds in 1933, an increase of 23 per cent.

Sales of nickel in products of the Port Colborne, Canada, and Clydach, Wales, refineries amounted to 73,964,621 pounds, compared with 61,353,495 pounds in 1933, an increase of 21 per cent. Sales of nickel in products of the Copper Cliff smelter amounted to 1,357,008 pounds. Sales of nickel in products of the rolling mills at Birmingham, England, Glasgow, Scotland, and Huntington, W. Va., and of the foundry at Bayonne, N.J., totalled 16,137,925 pounds, compared with 13,003,474 pounds, an increase of 24 per cent.

The estimated world's consumption of nickel in all forms was 122,000,000 pounds, compared with 96,000,000 pounds in 1933 and 57,000,000 pounds in 1932.

Sales of Monel metal, a product made direct from Creighton ore, totalled 10,763,821 pounds, compared with 9,101,219 pounds in 1933, an increase of 18 per cent.; sales of pure rolled nickel were 7,469,914 pounds, compared with 6,287,991 pounds in 1933, an increase of 19 per cent.

Copper sales, inclusive of copper in sulphate produced in Wales, increased from 113,682,312 pounds to 194,870,682 pounds, or 71 per cent.

Gold sales were 74,375 ounces, compared with 21,355 ounces in 1933; silver sales were 1,006,805 ounces, compared with 876,303 ounces; and sales of the platinum metals were 124,424 ounces, compared with 77,198 ounces. Sales of selenium were 73,516 pounds, and sales of tellurium 1,110 pounds.

Mines

Throughout 1934 ore was mined continuously from the Frood and Creighton mines, the total tonnage shipped amounting to 2,690,814 tons, of which the Frood mine contributed 1,868,186 tons and the Creighton mine 822,628 tons.

At the Frood mine exploratory work was restricted to the lower levels, and ordinary development work was regulated to conform with ore requirements. During 1934 the advance of shafts, drifts and crosscuts, raises, winzes, and box-holes amounted to 19,937 feet, thus bringing the total development work in this mine to 31.7 miles. Twenty new stopes and 5 pillar stopes were brought into production. There are now available for production in the Frood mine 83 stopes and 13 pillar stopes. The average output of a stope is 140 tons daily and that of a pillar 60 tons daily. Costs of development work and mining were satisfactory, and the mine is in splendid condition to supply smelter requirements.

The advance made at the Creighton mine in 1934, inclusive of shafts, drifts and crosscuts, raises, winzes, and box-holes totalled 8,694 feet. In order to mine efficiently the large reserves of proven ore in the lower levels a new shaft is being sunk. Work is progressing on the shaft-sinking and on the erection of the necessary surface plant, and it is estimated that this project will be completed early in 1937.

Smelters

The concentrator was operated at a uniform rate throughout the year and treated 1,843,146 tons of ore, the greatest tonnage thus far handled. As the result of certain rearrangement of equipment and with the completion of some minor installations the available capacity in the grinding and flotation sections is 8,000 tons per day. This capacity can be readily increased to 11,000 tons per day should demand call for increased quantities of nickel. Experimental work is being continued actively with reference to mechanical details of operations and chemical features of flotation.

The Copper Cliff smelter produced 92,174 tons of bessemer matte and 97,611 tons of blister copper. Three reverberatory furnaces were in operation throughout the year. The installation of additional converters, mentioned last year, has been completed, which not only adds to plant capacity but from a metallurgical standpoint balances adequately the copper and nickel smelting operations. From the standpoint of efficiency the performance of the reverberatory furnaces and converters was good, and greater daily tonnages were smelted than at any time heretofore.

For the Orford separation process one blast furnace was used throughout the year and a second for seven months. A marked reduction in the amount of coke and nitre cake used per ton of bessemer matte smelted resulted in a reduction of costs.

At the Coniston smelter three blast furnaces were in operation up to April 1, and four thereafter. During the year 840,980 tons of ore were smelted and 59,732 tons of bessemer matte produced. This smelter in common with your other plants in the Sudbury district is in splendid physical condition and is operating satisfactorily from the standpoint of tonnage and cost of production.

Hydro-Electric Plants

All of your four hydro-electric plants were in use throughout the year. Through systematic maintenance of storage dams, water capacity has been materially increased. The concrete dam at Nairn Falls was partially reconstructed and the station generally overhauled. All power-plant equipment is maintained in excellent condition and the stations are furnishing a large quantity of electric power with little or no interruption in this important service.

Refineries

Port Colborne Refinery.—Six electrolytic circuits were in continuous operation during the year and a seventh was in use from April to August, inclusive. The total output of nickel, inclusive of nickel in oxide, was 70,974,850 pounds. Particular attention has been paid to plant research, which has resulted in numerous efficiencies in process operations. The resulting savings, together with improvements in handling materials, have enabled your management to show satisfactory costs. There has been little change in labour conditions at this refinery. Increased output and a steady rate of operations have resulted in the maintenance of a fairly constant number of employees.

Ontario Refining Company, Limited.—As a result of increased nickel production there was a corresponding increase in the tonnage of blister copper received from the Copper Cliff smelter, which rose from approximately 6,500 tons per month at the beginning of the year to 9,000 tons per month during the last quarter. Refined copper production amounted to 95,558 tons, compared with 58,098 tons in 1933. Shipments from the refinery were 97,292 tons in 1934, compared with 53,678 tons in 1933.

Selenium and tellurium are now regularly produced as by-products in addition to by-product gold, silver, and platinum metals. A plant for refining tellurium was constructed during the year and was started in October, 1934. Plant research throughout the refinery has resulted

not only in operating economies but has further improved the quality of your ORC brand of refined copper.

Your company's stock interest in the Ontario Refining Company, Limited, was increased from 67.79 per cent. to 90 per cent. during the year and may be further increased, as referred to in the annual report for 1931, upon termination of the copper purchase contract therein mentioned. In the event that all of the remaining outstanding stock is purchased in 1935 a cash expenditure of approximately \$1,100,000 is indicated.

Ore Reserves

Proven ore reserves on December 31, 1934, were 204,399,463 tons. In the ordinary course of mining operations 2,720,779 tons were added to reserves.

Outlook

A programme of mine development and plant construction and rehabilitation, begun in 1926 and concluded in 1929, entailed expenditures in excess of \$50,000,000. Coincident with the completion of this extensive work the current world trade collapse started and has lasted with varying severity since that time.

It is, however, gratifying to report that your company's business apparently turned the corner of depression during the spring of 1932 and since then has improved gradually to such an extent that the net profits in 1934 are, with one exception, the greatest in your company's history. Furthermore, it should be noted that 1934 was the first period in which your modernized plants were operated at a rate of capacity sufficient to demonstrate the economies which the large capital expenditures have made possible.

The year closed with all of your properties in first-class condition and with your sales and technical departments thoroughly organized and staffed to manage efficiently a growing business. Hence, barring major disturbances, 1935 should continue to show improvement in quality of output, lower costs of production, and from present indications increasing sales of your company's diversified products.

Employees

The total number of employees at the year-end was 9,154, distributed as follows: Canada 5,474, Great Britain 2,507, United States 1,122, other countries 51. Employees on December 31, 1933, numbered 8,297. The increase, amounting to 10 per cent., is due to the increased scale of operations.

It is gratifying to report that there was a further decline in the accident rate in the mining division, the number of compensation accidents per 1,000 shifts worked in 1934 being 0.206, compared with 0.259 in 1933.

During 1934 an average of 1,663 men was employed at Copper Cliff, 426 at Coniston, 1,529 at Froid, and 752 at Creighton. Of these, an average of 1,208 men was employed underground at Froid, and 514 at Creighton.

Donald MacAskill is general manager; R. D. Parker, general superintendent; H. J. Mutz, superintendent of mines; S. J. Kidder, superintendent of the Creighton mine; F. J. Eager, superintendent of the Froid mine.

RADIUM

Canada Radium Mines, Limited

Canada Radium Mines, Limited, has a capitalization of 2,500,000 shares of \$1 par value, of which 1,400,000 shares have been issued. The property consists of 750 acres in Cardiff township, Haliburton county. The officers and directors are: K. W. Wright, president; Geo. F. McCandless, vice-president; A. M. Barry, secretary-treasurer; Frank Austin, managing director; E. W. Austin, superintendent; Geo. A. Arthur and John G. Cole, directors. H. L. McClelland is consulting engineer. The head office is at 244 Bay Street, Toronto. The mine address is Cheddar.

The shaft has been sunk to a depth of 375 feet, with levels at 125, 250, and 365 feet. Approximately 700 feet of lateral work has been completed.

About 15 men are employed at the mine.

SILVER AND COBALT

Cain and Taylor

The Beaver mine in Coleman township, district of Timiskaming, was operated from January 2 to June 9, 1934, by the owners, C. E. Cain and W. D. Taylor.

From 35 tons of ore hoisted and shipped, there were recovered 58,620 fine ounces of silver, having a value of \$24,598. An average of 12 men was employed.

Cobalt Properties, Limited

Cobalt Properties, Limited, is capitalized at \$25,000, in shares of \$1 par value. The officers are: Ambrose Murphy, president; Arthur Brocklebank, managing director; T. Wainwright, vice-president; H. E. Tomney, secretary-treasurer; Agnes Reid, director. The head office is at Cobalt.

The company owns the following properties in the township of Coleman, district of Timiskaming: Coniagas, Mining Corporation, Right of Way, McKinley-Darragh-Savage, and Cobalt Townsite.

During 1934, shipments of 102 tons of ore, containing 221,345 ounces of silver, were made. About 50 men were employed during the year.

George Martin

George Martin of Cobalt operated the Crown Reserve mine in Coleman township, district of Timiskaming, under lease during part of 1934, employing 8 men.

Shipments of 7,568 pounds of silver-cobalt ore and 1,124 ounces of bullion were made.

Mining Corporation of Canada, Limited

The properties of the Mining Corporation of Canada, Limited, in Coleman township, district of Timiskaming, were leased from January 1 to September 12. The operation by the lessees yielded 49,789 ounces of silver, valued at \$24,615.

The mines were sold to Cobalt Properties, Limited, in September.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of \$5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, vice-president and secretary; Richard T. Greene, Dr. F. R. Bennetto, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is at the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of \$100 par value. The officers and directors of the company are: Alexander Fasken, president and secretary; E. P. Earle, vice-president and treasurer; Richard T. Greene, C. W. Nichols, Dr. F. R. Bennetto, Halstead Lindsley, and Hugh Park, directors. Hugh Park is general manager.

The mine in Coleman township, district of Timiskaming, was reopened in July, 1934, and operated until the end of the year, with an average force of 21 men.

The following is an extract from the report of the general manager for the fiscal year ending December 31, 1934:—

Operations at the Cobalt property were more extensive than in 1933. There was marked improvement in the price of silver and in the market demand for ores and residues containing cobalt and other minerals. This condition permitted the reopening of one of the shafts, to extract several hundred tons of cobalt ore. Shipments of residue amounted to 600 tons, as contrasted with no sales in 1933.

The clean-up of the fire area at the low-grade mill produced 575 tons of medium-grade silver ore, which was shipped direct to smelters. It is probable that some further tonnage from this source will be procured. Leasers working in various sections of the property obtained fair results, in which the company shared to a substantial extent.

The following shipments were made during the year:—

	Tons	Ounces silver
Bullion	21.56	628,608.30
Clean-up	573.37	103,267.32
Leasers' ore	131.19	161,971.27
Residue	605.81	43,335.63
Cobalt ore	360.40	.....
Total	1,692.33	937,182.52

The approximate value of shipments was \$425,000.

There was a gratifying material increase in the price of silver, the year starting at 44 $\frac{7}{8}$ cents and ending at 54 $\frac{3}{4}$ cents, the average for 1934 being 47.973 cents, an increase of 13 $\frac{1}{4}$ cents, or 38 per cent. over 1933. There have been further increases since 1934, present quotations being around 75 cents. The following table shows the fluctuations in the price of silver during the 5 preceding years:—

	Average	High	Low	Spread
	cents	cents	cents	cents
1934	47.973	55.75	41.75	14
1933	34.727	45	24.5	20.5
1932	27.892	31	24.25	6.75
1931	28.701	37.25	25.75	11.5
1930	38.154	46.875	30.75	16.13

It is doubtful whether any considerable amount of silver remains in the old workings which would be profitable for the company to extract at present or even higher prices. If silver continues at about the present level there may be some inducement to carry on further exploration work in the search for new veins, though such exploration work could not be expected to be as profitable as the portions already explored and from which the major part of past production was derived.

M. J. O'Brien, Limited

Cross Lake Mine

The Cross Lake mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. About 103 men are employed. The mine address is Cobalt.

The following development work was done in 1934: drifting and cross-cutting, 4,257 feet; raising, 637 feet; sinking, 11 feet.

The following table shows the ore hoisted and milled in 1934:—

	Tons
Total tons broken	43,316
Ore hoisted	22,794
Waste hoisted	14,790
Ore milled	30,755
Custom ore milled	301

The silver recovered amounted to 1,088,993 ounces, of which 26,086 ounces was from custom ore. There were shipped:—

Cobalt.....	lbs.	54,873
Copper.....	lbs.	24,745
Lead.....	lbs.	7,789
Gold.....	ounces	4,531

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager and H. G. Kennedy is manager. The mine address is O'Brien. The average number of men employed was 83.

The 1934 report is as follows:—

Drifting.....	Feet	2,734
Crosscutting.....		386
Raising.....		126
Sinking.....		41
	Tons	
Ore stoped.....		10,246
Ore and waste broken.....		21,484
Ore hoisted.....		21,680
Waste hoisted.....		6,514

Peterson Cobalt Mines, Limited

The property of Peterson Cobalt Mines, Limited, in Coleman township, district of Timiskaming, was not operated in 1933, but a short lease was given to Frank Barnet. Ore picked from the dump yielded \$165.52 in silver.

C. W. Price

The Foster mine in Coleman township, district of Timiskaming, was operated under lease by C. W. Price, who employed 2 men. Shipments of ore and concentrates yielded 6,037 ounces of silver, having a value of \$3,088.59.

Sandoe and Moyle

The Temiskaming mine in Coleman township, district of Timiskaming, was leased to Richard Sandoe and H. Moyle.

Some 9 tons of ore shipped to the Temiskaming Testing Laboratories for treatment yielded 25,488 ounces of silver.

Smith Cobalt Mines, Limited

The property of Smith Cobalt Mines, Limited, is in Coleman township, district of Timiskaming, east of Cross lake. A shaft had been sunk by the Mining Corporation to a depth of 410 feet, and 1,100 feet of lateral work had been done.

The new company started dewatering the workings in May, 1934, and to the end of the year the following work was done: drifting, 60 feet; raising, 25 feet; and winze-sinking, 66 feet. Operations ceased on December 31, 1934. An average of 13 men was employed.

The officers are: W. H. Smith, president; A. A. Amos, vice-president; Col. E. F. Armstrong, vice-president; A. Kelso Roberts, secretary-treasurer. The company is capitalized at 4,000,000 shares of \$1 par value, of which 2,100,000 are issued. The executive office is at 320 Bay Street, Toronto.

A. Wood

The Dominion Reduction property in Coleman township, district of Timiskaming, was leased to A. Wood, Cobalt, in 1934.

Ore shipped to Deloro, Noranda, and the O'Brien mill at Cobalt, yielded 11,490 ounces of silver.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year. The officers and directors of the company are: W. S. Morden, president; Roy Taylor, secretary; E. S. James, director.

The ore was mined from the 3rd and 8th levels. A total of 7,237 tons was hoisted, and 7,337 tons were milled. On the 4th level, 450 feet of drifting was done to open up new veins.

Roy Taylor, Madoc, is manager, employing an average of 17 men in the mine and 11 in the mill.

Geo. H. Gillespie Company, Limited

The officers and directors of the Geo. H. Gillespie Company, Limited, are: Geo. H. Gillespie, president; M. H. Ludwig, secretary-treasurer; Alexander Longwell, director.

The Henderson mine in Huntingdon township, Hastings county, was operated throughout the year. Some 6,667 tons of ore were hoisted and treated at the Gillespie mill.

Geo. H. Gillespie, Madoc, is manager. Eight men were employed at the mine and 10 at the mill.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

During 1934 only one blast furnace of this corporation, located at Sault Ste. Marie, was operated. No. 4 furnace was in blast from January 1 to June 15, and from October 16 to November 23. It produced a total of 68,904 tons of iron.

Jas. H. Bell was blast furnace superintendent.

Canadian Furnace Company, Limited

The Canadian Furnace Company, Limited, at Port Colborne, operated the furnace from July to December, 1934.

The production for the year was as follows:—

	Gross tons
Pig iron.....	38,980
Spiegeleisen.....	6,541
	<hr/>
Total.....	45,521

The officers of the company are: Frank B. Baird, Buffalo, N.Y., president; Richard C. Yates, Port Colborne, vice-president and manager; Frederick C. Slee, Buffalo, N.Y., secretary. W. J. Higgins, Port Colborne, is superintendent.

Canadian Industries, Limited

During 1934, the sulphuric acid plant, located at Copper Cliff, was in continuous operation.

There are three 50-ton-per-day units, which manufacture acid from the converter gases produced at the smelter of the International Nickel Company. All three units were in operation throughout the year. The nitre cake plant, which has an estimated capacity of 72,000 tons per annum, was operated at about 60 per cent. of capacity. In this plant sodium sulphate is treated with sulphuric acid to produce nitre cake, which is used in the Orford process of separating nickel from copper.

An average of 52 men was employed. G. G. Vincent was succeeded by E. Jordan as works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. The silver output for the year amounted to approximately 2,728,300 ounces.

The officers of the company are: M. J. O'Brien, chairman of the board; J. A. O'Brien, president; S. F. Kirkpatrick, vice-president and managing director; F. A. Bapty, secretary-treasurer. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year. An account of the operations appears on page 160 of this report.

Ontario Refining Company, Limited

The copper refinery of this company, situated at Copper Cliff, was operated continuously during 1934. Operations were gradually increased from about 55 per cent. of the rated capacity of the plant, as at the end of 1933, to about 85 per cent. at the end of 1934.

A wide variety of electrolytic copper shapes was produced, with an increasing volume of end-poured cakes, bars, and billets, made by the patented process of which this company is the only licensee in Canada. By-product departments were expanded, and a tellurium recovery plant was completed and put in operation in October. Gold, silver, platinum metals, selenium, and tellurium are now regularly produced as by-products.

The refinery operated chiefly on blister copper from the Copper Cliff smelter of the International Nickel Company, although gold ores and gold-bearing slags and mattes were also treated.

The distribution of products extended to most European countries, with the largest volume going to the United Kingdom. No copper has been shipped to the United States since a 4-cent-per-pound tariff was placed on foreign copper in June, 1932.

An average of 462 men was employed, in comparison with 236 men during 1933. F. Benard was plant manager.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace for 44 days, with a production of 12,679 gross tons of pig iron, and "B" furnace for 278 days, with a production of 151,072 gross tons.

The average number of men employed was 85. R. A. Gillies is blast furnace superintendent.

The officers of the company are: Charles S. Wilcox, chairman of the board; R. H. McMaster, president; H. M. Jaquays and H. T. Diplock, vice-presidents; H. H. Champ, vice-president and treasurer; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1934

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins;
D. F. Cooper, Sudbury; E. C. Keeley, Kirkland Lake; A. R. Webster, Toronto

Accidents during 1934

During the year 1934 at the mines, metallurgical works, quarries, and clay, sand, and gravel pits regulated by *The Mining Act*, there were 1,945 accidents to employees reported to the Department of Mines up to January 16, 1935. Thirty-three fatalities arising out of 32 separate accidents were reported.

These returns represent an increase of 407 in the total number of accidents, and an increase of 8 in the number of fatalities recorded.

The report shows a fatality rate of 1.61 per thousand men employed, which is 1.14 per thousand lower than the average for the past twenty-five years.

There were 93 non-fatal accidents per thousand men employed, which is a decrease of 2 per thousand from the rate of 1933.

The percentage of non-fatal accidents followed by infection decreased from 7.3 in 1933 to 7.1 in 1934.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1930	1931	1932	1933	1934
Mines, underground.....	30	21	17	20	22
Mines, surface.....	3	8	0	1	2
Metallurgical works.....	11	1	1	1	5
Quarries.....	4	2	1	0	1
Clay, sand, and gravel pits.....	6	4	4	2	2
Total.....	54	36	23	24	32

By months the fatal accidents occurred as follows:—

Month	No. accidents	No. men killed
January.....	3	4
February.....	4	4
March.....	1	1
April.....	0	0
May.....	3	3
June.....	2	2
July.....	3	3
August.....	2	2
September.....	3	3
October.....	2	2
November.....	7	7
December.....	2	2
Total.....	32	33

Classifying the fatalities according to industries gives the following:—

Gold mines.....	18
Nickel mines.....	7
Silver mines.....	0
Talc mines.....	0
Metallurgical works.....	5
Quarries.....	1
Sand, gravel, and clay pits.....	2
Total.....	33

ANALYSIS OF FATALITIES AT MINES, 1930-1934

Cause	1930	1931	1932	1933	1934
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground.....	45.6	31	21	23	24
Run of ore or rock.....	8.6	3.5	5.3	9	8
Shaft accidents.....	8.6	17.2	15.8	9	8
Explosives.....	8.6	6.9	31.6	9	20
Miscellaneous, underground.....	20	13.8	26.3	45	32
Surface.....	8.6	27.6	.....	5	8

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1910-1934

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,500	1,500	11,000	2.72
1923.....	30	10,500	1,500	12,000	2.5
1924.....	40	11,000	1,500	12,500	3.2
1925.....	42	11,500	1,500	13,000	3.23
1926.....	32	11,500	1,500	13,000	2.46
1927.....	33	13,311	2,000	15,311	2.1
1928.....	85	15,787	2,000	17,787	4.76
1929.....	55	17,145	1,849	18,994	2.89
1930.....	56	18,217	317	18,534	3.02
1931.....	37	17,820	447	18,267	2.03
1932.....	25	14,378	431	14,809	1.69
1933.....	25	15,080	804	15,884	1.57
1934.....	33	19,302	1,254	20,556	1.61

The comparative fatality rate per thousand men employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Men employed	No. killed	Rate per thousand
Mines.....	14,755	25	1.69
Metallurgical works.....	3,892	5	1.28
Quarries.....	1,096	1	.91
Clay, sand, and gravel pits.....	813	2	2.46
Total.....	20,556	33	1.61

The occupation and nationality of the men killed at mines, metallurgical works, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Austrian	British	Finn	Hungarian	Italian	Jugo Slav	Lithuanian	Norwegian	Pole	Total
Block-holer.....						1				1
Cage-tender.....		1								1
Chute-blaster.....					1					1
Driller.....	1	1	1			1				4
Drill helper.....		2	1			2				5
Engine operator.....		1								1
Labourer.....		4	1				1	1		7
Pipefitter.....		1								1
Rigger's helper.....		1								1
Scaler.....		1	1							2
Shaft inspector.....			1							1
Shift boss.....		1								1
Shop helper.....		1								1
Switchman.....		1								1
Trammer.....		2		2					1	5
Total.....	1	17	5	2	1	4	1	1	1	33

The ages of the men killed are as follows:—

17-20	21-25	26-30	31-35	36-40	41-45	46-50	Over 50	Total
3	6	4	13	3	2	1	1	33

Non-fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Under-ground	Total
Fall of persons.....	102	143	245
Falling objects.....	53	147	200
Tramming.....	4	121	125
Hand tools.....	75	50	125
Flying objects, sledging, etc.....	18	99	117
Rock or ore at chute.....		115	115
Fall of rock or ore, scaling, drilling, etc.....		109	109
Fall of rock or ore at face.....		108	108
Crushed between two objects.....	26	64	90
Handling rock or ore.....		72	72
Nails or splinters.....	21	37	58
Strain while lifting.....	14	40	54
Running into or striking objects.....	7	45	52
Drilling machines.....		44	44
Machinery.....	37	7	44
Explosives.....	3	27	30
Fall down shaft, winze, or stope.....		25	25
Burns.....	16	4	20
Cage, skip, or bucket.....		17	17
Air or rock blast.....		11	11
Poisoning from cyanide.....	7		7
Electricity.....	4		4
Explosion from carbide.....	1		1
Gas.....	1		1
Unclassified.....	11		11
Total.....	400	1,285	1,685

The causes of non-fatal accidents at metallurgical works were:—

Falling objects.....	23	Hand tools.....	3
Fall of persons.....	19	Strain while lifting.....	3
Burned by slag, matte, or scrap.....	18	Gas.....	3
Crushed between two objects.....	10	Nails of splinters.....	3
Cranes, ladders, hooks.....	7	Burns by acid.....	2
Burns.....	5	Running into or striking objects.....	2
Machinery.....	4		
Flying objects, sledging, etc.....	3	Total.....	108
Transportation.....	3		

The causes of non-fatal accidents at quarries were:—

Handling material.....	22	Explosives.....	4
Flying objects, sledging, etc.....	12	Fall of rock.....	3
Fall of persons.....	11	Running into or striking objects.....	2
Falling objects.....	9	Strain while lifting.....	2
Hand tools.....	8	Nails or splinters.....	1
Machinery.....	7	Unclassified.....	1
Transportation.....	6		
Derricks, cranes, etc.....	6	Total.....	98
Crushed between two objects.....	4		

The causes of non-fatal accidents at clay, sand, and gravel pits were:—

Fall of persons.....	4	Transportation.....	2
Falling objects.....	3	Strain while lifting.....	1
Fall of material.....	3	Unclassified.....	2
Crushed between two objects.....	3		
Machinery.....	2	Total.....	22
Hand tools.....	2		

Infection

Records show that infection followed in 136 cases out of a total of 1,913 accidents:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,285	92	7.1
Mines, surface.....	400	36	9
Metallurgical works.....	108	3	2.8
Quarries.....	98	5	5.1
Clay, sand, and gravel pits.....	22		
Total.....	1,913	136	7.1

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. of accidents	Men injured	No. of accidents	Men killed	No. of accidents	Men killed or injured
Returned too soon to blast.....			2	3	2	3
Delayed too long blasting.....	3	5	2	2	5	7
Unexplained blast.....			1	1	1	1
Drilled into explosive.....	4	9			4	9
Concussion from blast.....	1	1			1	1
Cap exploded while crimping.....	1	1			1	1
Walked into blast.....	4	5			4	5
Premature blast.....	3	4			3	4
Explosion while tamping.....	1	2			1	2
Struck by rock from blast.....	6	6			6	6
Total.....	23	33	5	6	28	39

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
3	2	1	.....	6	.....	.....	.....	.....	12

The following table shows the total number of non-fatal electric accidents during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
6	5	10	4	14	10	7	3	4	4	67

Mine Fires

Goodfish Mining Company, Limited

A gas explosion and fire occurred underground in the No. 3 shaft workings of the Goodfish Mining Company, Limited, about 3.40 p.m., on August 27.

No work had been done at this shaft from 1923 until the summer of 1934, and the workings had remained filled with water during that time. The principal work done at this location had consisted of sinking an inclined shaft on the vein, dipping from 65 to 90 degrees, to the 200-foot level, where some drifting had been done to the east and west and two crosscuts run to the north. From a crosscut directly north of the shaft a vertical winze had been sunk to the 350-foot level, and a small amount of drifting and crosscutting had been done at this horizon.

During 1934 work was again undertaken, with a view to exploring this property further. At the time of the accident the water had been pumped down to the 200-foot level and a small amount of driving had been done there. An attempt was being made to dewater the vertical winze below the 200-foot level, and an air lift had been rigged for this purpose. The air jet in this lift had apparently become blocked, and the three men underground were attempting to overcome this difficulty when the outbreak of gas was encountered. One man, Hugh Armstrong, was standing on the first landing below the 200-foot level in the winze, and his two fellow workmen were at the collar of the winze when the rush of gas occurred. All the men were carrying carbide lamps, and immediate ignition of the gas took place. The men were all thrown about and lost their hats and lamps in the explosion, but were able to reach the foot of the main shaft and climb to surface. Armstrong was the most extensively injured, his face and hands being quite severely burned.

The fire evidently burned itself out quickly, and no ignition of the winze timbers occurred. Work was held up at the property until the following day, when an examination of the workings was made by a crew equipped with gas masks, safety lamps, and canaries. During this inspection all air lines in the mine were opened, and on the return of the exploration party to surface the compressor was started and the workings were thoroughly blown out. On the resumption of operations on the morning of August 29 a further rush of gas was encountered, but as no open lights were in use, no further ignition of the gas occurred.

Hollinger Consolidated Gold Mines, Limited

An overheated, wood-lined brake shoe on a haulage locomotive operating on the 1,850-foot level at the Hollinger mine, on the morning of February 7, was the cause of the calling out of the rescue equipment and rescue teams.

By the time the teams and equipment were assembled at No. 11 shaft the source of the trouble had been located and it was found unnecessary to bring them into operation.

Smoke from the heated brake shoe spread over the level for about 600 feet.

Spontaneous Combustion in Carbide Refuse

A fire occurred in the shaft-house of the Paymaster Consolidated Mines, Limited, on the afternoon of February 10, due, apparently, to the spontaneous combustion of acetylene generated in the spent carbide container into which the miners had been accustomed to dump the refuse from their lamps on coming to surface. A great deal of difficulty was experienced in extinguishing the flames, as neither pyrene, water, nor sand seemed to have any effect, and it was only after calling out the fire brigade from South Porcupine that success was attained through the use of "foamite."

In seeking an explanation of the cause of the fire the Shawinigan Chemicals, Limited, manufacturers of carbide, were consulted and replied as follows:—

The fire at the Paymaster mine is the first of this nature which has come to our notice, although from experience at the carbide works, we can readily understand the cause.

The formation of acetylene by slacking carbide with water liberates a great deal of heat. When carbide lumps are used the reaction is comparatively slow and the heat escapes, but when water comes in contact with very fine particles of carbide, the reaction is almost instantaneous, and if there is a quantity of slacked lime or carbide present, this serves to hold the heat and a temperature well above the ignition point of acetylene is easily reached. The safe handling of siftings from commercial sizes constitutes one of the difficulties of carbide manufacture, and fires are prevented by keeping the siftings or fines at a safe distance from water.

The process of screening partially used carbide naturally permits small particles of carbide to pass with the lime, and from your description of the circumstances, we are sure that the water dripping on this carbide eventually produced enough heat to ignite the acetylene.

The operation of screening damp, partially used carbide will also produce some acetylene, but as this will not ignite unless present in air to a greater extent than 3 per cent., it is generally safe unless water is actually present. We believe, then, that if the screenings are kept dry there is no danger of spontaneous combustion. The amount of phosphorus compounds in carbide is not sufficient to cause any trouble.

From the above it will be seen that it is possible for a very nasty situation to arise in the ordinary treatment of such waste material about a mine, and it is recommended that procedure along the following lines be followed to avert a recurrence of such a situation:—

UNDERGROUND

1. Miners should scatter waste carbide in the rock pile when recharging their lamps; it will slowly slack there and cause no dangerous condition.
2. Waste carbide should not be dumped into old powder boxes, etc., at eating places or stations unless these are especially provided for the purpose and are located in dry places away from other inflammable materials and are regularly taken to surface for disposal.
3. Waste carbide should not be transported in any shaft or on any train or truck unless covered by some waterproof material.
4. Waste carbide should not be transported in any shaft with open-flame lamps.

SURFACE

Waste carbide brought to the surface in miners' lamps should be dumped into a suitable, hooded metal container, preferably located away from the shaft-head, and this container should be emptied at frequent, regular intervals.

Prosecutions

A charge was laid against John Campbell, manager of the Martin Bird Syndicate, for operating contrary to Subsection 27, Section 163, of *The Mining Act*, in that a gasoline pump was operated in a shaft at that property.

A plea of "guilty" was entered before Magistrate Atkinson at Kirkland Lake on June 14, and a fine of \$100 and costs was imposed.

A charge was laid against the Swayze Huycke Gold Mines, Limited, for operating contrary to Subsection 110, Section 163, of *The Mining Act* in that sinking operations were conducted at that property with a hoist equipped with a foot brake.

A plea of "guilty" was entered by the company, and the case was disposed of without court proceedings. A fine of \$100 was imposed.

Summary of Rope Tests, 1934

The following is a summary of the tests made in the Wire Rope Testing Laboratories of the Department of Mines during 1934:—

Tests for Ontario mines under Act.....	326
Special informative tests for mines.....	6
Tests for wire-rope manufacturers.....	15
Tests for other manufacturers.....	6
Tests for mines outside Ontario.....	7
Other tests.....	7
Total.....	<u>367</u>

CLASSES FOR PROSPECTORS, 1934-35

By E. M. Burwash

General Summary

Prospectors' classes were held as usual during the winter 1934-35, except that the number of places visited for this purpose was reduced to 10, as compared with a maximum of 15 in recent years. To effect this, several places of some importance in former years had to be omitted, especially Fort Frances, Sioux Lookout, Sudbury, and Porcupine. The attendance secured was uniformly good, especially at two places which had not been recently visited. Marmora, visited for the first time, supplied a class of 70, and Kapuskasing, last visited seven years ago, had a class of 163. At Port Arthur and Fort William also, the revival of interest and activity in mining matters, due to the recent discoveries and excitement in the Little Long Lac and Sturgeon River areas, resulted in a registration of 78 at Port Arthur and 152 at Fort William. Other places that have been visited regularly for the last few years show a decline in attendance, which may be attributed to two causes: (1) Most of the men locally resident have already had the course, in many cases more than once; and (2) more men are at work in the woods than of recent years. This statement applies to Sault Ste. Marie, Kenora, Haileybury, Kirkland Lake, and Toronto. At Ottawa, on the other hand, where classes have been regularly held for the preceding seven years, a steady increase in attendance was continued this year, with an enrollment of 56, compared with 44 last year.

Analysis of Class Attendance

The following table gives detailed information as to the work of the classes for prospectors in the various localities in which they were held.

TABLE OF ATTENDANCE, 1934-1935

Place	Dates	Mineralogy ¹		Geology ²		Total student periods
		Registration	Average attendance	Total attendance	Average attendance	
	1934					
Ottawa	Nov. 22-30	56	42	213	42.6	549
Marmora	Dec. 3-11	70	39.63	306	61.2	623
Sault Ste. Marie..	Dec. 13-21	53	31.375	96	19.2	347
	1935					
Toronto	Jan. 3-11	355	247	1,085	217	3,061
Port Arthur	Jan. 14-22	78	59.5	193	38.6	659
Fort William	Jan. 24-Feb. 1	152	111.75	319	68.8	1,213
Kenora	Feb. 4-12	28	11.5	47	11.75	139
Haileybury	Feb. 14-22	54	32.125	96	19.2	353
Kirkland Lake	Feb. 25-Mar. 5	75	40.375	233	58.125	556
Kapuskasing	Mar. 7-15	163	115.75	(³)	926
Total	1,984	60.35	2,289	7,816

¹Eight afternoons.

²Five evenings.

³Omitted.

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REPORT
OF THE
INSPECTOR OF LEGAL OFFICES
ONTARIO
1934

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ONTARIO

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TO THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc.,
Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1934.

A. W. ROEBUCK,
*Attorney General and
Minister of Labour*

Toronto, March 21st, 1935

REPORT

OF THE

Inspector of Legal Offices

Ontario, 1934

Parliament Buildings,
Toronto, Ontario.

THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc., etc.,
Lieutenant-Governor of the Province of Ontario.*

Sir:—

I have the honour to present my report as Inspector of Legal Offices for the year ending December 31st, 1934.

In the year 1934 I inspected a large number of the Legal Offices in the Counties and Districts, and it is expected that I shall be able to visit the remainder in 1935.

The Department sustained a great loss in the death of Mr. W. W. Ellis, the Senior Assistant Inspector. Mr. Ellis entered the Civil Service in 1897 as an official in the Game and Fisheries Department. He was transferred to the Division Courts in 1905. In 1920 he was appointed Inspector of Division Courts. Upon the consolidation of the Legal Offices in 1925 he was appointed an Assistant to the Inspector. In 1927 he was given the title of Senior Assistant Inspector. His death will prove a very great loss to the Civil Service of the Province of Ontario in general, and to my own office in particular.

The late Mr. Ellis and Mr. H. A. Locke, Assistant Inspector, visited nearly two hundred Division Court Offices during the year. The number of suits entered during 1934, exclusive of transcripts of judgments and judgment summonses, was 57,819, and the amount of claims sued for aggregated \$3,219,249.08. The total monies paid into court during the year amounted to \$1,127,749.82, while the total amount paid out amounted to \$1,169,537.90. Monies remaining in court at the beginning of the year amounted to \$56,801.93. The surplus fees collected and paid to the Honourable the Provincial Treasurer by Division Court Clerks and Bailiffs amounted to \$23,328.42. Monies remaining unclaimed for a period of six years and paid to the Provincial Treasurer, as provided by Section 37 of The Division Courts Act, amounted to \$275.35.

My office maintains a careful inspection, and by an elaborate system of returns keeps in touch with all the offices throughout the year. I wish to

state that the Court officials show remarkable courtesy and efficiency throughout the Province.

The Government has adopted a policy of amalgamating the office of Sheriff with the office of Clerk of the County Court, and these amalgamations are gradually being proceeded with. This is in line somewhat with the report of the Gregory Commission, which pointed out the serious position that many Sheriffs were finding themselves in in this Province.

A reorganization of the Magistrate system took place, by which the Province was divided into eighteen Districts, with from two to four Magistrates in each District, each Magistrate having provincial jurisdiction and travelling about in the District. The number of Magistrates was, therefore, reduced from one hundred and forty-two and nine Deputies to fifty-six and seven Deputies.

Mr. H. R. Polson, Assistant Inspector, has devoted his time during the year to the Magistrates and the officials connected with their courts. In connection with these it might be pointed out that prior to August 17th, 1934, there were four methods of remunerating Magistrates, namely, (a) salary paid by the Province, (b) salary paid by the municipality, (c) salaries paid by both Province and municipality, and (d) remunerated by fees. As stated above, a complete reorganization took place on the date referred to, by which all Magistrates, with the exception of those in the six cities excluded from the magistrate scheme, namely, Windsor, London, Brantford, Hamilton, Toronto and Ottawa, are paid their salaries by the Treasurer of the Province of Ontario. At the present time the Magistrates appointed to the above six cities are paid their salaries by the municipality.

Formerly we had in the employ of the Province and the municipalities a considerable number of Magistrates who devoted only part of their time to magisterial duties. The reorganization, however, completely revolutionized this, and now all Magistrates in the Province of Ontario, whether in cities or districts, devote their entire time to magisterial duties.

Another reform carried out in connection with the reorganization was the appointment of official Justices of the Peace, available to every police court in the Province. Heretofore it was a common practice for Magistrates to listen to the complaint, take the information, and issue the summons against the defendant, and undoubtedly this had a great influence in some cases on the final disposition of the case. It is now a strict rule of the Department that the work of taking the information, and the issuing of the summons, etc., is entirely completed by the Justices of the Peace, and our Magistrates, therefore, have no prior knowledge of the case before going on the Bench to adjudicate.

Every Magistrate in the Province of Ontario has now provincial jurisdiction, and, irrespective of his local position, may hear a case in any part of the Province. This gives the Department an opportunity to transfer Magistrates either within their own district or from one district to another, when it is thought advisable and for the benefit of the service.

We have once again to report a slight falling off in the fines for 1934, which amounted to \$89,421.00, as compared with \$91,449.00 in 1933. This can again be attributed to a lesser tourist traffic during last year.

Mr. W. A. James, the Auditor, visited a great number of the offices during 1934. I am pleased to state that practically no discrepancies were found by him. Any that have been found have, of course, been made up.

The revenue collected by this office for the year 1934 from the public offices under my supervision amounted to \$344,699.98, made up as follows:—

	1934
Magistrates' Fines.....	\$ 89,421.00
Magistrates' Fees.....	45,029.10
(The above amounts represent monies for fines and fees actually received by me and do not include fines and fees paid direct to the Inspectors under the L.C.A.)	
Local Registrars, S.C.O., County Court and District Court Clerks, and Surrogate Registrars.....	107,300.47
Crown Attorneys' and Clerks of the Peace Fees.....	30,872.66
Crown Attorneys' Estreats and Fines.....	2,365.15
Sheriffs' Fees.....	20,011.00
Registrars of Deeds and Local Masters of Titles.....	26,230.69
Division Court Clerks and Bailiffs.....	23,437.88
Miscellaneous.....	32.03
TOTAL.....	\$344,699.98

The total from all offices increased by the sum of \$29,591.50. This is a much more satisfactory state of affairs than last year. In 1933 the decrease amounted to \$94,129.02.

I wish again to state that the officials throughout the Province are carrying on excellently and are giving service to the public. I wish to thank my Assistant Inspectors, the Auditor and the staff for the way in which they have carried on their duties throughout the year.

Mr. J. W. Mallon, K.C., Registrar of Deeds for East and West York, and a former Inspector, prepared a paper setting forth the fees that are chargeable under The Registry Act. This paper was read at the last Annual Meeting of the Registrars, and, as the paper is a very valuable one, I am including the Schedule in this year's report.

I attach hereto the schedules and statements with reference to the office, which should be of interest:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of judicial offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., Crown Attorneys, Clerks of the Peace, Local Registrars, County and District Court Clerks, and Surrogate Registrars.
3. Statement respecting Commuted Crown Attorneys.
4. Financial statement respecting Land Titles Offices.
5. Financial statement respecting Division Courts.
6. Financial statement respecting Registrars of Deeds.
7. Financial statement respecting Magistrates.
- 7(a). Financial statement respecting Magistrates.
8. List of Justices of the Peace.
9. Statistical Report of Juvenile Courts.
10. Appointments.
11. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

W. W. DENISON,

Inspector of Legal Offices.

Statements

OSGOODE HALL OFFICES

- (a) Surrogate Clerk.
- (b) Administrative Branch.
- (c) Appellate Division.
- (d) Master, Supreme Court.

ANNUAL REPORT FOR YEAR 1934—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	11,401
2. Number of Notices of Application for Guardianship Received and Certificates Issued	58
3. Number of Caveats Filed	113
4. Number of Searches in Office Paid for other than by Surrogate Registrars	254
5. Number of Deeds of Election Filed	3
6. Total Number of Supreme Court Orders Filed	17
7. Total Fees for 1934	\$6,347.00

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31st OF DECEMBER, 1934—
SENIOR REGISTRAR'S BRANCH

Number of Writs of Summons issued (of which 70 were concurrent Writs)	4,054
Actions entered in procedure book, commenced by writs issued during the year 1934	1,376
Actions entered in procedure book, transferred from county court during 1934	87
Actions entered in procedure book, commenced by writ during previous years	70
Actions entered in procedure book otherwise than by writs	129
Praecepto orders issued	151
Records passed	861
Writs of execution, Fi. Fa., issued	1,208
Writs of execution, renewals, alias and pluries	301
Special writs (habeas corpus, etc.) issued	16
Actions entered for trial with jury	188
Actions entered for trial without jury	508
Amount of jury fees paid City Treasurer	\$531.00
Court orders	6,000
Mechanics' lien orders entered	196
Attorney-General orders entered	127
Fiats entered	1,043
Deed polls entered and filed	159
Judgments without trial	94
Judgments after trial	255
Judgments in chambers	173
Judgments by default, mortgage actions	1,646
Judgments by default, ordinary actions	211
Judgments in mechanic's liens	31
Judgments in respect of writs issued, year 1922	1
Judgments in respect of writs issued, year 1926	1
Judgments in respect of writs issued, year 1928	1
Judgments in respect of writs issued, year 1929	2
Judgments in respect of writs issued, year 1930	5
Judgments in respect of writs issued, year 1931	36
Judgments in respect of writs issued, year 1932	181
Judgments in respect of writs issued, year 1933	771
Judgments in respect of writs issued, year 1934	1,869
Interlocutory judgments signed	5
Total judgments entered	2,921
Amount recovered on judgments, exclusive of costs	\$251,549,358.37
Amount of taxed costs (including disbursements on judgments of all kinds)	\$132,515.43
Fees paid in law stamps in Senior Registrar's Office	\$38,700.05
Fees paid in law stamps, Appellate Division	\$1,892.40

REPORT, 1934—SUPREME COURT OF ONTARIO, APPELLATE DIVISION
TWO COURTS

Number of appeals heard by both Courts	583
Number of motions heard by both Courts	104
Appeals abandoned	9
Convictions quashed	8

	Allowed	Dismissed	Varied	Total
Appeals from County and Division Courts	54	92	6	152
Appeals from Trial or Single Judges	43	108	9	160
Criminal Appeals	19	44	1	64
Liquor Control Act .....	....	....	1	1
Official Arbitrators	4	5	....	9
Ontario Municipal and Railway Board .....	....	....	....	....
Assistant Masters .....	....	....	....	....
Judgments Written	55	65	12	132
	175	314	28	517

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
IN CONNECTION WITH REFERENCES FOR YEAR ENDING
DECEMBER 31st, 1934

Master and Assistant Master (References)	\$ 872.40
Assistant Master:	
Mechanics' Liens	369.75
Mortgage References	8,604.20
	\$ 9,846.35
Registrars' Fees (Bankruptcy)	\$ 12,901.70
Official Receivers' Fees	1,691.00
	\$ 14,592.70

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County Court Clerks.

Surrogate Registrars.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
ALGOMA:					
Sault Ste. Marie	Sheriff	C. M. Macreath	3,261.88	950.00	4,211.88
	Surrogate Judge	Frederick Stone		1,000.00	
	Local Master	do			
	do	J. M. Hall	124.20		124.20
		W. G. Atkin (a)	4,273.13	343.00	4,616.13
	Crown Attorney	do			
	Clerk of the Peace	J. L. O'Flynn	527.63		527.63
	do	do			
	Local Registrar	T. J. Foster	4,321.18	735.00	5,056.18
	District Court Clerk	do			
	Surrogate Registrar	do			
BRANT:					
Brantford	Sheriff	J. W. Westbrook (b)	2,556.59		2,556.59
	do (Acting)	J. H. H. Day, Dep.	565.78		565.78
	Surrogate Judge	A. D. Hardy		1,000.00	
	Local Master	do			
	Crown Attorney	W. M. Charlton	4,727.27		4,727.27
	Clerk of the Peace	do			
	Local Registrar	H. J. Wallace	7,247.79	851.50	8,099.29
	County Court Clerk	do			
	Surrogate Registrar	do			
BRUCE:					
Walkerton	Sheriff	John Rowland (c)	3,103.41		3,103.41
	do	H. A. McGillivray	458.68		458.68
	Surrogate Judge	W. G. Owens		1,000.00	
	Local Master	do			
	Crown Attorney	J. W. Freeborn	4,604.13		4,604.13
	Clerk of the Peace	do			
		R. E. Clapp (d)	3,696.10	517.85	4,213.95
	Local Registrar	do			
	County Court Clerk	do			
	Surrogate Registrar	J. W. Freeborn, Act'g	51.22		51.22
		H. A. McGillivray	1,277.57		1,277.57
CARLETON:					
Ottawa	Sheriff	S. Crooks	8,990.11		8,990.11
	Surrogate Judge	E. L. Daley		1,000.00	
	Local Master	F. A. Magee	690.50		690.50
	Local Registrar	do	7,051.00		7,051.00
	Crown Attorney	J. A. Ritchie	3,615.73		3,615.73
	Clerk of the Peace	do			
	County Court Clerk	C. L. Bray	14,721.90		14,721.90
	Surrogate Registrar	do			
COCHRANE:					
Cochrane	Sheriff	J. D. Mackay	3,993.81	1,143.00	5,136.81
	Surrogate Judge	J. B. T. Caron		1,000.00	
	Local Master	do			
	Crown Attorney	S. A. Caldbick	9,455.73		9,455.73
	Clerk of the Peace	do			
	Local Registrar	W. L. Warrell	3,543.75	588.00	4,131.75
	District Court Clerk	do			
	Surrogate Registrar	do			
DUFFERIN:					
Orangeville	Sheriff	H. Endacott	1,952.39		1,952.39
	Surrogate Judge	W. T. Robb		1,000.00	
	Local Master	do			
	Crown Attorney	R. D. Evans	Commuted	at \$1,270.00	per annum
	Clerk of the Peace	do			
	Local Registrar	J. A. V. Preston	2,220.71	661.50	2,882.21
	County Court Clerk	do			
	Surrogate Registrar	do			

(a) W. G. Atkin dismissed as and from 14th Nov., 1934; J. L. O'Flynn appointed 15th Nov., 1934.

(b) J. W. Westbrook died 25th Oct., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,276.70	2,935.18		2,935.18				Algoma
			1,000.00	17.10			
700.00	124.20 3,916.13	41.40	124.20 3,874.73				
60.00	467.63		467.63				
706.90	4,349.28	524.62	3,824.66		988.65	929.00	
590.80	1,965.79		1,965.79				Brant
28.05	537.73		537.73				
			1,000.00	171.40			
85.00	4,642.27	321.14	4,321.13				
3,618.20	4,481.09	590.54	3,890.55		2,180.90	2,836.25	
1,062.66	2,040.75		2,040.75				Bruce
367.41	91.27		91.27				
			1,000.00	68.00			
275.00	4,329.13	164.57	4,164.56				
942.50	3,271.45	54.29	3,217.16		1,127.80	1,579.40	
281.10	51.22 996.47	25.61 154.47	25.61 842.00		2.10 386.10	535.60	
4,336.45	4,653.66	676.83	3,976.83				Carleton
200.00	490.50		1,000.00				
2,297.00	4,754.00	727.00	4,027.00				
566.97	3,048.76		3,048.76				
3,909.91	10,811.99	5,680.80	5,131.19		4,000.50	7,704.00	
2,057.34	3,079.47		3,079.47				Cochrane
			1,000.00	15.70			
1,560.00	7,895.73	1,947.87	5,947.86				
832.00	3,299.75	59.95	3,239.80		630.10	363.05	
744.44	1,207.95		1,207.95				Dufferin
			1,000.00	88.50			
211.40	2,670.81		2,670.81		495.90	629.35	

(c) John Rowland superannuated from 8th Oct., 1934; H. A. McGillivray appointed 9th Oct., 1934.

(d) R. E. Clapp dismissed as and from 8th Oct., 1934; H. A. McGillivray appointed 9th Oct., 1934, with a salary for combined offices of \$4,000.00 per annum.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
ELGIN: St. Thomas.....	Sheriff	P. S. D. Harding.....	§ c. 3,069.45	§ c.	§ c. 3,069.45
	Surrogate Judge.....	D. C. Ross.....	.....	1,000.00	.....
	Local Master.....	C. F. Maxwell.....	.....	.....	.....
	Crown Attorney.....	E. W. Haines.....	4,007.13	.....	4,007.13
	Clerk of the Peace.....	do.....	.....	.....	.....
	Local Registrar.....	I. D. Cameron.....	5,718.58	661.50	6,380.08
	County Court Clerk.....	do.....	.....	.....	.....
	Surrogate Registrar.....	do.....	.....	.....	.....
ESSEX: Sandwich.....	Sheriff	C. N. Anderson (a).....	6,194.84	.....	6,194.84
	do (Acting).....	A. A. MacKinnon.....	930.81	.....	930.81
	do.....	C. G. Fletcher.....	1,039.11	.....	1,039.11
	Surrogate Judge.....	J. J. Coughlin.....	.....	1,000.00	.....
	Local Master.....	A. W. McNally (b).....	482.70	.....	482.70
	do.....	F. A. Landriau.....	345.85	.....	345.85
	Crown Attorney.....	J. S. Allan, K.C.....	Commuted at	\$6,000.00 per annum	.....
	Clerk of the Peace.....	do.....	.....	.....	.....
	Local Registrar.....	A. A. MacKinnon.....	14,808.02	661.50	15,469.52
County Court Clerk.....	do.....	.....	.....	.....
Surrogate Registrar.....	do.....	.....	.....	.....
FRONTENAC: Kingston.....	Sheriff	R. F. Vair.....	3,541.97	.....	3,541.97
	Surrogate Judge.....	H. A. Lavell.....	.....	1,000.00	.....
	Local Master.....	J. B. Walkem, K.C.....	325.00	.....	325.00
	Crown Attorney.....	T. J. Rigney, K.C.....	4,455.89	.....	4,455.89
	Clerk of the Peace.....	do.....	.....	.....	.....
	Local Registrar.....	C. H. Wood.....	2,730.30	661.50	3,391.80
	County Court Clerk.....	do.....	.....	.....	.....
	Surrogate Registrar.....	H. E. Richardson.....	3,529.65	.....	3,529.65
GREY: Owen Sound.....	Sheriff	Wm. Breese.....	3,768.40	.....	3,768.40
	Surrogate Judge.....	G. W. Morley.....	.....	1,000.00	.....
	Local Master.....	do.....	.....	.....	.....
	Crown Attorney.....	W. D. Henry, K.C. (c).....	5,389.08	.....	5,389.08
	Clerk of the Peace.....	do.....	.....	.....	.....
	do.....	J. F. P. Birnie.....	1,088.14	.....	1,088.14
	do.....	do.....	.....	.....	.....
	Local Registrar.....	T. J. Rutherford.....	7,068.24	735.00	7,803.24
County Court Clerk.....	do.....	.....	.....	.....
Surrogate Registrar.....	do.....	.....	.....	.....
HALDIMAND: Cayuga.....	Sheriff	W. S. Hudspeth.....	2,494.79	.....	2,494.79
	Surrogate Judge.....	W. S. West.....	.....	1,000.00	.....
	Local Master.....	do.....	.....	.....	.....
	Crown Attorney.....	H. Arrell, K.C.....	4,138.28	.....	4,138.28
	Clerk of the Peace.....	do.....	.....	.....	.....
	Local Registrar.....	J. C. Eccles.....	3,079.90	600.00	3,679.90
	County Court Clerk.....	do.....	.....	.....	.....
Surrogate Registrar.....	do.....	.....	.....	.....
HALTON: Milton.....	Sheriff	G. O. Brown.....	2,502.52	.....	2,502.52
	Surrogate Judge.....	W. N. Munro.....	.....	1,000.00	.....
	Local Master.....	do.....	.....	.....	.....
	Crown Attorney.....	W. I. Dick, K.C.....	3,932.10	.....	3,932.10
	Clerk of the Peace.....	do.....	.....	.....	.....
	Local Registrar.....	J. M. MacKenzie.....	3,784.01	441.00	4,225.01
	County Court Clerk.....	do.....	.....	.....	.....
Surrogate Registrar.....	do.....	.....	.....	.....

(a) C. N. Anderson superannuated as and from 2nd Oct., 1934; A. A. MacKinnon appointed *pro tem* until appointment of C. G. Fletcher, 9th Oct., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
702.45	2,367.00		2,367.00				Elgin
			1,000.00				
1,003.05	3,004.08		3,004.08				
1,375.00	5,005.08	852.54	4,152.54		1,519.10	2,352.50	Essex
3,590.53	2,604.31		2,604.31				
687.81	243.00	243.00					
688.47	350.64		350.64				
			1,000.00				
230.03	252.67		252.67				
13.85	332.00		332.00				
5,894.50	9,575.02	4,567.52	5,007.50		3,566.50	5,604.05	Frontenac
856.20	2,685.77		2,685.77				
			1,000.00				
15.00	310.00		310.00				
1,082.46	3,373.43		3,373.43				
557.50	2,834.30		2,834.30		760.10		Grey
1,240.00	2,289.65		2,289.65		1,122.30	2,242.90	
1,111.29	2,657.11		2,657.11				
			1,000.00	190.40			
1,212.87	4,176.21	504.54	3,671.67				
207.00	881.14	24.13	857.01				Haldimand
1,197.10	6,606.14	1,895.53	4,710.61		1,312.00	2,393.50	
672.85	1,821.94		1,821.94				
			1,000.00	22.30			
843.70	3,294.58		3,294.58				Halton
599.85	3,080.05	16.00	3,064.05		951.60	1,355.25	
1,072.46	1,430.06		1,430.06				Halton
			1,000.00	51.50			
790.47	3,141.63		3,141.63				
606.85	3,618.16	159.08	3,459.08		1,290.90	2,606.25	

(b) A. W. McNally died 18th June, 1934; F. A. Landriau appointed 25th Sept., 1934.

(c) W. D. Henry dismissed as of the 15th Oct., 1934; J. F. P. Birnie appointed 16th Oct., 1934.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
HASTINGS: Belleville	Sheriff	G. H. Stokes (<i>a</i>)	\$ 3,611.51	c.	\$ 3,611.51
	do	J. D. O'Flynn	727.44		727.44
	Surrogate Judge	G. E. Deroche		1,000.00	
	Local Master	W. C. Mikel, K.C.	431.60		431.60
	Crown Attorney	B. C. Donnan, K.C.	8,106.11		8,106.11
	Clerk of the Peace	do			
	Local Registrar	J. A. Kerr (<i>b</i>)	5,004.01	718.06	5,722.07
	County Court Clerk	do			
	Surrogate Registrar	J. D. O'Flynn	822.25		822.25
	do	do			
HURON: Goderich	Sheriff	C. G. Middleton (<i>c</i>)	3,796.65		3,796.65
	Surrogate Judge	T. M. Costello		1,000.00	
	Local Master	do			
	Crown Attorney	D. E. Holmes	5,973.37		5,973.37
	Clerk of the Peace	do			
	Local Registrar	R. Johnston	7,634.36	795.00	8,429.36
	County Court Clerk	do			
KENORA: Kenora	Surrogate Registrar	do			
	Sheriff	L. D. MacCallum	2,027.49	979.98	3,007.47
	Surrogate Judge	W. A. Dowler		1,000.00	
	Local Master	do			
	Crown Attorney	H. P. Cooke, K.C.	Commuted at \$1,970.00		per annum
	Clerk of the Peace	do			
	Local Registrar	E. Appleton	2,037.15	686.00	2,723.15
KENT: Chatham	District Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	E. W. Hardey	4,401.15		4,401.15
	Surrogate Judge	Uriah McFadden		1,000.00	
	Local Master	do			
	Crown Attorney	H. D. Smith, K.C.	9,813.60		9,813.60
	Clerk of the Peace	do			
LAMBTON: Sarnia	Local Registrar	D. E. Douglas	7,346.38	661.50	8,007.88
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	A. J. Johnston	3,153.20		3,153.20
	Surrogate Judge	A. E. Taylor		1,000.00	
LANARK: Perth	Local Master	do			
	Crown Attorney	W. S. Haney	6,123.95		6,123.95
	Clerk of the Peace	do			
	Local Registrar	Alex. Saunders	5,436.00	661.50	6,097.50
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	J. H. Ebbs (<i>d</i>)	2,048.40		2,048.40
do	J. S. L. McNeely	58.96		58.96	
Surrogate Judge	F. W. Wilson		1,000.00		
Local Master	do				
Crown Attorney	C. H. McKimm (<i>e</i>)	3,178.49		3,178.49	
Clerk of the Peace	do				
Local Registrar	J. S. L. McNeely	3,372.43	496.14	3,868.57	
County Court Clerk	do				
Surrogate Registrar	do				

(a) G. H. Stokes dismissed as of 22nd Oct., 1934; J. D. O'Flynn appointed.

(b) J. A. Kerr dismissed as of 22nd Oct., 1934; J. D. O'Flynn appointed to combined offices at a salary of \$4,000.00 per annum.

(c) C. G. Middleton dismissed as of 31st Dec., 1934; R. Johnston appointed to combined offices at a salary of \$3,500.00 per annum.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,573.30	2,038.21		2,038.21				Hastings
337.01	390.43		390.43				
			1,000.00				
2.50	429.10		429.10				
1,479.37	6,626.74	1,313.37	5,313.37				
1,344.35	4,377.72	683.53	3,694.19		1,804.30	2,543.70	
269.32	552.93	219.60	333.33		190.80	259.75	
1,195.97	2,601.58		2,601.58				Huron
			1,000.00	108.10			
1,004.21	4,669.16	484.58	4,484.58				
1,901.80	6,527.56	1,824.81	4,702.75		1,909.50	2,751.25	
78.18	2,929.29		2,929.29				Kenora
			1,000.00	8.00			
75.00	2,648.15		2,648.15		321.40	288.50	
1,738.05	2,663.10		2,663.10				Kent
			1,000.00	120.10			
1,950.00	7,863.60	1,931.80	5,931.80				
1,954.95	6,052.93	1,397.64	4,655.29		2,165.40	3,042.75	
599.92	2,553.28		2,553.28				Lambton
			1,000.00	66.94			
1,318.62	4,805.33	402.67	4,402.67				
1,150.00	4,947.50	823.75	4,123.75		1,750.90	2,435.75	
755.92	1,292.48		1,292.48				Lanark
26.00	32.96		32.96				
			1,000.00	33.20			
556.42	2,622.07		2,622.07				
480.00	3,388.57	102.10	3,286.47		1,444.70	2,461.10	

(d) J. H. Ebbs dismissed 15th Dec., 1934; J. S. L. McNeely appointed to combined offices at a salary of \$3,500.00 per annum.

(e) C. H. McKimm dismissed as of 31st Dec., 1934; W. W. Pollock appointed 1st Jan., 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
LEEDS and GRENVILLE: Brockville...	Sheriff	W. J. Manahan (a)	2,220.19		2,220.19
	do (Acting)	A. J. Traill	86.80		86.80
	do	A. E. Baker	841.11		841.11
	Surrogate Judge	M. B. Tudhope		1,000.00	
	Local Master	do			
	Crown Attorney	H. Atkinson	5,340.09		5,340.09
	Clerk of the Peace	do			
	Local Registrar	A. E. Baker	6,620.70	562.00	7,182.70
LENNOX and ADDINGTON: Napaneé...	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	C. W. Vandervoort	1,684.54		1,684.54
	Surrogate Judge	J. E. Madden		1,000.00	
	Local Master	do			
	Crown Attorney	K. S. Ham	3,546.02		3,546.02
	Clerk of the Peace	do			
LINCOLN: St. Catharines	Local Registrar	W. P. Deroche	2,186.43	588.00	2,774.43
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	F. J. Graves	4,151.39		4,151.39
	Surrogate Judge	J. S. Campbell		1,000.00	
	Local Master	do			
MANITOULIN: Gore Bay	Crown Attorney	E. H. Lancaster	4,315.05		4,315.05
	Clerk of the Peace	do			
	Local Registrar	E. J. Lovelace	7,249.40	661.50	7,910.90
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	J. H. Fell	628.72	610.97	1,239.69
	do	A. E. Graham	293.70	240.28	533.98
	do (Acting)	W. F. McRae	364.90	310.32	675.22
MIDDLESEX: London	Surrogate Judge	A. B. Currey		1,000.00	
	Local Master	do			
	Crown Attorney	W. F. McRae	2,725.80	250.00	2,975.80
	Clerk of the Peace	do			
	Local Registrar	C. C. Platt	617.75	818.80	1,436.55
	District Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	D. A. Graham	7,163.32		7,163.32
MUSKOKA: Bracebridge	Surrogate Judge	Joseph Wearing		1,300.00	
	Local Master	Judge A. A. Ingram	237.80		237.80
	Crown Attorney	A. M. Judd (b)	Committed	at \$5,000.00	per annum
	Clerk of the Peace	do			
	Local Registrar	W. F. Newton	4,725.54		4,725.54
	County Court Clerk	do			
	Surrogate Registrar	E. Weld	18,258.25	490.00	18,748.25
MUSKOKA: Bracebridge	Sheriff	J. G. Myers (c)	1,266.70	1,068.01	2,334.71
	do	C. S. Salmon	247.63	132.57	380.20
	Surrogate Judge	A. A. Mahaffy		1,000.00	
	Local Master	do			
	Crown Attorney	Thos. Johnson	1,932.68	245.00	2,177.68
	Clerk of the Peace	do			
	Local Registrar	C. S. Salmon	1,069.90	473.62	1,542.72
	District Court Clerk	do	405.10		405.10
Surrogate Registrar	do				

(a) W. J. Manahan dismissed 9th Oct., 1934; A. E. Baker appointed to combined offices at a salary of \$4,000.00 per annum.

(b) A. M. Judd suspended; N. F. Newton appointed *pro tem* 14th Aug., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,219.27	1,010.92		1,010.92				Leeds and Grenville
25.40	61.20		61.20				
365.26	475.85	475.85					
			1,000.00				
				88.30			
908.12	4,431.97	215.98	4,215.99				
1,937.90	5,244.80	536.52	4,708.28		1,687.20	2,885.25	
383.39	1,301.15		1,301.15				Lennox and Addington
			1,000.00				
				78.00			
331.65	3,214.37		3,214.37				
473.43	2,301.00		2,301.00		617.60	1,022.50	
1,431.06	2,720.33		2,720.33				Lincoln
			1,000.00				
				232.50			
1,076.00	3,238.06		3,238.06				
1,824.10	6,086.80	1,428.12	4,658.68		1,558.90	3,067.25	
143.07	1,096.62		1,096.62				Manitoulin
	533.98		533.98				
5.00	670.22	335.11	335.11				
			1,000.00				
500.00	2,475.80		2,475.80				
	1,436.55		1,436.55		150.20	266.75	
2,251.16	4,912.16		4,912.16				Middlesex
			1,300.00				
	237.80		237.80				
725.25	4,000.29	1,227.54	2,772.75				
6,782.50	11,965.75	6,719.18	5,246.57		4,556.60	8,675.00	
575.33	1,759.38		1,759.38				Muskoka
35.24	344.96	175.30	169.66				
			1,000.00				
237.80	1,939.88		1,939.88				
16.33	1,526.39		1,526.39		323.50	269.30	
13.09	392.01	183.78	208.23		168.00	114.30	

(c) J. G. Myers resigned; C. S. Salmon appointed to combined offices 22nd Oct., 1934, at a salary of \$2,000.00 per annum.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
NIPISSING: North Bay.....	Sheriff (Acting).....	T. E. McKee (<i>a</i>).....	\$ 2,100.68	\$ 317.00	\$ 2,417.68
	do	T. J. Bourke.....	387.24	196.00	583.24
	Surrogate Judge.....	T. F. Battle.....		1,000.00	
	Local Master.....	do			
	Crown Attorney.....	T. E. McKee.....	3,739.23	246.25	3,985.48
	Clerk of the Peace.....	do			
	Local Registrar.....	T. J. Bourke.....	2,440.45	450.00	2,890.45
	District Court Clerk.....	do			
	Surrogate Registrar.....	do			
NORFOLK: Simcoe.....	Sheriff.....	A. C. Pratt.....	1,810.43		1,810.43
	Surrogate Judge.....	A. T. Boles.....		1,000.00	
	Local Master.....	do			
	Crown Attorney.....	W. E. Kelly, K.C.....	Commuted at \$3,400.00		per annum
	Clerk of the Peace.....	do			
	Local Registrar.....	C. S. Buck.....	5,001.21	661.50	5,662.71
NORTHUMBER- LAND and DURHAM: Cobourg.....	County Court Clerk.....	do			
	Surrogate Registrar.....	do			
	Sheriff.....	J. F. B. Belford.....	3,473.96		3,473.96
	Surrogate Judge.....	L. V. O'Connor.....		1,000.00	
	Local Master.....	do			
	Crown Attorney.....	F. D. Boggs, K.C.....	4,826.97		4,826.97
	Clerk of the Peace.....	do			
ONTARIO: Whitby.....	Local Registrar.....	J. T. Field.....	6,196.65	750.00	6,946.65
	County Court Clerk.....	do			
	Surrogate Registrar.....	do			
	Sheriff (Acting).....	Miss M. G. Brawley (<i>b</i>).....	3,766.56		3,766.56
	Surrogate Judge.....	J. E. Thompson.....		1,000.00	
OXFORD: Woodstock.....	Local Master.....	Judge Robt. Ruddy.....	179.00		179.00
	Crown Attorney.....	A. C. Hall (<i>c</i>).....	4,156.45		4,156.45
	Clerk of the Peace.....	do			
	Local Registrar.....	G. D. Conant, K.C.....	1,336.40		1,336.40
	County Court Clerk.....	do			
	Surrogate Registrar.....	H. Bascom.....	5,971.54	661.50	6,633.04
	do	do			
PARRY SOUND: Parry Sound.....	Sheriff.....	Wm. McGhee.....	2,618.26		2,618.26
	Surrogate Judge.....	F. E. Perrin.....		1,000.00	
	Local Master.....	W. T. McMullen, K.C.....	70.47		70.47
	Crown Attorney.....	R. N. Ball, K.C.....	4,038.24		4,038.24
	Clerk of the Peace.....	do			
	Local Registrar.....	P. McDonald.....	7,716.25	661.56	8,377.81
	County Court Clerk.....	do			
	Surrogate Registrar.....	do			
PARRY SOUND: Parry Sound.....	Sheriff.....	J. E. Armstrong.....	1,711.99	735.00	2,446.99
	Surrogate Judge.....	J. B. Moon.....		1,000.00	
	Local Master.....	do			
	Crown Attorney.....	W. L. Haight, K.C. (<i>d</i>).....	Commuted at \$1,700.00		per annum
	Clerk of the Peace.....	do			
	Local Registrar.....	F. Tasker.....	1,866.13	600.00	2,466.13
	District Court Clerk.....	do			
	Surrogate Registrar.....	do			

(a) T. E. McKee acted as Sheriff from Jan. 1st to 30th Oct., 1934; T. J. Bourke appointed to combined offices with a salary of \$3,200.00 per annum.

(b) Miss Brawley's fees were limited to \$1,500.00 per annum from 1st Nov., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,347.37	1,070.31	535.15	535.16				Nipissing
264.21	319.03	52.07	266.96				
			1,000.00				
901.18	3,084.30		3,084.30	40.00			
523.30	2,367.15	52.08	2,315.07		600.30	621.50	
735.50	1,074.93		1,074.93				Norfolk
			1,000.00				
				69.65			
1,161.97	4,500.74	600.37	3,900.37		922.90	1,352.50	
1,892.55	1,581.41		1,581.41				Northumberland and Durham
			1,000.00				
1,407.10	3,419.87		3,419.87	166.80			
972.00	5,974.65	1,337.32	4,637.33		1,941.20	2,775.50	
1,297.62	2,468.94	36.00	2,432.94				Ontario
			1,000.00				
637.97	179.00	259.25	179.00				
	3,518.48		3,259.23				
267.26	1,069.14	34.57	1,034.57				
1,118.52	5,514.52	1,107.26	4,407.26		2,231.40	2,086.75	
1,026.20	1,592.06		1,592.06				Oxford
			1,000.00				
	70.47		70.47				
1,174.84	2,863.40		2,863.40				
2,527.00	5,850.81	1,275.41	4,575.40		2,163.50	3,179.50	
1,161.97	1,285.02		1,285.02				Parry Sound
			1,000.00				
				33.60			
47.18	2,418.95		2,418.95		318.90	638.55	

(c) A. C. Hall dismissed 2nd Oct., 1934; G. D. Conant appointed same date.

(d) W. L. Haight died 21st Feb., 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
PEEL: Brampton	Sheriff	N. Henderson (a)	2,922.07		2,922.07
	do	F. S. Hutchinson	87.10		87.10
	Surrogate Judge	T. H. Grout		1,000.00	
	Local Master	do			
	Crown Attorney	A. G. Davis, K.C.	2,853.93		2,853.93
	Clerk of the Peace	do			
	Local Registrar	J. R. Fallis	3,074.54	577.50	3,652.04
	County Court Clerk Surrogate Registrar	do			
PERTH: Stratford	Sheriff	M. F. Irvine	3,243.97		3,243.97
	Surrogate Judge	J. L. Killoran		1,000.00	
	Local Master	do			
	Crown Attorney	J. C. Makins, K.C. (b)	Commuted at \$3,760.00 per annum		
	Clerk of the Peace	do			
	do (Acting)	E. G. Thompson	1,832.00		1,832.00
	do	John Murray	295.31		295.31
	do	W. E. Goodwin	2,888.67		2,888.67
Local Registrar	F. H. Thompson	6,424.33	661.55	7,085.88	
County Court Clerk Surrogate Registrar	do				
PETERBOROUGH: Peterborough	Sheriff	F. J. A. Hall (c)	3,406.72		3,406.72
	Surrogate Judge	S. L. Smoke		1,000.00	
	Local Master	O. A. Langley, K.C.	417.30		417.30
	Crown Attorney	V. J. McElderry, K.C.	4,560.73		4,560.73
	Clerk of the Peace	do			
	Local Registrar	G. J. Sherry, K.C.	5,694.81	584.49	6,279.30
	County Court Clerk Surrogate Registrar	do			
	do	F. J. A. Hall	649.66		649.66
PRESCOTT and RUSSELL: L'Orignal	Sheriff	E. A. Johnson (d)	1,500.90		1,500.90
	do	A. Landriault	598.25		598.25
	Surrogate Judge	A. Constantineau		1,000.00	
	Local Master	do			
	Crown Attorney	C. W. A. Marion	3,353.47		3,353.47
	Clerk of the Peace	do			
	Local Registrar	Jos. Belanger	2,599.20	661.50	3,260.70
	County Court Clerk Surrogate Registrar	do			
do	A. Landriault	284.50		284.50	
PRINCE EDWARD: Pictou	Sheriff	D. J. Barker (e)	1,037.58		1,037.58
	do	A. E. Bowerman	271.05		271.05
	Surrogate Judge	E. H. McLean		1,000.00	
	Local Master	do			
	Crown Attorney	G. Walmsley	1,740.13		1,740.13
	Clerk of the Peace	do			
	Local Registrar	R. A. Norman (f)	1,845.65	577.50	2,423.15
	County Court Clerk Surrogate Registrar	do			
do	A. E. Bowerman	314.74		314.74	
RAINY RIVER: Fort Frances	Sheriff	Alex. Thompson (g)	1,580.26	905.24	2,475.50
	do	W. P. Pilkey	191.37	125.06	316.43
	Surrogate Judge	D. R. Byers		1,000.00	
	Local Master	do			
	Crown Attorney	N. L. Croome	2,150.84	250.00	2,400.84
	Clerk of the Peace	do			
	Local Registrar	W. P. Pilkey	1,487.30	467.80	1,955.10
	District Court Clerk Surrogate Registrar	do			

(a) N. Henderson superannuated 30th Oct., 1934; F. S. Hutchinson appointed same date.

(b) J. C. Makins resigned 9th April, 1934; E. G. Thompson appointed 10th April, 1934, and acted until 16th June, when John Murray was appointed. Mr. Murray was dismissed 17th July, the date W. E. Goodwin was appointed.

(c) F. J. A. Hall appointed to combined offices of Sheriff and Local Registrar 10th Nov., 1934, at a salary of \$2,000.00; Mr. Sherry dismissed from 15th Nov., 1934.

(d) E. A. Johnson dismissed 9th Oct., 1934, the date A. Landriault was appointed to combined offices at a

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
786.54	2,135.53		2,135.53				Peel
40.45	46.65		46.65				
			1,000.00				
555.00	2,298.93		2,298.93	122.50			
566.18	3,085.86	17.17	3,068.69		456.24	1,505.74	
1,594.23	1,649.74		1,649.74				Perth
			1,000.00				
				187.50			
473.56	1,358.42	268.25	1,090.17				
	294.64		294.64				
14.75	2,873.92	527.37	2,346.55				
1,890.00	5,195.88	947.94	4,247.94		2,302.80	2,560.70	
1,254.30	2,152.42	51.11	2,101.31				Peterborough
			1,000.00				
	417.30		417.30				
528.98	4,031.75	15.88	4,015.87				
988.77	5,290.53	995.26	4,295.27		2,209.60	2,767.00	
531.23	118.43	51.12	67.31				
435.33	1,065.67		1,065.67				Prescott and Russell
96.35	501.90		501.90				
			1,000.00				
				50.81			
1,157.32	2,196.15		2,196.15				
1,139.80	2,120.90		2,120.90		727.40	862.00	
350.00					10.40	74.75	
66.85	970.73		970.73				Prince Edward
39.89	231.16		231.16				
			1,000.00				
	1,740.13		1,740.13	50.10			
582.00	1,841.15		1,841.15		52.95	635.75	
130.00	184.74		184.74		61.10	65.75	
321.65	2,153.85		2,153.85				Rainy River
142.15	174.28		174.28				
			1,000.00				
				18.90			
71.78	2,329.06		2,329.06				
854.85	1,100.25		1,100.25		183.60	120.75	

(e) D. J. Barker superannuated 30th Oct., 1934; A. E. Bowerman appointed same date.

(f) R. A. Norman dismissed 30th Oct., 1934; A. E. Bowerman appointed to combined offices at \$3,500.00 per annum.

(g) A. Thompson dismissed 16th Oct., 1934; W. P. Pilkey appointed same date to combined offices at \$2,500.00 per annum.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934		Salary paid by Province		Total earnings and salary in all offices
			\$	c.	\$	c.	
RENFREW: Pembroke	Sheriff	Alex. Morris	2,965.88				2,965.88
	Surrogate Judge	J. T. Mulcahy			1,000.00		
	Local Master	do					
	Crown Attorney	H. B. Johnson, K.C.	4,888.19				4,888.19
	Clerk of the Peace	do					
	Local Registrar	J. M. Beatty	3,043.85		588.00		3,631.85
	County Court Clerk	do					
	Surrogate Registrar	do					
SIMCOE: Barrie	Sheriff	W. M. Dinwoody (a)	1,910.03				1,910.03
	do (Acting)	F. G. Evans	192.24				192.24
	do	E. C. Drury	759.33				759.33
	Surrogate Judge	D. Holmes			1,000.00		
	Local Master	F. G. Evans, K.C.	133.80				133.80
	Crown Attorney	do	5,115.76				5,115.76
	Clerk of the Peace	do					
	Local Registrar	John MacKay (b)	2,215.35		640.30		2,855.65
	County Court Clerk	do					
	do	E. C. Drury	771.11				771.11
	Surrogate Registrar	E. A. Little (c)	1,000.00				1,000.00
	do (Acting)	F. G. Evans	3,249.33				3,249.33
do	J. H. Mitchell	1,235.18				1,235.18	
STORMONT, DUNDAS and GLENGARRY: Cornwall	Sheriff	J. F. Ault	2,998.33				2,998.33
	Surrogate Judge	F. T. Costello			1,000.00		
	Local Master	do					
	Crown Attorney	J. G. Harkness, K.C.	Committed at \$2,830.00 per annum				
	Clerk of the Peace	do					
	Local Registrar	A. I. Macdonell	5,730.95		735.00		6,465.95
	County Court Clerk	do					
	Surrogate Registrar	do					
SUDBURY: Sudbury	Sheriff	A. J. Manley	4,414.42		1,107.24		5,521.66
	Surrogate Judge	E. Proulx			1,000.00		
	Local Master	do					
	Crown Attorney	E. D. Wilkins, K.C.	Committed at \$5,000.00 per annum				
	Clerk of the Peace	do					
	Local Registrar	A. H. Beath	3,922.03		600.00		4,522.03
	District Court Clerk	do					
	Surrogate Registrar	do					
TEMISKAMING: Haileybury	Sheriff	Geo. Caldbick	4,379.15		1,000.00		5,379.15
	Surrogate Judge	H. Hartman			1,000.00		
	Local Master	do					
	Crown Attorney	F. L. Smiley, K.C. (d)	855.96		50.00		905.96
	Clerk of the Peace	do					
	do (Acting)	E. E. Pearlman	4,227.59		142.91		4,370.50
	Local Registrar	T. J. Meagher (e)	3,250.25		540.00		3,790.25
	District Court Clerk	do					
Surrogate Registrar	do						
do	Wm. Thuereck						
THUNDER BAY: Port Arthur	Sheriff	N. Edmeston	5,651.22		1,400.00		7,051.22
	Surrogate Judge	M. J. Kenny			1,000.00		
	Local Master	do					
	Crown Attorney	W. F. Langworthy, K.C.	3,672.12		237.50		3,909.62
	Clerk of the Peace	do					
	Local Registrar	Neil Campbell	6,405.20		600.00		7,005.20
	District Court Clerk	do					
	Surrogate Registrar	do					

(a) W. M. Dinwoody dismissed 31st Aug., 1934; F. G. Evans acted until appointment of E. C. Drury, 2nd Oct., 1934.

(b) John McKay dismissed as of date of appointment of E. C. Drury to combined offices at \$3,750.00 per annum.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
392.78	2,573.10		2,573.10				Renfrew
			1,000.00				
918.54	3,969.65		3,969.65	49.20			
384.00	3,247.85	49.57	3,198.28		946.30	1,490.75	
1,214.20	695.83		695.83				Simcoe
60.02	132.22	66.11	66.11				
507.19	252.14		252.14				
			1,000.00				
	133.80		133.80				
1,034.08	4,081.68	40.84	4,040.84				
420.00	2,435.65	12.13	2,423.52				
231.20	539.91		539.91				Stormont, Dundas and Glenarry
220.00	780.00	34.18	745.82		377.10	737.25	
912.00	2,337.33	1,168.67	1,168.66		1,302.10	2,451.75	
253.00	982.18	43.38	938.80		394.65	723.50	
551.66	2,446.67		2,446.67				
			1,000.00	164.10			
869.97	5,595.98	1,147.99	4,447.99		1,782.90	2,080.75	
1,664.08	3,857.58	278.79	3,578.79				Sudbury
			1,000.00	55.60			
1,605.70	2,916.33		2,916.33		584.50	509.60	
1,534.33	3,844.82		3,844.82				Temis- kaming
			1,000.00	30.30			
335.00	570.96		570.96				
990.00	3,380.50	215.37	3,165.13				
755.00	3,035.25	7.05	3,028.20		1,074.70	546.70	
3,865.87	3,185.35		3,185.35				Thunder Bay
			1,000.00	76.80			
1,008.00	2,901.62		2,901.62				
1,219.52	5,785.68	1,242.84	4,542.84		60.00	120.85	

(c) E. A. Little died 23rd Feb., 1934; F. G. Evans acted until date of appointment of J. H. Mitchell on 2nd Oct., 1934.

(d) F. L. Smiley resigned 16th April, 1934; E. E. Pearlman appointed *pro tem* 17th April, 1934.

(e) T. J. Meagher dismissed 15th Dec., 1934; Wm. Thuerck appointed that date, but did not actually assume duties until 1st Jan., 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
VICTORIA: Lindsay	Sheriff (Acting)	H. H. McFadden	\$ 1,751.67	c.	\$ 1,751.67
	Surrogate Judge	J. A. McGibbon		1,000.00	
	Local Master	do			
	Crown Attorney	J. E. Anderson, K.C.	3,464.30		3,464.30
	Clerk of the Peace	do			
	Local Registrar	Miss M. C. Sootheran	1,116.10	287.32	1,403.42
	County Court Clerk	do (Acting)			
	Surrogate Registrar	W. W. Staples (a)	1,029.00	274.65	1,303.65
	do	J. Forman	923.70	211.84	1,135.54
WATERLOO: Kitchener	Sheriff	W. A. Kribs	3,889.86		3,889.86
	Surrogate Judge	E. W. Clement		1,000.00	
	Local Master	J. J. A. Weir	972.90		972.90
	Crown Attorney	D. S. Bowlby, K.C. (b)	7,693.59		7,693.59
	Clerk of the Peace	do			
	do	W. P. Clement	Committed at \$3,500.00		per annum
	Local Registrar	C. C. Hahn (c)	3,713.37	661.50	4,374.87
	County Court Clerk	do			
do	E. H. Scully	1,401.21		1,401.21	
Surrogate Registrar	do	5,668.59		5,668.59	
WELLAND: Welland	Sheriff	V. L. Davidson	4,221.67		4,221.67
	Surrogate Judge	L. B. C. Livingstone		1,000.00	
	Local Master	do			
	Crown Attorney	T. D. Cowper, K.C.	5,357.80		5,357.80
	Clerk of the Peace	do			
	Local Registrar	J. E. Cohoe	9,940.10	800.00	10,740.10
	County Court Clerk	do			
Surrogate Registrar	do				
WELLINGTON: Guelph	Sheriff	G. H. Dickson (d)	3,372.88		3,372.88
	Surrogate Judge	R. L. MacKinnon		1,000.00	
	Local Master	L. W. Getz (e)	233.00		233.00
	Local Registrar	do	6,687.11	272.00	6,959.11
	County Court Clerk	do			
	Surrogate Registrar	do			
	do (Acting)	J. M. Kearns, K.C.	381.60	24.50	406.10
	Crown Attorney	do	Committed at \$3,450.00		per annum
Clerk of the Peace	do				
WENTWORTH: Hamilton	Sheriff	Leeming Carr (f)	3,126.00		3,126.00
	do (Acting)	H. A. Burrell	2,795.50		2,795.50
	do	J. W. Lawrason	2,437.87		2,437.87
	Surrogate Judge	H. Carpenter		1,000.00	
	Local Master	Judge G. C. Thomson	604.10		604.10
	Crown Attorney	G. W. Ballard, K.C.	Committed at \$5,600.00		per annum
	Clerk of the Peace	do			
	Local Registrar	G. T. Inch	19,121.23	735.00	19,856.23
County Court Clerk	do				
Surrogate Registrar	do				

(a) W. W. Staples appointed 5th April, 1934; dismissed 11th Sept., 1934, the date J. Forman was appointed.

(b) D. S. Bowlby dismissed as of 7th Nov., 1934, the date W. P. Clement was appointed.

(c) C. C. Hahn dismissed 30th Oct., 1934; E. H. Scully appointed to combined offices at a salary of \$4,000.00 per annum from 1st Nov., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
167.95	1,583.72		1,583.72				Victoria
			1,000.00				
847.00	2,617.30		2,617.30	31.00			
417.00	986.42		986.42		376.65	581.00	
476.36 362.70	827.29 772.84		827.29 772.84		256.10 201.10	356.00 379.75	
2,112.63	1,777.23		1,777.23				Waterloo
			1,000.00				
	972.90		972.90				
1,114.00	6,579.59	1,289.79	5,289.80				
744.24	3,630.63	601.41	2,029.22				
345.50 1,091.08	1,055.71 4,577.51	389.05 638.76	666.66 3,938.75		486.00 2,000.20	511.25 3,695.50	
1,960.11	2,261.56		2,261.56				Welland
			1,000.00				
1,391.65	3,966.15		3,966.15	617.90			
2,642.80	8,097.30	3,237.57	4,859.73		3,486.95	3,120.50	
865.35	2,507.53		2,507.53				Wellington
			1,000.00				
9.00	224.00		224.00				
1,350.68	5,608.43	1,237.55	4,370.88		2,160.80	2,937.50	
99.78	306.32	153.16	153.16		134.50	185.50	
2,249.52	876.48		876.48				Wentworth
1,255.89	1,539.61	39.93	1,499.68				
1,609.42	828.45	39.22	789.17				
	604.10		604.10				
4,811.71	15,044.52	9,490.07	5,554.45		7,690.20	8,481.50	

(d) G. H. Dickson dismissed 31st Dec., 1934.

(e) L. W. Goetz resigned 12th Nov., 1934; J. M. Kearns acted for remainder of year.

(f) L. Carr died 6th June, 1934; R. W. Burrell, Deputy, acted to date of appointment of J. W. Lawrason, 11th Sept., 1934.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1934	Salary paid by Province	Total earnings and salary in all offices
YORK:			\$ c.	\$ c.	\$ c.
Toronto	Sheriff (York)	A. McCowan (a)	20,332.31		20,332.31
	do (York)	A. M. Gorrie	2,759.85		2,759.85
	do (Toronto)	do	36,946.36		36,946.36
	do (Toronto)	do	4,558.78		4,558.78
	Surrogate Judge	James Parker		1,600.00	
	do	J. Tytler		1,600.00	
	do	D. O'Connor		1,600.00	
	do	W. T. J. Lee		1,600.00	
	do	A. J. Jackson		1,600.00	
	do	F. M. Field		1,600.00	
	do	I. M. Macdonell		1,600.00	
	do	T. H. Barton		1,600.00	
	do	A. E. Honeywell		1,600.00	
	Crown Attorney	J. W. McFadden, K.C.	Committed at	\$6,500.00	per annum
	Clerk of the Peace	H. E. Irwin, K.C.	20,146.55		20,146.55
	County Court Clerk	H. E. Irwin (Act'g)	30,177.80		30,177.80
	do	A. S. Winchester (b)	7,053.30		7,053.30
	Surrogate Registrar	J. E. Thompson (c)	26,599.45		26,599.45
	do (Acting)	I. A. Humphries			
	do	A. S. Winchester	15,882.40		15,882.40

(a) A. McCowan superannuated 15th Nov., 1934; A. M. Gorrie appointed 16th Nov., 1934.

(b) A. S. Winchester appointed 23rd Oct., 1934.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1934—*Concluded*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
14,221.14	6,111.17	387.32	5,723.85				York
2,057.57	702.28	355.72	346.56				
23,013.19	13,933.17	9,000.27	4,932.90				
3,639.65	919.13	572.57	346.56				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
6,199.85	13,946.70	4,973.35	8,973.35				
8,062.59	22,115.21	19,367.27	2,747.94				
1,977.94	5,075.36	4,224.68	850.68				
5,548.65	21,050.80	14,895.72	6,155.08		13,907.90	27,300.35	
3,741.92	12,140.48	12,140.48			83,880.00	16,371.25	

(c) J. E. Thompson dismissed 2nd Aug., 1934; I. A. Humphries acted until appointment of A. S. Winchester, 18th Dec. 1934, to combined offices at a salary of \$4,500.00 per annum.

Statement Respecting Commuted Crown
Attorneys

COMMUTED CROWN ATTORNEYS, 1934

County or District and Address	Name	Gross Earnings	Salary paid by Province	Allowance in addition to salary for office expenses	Disbursements approved where no allowance made	Total salary and allowance for disbursements
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
DUFFERIN: Orangeville.....	R. D. Evans.....	633.28	1,270.00	130.00		1,400.00
ESSEX: Windsor.....	J. S. Allan.....	7,355.91	6,000.00		2,339.92	8,339.92
KENORA: Kenora.....	H. P. Cooke.....	386.65	1,970.00	150.00		2,120.00
MIDDLESEX: London.....	A. M. Judd (<i>a</i>).....	3,418.33	5,000.00	1,000.00		6,000.00
NORFOLK: Simcoe.....	W. E. Kelly.....	1,584.66	3,400.00	650.00		4,050.00
PARRY SOUND: Parry Sound.....	W. L. Haight.....	28.50	1,700.00	300.00		2,000.00
PERTH: Stratford.....	J. C. Makins (<i>b</i>).....	435.19	3,760.00	750.00	15.00	4,525.00
STORMONT, DUNDAS and GLENGARRY: Cornwall.....	J. G. Harkness.....	714.54	2,830.00	400.00		3,230.00
SUDBURY: Sudbury.....	E. D. Wilkins.....	2,870.87	5,000.00		2,266.88	7,266.88
WATERLOO: Kitchener.....	W. P. Clement † ..	532.00	3,500.00		78.06	
WELLINGTON: Guelph.....	J. M. Kearns.....	2,402.15	3,450.00	750.00	2.00	4,202.00
WENTWORTH: Hamilton.....	G. W. Ballard.....	4,591.10	5,600.00		1,453.52	7,053.52
YORK: Toronto.....	J. W. McFadden.....	1,743.60	6,500.00		*400.00	

(a) A. M. Judd resigned as of 13th Aug., 1934. He would therefore receive proportionate part of \$5,000.00 salary.

(b) J. C. Makins resigned as of 31st March, 1934. He would therefore receive proportionate part of \$3,760.00 salary.

(†) W. P. Clement appointed 15th Nov., 1934.

(*) In addition to these disbursements, the salaries of the staff are paid direct by the Province.

NOTE:—The salaries shown are gross and do not show Government cut.

Statement Respecting Registrars of Deeds

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF
THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Where office situate	Registrar	Gross earnings
1	Algoma	Sault Ste. Marie	H. J. Moorhouse (<i>a</i>)	\$ 2,295.10
	do	do	E. L. DeCourcy*	◆403.50
2	Brant	Brantford	Alex. Graham	4,201.55
3	Bruce	Walkerton	W. H. McFarlane	5,825.90
4	Carleton	Ottawa	A. E. Hunt (<i>b</i>)	3,310.76
	do	do	T. V. Flanagan	2,012.21
5	Cochrane	Cochrane	J. A. Clermont*	◆11,672.41
6	Dufferin	Orangeville	F. J. Patterson	2,029.45
7	Dundas	Morrisburg	F. S. Broder	1,476.80
8	Durham East	Port Hope	R. H. Hodgson	1,350.30
9	Durham West	Bowmanville	Geo. Weekes	1,697.25
10	Elgin	St. Thomas	J. H. Coyne	◆5,575.44
11	Essex	Sandwich	T. E. Green (<i>c</i>)	20,234.65
12	Fort William	Fort William	C. H. Jackson	◆5,008.85
13	Frontenac and Kingston	Kingston	W. J. Gibson	4,634.30
14	Glengarry	Alexandria	J. A. McRae (<i>d</i>)	1,437.15
	do	do	S. O'Connor	327.70
15	Grenville	Prescott	W. S. Johnston	1,599.30
16	Grey, North	Owen Sound	G. P. Creighton	3,764.66
17	Grey, South	Durham	J. Nelson Purdue	2,819.95
18	Haldimand	Cayuga	Miss E. Wadel, Dy. Act'g.	1,074.40
	do	do	W. R. Jackson (<i>e</i>)	807.60
	do	do	R. F. Miller	1,090.45
19	Haliburton	Minden	D. C. Brown (<i>f</i>)	848.11
	do	do	E. E. McElwain	174.78
20	Halton	Milton	Geo. Hillmer	4,146.60
21	Hastings	Belleville	R. J. S. Dewar	6,246.60
22	Huron	Goderich	A. H. Neeb (<i>g</i>)	5,505.10
23	Kenora	Kenora	Mrs. E. A. Cunningham	◆3,640.85
24	Kent	Chatham	J. B. Clark	7,470.85
25	Lambton	Sarnia	R. E. LeSueur (<i>h</i>)	5,705.04
	do	do	J. B. Palmer	721.00
	do	do	J. T. Fuller	446.35
26	Lanark, North	Almonte	H. C. Bowland	1,164.20
27	Lanark, South	Perth	Jas. Armour	1,502.20
28	Leeds	Brockville	A. W. Gray	3,712.40
29	Lennox and Addington	Napanee	G. S. Reid	2,583.40
30	Lincoln	St. Catharines	W. D. Fairbrother	6,692.11
31	London	London	W. F. Hungerford	5,330.15
32	Manitoulin	Gore Bay	C. C. Platt	◆†1,564.10
33	Middlesex, East and North	London	Miss M. V. Walker	5,518.25
34	Middlesex, West	Glencoe	R. Dunlop	1,599.30
35	Muskoka	Bracebridge	C. E. Lount	◆3,929.95
36	Nipissing	North Bay	G. R. Brady*	◆4,561.29
37	Norfolk	Simcoe	W. M. McGuire	5,156.45
38	Northumberland, East	Colborne	A. G. Willoughby	2,460.70
39	Northumberland, West	Cobourg	H. McCullough	1,272.85
40	Ontario	Whitby	Jas. Moore	7,202.55
41	Ottawa	Ottawa	J. T. Moxley (<i>i</i>)	5,957.00
	do	do	R. D. Bray	1,541.00
42	Oxford	Woodstock	W. L. MacWhinnie	5,565.30
43	Parry Sound	Parry Sound	J. H. Tully	1,673.75
44	Peel	Brampton	F. J. Jackson (<i>j</i>)	4,064.35
	do	do	F. S. Hutchinson	240.95
45	Perth, North	Stratford	Dr. M. Steele	3,807.70
46	Perth, South	St. Mary's	G. D. L. Rice	1,583.60
47	Peterborough	Peterborough	W. F. Morrow	4,929.70
48	Port Arthur	Port Arthur	G. W. Dunn	◆4,165.94
49	Prescott	L'Orignal	H. M. Mooney	2,475.35

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1934, AND SECTION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
966.25	1,328.85		1,328.85	739			1
579.53	†			119			
1,005.50	3,196.05	98.02	3,098.03	1649			2
2,581.00	3,244.90	122.45	3,122.45	2077			3
1,956.23	1,354.53		1,354.53	957	72	72	4
711.29	1,300.92		1,300.92	674			
7,106.95	4,565.46		4,565.46	45			5
525.00	1,504.45		1,504.45	685			6
665.00	811.80		811.80	542			7
700.00	650.30		650.30	478			8
700.00	997.25		997.25	589			9
2,005.00	3,570.44	200.64	3,249.34	2054			10
4,872.28	15,362.37	9.926.14	5,436.23	6041	119		11
2,148.65	2,860.20		2,860.20	736	101	523	12
1,260.00	3,374.30	187.15	3,187.15	1596			13
583.33	853.82		853.82	420			14
116.65	211.05		211.05	129			
642.20	957.10		957.10	576			15
1,472.22	2,292.44		2,292.44	2309			16
744.95	2,075.00		2,075.00	857			17
278.48	795.92		795.92	386			18
393.22	414.38		414.38	281			
453.82	636.63		636.63	382			
122.00	726.11		726.11	278			19
28.00	146.78		146.78	63			
1,297.00	2,849.60		2,849.60	1237			20
2,850.00	3,396.60	198.30	3,198.30	2076	5		21
2,070.29	3,434.81	217.41	3,217.40	2016			22
991.85	2,649.00		2,649.00	153			23
3,330.00	4,140.85	570.43	3,570.42	2698			24
3,043.69	2,661.35	201.41	2,459.94	2009	63	69	25
276.40	444.60	194.60	250.00	241	21	39	
310.60	135.75		135.75	179			
300.00	864.20		864.20	417			26
500.00	1,002.20		1,002.20	507			27
1,063.32	2,649.08		2,649.08	1182			28
501.00	2,082.40		2,082.40	802			29
4,171.54	2,520.57		2,520.57	2262			30
2,288.00	3,042.15	21.08	3,021.07	1953			31
861.00	703.10		703.10	349			32
1,968.65	3,549.60	274.80	3,274.80	1867			33
750.00	849.30		849.30	552			34
1,122.25	2,807.70		2,807.70	879			35
5,588.75	**			533			36
1,950.00	3,206.45	103.23	3,103.22	1824			37
600.00	1,860.70		1,860.70	720			38
700.00	572.85		572.85	459			39
4,916.00	2,286.55		2,286.55	2460	195		40
3,100.00	2,857.45	327.45	2,529.55	2246	321	1925	41
595.85	945.15	73.63	871.52	590		172	
2,072.00	3,493.30	246.65	3,246.65	2124			42
552.50	1,121.25		1,121.25	540			43
1,921.50	2,142.85		2,142.85	1414	63	63	44
212.00	28.95		28.95	99			
1,016.90	2,790.80		2,790.80	1349	1	5	45
700.00	883.60		883.60	558			46
1,324.90	3,604.80	302.40	3,302.40	1498	4	26	47
1,327.40	2,838.54		2,838.54	783			48
736.00	1,739.35		1,739.35	836			49

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF
THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Where office situate	Registrar	Gross earnings
				\$ c.
50	Prince Edward.....	Picton.....	J. H. Holmes.....	2,061.15
51	Rainy River.....	Fort Frances.....	W. J. Keating (<i>k</i>).....	◆453.30
	do	do	W. H. Elliott.....	◆982.48
	do	do	N. L. Croome.....	◆2,805.48
52	Renfrew.....	Pembroke.....	R. A. Campbell (<i>l</i>).....	1,523.70
	do	do	Geo. Campbell.....	1,918.20
53	Russell.....	Russell.....	J. A. Gamble.....	1,931.25
54	Simcoe.....	Barrie.....	R. J. Sanderson (<i>m</i>).....	7,803.08
	do	do	Geo. Vickers.....	2,114.46
55	Stormont.....	Cornwall.....	J. C. Alguire.....	3,788.35
56	Sudbury.....	Sudbury.....	M. Brunette.....	◆5,224.25
57	Temiskaming.....	Haileybury.....	L. H. Ferguson *.....	◆8,245.35
58	Toronto.....	Toronto.....	Wm. Bennett (<i>n</i>), Dy. Act.)	
	do	do	W. J. C. McCrea, Dy. Act.)	47,870.93
59	Victoria.....	Lindsay.....	D. McQuarrie.....	3,294.75
60	Waterloo.....	Kitchener.....	O. S. Eby.....	9,931.10
61	Welland.....	Welland.....	E. E. Fraser.....	11,236.03
62	Wellington, North.....	Arthur.....	Jas. Tucker.....	1,919.25
63	Wellington, South & Centre.....	Guelph.....	C. L. Nelles.....	4,208.40
64	Wentworth.....	Hamilton.....	R. K. Hope (<i>o</i>).....	17,081.15
65	York, East and West.....	Toronto.....	J. W. Mallon.....	25,100.62
66	York, North.....	Newmarket.....	R. L. Boag.....	3,805.05

(a) H. J. Moorhouse dismissed 31st Oct., 1934; E. L. DeCourcy appointed to combined offices at \$2,500.00 per annum.

(b) A. E. Hunt dismissed 28th Aug., 1934; T. V. Flanagan appointed same date.

(c) T. E. Green appointed 10th Oct., 1934; he was Acting Registrar previously.

(d) J. A. McRae dismissed 22nd Oct., 1934; S. O'Connor appointed same date.

(e) W. R. Jackson appointed 17th April, 1934; dismissed 31st Aug., 1934; F. R. Miller appointed 7th Sept.; Miss Wadel, Deputy, acted in the intervals.

(f) D. C. Brown dismissed 22nd Oct., 1934; E. E. McElwain appointed same date.

(g) A. H. Neeb dismissed 31st Dec., 1934; Miss L. Macpherson appointed *pro tem* as and from 1st Jan., 1935.

(h) R. E. LeSueur dismissed 16th Oct., 1934; J. B. Palmer appointed same date, and acted until the 30th Nov.; J. T. Fuller appointed 30th Nov., 1934.

(i) J. T. Moxley dismissed 25th Oct., 1934; R. D. Bray appointed same date.

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1934, AND SECTION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
313.55	1,747.60		1,747.60	673			50
297.50	155.80		155.80	11			51
217.00	765.48		765.48				
804.25	2,001.23		2,001.23				
912.00	611.70		611.70	523			52
324.00	1,594.20		1,594.20	684			
700.00	1,231.25		1,231.25	746			53
3,027.77	4,775.31	1,036.38	3,738.93	2623			54
780.05	1,334.41	344.18	990.23	710			
1,525.60	2,262.75		2,262.75	1347			55
1,384.35	3,839.90	419.95	3,419.95	437			56
7,086.02	1,159.33			28			57
53,540.65	††			17601			58
1,078.00	2,216.75		2,216.75	1085			59
4,237.56	5,693.54	1,346.77	4,346.77	3389			60
6,347.49	4,888.54	944.27	3,944.27	3561			61
700.20	1,219.05		1,219.05	729			62
1,449.00	2,759.40		2,759.40	1489			63
12,944.48	4,136.67	568.34	3,568.33	6404			64
14,455.70	10,644.92	5,680.43	4,964.49	9046	1205		65
1,120.00	2,685.05		2,685.05	1370			66

(j) F. J. Jackson dismissed 30th Oct., 1934; F. S. Hutchinson appointed same date.

(k) W. J. Keating died 28th Feb., 1934; N. L. Croome acted until appointment of W. H. Elliott, 5th Apr., 1934; Mr. Elliott dismissed 31st Aug., 1934; N. L. Croome acted from that to end of year. Mr. Croome received the permanent appointment 7th Nov., 1934.

(l) R. A. Campbell died 26th June, 1934; Geo. Campbell, Deputy, acted for remainder of year. He received appointment 29th Nov., 1934.

(m) R. J. Sanderson dismissed 2nd Oct., 1934; Geo. Vickers appointed same date.

(n) Wm. Bennett died 18th Oct., 1934; W. J. C. McCrea acting.

(o) R. K. Hope resigned as and from 31st Dec., 1934; W. H. Lovering appointed 1st Jan., 1935.

(*) Officer and staff paid direct by Provincial Treasurer.

(†) Salary of \$600.00 included.

(**) Deficit of \$1,027.46.

(††) Deficit of \$5,669.72.

‡ Deficit of \$176.03.

◆ Land Titles fees included.

Statements Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1934

I.—Local Masters of Titles who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Algoma	Sault Ste. Marie	E. L. DeCourcy (a)	\$ 403.50	\$ 579.53	Deficit of \$ 176.03
2	Cochrane	Cochrane	J. A. Clermont	11,672.41	7,106.95	4,516.49
3	Nipissing	North Bay	G. R. Brady, K.C.	4,561.29	5,588.75	Deficit of 1,027.46
4	Temiskaming	Haileybury	L. H. Ferguson	8,245.35	7,086.02	1,159.33

II.—Local Masters who are not Registrars of Deeds, who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	\$1,723.87	\$ 565.70	\$1,158.17
2	Parry Sound	Parry Sound	W. L. Haight, K.C. (b).	2,717.66	1,712.42	1,005.24

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situated	Name	Gross earnings, L.T.O.	Gross earnings, reg. office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Elgin	St. Thomas	J. H. Coyne	\$ 48.70	\$5,526.74	\$5,575.44	\$2,005.00	\$3,570.44	\$200.64	\$3,369.80
2	Fort William	Fort William	C. H. Jackson	2,114.50	2,894.35	5,008.85	2,148.65	2,860.20		2,860.20
3	Kenora	Kenora	Mrs. E. A. Cunningham	3,268.40	372.45	3,640.85	991.85	2,649.00		2,649.00
4	Manitowlin	Gore Bay	C. C. Platt	*631.30	932.80	1,564.10	861.00	703.10		703.10
5	Muskoka	Bracebridge	C. E. Lount	1,368.70	2,561.25	3,929.95	1,122.25	2,807.70		2,807.70
6	Ontario	Whitby	Jas. Moore	9.10	7,193.45	7,202.55	4,916.00	2,286.55		2,286.55
7	Port Arthur	Port Arthur	G. W. Dunn	1,689.25	2,476.69	4,165.94	1,327.40	2,838.54		2,838.54
8	Rainy River	Port Frances	W. J. Keating (c)	430.65	22.65	453.30	297.50	155.80		155.80
	do	do	W. H. Elliott	982.48		982.48	217.00	765.48		765.48
	do	do	N. L. Croome	1,392.35	21.65	1,414.00	282.50	1,131.50		1,131.50
9	Sudbury	Sudbury	M. Brunette	4,049.70	1,174.55	5,224.25	1,384.35	3,839.90	419.95	3,419.95

IV.—Local Masters who are not Registrars of Deeds, and whose salaries and expenses are paid by Province.

No.	Division	Where office situated	Name	Total fees earned	Salaries and disbursements	Remarks
1	Algoma	Sault Ste. Marie	V. McNamara, K.C. (d)	\$ 1,081.65	\$ 2,833.30	Deficit of \$1,751.65
2	Toronto	Toronto	C. R. Deacon	22,061.85	31,822.67	Deficit of 9,760.82

(a) E. L. DeConroy appointed 1st Nov., 1934.

(b) W. L. Haight died 21st Feb., 1935.

(c) W. J. Keating died 28th Feb., 1934; N. L. Croome acted from 1st March to 26th April, when W. H. Elliott was appointed; Mr. Elliott was dismissed as of the 31st Aug., 1934, and Mr. Croome was then appointed permanently. Mr. Croome's fees are limited to \$1,500.00 per annum.

(d) V. McNamara dismissed as of 31st Oct., 1934.

(*) Salary of \$600.00 included.

STATEMENT RE LOCAL MASTERS OF

	Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1. No. of applications for registration received					1	
2. No. of applications for registration entered					1	
3. No. of applications for registration pending						
4. No. of applications for registration returned unentered						
5. No. of special applications received	25	6		60		
6. No. of special applications completed	19	6		55		
7. No. of special applications pending	6			5		
8. No. of freehold patents received	59	146		31	203	4
9. No. of freehold patents entered	54	138		31	185	4
10. No. of freehold patents in course of entry	4	8			23	
11. No. of freehold patents returned unentered					1	
12. No. of mining or other lease patents received	1				2	
13. No. of mining or other lease patents entered	1				2	
14. No. of mining or other lease patents in course of entry	4					
15. No. of mining or other lease patents returned unentered						
16. Orders-in-Council granting land						
17. Orders-in-Council entered						
18. Lands certificates on hand awaiting delivery	10	73		1	8	
19. Lands certificates delivered to Patentees	49	129		30	177	4
20. Office copies of leases delivered					2	
21. Office copies of leases undelivered		1				
22. No. of transfers registered	145	1034		191	328	4
23. No. of instruments registered	112	1097	13	158	207	2
24. No. of transmission applications	24	64	2	18	38	1
25. No. of sales preceding applications	1	6				
26. Total amount of assurance fees collected	\$ 111.70	\$ 1,300.69	\$ 48.70	\$ 48.03	\$ 657.87	\$ 31.30
27. Total fees earned	1,448.65	11,672.41	48.70	2,114.50	3,268.40	31.30
Total assurance fees paid during the year in all offices	\$4,884.16					

TITLES, PROVINCE OF ONTARIO, 1934

Muskoka	Nipis- sing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temis- kaming	Toronto	Whitby
		3		1	6				
1		4		1	6			3	
	2		1	37	15	29	1		
			1	28	14	29	1		
17	26		24	29	30	183	112		
17	26		23	29	30	183	109		
			1		1		3		
	47			6		20	97		
	47			5		20	97		
				1					
							2		
							2		
	1	56		1	24	9	10		
17	25		23	28	29	174	102		
	38			5		19	88		
	9			1		1	9		
194	335	158	267	88	357	490	714	1819	1
126	382	231	76	124	254	364	1080	4061	
	41	41	36	11	22	43	45	288	
	1		2		3	3	2	29	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
33.36	113.96	42.58	48.68	315.94	39.10	203.35	1,679.65	289.25	
1,368.70	3,122.60	1,723.87	2,717.66	1,689.25	2,792.28	4,049.70	8,217.04	22,061.85	9.10

Statement Respecting Division Courts

Cochrane	1	173	10,126.36	71.00	5,096.86	5,057.97	109.89	141.70 1,027.48	819.50	767.11	
	2	2,096	79,595.61	1,101.62	38,235.08	38,279.32	1,057.38		6,443.70	5,417.05	48.76
	3	107	6,597.73		4,800.34	4,800.34				485.15	537.91
	4	138	6,704.81	74.64	3,830.48	3,590.96	314.16			457.95	506.43
	5	89	7,084.61	240.32	3,608.65	3,723.67	185.30			20.15	411.61
	6	231	6,391.70	99.60	2,644.51	2,654.41	206.54			454.90	476.80
Dufferin	1	103	6,435.15	61.19	2,708.04	2,730.74	38.49		463.40	321.81	
	2	77	5,992.15		2,304.25	2,304.25			238.00	199.00	
	5	65	4,307.63		1,535.43	1,535.43			238.25	175.00	
Elgin	1	243	10,103.29		5,240.53	5,260.53			972.90	791.51	
	2	24	1,664.37		888.27	888.27			149.75	138.75	
	3	408	22,309.08		7,582.53	7,582.53			1,620.00	765.43	
	4	70	5,492.68		1,909.81	1,909.81			227.80	286.60	
Essex	1	131	14,298.86	64.13	2,114.22	2,001.94	27.33		446.65	419.50	
	2	74	4,092.79		2,426.83	2,426.83			254.10	145.46	
	3	73	3,447.14	40.33	1,439.75	1,365.54	114.54		238.25	171.25	
	4	45	4,206.76		1,097.88	1,097.88			231.55	118.90	
	5	163	11,870.57		4,304.37	4,304.37			599.85	367.55	
	6	39	3,750.78		1,790.83	1,790.83			160.90	71.50	
	7	807	45,754.37	125.99	10,130.27	10,232.26	24.00	74.80	3,374.00	3,052.17	
	8	115	8,137.86		3,963.34	3,963.34			595.20	463.25	
	9	25	1,300.53		545.64	545.64			142.00	101.21	
	10	5	472.71		50.00	50.00			35.00	25.00	
	11	390	13,171.95		7,623.41	7,623.41			1,390.00	800.00	
Frontenac	1	657	37,487.10		11,309.51	11,309.51			2,230.24	167.81	
	3	23	1,173.03		920.59	920.59			131.00	76.65	
	4	60	2,587.51		1,245.29	1,245.29			229.05	220.95	
	5	6	192.38		33.50	33.50			44.15	38.76	
	6	44	2,638.79		1,009.10	1,009.10			224.50	92.60	
	7	14	374.50		324.47	324.47			34.70	42.55	
	8	250	14,470.89		3,455.97	3,455.97			1,150.55	551.02	
Grey	1	135	6,524.92		3,161.38	3,161.38			368.85	318.80	
	2	101	5,092.41	46.56	1,573.61	1,555.84	63.33		383.75	270.80	
	3	52	5,268.34		2,999.17	2,634.12	365.05		306.50	431.14	
	4	108	5,926.53	33.46	2,416.38	2,448.09	1.75		512.63	315.65	
	5	55	2,597.40		701.10	701.10			219.70	237.03	
	6	147	6,988.52	28.84	3,621.20	3,594.87	35.17		486.60	493.90	
	8	63	3,714.72	43.32	1,420.38	1,437.67	26.03		256.40	186.55	

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1934, INCLUSIVE, SHOWING:—Continued

Name of County, United Counties, or District	No. Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judge- ments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judge- ments and Judgment summonses		Balance of Cash in Court from the previous year	Total amount of Money paid into Court		Total amount of Suits Money paid out of Court		Balance of Cash in Court	Surplus Fees payable to the Hon. Provincial Treasurer	Clerk's Returns of Emolu- ments	Bailiff's Returns of Emolu- ments	Unclaimed moneys
			\$	c.		\$	c.	\$	c.					
Haldimand	1	41	3,946.20		266.83	1,397.65	1,661.98	2.50	248.95	189.11				
	2	55	3,574.69		30.07	2,285.58	2,315.58	68.90	109.80	65.30				
	3	110	7,676.02		66.50	2,643.07	2,646.07	63.50	436.40	413.31				
	4	55	3,939.38			679.64	679.64		168.60	217.25				
	5	16	582.92			531.06	531.06		56.95	43.40				
Haldimand	1	16	180.00			340.35	340.35		73.30	89.35				
	2	52	2,376.22			1,280.70	1,280.70		212.20	67.95				
	3	14	710.28			526.98	526.98		71.00	78.90				
Halton	1	104	2,800.50			800.00	800.00		425.00	300.00				
	2	227	11,633.38		37.93	3,276.60	3,250.90	63.63	623.35	252.49				
	3	114	6,294.61		97.52	3,463.91	3,528.85	32.58	534.45	300.22				
	4	35	1,648.30			731.33	731.33		128.00	63.47				
	5	39	1,683.75			917.00	917.00		164.55	47.40				
	6	121	8,384.73			2,916.20	2,916.20		442.61	350.83				
Hastings	1	297	15,276.35			7,506.92	7,506.92		1,486.05	831.51				
	2	23	1,272.51			390.63	390.63		89.40	73.90				
	3	21	1,406.70			1,324.35	1,324.35		48.55					
	4	70	2,817.15			1,200.75	1,260.75		209.95	245.21				
	5	63	3,939.66			1,677.75	1,677.75		251.75	142.63				
	6	233	13,855.42		90.00	4,639.45	4,721.78	67.67	857.10	576.64				
	7	42	1,408.10		46.09	776.11	822.20		242.26	30.10				
	8	42	2,781.68			1,540.22	1,540.22		188.70	77.06				
	9	209	8,532.05		176.17	3,155.54	3,042.51	113.33	894.00	456.36				1.00
	10	41	1,750.68			1,380.00	1,380.00		193.95	182.00				
	11	33	1,451.41			504.82	504.82		104.45	100.00				
	12	76	4,117.99			1,241.36	1,241.36		224.45	807.35				

Fluron.....	1	12,879.53	4,865.67	243.24	738.00	144.40
	2	1,835.14	505.34	196.00	131.86	255.66
	3	2,857.05	804.81	.....	144.12	73.00
	4	3,516.87	1,675.02	.....	322.80	285.60
	5	3,592.55	2,247.49	.....	329.00	279.10
	6	383.81	534.31	.....	62.35	54.90
	7	512.61	318.91	.....	31.75	45.90
	8	6,852.98	2,682.29	360.70	378.25	472.02
	9	2,835.84	2,149.33	.....	202.84	175.85
	10	80.00	477.43	.....	43.30	61.70
	11	1,628.21	1,115.99	.....	129.00	272.30
	12	2,080.31	508.08	.....	95.85	95.55
Kenora.....	1	7,977.74	2,245.24	228.20	541.65	253.02
	3	2,060.56	939.64	100.10	105.55	127.40
	4	3,423.78	1,879.37	198.45	222.55	92.40
Kent.....	1	37,147.14	18,607.26	695.51	2,021.68	1,728.50
	2	7,089.23	1,920.31	46.96	405.40	265.95
	3	2,217.16	1,355.68	66.48	377.40	242.52
	4	3,764.41	1,421.38	6.00	328.20	340.42
	5	9,288.07	4,146.47	69.42	741.05	378.85
	6	3,724.63	1,283.07	.....	165.90	143.00
	7	7,189.18	2,660.09	.....	519.20	486.07
Lambton.....	1	37,593.11	11,830.15	174.05	2,314.40	1,102.65
	2	3,484.63	1,272.86	.....	220.00	163.45
	3	1,055.89	817.88	.....	45.85	93.30
	4	1,087.38	397.33	.....	168.35	89.39
	5	2,663.74	1,282.78	.....	85.00	58.65
	6	5,665.22	1,171.09	.....	189.25	98.00
	8	6,458.62	2,345.33	146.69	540.50	323.01
	9	591.45	378.18	.....	29.30	10.00
Lanark.....	1	4,708.21	2,392.93	180.40	449.25	284.67
	2	3,100.06	946.23	.....	156.60	152.40
	3	7,253.79	2,547.39	.....	722.05	487.15
	4	18,789.95	8,670.21	.....	1,535.65	815.47
	5	4,919.74	1,140.29	.....	208.25	187.07

8.57
1.00

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1934, INCLUSIVE, SHOWING:—Continued

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judg- ments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judg- ments and Judgment summonses		Balance of Cash in Court from the previous year		Total amount of Suits Money paid into Court		Total amount of Suits Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emolu- ments		Bailiff's Returns of Emolu- ments		Unclaimed moneys		
			§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§
Leeds and Grenville.	1	442	18,419.42		85.58		9,461.26		9,516.73		30.11		1,534.35		692.43						
	2	117	9,170.56		33.37		4,021.10		3,906.81		147.63		554.60		431.02						
	3	21	1,655.22				836.70		836.70				104.74		29.55						
	4	40	2,353.58		6.05		730.66		736.52		.19		149.90		86.72						
	5	32	1,448.38		158.39		638.94		746.29				93.15		47.85						
	6	124	8,697.44				3,827.23		3,827.23				270.30		202.79						
	7	47	1,717.62				1,035.55		1,035.55				325.00		212.00						
	8	107	5,053.80				1,204.25		1,204.25				116.20		111.05						
	9	27	788.28				928.11		928.11				45.00		42.00						
	10	14	1,044.59				50.00		25.00		25.00		26.75		13.80						
	11	11	657.40				265.30		265.30				102.00		60.00						
	12	17	1,014.87				858.36		858.36												
Lennox & Addington.	1	144	4,579.28				1,555.86		1,555.86				402.00		257.00						
	2	18	466.32				422.27		422.27				56.45		80.00						
	3	7	347.79				283.72		283.72				41.05		38.85						
	4	15	542.50				125.29		125.29				100.90		38.62						
	5	16	737.62				336.54		325.46		25.53		58.20		34.70						
	6	14	704.62				480.00		480.00				64.00		84.05						
	7	50	2,891.91				130.10		428.40		26.30		208.75		87.50						
	8	40	1,561.54				695.00		695.00				103.12		126.25						
	9	13	357.08				177.87		177.87				34.35		34.35						
Lincoln	1	60	3,621.14		99.37		1,408.17		1,030.45		124.92		316.57		29.00						
	2	477	32,504.20		182.63		11,613.54		11,291.38		504.79		2,076.80		1,276.85						.60
	3	56	2,787.98				1,425.40		1,425.40				232.05		186.27						
	4	53	3,934.22				818.79		818.79				242.00		168.50						
	5	114	8,926.78		53.53		2,188.55		2,170.85		71.25		410.35		335.26						

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1931, INCLUSIVE, SHOWING: *Continued*

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judge- ments and Judgment summonses	Amount of claims entered, exclusive of		Balance of Cash in Court from the previous year		Total amount of Suits Money paid into Court		Total amount of Suits Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emolu- ments		Bailiff's Returns of Emolu- ments		Unclaimed moneys		
			§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§
Ontario	1	73	4,024.51		141.51		1,932.42		2,053.54		20.39		352.15		294.70						
	2	61	4,222.73		178.34		900.89		1,029.23		50.00				353.00						
	3	108	7,607.19				2,096.91		2,096.91						248.40						
	4	52	1,432.48				1,145.41		1,145.41						152.15						
	5	42	3,125.31				858.59		858.59						148.30						
	6	18	890.08				322.95		322.95						103.70						
	7	11	1,985.64		71.70		883.19		932.89		22.00				158.40						
	8	531	27,453.24		168.05		9,439.81		9,560.95		16.94				1,924.30						
Oxfrd	1	600	25,511.32		55.69		12,857.36		12,841.69		68.36				890.98						
	2	62	3,756.27				2,108.79		2,108.79						222.08						
	3	52	4,000.00				1,000.00		1,000.00						250.00						
	4	82	4,715.11		119.77		2,009.90		1,811.92		287.75				287.05						
	5	248	14,371.88				4,416.91		4,416.91						800.00						
	6	187	14,491.04				4,107.07		4,107.07						782.75						
	7	39	2,578.10				741.02		741.02						117.40						
Parry Sound	1	74	4,441.60				1,629.08		1,586.46		14.62				208.45						
	4	53	3,260.41		10.00		1,814.92		1,814.92		10.00				119.75						
	5	12	1,143.78				410.30		410.30						61.95						
	6	40	1,844.08				1,300.95		1,300.95						313.43						
	7	47	2,462.90				1,650.66		1,650.66						165.00						
	1	134	6,909.62				2,081.50		2,081.50						310.70						
	2	92	2,184.95				2,178.95		2,178.95						175.50						
Peel	3	48	2,795.27				1,114.19		1,114.19						235.40						
	4	14	1,044.40				962.25		962.25						93.00						
	1	430	22,597.41		109.81		5,997.04		5,949.79		157.06				1,506.70						
	3	254	10,566.53				3,832.39		3,832.39						427.70						
Perth	2	130	10,606.67				3,042.32		3,042.32						653.15						
	3	254	10,566.53				3,832.39		3,832.39						427.70						
	3	254	10,566.53				3,832.39		3,832.39						653.15						

Temiskaming	1	125	6,891.73	110.09	3,426.22	3,460.86	75.45	533.50	286.24
	2	277	13,959.26	27.30	6,970.49	6,968.44	29.35	920.08	619.94
	3	133	9,796.63	47.00	4,754.03	4,722.60	78.43	575.40	334.95
	4	1,036	46,208.09	1,352.15	23,686.66	24,018.81	1,020.30	4,921.05	2,260.92
Thunder Bay	1	431	25,380.83	10,892.35	10,892.35	10,892.35	1,845.73	1,223.74	1,223.74
	2	16	586.07	206.67	206.67	206.67	32.95	5.80	5.80
	3	491	32,804.90	602.40	8,913.63	9,100.82	415.21	1,856.95	1,210.19
	4	8	448.97	246.93	246.93	246.93	27.45	14.50	14.50
Victoria	1	34	2,054.11	239.36	239.36	239.36	100.50	65.00	65.00
	2	54	3,274.18	1,219.88	1,219.88	1,219.88	165.00	88.15	88.15
	3	31	1,184.93	953.70	953.70	953.70	96.30	75.00	75.00
	4	21	655.39	457.25	457.25	457.25	77.85	62.35	62.35
	5	313	13,706.13	204.55	4,405.26	4,464.26	145.55	1,139.90	830.22
	6	14	748.49	578.60	578.60	578.60	70.00	97.75	97.75
	7	16	703.91	309.91	309.91	309.91	39.30	39.70	39.70
Waterloo	1	701	34,455.40	98.59	7,752.03	7,708.76	141.86	2,420.25	1,336.25
	2	85	3,351.75	1,546.26	1,546.26	1,546.26	157.85	279.50	157.85
	3	300	13,571.55	178.80	6,147.95	6,102.05	204.70	1,007.55	438.37
	4	82	3,549.57	1,902.03	1,902.03	1,902.03	244.25	244.25	313.45
	5	33	2,637.79	93.35	1,127.19	916.09	304.45	125.50	68.30
	6	36	2,356.82	597.07	597.07	597.07	134.35	134.35	131.15
	7	22	1,411.27	803.29	803.29	803.29	92.40	92.40	67.00
Welland	1	773	22,710.86	377.49	14,091.88	14,325.17	144.20	3,076.00	1,232.24
	2	28	972.26	639.82	639.82	639.82	100.85	100.85	95.00
	3	154	9,842.01	142.10	3,192.17	3,017.72	174.45	640.00	97.73
	4	355	21,990.34	372.78	5,746.10	5,699.93	418.95	1,441.00	1,238.61
	5	94	3,495.95	219.48	1,454.10	1,398.07	275.51	438.60	206.45
	6	265	16,265.25	9,112.70	8,851.41	8,851.41	261.29	1,366.58	703.52
Wellington	1	369	2,325.06	209.14	8,842.43	8,862.55	189.02	1,446.11	704.99
	2	23	1,134.55	677.09	677.09	677.09	141.40	141.40	125.00
	4	66	2,526.05	915.10	915.10	915.10	198.35	198.35	129.00
	5	32	2,052.36	1,278.46	1,278.46	1,278.46	156.10	140.50	156.10
	6	28	2,170.39	1,186.38	1,186.38	1,186.38	112.22	112.22	87.10
	7	42	3,668.87	2,720.34	2,720.34	2,720.34	227.00	227.00	195.56
	8	60	3,856.25	1,609.69	1,558.40	1,558.40	122.73	265.00	166.95
	10	69	6,438.82	2,154.01	2,154.01	2,154.01	364.95	238.42	238.42
	11	95	7,471.68	983.49	983.49	983.49	316.00	316.00	216.01

Statements Respecting Magistrates

MAGISTRATES, PROVINCE OF ONTARIO, 1934
January 1st to August 17th, inclusive.

County or District	Name	Address	Salary paid by Province and Municipality		Clerical allowance paid by Province	Expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
			Prov.	Mun.				
Algoma	Ed. Arthurs	Espanola	864.96			147.84	94.25	87.00
do	J. R. Bradbury	Blind River	368.77	1,875.00		16.55	150.00	330.00
do	A. Elliot	Sault Ste. Marie	1,103.84		188.15	322.40	69.50	93.00
do	N. H. Peterson	Bruce Mines						
do	R. D. Vincent (Deputy)	For City and District, Sault Ste. Marie	984.56	1,437.52		163.50	448.40	1,331.50
Brant	J. R. Blake	Galt		*3,500.00				
do	S. A. Jones	Brantford	368.77		156.77	23.57	178.79	712.00
do	R. Thomson	Paris						
Bruce	Jno. Macartney	Warton	614.65		156.77	34.09	103.50	70.00
do	F. W. Walker	Walkerton	1,226.07			86.65	264.25	183.00
Carleton	Geo. R. Boucher	Ottawa	1,226.07		188.15	94.78	875.00	187.00
do	J. P. McKinley (Deputy)	Carleton County	1,834.46			264.02	7.60	61.25
do	W. R. Cummings	Eastview		562.50				
do	G. E. Strike	Ottawa		*5,000.00				
do	M. J. O'Connor (Deputy)	do		*1,500.00				303.00
Cochrane	E. R. Tucker	Cochrane	1,908.60		188.15	530.54	510.50	400.00
do	Dr. L. Tyrer	Moosonee (a)	307.29					
Dufferin	H. Falconer	Orangeville	736.94		125.39	3.24	113.50	147.00
Elgin	C. F. Maxwell	St. Thomas (b)	767.43	1,125.00		68.08	279.25	1,115.00
Essex	P. H. Fader	Leamington		140.63		75.35		120.00
do	D. M. Brodie	Windsor & Walkerville		*6,500.00				10.00
do	H. Callwood	Tilbury	215.97				121.00	47.00
do	R. S. Carman	Rondeau Park						
do	R. H. Johnston	Essex	86.30				14.50	46.00

do	W. A. McCormick	Amherstburg	86.39						
do	J. H. Smart	Kingsville	57.58					13.60	
do	W. A. Smith	Sandwich	1,266.49	1,875.00	752.60			427.52	1,773.00
do	William Stewart	Pele Island	184.39						
do	A. H. Hanrahan (Deputy)	Windsor, etc.	639.02						
Frontenac	D. J. Rankin	Kingston (¶)	653.36	875.03	188.15	11.70		113.00	406.00
do	J. M. Farrell	do							
Grey	E. C. Sperman	Owen Sound	997.43	1,062.57	52.62	125.95		272.17	758.00
Haldimand	J. C. Massie	Dunville (¶)	1,459.20			589.29		871.30	969.00
Hallon	W. J. Barr	Burlington	86.39	562.50	31.38			24.75	25.00
do	J. R. Elliott	Milton	215.97			36.67		67.25	55.03
do	W. E. McIveen	Oakville	1,104.04	375.00	188.15			121.80	653.00
Hastings	R. C. Casement	Madoc	737.94			91.64		136.97	121.00
do	W. C. Mikel	Belleville	1,042.66	950.00	188.15			105.80	393.00
do	Thos. Jarrett	Trenton		625.05					
do	G. F. Palmer	Deseronto	368.77	125.03				129.07	67.00
do	W. E. Wiggins	Bancroft	736.94		188.15	21.40		94.50	265.00
Huron	S. J. Andrews	Clinton		37.50					
do	J. C. Greig	Seaforth							
do	C. A. Reid	Goderich	1,451.92			94.63		530.00	509.25
Kenora	J. A. Kinney	Kenora	736.94	800.00		9.50		18.00	160.00
do	R. F. Dynes	Stoux Lookout (c)	489.60			141.10		169.50	240.00
do	H. E. Holland	do (¶)	500.00					175.00	271.00
do	R. H. Pronger	Dryden**	1,000.00	187.50				66.75	127.00
Kent	S. B. Arnold	Chatham	614.65	950.00		25.75		524.75	1,357.25
do	A. B. Carscallen	Wallaceburg	614.65	468.75				129.05	65.00
do	E. B. Madden	Dresden		125.03					
do	H. P. Stennett	Ridgetown		93.75					89.00
do	F. J. Fox	Wheatley							65.00

NOTE:—All salaries paid by Government not marked (¶), (†) and (**) are up to 17th August only.

(*) Salary for whole of 1934.

(¶) Salary and expenses paid to 31st August, 1934; fines and fees collected to 31st August also.

(**) Salary and expenses paid to 31st October, 1934; amount of fines and fees collected shown to 31st October also.

(†) Dr. L. Tyrer appointed 25th January, 1934.

(c) E. S. Livermore appointed 13th July, 1934, during illness of C. F. Maxwell.

(c) R. F. Dynes resigned 31st May, 1934; H. E. Holland appointed 1st June, 1934.

MAGISTRATES, PROVINCE OF ONTARIO, 1931—Continued

January 1st to August 17th, inclusive.

County or District	Name	Address	Salary paid by Province and Municipality		Clerical allowance paid by Province	Expenses paid by Province	Total fees paid to Province		Fines paid through Office of Inspector of Legal Offices
			Prov.	Mun.			£	c.	
Lambton.....	C. S. Woodrow	Sarnia	997.13	950.00	91.28	11.80	386.50	266.00	
Lanark	J. T. Kirkland	Minouie	305.89	125.03		30.05	57.75	116.00	
do	J. S. L. McNeely	Perth		187.50				65.00	
do	R. A. Patchell	Carleton Place		262.50			5.25	87.75	
do	B. E. Sparham	Smith's Falls	112.50	750.00					
Leeds and Grenville	C. A. Adams	Kemptville	997.13	187.50		87.51	132.25	526.00	
do	P. K. Halpin	Prescott							
do	J. B. Pinkerton	Elgin							
do	D. K. Preston	Newboro	40.83	250.05	8.33			5.00	
do	J. H. Sampson	Canataque (a)	166.68	100.00	33.42		59.10	149.50	
do	G. N. Beaumont	do	191.08	950.00	188.15	31.10	115.25	299.00	
do	Geo. A. Wright	Brookville							
Lennox and Addington	M. P. Graham	Napanee	736.94	218.70	188.15	78.75	160.95	482.25	
do	J. L. Lloyd	Northbrook	368.77				112.50	175.20	
Lincoln	J. H. Campbell	St. Catharines (*)	653.36	2,000.00	188.15		331.80	587.50	
Manitowlin	F. W. Major	Gore Bay (*)	1,103.81			386.09	62.50	196.00	
Middlesex	C. W. Hawksbaw	Lucan	1,530.27		188.15	15.20	1,313.95	5,385.00	
do	A. A. McIntyre	Wardsville						581.00	
do	T. W. Scandrett	London		5,000.00				3,177.00	
do	W. B. Henderson (Dep.)	do							
do	F. T. Zapfe	Strathroy	907.43				67.25	35.00	
Muskoka.....	J. G. Myers	Bracebridge	368.77			16.20	73.55	86.00	
do	W. J. Smith	Huntsville	305.89		47.04				

Nipissing	J. A. Cousineau	Sturgeon Falls	712.52	112.89	12.98	187.70	81.00
do	C. S. McCaughey	North Bay	1,226.07		430.63	707.65	1,071.00
do	S. Weegar	do		950.00			
Norfolk	R. E. Gunton	Simcoe (*)	1,497.28	188.15	5.00	439.70	85.00
Northumberland and Durham	W. A. F. Campbell	Port Hope		281.00		49.85	2,351.00
do	Neil Colville	Orono		188.15	93.39	216.75	510.60
do	J. H. Davidson	Colbourn	553.16				2.00
do	W. A. Jakeman	Bethany					14.00
do	J. M. Bygott	Campbellford		312.53			
do	R. M. Cotton	Bowmanville	305.89	375.00		85.25	278.00
Ontario	C. F. Bick	Cannington	997.43		76.25	229.15	369.00
do	W. J. Clark	Pickering	305.89			562.50	2,646.50
do	T. K. Creighton	Oshawa	92.20	1,562.55		194.90	310.00
do	E. H. Purdy	Port Perry	71.97			60.50	176.00
do	J. E. Willis	Whitby	614.65			300.00	167.00
Oxford	P. W. Johnston	Woodstock		937.50			
do	J. L. Paterson	Ingersoll	981.55	562.50	180.02	634.82	3,308.35
Parry Sound	J. D. Broughton	Parry Sound	1,117.01		40.05	82.00	60.00
do	J. J. Wilson	Bark's Falls	1,042.66	62.69	109.38	150.25	402.00
Peel	L. J. C. Bull	Brampton	1,530.27		78.90	1,060.85	1,028.00
do	W. H. Burgess	Port Credit					
do	E. J. Pallott	Islington	373.90			418.50	1,437.00
Perth	W. R. Butcher	St. Mary's		156.22			9.87
do	T. L. Hamilton	Listowel	222.77			69.75	52.00
do	J. A. Makins	Stratford	614.65	125.39	27.10	165.50	331.00
do	Chas. Trim	Milverton		1,562.55			
Peterborough	O. A. Langley	Peterborough	798.06	1,500.00	29.14	289.10	841.35
Prescott and Russell	W. T. Erskine	Rockland	115.16			50.50	196.50
do	H. W. Lawlor	Hawkesbury (*)	1,043.36	600.00		102.45	242.00
do	B. E. Poulin	L'Orignal	71.97				50.00

NOTE:—All salaries paid by Government not marked (*), (†) and (**) are up to 17th August only.

(*) Salary for whole of 1934.

(†) Salary and expenses paid to 31st August, 1934; fines and fees collected to 31st August also.

(‡) Salary and expenses paid to 30th Sept., 1934; amount of fines and fees collected shown to 30th Sept. also

(§) J. H. Sampson died 18th Jan., 1934; C. N. Beaumont appointed 15th April, 1934.

MAGISTRATES, PROVINCE OF ONTARIO, 1934 *Concluded*
January 1st to August 17th, inclusive.

County or District	Name	Address	Salary paid by Province and Municipality		Clerical allowance paid by Province	Expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
			Prov.	Mun.				
Prince Edward	E. A. Calnan	Picton	\$ 920.43	\$ 375.00	\$ 188.15	\$	\$ 145.75	\$ 134.00
Rainy River	H. L. Cruso J. Jamieson	Fort Frances Quetico Park Reserve	1,226.07	562.50		100.92	146.00	380.00
Renfrew	S. T. Chown	Renfrew	1,530.27			96.66	199.95	771.00
do	Hedley Bridge	Arnprior		312.53				34.00
do	W. K. MacGregor	Penbrooke	143.07	937.50		34.64	37.50	144.00
do	W. A. Mackay	Renfrew		625.05				134.00
Simcoe	E. B. Brown	Victoria Harbour						40.00
do	Frank Cook	Midland	245.80	750.00			49.00	47.75
do	Geo. E. Copeland	Penetanguishene	307.29	312.53			34.00	317.75
do	H. Cover	Coldwater	535.67				15.80	400.50
do	W. A. Hogg	Collingwood	368.77	750.00		17.55	83.50	103.00
do	C. Jeffs	Barrie	1,412.70	750.00	125.39	201.37	929.25	1,775.00
Stormont, Dundas and Chengary	Wm. Blyth	Dunvegan	920.43				28.25	40.00
do	E. J. Dever	Alexandria	79.19				47.35	
do	J. C. Milligan	Cornwall (a)	44.23				15.00	22.10
do	D. G. McDonell (Deputy)	do (*)	978.40	937.50			377.00	384.30
do	Jno. McCormick	Winchester	920.43		125.39	81.73	133.90	221.00
Sudbury	J. S. McKesock	Sudbury	1,286.95	1,562.55			124.25	357.00
do	Thos. Stoddart	Copper Cliff	1,740.38			109.50	667.50	620.00
do	T. H. Wolfe	Chapleau (*)	1,626.64			662.36	157.00	355.00
Temiskaming	S. Atkinson	Haileybury	2,099.76		188.15	664.75	1,829.75	494.50

Thunder Bay.....	W. W. O'Brien.....	Port Arthur (†)	783.36	1,600.00	6.50	40.00
do.....	Wm. Palling.....	Port William (†)	523.64	1,888.00	137.50	640.00
do.....	S. C. Young.....	Port Arthur.....	1,226.07		430.50	255.00
Victoria and Haliburton	J. E. Finlay.....	Tory Hill.....	736.94		37.80	64.00
do.....	G. A. Jordan.....	Lindsay (†)	1,173.36		85.86	328.00
Waterloo.....	J. J. A. Weir.....	Kitchener.....	859.17	2,250.00	171.75	287.00
Welland	Alex. Fraser.....	Niagara Falls.....	491.68	1,500.00	52.25	210.00
do.....	John Goodwin.....	Welland.....	736.94		208.50	344.90
do.....	W. T. Malkin.....	Port Erie.....	491.68		45.75	
Wellington	A. Hellyer.....	Kenilworth.....	532.98		256.75	196.00
do.....	F. Watt.....	(Guelph.....	532.98	1,500.00	79.30	328.00
do.....	D. H. Welsh.....	Palmerston.....				
Wentworth.....	H. A. Burbidge.....	Hamilton.....		*4,500.00		231.25
do.....	Jas. McKay (Deputy)	do.....				
do.....	J. S. Fry.....	Dundas.....		562.50		
do.....	J. F. Vance.....	Hamilton**	1,173.36		553.50	3,207.50
York	D. Davidson.....	Mimico (†)	978.40	1,200.00	2,012.75	2,809.25
do.....	Andrew Dods, Jr. (Dep.)	do.....	929.28		477.21	
do.....	Wm. Keith.....	Toronto.....		2,500.05		5,703.00
do.....	Douglas Webster (Dep.)	Weston.....		956.22		
do.....	Toronto Police Court	City Hall.....				1,390.00
do.....	Judge E. Coatsworth	do.....				
do.....	R. J. Browne.....	do.....				
do.....	Dr. M. Patterson.....	do.....				
do.....	J. E. Jones.....	do.....				
do.....	A. L. Tinker (Deputy)	do.....				
do.....	J. R. L. Starr.....	do.....				

NOTE:—All salaries paid by Government not marked (†), (‡) and (**) are up to 17th August only.

(*) Salary for whole of 1934.

(†) Salary and expenses paid to 31st August, 1934; fines and fees collected to 31st August also.

(‡) Salary and expenses paid to 31st October, 1934; amount of fines and fees collected shown to 31st October also.

(*) J. C. Milligan suspended from 12th Jan., 1934.

MAGISTRATES, PROVINCE OF ONTARIO, 1934
August 18th to December 31st, inclusive.

No. of Magisterial District	Names of Counties and Districts in Magisterial Districts	Names of Magistrates in each Magisterial District	Addresses	Salaries paid by Province and Municipality	Clerical allowances and other expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
				\$ c.	\$ c.	\$ c.	\$ c.
1	Essex Kent Lambton	W. A. Smith, Senior C. S. Woodrow S. B. Arnold D. M. Brodie J. A. Haanrahan (Deputy)	Sandwich Sarnia Chatham Windsor do	4,000.00 3,000.00 3,000.00 *6,500.00 2,500.00	27.10 37.50 56.34	212.34 192.00 755.35	624.75 267.00 578.07 5.00
2	Elgin Middlesex Oxford Perth Huron	C. W. Hawkshaw, Senior E. S. Livermore J. A. Makins T. W. Scandrett W. B. Henderson (Deputy)	Lucan St. Thomas Stratford London do	3,500.00 3,000.00 3,000.00 *5,000.00	148.10 149.43 130.89	719.70 40.00 288.10	2,397.00 53.00 349.00 120.00
3	Bruce Grey Dufferin Wellington	F. Watt, Senior F. W. Walker E. C. Spereiman	Guelph Warkenton Owen Sound	3,500.00 3,000.00 3,000.00	103.56 112.25 105.85	141.45 181.75 154.60	374.00 121.00 438.00
4	Brant Waterloo Northfolk	J. R. Blake, Senior J. J. A. Weir E. W. Cross S. A. Jones	Galt Kitchener Simcoe Brantford	3,500.00 3,000.00 3,000.00 *3,500.00	103.25 6.00	171.50 171.75 210.69	352.00 288.00 182.00
5	Wentworth Halldmand Lincoln Welland	J. C. Massie, Senior Alex. Fraser J. H. Campbell H. A. Burbidge Jas. McKay, Deputy	Dunnville Niagara Falls St. Catharines Hamilton do	3,500.00 3,000.00 3,000.00 *4,500.00	290.58 72.40	560.75 27.50 333.25	390.80 73.00 212.00
6	York Halton	Wm. Keith, Senior L. J. C. Bull	Toronto Brampton	3,000.00 3,000.00	13.30 112.66	..... 811.75	1,200.00 992.00

Peel	W. E. McIlveen	Oakville	2,500.00	88.07	160.40	119.00
Toronto	D. Davidson (Deputy)	Mimico	2,500.00	294.84	770.25	403.50
	J. E. Jones	Leamington	*6,000.00			
	R. J. Browne	do	*5,000.00			
	A. L. Tinker (Deputy)	do	*3,100.00			255.00
	Dr. M. Patterson	do	*3,500.00			
	Thos. O'Connor (a)	do	*6,000.00			
7	C. Jeffs, Senior	Barrie	3,500.00	194.19	399.50	693.00
Simcoe	C. F. Brick	Cannington	2,500.00	364.90	306.10	518.00
Muskoka	F. S. Ellis (b)	Oshawa	3,000.00	45.90	300.35	445.00
8	Northumberland and Durham	Peterborough	3,500.00	87.54	91.04	312.50
Peterborough	W. A. F. Campbell	Park Hope	3,000.00	240.78	321.25	1,216.00
Victoria	E. A. Cee (c)	Lindsay	3,000.00	156.21	129.45	336.00
Haliburton						
9	Hastings	Kingston	3,500.00	33.50	66.35	193.00
Lennox & Addington	E. J. Butler	Pelleville	3,000.00	132.95	50.75	357.00
Frontenac	G. R. Casement	Madoc	2,500.00	83.95	134.67	162.00
Prince Edward						
10	Renfrew	Ottawa	3,500.00	197.85	619.00	948.00
Lanark	W. K. MacGregor	Penitoke	2,500.00	253.72	37.50	301.00
Carleton	J. T. Kirkland	Almonte	3,000.00	78.70	121.40	60.00
	G. E. Strike	Ottawa	*5,000.00			105.00
	M. J. O'Connor (Deputy)	do	*1,500.00			
11	Leeds and Greuville	Brockville	3,000.00	111.60	144.90	477.00
Dundas	G. A. Wright, Senior	Winchester	2,500.00	61.12	135.50	156.00
	John McCormick					
12	Glangary	Vankleek Hill	3,500.00	208.90	283.45	322.00
Prescott and Russell	R. Labrosse, Senior (d)	Cornwall	1,500.00			
Stormont	D. G. McLothell (Deputy)					

NOTE.—The clerical allowances and other expenses, also fines and fees, shown are for the period 1st Sept. to 31st December, inclusive.

(*) Salary paid by municipality.

(a) T. O'Connor appointed 23rd Nov., 1934.

(b) F. S. Ebbs appointed 22nd Oct., 1934.

(c) E. A. Gee appointed 24th Sept., 1934.

(d) R. Labrosse appointed 25th Sept., 1934.

MAGISTRATES, PROVINCE OF ONTARIO, 1934—*Concluded*
August 18th to December 31st, inclusive.

No. of Magisterial District	Names of Counties and Districts in Magisterial Districts	Names of Magistrates in each Magisterial District	Addresses	Salaries paid by Province and Municipality		Clerical allowances and other expenses paid by Province		Total fees paid to Province		Fines paid through Office of Inspector of Legal Offices	
				\$	c.	\$	c.	\$	c.	\$	c.
13	Cochrane Temiskaming	S. Atkinson, Senior	Haileybury	3,750.00		357.92		987.75		229.00	
		E. R. Tucker	Cochrane	3,500.00		189.81		212.25		166.00	
		Dr. L. Tyrer	Moosonee	500.00							
14	Nipissing Parry Sound (East Portion)	C. S. McGaughy	North Bay	3,500.00		430.63		707.65		1,071.00	
		J. H. McCurry (a)	do	3,500.00		29.66		98.75		70.00	
15	Sudbury Manitowish Parry Sound (West Portion)	J. S. McKessock, Senior	Sudbury	3,500.00		27.19		279.50		302.00	
		T. H. Wolfe	Chapleau	2,500.00		256.61		76.75		145.00	
		F. W. Major	Gore Bay	1,800.00		149.43		40.00		53.00	
16	Algona	A. D. Meldrum (b)	Parry Sound	2,500.00		33.10		67.75		290.00	
		A. Elliot, Senior	Sault Ste. Marie	3,500.00		23.90		97.00		190.00	
		E. Arthurs	Espanola	2,500.00		340.40		102.25		172.00	
17	Thunder Bay Kenora Patricia	S. C. Young, Senior	Port Arthur	3,000.00		32.50		81.75		20.00	
		J. A. Kinney	Kenora	2,500.00		127.52		38.00		253.00	
		J. A. R. McCuaig (c)	Port Arthur	3,000.00		25.76		137.50		386.00	
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00		46.24		107.25		90.00	

NOTE:—The clerical allowances and other expenses, also fines and fees, shown are for the period 1st Sept. to 31st December, inclusive.

(a) J. H. McCurry appointed 25th Nov., 1934

(b) A. D. Meldrum appointed 9th Nov., 1934

(c) J. A. R. McCuaig appointed 2nd Oct., 1934.

Statistical Report of the Juvenile Courts

TABLE OF AGE AND SEX

Age	Boys		Girls		Total	
	1933	1934	1933	1934	1933	1934
7	29	30	5	7	34	37
8	73	73	2	7	75	80
9	137	129	1	9	138	138
10	206	202	7	11	213	213
11	296	341	6	21	302	362
12	374	429	9	17	383	446
13	513	475	31	31	544	506
14	571	677	53	57	624	734
15	701	650	80	77	781	727
16 and over	176	190	10	24	186	214
Totals	3,076	3,196	204	261	3,280	3,457

NATIONALITY OF OFFENDERS

	Boys		Girls		Total	
	1933	1934	1933	1934	1933	1934
Canadian	2,089	2,159	132	186	2,221	2,345
Newfoundland	21	8	1	1	22	9
England and Wales	267	299	23	20	290	319
Scotland	135	127	5	7	140	134
Ireland	35	67	3	4	38	71
Balkan States	60	29	2	2	62	31
United States	59	37	.....	2	59	39
Russia	54	53	5	9	59	62
Poland	134	158	15	8	149	166
Austria	30	30	.....	1	30	31
Germany	9	5	6	.....	15	5
Italy	94	92	3	6	97	98
France	1	3	.....	.....	1	3
Greece	5	4	.....	.....	5	4
Sweden	.....	.....	.....	.....	.....	.....
Holland	2	5	.....	.....	2	5
Finland	4	1	.....	.....	4	1
China	3	1	.....	.....	3	1
Australia	2	.....	.....	.....	2	.....
Other nationalities	72	118	9	15	81	133
Totals	3,076	3,196	204	261	3,280	3,457

RELIGION OF OFFENDERS

	Boys		Girls		Total	
	1933	1934	1933	1934	1933	1934
Anglican	547	602	34	38	581	640
Roman Catholic	1,011	1,092	54	80	1,065	1,172
United Church	527	506	28	40	555	546
Presbyterian	265	267	14	10	279	277
Hebrew	92	92	7	8	99	100
Baptist	185	206	21	37	206	243
Salvation Army	18	30	1	3	19	33
Greek Orthodox	53	41	3	1	56	42
Other	287	245	38	27	325	272
Unknown	91	115	4	17	95	132
Totals	3,076	3,196	204	261	3,280	3,457

NATURE OF OFFENCE

	Boys		Girls		Total	
	1933	1934	1933	1934	1933	1934
Theft.....	1,094	1,185	56	53	1,150	1,238
Shopbreaking and Theft.....	265	251	.....	8	265	259
Housebreaking and Theft.....	101	141	.....	1	101	142
Shopbreaking.....	78	66	.....	1	78	67
Housebreaking.....	23	43	.....	.....	23	43
Disorderly.....	198	193	1	10	199	203
Breach of By-laws.....	155	159	.....	2	155	161
Damage of Property.....	377	421	.....	6	377	427
Vagrancy.....	68	46	26	15	94	61
Habitual Truancy.....	110	172	55	68	165	240
Trespass.....	337	149	1	5	338	154
Gambling.....	13	7	.....	.....	13	7
Indecency.....	12	22	.....	4	12	26
Immorality.....	43	9	14	11	57	20
Other Offences.....	202	332	51	77	253	409
Totals.....	3,076	3,196	204	261	3,280	3,457

FINES COLLECTED

	1933	1934
Fines Collected.....	\$691.12	\$566.93

DISPOSITION OF CASES

	Boys		Girls		Total	
	1933	1934	1933	1934	1933	1934
Adjourned Sine Die.....	856	919	63	72	919	991
Suspended Sentence (in care of Court).....	159	150	12	5	171	155
Suspended Sentence (Probation).....	955	966	62	82	1,017	1,048
Suspended Sentence (on own undertaking).....	435	474	17	27	452	501
Industrial School.....	92	114	30	30	122	144
Bowmanville School.....	30	23	.....	.....	30	23
Working Boys' Home.....	67	55	.....	6	67	61
Fined.....	144	88	.....	1	144	89
Dismissed.....	119	162	10	12	129	174
Other Dispositions.....	204	213	10	26	214	239
Spanked.....	15	32	.....	.....	15	32
Totals.....	3,076	3,196	204	261	3,280	3,457

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act, 1908 (Canada) has been proclaimed in the following areas:

PLACE	JUDGE
Ottawa.....	J. F. McKinley
Toronto.....	H. S. Mott; R. S. Hosking (Deputy)
Temiskaming.....	S. Atkinson (Magistrate)
Stratford, St. Mary's, Perth.....	J. A. Makins (Magistrate)
Kitchener, Waterloo.....	J. J. A. Weir (Magistrate)
Brantford, Brant.....	A. D. Hardy (County Judge)
Galt.....	John R. Blake (Magistrate)
Windsor, Walkerville, Ford.....	E. H. Collins
Grey County and Owen Sound.....	E. C. Spereman (Magistrate)
Haldimand.....	J. C. Massie (Magistrate)
Huron.....	C. A. Reid (Magistrate)
Hamilton.....	H. A. Burbidge (Magistrate)
Nipissing.....	C. S. McGaughy (Magistrate)
Stormont, Dundas, Glengarry.....	J. C. Milligan (Magistrate)
London, Middlesex.....	A. G. N. Bradshaw (Pro tem)
Lincoln County and St. Catharines.....	J. S. Campbell (County Judge)
Port Colborne.....	J. C. Massie (Magistrate)
Cochrane.....	E. R. Tucker (Magistrate)
Dundas.....	J. S. Fry (Magistrate)
Oshawa.....	F. C. Jarrett
York.....	Wm. Keith (Magistrate)

List of Justices of the Peace

JUSTICES OF THE PEACE

ALGOMA DISTRICT

<i>Name of J.P.</i>	<i>Resident at</i>
John Carlyle	Blind River
N. H. Peterson	Bruce Mines
Lorne LeJambre	Oba
J. C. McDonald	Goudreau
George Linklater	White River
C. J. Barnes	Hornepayne
J. W. Darby	Massie
John Elliott	Thessalon
Neil Munro	Echo Bay
Chas. C. McPhee	Desbarats
A. R. Regan	Espanola
P. A. Arnott	Wa Wa
Geo. W. Graham	Walford Stn.
Col. S. N. Penhorwood	Sault Ste. Marie
R. H. McMeekin	Sault Ste. Marie
Peter Cosco	Sault Ste. Marie

BRANT COUNTY

R. J. Gillen	Brantford
Frank Inksater	Paris
B. B. Patten	St. George
Col. W. K. Muir	Burford
Geo. Knox	Oakland
Frank J. Calbeck	Brantford
E. J. Campbell	Brantford
K. V. Bunnell	Brantford
George Hearn	Burford
F. W. Thompson	Brantford
Thos. Walker	Onondaga

BRUCE COUNTY

John Good	Teeswater
Eugene Martyn	Ripley
Wm. Murdie	Lucknow
Walter Newman	Wiarton
W. R. Tomlinson	Port Elgin
John McCool	Walkerton
E. A. Henry	Kincardine
W. B. Moore	Lion's Head
H. Spencely	Tolermory
H. H. Merriam	Tara
C. J. Halliday	Chesley
Dan. A. McLaren	Tiverton
E. J. Downs	Hepworth
E. Stoemaker	Paisley
Wm. Eldridge	Southampton

CARLETON COUNTY

John Stanton	Galletta
Dr. W. G. Robertson	Carp
T. E. Saunders	Woodroofe
Gordon Danby	Richmond
Cameron Thomson	North Gower
R. E. Nelson	Cityview
George W. McLeod	Ottawa
J. M. Jackson	Ottawa
John P. Balharrie	Ottawa
Henry R. Washington	Ottawa
Charles McCarthy	Ottawa
J. W. Kennedy	Ottawa

COCHRANE DISTRICT

Joseph H. E. Daoust	Kapuskasing
Joseph H. Millette	Hearst

<i>Name of J.P.</i>	<i>Resident at</i>
George Kydd	Cochrane
W. King	Timmins
Dan. Johnson	Matheson
J. A. Mageon	Ansonville
Chas. Valiquette	Smooth Rock Falls
Joseph Philias	Fauquier
Joseph Cleophas	Moonbeam
Joseph A. Berule	Opatatika
Joseph Gedeon	Mattice
H. E. Montgomery	Timmins
Jos. Gallagher	S. Porcupine
J. P. F. Boileau	Van Gagne
C. H. Mounfield	Island Falls
Chas. J. Dawson	Hoyle
A. H. Cook	Schumacher

DUFFERIN COUNTY

Stewart Tate	Grand Valley
Hugh Falconer	Orangeville
F. J. Brown	Shelburne

ELGIN COUNTY

A. Petherick	West Lorne
C. B. Brown	Aylmer
Miss D. MacKenzie	St. Thomas
Ernest L. Lashbrooke	Rodney
K. W. McKay	St. Thomas

ESSEX COUNTY

B. P. Lanone	East Windsor
L. W. Allison	Essex
Major H. H. Timmins	Amherstburg
Robt. Black	Kingsville
Wm. Stewart	Pelee Island
J. J. Donnelly	Sandwich
Eugene Lajeunesse	LaSalle
E. Boutelier	Tecumseth
J. A. Munger	Harrow
George F. Warlow	Windsor
Lloyd V. Wilson	Windsor
Andrew W. Reid	Walkerville
Eugene Klein	Walkerville
Claude Ainslee	Comber
G. S. Barrowman	Leamington

FRONTENAC COUNTY

Dr. W. W. Sands	Kingston
J. D. Cosgrove	Wolfe Island
Col. H. Stetham	Kingston
A. J. Bull	Sharbot Lake
Jas. E. Davidson	Parham
Samuel Jamieson	Battersea
B. R. Newton	Arden

GREY COUNTY

Hubert Ellis	Meaford
Herbert Boone	Thornbury
John McQuaker	Owen Sound
John Mills	Hanover
Dr. J. A. McArthur	Markdale
James Dargavel	Flesherton
John Sudden	Chatsworth
Dr. C. E. Wolfe	Durham
D. T. Wright	Dundalk
Thomas H. Carson	Owen Sound
Bruce Hamilton	Clarksburg

JUSTICES OF THE PEACE—Continued

HALDIMAND COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
James McGregor	Caledonia
H. J. Hoshal	Cayuga
Chas. Belger	Dunnville
J. O. Slack	Hagersville
E. G. Hoover	Selkirk
J. B. MacKenzie	Jarvis

HALTON COUNTY

J. B. Moat	Oakville
H. A. Pettit	Milton
Walter Evans	Georgetown
J. A. Dills	Acton
Rev. W. C. Riddiford	Burlington
W. J. Stewart	Burlington
E. Y. Barraclough	Glen Williams
Wm. Goudy	Limehouse

HASTINGS COUNTY

Col. A. E. Bywater	Trenton
H. W. Sabine	Marmora
A. W. Gordon	Bancroft
C. F. Walt	Stirling
Adam MacKenzie	Deseronto
William Carswell	Maynooth
Fred Deacon	Belleville
MacKenzie Robertson	Belleville
E. T. Naylor	Madoc
Chas. Kerr	Tweed
T. E. Ketcheson	Belleville

HURON COUNTY

B. W. F. Beaver	Exeter
Fred Weir	Goderich
Andrew McLean	Seaforth
G. A. McLennan	Clinton
Allan Lamont	Brussels
W. C. Adams	Wingham
J. H. R. Elliott	Blyth
J. W. Craigie	Goderich
Wm. Bailie	Goderich
W. A. Galbraith	Wingham
Herman Gibb	Grand Bend
John N. Govenlock	Seaforth
A. C. Sotheran	Fordwich

KENORA DISTRICT

J. T. Brett	Kenora
Frank McLaughlin	Kenora
A. T. Curtis	Sioux Lookout
C. McIvor	Sioux Lookout
Dr. Goodison	Red Lake
Joseph Kert	Red Lake
J. A. Charlton	Minaki
John Arron	Dryden

KENT COUNTY

J. W. Kennedy	Wheatley
Everton Todd	Blenheim
H. Stennett	Ridgetown
Myron Blackburn	Dresden
H. Callwood	Tilbury
F. J. Fletcher	Chatham
Frank Glassford	Wallaceburg

LAMBTON COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
Ernest Holmes	Petrolia
James Preston	Alvinston
Wm. Scott	Forest
Wm. Connolly	Watford
Fred Moloy	Theford
W. W. Stover	Sombra
James Brown	Thamesville
Wm. A. Watson	Sarnia
Thos. A. Langan	Sarnia
Dan. J. MacKenzie	Sarnia

LANARK COUNTY

M. P. Coderre	Almonte
H. E. Sinclair	Carleton Place
E. J. Young	Perth
Robt. H. Livingstone	Smith's Falls

LEEDS-GRENVILLE

Clifford Sine	Gananoque
W. S. Bilton	Newboro
R. H. Earle	Merrickville
C. C. Pelton	Kemptville
Elmer Hunter	Cardinal
H. C. Keeler	Spencerville
Fred Rowe	Prescott
Elinore Murray	Brockville

LENNOX-ADDINGTON

W. E. Carscallen	Tamworth
C. P. Stein	Denbigh
Dr. A. C. Tummon	Seliy
W. A. Martin	Yarker
G. S. Reid	Napanee
Patrick Gleason	Napanee
Jas. Clark	Northbrook

LINCOLN COUNTY

Arthur A. Craise	St. Catharines
Jas. T. Theal	Grimsby
Andrew Allison	Beamsville
Dr. W. S. Hibbard	Smithville
W. D. Caskey	Niagara-on-the-Lake
Chas. A. Ansell	Port Dalhousie
E. B. Osborne	Beamsville
Chas. Taylor	St. Catharines
Miss Winifred Coady	Merrittton

MANITOULIN DISTRICT

W. A. Sims	Little Current
J. R. W. Phillips	Manitowaning
J. Jackman	Killarney
M. L. Davidson	Gore Bay
Chas. Joyce	Meldrum Bay
David H. Kirk	Spring Bay
W. F. Edmunds	Silverwater
D. Moscrop	Poplar

MIDDLESEX COUNTY

Oliver Amos	Lieury
Geo. Douglas	Strathroy
H. O. Langford	Glencoe
P. O'Malley	Wardsville
W. L. Gibson	Lucan
R. Sibley	Parkhill

JUSTICES OF THE PEACE—Continued

<i>Name of J.P.</i>	<i>Resident at</i>
Chas. O. Luton.....	Belmont
J. R. Reed	Lambeth
John Stuart	London
John S. McLarty.....	London
K. G. Crawford	London
Walter F. Hungerford	London
James S. Bell	London
Walter J. Brown	London
Albert E. McKay	Poplar Hill
James Rogers	Dorchester

MUSKOKA DISTRICT

Wilfred Hall	Gravenhurst
G. F. Hutcheson.....	Huntsville
Wm. Carr	Bala
George Dennis	Bracebridge
W. J. Brady	Port Carling

NISSISSING DISTRICT

George Lamothe	Mattawa
Thos. Stoddart	Copper Cliff
J. P. McCool	North Bay
John Small	North Bay
D. Moreau	North Bay
Alphonse Legendre	Verner
Stanislas Moreau	Field
W. L. Fertier	Sturgeon Falls
Alfred Cignac	River Valley

NORFOLK COUNTY

D. A. Austin	Simcoe
Harry Misner	Port Dover
Robt. Hanselman	Delhi
Herman Smith	Waterford

NORTHUMBERLAND-DURHAM

B. M. Cotton	Bowmanville
S. R. Caldwell	Port Hope
A. Weatherson	Warkworth
Wesley Stephens	Campbellford
F. M. Britnell	Colborne
Leslie Wilson	Cobourg
Dennis Larkin	Cobourg
W. T. Woods	Millbrook
Wm. Beacock	Nestleton

ONTARIO COUNTY

G. S. Vernon	Uxbridge
J. M. Hicks	Whitby
Allan Wallace	Port Perry
James Birchard	Beaverton
Jas. E. Purvis	Cannington
Richard N. Stockill	Oshawa
Charles Hurtibise	Brechin

OXFORD COUNTY

Adam Roth	Woodstock
John McKee.....	Norwich
W. J. Wilkins	Tillsonburg
H. L. Kipp	Princeton
L. E. Peterson	Drumbo
Robt. Oliver	Thamesford
T. N. Dunn	Ingersoll

PARRY SOUND DISTRICT

<i>Name of J.P.</i>	<i>Resident at</i>
H. C. Monteith	Powassan
Stanley Brennan	Callander
Dr. J. J. Wilson	Burk's Falls
A. M. Church	Sundridge
J. S. Cole	South River
D. F. Quinlan	Trout Creek
H. R. Hayward	Scotia
Geo. Begin	Britt
E. J. Vincent	Parry Sound

PEEL COUNTY

George Harris	Cooksville
Joseph Hillock	Caledon
Donald Kennedy	Bolton
Hilton C. Thompson	Port Credit
A. H. Milner	Brampton
J. W. McCannell	Inglewood
Kenneth Mellwrick	Streetsville
James Meek	Alton
Robert Segsworth	Brampton
Aubrey Boyce	Caledon East
George Giles	Mono Mills
H. K. House	Cheltenham
Nelson Lindsay	Malton
Dr. Raynor	Palgrave

PERTH COUNTY

L. A. Fleming	Listowel
Samuel Petrie	Milverton
M. Parkinson	St. Mary's
A. D. Cameron	Mitchell
C. M. Hobbs	West Moncton
D. Scott	Stratford
Mrs. F. Robinson	Stratford
Gottlieb Mueller.....	Brodhagen

PETERBOROUGH COUNTY

Chas. S. Tanner	Lakefield
W. A. Richardson	Norwood
Harrison Wing	Havelock
Vincent Eastwood	Peterborough
E. B. Fowler	Peterborough
S. R. Armstrong	Peterborough
George W. Morrow	Peterborough

PRESCOTT-RUSSELL

Dr. Calvin Morrow	Osgoode
R. Begin	Eastview
D. A. McArthur	Russell
D. R. Poulin	L'Orignal
Percy Lafeche	Casselman
John Shirriff	Rockland
J. D. Presault	Alfred
Eugene Paquette	Hawkesbury
Paul Jousse	Vankleek Hill

PRINCE EDWARD

A. E. Bowerman	Pictou
Frank Harris.....	Wellington

RAINY RIVER

D. K. MacGregor	Ramy River
J. W. Walker	Fort Frances
Geo. M. Hughes	Barwick
Louis Hamel	Mine Centre
E. T. McComb.....	Emo

JUSTICES OF THE PEACE—*Continued*

RENFREW COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
J. S. Wilson	Annprior
J. R. Lockhart	Pembroke
J. F. MacDonald	Chalk River
Norman Reid	Westmeath
John McIntyre	Eganville
Duncan Stewart	Douglas
James Bennie	Beachburg
Andrew Devine	Renfrew
J. H. Zummach	Killaloe
H. J. Chapeskie	Barry's Bay

SIMCOE COUNTY

R. S. Cameron	Collingwood
J. B. Henderson	Orillia
F. Cook	Midland
W. F. Strangways	Beeton
J. H. Mitchell	Barrie
A. W. Smith	Barrie
Jas. Lazonby	Coldwater
J. A. Stone	Hawkestone
Herman J. Charlebois	Penetang
E. M. Garrity	Barrie
N. Ball	Orillia
Miss Jean Canning	Orillia
John Dunn	Alliston

STORMONT-DUNDAS-GLENGARRY

Allan McInnis	Iroquois
Walter Beckstead	Morrisburg
M. S. Beckstead	Williamsburg
C. W. Casselman	Chesterville
D. K. McLean	Finch
J. E. Tallon	Corwall
Edward McGillivray	Alexandria
Alex. L. McDermid	Apple Hill
Archibald Tobin	Lancaster
Colin Campbell	Dalkeith
D. D. McCuaig	Bainsville
Willis O. Sheets	Farran's Point
Robert Steven	Cannamore
Nelson McRae	Moose Creek
W. N. Begg	Monckland

SUDBURY DISTRICT

T. R. Serre	Chapleau
A. Desautels	Coniston
Dr. J. E. McLean	Capreol
John Brown	Markstay
M. J. Lee, Jr.	Foleyet
J. R. Sine	Foleyet
Robert Streich	Webbwood

TEMISKAMING DISTRICT

A. A. McKelvie	New Liskeard
T. J. Towne	Englehart
F. H. Trudeau	Kirkland Lake
Harry Clifford	Haileybury
Dr. J. G. McKee	Elk Lake
Alex. Mackay	Larder Lake
John K. Marty	Metachewan
T. W. Greenlees	Cobalt
J. W. McBain	Kirkland Lake

THUNDER BAY DISTRICT

<i>Name of J.P.</i>	<i>Resident at</i>
E. J. O'Brien	Schrieber
James Smyth	Nipigon
L. J. B. Boldue	Port Arthur
John McLure	Fort William
Wm. Davies	Fort William
J. E. Taylor	Jellicoe
George A. Grant	Geraldton
J. C. Hamilton	Port Arthur
Aarne Pajunen	Fort William
D. L. Trennells	Upsala
A. McNaughton	Fort William
L. A. Laliberte	Raith
W. D. Vanderburgh	Dorion
J. S. Cordingley	Nakina
George M. Johnston	Hymers
William Fleming	Quorn
Richard Pifer	Kakabeka Falls

VICTORIA COUNTY

W. C. Moore	Bobcaygeon
Sidney Vaughan	Omemece
Wilfred J. Codd	Kirkfield
Alex. Patton	Lindsay
W. E. Weldon	Oakwood
J. P. Campbell	Woodville
James Greaves	Coboconk
Arthur Robson	Fenelon Falls
Mrs. Howard Galley	Lindsay
Dennis O'Leary	Downeyville

WATERLOO COUNTY

B. W. Ziemann	Preston
M. E. Jardine	Hespeler
Dr. A. R. Robertson	Ayr
Harry Nahgang	New Hamburg
Arthur M. Quick	Galt
W. Martinson	Elmira
L. D. Leves	Kitchener
Chas. R. Phelps	Kitchener
Dr. T. H. Engel	Waterloo
A. T. Saunders	Wellesley
Jos. McCartney	Galt
Noah Stroh	Conestoga
Hubert Diss	St. Clemens
L. A. Heimler	Linwood
Samuel Cassel	Kitchener

WELLAND COUNTY

Hugh J. Reilly	Welland
A. P. McAvoy	Port Colborne
D. J. C. Munro	Thorold
George Honey	Fort Erie
V. H. Bowen	Niagara Falls
G. Kaumeyer	Chippawa
Chas. Shepard	Crystal Beach
E. O. Disher	Ridgeway
Leonard M. Mathews	Crowland
A. M. Clark	Fonthill
E. R. Buck	Crystal Beach
Frank King	Willoughby
Jonas House	Niagara Falls
A. S. Baker	Stevensville

JUSTICES OF THE PEACE—*Continued*

WELLINGTON COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
A. Hellyer	Kenilworth
W. Templeman	Guelph
J. M. Small	Arthur
James Justice	Erin
Jes. J. Pritchard.....	Harriston
Clarence Kelso	Guelph
George T. Donaldson	Palmerston

WENTWORTH COUNTY

Hugh Bertram.....	Stoney Creek
John Connon.....	Waterdown
Harry Burville.....	Hamilton
Eric Howell.....	Hamilton
J. F. Vance.....	Hamilton
Lloyd Spaulding.....	Hamilton
George F. Jelfs.....	Hamilton
H. A. Burrell.....	Hamilton
C. W. Howey.....	Hamilton
R. H. Foster.....	Bd. of Education, Hamilton
J. F. Berry.....	Hamilton
George T. Sellens.....	Hamilton
T. R. B. Robertson	Hamilton
George W. Rushton.....	Dundas
Wm. Wood.....	Beverly
James Gray.....	Freelton
Bruce Hyslop	Greensville
Herwood Allan.....	West Hamilton
John Leith.....	Hamilton
Thos. Binkley.....	Hamilton
Robt. C. Gardiner, 224 Sherman A.,	Hamilton

YORK COUNTY

L. W. Hollingsworth.....	Kettleby
W. J. Farr.....	Weston
C. Coxhead.....	Mimico
Dr. E. D. Skuce.....	Long Branch
W. J. Noble.....	Mount Dennis
Clarence C. Downey.....	Swansea
Frank Langstaff.....	New Toronto
Robert Penny.....	North Weston
P. W. Pearson.....	Newmarket
Irwin Watts.....	Aurora
Jack Smith.....	Richmond Hill

*Name of J.P.**Resident at*

J. G. Whitmore	Woodbridge
D. F. Williams.....	Markham
Walter Billbrough.....	Toronto
Benjamin B. Jackson.....	Toronto
Cyril V. Lynn.....	Toronto
James Rennicks.....	Toronto
Bruce Taylor.....	Toronto
Arthur L. Tinker.....	Toronto
Orry St. G. Freer.....	Toronto
Max Clavir.....	Toronto
John A. Marshall.....	Toronto
J. A. L. MacPherson.....	Islington
Major Joseph E. Rogers.....	Toronto
J. L. Brown.....	Toronto
W. H. Walters.....	Toronto
Douglas Webster.....	Toronto
J. M. Walton.....	Aurora
Leslie Mount.....	Kettleby
George Pagg.....	Toronto
J. C. Craddock.....	Toronto
George H. Powell.....	Toronto
Geo. Crighton.....	Toronto
Thos. J. Donnelly.....	304 Silverthorn Ave., Toronto
Wm. Michael.....	337 Oakwood, Toronto
S. Reynolds.....	53 Bala Ave., Toronto
George A. Keeler.....	City Hall, Toronto
John Parke.....	40 Exeter Ave., Toronto
Harold R. Pattison.....	Toronto
Walker Holborne.....	Sutton
Stephen Barrett.....	Islington
Norman Burrows.....	Sutton
N. Pickford.....	417 Spadina Rd., Forest Hill
Robert Gray.....	Toronto
Harry Phillips.....	Lambton
C. B. Morgan.....	Baby Point
John Smith.....	Queensville
Lyle Stuart.....	Schomberg
O. E. Elliott.....	Willowdale
Edwin Kirk.....	Kettleby
Arch. Pilkey.....	Agincourt
A. B. Law.....	Toronto
J. W. Muirhead, 135 Sutherland Ave.,	Leaside
Henry Barker.....	Thistletown
J. A. Bremner, 255 Vaughan Road,	Toronto

Appointments

APPOINTMENTS

MAGISTRATES

George Newton Beaumont, Esquire, of the Town of Gananoque, to be Police Magistrate.—*Gazette, May 19th, 1934.*

Frank Denton, of the City of Toronto, Barrister-at-Law, to be a Magistrate in and for the City of Toronto.—*Gazette, July 21st, 1934.*

Ernest S. Livermore, Esquire, of the City of St. Thomas, to be Magistrate for the City of St. Thomas and County of Elgin, to act during the absence of Magistrate C. F. Maxwell.—*Gazette, July 28th, 1934.*

Ernest S. Livermore, Esquire, of the City of St. Thomas, to be Magistrate for the County of Elgin, as and from the first day of November, 1934.—*Gazette, Aug. 18th, 1934.*

SURROGATE JUDGES AND LOCAL MASTERS, S.C.O.

His Honour G. E. Deroche, Judge of the County Court of the County of Hastings, to be Judge of the Surrogate Court of the County of Hastings, in the room and stead of His Honour Judge Wills, deceased.—*Gazette, Feb. 24th, 1934.*

His Honour John Tytler, Junior Judge of the County Court, to be Surrogate Judge of the County of York.—*Gazette, Apr. 21st, 1934.*

His Honour Judge Frank W. Wilson, of Perth, Ontario, to be Judge of the Surrogate Court and Local Master of the Supreme Court of the County of Lanark.—*Gazette, June 23rd, 1934.*

His Honour Sheldon LaPierre Smoke, Judge of the County Court of the County of Peterborough, to be Judge of the Surrogate Court of the said County of Peterborough.—*Gazette, Oct. 13th, 1934.*

His Honour Thomas F. Battle, Judge of the District Court of the District of Nipissing, to be Judge of the Surrogate Court and Local Master of the Supreme Court of the District of Nipissing.—*Gazette, Oct. 13th, 1934.*

His Honour Daniel Richard Byers, Judge of the District Court of the District of Rainy River, to be Judge of the Surrogate Court and Local Master of the Supreme Court of the District of Rainy River.—*Order-in-Council, Dec. 26th, 1934.*

Mr. Francis Arthur Landriau, Barrister-at-Law of the City of Windsor, be appointed Local Master of the Supreme Court for the County of Essex, in the room and stead of Mr. A. W. McNally, deceased.—*Order-in-Council, Sept. 25th, 1934.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

E. G. Thompson, Esquire, Barrister-at-Law, of Stratford, Ontario, to be Acting Crown Attorney and Clerk of the Peace in and for the County of Perth.—*Gazette, Apr. 21st, 1934.*

Edwin E. Pearlman, Barrister-at-Law, of Haileybury, to be Acting Crown Attorney, *pro tem*, for the District of Temiskaming.—*Gazette, May 19th, 1934.*

John Murray, of the City of Stratford, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Perth.—*Gazette, June 30th, 1934.*

Malcolm Donald McCrimmon, Barrister-at-Law, of the City of St. Thomas, to be Acting Crown Attorney for the County of Elgin from the 13th of July, 1934, during the absence of Crown Attorney Haines.—*Gazette, July 28th, 1934.*

Norman Fisher Newton, of the City of London, Ont., Barrister-at-Law, to be Clerk of the Peace and Crown Attorney, *pro tempore*, in and for the County of Middlesex.—*Gazette, Aug. 18th, 1934.*

Harvey Frank McCulloch, of the City of Hamilton, Esquire, Barrister-at-Law, to be Assistant Crown Attorney for the City of Hamilton and the County of Wentworth.—*Gazette, Sept. 22nd, 1934.*

Gordon Daniel Conant, Esquire, Barrister-at-Law, of the City of Oshawa, to be Crown Attorney and Clerk of the Peace in and for the County of Ontario, in the room and stead of Alexander Carlyle Hall.—*Gazette, Oct. 13th, 1934.*

William P. Clement, K.C., Esquire, of the City of Kitchener, to be Crown Attorney and Clerk of the Peace in and for the County of Waterloo, in the room and stead of D. S. Bowlby, K.C.—*Order-in-Council, Nov. 7th, 1934.*

J. L. O'Flynn, K.C., Esquire, of the City of Sault Ste. Marie, to be Crown Attorney and Clerk of the Peace in and for the District of Algoma, in the room and stead of W. G. Atkin, K.C.—*Order-in-Council, Nov. 7th, 1934.*

J. F. P. Birnie, K.C., Esquire, of Owen Sound, be appointed Crown Attorney and Clerk of the Peace in and for the County of Grey, in the room and stead of W. D. Henry, K.C.—*Order-in-Council, Oct. 16th, 1934.*

William E. V. Goodwin, Esquire, Barrister-at-Law, of the City of Stratford, be appointed Crown Attorney and Clerk of the Peace in and for the said County of Perth.—*Order-in-Council, July 17th, 1934.*

LOCAL REGISTRARS

Wellesley Wilson Staples, of Lindsay, to be Local Registrar of the Supreme Court, Registrar of the Surrogate Court and Clerk of the County Court in and for the County of Victoria.—*Gazette, Apr. 21st, 1934.*

Jasper Forman, of Kirkfield, to be Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court for the County of Victoria.—*Gazette, Sept. 22nd, 1934.*

Ernest C. Drury, Esquire, of Crown Hill, to be Local Registrar of the Supreme Court, Clerk of the County Court and Sheriff in and for the County of Simcoe.—*Gazette, Oct. 13th, 1934.*

John H. Mitchell, Esquire, of the Town of Alliston, to be Registrar of the Surrogate Court in and for the County of Simcoe, in the room and stead of E. A. Little, deceased.—*Gazette, Oct. 13th, 1934.*

Hugh A. McGillivray, of Port Elgin, to be Local Registrar of the Supreme Court, Clerk of the County Court, Registrar of the Surrogate Court and Sheriff of the County of Bruce.—*Gazette, Nov. 3rd, 1934.*

Armand Landriault, of L'Orignal, Ontario, to be Local Registrar of the Supreme Court, Clerk of the County Court, Surrogate Registrar and Sheriff for the United Counties of Prescott and Russell.—*Gazette, Nov. 3rd, 1934.*

Alva Edward Bowerman, of Picton, Ont., to be Local Registrar of the Supreme Court, Clerk of the County Court, Surrogate Registrar and Sheriff for the County of Prince Edward.—*Order-in-Council, Oct. 30th, 1934.*

William Thuereck, of Haileybury, Ont., to be Local Registrar of the Supreme Court, Clerk of the District Court and Surrogate Registrar in and for the District of Temiskaming.—*Order-in-Council, Dec. 15th, 1934.*

F. J. A. Hall, Esquire, Sheriff of the County of Peterborough, to be Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Peterborough.

Arthur Scott Winchester, Barrister-at-Law, Clerk of the County Court of the County of York, be appointed also Registrar of the Surrogate Court of the County of York.—*Order-in-Council, Dec. 18th, 1934.*

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

William Herbert Elliott, of Fort Frances, to be Registrar of Deeds in and for the District of Rainy River.—*Gazette, Apr. 21st, 1934.*

William Herbert Elliott, Esquire, of Fort Frances, to be Registrar of Deeds for the District of Rainy River.—*Gazette, May. 19th, 1934.*

William Roper Jackson, of the Town of Dunnville, to be Registrar of Deeds for the Registry Division of Haldimand.—*Gazette, May 19th, 1934.*

George Vickers, Esquire, of the Town of Barrie, to be Registrar of Deeds for the Registry Division of the County of Simcoe, in the room and stead of R. J. Sanderson, retired.—*Gazette, Oct. 13th, 1934.*

Thomas E. Green, of Sandwich, to be Registrar of Deeds for the Registry Division of the County of Essex.—*Gazette, Nov. 3rd, 1934.*

N. L. Croome, Esquire, Crown Attorney and Clerk of the Peace for the District of Rainy River, to be Local Master of Titles and Registrar of Deeds, *pro tem*, in and for the District of Rainy River.—*Gazette, Apr. 21st, 1934.*

Norman L. Croome, Esquire, Crown Attorney and Clerk of the Peace for the District of Rainy River, to be Local Master of Titles at Fort Frances, *pro tempore*.—*Gazette, Sept. 22nd, 1934.*

R. F. Miller, of Selkirk, be appointed Registrar of Deeds for the Registry Division of the County of Haldimand, in the room and stead of W. R. Jackson.—*Order-in-Council, Sept. 7th, 1934.*

J. B. Palmer, the Deputy Registrar of Deeds, be appointed Registrar of Deeds in and for the Registry Division of the County of Lambton, in the room and stead of R. E. LeSueur, retired.—*Order-in-Council, Oct. 16th, 1934.*

Elvan E. McElwain, of Minden, Ont., be appointed Registrar of Deeds for the Registry Division of Haliburton, in the room and stead of D. C. Brown.—*Order-in-Council, Oct. 22nd, 1934.*

Ernest L. DeCourey, of Sault Ste. Marie, be appointed Registrar of Deeds for the Registry Division of Algoma and Local Master of Titles for the District of Algoma.—*Order-in-Council, Oct. 30th, 1934.*

Thomas V. Flanagan, Deputy Registrar of Deeds for the Registry Division of the County of Carleton, be appointed Registrar of Deeds for the said County of Carleton, in the room and stead of A. E. Hunt.—*Order-in-Council, Aug. 28th, 1934.*

John Fuller, of the City of Sarnia, be appointed Registrar of Deeds for the Registry Division of the County of Lambton, in the room and stead of J. B. Palmer.—*Order-in-Council, Nov. 23rd, 1934.*

R. D. Bray, Assistant Registrar of Deeds for the Registry Division of the City of Ottawa, be appointed Registrar of Deeds for the said City of Ottawa, in the room and stead of J. G. Moxley.—*Order-in-Council, Oct. 25th, 1934.*

George Campbell, of Pembroke, be appointed Registrar of Deeds for the Registry Division of the County of Renfrew.—*Order-in-Council, Nov. 29th, 1934.*

Frank S. Hutchinson, of Brampton, be appointed Registrar of Deeds in and for the Registry Division of the County of Peel, in the room and stead of N. Henderson, superannuated.

Stephen O'Connor, of Glen Robertson, be appointed Registrar of Deeds in and for the Registry Division of Glengarry, in the room and stead of J. A. McRae.

SHERIFFS

Alvin Edwin Graham, Esquire, of Gore Bay, to be Sheriff in and for the District of Manitoulin.—*Gazette, June 2nd, 1934.*

J. Wilkie Lawrason, of the City of Hamilton, to be Sheriff in and for the County of Wentworth.—*Gazette, Sept. 22nd, 1934.*

Albert Edward Baker, of Brockville, to be Sheriff of the United Counties of Leeds and Grenville.—*Gazette, Nov. 3rd, 1934.*

Charles George Fletcher, Esquire, of Leamington, Ont., to be Sheriff in and for the County of Essex.—*Gazette, Nov. 17th, 1934.*

Alexander M. Gorrie, of the City of Toronto, Esquire, to be Sheriff for the County of York.—*Gazette, Nov. 24th, 1934.*

E. H. Scully, Local Registrar of the Supreme Court and Registrar of the Surrogate Court, County of Waterloo, to be appointed Sheriff of the County of Waterloo.—*Order-in-Council, Jan. 28th, 1935.*

J. S. L. McNeely, Local Registrar of the Supreme Court, Clerk of the County Court and Surrogate Registrar in and for the County of Lanark, be appointed Sheriff, in the room and stead of J. H. Ebbs.—*Order-in-Council, Dec. 6th, 1934.*

W. P. Pilkey, Local Registrar of the Supreme Court, Clerk of the District Court and Surrogate Registrar in and for the District of Rainy River, be appointed Sheriff for the said District of Rainy River.—*Order-in-Council, Oct. 16th, 1934.*

C. S. Salmon, of Bracebridge, Ont., Local Registrar of the Supreme Court, Clerk of the District Court and Surrogate Registrar, be appointed Sheriff in and for the District of Muskoka, in the room and stead of J. G. Myers, of Bracebridge, resigned.—*Order-in-Council, Oct. 22nd, 1934.*

John Dale O'Flynn, Barrister-at-Law, of the City of Belleville, be appointed Sheriff, Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the said County of Hastings, in the room and stead of J. A. Kerr.—*Order-in-Council, Oct. 22nd, 1934.*

Thomas J. Bourke, of North Bay, Local Registrar of the Supreme Court, Clerk of the District Court and Surrogate Registrar of the District of Nipissing, be appointed Sheriff of the said District of Nipissing.—*Order-in-Council, Oct. 30th, 1934.*

Observations,⁸⁰ Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

RE MORTGAGE TAX PAYABLE ON MORTGAGE OF MORTGAGE

A. mortgaged certain property to B., but subsequently B. made an absolute Assignment of this mortgage to C. At a later date C. foreclosed A. It was afterwards discovered that the Assignment from B. to C., although apparently an absolute Assignment, was in reality a mortgage of a mortgage.

I was asked as to whether or not the Assignment from B. to C. was a mortgage on which a mortgage tax was payable, and I ruled that as the instrument was a mortgage of a mortgage, the mortgage tax should have been paid, and that inasmuch as no statement appeared in the Assignment itself, the tax must be paid before any further dealings with the land were held.

RE DOWER OF WIFE

A. mortgaged certain property to B. His wife did not join to bar her dower. She was not mentioned in the mortgage. There was no indication that the mortgagor was married, but accompanying the mortgage was a letter from the solicitor stating that the mortgage was subject to the interest of the mortgagor's wife. The mortgage was registered in error, and I advised the Registrar that he should make every effort to obtain the proper declaration stating that the mortgagor was a married man.

RE DISCHARGE OF MORTGAGE

I have been asked as to whether or not a Discharge of Mortgage that did not state that the mortgage was in two different municipalities, still acted as a proper Discharge in both municipalities, and I have ruled that, as the Mortgage itself was mentioned, the mere fact that it contained lands in various municipalities did not vitiate the Discharge, and that it was accordingly a good and proper Discharge.

RE CONSENT OF PROVINCIAL TREASURER

I have been asked as to the necessity of the procuring of a Treasurer's consent of a Quebec notarial will, and I pointed out that the transfer did not come within the meaning of the Act, inasmuch as the property stood in the name of the executors who were transferring it. I also pointed out that, as the property was originally taken in the name of the executors, the registration of the will was not required.

RE MORTGAGE OF MORTGAGE—DECLARATION OF CELIBACY

I have been asked to rule as to the necessity for the filing of a declaration of celibacy in the case of an assignment of a mortgage, and I have ruled that The Registry Act provided that, where a conveyance or a mortgage is made, an affidavit must be filed. I stated that the Section would appear to cover a conveyance or a mortgage, but not an assignment of a mortgage, and that in fact it had been construed more than once that the word "mortgage" does not include an assignment of mortgage, and that if they wish to register an assignment of a mortgage, the Section did not apply. An affidavit, therefore, was not required.

RE ASSURANCE FEES PAYABLE

I have been written to by a Local Master of Titles as follows:

“re Parcel

“This is Mining Location A. D. 55, which stands in the name of three owners, each being entitled to an undivided one-third interest.

“One of the owners died in September, 1928, and devised his one-third interest in this location to his son, who has now made Transmission application to be entered as owner thereof.

“I find that the Assurance Fees have not been paid on this parcel, and as it was patented in 1901, it may be that the other two owners are either dead, or we may have difficulty in locating them.

“Will it be necessary for the Assurance Fees to be paid on the whole parcel before I can enter as owner of his father’s interest, or can I accept an Affidavit of Value from him covering the one-third interest?

“Also, will you please advise me whether it is compulsory to have the Patentee make the Affidavit of Value (I mean when the Patentee is living), or can I accept an affidavit made by his solicitor, or by the purchaser? My reason for asking this is that often a transfer is not registered for some years after it has been executed, and the patentee’s whereabouts are difficult to ascertain, and often the Patentee has moved away from the District and has absolutely little idea of what the property may be worth at the present time.”

I replied as follows:—

“As I understand it, A. B. and C. are the registered owners in fee simple as tenants in common in equal shares of Parcel . . . , which is Mining Location A. D. 55.

“A. having died in 1898, his son and devisee, D., is entitled to his father’s one-third share, under transmission application, and there will be a restatement of ownership in the Register, D., B. and C. being now registered as owners in fee simple as tenants in common in equal shares.

“I suppose that A., B. and C. were the original grantees under letters patent, who obtain first registration of the parcel under Section 158 (1) of The Land Titles Act. The land is subject to the assurance fee under Section 125 (12).

“Section 125 (12) says that ‘no subsequent transfer or charge of the land or transmission thereof shall be registered’ until the fee is paid. I should think that ‘transmission thereof’ means ‘transmission of the land or of any part thereof,’ so that D. cannot be entered as one of the owners until the full assurance fee charged against the whole parcel is paid.

“It is true that subsection (11) of said Section 125 is more explicit, and says ‘transmission thereof or of any part thereof,’ but the fact that the phrase ‘or any part thereof’ is omitted from subsection (12) should not make any difference in the meaning.

“I should think that the affidavit of value, Form 56, should be made by the patentees themselves, or such of them as can be found. In Form 56 the deponent is apparently the original patentee, because he swears that he is the owner. There is no suggestion in the form that a solicitor or a purchaser can make the affidavit. I do not think it is a solicitor’s business to value property for his client.”

RE LAND TRANSFER TAX

A. mortgaged some property to B. and shortly after mortgaged it again to C. C. assigned his mortgage to D., and D. later foreclosed A. D. therefore became owner of the property subject to the first mortgage to B. The Controller of Revenue ruled some time ago that, where a mortgagor gave a quit claim to the mortgagee and no other consideration is given for the quit claim, the Land Transfer Tax is paid upon the amount due and owing upon the mortgages and other existing encumbrances. I, therefore, ruled that the Land Transfer Tax must be paid on the amount of the first mortgage.

RE MUNICIPAL SURVEYS

The Surveys Act requires the filing of a plan and field notes with the Registrar of the County. The filing of this plan and field notes has always been accepted as a Crown survey and no charge has been made. Recently, however, when the confirmation of a survey of a Township was tendered to the Registrar of the County, he submitted an account of \$5.00, and I ruled that no fee was chargeable, and I pointed out to the Registrar Sections 16 and 17 of The Surveys Act, Chapter 202, R.S.O. 1927. I pointed out that it was not the intention of the Legislature to treat it as a new survey, and ruled that no fees were payable.

RE PARTNERSHIP CERTIFICATES, FILING OF

I have been asked as to the proper information that a declaration of partnership must contain, and I pointed out that under Section 8 of The Partnership Act there is no requirement dealing with the duration of the partnership, although I did point out that under Section 2 a clause stating the time during which the partnership has subsisted must be inserted.

RE DISCHARGE OF MORTGAGE

A mortgage was made by one A. to certain trustees for B. A. subsequently died, and both the trustees for B. also died, and a Discharge drawn up by the *cestui qui* trust was tendered to the Registrar, and I ruled that the Registrar of Deeds was correct, as under Section 61 of The Registry Act he could only register a Discharge when the certificate was signed by the mortgagee or certain other persons, and that the Discharge tendered him did not come within the provisions of the Section.

RE REGISTRATION OF NOTICE OF CLAIM

I have been asked to rule regarding the filing of a Notice of Claim under The Investigations of Titles Act, and I ruled that the provision in Section 3, subsection 5, of the Act regarding no intermediate entries was conclusive and unanswerable. I stated that I felt that the Legislature intended that, where there were subsequent entries, no Notice of Claim could be registered.

RE REGISTRATION OF DECLARATION OF PARTNERSHIP

I have been asked to rule regarding the contention that a certificate of a limited partnership should be registered in the Registry Office for the County as well as in the office of the Clerk of the County Court. I stated that The Partnership Act should be read and construed as subject to The Limited Partnership Act and The Partnership Registration Act, and that it seemed to me that the Section contemplated two different registrations, either under The Limited Partnership Act or under The Partnership Registration Act, and

I ruled that a certificate of a limited partnership need only be registered under The Limited Partnership Act, and not necessarily under The Partnership Registration Act.

I also pointed out that in the absence of Section 46 of The Partnership Act, it might be argued that an ordinary certificate of partnership should be registered under both Acts, but as the Legislature saw fit to insert this Section, it would seem that the actual registration of a partnership was taken care of by the Section, and that, therefore, if the partnership was a limited partnership, it should be registered under The Limited Partnership Act, but if the partnership was an ordinary partnership, it should be registered under The Partnership Registration Act.

RE REGISTRATION OF DISCHARGE OF LIS PENDENS

A certificate of an order vacating *lis pendens* stated that the *lis pendens* against all the lands mentioned in it was vacated and went on to describe the lands at length. I ruled that the description of the lands was quite unnecessary, and that the certificate should be entered against the lands mentioned in the original order.

RE FILING OF COMPILED PLAN

I ruled that the solicitor for a Municipality should appear before the County Judge and ask for an order directing the Registrar of Deeds to have a plan prepared under subsection 38 of Section 88. I pointed out that the Judge could order that the costs be borne by the Municipality generally or that they could be charged to the lots affected.

RE DOWER

A charge under The Land Titles Act was tendered to a Local Master for filing. The wife of the chargor was in an Institution for Persons of Unsound Mind. I was asked who should sign on behalf of the inmate. I ruled that The Land Titles Act was subject in this matter to The Dower Act, the Dower Act being quite explicit, and I ruled that if the wife of the chargor was at the time he purchased the lands an inmate of a Provincial Hospital for the Insane, then Section 12 of The Dower Act obtained, but I further ruled that to bring the case within the Section, the facts must correspond exactly with those set out in the Section, and I stated that if they did not, it would be necessary to proceed under the provisions of Section 104 of The Land Titles Act.

RE GRANT OF DOMINION GOVERNMENT PROPERTY INDIAN RESERVE

I have been asked as to a Patent of Indian Reserve property and how it should be registered, and I advised that under Section 150 of The Land Titles Act the Local Master should enter the patentees as owners. I also pointed out that the Local Master should hold the Patent and application for fourteen days and notify the Sheriff and patentees according to the usual practice. I advised that it was not necessary to advertise, but that the fee should be charged according to the value of the property just as if it was a first registration.

LOCAL REGISTRARS, SUPREME COURT OF ONTARIO, COUNTY
AND DISTRICT COURT CLERKS, AND SURROGATE
REGISTRARS AND LOCAL MASTERS, S.C.O.

RE ISSUANCE OF WRIT

My attention was drawn to a writ of summons issued in the Supreme Court in a divorce case. The writ was addressed to a person outside of the jurisdiction of the Province of Ontario, and the Local Master issued the writ without the usual Order. The Local Master claimed that he had power to issue the writ and he quoted certain authorities in his favour. I was asked to make a ruling, and I ruled that the cases quoted by the Local Master were obsolete, and pointed out that Rule 7 provided that a writ for service in Ontario "shall be according to Form Number 1," and that a writ for service out of the jurisdiction "shall be according to Form Number 2." I also pointed out that Rules 26 and 27 and Form 64 showed the necessity for an Order, in which the time limit for an appearance must be fixed. I accordingly pointed out that the issuance of the writ was irregular, and advised the Local Registrar accordingly.

RE LETTERS OF ADMINISTRATION—COPIES OF

I have been asked as to whether or not a Surrogate Registrar could issue a certified copy of Letters of Administration when the proceedings were taken out in his office, but the Order of many years back had not been signed by the Judge. In the present case in point the Letters of Administration were produced, but I advised that the Registrar could not issue a certified copy of Letters of Administration when he had no proof in his office that any Order had ever been signed.

RE FILING CONDITIONAL SALE CONTRACT—FEE ON FILING

I have been asked as to the proper fee payable on the filing of a Conditional Sale Contract, and I have ruled that the proper fee for filing is fifty cents, and that if the Clerk had to write a letter giving the particulars, he was entitled to charge twenty-five cents for the letter, and if he gave a certificate, an additional fifty cents. I pointed out that if the solicitor attended the office and filed the document, he would be charged fifty cents, and he would be given the number of the filing, while if he asked for a certificate, he would be properly charged an additional fifty cents.

RE TRANSFERENCE OF COUNTY COURT ACTION FROM ONE
COUNTY TO ANOTHER

I have been asked as to the practice in transferring County Court actions from one County to another, and I ruled that the only manner in which a case in one County could be taken to another County would be under Rule Number 765, under which Rule the whole matter permanently is transferred to the new County. I further advised that the papers could not be praeciped from one Court to another.

RE DEDUCTION OF BANK INDEBTEDNESS FROM VALUE OF ESTATE

B. was indebted to the bank a considerable sum of money, and the bank obtained from him an assignment of certain mortgages. I ruled that any loan due the bank could not be deducted from the value of the personalty owned by the deceased and that accordingly the executors would have to pay fees on the whole personalty of the deceased.

RE PAUPER ESTATE

An estate at the time of the death amounted to slightly over \$400.00. The Public Trustee, pursuant to powers vested in him by the Hospitals for the Insane Act, disbursed in the neighbourhood of \$200.00, which brought the value of the estate well within the \$400.00 limit for a pauper estate. I have been asked to rule as to whether or not the estate was a pauper one, and I ruled that the Public Trustee had used the provisions of Section 48 of the Act, which Section made him an executor with full power until some other executor or administrator was appointed. The amount of the estate, therefore, was properly diminished by law by the amount paid out by the Public Trustee and the balance of the estate is the property devolving upon which fees are payable to the Surrogate Office. The amount of this estate was well within the pauper limit.

RE VALUE OF ESTATE

I ruled that the personal property of a deceased situate out of Ontario, although the deceased was domiciled in Ontario, was not subject to Surrogate Court fees in Ontario. I also ruled that the estate of a person domiciled out of Ontario, if situate in Ontario, was liable to Surrogate fees in this Province.

RE FEES ON SECOND PROBATE

An application was received for a Probate of a Will, and the proper fees were paid. An Order was subsequently made by the Surrogate Judge, revoking the Probate and granting a Probate of a later Will. The proper stamps were attached and cancelled. I ruled that the fees should not have been charged on the amount of the assets in the second Grant, that these fees had been covered by the first Grant. I also ruled that the Registrar erred in requesting a complete new set of papers, as the second Will should have been proved by an Affidavit of Execution and a special Affidavit setting forth the facts.

SHERIFFS

RE FEE ON WRIT OF POSSESSION

A firm of solicitors placed a Writ of Possession in the hands of a Sheriff of a County. They then advised the Owner of the Equity of Redemption that certain payments would have to be made by her if she was to remain in occupation of the premises. The required payments were not made, and the solicitors instructed the Sheriff to allow the owner of the Equity a brief period within which to make a payment, failing which he was to report back to the solicitors for definite instructions. Payment was not made, and the solicitors advised the Sheriff to execute the Writ of Possession. Before the Writ was executed, a payment was made, and the Sheriff charged \$12.00 as his fee.

I advised the solicitors that the Sheriff had no right to charge more than \$2.00 on receiving the Writ, and if he served an actual Notice to vacate, he was entitled to a further fee of \$3.00, and this was all he was entitled to charge.

Schedule Showing Tariff of Fees Under
The Registry Act

REGISTRARS' FEES UNDER THE REGISTRY ACT

R.S.O. CHAP. 55 AND OTHER STATUTES

(Prepared by J. W. Mallon, K.C., for the Convenience of Registrars)

NOTE:—Left hand column indicates Section of Registry Act; "I.L.O." means "Ruling of Inspector."

92 (a-b)	The Minimum Fee for Instruments, "except where otherwise provided," including one certificate of registration	\$2.50
	(a) If the instrument is over seven folios, or if it affects more than four lots, add 15 cents for each folio up to fourteen, and 10 cents for each folio over fourteen; also 5 cents per lot up to 100, and 2 cents per lot for any additional.	
46-50 I.L.O.	(b) If it affects lands in different municipalities, \$2.00 for each municipality, and the fees for copying are doubled, trebled or quadrupled, or as may be, and add 50 cents for each additional certificate.	
I.L.O.	(c) If it is drawn in triplicate, quadruplicate, etc., add 50 cents for each additional certificate, and 5 cents per folio for comparing.	
	ABSTRACTS—See Registrar's Abstract.	
92 (n)	AFFIDAVITS—	
	(a) Drawing—and swearing deponent	.25
	(b) Administering the oath only	.25
92 (s)	ADMINISTRATION, Letters of, Exemplifications of, etc.	
	(a) Where original deposited	1.50
93, I.L.O.	(b) Where verified copy deposited, add 50 cents for certificate and 5 cents per folio for comparing; usually there are three folios	2.15
	ADMINISTRATION WITH WILL ANNEXED—See Wills.	
	ASSIGNMENT OF MORTGAGE—Same as a Mortgage, minimum	1.50
92 (a-b)	AGREEMENTS—	
	(a) To extend time for repayment of a mortgage—same as mortgage, minimum	1.50
	(b) To postpone a mortgage—same as in paragraph 1 above, minimum fee	2.50
	(c) For sale or purchase, etc.—same as in paragraph 1 above, minimum fee	2.50
	(d) Creating a charge under Sec. 34 (known as Conditional Sales, or Manufacturers' Liens), same fee as for a mortgage.	
	BY-LAWS—	
69 (4)—92 (i)	(a) Money or del. enture	2.00
69 (1)—92 (a-b)	(b) Opening or closing streets—same as instruments in paragraph 1 above, minimum fee	2.50
69 (3)—92 (a-b)	(c) Incorporating a village, town or city, or affecting the boundaries of a municipality—ditto	2.50
34	CHARGE—Mentioned in Section 34, and Assignments of, and Agreements	
47 (7)	to Extend same, if not recorded in full, same as for a mortgage not	
47 (5)	recorded in full, minimum fee	1.50
	(If subsequently recorded in full, see Section 47 (5).)	
	CONDITIONAL SALES NOTICE (Statutes 1933, Cap. 8, Sec. 3)	1.00
	CERTIFICATES (See under Footnotes (a) and (b) infra).	
92 (r)	(a) Amalgamation of loan corporations	4.00
92 (p)	(b) Discharge of mortgage—if not over three folios and not affecting more than four lots, a minimum fee of	1.50
	If over three folios, or affecting more than four lots, add 10 cents for each extra folio, and 5 cents for each extra lot; such additions not to exceed \$5.00.	
67 (1 to 6)	(c) Discharge of mortgage by sheriff, bailiff, or other officer (Form 11)—same as (b).	
67 (7)	(d) Certificate of sheriff, bailiff, or other officer, of withdrawal, vacating, or setting aside of a seizure of mortgage—same as (b). If instead of a certificate an Order is registered—See Order.	
34-68	(e) Discharge of instrument creating a charge (Form 12)—same as (b).	

57 (7)	(f) Foreclosure (F.O.F.). The fees vary as to length of mortgages and assignments recopied under Section 57 (7). Add to the \$2.50	
47 (5)	minimum the cost of recopying each mortgage and assignment, after deducting the fees paid at time of their registration—See Section 47 (5).	
92 (a-b)	(g) Judgments or orders (other than final orders of foreclosure), minimum	\$2.50
92 (a-b)	(h) Lis Pendens, minimum	1.00
I.L.O.	maximum	5.00
92 (p)	(i) Payment of taxes	.25
92 (q)	(j) Registrar's certificate (i.e., a certificate furnished by the Registrar)	.50
92 (g)	(k) Of the Municipal Clerk under 23 (3) of The Public Health Act, R.S.O. Cap. 262, or as to repayment of costs, minimum	1.00
92 (p)	maximum	5.00
92 (a-b)	(l) Of forfeiture to the Crown under Mining Act, minimum	2.50
	(m) Of notice under Old Age Pensions—See Form 3 of the 1933 Statutes	.75
	(n) Under Rural P. District Loans Act (1930), Cap. 14, Sec. 8	.50
	(o) General—Of payment of Succession Duties—same as for a probate. See Wills	3.35
	(p) Tax Arrears, \$2.00 and 5 cents per lot over one. The Ontario Municipal Board Act, Statutes 1932, Cap. 27, Sec. 111, Subsection 2, clauses (a) and (c).—See footnote (b).	
	(q) Certificate of Redemption, 50 cents and 5 cents per lot over one, Statutes 1932, Cap. 27, Sec. 111, Subsection 2, clauses (b) and (c).—See footnote (b).	
93	(q-1) Vacating Certificate (Form 4) registered by a Treasurer under Subsection 2 of Section 111-b. Ontario Municipal Board Act, 50 cents and for each additional parcel over one, 5 cents. See Statutes 1934, Cap. 39, Sec. 18.	
	(r) Of Master of Titles of Withdrawal of lands from Land Titles Act—See L.T.A., Sec. 131, Subsec. 4	1.00
	(s) Of Discharge under Old Age Pensions Act, 23 Geo. V, Cap. 43 (1933)	.50
	(t) Of Discharge of a Conditional Sales Contract or a Hire Receipt, Statutes 1933, Cap. 8, Sec. 3	.50

Footnotes—

- (a) Distinguish between a Registrar's Certificate under 92 (g) and the various Certificates that may be registered.
- (b) Distinguish between the "Tax Arrears Certificate" (a form for which is given in the Ontario Municipal Board Act, 1932) and the "Treasurer's Notice" under Sec. 174 of the Assessment Act, Sec. 14, Statutes 1933, Cap. 2. The fee for the former is \$2.00 plus 5c. for each lot over the first, while the fee for the latter is \$1.00. Similarly distinguish between the "Certificate of Redemption" (a form for which is given in The Ontario Municipal Board Act, 1932), for which the fee is 50 cents, plus 5 cents per lot over one, and "Treasurer's Receipt" provided by Sec. 14, Cap. 2, Statutes 1933, for which the fee is 50 cents.

92 (f)	COPIES or EXTRACTS—Whether made by the Registrar or not, per folio (if required to be certified charge also for the Certificate)	.10
92 (c)	Registrar's Certified copy under Dom. Railway Act, Sec. 160; for fee see Sec. 163 (2), and for fee for Extracts and copies made by the public, see Sec. 163 (3).	
I.L.O.	Verified copy of record of proceedings of meeting under Sec. 15, Religious Institutions Act, R.S.O., Cap. 344, minimum	2.50
92 (a-b)	DEEDS—See Grants.	
92 (u)	DECLARATION—For recording in separate Registry books an instrument already entered in the general register, Sec. 32, Subsecs. 3 and 4	.50
32 (3) (4)	Filing Declaration (with affidavit of execution) under Sec. 49, Public Libraries Act, R.S.O., Cap. 246	.50
	DISCHARGE—See Certificates.	
	DISCHARGE OF MECHANICS' LIEN—See Receipt.	
	EXEMPLIFICATIONS—See Wills.	

	FORECLOSURE—See Certificates.	
53	GRANTS:	
	(a) Crown grants, same fees as for a will.	
47 (5)	(b) Under power of sale in a mortgage. The fee varies as to length	
57 (7)	of the mortgage and assignments recopied under Section 57 (7). Add to the fee for grant the cost of recopying the mortgage and any assignments, after deducting the fees paid at the time of their registration. (See Certificates (f) Supra.)	
92 (a-b)	(c) Those commonly called deeds—see paragraph 1, above, minimum \$2.50	
	(d) While a Conveyance under Ontario Railway Act, R.S.O., Cap. 224, Sec. 304 (Form 1 to that Act) comes within 92 (a) and (b) with minimum of \$2.50, the fees for a deed to the T. H. and B. Railway are those mentioned in this Company's Act of Incorpora- tion, Statutes 1884, Cap. 75, Sec. 9.	
	HIRE RECEIPTS, notice of—See Conditional Sales.	
	JUDGMENTS—See certificates.	
	LIS PENDENS—See certificates \$1.00 to \$5.00.	
100	LISTS furnished municipal clerks or assessors, 5 cents per instrument.	
92 (a-b)	LEASES—Minimum.....	2.50
47	MORTGAGE, assignments of mortgage, agreements to extend time for	
47 (7)	repayment (but not agreements to postpone a mortgage)—when endorsed "not to be registered in full"—	
I.L.O.	If not over four lots in one municipality, a minimum fee of.....	1.50
47 (3)	Add 5 cents for each lot over four; and if it affects lands in different	
47 (4)	municipalities add 25 cents for each additional municipality after the	
92 (p)	first, and 50 cents for each additional certificate. If subsequently	
47 (5)	recorded in full, charge as for a deed, less the sum paid at the time the mortgage, assignment, or agreement was registered.	
I.L.O.	If registered in triplicate, quadruplicate, etc., add 50 cents for each additional certificate and 5 cents for comparing, per folio.	
	MECHANICS' LIEN—One claimant.....	.25
	(Additional 10 cents for each claimant after the first.) R.S.O., Cap. 173, Sec. 19 (2).	
	NOTICE—	
57	(a) Of Sale under a mortgage.....	.50
	(b) Of Seizure by sheriff, etc., of a mortgage under Sec. 24 of the Execution Act—See Sec. 27 of that Act.....	.50
	(c) Under Sec. 8 of the Rural District Loans Act, Statutes 1930, Cap. 14.....	.50
I.L.O.	(d) Old Age Pensions—Statutes 1933, Cap. 43.....	.75
	(e) Of an Advance under the Rural P. District Loans Act.....	.50
	(f) Of a Conditional Sales Contract or Hire Receipt.....	1.00
	ORANGE ORDER—See Warrant.	
	ORDERS:	
54	(a) Orders-in-Council, same as for Judgments and Orders.	
	(b) Court Orders—See certificates.	
69 (3) 92 (a-b)	(c) Order of the Ontario Municipal Board, minimum fee.....	2.50
	(d) Orders for Machinery—See charge.	
	(e) Order of Commissioners under United Church Act—Same as a Will.	
	PROBATE—See Wills.	
92 (a-b)	POWER OF ATTORNEY—Minimum.....	2.50
69 (3)	PROCLAMATION, incorporating or changing boundaries of municipalities, etc.—Same as Instruments in paragraph 1 above, minimum....	2.50
92 (a-b)	PUBLIC LIBRARIES ACT—Sec. 49—See Declaration.	
92 (h)	PLAN—	
92 (k)	(a) Of a subdivision, minimum.....	5.00
	If over twenty lots, add 5 cents for each lot up to 100, and 2 cents for each lot over 100; also for searching names of owners and mortgages, add \$1.00 or more as provided by Section 92 (k).	
	(b) Plans, etc., filed by a surveyor under Sec. 8, Surveys Act.....	.25
I.L.O.	(c) Deposited or filed under a Dominion or Provincial Statute (e.g., Railway Acts or Highway Act) where these statutes provide	

	no fee, including all necessary entries	\$5.00
	If certificate given .....	.50
1 (d)	PRODUCTION OF EACH ORIGINAL .....	.10
92 (o)	(And ditto when produced on order of a court, in addition to the proper witness fees.)	
	Additional fee of 10 cents per instrument when transmitted to Master of Titles under Sec. 155 of L. T. Act.	
92 (a-b)	QUIT CLAIM DEEDS—See paragraph 1 above, minimum.....	2.50
92 (a-l)	RECORD of proceedings of meeting under Sec. 15 of the Religious	
1.L.O.	Institutions Act, R.S.O., Cap. 344—verified copy—minimum.....	2.50
92 (c)	REFERENCE (i.e., search of a copy of an Instrument in the Registry Book,	
21	as distinguished from the original Instrument)—See under Searches.	
92 (a-b)	RELEASE—	
	(a) Of Legacy in duplicate, etc.—See paragraph 1 above, minimum....	2.50
	(If one original only is tendered for registration with a copy, and a certificate is required to be given as to copy, charge 50 cents for the Certificate and 5 cents per folio for comparing.)	
	A release is usually registered instead of a certificate under R.S.O., Cap. 262, Sec. 23 (3)—the minimum fee for this is.....	2.50
	RECEIPT discharging a Mechanics' Lien, one claimant.....	.25
	(Add 10 cents for each claimant after the first). R.S.O., Cap. 173, Sec. 25 (3).	
	TREASURER'S RECEIPT under Sec. 14, Cap. 2, Statutes 1933 .....	.50
21 (3)	SEARCHES—	
29-92 (c)	(a) Search of Abstract Index and Registry Books as to title of one lot, or part, including four "references" and three folios of extracts, made by searcher.....	.25
	For each additional reference, up to fifty, each.....	.05
	And for every two references over fifty.....	.05
	And for each folio after the first three .....	.05
30-92 (d)	(b) Search of an alphabetical index for each name in one municipality But a general search in all the alphabetical indexes of all the municipalities in the Registry Office, not to exceed, per name.....	1.00
21 (4-7-11)	(c) Search of the General Register for each name (for convenience some offices have separate volumes of the General Register for Wills and Powers of Attorney).....	.25
92 (e)	(d) Search of a Money By-Law Book.....	.50
21 (5), 92 (j)	(e) Search of Surveyor, when making a municipal plan under Section 88, the usual fees up to \$25.00, and thereafter one-half the usual fees.	
88 (7)	(f) Search for subsequent grantees or incumbrances under proceedings taken on a registered mortgage where a sub-division plan has been registered subsequent to the mortgage, when a declaration is produced proving that the search is required for such purpose, 10 cents per lot, but total not to exceed \$2.00.	
92 (c)	(g) Subsearch—Same as (a).	
	(h) For a corporation under Sec. 109 of The Ontario Municipal Board Act, 1932, 5 cents for each lot searched, not to exceed for all lots in one certificate only. See Sec. 111, Subsec. 2 (d).....	5.00
	(i) General Search—Clause (c) of Sec. 92 limits the fee to \$3.00; but this does not apply to necessary searches made by the Registrar in connection with the preparation of an abstract.	

REGISTRAR'S ABSTRACT—

The cost necessarily varies with the period of time over which the search is required, the number of necessary "references" made, originals read ("productions"), and the length of the written abstract. Instruments *necessarily* read, though found not to affect the parcel, are charged for—See page 83 of the Report of the Inspector of Legal Offices for the year 1926, and page 79 for the year 1927.

The minimum fee, therefore, will be one dollar (\$1.00), computed as follows:—

92 (c)	One lot, Search, including four references	\$.25
92 (f)	Writing the abstract, first folio	.25
92 (g)	Certificate	.50
		<hr/>
		1.00

Add 5 cents for each reference after the first four, up to fifty references, and 5 cents for every two references over fifty; also 10 cents for each original Instrument "*produced*," and 15 cents per folio for additional writing; add also 25 cents for the search on each lot in cases where an Abstract is required for two or more lots; but if the instruments entered in the Abstract Index of all such lots are *identical*, one Abstract only, not separate Abstracts, is made; in which case the fees for the "writing" will be computed as if the Abstract were for one lot only.

SEIZURE—Notice of, by a sheriff, etc.—See Notice.

55	WILLS, probates, administrations with the will annexed, or exemplifications, or certified copies of same:	
92 (a-b)	(a) Where the <i>original</i> is deposited, the minimum is.....	2.50
92 (g)	But if over seven folios, add for the additional copying 15 cents per folio.	
93 I.L.O.	(b) Where <i>verified copy</i> is deposited, add 5 cents per folio for comparing, and 50 cents for the certificate, making a minimum fee of.....	3.35
	But if over seven folios, charge for the additional copying and comparing.	
	WARRANT—Establishing an Orange Lodge, including Certificate	1.50

VARIOUS STATUTES

Section of Act referred to	VARIOUS STATUTES provide for the fees to be charged by Registrars for the performance of their duties thereunder, some of which Statutes are the following:	
6	1. THE CUSTODY OF DOCUMENTS ACT, R.S.O. 1927, Chapter 157, Section 6:	
	On every requisition	.20
	On every document deposited	.10
	For every notice necessary to be sent to other registrars (not more than one notice to any one registrar to be charged for).....	.15
	Necessary postage on the notice and acknowledgments.	
	A sum sufficient to pay the fees under Subsection 2 of Section 5.	
	For entering upon the abstract index for each lot in excess of four lots....	.05
10 (2)	2. THE PARTNERSHIP REGISTRATION ACT, R.S.O. 1927, Chapter 172:	
	Declarations of partnership (each).....	.50
	If over two folios, add 10 cents for each additional folio.	
10 (6)	SEARCHES—	
	(a) In the firm index, each firm	.10
	(b) In the individual index, each partner	.10
	Certificate, when required	.25
19 (2)	3. THE MECHANICS' LIEN ACT, R.S.O. 1927, Chapter 173:	
	Lien in duplicate, one claimant	.25
	If several persons join, add 10 cents for each claimant after the first.	
25 (3)	Discharge of lien	.25
	(Add 10 cents for each claimant after the first.)	
	4. THE SURVEYS ACT, R.S.O. 1927, Chapter 202:	
	For receiving and filing evidence, documents, or plans, sworn as correct by a surveyor, under Section 8, Subsections 3 and 4.....	.25
	5. ONTARIO MUNICIPAL BOARD ACT, 1932:	
	For Tariff <i>re</i> Tax Arrears Certificates, see page 119 of the Statutes, 1932.	
I.L.O.	6. THE BANKRUPTCY ACT, 1910 (Dominion):	
Sec. 93 Reg. Act and Bankruptcy Act.	Every instrument registered charge as under Section 92 (a-b) of The Registry Act, minimum fee	2.50
11 (6)	Search, each name	.25
	Certificate, each name	.50

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Fifty-Sixth
ANNUAL REPORT
OF THE
Superintendent of Insurance
FOR THE PROVINCE OF
ONTARIO
1935
(Business of 1934)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 6, 1935



ONTARIO

TORONTO
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1935



ONTARIO
DEPARTMENT OF INSURANCE

TO THE HONOURABLE A. W. ROEBUCK, K.C., M.P.P.,
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-sixth Annual Report of the Superintendent of Insurance for the year 1935 (business for the year ended December 31st, 1934). This report includes the Preliminary Tables respecting 1934 business as printed under date April 10th, 1935.

The Report is arranged in five divisions, in addition to an index, including all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Movement of Securities.
- IV. Statistical Tables.
- V. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all insurers not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Movement of Securities," shows for Ontario companies (except purely mutual fire insurance corporations) the details of stocks, bonds and debentures purchased, sold or matured during 1934.

Division IV, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division V includes, as "Appendices," certain miscellaneous information and a review of insurance legislation enacted at the 1934 session of the Legislative Assembly of this Province.

LIFE INSURANCE

Forty-six companies were licensed during 1934 to transact life insurance in Ontario. Their premium income on Ontario business amounted to \$89,189,214.68, an increase of almost three per cent over 1933. Premium income from the purchase of annuities accounts for most of this increase, 1934 being 52.5 per cent or \$2,731,298 in excess of 1933. Premium income on ordinary business decreased 1.3 per cent, while industrial and group insurance premiums show slight increases as compared with 1933.

Disbursements to Ontario policyholders amounted to \$66,217,309.16, a decrease of 8.1 per cent from 1933. Payments on account of death claims decreased by \$467,644, but the principal decrease in payments to policyholders was in surrender values, which were reduced by \$4,751,119, or 14.3 per cent, from 1933. A comparative summary of premium income and disbursements for 1932, 1933 and 1934 is given below:

	1934	1933	1932
Net Premium Income:			
Assurances (Ordinary.....)	\$62,071,018 16	\$62,891,274 02	\$64,880,213 06
Assurances (Industrial.....)	16,765,851 64	16,444,014 88	17,974,326 71
Assurances (Group.....)	2,423,034 95	2,151,290 41	2,308,631 05
Annuities.....	7,929,309 93	5,198,011 75	1,903,560 18
Totals.....	\$89,189,214 68	\$86,684,591 06	\$87,066,731 00
Disbursements to Policyholders:			
Death claims.....	\$17,551,727 50	\$18,019,371 55	\$17,300,516 98
Matured endowments.....	5,327,020 46	5,619,167 95	4,848,305 54
Surrender values.....	28,511,521 53	33,262,640 48	29,799,496 32
Dividends.....	12,691,755 13	13,329,875 70	14,880,879 10
Other payments.....	2,135,284 54	1,768,379 56	1,561,612 18
Totals.....	\$66,217,309 16	\$71,999,435 24	\$68,390,810 12

New business issued in Ontario during 1934 amounted to \$311,025,759, a slight increase over 1933. In 1933 there was a decrease of 10.2 per cent in new business issued in Ontario from 1932, and in 1932 a decrease of 15.3 per cent as compared with 1931. Total business in force in Ontario at the end of 1934 was \$2,717,179,201, which represents an increase of 1.3 per cent over the previous year. Deductions from business in force during the year consisted of \$19,538,349 by death, an increase of 1.6 per cent; \$5,529,242 ceased by maturity, a decrease of 2.5 per cent; and \$359,857,601 by other deductions, consisting largely of policies terminated by surrender or lapse, a decrease of 17.4 per cent as compared with 1933 in each case.

FRATERNAL INSURANCE

Thirty-seven fraternal societies held licenses as at the end of the year to transact life insurance in Ontario. This number includes eight municipal pension fund societies, which, although authorized to pay death benefits, do not issue mortuary certificates. The premium income and disbursements respecting Ontario business for 1934, according to class of fund, are as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund.....	\$2,232,954 13	\$2,826,671 05
Sick and Funeral Funds.....	155,113 92	119,087 08
General Fund.....	1,141,465 43	548,111 15
Other Funds.....	52,926 74	49,373 74
Totals.....	\$3,582,460 22	\$3,543,243 02

The amount of mortuary certificates in force at the end of 1934 was \$85,953,406, which is a decrease of 3.9 per cent from the amount at the end of 1933.

FIRE INSURANCE

Three hundred and twenty-six companies had licenses to transact fire insurance in Ontario during 1934. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1933. The experience of each insurer is shown in Table XI.

	1933			1934		
	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	\$ c.	\$ c.	%	\$ c.	\$ c.	%
Joint Stock.....	14,216,963 32	7,162,581 82	50.38	13,958,380 36	5,692,983 60	40.78
Mutuals:						
(a) Farmers' Mutuals.....	1,811,993 49	1,475,427 12	81.43	1,680,738 07	1,022,874 79	60.86
(b) Associated New England Factory Mutuals*.....	751,863 75	66,939 29	8.90	851,464 96	70,371 55	8.26
(c) Other Mutuals.....	752,148 18	281,117 48	37.37	786,085 40	259,699 62	33.04
Cash Mutuals:						
(a) Without share capital.....	1,469,193 06	839,360 79	57.13	1,569,390 38	760,488 32	48.46
(b) With share capital.....	110,812 62	49,945 49	45.07	154,031 80	69,249 59	44.96
Reciprocal Exchanges.....	233,861 07	110,475 98	47.24	254,106 01	470,191 58	185.04

*Column headings for these companies should read: Net premium deposits earned; Net losses incurred; Ratio of net losses incurred to premium deposits earned.

AUTOMOBILE INSURANCE

The number of companies which transacted automobile insurance in Ontario during 1933 was 148. The premiums and losses of each company are shown in Table XII of this Report. Net premiums written during 1934 amounted to \$6,931,896, an increase of 7.2 per cent over 1933. Losses incurred amounted to \$4,007,387, an increase of 11.3 per cent over the previous year. A comparison of premiums written and losses incurred and loss ratios with the figures of the eight preceding years is as follows:

	Net premiums written	Net premiums earned	Net losses incurred	Ratio of net losses incurred to net premiums earned
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43
1934.....	6,931,896	6,748,426	4,007,387	59.38

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because a substantial minority of the business is written by "unassociated companies" at "non-tariff rates" and otherwise at special rates for special risks.

Loss-Cost Experience

The automobile insurance loss-cost experience in the Province continues to be filed by insurers monthly with the statistical agency designated pursuant to Section 69a of *The Insurance Act* (the Canadian Underwriters' Association).

On May 22nd, 1935, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for the calendar year 1934 transactions in respect of 1933 and 1934 policy years, and for the first six months of calendar year 1935 transactions in respect of policy year 1934. The tabulated results so directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1934 incomplete policy year experience (valued as of June 30th, 1935) to a complete policy year basis were approved by the Department on May 23rd, 1935. On September 24th, 1935, further instructions were issued to the statistical agency relative to the preparation of exhibits containing automobile loss-cost indications directed to be developed from the tabulated results of the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934 (valued as of June 30th, 1935) experience. These exhibits were received on December 2nd, 1935, and are published in part in Appendix VII to this Report.

Automobile Insurance Premium Rates

Sections 274, 275 and 275a of the Act, providing for government regulation of automobile insurance premium rates, are not in force. Insurers and rating bureaux are not even required to file their schedules of rates with the Department. Nevertheless, by analysis of the loss-cost experience data filed pursuant to Section 69a the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed or charged in the Province. The Province of Ontario alone among all provinces and states in Canada and the United States has complete loss-cost experience data for the automobile insurance business transacted in the Province since January 1st, 1927, by all insurers, stock and mutual, tariff and non-tariff, on the approved policy year plan. In recent years the Provinces of Alberta,

Manitoba, Saskatchewan and Prince Edward Island have commenced to require the compilation of similar data respecting automobile insurance in their respective jurisdictions.

A tabular digest of automobile insurance premium rates charged in the Province by the associated insurers since April 1st, 1928, is contained in Appendix VIII to this Report.

Standard Forms

On page ix of the 1932 Report, reference was made to the enactment by Ontario in 1932 of The (Automobile) Insurance Act, 1932, which came into force September 1st, 1932, and to the enactment and coming into force of this legislation in all other provinces of Canada except Quebec. Reference was also made to the provision requiring the approval by the Superintendent of all forms of automobile policy proposed to be used in each of the several provinces, and to the formation of a Committee of Underwriters to consider and recommend the "Standard Forms" and any variations, omissions or additions thereto, and also to the formation of a Standing Committee on Automobile Insurance Forms, consisting of the Superintendents of Insurance of the Provinces of Ontario, Manitoba and British Columbia, and empowered to approve and promulgate Standard Forms from time to time on behalf of all provinces. Further reference to this matter appears on page vii of the 1934 Report.

At the 1935 Superintendents' Conference held at Winnipeg, Manitoba, a Report on Automobile Insurance Legislation and Standard Forms was presented and adopted without change. A number of changes to the Uniform Automobile Insurance Act, referred to in Appendix I to this Report, were enacted in 1935 (effective July 1st, 1935).

The Committee of Underwriters which recommended the original "Standard" automobile insurance forms for approval was reorganized in November, 1932, October, 1933, November, 1934, and December, 1935. The Committee consists of nine insurer members, and it was decided that one-third should retire each year in order to give the various insurance offices an opportunity to participate in the work. The forms recommended as "Standard Forms" by the Committee of Underwriters to date, and adopted by the Superintendents of Insurance, are tabled in Appendix VI to this Report.

The Committee of Underwriters invited to carry on the work of considering and recommending variations, omissions and additions to the "Standard Forms" for the 1935-36 season is composed of the following members:

- P. H. Horst (Toronto General Insurance Company)
- R. J. Bastedo (London Guarantee & Accident Company, Ltd.)
- H. L. Kearns (American Automobile Insurance Company)
- S. G. Reid (Employers' Liability Assurance Corporation, Ltd.)
- E. M. Hill (Dominion of Canada General Insurance Company)
- Vance Smith (Lumbermen's Mutual Casualty Company)
- R. Atkinson (Hartford Accident & Indemnity Company)
- John Wilson (Western Assurance Company)
- Not yet named (Lloyd's of London)

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows premiums and losses in Ontario for 1934 for the various casualty lines of insurance:

Class of Insurance	Net premiums written		Net premiums earned		Net losses incurred		Ratio of net losses incurred to net premiums earned
	\$	c.	\$	c.	\$	c.	%
Accident	1,205,962	42	1,206,317	36	685,271	59	56.81
Accident and Sickness combined	850,689	08	853,271	24	461,132	67	54.02
Aircraft	7,007	82	6,164	22	—	263 95	.....
Boiler and Machinery	409,911	15	317,631	23	24,493	53	7.71
Credit	73,800	82	85,587	06	35,934	80	41.99
Employers' Liability	159,091	58	146,976	93	69,902	29	47.56
Guarantee	917,386	53	897,984	67	205,661	54	22.90
Hail	62,336	42	62,336	42	155,911	96	250.11
Inland Transportation	664,033	26	613,056	52	278,528	55	45.43
Live Stock	16,733	60	15,503	46	17,068	77	110.10
Marine	459,360	95	451,899	44	335,024	61	74.14
Plate Glass	237,220	92	225,901	92	99,657	94	44.12
Property Damage	17,578	21	18,849	35	12,144	39	64.43
Public Liability	691,851	08	642,935	00	346,988	51	53.97
Sickness	470,590	94	474,846	94	238,007	15	50.12
Sprinkler Leakage	8,150	32	6,087	21	11,551	07	189.76
Theft	497,241	02	476,051	34	214,303	50	45.02
Weather Insurance	136,162	68	139,384	00	46,976	09	33.70
Workmen's Compensation Liability	11,810	86	11,631	26	1,502	85	12.92
Totals	6,896,919	66	6,652,415	57	3,239,797	86	48.70

As compared with 1933, net premiums written show an increase of \$600,885.85, or 9.5 per cent. The loss ratio on the basis of losses incurred to premiums earned was 48.70 per cent, as compared with 48.61 per cent for the previous year.

GUARANTEE COMPANIES APPROVED FOR COURT PURPOSES, ETC.

Since the date of the last Annual Report the guarantee bonds of the Union Insurance Society of Canton, Limited, have been approved by Order-in-Council dated the 26th day of June, 1935, for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, or The Judicature Act, or The Public Officers Act, or any other similar Act of the Province of Ontario.

FARMERS' MUTUAL FIRE INSURANCE

Data concerning the sixty-eight companies of this type is included herein as follows: 1934 Abstract Tables (assets, liabilities, receipts, expenditures), on pages 100 to 107; individual loss ratios on page 362; and tables respecting aggregate resources, receipts and expenditures, and cost of insurance for the years 1901 to 1934, inclusive, and various individual figures of business written in 1934, on pages 350 to 353. The charts shown on pages 427 to 431 are for the most part developed from the latter tables; they represent a new departure

from the method of presenting aggregate figures over a period of years formerly used in this Report, and are included herein at the special request of the Mutual Fire Underwriters' Association of Ontario.

A comparative summary of the aggregate experience, etc., of these companies for the years 1931 to 1933 was given (together with various other remarks) on pages ix to xi of the preliminary letter in my 1934 Report. The statement therein that "indications to date in 1934 point toward a further decrease in losses and the cost of insurance" has been more than confirmed by the annual statements of the companies as at 31st December, 1934, filed in the Department.

Net losses paid in 1934 amounted to \$1,098,108.00, which is a decrease of 27 per cent from the 1933 figure of \$1,506,306.54, and of 51 per cent from the 1931 figure of \$2,233,922.62. Net losses incurred in 1934 were the lowest since 1926, being down to \$1,022,874.79, as compared to \$1,475,427.12 in 1933 (a drop of 31 per cent) and \$2,387,618.78 in 1931 (a drop of 57 per cent). Cost of management again decreased slightly to \$305,138.85. In terms of cents per \$100 of the average net amount at risk during the year, the aggregate cost of insurance returned to a normal level of 24.73 cents. It had been 45.51 cents in 1931, 34.42 cents in 1932, and 31.87 cents in 1933.

As regards income, net 1934 cash receipts from cash payments or instalments thereof, interest on investments, and other sources (except assessments) amounted to about \$1,643,000—a nominal decrease of about \$9,000 from the equivalent 1933 figure. This occurred in the face of a decrease of \$17,357,000 (about 3 per cent) in the net amount of insurance in force, which was \$528,165,000 at the end of 1934, so that the average of cash payment rates was maintained or increased during the year. Net 1934 earned income (apart from assessments) totalled approximately \$1,681,000, as compared to \$1,739,000 in 1933. Ordinary net earned income was therefore \$353,000 in excess of the amount necessary to take care of incurred losses and expenses in 1934, whereas it had been inadequate by \$47,000 in 1933, and by much greater amounts in 1932, 1931 and 1930.

The year 1934 was the first since 1928 in which ordinary earned income was sufficient to meet incurred losses and management cost, and leave a substantial amount to add to surplus. Extraordinary income from assessments levied by three companies amounted to \$83,000 last year. After sundry uncollectible arrears were written off and after various other minor adjustments, the 1933 surplus of \$716,000 increased by \$412,000 to \$1,128,000, an increase of 57.5 per cent.

This surplus improvement was reflected in the aggregate liquid position of the companies, excess of bonds and cash over net outstanding losses and borrowed money increasing from \$1,309,000 in 1933 to \$1,753,000 in 1934—an increase of \$444,000 or 34 per cent in liquidity surplus.

In short, 1934 has been a good year for the farmers' mutuals. The ratio of losses incurred to premiums earned dropped, in the aggregate, from 81.43 in 1933, to 60.86 in 1934. With substantial interest income and a ratio of management cost to premiums earned of about 18 per cent, it will be seen that these companies are not operating at a loss unless the aggregate loss ratio exceeds 80.0. It was under that figure by nearly one-fourth in 1934.

But it must be kept in mind that the above are aggregate figures, and that all companies have not strengthened their financial position to a like degree. As a matter of fact, out of the 68 companies only 25 made large gains in 1934

(3 by special assessments); 40 just held their own; and 3 went back, although none had a disastrous year. One of the most pleasing features of the year's experience is the fact that, out of the aggregate surplus increase of \$412,000, \$184,000 represents a decrease of 57 per cent in the total amount of the deficits among the companies.

RE LICENSING OF INSURANCE AGENTS

During the license term ending September 30th, 1935, approximately 8,500 life insurance and 7,000 other than life insurance agents were licensed under the Agents' Qualification Law. These figures are slightly less than those for the preceding term as published in the Report for 1934.

The Advisory Board, which functions under Section 256 (9) of the Act, held thirty meetings for the purpose of considering other than life applications. Two hundred and seven cases were heard by the Board, including applications for license and renewal of license and requests for revocation or cancellation of license. Of this number, sixty-four licenses were granted, while thirty applications were withdrawn by the companies which had recommended the said applications and eighteen by the applicants; ninety-five applications were declined by the Superintendent upon the recommendation of the Board.

The Advisory Board held four meetings during the same period to consider cases relating to life insurance. Only four cases were considered by the Board, and of these one application for renewal of license was granted, two applications were declined, and in the other case the Board recommended suspension of license for a period of six months. As pointed out in preceding Reports, doubtful applications and complaints respecting life insurance agents and their licenses are first referred to a Joint Committee, representing the Canadian Life Insurance Officers' Association, the Life Agency Officers' Association and the Life Underwriters' Association of Canada. This Committee reviews these applications and complaints with the parties and companies interested, and in almost every case the matter is satisfactorily disposed of by it without the intervention of the Statutory Advisory Board. Only in cases where a doubtful application or a complaint cannot be settled "out of court" as it were, by the Joint Committee, is it referred to the Advisory Board.

During the period under discussion the Department was responsible for the prosecution of five persons. In four of these cases the charge was laid under Section 256 of the Act, and convictions were registered in all cases and the minimum fine of twenty dollars and costs imposed. In the other case, involving conversion, a charge was laid by an officer of the Criminal Investigation Branch of the Provincial Police upon the request of this Department. A plea of guilty was entered in this case and a fine of one hundred dollars and costs, or three months' imprisonment, imposed.

VALUATION OF SECURITIES

This report includes as Appendix II the Report of the Standing Committee of the Association of Superintendents of Insurance of the Provinces of Canada on Valuation of Securities dated December 30th, 1934. A list of securities held by insurers showing values fixed in accordance with the basis described in the report was issued by the Association to insurers on January 16th, 1935. Companies filing detailed statements with the Department are required to show the book value and the market value of their securities. The term "book value" means the value at which the security is carried on the books of the insurer, e.g., purchase price or amortized value. The term "market value" means the values allowed by the Department and shown in the list of securities issued by the Association as heretofore described.

Where a company elects to amortize the value of its securities pursuant to subsection 8 of section 70 of the Insurance Act, such amortized values are shown in the statement, and in all cases where the book value, amortized or otherwise, is in excess of the market value in the Association List of Securities, the deficiency of market value under book value is indicated.

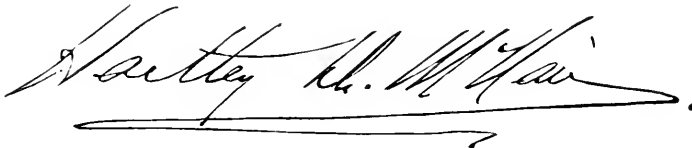
RESIGNATION OF R. LEIGHTON FOSTER, K.C.

Mr. R. Leighton Foster, K.C., who succeeded Mr. V. Evan Gray, K.C., as Superintendent of Insurance and Registrar of Loan Corporations on May 1st, 1924, resigned on October 31st, 1935, to accept an appointment as General Counsel of the Canadian Life Insurance Officers' Association, and to undertake a consulting practice in fire and casualty insurance law and in loan and trust corporation law. He was succeeded on November 1st by the undersigned.

His period in office, extending over more than eleven years, has been marked not only by the enactment of numerous amendments to Ontario Insurance Laws, but by substantial progress in the promotion of uniform provincial legislation and regulations respecting insurance matters through the medium of the Association of Superintendents of Insurance of the Provinces of Canada, of which Mr. Foster was Secretary every year except 1931. This period has also witnessed substantial progress in the settlement of the constitutional controversy between the Dominion and Provincial authorities respecting insurance legislation. The judgment delivered in October, 1931, by the Judicial Committee of the Privy Council in the so-called Quebec Insurance Reference, following a hearing when Mr. Foster appeared as one of the Counsel on behalf of the Province of Ontario, denied the validity of the Dominion legislation in question, with the result that the Parliament of Canada has repealed its legislation regulating contracts of insurance and the business of insurance and left this field clear to the provinces.

Mr. Foster also rendered outstanding service as Counsel for the Royal Commission on Automobile Insurance Premium Rates in 1929 and 1930, as a result of which the present Financial Responsibility laws of the province were enacted, the former provisions relating to Automobile Insurance repealed, a new Uniform Automobile Insurance Act substituted therefor, and the automobile insurance premium rates substantially reduced. During the past five years a revision of the Uniform Life Insurance Act has been under consideration by the Association of Superintendents of Insurance and other interested bodies, and the amendments so agreed upon were enacted by the Ontario Legislature this year.

These various achievements constitute a splendid tribute to Mr. Foster's ability and untiring energy in the public service of Ontario, which he leaves with the highest commendation of the Government.



Superintendent of Insurance.

Parliament Buildings, Toronto,
December 1st, 1935.

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INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1934.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1934:

Class of Insurance	A	B	C	D	E	F	G	H	I	Total
	Joint Stock	Mutuals	Cash Mutuals	Frater- nals	Mutual Benefit	Miscel- laneous	Recipro- cals	Lloyds	Pension Fund Associa- tions	
Accident.....	78	5	...	...	...	...	...	...	...	83
Aircraft.....	18	...	...	...	...	...	...	...	...	18
Automobile.....	159	7	2	...	...	...	1	...	...	169
Boiler and Machinery.....	21	...	...	...	...	...	...	...	...	21
Credit.....	1	...	...	...	...	...	...	...	...	1
Employers Liability.....	51	1	...	...	...	...	...	...	...	52
Fire.....	200	105	7	...	...	2	13	...	...	327
Guarantee.....	60	...	...	...	...	...	...	...	...	60
Hail.....	49	...	...	...	...	...	...	...	...	49
Inland Transportation.....	96	3	...	...	...	...	...	...	...	99
Life.....	36	8	...	34	...	2	...	...	2	82
Livestock.....	5	...	...	...	...	...	...	...	...	5
Marine.....	52	...	...	...	...	...	...	...	...	52
Plate Glass.....	75	1	2	...	...	...	...	...	...	78
Property Damage.....	137	4	...	...	...	...	2	...	...	143
Public Liability.....	64	1	...	...	...	...	...	...	...	65
Sickness.....	68	4	...	1	...	...	...	...	...	73
Sick and Funeral Benefit.....	...	...	...	19	112	...	...	...	...	131
Sprinkler Leakage.....	152	2	2	...	...	...	...	...	...	156
Theft.....	82	...	1	...	...	...	...	...	...	83
Weather.....	144	6	2	...	...	...	3	...	...	155
Workmen's Compensation.....	24	...	...	...	...	...	...	...	...	24

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1935, and date of this report.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Ont.). (Vide R.S.O. 1927, c. 222, s. 20.)

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1	Acadia Fire Insurance.....	Fire, Sprinkler Leakage and Weather.....	3
2	Aetna Casualty and Surety.....	Guarantee and Automobile Insurance.....	3
3	Aetna Insurance of Hartford.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather.....	3
4	Aetna Life.....	Life, Accident, Sickness, Employers' Liability and Public Liability Insurance.....	3
5	Agricultural Insurance.....	Fire, Marine and Sprinkler Leakage Insurance.....	4
6	Alliance Assurance Company.....	Fire, Accident, Automobile, Guarantee, Plate Glass, Sickness, Inland Transportation, Employers' Liability, Public Liability, Theft and Property Damage Insurance.....	4
7	Alliance Insurance of Philadelphia.....	Fire, Automobile, Hail, Marine, Inland Transportation, Sprinkler Leakage, Weather and Property Damage Insurance.....	4
8	American Alliance.....	Fire, Automobile, Hail, Inland Transportation, Sprinkler Leak- age, Weather and Property Damage Insurance.....	4
9	American Automobile Fire.....	Automobile Insurance.....	4
10	American Automobile Insurance.....	Automobile Insurance.....	4
11	American Central.....	Fire, Automobile, Hail, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity.....	Credit Insurance.....	5
13	American Equitable Assurance.....	Fire, Property Damage and Sprinkler Leakage Insurance.....	5
14	American Home Fire.....	Fire, Automobile, Inland Transportation, Property Damage, Weather and Sprinkler Leakage Insurance.....	5
15	American Insurance Company.....	Fire, Automobile, Hail, Sprinkler Leakage, Weather and Property Damage Insurance.....	5
16	American Surety Company.....	Theft and Guarantee Insurance.....	6
17	Anglo-Scottish Insurance.....	Fire, Automobile, Plate Glass, Sprinkler Leakage, Weather and Property Damage Insurance.....	6
18	Atlas Assurance.....	Fire, Automobile, Accident, Employers' Liability, Plate Glass, Theft, Public Liability, Property Damage, Sprinkler Leakage and Inland Transportation Insurance.....	6
19	Automobile Insurance.....	Fire, Inland Transportation, Marine, Theft, Property Damage and Weather Insurance.....	6
20	Baloise Fire.....	Fire Insurance.....	7
21	Beaver Fire.....	Fire, Sprinkler Leakage and Weather Insurance.....	7
22	Bee Fire Insurance.....	Fire, Weather, Sprinkler Leakage and Property Damage Insurance	7
23	Boiler Inspection and Insurance.....	Boiler and Machinery Insurance.....	7
24	Boston Insurance.....	Fire Insurance.....	7
25	British America Assurance.....	Fire, Automobile, Inland Transportation, Guarantee, Accident, Sickness, Plate Glass, Marine, Employers' Liability, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance.....	8
26	British Canadian.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Theft, Boiler and Machinery, Employers' Liability, Property Damage, Public Liability, Sprinkler Leak- age, Marine and Weather Insurance.....	8
27	*British Colonial Fire.....	Fire, Automobile and Sprinkler Leakage Insurance.....	8
28	British Crown Assurance.....	Fire, Sprinkler Leakage, Weather and Property Damage Insurance	8
29	British Empire Assurance.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Weather, Theft, Employers' Liability, Property Damage, Public Liability, Marine and Sprinkler Leakage Insurance.....	9
30	British and European Insurance.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance.....	9
31	British and Foreign Marine.....	Inland Transportation Insurance.....	9
32	British General Insurance.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance.....	9
33	British Law Insurance.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance.....	9
34	British Northwestern Fire.....	Fire, Accident, Inland Transportation, Plate Glass, Sickness, Employers' Liability, Public Liability, Theft, Property Damage, Sprinkler Leakage and Weather Insurance.....	10
35	British Oak Insurance.....	Fire, Automobile, Inland Transportation and Sprinkler Leakage Insurance.....	10
36	British Traders Insurance.....	Fire, Automobile, Marine, Property Damage and Weather Insurance	10
37	Caledonian-American Insurance.....	Fire, Sprinkler Leakage and Weather Insurance.....	10
38	Caledonian Insurance.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance.....	10
39	California Insurance.....	Fire, Sprinkler Leakage and Weather Insurance.....	11
40	Camden Fire Insurance.....	Fire, Automobile and Property Damage Insurance.....	11
41	Canada Accident and Fire.....	Fire, Accident, Sickness, Automobile, Guarantee, Plate Glass, Boiler and Machinery, Theft, Sprinkler Leakage and Weather Insurance.....	11
42	Canada Life Assurance.....	Life Insurance.....	11
43	Canada Security Assurance.....	Fire, Hail, Automobile, Plate Glass, Inland Transportation, Accident, Guarantee, Sickness, Property Damage, Theft, Weather, Workmen's Compensation, Public Liability, Employers' Liability and Sprinkler Leakage Insurance.....	12
44	Canadian Fire Insurance.....	Fire, Automobile, Plate Glass, Hail, Guarantee, Live Stock, Property Damage, Theft and Weather Insurance.....	12
45	Canadian General Insurance.....	Fire, Automobile, Accident, Guarantee, Sprinkler Leakage, Inland Transportation, Plate Glass, Weather, Employers' Liability, Public Liability and Theft Insurance.....	12
46	Canadian Indemnity.....	Fire, Automobile, Accident, Guarantee, Hail, Plate Glass, Sick- ness, Inland Transportation, Property Damage and Theft Insurance.....	12

*Ceased operations throughout Canada as from December 31st, 1934.

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47	Canadian Surety	Fire, Automobile, Guarantee, Plate Glass, Sprinkler Leakage, Employers' Liability, Property Damage, Public Liability and Theft Insurance.	13
48	Capital Life Assurance	Life Insurance	13
49	Car and General Insurance	Fire, Accident, Automobile, Sickness, Public Liability, Sprinkler Leakage and Weather Insurance	13
50	Casualty Company of Canada	Fire, Automobile, Accident, Sickness, Plate Glass, Guarantee, Property Damage, Employers' Liability, Public Liability, Sprinkler Leakage and Theft Insurance	13
51	Central Insurance Company	Fire, Weather and Sprinkler Leakage Insurance	14
52	Central Union Insurance	Fire, Property Damage, Weather and Sprinkler Leakage Insurance	14
53	Century Insurance Company	Fire, Guarantee Property Damage, Plate Glass, Accident, Automobile, Sprinkler Leakage, Theft and Weather Insurance	14
54	China Fire	Fire, Automobile, Property Damage and Weather Insurance	14
55	Citizens Insurance	Fire, Hail, Property Damage, Inland Transportation and Sprinkler Leakage Insurance	14
56	City of New York	Fire, Marine, Weather, Hail, Property Damage, Sprinkler Leakage and Inland Transportation Insurance	15
57	Columbia Insurance	Fire, Inland Transportation, Marine, Weather, Property Damage and Sprinkler Leakage Insurance	15
58	Commercial Union Assurance	Fire, Life, Accident, Automobile, Inland Transportation, Plate Glass, Sickness, Theft, Sprinkler Leakage and Weather Insurance	15
59	Confederation Life	Life, Accident and Sickness Insurance	15
60	Connecticut Fire	Fire, Hail, Inland Transportation, Weather, Property Damage, Sprinkler Leakage and Marine Insurance	16
61	Consolidated Fire and Casualty	Fire, Automobile, Accident, Sickness, Plate Glass, Guarantee, Employers' Liability, Public Liability and Property Damage Insurance	16
62	Continental Assurance Company	Life Insurance	16
63	Continental Casualty	Accident, Automobile, Sickness, Plate Glass, Public Liability, Employers' Liability, Theft and Property Damage Insurance	16
64	Continental Insurance	Fire, Inland Transportation, Marine, Automobile, Hail, Weather, Aircraft, Property Damage, Sprinkler Leakage and Theft Insurance	16
65	Continental Life	Life Insurance	17
66	Cornhill Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	17
67	County Fire of Philadelphia	Fire, Automobile, Inland Transportation, Weather, Property Damage and Sprinkler Leakage Insurance	17
68	Crown Life	Life Insurance	17
69	Dominion of Canada General	Fire, Life, Automobile, Accident, Sickness, Guarantee, Plate Glass, Inland Transportation, Property Damage, Sprinkler Leakage, Boiler and Machinery, Employers' Liability, Public Liability and Theft Insurance	17
70	Dominion Fire	Fire, Accident, Plate Glass and Automobile Insurance	18
71	Dominion Life	Life Insurance	18
72	Eagle, Star and British Dominions	Fire, Plate Glass, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	18
73	T. Eaton General	Inland Transportation Insurance	18
74	T. Eaton Life	Life Insurance	19
75	Empire Life	Life Insurance	19
76	Employers' Liability	Fire, Accident, Automobile, Workmen's Compensation, Guarantee, Sickness, Boiler and Machinery, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	26
77	Ensign Insurance	Fire Insurance	27
78	Equitable Fire and Marine	Fire, Hail, Inland Transportation, Property Damage, Weather and Sprinkler Leakage Insurance	27
79	Essex and Suffolk	Fire, and Sprinkler Leakage Insurance	27
80	Excelsior Life	Life Insurance	27
81	Federal Fire	Fire, Plate Glass, Public Liability and Theft Insurance	27
82	Federal Insurance	Fire, Automobile, Inland Transportation, Marine and Property Damage Insurance	30
83	Fidelity and Casualty of New York	Guarantee, Accident, Automobile, Plate Glass, Boiler and Machinery, Sickness, Aircraft, Theft and Public Liability Insurance	30
84	Fidelity Insurance of Canada	Guarantee, Accident, Sickness, Plate Glass, Automobile, Workmen's Compensation, Theft, Aircraft, Employers' Liability, Public Liability and Property Damage Insurance	30
85	Fidelity-Phenix Fire	Fire, Inland Transportation, Automobile, Hail, Property Damage, Weather, Theft, Marine and Sprinkler Leakage Insurance	31
86	Fire Association of Philadelphia	Fire, Automobile, Inland Transportation, Marine, Property Damage, Weather and Sprinkler Leakage Insurance	31
87	Fire Insurance Company of Canada	Fire Insurance	31
88	Fireman's Fund Insurance	Fire, Inland Transportation, Marine, Property Damage, Weather, Automobile and Sprinkler Leakage Insurance	31
89	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail and Weather Insurance	31
90	First American Fire	Fire, Inland Transportation, Hail, Weather and Sprinkler Leakage Insurance	32
91	First National	Fire, Automobile, Property Damage, Weather and Sprinkler Leakage Insurance	32
92	Fonciere Fire of Paris, France	Fire Insurance	32
93	Fonciere Transport & Accident	Accident, Automobile, Theft and Inland Transportation Insurance	32
94	Franklin Fire	Fire, Hail, Automobile, Marine, Weather, Property Damage, Inland Transportation, Sprinkler Leakage and Theft Insurance	33

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95	General Accident Assurance.....	Fire, Automobile, Guarantee, Plate Glass, Accident, Sickness, Theft, Employers' Liability, Property Damage, Weather, Boiler and Machinery, Public Liability and Sprinkler Leakage Insurance	33
96	General Accident, Fire and Life. . .	Fire, Automobile, Plate Glass, Accident, Sickness, Employers' Liability, Inland Transportation, Property Damage, Weather, Public Liability, Sprinkler Leakage and Theft Insurance.....	33
97	General Casualty of America.....	Automobile and Plate Glass Insurance.....	33
98	General Casualty of Paris.....	Accident, Automobile, Employers' Liability, Plate Glass, Guarantee, Inland Transportation, Sickness, Hail, Public Liability and Theft Insurance.....	34
99	General Exchange Ins. Corp.....	Automobile Insurance.....	34
100	General Fire of Paris, France.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance....	34
101	General Insurance of America.....	Fire, Automobile, Property Damage, Inland Transportation, Sprinkler Leakage and Weather Insurance.....	34
102	Girard Fire and Marine.....	Fire, Hail and Weather Insurance.....	35
103	Glens Falls Insurance.....	Fire, Inland Transportation, Automobile, Weather, Property Damage, Sprinkler Leakage and Theft Insurance.....	35
104	Globe Indemnity.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Employers' Liability, Weather, Boiler and Machinery, Property Damage, Public Liability, Sprinkler Leakage and Theft Insurance.....	35
105	Grain Insurance and Guarantee....	Fire, Guarantee and Theft Insurance.....	35
106	Granite State Fire.....	Fire Insurance.....	36
107	Great American Indemnity.....	Automobile, Plate Glass and Aircraft Insurance.....	36
108	Great American Insurance.....	Fire, Hail, Inland Transportation, Automobile, Aircraft, Property Damage, Marine, Sprinkler Leakage and Weather Insurance....	36
109	Great West Life.....	Life Insurance.....	36
110	Guarantee Co. of North America..	Guarantee and Theft Insurance.....	37
111	Guardian Assurance.....	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	37
112	Guardian Insurance.....	Fire, Accident, Automobile, Guarantee, Plate Glass, Sickness, Property Damage, Theft, Employers' Liability, Boiler and Machinery, Inland Transportation, Public Liability, Sprinkler Leakage and Weather Insurance.....	37
113	Guildhall Insurance Company.....	Fire, Accident, Automobile, Plate Glass, Sickness, Sprinkler Leakage and Weather Insurance.....	37
114	Halifax Fire.....	Fire, Automobile and Plate Glass Insurance.....	38
115	Hand-in-Hand.....	Fire, Automobile and Plate Glass Insurance.....	38
116	Hanover Fire.....	Fire Insurance.....	40
117	Hartford Accident and Indemnity..	Accident, Automobile, Guarantee, Live Stock, Plate Glass, Workmen's Compensation, Sickness, Aircraft, Public Liability, Employers' Liability and Theft Insurance.....	40
118	Hartford Fire.....	Fire, Automobile, Hail, Inland Transportation, Aircraft, Weather, Property Damage, Theft, Sprinkler Leakage and Marine Insurance.....	41
119	Hartford Live Stock.....	Live Stock Insurance.....	41
120	Home Fire and Marine.....	Fire, Automobile, Marine, Weather, Property Damage and Sprinkler Leakage Insurance.....	41
121	*Home Indemnity.....	Automobile Insurance.....	..
122	Home Insurance.....	Fire, Automobile, Hail, Inland Transportation, Property Damage, Weather, Marine, Sprinkler Leakage and Theft Insurance....	41
123	Homestead Fire.....	Fire, Automobile, Weather, Property Damage, Hail, Inland Transportation, Marine, Sprinkler Leakage and Theft Insurance	42
124	Hudson Bay.....	Fire, Automobile, Accident, Sickness, Guarantee, Plate Glass, Sprinkler Leakage, Theft, Boiler and Machinery and Weather Insurance.....	42
125	Imperial Assurance.....	Fire, Weather, Property Damage and Sprinkler Leakage Insurance	42
126	Imperial Guarantee and Accident..	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Property Damage, Theft, Marine, Weather, Public Liability, Employers' Liability and Sprinkler Leakage Insurance.....	42
127	Imperial Insurance Office.....	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Public Liability, Employers' Liability, Weather, Workmen's Compensation, Sprinkler Leakage and Theft Insurance.....	43
128	Imperial Life Assurance.....	Life Insurance.....	43
129	Indemnity Insurance.....	Accident, Automobile, Live Stock, Plate Glass, Guarantee, Sickness, Property Damage, Public Liability and Theft Insurance....	43
130	†Indemnity Mutual Marine.....	Marine, Inland Transportation and Property Damage Insurance.	43
131	Insurance Co. of North America..	Fire, Hail, Inland Transportation, Automobile, Property Damage, Weather, Marine and Sprinkler Leakage Insurance.....	44
132	International Fidelity.....	Guarantee Insurance.....	44
133	Law, Union and Rock.....	Fire, Accident, Automobile, Plate Glass, Sickness, Guarantee, Sprinkler Leakage, Workmen's Compensation, Public Liability, Property Damage, Weather, Employers' Liability and Theft Insurance.....	44
134	Legal and General.....	Fire, Automobile, Inland Transportation, Plate Glass, Sickness, Accident, Property Damage, Public Liability, Sprinkler Leakage and Theft Insurance.....	44
135	Liverpool and London and Globe..	Fire, Life, Accident, Automobile, Theft, Guarantee, Marine, Inland Transportation, Plate Glass, Sickness, Weather, Employers' Liability, Public Liability, Property Damage, Boiler and Machinery and Sprinkler Leakage Insurance.....	45

*License not renewed, July 1st, 1934.

†Name changed to Indemnity Marine Assurance Company, November 29th, 1934.

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137	Local Govt. Guar. Society.....	Fire, Sprinkler Leakage and Weather Insurance.....	45
138	London Assurance.....	Fire, Inland Transportation, Marine, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance....	45
139	London-Canada Insurance.....	Fire, Automobile, Hail, Weather, Property Damage, Sprinkler Leakage, Inland Transportation and Theft Insurance....	46
140	London and County.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance....	46
141	London Guarantee and Accident..	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Inland Transportation, Guarantee, Plate Glass, Property Damage, Theft, Weather, Public Liability, Employers' Liability, Sickness, Sprinkler Leakage and Workmen's Compensation...	46
142	London and Lanc. Guar. & Acc...	Fire, Accident, Sickness, Automobile, Guarantee, Employers' Liability, Inland Transportation, Plate Glass, Hail, Workmen's Compensation, Sprinkler Leakage, Property Damage, Public Liability, Theft and Weather Insurance.....	46
143	London and Lancashire Ins.....	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	46
144	London Life.....	Life, Accident and Sickness Insurance.....	47
145	London and Provincial.....	Fire, Accident, Automobile, Public Liability, Guarantee, Plate Glass, Sickness, Hail, Property Damage, Sprinkler Leakage and Theft Insurance.....	47
146	London and Scottish.....	Life, Fire, Accident, Automobile, Hail, Plate Glass, Sickness, Property Damage and Theft Insurance.....	47
147	Loyal Protective.....	Accident and Sickness Insurance.....	47
148	Lumbermen's Insurance.....	Fire Insurance.....	48
149	Manufacturers Life.....	Life Insurance.....	48
150	Marine Insurance.....	Fire, Automobile, Inland Transportation, Marine, Property Damage and Aircraft Insurance.....	48
151	Maryland Casualty.....	Accident, Aircraft, Theft, Guarantee, Public Liability, Sprinkler Leakage, Boiler and Machinery, Plate Glass, Sickness, Automobile, Property Damage, Employers' Liability and Workmen's Compensation Insurance.....	48
152	Maryland Insurance.....	Fire, Hail, Inland Transportation, Sprinkler Leakage and Weather Insurance.....	48
153	Mercantile Fire.....	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	49
154	Merchants Casualty.....	Accident, Sickness, Automobile, Employers' Liability, Public Liability and Property Damage Insurance.....	49
155	Merchants Fire Assurance Corp...	Fire, Property Damage and Sprinkler Leakage Insurance.....	49
156	Merchants Fire.....	Fire, Automobile and Hail Insurance.....	49
157	Merchants and Manufacturers Fire	Fire, Property Damage and Sprinkler Leakage Insurance.....	50
158	Merchants Marine Insurance.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	52
159	Mercury Insurance.....	Fire, Automobile and Hail Insurance.....	52
160	Metropolitan Casualty.....	Automobile, Accident, Guarantee, Sickness, Employers' Liability, Plate Glass, Public Liability, Theft and Property Damage Insurance.....	52
161	Michigan Fire and Marine.....	Fire, Property Damage, Hail, Sprinkler Leakage and Weather Insurance.....	52
162	Monarch Life.....	Life Insurance.....	52
163	Montreal Life.....	Life Insurance.....	53
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166	National-Ben Franklin Fire.....	Fire and Automobile Insurance.....	54
167	National Fire of Hartford.....	Fire, Inland Transportation, Aircraft, Automobile and Property Damage Insurance.....	54
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169	National Life Assurance.....	Life Insurance.....	54
170	National-Liverpool.....	Fire, Property Damage, Sprinkler Leakage and Weather Insurance....	54
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173	National Union Fire.....	Fire, Automobile and Inland Transportation Insurance.....	55
174	Nationale Fire of Paris, France...	Fire Insurance.....	55
175	Newark Fire.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance....	55
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180	New York Underwriters.....	Fire, Hail, Automobile, Inland Transportation, Aircraft, Marine, Property Damage, Sprinkler Leakage and Weather Insurance....	56
181	Niagara Fire Insurance.....	Fire, Inland Transportation, Automobile, Weather, Hail, Theft, Sprinkler Leakage and Property Damage Insurance.....	57
182	North American Accident.....	Accident and Sickness Insurance.....	57
183	North British and Mercantile.....	Fire, Accident, Automobile, Theft, Guarantee, Inland Transportation, Plate Glass, Sickness, Weather, Employers' Liability, Public Liability, Sprinkler Leakage, Workmen's Compensation and Property Damage Insurance.....	57
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185	North River Insurance.....	Fire, Inland Transportation, Weather and Property Damage Insurance.....	58
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188	Northern Life Assurance.....	Life Insurance.....	58
189	Northwest Casualty.....	Automobile, Theft and Plate Glass Insurance.....	58
190	Northwestern National.....	Fire, Automobile and Weather Insurance.....	59
191	Norwich Union Fire.....	Fire, Accident, Sickness, Automobile, Plate Glass, Theft, Hail, Guarantee, Inland Transportation, Employers' Liability, Property Damage, Public Liability, Sprinkler Leakage, Weather, Workmen's Compensation and Marine Insurance.....	59
192	Occidental Fire.....	Fire, Automobile, Accident, Sickness, Theft, Hail, Plate Glass, Weather, Property Damage, Public Liability and Sprinkler Leakage Insurance.....	59
193	Occidental Life.....	Life, Accident and Sickness Insurance.....	59
194	Ocean Accident and Guar. Corp.....	Fire, Accident, Sickness, Automobile, Plate Glass, Theft, Guarantee, Inland Transportation, Boiler and Machinery, Employers' Liability, Public Liability, Property Damage, Sprinkler Leakage, Weather and Workmen's Compensation Insurance.....	59
195	Ontario Equitable Life and Acc.....	Life Insurance.....	60
196	Pacific Coast Fire.....	Fire, Automobile, Accident, Property Damage, Sprinkler Leakage and Weather Insurance.....	69
197	Pacific Fire.....	Fire, Property Damage and Sprinkler Leakage Insurance.....	70
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201	Phenix Fire of Paris.....	Fire and Automobile Insurance.....	70
202	Philadelphia Fire and Marine.....	Fire, Inland Transportation, Marine, Weather, Property Damage and Sprinkler Leakage Insurance.....	71
203	Phoenix Assurance.....	Life, Fire, Automobile, Accident, Aircraft, Sickness, Guarantee, Plate Glass, Weather, Inland Transportation, Theft, Employers' Liability, Public Liability, Sprinkler Leakage, Property Damage and Marine Insurance.....	71
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221	Royal Insurance.....	Fire, Life, Accident, Automobile, Theft, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee, Plate Glass, Sickness, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Weather and Workmen's Compensation Insurance.....	82
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228	Scottish Union and National.....	Fire, Automobile, Weather, Property Damage and Sprinkler Leakage Insurance	84
229	Sea Insurance.....	Fire, Inland Transportation, Property Damage and Weather Insurance	84
230	Security Insurance of New Haven.....	Fire, Automobile, Hail, Weather, Property Damage and Sprinkler Leakage Insurance	84
231	Sentinel Fire.....	Fire, Automobile, Weather, Hail, Property Damage and Sprinkler Leakage Insurance	84
232	Southern Insurance.....	Fire, Automobile, Plate Glass, Sprinkler Leakage, Property Damage and Weather Insurance	85
233	Sovereign Life.....	Life Insurance	85
234	Springfield Fire and Marine.....	Fire, Hail, Automobile, Inland Transportation, Weather, Property Damage and Sprinkler Leakage Insurance	85
235	Standard Marine.....	Inland Transportation and Marine Insurance	85
236	State Assurance.....	Fire, Sprinkler Leakage and Weather Insurance	85
237	Sun Insurance Office.....	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Theft, Inland Transportation, Property Damage, Employers' Liability, Public Liability, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	86
238	Sun Life Assurance.....	Life Insurance	86
239	Sussex Fire.....	Fire Insurance	86
240	Tokio Marine and Fire.....	Fire, Inland Transportation, Marine and Property Damage Insurance	86
241	Toronto General.....	Fire, Automobile, Plate Glass, Theft, Accident, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	86
242	*Trans-Canada Insurance.....	Fire, Automobile, Accident, Plate Glass, Property Damage and Sprinkler Leakage Insurance	90
243	Travelers Fire.....	Fire, Automobile, Aircraft, Weather, Inland Transportation, Hail and Property Damage Insurance	91
244	Travelers Indemnity.....	Accident, Boiler and Machinery, Automobile, Plate Glass, Theft, Public Liability and Property Damage Insurance	91
245	Travelers Insurance.....	Life, Accident, Automobile and Sickness Insurance	91
246	Union Assurance Society.....	Fire, Plate Glass, Accident, Sickness, Automobile, Weather, Inland Transportation, Theft and Sprinkler Leakage Insurance	91
247	Union Fire, Accident and General.....	Fire, Automobile and Theft Insurance	92
248	Union Insurance Society of Canton	Fire, Automobile, Theft, Accident, Inland Transportation, Marine, Sickness, Guarantee, Plate Glass, Property Damage, Employers' Liability, Public Liability, Weather and Workmen's Compensation Insurance	92
249	Union Labor Life.....	Life Insurance	92
250	Union Marine and General.....	Fire, Accident, Automobile, Theft, Sickness, Inland Transportation, Marine, Plate Glass, Weather, Employers' Liability, Guarantee, Property Damage, Public Liability and Sprinkler Leakage Insurance	92
251	United British.....	Fire, Automobile, Sprinkler Leakage and Weather Insurance	92
252	United Firemen's of Philadelphia.....	Fire, Weather, Property Damage and Sprinkler Leakage Insurance	93
253	United States Fidelity & Guaranty	Accident, Theft, Guarantee, Plate Glass, Sickness, Aircraft, Automobile, Employers' Liability, Property Damage, Public Liability and Workmen's Compensation Insurance	93
254	United States Fire.....	Fire, Automobile, Aircraft, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	93
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256	United States Life.....	Life Insurance	93
257	Urbaine Fire.....	Fire and Sprinkler Leakage Insurance	94
258	Wellington Fire.....	Fire and Automobile Insurance	94
259	Westchester Fire.....	Fire, Aircraft, Hail, Inland Transportation, Marine, Weather, Property Damage and Sprinkler Leakage Insurance	96
260	Western Assurance.....	Fire, Automobile, Accident, Theft, Guarantee, Inland Transportation, Sickness, Plate Glass, Boiler and Machinery, Marine, Employers' Liability, Property Damage, Public Liability, Sprinkler Leakage and Weather Insurance	96
261	Western Life.....	Life Insurance	97
262	Westminster Fire Office.....	Fire, Automobile and Property Damage Insurance	97
263	World Fire and Marine.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	97
264	World Marine and General.....	Fire, Inland Transportation, Accident, Sickness, Automobile, Theft, Guarantee, Plate Glass, Boiler and Machinery, Employers' Liability, Property Damage, Public Liability, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	97
265	Yorkshire Insurance.....	Fire, Accident, Automobile, Theft, Guarantee, Hail, Live Stock, Plate Glass, Sickness, Inland Transportation, Boiler and Machinery, Marine, Property Damage and Public Liability Insurance	98
266	Zurich General Acc. & Liability....	Accident, Automobile, Employers' Liability, Plate Glass, Sickness, Theft, Public Liability and Property Damage Insurance	98

*Ceased operations throughout Canada as from December 31st, 1934.

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2	Amherst Island	Fire Insurance	100
3	Ayr Farmers'	Fire Insurance	100
4	Bay of Quinte Agricultural	Fire Insurance	100
5	Bertie and Willoughby Farmers	Fire Insurance	100
6	Blanshard	Fire Insurance	100
7	Blenheim, North	Fire Insurance	100
8	Brant County Farmers'	Fire Insurance	100
9	Canadian Millers'	Fire Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling of grain trade.	100
10	Caradoc Farmers'	Fire Insurance	100
11	Clinton	Fire Insurance	100
12	Culross	Fire Insurance	100
13	Dereham and West Oxford	Fire Insurance	100
14	Dorchester, North and South	Fire Insurance	100
15	Downie	Fire Insurance	100
16	Dufferin Farmers'	Fire Insurance	100
17	Dumfries, North and Waterloo, South	Fire Insurance	100
18	Dunwich Farmers'	Fire Insurance	100
19	Easthope, South, Farmers'	Fire Insurance	100
20	Ekfrid	Fire Insurance	100
21	Elma Farmers'	Fire Insurance	100
22	Eramosa	Fire Insurance	100
23	Erie Farmers'	Fire Insurance	100
24	Farmers' Central	Fire Insurance	100
25	Farmers' Union	Fire Insurance	100
26	Formosa	Fire Insurance	100
27	Germania Farmers'	Fire Insurance	100
28	Glengarry Farmers'	Fire Insurance	100
29	Grand River	Fire Insurance	100
30	Grenville Patron	Fire Insurance	100
31	Grey and Bruce	Fire Insurance	100
32	Guelph Township	Fire Insurance	101
33	Halton Union	Fire Insurance	101
34	Hamilton Township	Fire Insurance	101
35	Hay Township	Fire Insurance	101
36	Hopewell Creek	Fire Insurance	101
37	Howard Farmers'	Fire Insurance	101
38	Howick	Fire Insurance	101
39	Kent and Essex	Fire Insurance	101
40	Lambton	Fire Insurance	101
41	Lanark County	Fire Insurance	101
42	Lennox and Addington	Fire Insurance	101
43	Lobo	Fire Insurance	101
44	London Township	Fire Insurance	101
45	McGillivray	Fire Insurance	101
46	McKillop	Fire Insurance	101
47	Maple Leaf	Fire Insurance	101
48	Nissouri	Fire Insurance	101
49	Norfolk	Fire Insurance	101
50	North Kent	Fire Insurance	101
51	Oneida	Fire Insurance	101
52	Ontario Threshermen's	Fire Insurance	101
53	Otter	Fire Insurance	101
54	Oxford Farmers'	Fire Insurance	101
55	Peel County	Fire Insurance	101
56	Peel and Maryborough	Fire Insurance	101
57	Prescott Farmers'	Fire Insurance	101
58	Puslinch	Fire Insurance	101
59	Saltfleet and Binbrook	Fire Insurance	101
60	Southwold	Fire Insurance	101
61	Townsend Farmers'	Fire Insurance	101
62	Usborne and Hibbert	Fire Insurance	101
63	Walpole Farmers'	Fire Insurance	101
64	Waterloo, North	Fire Insurance	101
65	Wawanosh, West	Fire Insurance	101
66	Westminster Township	Fire Insurance	101
67	Williams, East	Fire Insurance	101
68	Yarmouth	Fire Insurance	101
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3	Western Farmers' Weather	Weather	108

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<i>Associated New England Factory Mutuals</i>			
1	American Mutual, Providence, R.I.	Fire Insurance	110
2	Arkwright Mutual, Boston, Mass.	Fire Insurance	112
3	Blackstone Mutual Fire, Providence, R.I.	Fire Insurance	114
4	Boston Manufacturers' Mutual, Boston, Mass.	Fire Insurance	116
5	Cotton and Woolen Manufacturers', Boston, Mass.	Fire Insurance	118
6	Enterprise Mutual, Providence, R.I.	Fire Insurance	121
7	Fall River Manufacturers', Fall River, Mass.	Fire Insurance	123
8	Firemen's Mutual, Providence, R.I.	Fire Insurance	125
9	Hope Mutual Fire, Providence, R.I.	Fire Insurance	127
10	Industrial Mutual, Boston, Mass.	Fire Insurance	129
11	Manufacturers' Mutual Fire, Providence, R.I.	Fire Insurance	132
12	Mechanics' Mutual Fire, Providence, R.I.	Fire Insurance	134
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15	Mill Owners' Mutual Fire, Chicago, Ill.	Fire Insurance	140
16	Paper Mill Mutual Insurance, Boston, Mass.	Fire Insurance	142
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19	Rhode Island Mutual Fire, Providence, R.I.	Fire Insurance	148
20	Rubber Manufacturers' Mutual, Boston, Mass.	Fire Insurance	151
21	State Mutual Fire, Providence, R.I.	Fire Insurance	153
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2	Hardware Dealers' Mutual	Fire, Automobile and Inland Transportation Insurance	160
3	Hardware Mutual Fire	Fire, Automobile and Inland Transportation Insurance	160
4	Indiana Lumbermen's Mutual	Fire, Property Damage and Weather Insurance	160
5	Lumber Mutual Fire	Fire, Sprinkler Leakage and Weather Insurance	160
6	Lumbermen's Mutual Casualty	Automobile, Accident, Employer's Liability, Plate Glass, Public Liability and Property Damage Insurance	161
7	Lumbermens Mutual Insurance Company	Fire and Automobile Insurance	161
8	Metropolitan Life Ins.	Life, Accident and Sickness Insurance	161
9	Mill Owners' Mutual of Iowa	Fire, Property Damage and Weather Insurance	161
10	Minnesota Implement Mutual	Fire, Automobile and Inland Transportation Insurance	162
11	Mutual Relief Life	Life Insurance	162
12	New York Life	Life Insurance	170
13	Northwestern Mutual Fire Assn.	Fire and Automobile Insurance	170
14	Pennsylvania Lumbermen's Mutual	Fire, Hail, Property Damage, Sprinkler Leakage and Weather Insurance	170
15	Prudential Insurance Company	Life, Accident and Sickness Insurance	171
16	Royal Guardians	Life, Accident and Sickness Insurance	171
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19	Union Mutual Fire Insurance Company	Fire Insurance	172
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3	Millers' National Insurance Company	Fire Insurance	179
4	Perth Mutual Fire Insurance Company	Fire Insurance	179
5	Portage La Prairie Mutual Insurance Company	Fire, Automobile, Plate Glass, Sprinkler Leakage, Theft and Weather Insurance limited to the Cash Plan	182
6	Waterloo Mutual Fire Insurance Company	Fire Insurance	182
7	Wawanesa Mutual Insurance Company	Fire, Automobile, Plate Glass, Public Liability, Sprinkler Leakage and Weather Insurance limited to the Cash Plan	185

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2	Alliance Nationale	Life Insurance, Sick and Funeral Benefits	189
3	*Ancient Order of Foresters	Life Insurance, Sick and Funeral Benefits	189
4	Artisans la Societe des Canadiens Francais	Life Insurance, Sick and Funeral Benefits	189
5	Canadian Order of Chosen Friends	Life Insurance, Sick and Funeral Benefits	190
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8	Catholic Mutual Benefit Association	Life Insurance, Sick and Funeral Benefits	210
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10	Civil Service Mutual Benefit Society	Life Insurance	210
11	Commercial Travelers Mutual Accident Association of America	Accident Insurance	213
12	Commercial Travellers' Association of Canada	Life Insurance	213
13	Hamilton Firemen's Benefit Fund	Life Insurance	214
14	Hamilton Police Benefit Fund	Life Insurance	215
15	Independent Order of Foresters	Life Insurance, Sick and Funeral Benefits	217
16	Jewish National Workers' Alliance of America	Life Insurance, Sick and Funeral Benefits	217
17	Knights of Columbus	Life Insurance	218
18	London Police Benefit Fund	Life Insurance	218
19	Lutheran Brotherhood	Life Insurance	219
20	Lutheran Mutual Aid Society	Life Insurance, Sick and Funeral Benefits	219
21	Maccabees, The	Life Insurance, Sick and Funeral Benefits	220
22	National Fraternal Society of the Deaf	Life Insurance, Sick and Funeral Benefits	220
23	Ontario Commercial Travellers' Association	Life Insurance	220
24	Orange Grand Lodge of British America	Life Insurance, Sick and Funeral Benefits	223
25	Ottawa Firemen's Superannuation and Benefit Fund	Life Insurance, Sick and Funeral Benefits	223
26	Ottawa Police Benefit Fund Association	Life Insurance	224
27	Royal Arcanum, Supreme Council	Life Insurance	229
28	†Royal Clan, Order of Scottish Clans	Life Insurance	229
29	St. Joseph Union of Canada	Life Insurance, Sick and Funeral Benefits	239
30	Slovene National Benefit Society	Life Insurance and Sickness Insurance	229
31	Sons of England Benefit Society	Life Insurance, Sick and Funeral Benefits	229
32	Sons of Scotland Benevolent Association	Life Insurance, Sick and Funeral Benefits	233
33	Stratford, City of, Municipal Benefit Fund	Life Insurance, Sick and Funeral Benefits	237
34	Toronto Firemen's Benefit Fund	Life Insurance	246
35	Toronto Police Benefit Fund	Life Insurance	248
36	United Commercial Travellers, Order of	Accident Insurance	250
37	Woman's Benefit Association	Life Insurance	250

*Members of the Life Insurance Fund re-incorporated under the name, "Ancient Foresters Mutual Life Insurance Company."

†License not renewed, July 1st, 1934.

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2	Army and Navy Veterans, Hamilton	1888	Sick and Funeral Benefits	256
3	Army and Navy Veterans, Toronto	1897	Sick and Funeral Benefits	256
4	Beaver Sick and Funeral Benefit Club	1917	Sick and Funeral Benefits	256
5	Border Cities Italian Club Mutual Benefit Society	1933	Sick and Funeral Benefits	256
6	Brantford Carriage Company, Limited, Relief Association	1920	Sick and Funeral Benefits	256
7	Brantford Hungarian Mutual Benefit Society	1926	Sick and Funeral Benefits	256
8	Brantford Polish Mutual Benefit and Friendly Society	1932	Sick and Funeral Benefits	256
9	Brown Bros., Limited, Employees' Benefit Society	1903	Sick and Funeral Benefits	256
10	Brunner Mond Mutual Benefit Society	1918	Sick and Funeral Benefits	256
11	Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	1918	Sick and Funeral Benefits	256
12	Canadian Aeme Screw & Gear Employees' Mutual Benefit Society	1920	Sick and Funeral Benefits	256
13	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	1897	Sick and Funeral Benefits	256
14	Canadian General Electric Company, Ward Street Works Division, Sick Benefit Society	1920	Sick and Funeral Benefits	256
15	Canadian Hebrew Benevolent Society	1920	Sick and Funeral Benefits	256
16	*Canadian Hungarian Mutual Benefit Federation	1928	Sick and Funeral Benefits	...
17	Canadian National Expressmen's Mutual Benefit Association	1928	Sick and Funeral Benefits	256
18	Canadian Order of Eagles Mutual Benefit Society	1934	Sick and Funeral Benefits	256
19	Canadian Order of Rechabites	1912	Sick and Funeral Benefits	256
20	Canadian Pacific Expressmen's Sick Benefit Association	1893	Sick and Funeral Benefits	256
21	Chemslal Mutual Benefit Society	1932	Sick and Funeral Benefits	256
22	Citizens Mutual Benefit Association	1933	Sick and Funeral Benefits	256
23	Cobban Mfg. Company's Employees' Mutual Benefit Society	1888	Sick and Funeral Benefits	256

*Name changed to Independent Mutual Benefit Federation, January 24, 1934.

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25	Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Sick and Funeral Benefits	256
26	Croatian Mutual Benefit Society of Canada	1933	Sick and Funeral Benefits	256
27	Czenstochower Aid Society	1916	Sick and Funeral Benefits	256
28	Daughters of England Benevolent Society	1895	Sick and Funeral Benefits	256
29	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Association	1920	Sick and Funeral Benefits	256
30	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Sick and Funeral Benefits	256
31	Engineers' Mutual Benefit Fund	1912	Sick and Funeral Benefits	256
32	Evening Telegram Employees' Benefit Society	1912	Sick and Funeral Benefits	256
33	Globe Printing Company's Employees' Benefit Society	1896	Sick and Funeral Benefits	256
34	*Goold, Shapley & Muir Company, Employees' Relief Association	1913	Sick and Funeral Benefits	256
35	Grand Order of Israel Benefit Society	1908	Sick and Funeral Benefits	256
36	B. Greening Wire Company, Limited, Employees' Benefit Society	1910	Sick and Funeral Benefits	256
37	Gutta Percha and Rubber Mfg. Company of Toronto, Limited, Employees' Sick Benefit Society	1901	Sick and Funeral Benefits	256
38	H. A. Mutual Benefit Association	1918	Sick and Funeral Benefits	256
39	Hamilton St. Stanislaus Mutual Benefit Society	1916	Sick and Funeral Benefits	256
40	Hebrew Friendly Society of Toronto	1909	Sick and Funeral Benefits	256
41	Hebrew Sick Benefit Society	1918	Sick and Funeral Benefits	256
42	†Heintzman & Company's Employees' Benefit Society	1885	Sick and Funeral Benefits	256
43	Hibernians, Ancient Order of	1893	Sick and Funeral Benefits	256
44	Imperial Varnish and Colour Sick Benefit Society	1911	Sick and Funeral Benefits	256
45	Independent Mutual Benefit Federation	1934	Sick and Funeral Benefits	256
46	Italian Brotherly Mutual Benefit Society	1930	Sick and Funeral Benefits	256
47	Italian Mutual Benefit Society of Port Arthur	1930	Sick and Funeral Benefits	256
48	Italo-Canadese Benevolent Society	1919	Sick and Funeral Benefits	256
49	Iwansker Mutual Benefit Society	1934	Sick and Funeral Benefits	256
50	Judean Benevolent and Friendly Society	1919	Sick and Funeral Benefits	256
51	Kietzer Sick Benefit Society of Toronto	1914	Sick and Funeral Benefits	257
52	Knights of Malta, Chapter General of Canada	1932	Sick and Funeral Benefits	257
53	Knights of Pythias, Grand Lodge	1916	Sick and Funeral Benefits	257
54	Labour League Mutual Benefit Society	1927	Sick and Funeral Benefits	257
55	Lagover Mutual Benefit Society	1933	Sick and Funeral Benefits	257
56	Leaside Mutual Aid Society	1923	Sick and Funeral Benefits	257
57	Lintzer Sick Benefit Society	1916	Sick and Funeral Benefits	257
58	Loyal Orange Young Britons, Lodge No. 33	1895	Sick and Funeral Benefits	257
59	Loyal Order of Moose of Ontario	1917	Sick and Funeral Benefits	257
60	Loyal True Blue Association	1893	Sick and Funeral Benefits	257
61	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association	1923	Sick and Funeral Benefits	257
62	Massey-Harris Company (Verity Works) Sick and Funeral Mutual Benefit Association	1899	Sick and Funeral Benefits	257
63	Massey-Harris, Limited (Brantford), Employees' Benefit Association	1894	Sick and Funeral Benefits	257
64	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Sick and Funeral Benefits	257
65	Mozirer Sick Benefit Society	1906	Sick and Funeral Benefits	257
66	Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	Sick and Funeral Benefits	257
67	Mutual Masonic Compact of St. Catharines and Niagara District	1893	Sick and Funeral Benefits	257
68	National Cash Register Company's Employees' Benefit Society	1907	Sick and Funeral Benefits	257
69	National Slovak Mutual Benefit Society	1934	Sick and Funeral Benefits	257
70	Oddfellows, Independent Order of	1875	Sick and Funeral Benefits	253
71	Orange Grand Lodge, Ontario West	1891	Sick and Funeral Benefits	257
72	Order of Sons of Italy of Ontario Mutual Benefit Society	1928	Sick and Funeral Benefits	257
73	Ostrowetz Independent Mutual Benefit Society	1926	Sick and Funeral Benefits	257
74	Ottawa Hebrew Benefit Society	1915	Sick and Funeral Benefits	257
75	Ottawa Typographical Union No. 102	1895	Sick and Funeral Benefits	257
76	Polish Alliance Friendly Society of Canada	1907	Sick and Funeral Benefits	257
77	Polish Veterans Mutual Benefit Society	1930	Sick and Funeral Benefits	257
78	Postal Benefit Association of Toronto	1894	Sick and Funeral Benefits	257
79	Pride of Israel Sick Benefit Society	1905	Sick and Funeral Benefits	257
80	Provincial Grand Lodge Manchester Unity, Independent Order of Oddfellows of Ontario	1893	Sick and Funeral Benefits	257
81	Rani Ghar Grotto Mutual Benefit Society	1934	Sick and Funeral Benefits	257
82	Rogers, Wm., Manufacturing Company, Welfare Society	1919	Sick and Funeral Benefits	257
83	Ryerson Press Benefit Society	1921	Sick and Funeral Benefits	257
84	Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association	1911	Sick and Funeral Benefits	257
85	**Simmons, Limited, Employees' Mutual Benefit Society	1923	Sick and Funeral Benefits	257
86	Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Society	1920	Sick and Funeral Benefits	257
87	Societa Figli D'Italia di Mutuo Soccorso St. Antonio, Ottawa	1919	Sick and Funeral Benefits	257

*Society dissolved 3 months after April 6th, 1934.

†License not renewed. Company winding up.

**Company winding up under provisions of The Companies Act.

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89	Societa di Mutuo Soccorso Racalmutese.....	1919	Sick and Funeral Benefits.....	257
90	Societa di Mutuo Soccorso La Trinacria, Toronto.....	1914	Sick and Funeral Benefits.....	257
91	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society.....	1914	Sick and Funeral Benefits.....	257
92	Sons and Daughters of Ireland Protestant Association.....	1893	Sick and Funeral Benefits.....	257
93	Sons of David Mutual Benefit Society.....	1933	Sick and Funeral Benefits.....	257
94	Sons of Jacob Benevolent Society.....	1918	Sick and Funeral Benefits.....	257
95	St. Albert Friendly Society.....	1909	Sick and Funeral Benefits.....	257
96	St. Boniface Benefit Society.....	1894	Sick and Funeral Benefits.....	257
97	St. Davids Mutual Benefit Society.....	1914	Sick and Funeral Benefits.....	257
98	St. Joseph Aid Society (Formosa).....	1887	Sick and Funeral Benefits.....	257
99	Star of Italy Mutual Aid and Benevolent Society.....	1918	Sick and Funeral Benefits.....	257
100	Star Mutual Benefit Society.....	1926	Sick and Funeral Benefits.....	257
101	Theatrical Mutual Association of Hamilton.....	1907	Sick and Funeral Benefits.....	257
102	Theatrical Mutual Association, Toronto.....	1886	Sick and Funeral Benefits.....	257
103	Toronto Civic Employees' Benefit Association.....	1893	Sick and Funeral Benefits.....	257
104	Toronto Hebrew Benevolent Society.....	1899	Sick and Funeral Benefits.....	257
105	Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	1914	Sick and Funeral Benefits.....	257
106	Toronto Independent Benevolent Association.....	1911	Sick and Funeral Benefits.....	257
107	Toronto Musical Protective Association.....	1894	Sick and Funeral Benefits.....	257
108	Toronto Railway Employees' Union and Benefit Society.....	1897	Sick and Funeral Benefits.....	257
109	Toronto Typographical Union No. 91.....	1894	Sick and Funeral Benefits.....	257
110	Transportation Club of Toronto.....	1917	Sick and Funeral Benefits.....	257
111	Ukrainian National Mutual Benefit Association.....	1933	Sick and Funeral Benefits.....	257
112	Ulga Mutual Benefit Society.....	1924	Sick and Funeral Benefits.....	257
113	Union of Ukrainian Brotherhoods.....	1911	Sick and Funeral Benefits.....	258
114	United Mutual Benefit Society of A. Pushkin.....	1931	Sick and Funeral Benefits.....	258
115	Warsaw Lodzer Mutual Benefit Association.....	1930	Sick and Funeral Benefits.....	258
116	Young Men's Hebrew Association.....	1912	Sick and Funeral Benefits.....	258
117	Zion Benevolent Society.....	1911	Sick and Funeral Benefits.....	258

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2	Mutual Life Assurance Company of Canada.....	Life Insurance.....	271
3	North American Life Assurance Company.....	Life.....	271
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2	American Exchange Underwriters.....	Fire Insurance.....	277
3	Canadian Reciprocal Underwriters.....	Fire Insurance.....	277
4	Canners Exchange.....	Fire, Property Damage and Weather Insurance.....	279
5	Detroit Automobile Inter-Insurance Exchange.....	Automobile Insurance, limited to persons who are members of the Detroit Automobile Club and members of other clubs in Michigan, which are affiliated with the American Automobile Association.....	282
6	Fireproof-Sprinklered Underwriters.....	Fire Insurance.....	282
7	Individual Underwriters.....	Fire Insurance.....	282
8	Inter-Insurer's Exchange.....	Fire and Property Insurance.....	282
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12	New York Reciprocal Underwriters.....	Fire Insurance.....	283
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15	Warner Reciprocal Insurers.....	Fire, Property Damage and Weather Insurance.....	284

CLASS H—LLOYD'S

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Non-Marine Underwriters, Members of Lloyd's, London, England.....	All classes except Life Insurance.....	000

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Prevoyants du Canada (Les).....	Life Insurance.....	289
2	Societe Saint Jean Baptiste De Montreal Caisse National.....	Life Insurance.....	292

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1st, 1935, AND DATE OF THIS REPORT

Name of Insurer	Effective date of Supplementary License	Additional classes of insurance for which authorized
<i>Class A</i>		
Anglo-Scottish Insurance Company.....	Nov. 8, 1935	Accident and Burglary Insurance. Workmen's Compensation Insurance
Western Assurance Company.....	Sept. 23, 1935	
<i>Class C</i>		
Economical Mutual Fire Insurance Company.....	Aug. 21, 1935	Weather Insurance limited to the Cash Plan.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1935, AND DATE OF THIS REPORT

Name of Insurer	Effective date of License	Classes of Insurance
<i>Class A</i>		
Eureka-Security Fire and Marine Insurance Company.....	Feb. 14, 1935	Fire and Property Damage Insurance.
Excess Insurance Company, Limited.....	July 16, 1935	Fire Insurance.
International Insurance Company.....	Apr. 29, 1935	Fire Insurance.
Loyal Life Insurance Company.....	Sept. 30, 1935	Life Insurance.
Security National Insurance Company.....	Jan. 4, 1935	Fire, Hail and Property Damage.
<i>Class B</i>		
Ancient Foresters' Mutual Life Insurance Company.....	Jan. 1, 1935	Life Insurance.
Mutual Benefit Health and Accident Association.....	Jan. 17, 1935	Accident and Sickness Insurance.
<i>Class D</i>		
Ministers Life and Casualty Union.....	Aug. 22, 1935	Life, Accident and Sickness Insurance.
Workmen's Circle.....	July 17, 1935	Life Insurance.
<i>Class E</i>		
A. & P. (Toronto) Mutual Benefit Society.....	Oct. 7, 1935	Sick and Funeral Benefits.
A. & P. (Toronto) Managers' Mutual Benefit Society.....	Oct. 11, 1935	Sick and Funeral Benefits.
Canadian Slovenian Mutual Benefit Society.....	Mar. 25, 1935	Sick and Funeral Benefits.
Radomer Mutual Benefit Society.....	Nov. 7, 1935	Sick and Funeral Benefits.
Vitese Mutual Benefit Society.....	July 1, 1935	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN
JANUARY 1st, 1935, AND DATE OF THIS REPORT

Name of Insurer	
<i>Class A</i>	
British Colonial Fire Insurance Company	Ceased operation in Canada December 31st, 1934.
<i>Class E</i>	
Provincial Grand Orange Lodge of Ontario West	License not renewed in 1935.
Toronto Railway Employees Union and Benefit Society	License not renewed in 1935.

I
ANNUAL STATEMENTS

A
JOINT STOCK INSURANCE
COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932, or the Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. H. Mitchell, Halifax, N.S.; Vice-President, G. R. Hart, Halifax, N.S.; Secretary-Treasurer, G. R. Wilson, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; A. N. Jones, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; C. W. C. Tyre, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

	PREMIUMS WRITTEN—CLAIMS INCURRED		
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$57,979
Total assets.....	1,094,289	Premiums—Total business (net)..	208,832
Total liabilities.....	186,066	Claims—Ontario (net).....	24,648
Surplus protection—Policyholders.	908,223	Claims—Total business (net)....	84,820

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

	PREMIUMS WRITTEN—CLAIMS INCURRED		
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$721
Assets in Canada.....	103,904	Premiums—Canada (net).....	25,118
Liabilities in Canada.....	7,104	Claims—Ontario (net).....	413
		Claims—Canada (net).....	12,235

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—T. W. Gooding, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

	PREMIUMS WRITTEN—CLAIMS INCURRED		
Capital stock paid in cash.....	\$7,500,000	Premiums—Ontario (net).....	\$278,201
Assets in Canada.....	1,025,928	Premiums—Canada (net).....	517,640
Liabilities in Canada.....	326,553	Claims—Ontario (net).....	115,654
		Claims—Canada (net).....	212,982

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Building, Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

	PREMIUMS WRITTEN—CLAIMS INCURRED		
Capital stock paid in cash.....	\$15,000,000		
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	13,987,837	Premiums—Ontario (net).....	\$543,597
Ontario business in force (gross)...	40,898,001	Premiums—Canada (net).....	1,608,575
Canadian business in force (gross)...	82,776,678	Death Claims—Ontario (net)....	482,302
		Death Claims—Canada (net)....	909,405
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	123,687	Premiums—Ontario (net).....	25,843
Liabilities in Canada.....	6,296	Premiums—Canada (net).....	37,992
		Claims—Ontario (net).....	16,909
		Claims—Canada (net).....	25,077

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.*Chief or General Agent in Ontario.*—Percy S. Grant, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1870

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	185,286	Premiums—Ontario (net).....	\$20,203
Liabilities in Canada.....	46,083	Premiums—Canada (net).....	51,799
		Claims—Ontario (net).....	9,492
		Claims—Canada (net).....	21,315

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.*Date of Incorporation.*—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,281,351	Premiums—Ontario (net).....	\$158,588
Liabilities in Canada.....	470,307	Premiums—Canada (net).....	624,876
		Claims—Ontario (net).....	101,762
		Claims—Canada (net).....	291,022

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 100 Adelaide St. W., Toronto, Ont.*Date of Incorporation.*—Dec. 5, 1904. *Date commenced business in Canada.*—Oct., 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	343,397	Premiums—Ontario (net).....	\$56,140
Liabilities in Canada.....	133,548	Premiums—Canada (net).....	171,584
		Claims—Ontario (net).....	17,885
		Claims—Canada (net).....	55,792

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, 1515 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—1919.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	325,544	Premiums—Ontario (net).....	\$9,787
Liabilities in Canada.....	38,438	Premiums—Canada (net).....	48,653
		Claims—Ontario (net).....	6,699
		Claims—Canada (net).....	28,378

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	337,062	Premiums—Ontario (net).....	\$97,183
Liabilities in Canada.....	59,058	Premiums—Canada (net).....	127,933
		Claims—Ontario (net).....	28,752
		Claims—Canada (net).....	40,735

*See note on page 1.

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	548,816	Premiums—Ontario (net).....	\$336,827
Liabilities in Canada.....	349,214	Premiums—Canada (net).....	414,055
		Claims—Ontario (net).....	198,283
		Claims—Canada (net).....	271,788

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—Dale & Co., Ltd., Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	316,668	Premiums—Ontario (net).....	\$23,773
Liabilities in Canada.....	58,847	Premiums—Canada (net).....	69,270
		Claims—Ontario (net).....	9,117
		Claims—Canada (net).....	26,330

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.*Chief or General Agent in Ontario.*—O. B. Thibaudeau, Metropolitan Bldg., Toronto*Date of Incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	360,149	Premiums—Ontario (net).....	\$73,801
Liabilities in Canada.....	154,908	Premiums—Canada (net).....	148,961
		Claims—Ontario (net).....	11,757
		Claims—Canada (net).....	32,393

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—November 6, 1919.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	203,035	Premiums—Ontario (net).....	\$49,913
Liabilities in Canada.....	117,892	Premiums—Canada (net).....	147,026
		Claims—Ontario (net).....	37,478
		Claims—Canada (net).....	90,175

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 244 St. James St., Montreal.*Chief or General Agent in Ontario.*—R. E. Schofield, Montreal, Que.*Date of Incorporation.*—May 29, 1928. *Date commenced business in Canada.*—October 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	248,977	Premiums—Ontario (net).....	\$45,609
Liabilities in Canada.....	124,457	Premiums—Canada (net).....	167,650
		Claims—Ontario (net).....	11,325
		Claims—Canada (net).....	52,388

*See note on page 1.

AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, 805 Metropolitan Bldg., Toronto.*Date of Incorporation.*—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

Capital stock paid in cash.....	\$3,343,740	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	257,235	Premiums—Ontario (net).....	\$31,579
Liabilities in Canada.....	63,449	Premiums—Canada (net).....	84,498
		Claims—Ontario (net).....	7,334
		Claims—Canada (net).....	40,358

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Chief or General Agent in Ontario.*—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Date of Incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	141,124	Premiums—Ontario (net).....	\$10,629
Liabilities in Canada.....	34,181	Premiums—Canada (net).....	31,187
		Claims—Ontario (net).....	7,536
		Claims—Canada (net).....	13,766

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Armstrong, De Witt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£35,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$499,973	Premiums—Ontario (net).....	\$79,139
Liabilities in Canada.....	173,603	Premiums—Canada (net).....	211,005
		Claims—Ontario (net).....	32,707
		Claims—Canada (net).....	95,204

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Irving W. Smith, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—1808. *Date commenced business in Canada.*—March 7, 1887.

Capital stock paid in cash.....	£550,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,276,150	Premiums—Ontario (net).....	\$204,717
Liabilities in Canada.....	437,358	Premiums—Canada (net).....	577,874
		Claims—Ontario (net).....	74,943
		Claims—Canada (net).....	216,390

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	225,017	Premiums—Ontario (net).....	\$23,058
Liabilities in Canada.....	21,110	Premiums—Canada (net).....	63,004
		Claims—Ontario (net).....	49,637
		Claims—Canada (net).....	65,322

*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash	Swiss Frcs.	4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada		\$178,126	Premiums—Ontario (net)
Liabilities in Canada		103,784	Premiums—Canada (net)
			Claims—Ontario (net)
			Claims—Canada (net)

\$43,329
134,124
33,428
68,262

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.

Directors.—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin, E. D. McCallum and C. E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.

Date of Incorporation.—May, 1916. *Date commenced business in Canada.*—Jan. 1914.

Capital stock paid in cash	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets	482,906	Premiums—Ontario (net)
Total liabilities	61,033	Premiums—Total business (net)
Surplus protection of policyholders	421,873	Claims—Ontario (net)
		Claims—Total business (net)

\$3,232
24,105
1,347
7,911

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—W. G. Wilson, Canada Permanent Bldg., Toronto, Ont.

Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932

Capital stock paid in cash, French	frs. 30,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada	150,213	Premiums—Ontario (net)
Liabilities in Canada	99,933	Premiums—Canada (net)
		Claims—Ontario (net)
		Claims—Canada (net)

\$60,611
147,594
14,343
56,039

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto; Secretary, J. P. Byrne, Toronto.

Directors.—Henry N. Roberts, Toronto; J. J. Graham, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Byrne, Toronto; H. Mudge, Montreal.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9 1875.

Capital stock paid in cash	\$100,100	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets	983,508	Premiums—Ontario (net)
Total liabilities	471,401	Premiums—Total business (net)
Surplus protection of policyholders	512,107	Claims—Ontario (net)
		Claims—Total business (net)

\$219,950
408,081
18,913
41,670

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Building, Winnipeg, Man.

Chief of General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto, Ont.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

Capital stock paid in cash	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada	163,041	Premiums—Ontario (net)
Liabilities in Canada	72,358	Premiums—Canada (net)
		Claims—Ontario (net)
		Claims—Canada (net)

\$9,580
105,302
3,244
52,088

*See note on page 1.

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, Toronto, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Asst. General Manager, G. Stubington, Toronto; Secretary, L. Carlisle.

Directors.—E. A. Brownell, Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.

Date of Incorporation.—February 13, 1833. *Date commenced business in Canada.*—June 10, 1833.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,677,401	Premiums—Ontario (net).....	\$306,720
Total liabilities.....	2,573,758	Premiums—Total business (net)..	2,667,518
Surplus protection of policyholders	2,103,644	Claims—Ontario (net).....	134,630
		Claims—Total business (net)....	1,337,903

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; General Manager, Kenneth Thom, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto; H. C. Cox, Toronto; Assistant General Manager, G. Stubington; Secretary, Lincoln Carlisle.

Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—June 2, 1928.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	459,864	Premiums—Ontario (net).....	\$37,256
Total liabilities.....	134,199	Premiums—Total business (net)..	126,737
Surplus protection of policyholders	325,665	Claims—Ontario (net).....	6,859
		Claims—Total business (net)....	52,658

BRITISH COLONIAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. P. R. Du Tremblay, Montreal; General Manager, J. H. Pigeon, Montreal; Secretary, J. E. Rochon, Montreal; Provincial Manager, G. Deans-Buchan.

Directors.—Hon. E. P. Patenaude, Montreal; R. E. Cox, Montreal; P. A. Boutin, Quebec; Gustave Monette, Montreal; R. R. Bachand, Waterloo, Que; Hon. P. R. Du Tremblay, Montreal; Zenon Fontaine, Montreal; F. G. Leduc, Montreal; J. H. Pigeon, Montreal; M. Raymond, Montreal.

Chief or General Agent in Ontario.—G. Deans-Buchan, Osler Bldg., 11 Jordan St., Toronto.

Date of Incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$100,335	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	399,613	Premiums—Ontario (net).....	\$77,659
Total liabilities.....	293,634	Premiums—Total business (net)..	236,206
Surplus protection of policyholders.	105,979	Claims—Ontario (net).....	72,556
		Claims—Total business (net)....	229,752

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Jan. 4, 1919.

Capital stock paid in cash.....	\$121,667	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	455,905	Premiums—Ontario (net).....	\$118,470
Liabilities in Canada.....	245,165	Premiums—Canada (net).....	277,384
		Claims—Ontario (net).....	43,199
		Claims—Canada (net).....	181,113

*See note on page 1.

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, Toronto; Secretary, Lincoln Carlisle, Toronto; General Manager, Kenneth Thom, Toronto; Assistant General Manager, G. Stubington.

Directors.—E. A. Brownell, W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons and H. J. Wyatt, of New York.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	411,646	Premiums—Ontario (net).....	\$79,921
Total liabilities.....	179,515	Premiums—Total business (net)...	164,068
Surplus protection of policyholders	232,131	Claims—Ontario (net).....	40,225
		Claims—Total business (net).....	80,787

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Stanley Moss, c o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash.....	\$50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$115,047	Premiums—Ontario (net).....	\$14,264
Liabilities in Canada.....	49,438	Premiums—Canada (net).....	41,562
		Claims—Ontario (net).....	5,462
		Claims—Canada (net).....	15,782

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD.*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Coristine Bldg., Montreal, Que.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash.....	\$6,521,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	137,069	Premiums—Ontario (net).....	\$2,086
Liabilities in Canada.....	4,124	Premiums—Canada (net).....	11,872
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	1,738

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$185,460	Premiums—Ontario (net).....	\$28,326
Liabilities in Canada.....	82,036	Premiums—Canada (net).....	93,777
		Claims—Ontario (net).....	12,211
		Claims—Canada (net).....	32,996

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	199,032	Premiums—Ontario (net).....	\$30,816
Liabilities in Canada.....	86,158	Premiums—Canada (net).....	82,177
		Claims—Ontario (net).....	7,470
		Claims—Canada (net).....	37,326

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President J. H. Riddell, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddell, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddell, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; F. S. Corrigan, Toronto; S. A. Bennett, London, England; Brian E. S. Mountain, London, England; W. E. Young, Toronto; Sir E. M. Mountain, London, England; W. H. Despard, Toronto; H. J. Humphrey, Montreal.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$248,699	Premiums—Ontario (net).....	\$76,829
Total assets.....	897,128	Premiums—Total business (net)...	178,346
Total liabilities.....	255,018	Claims—Ontario (net).....	38,033
Surplus protection of policyholders..	642,110	Claims—Total business (net).....	63,385

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£175,000	Premiums—Ontario (net).....	\$51,454
Assets in Canada.....	316,578	Premiums—Canada (net).....	200,732
Liabilities in Canada.....	130,326	Claims—Ontario (net).....	33,727
		Claims—Canada (net).....	103,751

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£192,000	Premiums—Ontario (net).....	\$112,134
Assets in Canada.....	\$1,484,810	Premiums—Canada (net).....	248,026
Liabilities in Canada.....	159,017	Claims—Ontario (net).....	52,781
		Claims—Canada (net).....	95,176

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.

Chief or General Agent in Ontario.—Thomas Irvine Company, Limited, Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$13,756
Assets in Canada.....	110,329	Premiums—Canada (net).....	49,150
Liabilities in Canada.....	43,642	Claims—Ontario (net).....	2,542
		Claims—Canada (net).....	13,144

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of Organization.—1810. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$754,323	Premiums—Ontario (net).....	\$115,264
Assets in Canada.....	667,238	Premiums—Canada (net).....	304,257
Liabilities in Canada.....	264,958	Claims—Ontario (net).....	44,119
		Claims—Canada (net).....	107,276

*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. W., Montreal, Que.

Chief or General Agent in Ontario.—W. H. Hargraft, 49 Wellington St. E., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	158,324
Liabilities in Canada.....	38,532

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$14,264
Premiums—Canada (net).....	41,562
Claims—Ontario (net).....	6,160
Claims—Canada (net).....	16,487

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—W. Hall, Toronto, Ont.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—February 26, 1930.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	161,079
Liabilities in Canada.....	34,688

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$17,596
Premiums—Canada (net).....	50,940
Claims—Ontario (net).....	6,545
Claims—Canada (net).....	33,467

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, John Holroyde, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.

Directors.—C. H. Godfrey, Montreal; John Holroyde, Montreal; R. Ewing, Montreal; Alfred Lambert, R. F. Roden.

Chief or General Agent in Ontario.—H. S. Thorne, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—September 10, 1888.

Capital stock paid in cash.....	\$43,320
Total assets.....	1,429,616
Total liabilities.....	519,061
Surplus protection of policyholders.	910,555

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$159,518
Premiums—Total business (net)...	457,512
Claims—Ontario (net).....	79,540
Claims—Total business (net).....	211,668

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, A. N. Mitchell, Toronto; Secretary, J. H. Domelle.

Directors.—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aime Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.P., Ottawa; J. A. McLeod, Toronto; R. A. Laidlaw, Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; E. G. Baker, Toronto; C. A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.; A. N. Mitchell; W. N. Tilley, K.C.

Date of Incorporation.—August 21, 1847. *Date commenced business in Canada.*—August 21, 1847.

Capital stock paid in cash.....	\$1,000,000
Total assets.....	242,366,352
Ontario business in force (gross)...	208,422,991
Total business in force (gross)....	825,008,278

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$7,711,275
Premiums—Total business (net)...	37,989,635
Death Claims—Ontario (net)....	1,972,901
Death Claims—Total business (net)	7,840,902

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; J. E. Hoskins, Winnipeg, Man.; C. D. Henderson, Toronto; Fred W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto; John B. Laidlaw, Toronto; Donald B. Sinclair, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—October 1, 1920.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$10,948	Premiums—Ontario (net).....	\$78,760
Total liabilities.....	174,469	Premiums—Total business (net)...	226,517
Surplus protection of policyholders..	636,479	Claims—Ontario (net).....	39,245
		Claims—Total business (net).....	110,903

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; H. C. Ashdown, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—1895.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,603,918	Premiums—Ontario (net).....	\$184,180
Total liabilities.....	\$17,512	Premiums—Total business (net)...	675,011
Surplus protection of policyholders..	1,786,406	Claims—Ontario (net).....	75,470
		Claims—Total business (net).....	210,590

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President W. P. Fess, Toronto; Vice-President, P. H. Horst; Secretary, T. G. Breck; Treasurer, C. W. Sykes.

Directors.—E. R. Bremner, Ottawa; J. Allan Ross, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; N. M. Patterson, Fort William; R. G. Ivey, Toronto; Senator Lorne C. Webster, Montreal; H. E. Sellers, Winnipeg, Man.; E. W. Kneeland, Winnipeg, Man.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—April 27, 1907.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,335,314	Premiums—Ontario (net).....	\$326,446
Total liabilities.....	529,533	Premiums—Total business (net)...	698,795
Surplus protection of policyholders.	\$05,780	Claims—Ontario (net).....	150,546
		Claims—Total business (net).....	319,376

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto, Ont.

Date of Incorporation.—March 23, 1918. *Date commenced business in Canada.*—December 1, 1919.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,497,049	Premiums—Ontario (net).....	\$172,891
Total liabilities.....	751,785	Premiums—Total business (net)...	676,381
Surplus protection of policyholders.	745,265	Claims—Ontario (net).....	\$0,519
		Claims—Total business (net).....	306,254

*See note on page 1.

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A.; General Manager, W. H. Hall, Toronto; Secretary, Geo. F. Gregory, Toronto; Treasurer, E. C. Tyrrell.

Directors.—F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; A. C. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York; T. Bradshaw, Toronto; Wm. H. Burgess, Toronto; W. H. Hall, Toronto; A. E. Knox, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,215,756	Premiums—Ontario (net).....	\$140,320
Total liabilities.....	423,594	Premiums—Total business (net)...	467,418
Surplus protection of policyholders.	792,162	Claims—Ontario (net).....	91,176
		Claims—Total business (net)....	179,389

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; Vice-Presidents, A. E. Corrigan and Dr. N. A. Dussault, Quebec; Managing Director A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; Gordon Grant, Toronto; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec; A. E. Corrigan, Ottawa; D. B. Mulligan, New York, N.Y.; J. J. Lyons, Ottawa; Sen. E. W. Tobin, Bromptonville; John J. Lyons, Ottawa.

Date of Incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

Capital stock paid in cash.....	\$137,060	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,034,947	Premiums—Ontario (net).....	\$96,298
Ontario business in force (gross)...	3,615,437	Premiums—Total business (net)...	373,206
Total business in force (gross).....	12,367,774	Death Claims—Ontario (net)....	28,472
		Death Claims—Total business (net)	85,826

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

Capital stock paid in cash.....	\$130,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	506,710	Premiums—Ontario (net).....	\$33,410
Liabilities in Canada.....	165,008	Premiums—Canada (net).....	198,310
		Claims—Ontario (net).....	11,994
		Claims—Canada (net).....	90,632

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham, Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—G. H. Gooderham, E. D. Gooderham, A. E. Gooderham, Jr.; H. W. Falconer, D. G. Ross, Col. A. E. Gooderham, Sr.; A. W. Eastmure, J. P. Nicolls.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—January 1, 1916.

Capital stock paid in cash.....	\$201,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	415,948	Premiums—Ontario (net).....	\$137,115
Total liabilities.....	246,660	Premiums—Total business (net)...	221,186
Surplus protection of policyholders.	169,288	Claims—Ontario (net).....	50,696
		Claims—Total business (net)....	96,889

*See note on page 1.

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$372,491	Premiums—Ontario (net).....	\$37,928
Liabilities in Canada.....	100,845	Premiums—Canada (net).....	113,406
		Claims—Ontario (net).....	15,755
		Claims—Canada (net).....	54,090

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada.—Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, Mail Bldg., Toronto.

Chief or General Agent in Ontario.—W. A. Medland, Mail Building, Toronto, Ont.

Date of Incorporation.—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	150,162	Premiums—Ontario (net).....	\$4,318
Liabilities in Canada.....	14,312	Premiums—Canada (net).....	17,595
		Claims—Ontario (net).....	2,105
		Claims—Canada (net).....	8,533

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver, B.C.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	£400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	711,587	Premiums—Ontario (net).....	\$105,409
Liabilities in Canada.....	226,165	Premiums—Canada (net).....	273,586
		Claims—Ontario (net).....	17,518
		Claims—Canada (net).....	98,196

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—July 2, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	130,431	Premiums—Ontario (net).....	\$11,525
Liabilities in Canada.....	18,380	Premiums—Canada (net).....	27,647
		Claims—Ontario (net).....	446
		Claims—Canada (net).....	3,084

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto, Ont.

Date of Incorporation.—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	187,108	Premiums—Ontario (net).....	\$18,663
Liabilities in Canada.....	18,924	Premiums—Canada (net).....	44,546
		Claims—Ontario (net).....	375
		Claims—Canada (net).....	28,795

*See note on page 1.

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive in Canada.—F. W. Evans, Montreal, Que.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	†.....
Assets in Canada.....	221,659	Premiums—Canada (net).....	†.....
Liabilities in Canada.....	45,025	Claims—Ontario (net).....	†.....
		Claims—Canada (net).....	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$19,326
Assets in Canada.....	359,831	Premiums—Canada (net).....	68,374
Liabilities in Canada.....	61,460	Claims—Ontario (net).....	8,216
		Claims—Canada (net).....	28,095

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.*Chief or General Agent in Ontario.*—W. M. Hargraft, 49 Wellington St. E., Toronto.*Date of Incorporation.*—September 28, 1861. *Date commenced business in Canada.*—September 11, 1863.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£3,540,000	<i>Life:</i>	
<i>Life:</i>		Premiums—Ontario (net).....	\$272
Assets in Canada.....	\$2,128,306	Premiums—Canada (net).....	6,869
Ontario business in force (gross)...	27,684	Death Claims—Ontario (net)....	Nil
Canadian business in force (gross)...	308,283	Death Claims—Canada (net)....	3,000
		<i>Other than Life:</i>	
<i>Other than Life:</i>		Premiums—Ontario (net).....	\$265,213
Assets in Canada.....	1,674,593	Premiums—Canada (net).....	757,721
Liabilities in Canada.....	573,652	Claims—Ontario (net).....	100,957
		Claims—Canada (net).....	294,507

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, Toronto; Vice-Presidents, Col. J. F. Michie and R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., Toronto; Secretary, Chas. Reade Dent, Toronto.*Directors.*—Charles S. Macdonald, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; A. C. Matthews, Toronto; Col. R. F. Massie, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Montreal, Que.; J. S. McLean, Toronto, Ont.*Date of Incorporation.*—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	<i>Life:</i>	
<i>Life:</i>		Premiums—Ontario (net).....	\$2,893,537
Total assets.....	98,702,373	Premiums—Total business (net)..	15,083,676
Ontario business in force (gross) ..	92,009,139	Death Claims—Ontario (net)....	541,880
Total business in force (gross)....	365,213,941	Death Claims—Total business (net)	2,648,284
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	125,876	Premiums—Ontario (net).....	31,955
Total liabilities.....	9,512	Premiums—Canada (net).....	39,011
Surplus protection of policyholders.	116,364	Claims—Ontario (net).....	18,678
		Claims—Canada (net).....	21,947

*See note on page 1.

† Included in Home Insurance figures.

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Joint Manager or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	612,055	Premiums—Ontario (net).....	\$56,073
Liabilities in Canada.....	131,255	Premiums—Canada (net).....	178,656
		Claims—Ontario (net).....	16,943
		Claims—Canada (net).....	69,000

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. C. Schofield, Toronto; 1st Vice-President, P. R. Gardiner, Toronto; 2nd Vice-President, J. C. H. Dussault, Montreal; Managing Director, H. Begg, Toronto.*Directors.*—H. C. Schofield, J. H. Dussault, Montreal, Que.; Leigh M. McCarthy, Toronto, Ont.; H. C. Edgar, Toronto, Ont.; J. M. Pigott, Hamilton, Ont.; P. R. Gardiner, Toronto, Ont.; H. Begg, Toronto, Ont.; W. R. Begg, Toronto, Ont.; D. S. Thornton, Montreal, Que.; W. S. Morden, Toronto, Ont.; Geo. McNamara, Toronto, Ont.

Capital stock paid in cash.....	\$205,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	424,187	Premiums—Ontario (net).....	\$177,128
Total liabilities.....	204,121	Premiums—Canada (net).....	296,330
Surplus protection of policyholders.....	220,065	Claims—Ontario (net).....	97,823
		Claims—Canada (net).....	173,030

CONTINENTAL ASSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.*Chief or General Agent in Ontario.*—R. D. Bedolfe, Federal Building, Toronto.*Date of Incorporation.*—April 26, 1911. *Date commenced business in Canada.*—1934.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	111,479	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.*Chief or General Agent in Ontario.*—R. D. Bedolfe, Federal Building, Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash.....	\$1,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	650,914	Premiums—Ontario (net).....	\$234,867
Liabilities in Canada.....	292,207	Premiums—Canada (net).....	490,007
		Claims—Ontario (net).....	84,333
		Claims—Canada (net).....	196,807

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—Gilbert S. Percy, 36 Toronto St., Toronto.*Date of Incorporation.*—January, 1853. *Date commenced business in Canada.*—November 25, 1910.

Capital stock paid in cash.....	\$4,873,990	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	943,623	Premiums—Ontario (net).....	\$113,326
Liabilities in Canada.....	265,653	Premiums—Canada (net).....	365,000
		Claims—Ontario (net).....	83,619
		Claims—Canada (net).....	198,236

*See note on page 1.

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; Assistant General Manager, Chas. H. Fuller.

Directors.—N. J. Lander, Toronto; W. A. Medland, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; George H. Smith, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto; N. L. Paterson, Toronto; T. D'arcy Leonard, Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	8,035,796	Premiums—Ontario (net).....	\$532,859
Ontario business in force (gross)...	18,987,675	Premiums—Total business (net)...	1,090,605
Total business in force (gross)....	35,688,268	Death Claims—Ontario (net)....	80,958
		Death Claims—Total business (net)	189,418

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.

Chief or General Agent in Ontario.—Grover Leyland, Metropolitan Bldg., Toronto

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$475,855	Premiums—Ontario (net).....	\$95,250
Liabilities in Canada.....	218,484	Premiums—Canada (net).....	310,284
		Claims—Ontario (net).....	70,699
		Claims—Canada (net).....	159,001

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—J. H. Harvey, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1832. *Date commenced business in Canada.*—November, 1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	414,292	Premiums—Ontario (net).....	\$2,447
Liabilities in Canada.....	9,905	Premiums—Canada (net).....	12,163
		Claims—Ontario (net).....	1,675
		Claims—Canada (net).....	7,095

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stephenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stephenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—September 10, 1901.

Capital stock paid in cash.....	\$229,697	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	21,099,915	Premiums—Ontario (net).....	\$1,142,072
Ontario business in force (gross)...	35,327,591	Premiums—Total business (net)...	4,701,940
Total business in force (gross)....	147,861,463	Death Claims—Ontario (net)....	338,482
		Death Claims—Total business (net)	689,067

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir A. E. Gooderham; Vice-Presidents, Major A. E. Gooderham, Jr., D. G. Ross; General Manager, H. W. Falconer.

Directors.—Sir A. E. Gooderham, Toronto; D. G. Ross, Toronto; E. D. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto; J. P. Nicolls, Vancouver, B.C.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash.....	\$1,005,300	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	\$935,906	Premiums—Ontario (net).....	\$124,617
Ontario business in force (gross)...	5,713,331	Premiums—Total business (net)...	217,590
Total business in force (gross)....	8,894,546	Death Claims—Ontario (net)....	10,799
		Death Claims—Total business (net)	29,599

<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	2,627,416	Premiums—Ontario (net).....	797,749
Total liabilities.....	1,101,487	Premiums—Total business (net)...	1,349,915
Surplus protection of policyholders.	1,525,928	Claims—Ontario (net).....	361,760
		Claims—Total business (net)....	586,971

*See note on page 1.

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Lieut.-Col. Robt. F. Massie, Toronto; 1st Vice-President, R. S. Cassels, K.C., Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—Lieut.-Col. Robt. F. Massie; R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; John A. Fraser, Toronto; C. S. Macdonald, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$198,917
Total assets.....	1,035,088	Premiums—Total business (net)..	302,250
Total liabilities.....	435,088	Claims—Ontario (net).....	69,370
Surplus protection of policyholders.	600,000	Claims—Total business (net)....	106,241

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, G. A. Dobbie.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, Waterloo, Ont.; W. H. Malkin, Vancouver, B.C.; Ford S. Kumpf, Waterloo, Ont.; E. F. Seagram, Waterloo, Ont.; G. Alex. Forbes, Hespeler, Ont.; G. A. Dobbie, Galt, Ont.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$2,600,796
Total assets.....	28,857,019	Premiums—Total business (net)..	5,454,487
Ontario business in force (gross)...	71,349,573	Death Claims—Ontario (net)....	319,728
Total business in force (gross)....	150,221,793	Death Claims—Total business (net)	739,541

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$14,539,853	Premiums—Ontario (net).....	\$139,775
Assets in Canada.....	533,254	Premiums—Canada (net).....	347,498
Liabilities in Canada.....	240,932	Claims—Ontario (net).....	70,180
		Claims—Canada (net).....	139,446

THE T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

Directors.—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto; T. C. Musgrave, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$86,000	Premiums—Ontario (net).....	\$6,896
Total assets.....	160,342	Premiums—Total business (net)..	6,896
Total liabilities.....	8,855	Claims—Ontario (net).....	66
Surplus protection of policyholders.	151,487	Claims—Total business (net)....	66

*See note on page 1.

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President and Treasurer, J. J. Vaughan, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; J. Elliott, Toronto; J. A. Livingstone, Toronto; T. C. Musgrove, Toronto; J. E. Dodds, Montreal, Que.; J. G. McKee, Toronto; T. A. McCrea, Toronto; H. McGee, Toronto; Lady Eaton, Toronto; J. D. Eaton, Toronto.

Date of Incorporation.—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,368,532	Premiums—Ontario (net).....	\$448,424
Ontario business in force (gross)...	13,970,788	Premiums—Total business (net)...	842,189
Total business in force (gross)....	26,129,181	Death Claims—Ontario (net)....	45,487
		Death Claims—Total business (net)	96,874

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO, CANADA

Incorporated.—January 11, 1923. *Date commenced business in the Province.*—January 30, 1923.

Officers (as at date of filing statement).—President C. P. Fell; Vice-President, A. H. Keith Russell; Vice-President, B. R. McKenzie; Secretary-Treasurer, J. R. Paterson; General Manager and Actuary, L. T. Boyd.

Directors (as at date of filing statement).—C. P. Fell, Toronto; D. W. McCormick, Galt; A. H. Keith Russell, Toronto; N. A. Fairhead, Toronto; B. R. McKenzie, Windsor; D. R. McLaughlin, Toronto; Geo. J. Guy, Pt. Nelson; Geo. M. Orr, Toronto; A. H. Vanderburgh, Toronto; J. N. Vaughan, Toronto.

Auditors.—Messrs Thorne, Mulholland, Howson & McPherson.

Statement for Year Ending 31st December, 1934

Capital Stock

Amount of capital stock authorized, \$5,000,000.	Amount subscribed for	Amount paid in cash
Number of Shares, 50,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$2,617,000 00	\$625,735 00
Calls on capital received during year.....		75 00
Capital stock at end of year.....	<u>\$2,617,000 00</u>	<u>\$625,810 00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$928,720 00
Amount received during the year.....	Nil
Total amount paid to 31st December, 1934.....	<u>\$928,720 00</u>

Synopsis of Ledger Accounts

As at 31st December, 1933:	Decrease in Ledger Assets in 1934:
Net Ledger Assets.....\$2,387,028 11	Disbursements.....\$358,918 36
Policy proceeds left with Company.....9,341 48	Decrease in borrowed money...10,000 00
Balances due agents.....722 19	Total decrease.....\$368,918 36
Reserve for Contingencies...16,000 00	
Reserve for depreciation of market value under book value of securities.....223,691 66	As at 31st December, 1934:
Total ledger assets....\$2,636,783 44	Net ledger assets.....\$2,899,660 25
Increase in ledger assets in 1934:	Other ledger liabilities, as follows:
Income.....\$616,820 29	Policy proceeds left with Company.....9,751 01
Amount by which ledger assets were written up....366,605 05	Supplementary contracts....1,595 70
Increase in capital stock....75 00	Balances due agents.....602 98
Total increase.....\$983,500 34	Reserve for depreciation on investments.....339,755 48
Total.....\$3,620,283 78	Total ledger assets.....\$3,251,365 42
	Total.....\$3,620,283 78

*See note on page 1.

Assets

Ledger Assets

Book value of real estate held for sale.....			\$134,308	90
Mortgage loans on real estate:				
First mortgages.....	\$540,024	13		
Agreements for sale.....	10,640	33		
			550,664	46
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:				
Loans to policyholders.....	\$244,468	97		
Advances to policyholders under automatic nonforfeiture provisions.....	79,984	15		
			324,453	12
Amortized book value of bonds, debentures and debenture stocks owned:				
Not in default.....	\$1,126,461	56		
In default.....	97,827	59		
			1,224,289	15
Book value of stocks owned.....			992,774	28
Cash on hand and in banks:				
On hand at Head Office.....	\$3,402	82		
In chartered banks of Canada in Canada.....	17,512	70		
In all other banks and depositories.....	180	00		
			21,095	52
Advances to agents.....			2,630	10
Accounts receivable.....			1,149	89
Total Ledger Assets.....			\$3,251,365	42

Non-Ledger Assets

Interest due, \$8,548.67; accrued, \$33,080.37.....			\$41,629	04
Rents due.....			465	70
Net premiums due and uncollected and deferred.....			80,050	20
Net consideration for annuities due and uncollected and deferred.....			4,061	80
Deferred discounts.....			1,651	54
Total Non-Ledger Assets.....			\$127,858	28
Total assets.....			\$3,379,223	70

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....			\$2,455,011	70
Net liability for payments due under contracts.....			27,584	39
Amounts assured left with Company, including interest accumulations.....			9,751	01
Premiums received from policyholders in advance.....			14,853	24
Provincial, municipal and other taxes due and accrued.....			8,000	00
Dividends to shareholders due and unpaid.....			25	20
Salaries, rents and office expenses due and accrued.....			10,682	83
Medical examiners' fees due and accrued.....			878	00
Commissions to agents due and accrued.....			602	98
Reserve for loss on investments.....			111,000	00
Deficiency of market under book value of bonds and debentures.....			14,152	82
Deficiency of market under book value of stocks.....			214,602	66
			2,867,144	83
Capital stock paid in cash.....	\$625,810	00		
Deficit.....	113,731	13		
			512,078	87
Total liabilities, surplus and capital.....			\$3,379,223	70

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$40,187	\$422,322	\$8,570	\$471,080
Less reinsurance premiums paid...	557	18,358		18,916
	\$39,630	\$403,963	\$8,570	\$452,164
Total net premiums.....	\$39,630	\$403,963	\$8,570	\$452,164
Consideration for annuities.....	9,765	15,143		24,908
Prem. Income Can. Order Odd-fellows.....				12,000
				\$489,073
Total net premium income and consideration for annuities.....				\$489,073
Consideration for supplementary contracts involving life contingencies.....				1,595
Amounts left with the Company at interest (arising out of assurance contracts).....				409
Interest and dividends.....				123,810
Gross rents from Company's property, less, \$4,186.05 for taxes, expenses and repairs in connection with such properties.....				1,626
Fees not taken.....				304
Total income.....				\$616,820

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims—Ordinary.....	\$76,562 90	\$10,500 00	\$5,180 00	\$92,242 90
Net surrender values.....				78,010 64
Net dividends in cash.....				3,512 17
Total net disbursements in respect of assurance contracts.....				\$173,765 71
In respect of life annuity contracts:				
Cash payments to annuitants.....			\$2,058 85	
Waiver of premiums and sick benefits.....			1,198 89	
				3,257 74
Total net disbursements in respect of assurance and annuity contracts.....				\$177,023 45
Taxes, licenses and fees.....				9,473 61
Head office expenses.—Salaries, \$33,447.26; directors' fees, \$694.00; auditors' fees, \$1,300.00; travelling expenses, \$1,866.19; rents, \$3,098.16; miscellaneous, \$4,707.82.....				45,113 43
Branch office and agency expenses.—Assurance commissions—first year, \$32,429.47; renewal, \$9,324.32; salaries, \$28,751.98; travelling expenses, \$24,119.50; miscellaneous, \$689.63; Annuity commissions—advanced to agents, \$3,893.53.....				99,208 43
All other expenses.—Advertising, \$1,199.20; office furniture, \$46.00; books and periodicals, \$171.80; postage, \$1,764.38; express, telegrams and telephones, \$685.35; printing and stationery, \$4,588.86; legal fees, \$932.35; medical fees, \$2,831.00; miscellaneous, \$11,050.43.....				23,269 37
Gross loss on sale or maturity of ledger assets.—Bonds exchanged for higher yield or longer term securities, \$2,533.80; stocks, \$2,296.27.....				4,830 07
Total Disbursements.....				\$358,918 36

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1933.....	5,978	\$10,987,722	2,334	\$4,183,963	247	\$925,545	23,873	8,559	\$16,121,103
New issued.....	1,090	1,689,482	387	1,087,163	22	95,878	5,015	1,499	2,877,538
Old revived.....	139	263,000	36	90,811	5	14,500		180	368,311
Old increased.....	1,159	747,764	99	85,180		25		1,258	832,969
Transferred to.....	47	102,903	17	47,000	1	3,000		65	152,903
Totals.....	8,413	13,790,871	2,873	5,494,117	275	1,038,948	28,888	11,561	20,352,824
Less ceased by:									
Death.....	36	65,250	11	18,500			223	47	83,973
Maturity.....			7	10,500				7	10,500
Expiry.....					4	9,000		4	9,000
Surrender.....	379	678,910	129	170,135			4,111	508	853,156
Lapse.....	509	790,175	166	305,773	51	189,336		726	1,285,284
Decrease.....		89,802		96,501		15,077			201,380
Not taken.....	205	336,252	76	222,018	5	12,500		286	570,770
Transferred from.....	15	40,000	38	61,903	11	51,000		64	152,963
Total ceased.....	1,144	2,000,389	427	885,330	71	276,913	4,334	1,642	3,166,966
At end of 1934.....	7,269	11,790,482	2,446	4,608,787	204	762,035	24,554	9,919	17,185,858
Reinsured.....		540,183		91,115		58,000			689,298

Miscellaneous

New policies issued and paid for in cash:—Number, no record; gross amount, no record; reinsured, no record. Claims reinsured:—Death claims, \$5,000; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, \$149,500; quinquennial, \$765,404; deferred, \$4,323,030; non-participating, \$11,947,924; total, \$17,185,858. Additional accidental death benefits:—Gross amount issued, \$3,206,076 & reinsured, \$508,750; terminated by accidental death, nil; reinsured, nil; in force, \$3,206,076; reinsured, \$508,750.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
		\$	\$	\$	\$
<i>Ordinary with Profits:</i>					
Life.....	2,144	4,048,682	572,633	81,349	10,617
Endowment Assurance.....	768	1,148,698	262,388	15,576	1,197
Term, etc.....	4	16,000	122		
Bonus addition.....		24,554	12,127		
Additional accidental death benefits.....		(798,750)	399	(110,000)	55
Disability.....		(994,483)	11,960	(15,087)	183
Totals.....	2,916	5,237,934	859,629	96,925	12,052
<i>Ordinary without Profits:</i>					
Life.....	5,125	7,741,800	1,082,575	458,834	50,686
Endowment Assurance.....	1,678	3,460,089	597,021	75,539	2,421
Term, etc.....	200	746,035	5,581	58,000	316
Additional accidental death benefits.....		(2,407,326)	1,204	(398,750)	199
Disability.....		(2,246,321)	27,868	(66,805)	331
Totals.....	7,003	11,947,924	1,714,249	592,373	53,953
Grand Totals.....	9,919	17,185,858	2,573,878	689,298	66,005

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
		\$ c.	\$ c.	\$ c.	\$ c.
<i>With Profits:</i>					
Life Annuities Proper.....	1	200 00	1,532 00		
Disability Annuities.....	4	960 00	4,481 00		
Totals.....	5	1,160 00	6,013 00		
<i>Without Profits:</i>					
Life Annuities Proper.....	13	1,850 00	18,916 00		
Supplementary contracts:					
Involving life contingencies.....	1	120 00	998 00		
Not involving life contingencies.....	5	762 00	6,312 70		
Disability Annuities.....	10	5,640 00	25,336 00	600 00	3,786
Totals.....	29	8,372 00	51,562 70	600 00	3,786
Grand Totals.....	34	9,532 00	57,575 70	600 00	3,786

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$865,642 00	\$1,765,811 70	\$2,631,453 70
Total reserve on reinsured contracts.....	12,052 00	57,739 00	69,791 00
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$853,590 00	\$1,708,072 70	\$2,561,662 70
Deduction made therefrom: (permitted under The Ontario Insurance Act).....	28,789 00	77,862 00	106,651 00
Full deduction permitted, adjusted for reinsured, being.....	28,789 00	77,862 00	106,651 00
Net reserve carried in the liabilities.....	\$824,801 00	\$1,630,210 70	\$2,455,011 70
Net reserve computed on the statutory basis (without deduction).....	853,590 00	1,708,072 70	2,561,662 70
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

- I (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan, and were then valued by tables of mid-year reserves by the Net Premium Method. The O.M. (5) 3 1/2% tables were used except for policies of three or less durations, in which case the A.M. (5) 3 1/2% Tables were used, excepting that for a small volume of re-insured business with premiums payable on a monthly basis a prospective method involving continuous functions was used, the basis being A.M. (5) 3 1/2%. A limited number of special contracts were valued throughout on the O.M. (5) 3 1/2% basis.
- (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
- (b) Policies issued at a rated-up age were valued as at the rated-up age.
- (c) The full level reserve was held on liened policies.
- (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
- (e) Policies on lives classed as sub-standard were not issued, except as above.
- (f) (1) For disability benefits including the Waiver of Premium only, and for benefits including the Waiver of Premium and the disability annuity without any reduction in the sum assured, a reserve was held amounting to 50% of the gross premiums paid from the date of issue of the policies.
- (2) After the occurrence of disability for policies including the Waiver of Premium and Annuity Benefits without deduction from the sum assured, the amount of additional liability was determined as follows:
In cases where disability was presumed to be permanent the reserve held was the present value of future annuity payments and premiums waived valued by Hunter's Disability Table with 3% interest, as follows: 25%, 50%, 75% and 100% of this value, according as disability has been incurred within one year, two years, three years, four or more years, respectively, with modifications where disability was presumed to be temporary.
- (g) No annuities on sub-standard lives have been issued.
- (h) A reserve was held equal to 50% of the current premium charged for the Accidental Death Benefit.
- (2) Items of Special Reserve.
- (a) No additional reserve was held for prepaid or limited loadings in the case of limited or single payment policies.
- (b) Where the cash values guaranteed exceed the O.M. (5) 3 1/2% or the A.M. (5) 3 1/2% net values, according to the basis of valuation, an addition to the reserve was made, so that the amount held at the end of the premium-paying period would equal the cash guarantee.
- (c) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture provision, but were subject to reinstatement, no extra reserve was held.
- (d) No reserve was held to cover option of renewal under term policies.
- (e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
- (f) Immediate annuities were valued by the B.O. Annuity Table, with interest at 3 1/2%.
- II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium, reserve and surrender values were calculated to the same age.
- III. The average rate earned was 4.86%.
- IV. The distribution of surplus.
- (a) No distribution of surplus as between shareholders and policyholders has been made.
- (b) No reserve has been maintained on account of accruing profits under participating policies.
- (c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada Conversion Loan, 4 1/2%, 1959	\$5,000 00	\$5,000 00
Dominion of Canada, 4 1/2%, 1946	500 00	500 00
Province of Alberta, 5%, 1955	10,000 00	9,531 00
Province of British Columbia, 4 1/2%, 1946	13,000 00	12,435 80
Province of Manitoba, 5 1/2%, 1958	10,000 00	9,308 00
Province of Manitoba, 4%, 1947	12,000 00	11,414 40
Province of New Brunswick, 5 1/2%, 1950	15,000 00	14,769 00
Province of New Brunswick, 5%, 1957	25,000 00	24,917 50
Province of Ontario Debentures, 6%, 1941	5,000 00	5,190 35
Province of Ontario Bonds, 4 1/2%, 1950	50,000 00	49,560 00
Province of Prince Edward Island, 6%, 1947	10,000 00	10,728 61
Province of Prince Edward Island, 6%, 1947	2,000 00	2,330 00
Province of Saskatchewan, 5%, 1942	15,000 00	14,805 00
City of Belleville, 5%, 1949	2,000 00	2,105 60
City of Belleville, 5%, 1940	1,000 00	1,029 00
City of Calgary, 5 1/2%, 1944	1,000 00	1,037 44
City of Calgary, 5 1/2%, 1954	3,000 00	3,185 40
City of Calgary, 5 1/2%, 1954	2,000 00	2,123 60
City of Edmonton, 5 1/2%, 1953	5,000 00	5,362 00
City of Edmonton, 5 1/2%, 1945	5,000 00	5,209 50
City of Edmonton, 5 1/2%, 1964	1,500 00	1,567 98
City of Edmonton, 5 1/2%, 1964	2,000 00	2,090 64
City of Edmonton, 5 1/2%, 1964	1,000 00	1,045 00
City of Edmonton, 5 1/2%, 1945	5,000 00	5,019 50
City of Fort William, 5%, 1955	1,000 00	1,013 00
City of Fort William, 5%, 1956	2,000 00	2,026 80
City of Fort William, 5%, 1957	2,000 00	2,027 40
City of Galt, 5 1/2%, 1939	5,042 85	5,209 26
City of Galt, 5%, 1943	1,000 00	1,018 10
City of Galt, 5%, 1953	2,000 00	2,073 60
City of Halifax, 5%, 1961	1,000 00	1,127 00
City of Hamilton, 4 1/2%, 1945	14,000 00	13,433 00
City of Hamilton, 5%, 1937	1,000 00	1,004 70
City of Hamilton, 5%, 1938	1,000 00	1,006 40

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
City of Hamilton, 5% 1939	1,000 00	1,008 00
City of Hamilton, 5% 1940	1,000 00	1,009 56
City of Hamilton, 5% 1941	4,000 00	4,011 00
City of Hamilton, 5% 1941	2,000 00	2,022 00
City of Hamilton, 5% 1943	3,000 00	3,000 00
City of Hamilton, 5% 1948	1,000 00	1,019 70
City of Hamilton, 5½% 1938	1,000 00	1,022 30
City of Hamilton, 5½% 1941	1,000 00	1,027 45
City of Hamilton, 6% 1936	3,000 00	3,067 80
City of Hamilton, 6% 1939	1,000 00	1,021 60
City of Hamilton, 6% 1940	14,000 00	14,352 80
City of Hamilton, 6% 1941	1,000 00	1,066 32
City of Hull, 5% 1947	12,500 00	12,500 00
City of Kitchener, 5% 1954	1,000 00	1,122 00
City of Kitchener, 5% 1952	1,000 00	1,113 80
City of Kitchener, 5% 1945	1,000 00	1,079 00
City of London, 5% 1940	5,000 00	5,064 50
City of London, 5% 1942	1,000 00	1,002 40
City of London, 5% 1944	1,000 00	1,003 00
City of London, 5% 1945	5,637 95	5,637 95
City of Medicine Hat, 6% 1941	3,000 00	3,000 00
City of Moncton, 5% 1954	3,000 00	3,193 50
City of Montreal, 6% 1941	10,000 00	10,554 00
City of Montreal, 5% 1945	20,000 00	19,600 00
City of Moose Jaw, 5½% 1939	1,000 00	1,019 92
City of Moose Jaw, 5% 1944	1,000 00	996 11
City of Niagara Falls, 5% 1938	3,000 00	2,936 11
City of Niagara Falls, 5% 1939	3,000 00	2,922 30
City of Niagara Falls, 5% 1940	3,000 00	2,909 10
City of Niagara Falls, 5% 1941	3,000 00	2,896 80
City of Niagara Falls, 5% 1942	3,000 00	2,885 10
City of Niagara Falls, 5% 1943	3,000 00	2,874 00
City of Niagara Falls, 6% 1941	5,000 00	5,056 50
City of North Bay, 6% 1950	14,000 00	15,113 00
City of North Bay, 5% 1937	2,548 47	2,539 55
City of North Bay, 5% 1941	3,097 69	3,075 08
City of North Bay, 5% 1944	858 65	850 23
City of Regina, 5% 1957	2,000 00	2,027 00
City of Regina, 6½% 1938	1,000 00	1,053 77
City of St. Catharines, 5½% 1936	1,000 00	1,004 60
City of St. John, 5% 1937	3,000 00	3,255 30
City of Sault Ste. Marie, 5½% 1945	2,000 00	2,064 40
City of Sault Ste. Marie, 6% 1948, No. 35	1,000 00	1,073 70
City of St. Thomas, 6% 1939	1,000 00	1,056 30
City of St. Thomas, 6% 1940	3,500 00	3,735 00
City of Stratford, 5% 1944	4,000 00	4,180 60
City of Toronto, 5% 1941	1,000 00	1,000 00
City of Toronto, 5% 1936	5,000 00	5,027 00
City of Toronto, 6% 1935	1,000 00	1,064 50
City of Toronto, 6% 1940	15,000 00	15,456 06
City of Toronto, 6% 1940	2,000 00	2,111 02
City of Toronto, 6% 1942	10,000 00	10,555 41
City of Toronto, 6% 1944	2,000 00	2,197 00
City of Toronto, 6% 1944	2,000 00	2,277 80
City of Toronto, 6% 1950	1,000 00	1,141 87
City of Toronto, 6% 1951	5,000 00	5,103 00
City of Vancouver, 5½% 1938	10,000 00	9,501 26
City of Vancouver, Point Grey, 5% 1943	4,000 00	4,180 40
City of Victoria, 5½% 1944	1,000 00	1,043 24
City of Victoria, 5½% 1943	15,000 00	15,271 50
City of Winnipeg, 6% 1942	6,000 00	5,772 00
City of Woodstock, 5% 1948	3,000 00	2,972 10
City of Woodstock, 5% 1937	1,000 00	1,014 50
Town of Bowmanville, 5½% 1942	5,000 00	4,966 00
Town of Bridgeburg, 5% 1957	1,518 31	1,544 88
Town of Carleton Place, 5½% 1946	5,000 00	4,863 00
Town of Clinton, 4½% 1937	1,000 00	978 00
Town of Clinton, 4½% 1937	2,000 00	2,007 00
Town of Collingwood, 5½% 1938	4,000 00	3,904 00
Town of Collingwood, 5% 1953	1,000 00	1,004 30
Town of Collingwood, 5½% 1939	1,000 00	1,000 00
Town of Collingwood, 5½% 1935	2,000 00	2,000 00
Town of Collingwood, 5½% 1936	2,000 00	2,000 00
Town of Collingwood, 5½% 1937	2,000 00	2,000 00
Town of Dunnville, 5% 1934-35-36	3,166 31	3,152 80
Town of Gananoque, 5% 1939	1,000 00	1,027 50
Town of Gananoque, 6% 1949	743 56	864 24
Town of Georgetown, 5½% 1937	2,452 15	2,478 87
Town of Georgetown, 5½% 1936	500 00	503 75
Town of Grimsby, 6% 1958	2,000 00	2,064 60
Town of Grimsby, 6% 1959	2,000 00	2,065 80
Town of Orillia, 5½% 1949	500 00	510 25
Town of Port Hope, 5% 1913	1,000 00	1,048 00
Town of Uxbridge, 5% 1935	868 80	1,768 19
Town of Uxbridge, 5% 1936	912 24	
County of Halton, 5½% 1935-36	5,000 00	5,004 85
County of Lincoln, 5½% 1943	25,000 00	25,508 75
County of Ontario, 5% 1935	1,085 14	1,089 05
County of Ontario, 5% 1936	1,139 39	1,147 48
County of Ontario, 5% 1937	1,000 00	1,010 40
County of Ontario, 5% 1938	1,000 00	1,013 60

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
County of Peel, 5%, 1935	1,000 00	1,000 00
County of Renfrew, 5½%, 1936	5,000 00	5,028 00
County of Wentworth, 5%, 1942	8,000 00	8,124 80
County of Wentworth, 5%, 1943	10,000 00	10,173 00
County of Wentworth, 5%, 1935-43	5,572 89	5,604 63
Village of Bath, 5½%, 1935-52	7,057 99	6,923 02
Village of Forest Hill, 5%, 1940	5,000 00	4,873 50
Village of Forest Hill, 6%, 1938	5,600 00	5,078 50
Village of Fort Erie, 5½%, 1954	2,213 85	2,281 81
Village of Fort Erie, 5½%, 1955	2,335 61	2,409 42
Village of Fort Erie, 5½%, 1956	2,464 07	2,543 91
Village of Fort Erie, 5½%, 1957	2,599 59	2,685 90
Village of Glencoe, 6%, 1952	1,000 00	1,027 30
Village of Glencoe, 6%, 1955	1,000 00	1,029 87
Village of Norwich, 6%, 1935	319 86	322 00
Village of Norwich, 6%, 1936	339 05	343 15
Village of Norwich, 6%, 1937	359 40	365 29
Village of Waterdown, 5½%, 1937	1,000 00	1,013 77
Township of East York, 5½%, 1935	810 09	811 46
Township of East York, 5½%, 1937	840 30	847 10
Township of East York, 5½%, 1941	966 89	985 35
Township of East York, 5½%, 1943	4,000 00	4,136 80
Township of East York, 5½%, 1947	971 54	1,002 53
Township of East York, 5%, 1944	4,000 00	4,031 20
Township of East York, 5%, 1945	10,000 00	10,084 00
Township of East York, 5%, 1946	1,000 00	1,009 00
Township of York, 5%, 1957	3,000 00	3,000 00
Beauharnois Light, Heat & Power, 5½%, 1973	10,000 00	10,075 00
Beauharnois Heat, Light & Power, 5½%, 1973	10,000 00	9,570 00
Beauharnois Light, Heat & Power, 5½%, 1973	5,000 00	4,968 90
Calgary Power Company, 5%, 1964	25,000 00	24,067 50
Canadian Northern Power Company, 5%, 1953	10,000 00	9,524 00
Gatineau Power Company, 5%, 1956	10,000 00	7,540 00
Gatineau Power Company, 5%, 1956	5,000 00	4,741 00
Gatineau Power Company, 5%, 1956	10,000 00	9,375 00
Hydro-Electric Power, 3½%, 1952	10,000 00	9,203 16
Hydro-Electric Power, 4½%, 1970	10,000 00	10,173 00
Hydro-Electric Power, 6%, 1940	6,000 00	6,307 20
Nova Scotia Light & Power, 5%, 1958	5,000 00	4,931 50
Nova Scotia Light & Power, 5%, 1958	4,000 00	3,468 00
Nova Scotia Light & Power, 5%, 1958	1,000 00	867 00
Ottawa Light, Heat & Power, 5%, 1957	10,000 00	9,440 00
Ottawa Valley Power Co., 5½%, 1970	10,000 00	10,460 00
Ottawa Valley Power Co., 5½%, 1970	5,000 00	4,870 00
Ottawa Valley Power Co., 5½%, 1970	5,000 00	4,915 00
Quebec Power Company, 5%, 1968	10,000 00	9,800 00
Acadia Sugar Refineries, 6%, 1946	10,000 00	10,500 00
Canadian Cannery Limited, 6%, 1950	5,000 00	5,093 00
Canadian Cannery Limited, 6%, 1950	5,000 00	5,337 50
Canadian Northern Pacific Railway Co., 4%, 1950	2,920 00	2,592 96
Dominion Realty Co., 5½%, 1945	1,000 00	1,040 40
Dominion Realty Co., 5½%, 1950	1,000 00	1,060 00
Dominion Realty Co., 5½%, 1945	4,000 00	4,308 00
Dominion Realty Co., 5½%, 1945	5,000 00	5,458 50
Dominion Realty Co., 5½%, 1950	9,000 00	10,018 80
Hamilton Cottons Company, 5½%, 1948	5,000 00	5,000 00
Inter-City Baking Co., 5½%, 1948	5,000 00	5,008 50
McCull-Fontenac, Series "A", 6%, 1949	10,000 00	9,923 00
Montreal Protestant Central School, 5%, 1943	8,000 00	7,992 00
J. R. Moodie Co., 6%, 1948	5,000 00	4,982 00
Ottawa Roman Catholic School, 6%, 1962	12,000 00	12,500 40
Richmond-Bay Building, 6½%, 1947	5,000 00	4,900 00
Timothy Eaton Realty Co., 5%, 1949	5,000 00	4,771 00
Toronto Housing Co., 5%, 1953	5,000 00	5,018 50
Western Grain Co., 6%, 1949	5,000 00	4,962 50
City of North Battleford, 5½%, 1953	9,733 33	10,324 51
City of Sault Ste. Marie, 5%, 1941	1,400 00	1,358 42
City of Sault Ste. Marie, 5%, 1940	1,000 00	974 20
Town of Drumheller, Man., 6%, 1930-49	12,700 89	13,459 77
Town of Dryden, Ontario, 5½%, 1950	1,000 00	1,054 19
Town of Glace Bay, Nova Scotia, 6%, 1950	10,000 00	11,093 03
Town of Kerrobert, Sask., 6%, 1950-51-53	11,124 52	11,737 09
Town of Melfort, Sask., 6%, 1942	4,000 00	4,114 40
Town of The Pas, Man., 6%, 1959	27,000 00	30,308 79
Town of Sydney Mines, N.S., 6%, 1941	2,000 00	2,087 28
Town of Sydney Mines, N.S., 5½%, 1944	1,000 00	1,060 00
Town of Vegreville, Alta., 6%, 1949-52	10,324 37	11,354 25
Town of Watrous, Sask., 5½%, 1931-56	20,254 63	20,254 63
Town of Calvert, Ont., 5½%, 1944-55	7,000 00	7,339 75
Township of Calvert, Ont., 5½%, 1946-52	12,000 00	12,665 29
Township of Teck, Ontario, 6%, 1946-49	18,194 02	19,750 16
East Kildonan School District, 6%, 1948-56	4,500 00	4,884 65
East Kildonan School District, 6%, 1951	19,000 00	20,576 97
North Kildonan School District, 6%, 1962	5,000 00	5,428 14
R. M. of East Kildonan, 6%, 1942	3,000 00	3,091 18
R. M. of North Kildonan, 6%, 1945	5,000 00	5,244 02
East Kildonan School District, 6%, 1944-45	2,000 00	1,925 61
Village of Crystal Beach, 5½%, 1936	1,235 65	1,221 50
Village of Romauld, Que., 5%, 1939	5,000 00	5,025 42
Township of Teck, 6%, 1939-40	4,749 09	4,913 23
East Kildonan S. D., 5%, 1936-54	1,017 22	1,017 22
East Kildonan School District, 5%, 1936-54	2,000 00	2,000 00
Town of Watrous, 5½%, 1957	1,337 23	1,337 23

\$1,112,413 59\$1,126,461 56

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market value
City of Sudbury, 5%, 1933.....	\$1,004 41	\$1,004 41	\$1,004 41
City of Windsor, 6%, 1937.....	15,000 00	15,482 85	15,482 85
Winnipeg Electric.....	5,000 00	5,173 50	2,850 00
Township of East York, 5 1/2%, 1934.....	846 99	846 99	846 99
Burns & Co., 5% Series "A", 1958.....	5,000 00	4,847 50	1,950 00
Maple Leaf Milling, 5 1/2%, 1949.....	2,000 00	1,990 00	940 00
Town of East End, 6%, 1937.....	1,412 38	1,432 04	1,432 04
Town of Hawkesbury, 6%, 1939.....	1,000 00	1,028 41	1,028 41
Town of Sandwich, 5 1/2%, 1942.....	1,000 00	1,020 69	770 00
Town of Sandwich, 5 1/2%, 1943.....	1,000 00	1,022 05	770 00
Town of Delisle School District, 5 1/2%, 1941.....	7,509 43	7,618 69	5,256 60
Denzil School District, 6%, 1930-49.....	9,134 56	9,829 17	9,829 17
Smiley Consolidated School District, 6%, 1932-50.....	3,775 98	4,076 62	2,643 19
Smiley Consolidated School District, 6%, 1932-50.....	9,440 00	10,191 56	6,608 00
Beaver Hills School District, 6%, 1934-41.....	2,301 77	2,279 16	2,279 16
Norquay School District, 8%, 1933-47.....	3,500 00	4,003 18	4,003 18
Woodlea Rural Municipality, 6%, 1940-61.....	12,882 18	13,188 50	13,188 50
Fahler Consolidated School District, 6 1/2%, 1932-45.....	12,133 33	12,792 27	12,792 27
	<u>\$93,941 03</u>	<u>\$97,827 59</u>	<u>\$83,674 77</u>

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Market Value
Allied Chemical & Dye Corp. (Common).....	\$68,665 50	\$ 60,960 00
American Can Company (Common).....	27,550 00	30,525 00
American Telephone & Telegraph Co. (Common).....	45,100 00	45,000 00
American Tobacco B. (Common).....	21,600 00	24,800 00
Anaconda Copper Mining Co. (Common).....	21,450 00	15,600 00
B. Greening Wire Co. (7% Preferred).....	2,587 60	2,300 00
The Borden Company (Common).....	31,534 00	30,180 00
Brazilian Traction L. & P. Co. (Common).....	92,292 50	59,012 50
Burns & Company (Common).....	1 00	1 00
F. N. Burt Co. (Common).....	47,764 50	41,125 00
Canadian Pacific Railway (Common).....	39,881 25	27,000 00
Canada Bread Class B. (7% Preferred).....	1,060 00	630 00
Corn Products Refining Co. (Common).....	26,139 62	28,364 62
E. I. Dupont de Nemours (Common).....	44,456 25	48,950 00
Eastman Kodak Company (Common).....	33,350 00	30,060 00
General Motors Corporation (Common).....	19,500 00	19,000 00
Goodyear Tire & Rubber Co. (7% Preferred).....	32,374 28	30,000 00
International Harvester Co. (Common).....	7,634 38	4,700 00
International Milling Co. (7% Cumulative Preferred).....	11,051 25	9,800 00
Maple Leaf Milling Co. (Common).....	420 00	420 00
Maple Leaf Milling Co., Class A. (Preferred).....	28 00	16 00
National Dairy Products Co. (Common).....	26,848 00	25,236 00
New York Central R.R. (Common).....	152,550 00	95,139 00
Public Service Corp. of New Jersey (Common).....	4,450 00	4,250 00
The Radio Corp. of America (Common).....	362 50	362 50
Standard Oil of New Jersey (Common).....	67,350 00	39,000 00
United States Steel (Common).....	135,700 00	90,000 00
Westinghouse Electric & Mfg. Co. (Common).....	20,468 75	13,800 00
Winnipeg Electric Co. (7% Cumulative Preferred).....	10,605 00	2,000 00
	<u>\$992,774 28</u>	<u>\$778,171 62</u>

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—October 25, 1880. Date commenced business in Canada.—October 25, 1894.

Capital stock paid in cash.....	£384,772	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,380,643	Premiums—Ontario (net).....	8847,722
Liabilities in Canada.....	1,881,279	Premiums—Canada (net).....	1,803,486
		Claims—Ontario (net).....	480,599
		Claims—Canada (net).....	914,226

* See note on page 1.

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lieut.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; Lieut.-Col. Robt. F. Massie, D.S.O., Toronto; Jno. B. Kay, V. R. Smith.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	539,499	Premiums—Ontario (net).....	\$34,198
Total liabilities.....	75,955	Premiums—Total business (net)..	66,966
Surplus protection of policyholders.	463,544	Claims—Ontario (net).....	8,564
		Claims—Total business (net)....	20,983

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and H. Vallance, Montreal.

Chief or General Agent in Ontario.—L. H. Whittemore, 17 Queen St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	293,420	Premiums—Ontario (net).....	\$11,215
Liabilities in Canada.....	40,407	Premiums—Canada (net).....	35,731
		Claims—Ontario (net).....	3,389
		Claims—Canada (net).....	13,802

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash.....	£56,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$184,357	Premiums—Ontario (net).....	\$23,357
Liabilities in Canada.....	64,624	Premiums—Canada (net).....	68,724
		Claims—Ontario (net).....	8,859
		Claims—Canada (net).....	25,682

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A.; 2nd Vice-President, Geo. R. Warwick; Secretary-Treasurer, C. P. Muckle; General Manager, Major A. C. Galbraith.

Directors.—Alex. Fasken, B.A., K.C., Toronto; G. S. Kilbourn; George E. Weir, Dresden, Ont.; H. S. Gooderham, Toronto; George R. Warwick, Toronto; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; P. F. Casgrain, K.C., Montreal; Albert Matthews, Toronto; Stuart Cameron, Vancouver, B.C.; R. S. Robertson, K.C.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

Capital stock paid in cash.....	\$150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	19,655,890	Premiums—Ontario (net).....	\$1,092,106
Ontario business in force (gross)...	43,978,059	Premiums—Total business (net)..	2,695,375
Total business in force (gross)....	89,074,734	Death Claims—Ontario (net)....	265,135
		Death Claims—Total business (net)	470,013

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—December 5, 1922. *Commenced business in the Province.*—January 2, 1923.

Officers (as at date of filing statement).—President, W. S. Morden, K.C.; Vice-President, Hon. H. C. Scholfield; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson; Treasurer, Alan Coatsworth.

Directors (as at date of filing statement).—W. S. Morden, K.C., Hon. H. C. Scholfield, Herbert Begg, W. R. Begg, H. C. Edgar, Col. K. R. Marshall, D.S.O., C.M.G., Leigh, McCarthy, F. K. Morrow, Frank Shannon, E. B. Stockdale.

Auditors.—Neff, Robertson & Company.

*See note on page 1.

Statement for Year Ending 31st December, 1934

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.		
Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$500,000 00	\$125,000 00
Capital stock at end of year.....	\$500,000 00	\$125,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$65,471 48
Total amount paid to 31st December, 1934.....	\$65,471 48

Assets

Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$332,010 80		
In default.....	29,819 00		
Book value of stocks owned.....	\$43,146 32		\$361,829 80
Less: Deficiency of market under book value.....	5,171 32		
			37,975 00
Cash on hand and in banks:			
On hand at Head Office.....	\$21,636 23		
In chartered banks of Canada in Canada.....	24,263 65		
In all other banks and depositories.....	556 17		
			46,456 05
Interest accrued.....			3,529 90
Agents' balances and premiums uncollected, written on or after 1st October, 1934..			33,916 62
Amount due from reinsurance companies—received business.....			3,111 63
Total Admitted Assets.....			\$486,819 00

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$6,957 71		\$6,957 71
Total net reserve, \$202,170.58, carried out at 80% thereof.....	158,393 88	3,342 57	161,736 45
Taxes due and accrued.....			7,528 62
Reinsurance companies ceded business.....			6,489 04
Total Liabilities excluding capital stock.....			\$182,711 82
Capital stock paid in cash.....	\$125,000 00		
Surplus in Profit and Loss Account.....	179,107 18		
Excess of assets over liabilities (surplus for protection of policyholders).....			304,107 18
Total Liabilities.....			\$486,819 00

Profit and Loss Account

	In the Province	Elsewhere	Total
Net premiums written.....	\$194,825 56	\$5,752 08	\$200,577 64
Reserve of unearned premiums (80%) at			
Beginning of year.....	\$154,758 85		\$154,758 85
End of year.....	158,393 88	\$3,342 57	161,736 45
Increase.....	\$3,635 03	\$3,342 57	\$6,977 60
Net premiums earned.....	\$191,190 53	\$2,409 51	\$193,600 04
Net losses and claims incurred.....	\$91,812 27		\$91,812 27
Net adjustment expenses.....	3,484 61		3,484 61
Commissions.....	44,447 88	\$1,247 11	45,694 99
Tax (excluding taxes on real estate).....	9,230 25	127 00	9,357 25
Salaries, fees and travelling expenses.....	6,717 94		6,717 94
Management fee.....			20,000 00
All other expenses.....			10,570 06
Total claims and expenses.....			\$187,637 12
Underwriting profit.....			\$5,962 92
Other revenue:			
Interest earned.....		\$16,583 04	
Dividends earned.....		2,295 00	
Premium on exchange.....		17 04	
Increase in market value of investments.....		5,328 22	
Decrease in contingent reserve.....		1,825 63	
			\$26,048 93
Other expenditure:			
Loss on sale of securities and real estate.....		\$101 42	
Life insurance premiums.....		533 90	
			\$635 32
Net profit for the year.....			\$31,376 53

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$281,187	82
Net profit brought down.....	31,376	53
	<u>\$312,564</u>	<u>135</u>
Increase in unadmitted assets.....	\$457	17
Dividends declared.....	8,000	00
	<u>8,457</u>	<u>17</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$304,107</u>	<u>18</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31st, 1933.....	\$59,032,301 00		\$59,032,301 00
Taken in 1934, including renewed.....	35,444,502 00	\$1,529,969 00	36,974,471 00
Total.....	\$94,476,803 00	\$1,529,969 00	\$96,006,772 00
Ceased in 1934.....	32,214,757 00	413,178 00	32,627,935 00
Gross in force, December 31st, 1934.....	\$62,262,046 00	\$1,116,791 00	\$63,378,837 00
Reinsurance in force, December 31st, 1934.....	16,889,156 00		16,889,156 00
Net in force, December 31st, 1934.....	<u>\$45,372,890 00</u>	<u>\$1,116,791 00</u>	<u>\$46,489,681 00</u>

Exhibit of Premiums

Class of Insurance	Gross in force Dec. 31, 1933		Taken in 1934 including renewed		Ceased in 1934		Gross in force Dec. 31, 1934		Reinsurance in force Dec. 31, 1934		Net in force Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	495,784	12	295,841	94	274,541	03	517,088	03	141,759	22	375,328	81
Elsewhere.....			9,328	18	2,425	41	6,902	77			6,902	77
Total.....	495,784	12	305,173	12	276,966	44	523,990	80	141,759	22	382,231	58
Theft:												
Ontario.....	6,479	63	7,089	59	5,097	80	8,471	42	489	51	7,981	91
Elsewhere.....			236	44	40	00	196	44			196	44
Total.....	6,479	63	7,326	03	5,137	80	8,667	86	489	51	8,178	35
Public Liability:												
Ontario.....	3,471	73	6,030	05	5,753	88	3,747	90	279	75	3,468	15
Plate Glass:												
Ontario.....	8,119	19	6,247	27	5,038	16	9,328	30			9,328	30
Elsewhere.....			160	20	8	93	151	27			151	27
Total.....	8,119	19	6,407	47	5,047	09	9,479	57			9,479	57
All Business:												
Ontario.....	513,854	67	315,211	85	290,430	87	538,635	65	142,528	48	396,107	17
Elsewhere.....			9,724	82	2,474	34	7,250	48			7,250	48
Total.....	513,854	67	324,936	67	292,905	21	545,886	13	142,528	48	403,357	65

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5%, 1941.....	\$15,000 00	\$14,850 00
Dominion of Canada, 3 1/2%, 1949.....	16,500 00	15,922 50
Dominion of Canada, 4 1/2%, 1944.....	1,500 00	1,456 60
Dominion of Canada, 5 1/2%, 1959.....	35,000 00	35,582 45
Dominion of Canada, 4 1/2%, 1959.....	52,000 00	49,272 00
Canadian National Railways (Dominion Guaranteed), 5%, 1969.....	10,000 00	10,000 00
Province of British Columbia, 4 1/2%, 1953.....	10,000 00	9,496 00
Province of Ontario, 6%, 1941.....	6,000 00	6,583 92
Province of Ontario, 4 1/2%, 1946.....	5,000 00	4,769 50
Province of Ontario, 5%, 1948.....	40,000 00	43,000 00
Province of Ontario, 5%, 1948.....	10,000 00	10,687 50
Province of Ontario, 5%, 1959.....	15,000 00	15,000 00
Province of Ontario, 4 1/2%, 1950.....	10,000 00	9,555 00
Province of Ontario, 5 1/2%, 1947.....	14,000 00	13,440 00
Province of Quebec, 4 1/4%, 1958.....	10,000 00	9,640 00
City of Belleville, 6%, 1942.....	1,000 00	1,070 21
City of Belleville, 6%, 1942.....	4,000 00	4,280 86
City of Brantford, 4 1/2%, 1940.....	5,000 00	4,763 12
City of Galt, 6%, 1938.....	3,000 00	3,152 72
Town of Mimico, 5%, 1948-49-50.....	5,000 00	5,066 71
City of Montreal, 5%, 1945.....	10,000 00	10,100 00
City of Niagara Falls, 5%, 1949.....	1,000 00	955 06
City of Niagara Falls, 5 1/2%, 1935-36.....	2,000 00	2,034 38
City of Toronto, 5%, 1937.....	3,000 00	3,045 00
City of Toronto, 5%, 1938.....	5,000 00	4,896 55
City of Toronto, 6%, 1938-40.....	3,000 00	3,251 22
City of Toronto, 5%, 1945.....	1,000 00	1,000 00
City of Toronto, 5%, 1945.....	1,000 00	1,000 00
City of Toronto, 5%, 1949.....	1,000 00	1,000 00
City of Toronto, 5 1/2%, 1941.....	6,000 00	5,897 40
City of Toronto, 5%, 1950.....	20,000 00	21,242 00
British American Oil Gold Debentures, 5%, 1945.....	10,000 00	10,002 10
Totals.....	\$331,000 00	\$332,010 80

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Value
City of Windsor, 4½%, 1960.....	\$5,000 00	\$4,383 15	\$4,700 00
City of Windsor, 5½%, 1951-52.....	25,435 85	25,435 85	26,216 34
Totals.....	\$30,435 85	\$29,819 00	\$30,916 34

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Standard Oil of New Jersey.....	\$17,460 70	\$12,900 00
International Petroleum of Canada.....	10,783 12	15,375 00
Imperial Oil.....	12,672 50	6,700 00
British American Oil Co., Ltd.....	2,230 00	3,000 00
	\$43,146 32	\$37,975 00

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal, Que.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Bldg., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—June, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net)..... \$33,380
Assets in Canada.....	217,922	Premiums—Canada (net)..... 38,129
Liabilities in Canada.....	20,004	Claims—Ontario (net)..... 9,316
		Claims—Canada (net)..... 13,177

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—G. S. Peary, Jr., Excelsior Life Bldg., Toronto, Ont.

Date of Incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,250,000	Premiums—Ontario (net)..... \$4,968
Assets in Canada.....	279,556	Premiums—Canada (net)..... 12,764
Liabilities in Canada.....	22,058	Claims—Ontario (net)..... Nil
		Claims—Canada (net)..... 8,167

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—S. W. Band, Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; Lt.-Col. E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; Alfred C. Bethune, Ottawa; Alfred Savard, K.C., Quebec, Que.; G. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto; L. B. Campbell, Cecil Bethune, Ottawa, Ont.; Col. A. E. Kirkpatrick, Toronto; R. H. Bland, E. A. Davis, Baltimore; F. D. Knowles, Montreal, Que.

Date of Incorporation.—December 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net)..... \$124,349
Total assets.....	509,750	Premiums—Canada (net)..... 200,671
Total liabilities.....	175,287	Claims—Ontario (net)..... 61,311
Surplus protection of policyholders.....	334,283	Claims—Total business (net)..... 95,585

*See note on page 1.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Pearcy, Jr., 36 Toronto St., Toronto.

Date of Incorporation.—March 1, 1910. Date commenced business in Canada.—March 1, 1910.

Capital stock paid in cash.....	\$3,464,825	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	815,775	Premiums—Ontario (net).....	\$118,720
Liabilities in Canada.....	273,669	Premiums—Canada (net).....	381,678
		Claims—Ontario (net).....	42,607
		Claims—Canada (net).....	121,326

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—March 10, 1820. Date commenced business in Canada.—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	419,853	Premiums—Ontario (net).....	\$72,858
Liabilities in Canada.....	159,981	Premiums—Canada (net).....	182,138
		Claims—Ontario (net).....	25,461
		Claims—Canada (net).....	82,425

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.

Directors.—Hon. C. P. Beaubien, Montreal; S. Godin, Jr., Montreal; Hon. R. Lemeux, K.C., P.C., Montreal; Hon. Donat Raymond, Montreal; Hon. R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. Date commenced business in Canada.—October 28, 1918.

Capital stock paid in cash.....	\$426,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,232,970	Premiums—Ontario (net).....	\$194,668
Total liabilities.....	475,459	Premiums—Total business (net)...	283,050
Surplus protection of policyholders.	757,511	Claims—Ontario (net).....	138,748
		Claims—Total business (net)....	148,754

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—May 6, 1863. Date commenced business in Canada.—November 30, 1912.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	467,583	Premiums—Ontario (net).....	\$73,929
Liabilities in Canada.....	184,302	Premiums—Canada (net).....	276,825
		Claims—Ontario (net).....	31,991
		Claims—Canada (net).....	121,798

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.

Chief or General Agent in Ontario.—R. F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—December 3, 1855. Date commenced business in Canada.—April, 1910.

Capital stock paid in cash.....	\$9,397,690	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	440,583	Premiums—Ontario (net).....	\$38,186
Liabilities in Canada.....	155,414	Premiums—Canada (net).....	172,636
		Claims—Ontario (net).....	10,052
		Claims—Canada (net).....	46,198

*See note on page 1.

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—Gilbert Sanderson Percy, 37 Toronto St., Toronto.*Date of Incorporation.*—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	257,012	Premiums—Ontario (net).....	\$9,535
Liabilities in Canada.....	31,883	Premiums—Canada (net).....	57,124
		Claims—Ontario (net).....	8,154
		Claims—Canada (net).....	25,508

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.*Chief or General Agent in Ontario.*—F. W. Plaxton, 159 Bay St., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—April 11, 1930.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	124,898	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE**(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto Street, Toronto.*Date of Organization.*—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	280,414	Premiums—Ontario (net).....	\$25,628
Liabilities in Canada.....	147,349	Premiums—Canada (net).....	201,595
		Claims—Ontario (net).....	12,544
		Claims—Canada (net).....	81,531

FONCIERE TRANSPORT AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—W. H. Hedges, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1879. *Date commenced business in Canada.*—January 1, 1934.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	228,532	Premiums—Ontario (net).....	\$78,080
Liabilities in Canada.....	152,040	Premiums—Canada (net).....	245,118
		Claims—Ontario (net).....	29,384
		Claims—Canada (net).....	110,377

*See note on page 1.

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred. W. Evans, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	212,900	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.*Directors.*—S. Norrie-Miller, F. Norrie-Miller, J. P., Perth, Scotland; J. A. Macintosh, K. C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; R. S. Waldie, Toronto; Thos. H. Hall, Toronto.*Date of Incorporation.*—July 13, 1906. *Date commenced business in Canada.*—September 4, 1906.

Capital stock paid in cash.....	\$135,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,392,133	Premiums—Ontario (net).....	\$578,855
Total liabilities.....	916,853	Premiums—Total business (net)...	1,085,829
Surplus protection of policyholders.	1,475,280	Claims—Ontario (net).....	200,994
		Claims—Total business (net).....	473,596

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.*Date of Incorporation.*—February 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

Capital stock paid in cash.....	\$3,437,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,053,238	Premiums—Ontario (net).....	\$204,458
Liabilities in Canada.....	294,478	Premiums—Canada (net).....	426,072
		Claims—Ontario (net).....	65,518
		Claims—Canada (net).....	161,050

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.*Chief or General Agent in Ontario.*—F. W. Plaxton, 159 Bay St., Toronto.*Date of Incorporation.*—1925. *Date commenced business in Canada.*—January 29, 1929.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	157,592	Premiums—Ontario (net).....	\$15,943
Liabilities in Canada.....	83,978	Premiums—Canada (net).....	118,493
		Claims—Ontario (net).....	8,703
		Claims—Canada (net).....	92,662

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.

Date of Incorporation.—1912. Date commenced business in Canada.—June 20, 1926.

Capital stock paid in cash.. Fracs	24,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$467,375	Premiums—Ontario (net).....	\$95,616
Liabilities in Canada.....	148,685	Premiums—Canada (net).....	281,516
		Claims—Ontario (net).....	130,359
		Claims—Canada (net).....	227,622

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada. — W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.

Chief or General Agent in Ontario.—W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.

Date of Incorporation.—July 6, 1925. Date commenced business in Canada.—April 1, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	528,591	Premiums—Ontario (net).....	\$255,241
Liabilities in Canada.....	264,167	Premiums—Canada (net).....	430,472
		Claims—Ontario (net).....	104,010
		Claims—Canada (net).....	180,107

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Compagnie d'Assurances Generales L'Incendie)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Samoisette, 276 St. James St., Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.

Date of Incorporation.—1819. Date commenced business in Canada.—July 20, 1912.

Capital stock paid in cash.. Fracs	40,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	223,859	Premiums—Ontario (net).....	\$25,966
Liabilities in Canada.....	124,836	Premiums—Canada (net).....	151,563
		Claims—Ontario (net).....	5,572
		Claims—Canada (net).....	65,427

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—February 28, 1923. Date commenced business in Canada.—December, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	527,615	Premiums—Ontario (net).....	\$29,660
Liabilities in Canada.....	260,221	Premiums—Canada (net).....	365,436
		Claims—Ontario (net).....	18,587
		Claims—Canada (net).....	93,896

*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.

Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—1853. Date commenced business in Canada.—April 30, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	129,394	Premiums—Ontario (net).....	\$15,135
Liabilities in Canada.....	23,495	Premiums—Canada (net).....	29,230
		Claims—Ontario (net).....	5,559
		Claims—Canada (net).....	7,640

GLENS FALLS INSURANCE COMPANY.

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.

Chief or General Agent in Ontario.—Geo. B. Kenney, 36 Toronto St., Toronto.

Date of Organization.—1850. Date commenced business in Canada.—November 28, 1913.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	400,638	Premiums—Ontario (net).....	\$132,425
Liabilities in Canada.....	207,154	Premiums—Canada (net).....	288,012
		Claims—Ontario (net).....	59,948
		Claims—Canada (net).....	131,583

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, Allan F. Glover, Montreal; Vice-President and Fire Manager, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; J. D. Simpson, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt.-Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; Lewis Laing, Montreal; P. M. May, Montreal; H. B. Purvis, Montreal; Allan F. Glover, Montreal; F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—July 23, 1894. Date commenced business in Canada.—August 27, 1895.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,213,996	Premiums—Ontario (net).....	\$302,937
Total liabilities.....	616,365	Premiums—Total business (net)..	755,042
Surplus protection of policyholders.	597,631	Claims—Ontario (net).....	187,699
		Claims—Total business (net)....	426,580

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Evans, Winnipeg, Man.; Vice-President, W. H. McWilliams, Winnipeg; General Manager, W. D. Law, Winnipeg; Assistant General Manager, E. S. Craig, Winnipeg, Man.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. West, Toronto, Ont.

Directors.—W. A. Anderson, R. T. Evans, A. C. Reid, N. L. Leach, W. H. McWilliams, J. R. Murray, M. A. Smith, C. G. Spencer, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, R. H. Moore, J. B. Richardson, W. McG. Rait, H. E. Sellers, all of Grain Exchange Bldg., Winnipeg, Man.

Date of Incorporation.—August, 1920. Date commenced business in Canada.—August 13, 1920.

Capital stock paid in cash.....	\$1,118,435	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,123,921	Premiums—Ontario (net).....	\$1,276
Liabilities in Canada.....	540,926	Premiums—Canada (net).....	618,466
Surplus protection of policyholders.	1,582,995	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	285,069

*See note on page 1.

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. deGrandpré, 276 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—A. M. Young, 73 Richmond St. W., Toronto.*Date of incorporation.*—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$5,867
Assets in Canada.....	124,010	Premiums—Canada (net).....	33,712
Liabilities in Canada.....	29,612	Claims—Ontario (net).....	1,568
		Claims—Canada (net).....	14,612

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK CITY

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—April, 1926. *Date commenced business in Canada.*—November 15, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$750,000	Premiums—Ontario (net).....	\$13,487
Assets in Canada.....	208,408	Premiums—Canada (net).....	64,224
Liabilities in Canada.....	61,184	Claims—Ontario (net).....	6,148
		Claims—Canada (net).....	44,269

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 6, 1872. *Date commenced business in Canada.*—December 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$8,150,000	Premiums—Ontario (net).....	\$114,066
Assets in Canada.....	1,322,727	Premiums—Canada (net).....	558,497
Liabilities in Canada.....	437,069	Claims—Ontario (net).....	77,102
		Claims—Canada (net).....	324,262

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Geo. W. Allan, Winnipeg; Vice-Presidents, M. F. Christie, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.*Directors.*—G. W. Allan, K.C., Winnipeg; M. F. Christie, Winnipeg; Hon. T. A. Crerar, N. J. Breen, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; R. T. Riley, Winnipeg; S. L. Cork, Winnipeg; F. E. Halls, Winnipeg; H. E. Sellers, Winnipeg.*Chief or General Agent in Ontario.*—T. Milton Taylor, 36 Toronto St., Toronto.*Date of Incorporation.*—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$4,221,140
Total assets.....	138,245,129	Premiums—Total business (net)..	18,017,474
Ontario business in force (gross)...	121,911,764	Death Claims—Ontario (net)....	696,278
Total business in force (gross).....	554,363,082	Death Claims—Total business (net)	3,579,896

*See note on page 1.

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Manager or Chief Executive Officer in Canada.—H. E. Rawlings, 1111 Beaver Hall Hill, Montreal, Que.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash.....	\$304,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,213,643	Premiums—Ontario (net).....	\$58,466
Total liabilities.....	1,056,197	Premiums—Total business (net)..	390,507
Surplus protection of policyholders.	3,157,446	Claims—Total Ontario (net).....	36,896
		Claims—Total business (net).....	146,704

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash.....	£1,024,578	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,362,208	Premiums—Ontario (net).....	\$240,776
Liabilities in Canada.....	669,344	Premiums—Canada (net).....	779,063
		Claims—Ontario (net).....	83,289
		Claims—Canada (net).....	397,002

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Geo. W. Reynolds, London, England; Col. L. H. Hanbury, London, England; A. G. Sweet, London, England; W. H. Clark Kenedy, D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Lionel O. P. Walsh, Montreal; J. V. Owen, Montreal; Archie E. Baillie, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—November 17, 1911.

Capital stock paid in cash.....	\$375,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,993,656	Premiums—Ontario (net).....	\$153,529
Total liabilities.....	1,119,222	Premiums—Total business (net)..	663,618
Surplus protection of policyholders.	874,434	Claims—Ontario (net).....	65,671
		Claims—Total business (net).....	407,925

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—October 21, 1921

Capital stock paid in cash.....	\$607,505	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	621,125	Premiums—Ontario (net).....	\$142,118
Total liabilities.....	285,560	Premiums—Canada (net).....	329,353
		Claims—Ontario (net).....	107,022
		Claims—Canada (net).....	211,312

*See note on page 1.

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; Vice-President, H. McInnes, K.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.
Directors.—Hon. G. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; Hon. J. A. Walker, K.C., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D.
Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.
Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....
Total assets.....	5,387,602	\$150,562
Total liabilities.....	1,940,356	Premiums—Total business (net)..
Surplus protection of policyholders.	3,447,246	1,000,710
		Claims—Ontario (net).....
		96,411
		Claims—Total business (net).....
		492,466

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—June 3rd, 1873. *Reincorporated.*—July 5, 1921. *Date commenced business in the Province.*—July 1, 1873.
Officers (as at date of filing statement).—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.
Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.
Auditors.—H. T. Jamieson & Company, C.A.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00		
Number of shares, 5,000; par value, \$100.00.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00
Total of calls and instalments made to date, 100%.		
Amount of calls unpaid at end of year, Nil.		

Premium on Capital Stock

Total amount paid to 31st December, 1934.....	Nil
-----------------------------------------------	-----

Assets

Mortgage loans on real estate:		
First mortgages.....	\$17,700 00	\$17,700 00
Book value of bonds, debentures and debenture stocks owned:		
Not in default.....	401,292 04	
In default.....	15,652 85	416,944 89
Book value of stocks owned.....		568 90
Cash on hand and in banks:		
On hand at head office.....	121 13	
In chartered banks of Canada in Canada.....	11,298 81	
In all other banks and depositories.....	8,147 77	19,567 71
Interest—Due, \$364.00; Accrued, \$5,642.74.....	6,006 74	
Dividends due.....	12 00	6,018 74
Agents' balances and premiums uncollected, written on or after 1st October, 1934.....		6,846 04
Balances due from re-insurance companies.....		375 82
Total admitted assets.....		\$468,022 10

Liabilities

Total provision for unpaid claims.....		\$ 5,225 42
Total net reserve.....		38,652 09
Expenses due and accrued.....		250 00
Taxes due and accrued.....		2,400 88
Reinsurance premiums.....		3 44
Return premiums.....		74 62
Bills payable—London & Lancashire Insurance Co., Ltd.....		170,383 33
Total liabilities excluding capital stock.....		\$216,989 78
Capital stock paid in cash.....	\$100,000 00	
Surplus in Profit and Loss Account.....	151,032 32	
Excess of assets over liabilities (Surplus for protection of policyholders).....		251,032 32
Total liabilities.....		\$468,022 10

*See note on page 1.

Profit and Loss Account

Net premiums written.....			\$54,380	10
Reserve of unearned premiums:				
At beginning of year.....			40,710	06
At end of year.....			38,652	09
Decrease.....			2,057	97
Net premiums earned.....			56,438	07
Net losses and claims incurred.....			27,129	53
Net adjustment expenses.....			1,010	64
Commissions.....			10,336	51
Taxes.....			3,254	59
Salaries, fees and travelling expenses.....			12,045	24
Management Fee—All other expenses.....			4,354	00
Total claims and expenses.....			58,130	59
Underwriting loss.....			\$1,692	44
Other revenue:				
Interest earned.....		\$14,832	43	
Dividends earned.....		48	00	
Profit on sale of securities and real estate.....		3,861	10	
			18,741	53
Other expenditure:				
Investment expenses.....			15	00
Net profit for the year.....			\$17,034	09

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$239,636	54
Net profit brought down.....	17,034	09
	\$256,670	63
Increase in unadmitted assets.....	\$638	31
Dividends declared.....	5,000	00
	5,638	31
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$251,032	32

Summary of Risks—Fire

(All in the Province)

Gross in force, December 31st, 1933.....	\$9,956,051	00
Taken in 1934, new and renewed.....	7,640,233	00
Total.....	\$17,596,284	00
Ceased in 1934 (including renewed).....	7,801,135	00
Gross in force, December 31st, 1934.....	\$9,795,149	00
Reinsurance in force, December 31st, 1934.....	697,925	00
Net in force, December 31st, 1934.....	\$9,097,224	00

Exhibit of Premiums

(All in the Province)

Class of Business	Gross in Force Dec. 31, 1933		Taken in 1934 new and renewed		Ceased 1934		Gross in Force, Dec. 31, 1934		Reinsur- ance in Force, Dec. 31, 1934		Net in Force, Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	74,070	18	52,553	86	57,224	03	69,400	01	1,072	41	68,327	60
Automobile.....	6,660	82	7,318	86	7,801	65	6,178	03			6,178	03
Plate Glass.....	3,540	44	2,923	46	2,885	63	3,578	27			3,578	27
Total.....	84,271	44	62,796	18	67,911	31	79,156	31	1,072	41	78,083	90

Schedule "D" (1)

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Saskatchewan, 5%, 1939.....	\$20,000 00	\$19,146 00
Hydro-Electric Power Commission (Ont. g't'd), 4%, 1957.....	10,000 00	8,298 52
City of Toronto, 5½%, 1948-50.....	10,000 00	9,625 00
Town of Gananoque, 4%, 1935.....	6,000 00	5,886 96
Town of Morrisburg, 4½%, 1939-40.....	4,000 00	4,050 00
Town of Southampton, 5%, 1935.....	282 44	254 55
Town of Kenora, 5½%, 1937.....	2,000 00	2,143 76
Town of Elmira, 6%, 1937-8.....	1,990 60	1,990 60
Dominion of Canada—Conversion Loan, 4½%, 1959.....	112,000 00	108,220 00
Dominion of Canada—Conversion Loan, 3½%, 1944-49.....	26,500 00	25,572 50
Dominion of Canada—Conversion Loan, 4½%, 1959.....	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939.....	9,000 00	8,615 70
Province of Ontario, 6%, 1943.....	50,000 00	49,150 00
Province of Ontario, 6%, 1941.....	15,000 00	14,700 00
Province of Ontario, 5%, 1960.....	5,000 00	5,787 50
Province of British Columbia, 5%, 1949.....	15,000 00	15,112 50
Province of Nova Scotia, 5%, 1959.....	30,000 00	33,705 00
Province of Nova Scotia, 5%, 1960.....	5,000 00	5,637 50
Hydro-Electric Power Commission (Ont. g't'd), 4%, 1957.....	15,000 00	12,018 00
Gatineau Power Company, 5%, 1956.....	10,000 00	9,703 00
City of Regina—£800-0-0, 4½%, 1952.....	3,893 35	3,157 10
City of Toronto, 5½%, 1950.....	5,000 00	5,000 00
City of Edmonton, 5½%, 1945.....	20,000 00	20,181 00
City of Kingston, 5%, 1943.....	10,000 00	9,953 00
Town of Kenora, 5½%, 1937.....	2,000 00	2,143 76
Town of Goderich, 5%, 1935-41.....	2,258 46	2,053 71
Town of Elmira, 6%, 1935-36.....	1,771 63	1,771 63
Town of Walkerville, 4½%, 1937-42.....	2,784 27	2,414 75
	<u>\$409,480 73</u>	<u>\$401,292 04</u>

Schedule "D" (2)

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value
St. Paul's R. C. Schools, 5½%, 1933-56.....	\$4,890 84	\$4,689 37
Town of Bridgeburg, 5%, 1935-42.....	11,776 57	10,963 48
	<u>\$16,667 41</u>	<u>\$15,652 85</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Value
Toronto Mortgage Company—8 shares.....	\$400 00	\$568 90	\$832 00

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.*Chief or General Agent in Ontario.*—Arthur Tucker, care Dale & Co., Toronto, Ont.*Date of Incorporation.*—1852. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	180,273	Premiums—Ontario (net).....	\$34,116
Liabilities in Canada.....	54,816	Premiums—Canada (net).....	81,658
		Claims—Ontario (net).....	17,865
		Claims—Canada (net).....	49,480

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto.*Date of Incorporation.*—1913. *Date commenced business in Canada.*—August 10, 1920.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	470,480	Premiums—Ontario (net).....	\$76,127
Liabilities in Canada.....	107,671	Premiums—Canada (net).....	147,333
		Claims—Ontario (net).....	39,342
		Claims—Canada (net).....	71,364

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto.*Date of Incorporation.*—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,677,282	Premiums—Ontario (net).....	\$312,403
Liabilities in Canada.....	587,413	Premiums—Canada (net).....	810,154
		Claims—Ontario (net).....	120,588
		Claims—Canada (net).....	367,677

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.*Chief or General Agent in Ontario.*—B. W. Ballard, Toronto.*Date of Incorporation.*—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	78,544	Premiums—Ontario (net).....	\$12,634
Liabilities in Canada.....	12,745	Premiums—Canada (net).....	15,191
		Claims—Ontario (net).....	15,290
		Claims—Canada (net).....	16,590

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto, Ont.*Chief or General Agent in Ontario.*—W. R. Blight, Toronto, Ont.*Date of Incorporation.*—September 9, 1864. *Date commenced business in Canada.*—1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	206,481	Premiums—Ontario (net).....	\$26,549
Liabilities in Canada.....	46,687	Premiums—Canada (net).....	82,303
		Claims—Ontario (net).....	14,515
		Claims—Canada (net).....	43,106

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,709,164	Premiums—Ontario (net).....	\$321,257
Liabilities in Canada.....	1,110,840	Premiums—Canada (net).....	1,579,802
		Claims—Ontario (net).....	134,679
		Claims—Canada (net).....	713,888

*See note on page 1.

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—June 9, 1922. *Date commenced business in Canada.*—April 18, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	†Premiums—Ontario (net).....	Nil
Assets in Canada.....	189,384	†Premiums—Canada (net).....	Nil
†Liabilities in Canada.....	Nil	†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. J. Quinn, Toronto; Manager, Percy M. May, Montreal.*Directors.*—P. R. Gault, Montreal, Que.; Allan F. Glover, Montreal; P. J. Quinn, Toronto; Percy M. May, Montreal, Que.; A. Houdon, Montreal; Chas. Duquette, J. H. Labelle, Montreal; F. J. Williams, Liverpool, Eng.; J. D. Hudson, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$229,150	Premiums—Ontario (net).....	\$59,323
Total assets.....	826,879	Premiums—Total business (net)...	177,379
Total liabilities.....	190,922	Claims—Ontario (net).....	24,642
Surplus protection of policyholders.	635,957	Claims—Total business (net).....	84,602

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. Tyre, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—1899. *Date commenced business in Canada.*—December 12, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$38,653
Assets in Canada.....	235,759	Premiums—Canada (net).....	136,748
Liabilities in Canada.....	120,265	Claims—Ontario (net).....	16,432
		Claims—Canada (net).....	140,506

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell; General Manager, K. Thom, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, Toronto; Assistant Secretaries, P. C. Keys, W. T. Turvey and C. R. Morrow.*Directors.*—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, E. A. Brownell, all of Toronto; and H. J. Wyatt, J. Lester Parsons, New York.*Chief or General Agent in Ontario.*—E. A. Brownell, 22 Wellington St. E., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 21, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$138,192
Total assets.....	555,681	Premiums—Total business (net)...	297,424
Total liabilities.....	250,474	Claims—Ontario (net).....	61,065
Surplus protection of policyholders.	305,207	Claims—Total business (net).....	125,863

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.*Directors.*—Thos. A. Brydall, Toronto; H. W. Muskett, Toronto; H. H. Heakes, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute, H. S. Witing, H. R. Hobson.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$175,000	Premiums—Ontario (net).....	\$90,393
Total assets.....	888,933	Premiums—Total business (net)..	158,958
Total liabilities.....	251,833	Claims—Ontario (net).....	24,536
Surplus protection of policyholders.	637,101	Claims—Total business (net)....	53,587

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and J. E. Weston, Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.*Directors.*—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; S. J. Moore, Toronto; W. G. Morrow, Toronto; Mark H. Irish, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., John S. Norris.*Date of Incorporation.*—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$3,191,692
Total assets.....	71,357,449	Premiums—Total business (net)..	9,828,321
Ontario business in force (gross)...	103,588,349	Death Claims—Ontario (net)....	663,656
Total business in force (gross)....	278,668,147	Death Claims—Total business (net)	2,117,231

†INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, 18 Wellington St., Toronto.*Chief or General Agent in Ontario.*—E. W. Schauffler.*Date of Incorporation.*—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$4,890,933	Premiums—Ontario (net).....	\$49,926
Assets in Canada.....	172,704	Premiums—Canada (net).....	70,186
Liabilities in Canada.....	45,289	Claims—Ontario (net).....	25,348
		Claims—Canada (net).....	39,291

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto.*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$78,752
Assets in Canada.....	427,335	Premiums—Canada (net).....	133,771
Liabilities in Canada.....	132,916	Claims—Ontario (net).....	27,714
		Claims—Canada (net).....	97,131

*See note on page 1.

†Formerly Indemnity Mutual Marine Assurance Company Limited.

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—November 7, 1889.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$12,000,000
Assets in Canada.....	1,091,771
Liabilities in Canada.....	398,637
	Premiums—Ontario (net)..... \$254,770
	Premiums—Canada (net)..... 678,564
	Claims—Ontario (net)..... 163,551
	Claims—Canada (net)..... 346,932

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N. J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.

Chief or General Agent in Ontario.—J. G. Smith, 36 King St. East, Toronto.

Date of Incorporation.—December 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$300,000
Assets in Canada.....	5,186
Liabilities in Canada.....	2,454
	Premiums—Ontario (net)..... \$1,405
	Premiums—Canada (net)..... 1,405
	Claims—Ontario (net)..... 30
	Claims—Canada (net)..... 30

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£165,000
Assets in Canada.....	\$1,113,255
Liabilities in Canada.....	411,450
	Premiums—Ontario (net)..... \$193,023
	Premiums—Canada (net)..... 468,805
	Claims—Ontario (net)..... 87,646
	Claims—Canada (net)..... 165,062

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—W. T. Freeman, 923 Waterloo St., London, Ont.

Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

	PREMIUMS WRITTEN—LOSSES INCURRED
Capital stock paid in cash.....	£200,000
Assets in Canada.....	\$517,273
Liabilities in Canada.....	270,044
	Premiums—Ontario (net)..... \$149,910
	Premiums—Canada (net)..... 344,457
	Claims—Ontario (net)..... 123,149
	Claims—Canada (net)..... 237,222

*See note on page 1.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash.....	£1,062,100
<i>Life:</i>	
Assets in Canada (included in other than Life).	
Ontario business in force (gross)...	\$38 626
Canadian business in force (gross)...	182,031

<i>Other than Life:</i>	
Assets in Canada.....	†3,654,290
Liabilities in Canada.....	† 959,341

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Life:</i>	
Premiums—Ontario (net).....	\$1,071
Premiums—Canada (net).....	4,556
Death Claims—Ontario (net).....	Nil
Death Claims—Canada (net).....	Nil

<i>Other than Life:</i>	
Premiums—Ontario (net).....	438,248
Premiums—Canada (net).....	1,251 039
Claims—Ontario (net).....	200,849
Claims—Canada (net).....	599,764

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith K. C., Montreal; Allan F. Glover, Montreal; Lewis Laing, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; Arthur B. Purvis, Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—August 1, 1912.

Capital stock paid in cash.....	\$175,000
Total assets.....	1,465,384
Total liabilities.....	237,288
Surplus protection of policyholders.	1,228,096

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$86,398
Premiums—Total business (net)...	251,425
Claims—Ontario (net).....	38,777
Claims—Total business (net).....	122,195

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash.....	£15,600
Assets in Canada.....	\$125,802
Liabilities in Canada.....	57,935

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,839
Premiums—Canada (net).....	58,905
Claims—Ontario (net).....	965
Claims—Canada (net).....	19,470

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Messrs. Armstrong, De Witt & Crossin, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$4,249,880
Assets in Canada.....	950,862
Liabilities in Canada.....	390,557

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$148,493
Premiums—Canada (net).....	456,843
Claims—Ontario (net).....	53,107
Claims—Canada (net).....	201,028

*See note on page 1.
†Respecting "Life" and "Other than Life" business.

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. R. Martin, Toronto; W. A. Clark, Toronto; J. R. Cartwright, K.C., Toronto; Harold Fry, J. G. Moore, Dr. V. F. Stock, Geo. E. Watson.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	984,722	Premiums—Ontario (net).....	\$89,097
Total liabilities.....	167,396	Premiums—Total business (net)...	157,075
Surplus protection of policyholders.	817,326	Claims—Ontario (net).....	50,846
		Claims—Total business (net).....	86,230

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, BLACKFRIARS, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, 15 Wellington St. E., Toronto, Ont.

Chief Agent in Ontario.—R. L. Stailing, Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash.....	\$102,186	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	181,538	Premiums—Ontario (net).....	\$13,364
Liabilities in Canada.....	86,870	Premiums—Canada (net).....	98,464
		Claims—Ontario (net).....	17,485
		Claims—Canada (net).....	54,248

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of Organization.—1869. *Date commenced business in Canada.*—July, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,009,069	Premiums—Ontario (net).....	\$289,918
Liabilities in Canada.....	441,071	Premiums—Canada (net).....	560,084
		Claims—Ontario (net).....	143,495
		Claims—Canada (net).....	256,852

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, L. C. Evans, Toronto.

Directors.—Alfred Wright, Toronto; J. Walmsley, Toronto; Chas. Hendry, London, Eng.; W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,193,559	Premiums—Ontario (net).....	\$181,275
Total liabilities.....	543,197	Premiums—Total business (net)...	358,163
Surplus protection of policyholders.	650,363	Claims—Ontario (net).....	96,325
		Claims—Total business (net).....	156,104

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. E., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£1,455,724	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,027,976	Premiums—Ontario (net).....	\$448,000
Liabilities in Canada.....	836,104	Premiums—Canada (net).....	1,046,729
		Claims—Ontario (net).....	195,914
		Claims—Canada (net).....	478,117

*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffrey, London, Ont.; Vice-President and Managing Director, E. E. Reid, B.A., London.

Directors.—J. E. Smallman, London; A. C. Spencer, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffrey, London, Ont.; G. E. Reid, London, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	92,448,738	Premiums—Ontario (net).....	\$9,143,861
Ontario business in force (gross)...	321,281,372	Premiums—Total business (net)...	14,575,290
Total business in force (gross)....	507,841,770	Death Claims—Ontario business (net).....	1,067,024
		Death Claims—Total business (net).....	1,848,286
		<i>Other than Life:</i>	
<i>Other than Life:</i>		Premiums—Ontario (net).....	102,673
Total assets.....	210,122	Premiums—Total business (net)...	170,833
Total liabilities.....	78,040	Claims—Ontario (net).....	57,903
Surplus protection of policyholders.	132,083	Claims—Total business (net).....	98,739

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$266,684	Premiums—Ontario (net).....	\$29,610
Liabilities in Canada.....	65,551	Premiums—Canada (net).....	29,610
		Claims—Ontario (net).....	24,059
		Claims—Canada (net).....	24,059

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officers in Canada.—W. H. R. Emmerson, A. H. P. Priddey, Northern Bldg., St. John St., Montreal.

Chief or General Agent in Ontario.—W. J. Morris, 21-23 Adelaide St. West, Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$10,159,323	Premiums—Ontario (net).....	\$161,362
Ontario business in force (gross)...	6,125,323	Premiums—Canada (net).....	541,314
Canadian business in force (gross)...	15,332,620	Death Claims—Ontario (net)....	27,740
		Death Claims—Canada (net)....	140,460
		<i>Other than Life:</i>	
<i>Other than Life:</i>		Premiums—Ontario (net).....	30,010
Assets in Canada.....	370,394	Premiums—Canada (net).....	117,833
Liabilities in Canada.....	88,174	Claims—Ontario (net).....	9,850
		Claims—Canada (net).....	42,932

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Continental Life Bldg., Toronto.

Chief or General Agent in Ontario.—E. M. Watt, Continental Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 13, 1913.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	174,122	Premiums—Ontario (net).....	\$130,510
Liabilities in Canada.....	77,205	Premiums—Canada (net).....	199,223
		Claims—Ontario (net).....	63,301
		Claims—Canada (net).....	102,008

*See note on page 1.

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	123,428	Premiums—Ontario (net).....	\$49,332
Liabilities in Canada.....	52,946	Premiums—Canada (net).....	83,043
		Claims—Ontario (net).....	30,413
		Claims—Canada (net).....	34,720

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. G. Gooderham, Toronto; Vice-President, M. R. Gooderham; General Manager, J. H. Lithgow.*Directors.*—Geo. H. Cassels, F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Woodstock; W. G. Gooderham, Toronto; Col. A. L. Bishop, Toronto; R. A. Daly, Toronto; H. B. Henwood, Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	124,822,029	Premiums—Ontario (net).....	\$3,523,385
Ontario business in force (gross).....	112,800,634	Premiums—Total business (net).....	20,616,003
Total business in force (gross).....	507,162,797	Death Claims—Ontario (net).....	587,231
		Death Claims—Total business (net).....	4,105,716

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto, Ont.*Date of Organization.*—January, 1881. *Date commenced business in Canada.*—December 14, 1896.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$358,353	Premiums—Ontario (net).....	\$12,185
Liabilities in Canada.....	27,462	Premiums—Canada (net).....	61,533
		Claims—Ontario (net).....	1,238
		Claims—Canada (net).....	21,272

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.*Chief or General Agent in Ontario.*—F. J. Lightbourn, 54 Adelaide St. East, Toronto.*Date of Incorporation.*—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$2,646,200	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	565,708	Premiums—Ontario (net).....	\$50,149
Liabilities in Canada.....	233,624	Premiums—Canada (net).....	170,822
		Claims—Ontario (net).....	17,298
		Claims—Canada (net).....	92,644

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—Willis Faber and Company of Ontario, Ltd., 36 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	237,919	Premiums—Ontario (net).....	\$9,492
Liabilities in Canada.....	59,021	Premiums—Canada (net).....	85,822
		Claims—Ontario (net).....	3,301
		Claims—Canada (net).....	33,599

*See note on page 1.

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash.....	\$50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	730,793	Premiums—Ontario (net).....	\$54,515
Total liabilities.....	154,863	Premiums—Total business (net)...	103,087
Surplus protection of policyholders.	575,930	Claims—Ontario (net).....	16,389
		Claims—Total business (net)....	34,655

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, Waterloo; P. V. Wilson, Waterloo; W. J. Stevenson; R. E. Patterson.

Date of Incorporation.—1924. *Date commenced business in Canada.*—December 17, 1925.

Capital stock paid in cash.....	\$146,400	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	266,442	Premiums—Ontario (net).....	\$184,109
Total liabilities.....	158,576	Premiums—Total business (net)...	280,276
Surplus protection of policyholders.	107,867	Claims—Ontario (net).....	77,537
		Claims—Total business (net)....	126,674

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—December 26, 1917.

Capital stock paid in cash.....	\$1,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	316,697	Premiums—Ontario (net).....	\$80,614
Liabilities in Canada.....	145,638	Premiums—Canada (net).....	193,736
		Claims—Ontario (net).....	38,521
		Claims—Canada (net).....	88,653

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton; Manager and Acting Secretary, Charles M. Horswell.

Directors.—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—A. J. Walker, F.C.A., and Rutherford Williamson, F.C.A.

Date commenced business in the Province.—January 31, 1898.

Statement for Year Ending December 31st, 1934

Capital Stock		Amount	Amount
		subscribed for	paid in cash
Amount of capital stock authorized.....	\$500,000 00		
No. of Shares, 10,000; Par value.....	50 00		
Capital stock at beginning of year.....		\$300,000 00	\$150,000 00
Capital stock at end of year.....		\$300,000 00	\$150,000 00
Premium on Capital Stock			
Total amount paid to 31st December, 1934.....			\$150,00 000

*See note on page 1.e

Assets

Book value of real estate, office premises.....		\$100,000	00
Mortgage loans on real estate, first mortgages.....			13,000 00
Book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$563,485	36	
In default.....	28,041	54	
	\$591,526	90	
Less deficiency of market under book value of securities.....	2,550	16	
			588,976 74
Cash on hand and in banks:			
On hand at Head Office.....	\$701	21	
In chartered banks of Canada in Canada.....	16,836	91	
In all other banks and depositories.....	35,284	70	
			52,822 82
Interest accrued.....			6,647 20
Rents due.....			590 00
Agents' balances and premiums uncollected:			
Written on or after 1st October, 1934.....			13,337 01
Premiums due from other companies.....			2,481 59
Total Admitted Assets of the Company.....			<u>\$777,855 36</u>

Liabilities

Total provision for unpaid claims.....		\$9,448	00
Total net reserve, \$175,198.55; carried out at 80% thereof.....		140,158	84
Expenses due and accrued.....		2,100	00
Taxes due and accrued.....		8,493	77
Reinsurance premiums.....		284	44
Return premiums.....		283	93
Total Liabilities excluding capital stock.....			160,768 98
Capital stock paid in cash.....	\$150,000	00	
Surplus in Profit and Loss Account.....	467,086	38	
Excess of Assets over Liabilities (surplus for protection of policyholders).....			617,086 38
Total Liabilities.....			<u>\$777,855 36</u>

Profit and Loss Account

Net premiums written.....		\$169,573	39
Reserve of unearned premiums (80 per cent):			
At beginning of year.....		\$146,423	95
At end of year.....		140,158	84
Decrease.....		\$6,265	11
Net premiums earned.....		\$175,838	50
Net losses and claims incurred.....		\$62,297	28
Net adjustment expenses.....		3,793	80
Commissions.....		42,319	43
Taxes.....		11,060	03
Salaries, fees and travelling expenses.....		28,799	74
All other expenses.....		14,168	67
Total claims and expenses.....		\$162,438	95
Underwriting profit.....		\$13,399	55
Other revenue:			
Interest earned.....	\$34,006	90	
Rents earned.....	1,367	63	
Decrease in deficiency of market value under book value of bonds.....	55,000	43	
Endorsement fees.....	3	00	
			\$90,377 96
Other expenditure:			
Bad debts written off.....	\$18	70	
Loss on sale of securities and real estate.....	199	96	
Decrease in book value of real estate.....	2,300	00	
			\$2,518 66
Net profit for the year.....			<u>\$101,258 85</u>

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year....		\$544,382	21
Net profit brought down.....		101,258	85
			\$645,641 06
Increase in Unadmitted Assets.....	\$1,554	68	
Dividends declared.....	27,000	00	
			28,554 68
Surplus of Assets over Liabilities (excluding capital stock) at end of year.....			<u>\$617,086 38</u>

Summary of Risks and Premiums

(All in the Province)

	Fire		Automobile
	At Risk	Premiums	Premiums
Gross in force, December 31, 1933.....	\$56,676,130 00	\$378,419 88	\$7,448 06
Taken in 1934, including renewed.....	34,512,416 00	210,433 01	8,252 23
Total.....	\$91,188,546 00	\$588,852 89	15,700 29
Ceased in 1934.....	35,877,480 00	235,791 71	8,765 88
Gross in force, December 31, 1934.....	\$55,311,066 00	\$353,061 18	\$6,934 41
Reinsurance in force, December 31, 1934.....	4,179,115 00	6,659 27	120 20
Net in force, December 31, 1934.....	\$51,131,951 00	\$346,401 91	\$6,814 21

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value	Book Value
Dominion of Canada, 5%, 1941.....	\$25,000 00	\$24,750 00	\$24,750 00
Dominion of Canada, 4½%, 1938.....	20,000 00	20,000 00	20,000 00
Dominion of Canada, 4½%, 1959.....	12,000 00	11,595 00	11,595 00
Province of Ontario, 4½%, 1965.....	4,000 00	4,320 00	4,320 00
Province of Saskatchewan, 4%, 1954.....	55,000 00	46,579 50	46,579 50
Grand Trunk Pacific Railway, 3%, 1962.....	9,720 00	5,734 80	5,734 80
Hydro-Electric Power Commission of Ontario, 4%, 1957.....	5,000 00	3,439 00	3,439 00
Hydro-Electric Power Commission of Ontario, 6%, 1940.....	10,000 00	11,019 00	11,019 00
Village of Acton, 6%, 1936-37.....	2,000 00	1,891 24	1,891 24
Town of Alexandria, 6%, 1935-39.....	3,580 72	3,782 45	3,782 45
Town of Brampton, 6½%, 1948.....	4,314 23	4,314 23	4,314 23
City of Edmonton, Alta., 5½%, 1945.....	50,000 00	50,187 50	50,187 50
Village of Embro, 6%, 1936-39.....	2,265 80	2,265 80	2,265 80
Township of Etobicoke, 5½%, 1946-50.....	20,080 32	21,030 12	21,030 12
Township of Etobicoke, 5½%, 1945-51.....	20,382 99	20,864 03	20,864 03
Town of Hanover, 6%, 1937-38.....	4,523 88	4,523 88	4,523 88
Town of Hespeler, 6%, 1937-40.....	2,321 93	2,143 91	2,143 91
Town of Kenora, 5%, 1940.....	3,000 00	3,000 00	3,000 00
Township of King, 6%, 1935-39.....	550 88	550 88	550 88
City of Kingston, 6%, 1935-37.....	1,700 00	1,700 00	1,700 00
City of Kingston, 5½%, 1949.....	2,000 00	1,862 20	1,862 20
City of Kitchener, 6%, 1937.....	5,000 00	4,743 20	4,743 20
Town of Lakefield, 6½%, 1947-49.....	4,379 58	4,243 66	4,243 66
Town of Leamington, 6%, 1948.....	3,329 06	3,158 26	3,158 26
Town of Lindsay, 6%, 1936.....	2,000 00	2,099 58	2,099 58
Town of Listowel, 6%, 1937-38.....	2,714 33	2,859 38	2,859 38
City of London, Ont., 5%, 1944.....	4,000 00	3,418 95	3,418 95
Town of Meaford, 6%, 1936.....	5,000 00	4,762 50	4,762 50
Village of Merrickville, 6%, 1939.....	987 09	915 53	915 53
Town of Milton, 6%, 1947-48.....	5,690 03	5,329 78	5,329 78
City of Niagara Falls, 5%, 1944-49.....	4,997 98	4,647 37	4,647 37
City of Oshawa, 6%, 1948-50.....	6,796 72	6,358 71	6,358 71
City of Owen Sound, 6½%, 1935.....	3,000 00	3,000 00	3,000 00
County of Peel, 5%, 1941.....	3,371 63	3,040 87	3,040 87
City of Port Arthur, 5%, 1959.....	15,000 00	14,700 00	14,700 00
City of Port Arthur, 5%, 1937.....	3,000 00	2,727 60	2,727 60
Village of Port Credit, 6%, 1936-37.....	2,365 11	2,526 41	2,526 41
City of Sarnia, 5½%, 1938.....	3,759 09	3,547 88	3,547 88
City of Sault Ste. Marie, 5%, 1943.....	2,000 00	1,871 01	1,871 01
City of Toronto, 6%, 1944.....	25,000 00	27,812 50	27,812 50
City of Toronto, 5%, 1953.....	25,000 00	25,187 50	25,187 50
City of Toronto, 4½%, 1948.....	2,410 00	2,161 37	2,161 37
City of Toronto, 4½%, 1945.....	1,000 00	799 20	799 20
City of Toronto, 3½%, 1945.....	4,866 67	4,866 67	4,866 67
City of Toronto, 3½%, 1944.....	5,353 33	5,353 33	5,353 33
City of Toronto, 4½%, 1953.....	1,000 00	1,000 00	1,000 00
Town of Trenton, 5½%, 1939.....	2,379 51	2,379 51	2,379 51
Town of Walkerville, 4½%, 1942-43.....	5,000 00	5,000 00	5,000 00
Village of Waterdown, 5½%, 1939.....	3,000 00	3,036 00	3,036 00
Town of Waterloo, 6%, 1937.....	6,560 54	6,228 80	6,228 80
Town of Weyburn, Sask., 5%, 1949.....	500 00	500 00	500 00
Town of Wingham, 6½%, 1935-51.....	5,729 34	5,729 34	5,729 34
City of Woodstock, 5½%, 1947.....	5,000 00	4,911 91	4,911 91
Township of York, 5%, 1956-57.....	25,000 00	16,750 00	16,750 00
Canada Permanent Mortgage Corporation, 4%, 1939.....	10,000 00	10,000 00	10,000 00
Credit Foncier Franco-Canadien, 5%, 1945.....	25,000 00	23,750 00	23,750 00
Grand Trunk Railway (Car Trusts Gold Debentures), 6½%, 1936.....	10,000 00	11,640 00	11,640 00
Harbour Commissioners of the City of Toronto, 4½%, 1953.....	25,000 00	20,375 00	20,375 00
The Imperial Trusts Co., 5%, 1939.....	2,500 00	2,500 00	2,500 00
McColl-Frontenac Oil Company, Ltd., 6%, 1949.....	25,000 00	26,000 00	26,000 00
Ontario Loan and Debenture Co., 4¾%, 1939.....	10,000 00	10,000 00	10,000 00
Trusts & Guarantee Company Ltd., 5%, 1939.....	2,500 00	2,500 00	2,500 00
United Securities Limited, 5½%, 1952.....	25,000 00	25,500 00	25,500 00
	\$587,630 76	\$563,485 36	\$563,485 36

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Value
Township of Etobicoke, 5%, 1933-59.....	\$5,996 30	\$5,796 62	\$6,116 23
Town of Midland, 6%, 1939.....	2,467 49	2,467 49	2,640 21
Town of Mimico, 6½%, 1949-50.....	2,000 00	1,931 93	2,380 00
Town of Riverside, R.C. S.S. 5½%, 1936-47.....	14,002 72	13,967 71	10,362 10
Town of Thorold, 5%, 1934.....	1,000 00	896 44	1,000 00
City of Windsor, 5%, 1937.....	3,056 85	2,981 35	3,087 42
Totals.....	\$28,523 36	\$28,041 54	\$25,585 96

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.

Chief or General Agent in Ontario.—John B. Hall, 312 Metropolitan Bldg., Toronto.

Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	193,065	Premiums—Ontario (net).....	\$49,869
Liabilities in Canada.....	109,622	Premiums—Canada (net).....	168,838
		Claims—Ontario (net).....	23,845
		Claims—Canada (net).....	66,704

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—John Fanning, Canada Life Bldg., Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

Capital stock paid in cash.....	£237,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$253,495	Premiums—Ontario (net).....	\$50,191
Liabilities in Canada.....	135,547	Premiums—Canada (net).....	181,636
		Claims—Ontario (net).....	18,777
		Claims—Canada (net).....	53,921

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—Geo. A. Sherritt, 36 Toronto St., Toronto.

Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	312,337	Premiums—Ontario (net).....	\$20,584
Liabilities in Canada.....	62,584	Premiums—Canada (net).....	84,335
		Claims—Ontario (net).....	5,513
		Claims—Canada (net).....	22,104

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lt.-Col. Robt. F. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—Lt.-Col. Robt. F. Massie, 465 Bay St., Toronto, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	553,236	Premiums—Ontario (net).....	\$44,700
Liabilities in Canada.....	73,218	Premiums—Canada (net).....	84,335
		Claims—Ontario (net).....	33,109
		Claims—Canada (net).....	56,309

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	261,564	Premiums—Ontario (net).....	\$5,943
Liabilities in Canada.....	43,756	Premiums—Canada (net).....	29,403
		Claims—Ontario (net).....	1,912
		Claims—Canada (net).....	16,919

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, Winnipeg; Vice-President, W. L. Parrish, Winnipeg, Man.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. A. Flanders, Winnipeg; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.

Chief or General Agent in Ontario.—A. B. Johnston, Toronto

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash.....	\$100,740
Total assets.....	11,501,013
Ontario business in force (gross)...	10,960,596
Total business in force (gross).....	54,243,677

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$352,351
Premiums—Total business (net)...	1,619,400
Death Claims—Ontario (net)....	68,271
Death Claims—Total business (net)	278,823

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; S. W. Jacobs, K.C., Montreal; F. W. Fairman, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Lyon Cohen, Montreal; J. V. Desaulniers, Montreal; Arthur P. Earle, Montreal; William Penman, London, England; C. H. Falloon, London, England; C. E. Sanders, Montreal, Que.; Rex Redmond, Montreal, P.Q.; Wm. S. Walton, Toronto, Ont.

Chief or General Agent in Ontario.—A. H. Beaton, K.C., Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

Capital stock paid in cash.....	\$250,000
Total assets.....	5,534,106
Ontario business in force (gross)...	7,415,575
Total business in force (gross).....	37,225,581

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$246,113
Premiums—Total business (net)...	1,048,377
Death Claims—Ontario (net)....	80,973
Death Claims—Total business (net)	224,390

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash.....	£374,543
Assets in Canada.....	\$311,960
Liabilities in Canada.....	89,221

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$47,138
Premiums—Canada (net).....	118,890
Claims—Ontario (net).....	30,430
Claims—Canada (net).....	66,511

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of Incorporation.—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

Capital stock paid in cash.....	\$973,333
Assets in Canada.....	10,002,603
Ontario business in force (gross)...	8,929,888
Canadian business in force (gross)...	30,543,139

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$304,573
Premiums—Canada (net).....	1,098,316
Death Claims—Ontario (net)....	22,049
Death Claims—Canada (net)....	141,128

*See note on page 1.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—Robert F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	493,345	Premiums—Ontario (net).....	\$85,321
Liabilities in Canada.....	124,353	Premiums—Canada (net).....	161,119
		Claims—Ontario (net).....	50,532
		Claims—Canada (net).....	76,182

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.*Chief or General Agent in Ontario.*—Chas. C. Hall, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	537,920	Premiums—Ontario (net).....	\$66,135
Liabilities in Canada.....	212,986	Premiums—Canada (net).....	281,274
		Claims—Ontario (net).....	9,410
		Claims—Canada (net).....	91,158

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—February, 1859. *Date commenced business in Canada.*—August, 1930.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	500,038	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto; General Managing Director, F. Sparling, Toronto.*Directors.*—Hon. E. M. Macdonald, K.C., Picton, N.S.; Hon. Roddolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; F. Sparling, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto; R. E. Cox., Montreal, Que.*Date of Incorporation.*—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	11,611,698	Premiums—Ontario (net).....	\$402,675
Ontario business in force (gross)....	15,120,439	Premiums—Total business (net)...	1,526,678
Total business in force (gross)....	55,537,210	Death Claims—Ontario (net)....	65,542
		Death Claims—Total business (net)	343,412

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Manager and Secretary, H. Churchill-Smith, Montreal.*Directors.*—F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; J. Theodore LeClere, Montreal; F. E. Meredith, K.C., Montreal, Lt.-Col. Herbert Molson, Montreal; Hon. L. A. Taschereau, Quebec, Que.; Lewis Laing, Montreal; H. Churchill-Smith, Montreal; Arthur B. Purvis, Montreal, Que.; Allan F. Glover, Montreal.*Chief or General Agent in Ontario.*—R. Forster-Smith, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January 1, 1930.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	298,113	Premiums—Ontario (net).....	\$37,928
Liabilities in Canada.....	109,077	Premiums—Canada (net).....	113,406
Surplus protection of policyholders.	189,036	Claims—Ontario (net).....	15,755
		Claims—Canada (net).....	54,090

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash.....	£20,525	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$313,441	Premiums—Ontario (net).....	\$31,201
Liabilities in Canada.....	122,962	Premiums—Canada (net).....	142,181
		Claims—Ontario (net).....	7,113
		Claims—Canada (net).....	55,373

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. H. Allen, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—February 24, 1897. *Date commenced business in Canada.*—November 30, 1911.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	397,602	Premiums—Ontario (net).....	\$37,965
Liabilities in Canada.....	140,362	Premiums—Canada (net).....	128,337
		Claims—Ontario (net).....	39,109
		Claims—Canada (net).....	57,680

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—February 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

Capital stock paid in cash.....	\$1,100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	393,826	Premiums—Ontario (net).....	\$85,282
Liabilities in Canada.....	102,962	Premiums—Canada (net).....	201,080
		Claims—Ontario (net).....	42,416
		Claims—Canada (net).....	131,812

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Organization.—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash.. Fracs	12,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,155,302	Premiums—Ontario (net).....	\$106,796
Liabilities in Canada.....	389,302	Premiums—Canada (net).....	455,361
		Claims—Ontario (net).....	76,116
		Claims—Canada (net).....	252,556

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of Incorporation.—1811. *Date commenced business in Canada.*—March 7, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	297,283	Premiums—Ontario (net).....	\$48,487
Liabilities in Canada.....	120,870	Premiums—Canada (net).....	140,891
		Claims—Ontario (net).....	20,109
		Claims—Canada (net).....	65,475

*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	304,388	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.*Chief or General Agent in Ontario.*—Geo. R. Browne, 51 Yonge St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	310,451	Premiums—Ontario (net).....	\$39,672
Liabilities in Canada.....	120,899	Premiums—Canada (net).....	138,136
		Claims—Ontario (net).....	20,966
		Claims—Canada (net).....	69,919

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—April 6, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	168,018	Premiums—Ontario (net).....	\$12,355
Liabilities in Canada.....	32,985	Premiums—Canada (net).....	51,716
		Claims—Ontario (net).....	5,627
		Claims—Canada (net).....	12,801

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—H. M. Henderson, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—November 1, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	229,364	Premiums—Ontario (net).....	\$27,890
Liabilities in Canada.....	121,901	Premiums—Canada (net).....	159,638
		Claims—Ontario (net).....	26,552
		Claims—Canada (net).....	87,533

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.*Chief or General Agent in Ontario.*—H. A. Joselin, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—January 11, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	415,181	Premiums—Ontario (net).....	\$32,265
Liabilities in Canada.....	72,664	Premiums—Canada (net).....	94,852
		Claims—Ontario (net).....	8,603
		Claims—Canada (net).....	24,366

* See note on page 1.

† Included in Home Insurance Company figures.

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Percy, Jr., Excelsior Life Bldg., Toronto.

Date of Incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$64,009
Assets in Canada.....	571,844	Premiums—Canada (net).....	165,102
Liabilities in Canada.....	129,023	Claims—Ontario (net).....	20,572
		Claims—Canada (net).....	65,706

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; J. H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of Incorporation.—August 29, 1917. *Date commenced business in Canada.*—January 1, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$91,133	Premiums—Ontario (net).....	\$24,686
Total assets.....	544,038	Premiums—Total business (net)..	89,853
Total liabilities.....	33,980	Claims—Ontario (net).....	10,281
Surplus protection of policyholders.	510,057	Claims—Total business (net)....	34,877

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$11,862,500	<i>Life:</i>	
Assets in Canada.....	\$6,209,585	Premiums—Ontario (net).....	\$6,379
Ontario business in force (gross)...	178,076	Premiums—Canada (net).....	27,621
Canadian business in force (gross)...	787,596	Death Claims—Ontario (net)....	Nil
		Death Claims—Canada (net)....	73,300
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	2,550,012	Premiums—Ontario (net).....	328,716
Total liabilities.....	735,970	Premiums—Canada (net).....	915,171
		Claims—Ontario (net).....	101,895
		Claims—Canada (net).....	358,593

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyre, Montreal; Secretary, J. C. Urquhart, Toronto.

Directors.—J. C. Urquhart, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; J. B. Paterson, Montreal; C. W. C. Tyre, Montreal; Wm. Lawrie, Montreal; E. H. S. Low, Montreal.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$306,030	Premiums—Ontario (net).....	\$38,653
Total assets.....	303,830	Premiums—Total business (net)..	139,221
Total liabilities.....	121,682	Claims—Ontario (net).....	16,432
Surplus protection of policyholders.	182,148	Claims—Total business (net)....	56,546

*See note on page I.

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Brownell, 16-22 Wellington St. East, Toronto, Ont.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto, Ont.

Date of Incorporation.—February 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	284,597	Premiums—Ontario (net).....	\$34,693
Liabilities in Canada.....	62,590	Premiums—Canada (net).....	96,159
		Claims—Ontario (net).....	10,654
		Claims—Canada (net).....	31,991

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—J. H. Constantine, Vancouver, B.C.

Chief or General Agent in Ontario.—D. R. Thomson, Imperial Building, Hamilton, Ont.

Date of Incorporation.—April 1, 1928. *Date commenced business in Canada.*—June 11, 1929.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	71,618	Premiums—Ontario (net).....	\$16,540
Liabilities in Canada.....	31,376	Premiums—Canada (net).....	31,911
		Claims—Ontario (net).....	8,582
		Claims—Canada (net).....	25,180

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, John Holroyde, Montreal; Deputy Manager, H. F. Roden, Montreal.

Directors.—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg; Robt. McKay, Winnipeg; N. J. Breen, Winnipeg; A. W. Chapman, Winnipeg; Thos. Bruce, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of Incorporation.—1880. *Date commenced business in Canada.*—†February 6, 1912.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	604,847	Premiums—Ontario (net).....	\$23,773
Total liabilities.....	73,063	Premiums—Total business (net)...	73,671
Surplus protection of policyholders.	531,784	Claims—Ontario (net).....	9,385
		Claims—Total business (net).....	28,073

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Organization.—June 2, 1846. *Date commenced business in Canada.*—1867.

Capital stock paid in cash.....	\$904,161	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,177,954	Premiums—Ontario (net).....	\$241,150
Liabilities in Canada.....	507,862	Premiums—Canada (net).....	634,404
		Claims—Ontario (net).....	112,411
		Claims—Canada (net).....	298,915

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President R. G. Ivey, London, Ont.; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, S. Thompson, London, Ont.; J. G. Thompson, London, Ont.; R. G. Ivey, London, Ont.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	9,249,033	Premiums—Ontario (net).....	\$475,690
Ontario business in force (gross)...	17,019,673	Premiums—Total business (net)...	1,284,342
Total business in force (gross).....	42,268,128	Death Claims—Ontario (net)....	109,190
		Death Claims—Total business (net)	255,222

*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.*Chief or General Agent in Ontario.*—Robert F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—February 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$88,950
Assets in Canada.....	1,104,991	Premiums—Canada (net).....	182,415
Liabilities in Canada.....	177,640	Claims—Ontario (net).....	24,562
		Claims—Canada (net).....	69,918

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.*Chief or General Agent in Ontario.*—E. M. Whitley, 12 Wellington St. East, Toronto.*Date of Organization.*—1797. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,353,333	Premiums—Ontario (net).....	\$569,594
Debenture stock (Norwich and London).....	2,135,690	Premiums—Canada (net).....	1,227,748
Assets in Canada.....	2,041,126	Claims—Ontario (net).....	249,275
Liabilities in Canada.....	956,920	Claims—Canada (net).....	588,896

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.*Directors.*—Hon. H. M. Marler, Montreal; H. M. Jaquays, Montreal; E. J. Kay, Montreal; L. Macfarlane; J. B. Woodyatt, Jr., Montreal.*Chief or General Agent in Ontario.*—J. J. O'Brien, 26 Wellington St. East, Toronto.*Date of Incorporation.*—1902. *Date commenced business in Canada.*—†May 5, 1909

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$53,030
Total assets.....	1,254,405	Premiums—Total business (net).....	197,822
Total liabilities.....	259,675	Claims—Ontario (net).....	13,457
Surplus protection of policyholders.....	994,730	Claims—Total business (net).....	76,049

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, Waterloo, Ont.

Manager or Chief Executive Officer in Canada.—S. C. Tweed, Waterloo, Ont.*Chief or General Agent in Ontario.*—S. C. Tweed, Waterloo, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$49,239
Assets in Canada.....	714,389	Premiums—Canada (net).....	190,437
Ontario business in force (gross).....	2,079,074	Death Claims—Ontario (net).....	20,000
Canadian business in force (gross).....	7,351,139	Death Claims—Canada (net).....	105,262
<i>Other than Life:</i>			
Total Assets.....	\$73,025	Premiums—Ontario (net).....	\$2,957
Total Liabilities.....	746	Premiums—Total business (net).....	3,142
		Claims—Ontario (net).....	896
		Claims—Total business (net).....	1,133

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Toronto.*Chief or General Agent in Ontario.*—A. C. Hall, Federal Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—September 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£172,308	Premiums—Ontario (net).....	\$524,140
Assets in Canada.....	1,231,573	Premiums—Canada (net).....	834,171
Liabilities in Canada.....	707,692	Claims—Ontario (net).....	202,489
		Claims—Canada (net).....	291,169

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT

Incorporated.—November 19, 1920. *Date commenced Business in the Province.*—November 19, 1920.

Officers (as at date of filing statement).—President, Hon. Chas. A. Dunning; Vice-Presidents, J. C. Breithaupt, Senator H. W. Laird, J. C. Haight; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea; Treasurer, F. D. Rueffer.

Directors (as at date of filing statement).—Herbert Begg, Toronto, Ont.; H. G. Bertram, Dundas, Ont.; Hon. F. C. Biggs, Dundas, Ont.; A. W. Briggs, K.C., Toronto, Ont.; Hon. H. McPherson, St. John's, Nfld.; J. A. Martin, Kitchener, Ont.; E. C. Mitchell, London, Ont.; Chas. S. Morton, M.B., F.R.C.S., Halifax, N.S.; W. E. Payne, K.C., M.L.A., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.

Auditors—J. F. Scully, C.A., and R. P. Uffelman, C.A.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$8,000,000		
Number of shares, 80,000; Par Value, \$100.		
Capital stock at beginning of year.....	\$6,741,600 00	\$655,305 90
Calls on capital received during year.....		280 35
Capital stock at end of year.....	<u>\$6,741,600 00</u>	<u>\$655,586 25</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$1,238,245 23
Amount received during the year.....	619 65
Total amount paid to 31st December, 1934.....	<u>\$1,238,864 88</u>

Synopsis of Ledger Accounts

As at 31st December, 1933:		Decrease in Ledger Assets n 1934:	
Net Ledger Assets.....	\$8,222,430 86	Disbursements.....	\$1,028,066 66
Other ledger liabilities as follows:		Amount by which Ledger assets were written down...	1,124 42
Policy proceeds left with company.....	26,854 89	Decreases in Ledger Liabilities, as follows:	
Agents' credit balances...	4,256 62	Accounts payable.....	4,323 36
Accounts payable.....	4,497 50	Total decrease.....	<u>\$1,033,514 44</u>
Investment reserve.....	175,000 00		
Total Ledger Assets.....	<u>\$8,433,039 87</u>	As at 31st December, 1934:	
Increase in Ledger Assets in 1934:		Net Ledger Assets.....	\$8,801,114 24
Income.....	\$1,605,483 36	Policy proceeds left with company.....	43,191 70
Amount by which Ledger assets were written up.....	1,491 10	Agents' credit balances.....	8,728 89
Increase in Ledger Liabilities, as follows:		Accounts payable.....	174 14
Policy proceeds.....	16,336 81	Investment reserve.....	175,000 00
Agents' balances.....	4,472 27		
Increase in capital stock...	280 35	Total Ledger Assets	<u>\$9,028,208 97</u>
Premium on capital stock...	619 65	Total.....	<u>\$10,061,723 41</u>
Total increase.....	<u>\$1,628,683 54</u>		
Total.....	<u>\$10,061,723 41</u>		

Assets

Ledger Assets

Book value of real estate:		
Office premises.....		\$109,277 76
Held for sale.....		223,655 09
Mortgage loans on real estate:		
First mortgages.....	\$3,364,490 14	
Second and subsequent mortgages.....	41,320 95	
Agreements for sale.....	37,726 51	
		3,443,537 60
Loans secured by stocks, bonds and other collateral.....		22,800 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders.....	\$1,303,347 31	
Advances to policyholders under automatic nonforfeiture provisions.....	393,756 49	
		<u>1,697,103 80</u>

*See note on page 1.

Assets—Continued

Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$2,652,689	80	
In default.....	702,941	76	
			3,355,631 56
Book value of stocks owned.....			106,344 34
Cash on hand and in banks:			
On hand at head office.....	405	14	
In chartered banks of Canada in Canada.....	69,226	27	
			69,631 41
Accounts receivable.....			227 41
Total Ledger Assets.....	\$9,028,208	97	

Non-Ledger Assets

Interest due, \$183,019.68; accrued, \$121,128.25.....			\$304,147 93
Net premiums due and uncollected and deferred.....			232,464 89
Net consideration for annuities due and uncollected and deferred.....			2,004 65
Total Non-Ledger Assets.....	\$538,617	47	
Total Assets.....	\$9,566,826	44	

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....			\$8,071,995 00
Net liability for payments due under contracts.....			36,036 00
Provision for unreported death losses and disability claims.....			15,000 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:			
Amounts assured.....	\$37,112	23	
All other amounts.....	6,853	27	
			43,965 50
Premiums received from policyholders in advance.....			24,021 17
Provincial, municipal and other taxes due and accrued.....			19,000 00
Medical examiners' fees due and accrued.....			838 18
Reserve for loss on investments.....			175,000 00
Deficiency of market under book value of bonds and debentures.....			373,763 62
Deficiency of market under book value of stocks.....			65,196 34
Accounts payable—due and accrued.....			1,335 96
Agents' balances.....			8,728 89
			\$8,834,880 66
Undivided surplus.....			76,359 53
Capital stock paid in cash.....			655,586 25
Total Liabilities, Surplus and Capital.....	\$9,566,826	44	

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$55,994 62	\$1,095,589 72	\$12,836 54	\$1,164,420 88
Less reinsurance premiums paid....	3,174 52	61,914 42		65,088 94
Total net premiums.....	\$52,820 10	\$1,033,675 30	\$12,836 54	\$1,099,331 94
Consideration for annuities.....	4,528 40	5,432 29	21,875 00	31,835 69
Total net consideration for annuities.....	\$4,528 40	\$5,432 29	\$21,875 00	\$31,835 69
Total group premiums.....		31,533 55		31,533 55
Total net premium income and consideration for annuities.....				\$1,162,701 18
Consideration for supplementary contracts involving life contingencies.....				7,582 02
Interest and dividends.....				424,019 57
Gross rents from Company's property less \$14,377.65 for taxes, expenses and repairs in connection with such properties.....				5,216 95
Income from all other sources:				
Premium on United States Funds.....			\$458 97	
Premium on Sterling funds.....			523 43	
Accounts receivable redeemed.....			155 00	
				1,137 40
Gross profit on sale or maturity of ledger assets: Real estate, \$137.07; bonds, \$4,689.17.....				4,826 24
Total income.....				\$1,605,483 36

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts—				
Death, endowment and disability claims—				
Amount assured—Ordinary...	\$348,281 00	\$45,000 00	\$12,143 19	\$451,924 19
Group.....	46,500 00			
Totals—Ordinary.....	\$348,281 00	\$45,000 00	\$12,143 19	\$451,924 19
Group.....	45,500 00			
Less received for reinsured ...	\$9,176 00	1,000 00		90,176 00
Net totals—Ordinary.....	\$259,105 00	\$44,000 00	\$12,143 19	\$361,748 19
Group.....	46,500 00			
Double Indemnity Claims.....				7,000 00
Net surrender values.....				352,928 70
Total Net Disbursements in respect of Assurance and Annuity Contracts.....				\$721,676 89
Net payments on supplementary contracts:				
Involving life contingencies.....			\$1,135 41	
Others.....			367 00	1,502 41
Net reduction in premiums resulting from application of dividends Account reinsurance.....				4,993 85
Taxes, licenses and fees.....				22,378 03
Head office expenses:—Salaries, \$75,218.60; directors' fees, \$1,052.00; auditors' fees, \$1,825.00; travelling expenses, \$3,262.34; rents, \$7,500.00.....				88,857 94
Branch office and agency expenses:—Assurance commissions; first year, \$29,819.60; renewal, \$33,250.46; salaries, \$49,881.19; travelling expenses, \$465.38; Annuity commissions; first year, \$1,132 10; rents, \$11,172.56; miscellaneous, \$8,372.96....				134,094 25
All other expenses:—Advertising, \$3,924.24; office furniture and supplies, \$795.20; books and periodicals, \$660.57; postage, \$2,015.65; express, telegrams and telephones, \$1,353.01; printing and stationery, \$5,585.12; legal fees, \$1,292.35; commissions on loans, \$106.50; medical and inspection fees, \$4,748.74; appraisalment expenses, \$185.00; miscellaneous, \$10,018.00.....				30,684 38
Gross loss on sale or maturity of ledger assets:—(a) Bonds exchanged for higher yield or longer term securities, \$67.20; (b) bonds other than those included in (a), \$23,185.28; (c) real estate, \$626.43.....				23,878 91
Total disbursements.....				\$1,028,066 66

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1933.....	9,812	\$ 22,254,968	7,448	\$ 14,231,770	1,996	\$ 7,528,381	7,698	19,256	\$ 44,022,817
New issued.....	577	1,317,112	590	1,285,073	86	600,170		1,253	3,202,355
Old revived.....	44	108,683	40	94,566	9	51,868		93	255,117
Old increased.....	1	17,024		7,486		5,499	71	1	30,080
Transferred to.....	52	122,743	12	22,500	4	23,633		68	168,876
Totals.....	10,486	23,820,530	8,090	15,641,395	2,095	8,209,551	7,769	20,671	47,679,245
Less ceased by:									
Death.....	64	189,537	42	115,140	31	90,104		137	394,781
Maturity.....			40	45,000				40	45,000
Expiry.....					1,199	2,117,459		1,199	2,117,459
Surrender.....	596	1,312,380	427	750,763	2	68,617		1,025	2,131,760
Lapse.....	176	417,989	129	271,262	120	696,546		425	1,385,797
Decrease.....		60,351		60,362		103,857			224,570
Not taken.....	57	108,528	55	116,276	5	37,089		117	261,893
Transferred from.....	16	46,133	45	95,255	7	27,488		68	168,876
Total ceased.....	909	2,134,918	738	1,454,058	1,364	3,141,160		3,011	6,730,136
At end of 1934.....	9,577	21,685,612	7,352	14,187,337	731	5,068,391	7,769	17,660	40,949,109
Reinsured.....		2,228,965		650,088		419,145			3,298,198

Miscellaneous

New policies issued and paid for in cash:—Number 1,136; gross amount, \$2,940,462; reinsured, \$337,691; paid claims reinsured—death claims, \$89,176; matured endowments, \$1,000. Total amount in force divided as to dividend plan:—Annual, none; quinquennial, \$2,249,955; deferred, \$23,729; non-participating, \$38,675,425; total \$40,949,109. Additional accidental death benefits:—Gross amount issued, \$557,696; reinsured, \$189,249; paid claims terminated by accidental death, \$7,000.00; reinsured, none; in force, \$12,224,650; reinsured, \$2,002,472.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$	\$	\$	\$
Life.....	940	1,894,974	737,731	166,654	64,224
Endowment Assurance.....	280	378,710	249,010	1,000	714
Premium Reduction.....			5,500		
Totals.....	1,220	2,273,684	992,241	167,654	64,938
<i>Ordinary without Profits:</i>					
Life.....	8,637	19,792,466	3,810,313	2,062,311	160,059
Endowment Assurance.....	7,072	13,814,568	3,329,677	649,088	68,783
Term, etc.....	626	4,911,691	30,071	419,145	2,953
Additional accidental death benefits.....		12,244,650	12,177	(2,002,472)	1,148
Extra premiums.....			2,806		241
Disability benefits:					
Active lives.....			144,238		1,500
Disabled lives.....			14,430		
Totals.....	16,335	38,518,725	7,343,712	3,130,544	234,684
<i>Group without profits:</i>					
Term.....	105	156,700	1,300		
Totals.....	105	156,700	1,300		
Grand Totals.....	17,660	40,949,109	8,337,253	3,298,198	299,622

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
<i>Without Profits:</i>		\$	\$	\$	\$
Life Annuities Proper.....	97	59,239.56	72,889	Nil	Nil
Supplementary contracts:					
Involving life contingencies.....	6	1,200.12	20,481		
Not involving life contingencies..	1	500.00	3,484		
Disability Annuities.....	21	11,040.00	91,642		
Totals.....	125	71,979.68	188,496		
Grand Totals.....	125	71,979.68	188,496	Nil	Nil

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$ 992,241	\$ 7,533,508	\$ 8,525,749
Total reserve on reinsured contracts.....	64,938	234,684	299,622
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	927,303	7,298,824	8,226,127
Deduction made therefrom (permitted under The Ontario Insurance Act).....	25	154,107	154,132
Full deduction permitted, adjusted for reinsured, being.....	25	154,107	154,132
Net reserve carried in the liabilities.....	927,278	7,144,717	8,071,995
Net reserve computed on the statutory basis (without deduction).....	927,303	7,298,824	8,226,127
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

I. (1) The calculation of the "Reserve" in the Statement of Actuarial Liabilities" was made according to the OM (5) Table of Mortality for the bulk of the business. Policies on certain plans of insurance first introduced in 1930 were valued according to the AM (5) Table, and the business taken over from the Policyholders' Mutual Life, and also that taken over from the Equity Life and issued prior to April 1, 1925, was valued according to the HM Table. Interest at 3% was used in computing the reserves on Equity business dated on or after April 1, 1925. On all other business however, the reserve calculations were based upon 3 1/2% interest.

Immediate Life annuities were valued according to the O (AM) and O [AF] Tables, with interest at 3 1/2%. On deferred life annuities, containing a death benefit of the return of premiums or cash value if greater, the reserve held was the sum of the net level premium reserve on the O (AM) and O [AF] Tables with 3 1/2% interest required to provide the guaranteed cash surrender value of the contract at the end of the period of deferment, and the additional OM (5) 3 1/2% reserve required to cover the increasing death benefit.

Policies issued in the same year were grouped according to plan and age nearest birthday. Mid-year reserves for the proper plan, age and duration were entered from prepared tables, the duration being N plus 1/2 years, where N is the difference between the calendar year of issue and the calendar year of valuation. Advantage was taken of the allowances permitted under the Ontario Insurance Act.

SPECIAL CLASSES—

(a) The few policies issued on lives resident in tropical or sub-tropical countries were valued on the same basis as policies issued at Canadian rates. An additional reserve for the extra premium charged, calculated as outlined in (d) below, was also held.

(b) Policies issued with premiums corresponding to ages higher than the true ages were valued at these higher ages.

(c) Policies providing for payment at death of an amount less than the full amount of insurance being policies subject to liens, were valued as if the full amount were payable without any deduction.

(d) In the valuation of policies issued with or subsequently subject to an extra premium, payable annually, a special reserve was held equal to one-half of the extra premium. No policies were in force on which an extra premium payable in one sum was charged.

(e) Except as stated above, no policies were issued on substandard lives.

(f) In the case of policies providing for disability benefits:

(1) before the occurrence of disability, the reserve held was 50% of the total gross disability premiums received from the date of issue to the date of valuation;

(2) after the occurrence of disability, an additional reserve was held equal to the value of the future premiums to be waived, and of the disability annuities to be provided or instalment payments to be made, according to Hunter's Table of Annuities on Disabled Lives (T.A.S.A. XII, page 44) and 3% interest.

(g) No annuities have been issued to lives classed as under-average.

(h) Under all policies providing for additional accidental death benefits, a reserve was held equal to 50% of the extra annual premiums payable for these benefits; under limited payment policies with premiums ceasing prior to age 60, this reserve was increased by a proportionate extra reserve.

(2) Items of Special Reserve—

(a) No extra reserves are maintained under limited and single premium policies or under immediate annuities on account of prepaid or limited loadings.

(b) The net premium reserve on the basis of valuation employed will, in each case, provide for the guaranteed benefits.

(c) No reserve in excess of the cash surrender value is held on account of lapsed policies not continued in force under automatic non-forfeiture provision but subject to reinstatement.

(d) and (e) No reserve is held to cover the option of renewal or conversion under term policies.

(f) Under Equity policies providing a "guaranteed dividend" at the end of a deferred period, provision was made for the payment of this dividend by valuing, as a pure endowment, the amount payable.

II. Modification of Guaranteed Values under Special Class policies.

(b) Policies issued at premiums corresponding to ages higher than the true ages have the same cash and paid-up values as policies issued at the rated-up ages.

III. The average rate of interest earned during the year on the mean ledger assets was 4.85%.

IV. The distribution of surplus—

(a) The undivided surplus of the Company all belongs to the shareholders.

(b) All policies issued and in force are non-participating except for nine policies for \$23,729.00 acquired from the Equity Life and 1,211 policies for \$2,249,955.00 acquired from the Policyholders' Mutual Life. The former are deferred dividend policies, and on them a dividend will be paid approximately equal to the excess of the participating premiums paid over the non-participating premiums on the same type of policy, accumulated with interest at 3 1/2%. The agreement between the Ontario Equitable and the Policyholders' Mutual Life provides for quinquennial dividends on Policyholders' Mutual participating policies, the first dividend period to begin May 15, 1933. At the end of each five-year period thereafter, a dividend will be declared of an amount equal to the excess of the premiums paid during that period over the premiums payable during such a period on a similar Ontario Equitable policy issued at the same age and for the same amount of insurance, together with interest at the rate of 3 1/2% per annum on such excess in each year to the end of the five-year period. A reserve of \$5,500.00, consisting of the excesses for 1933 and 1934 on business in force on December 31st, 1934, together with interest at 3 1/2% to that date, has been set up toward the 1938 dividend, this reserve being shown in the "Statement of Actuarial Liabilities," Assurance Section, Sub-section 1, (e) under "Premium Reduction."

(c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

Government Bonds—Dominion	Par Value	Book Value
Dominion of Canada, 4 1/2% 1946	\$1,500 00	\$1,419 30
Dominion of Canada, 4 1/2% 1956	25,000 00	24,421 25
Dominion of Canada, 4 1/2% 1958	25,000 00	24,110 00
Dominion of Canada, 4 1/2% 1959	25,000 00	24,375 00
Dominion of Canada, 4 1/2% 1959	50,000 00	48,750 00
Dominion of Canada, 4 1/2% 1959	15,000 00	14,846 12
Dominion of Canada, 4%, 1952	15,000 00	14,349 00
Dominion of Canada, 4 1/2% 1958	10,000 00	9,986 00
Dominion of Canada, 4%, 1945	10,000 00	9,675 00
Dominion of Canada, 4%, 1945	15,000 00	14,512 50

Schedule "D"—Continued

Bonds and Debentures Owned by the Company—(not in default)

	Par Value	Book Value
Government Bonds—Dominion—Continued		
Dominion of Canada, 4½%, 1959.....	\$25,000 00	\$25,610 00
Dominion of Canada, 4½%, 1958.....	25,000 00	25,610 00
Dominion of Canada, 4½%, 1959.....	10,000 00	10,590 00
Dominion of Canada, 4½%, 1959.....	5,000 00	5,295 00
Government Bonds—Provincial		
Province of Alberta, 5%, 1940.....	31,000 00	30,488 89
Province of Alberta, 6%, 1947.....	20,000 00	19,072 00
Province of British Columbia, 4½%, 1953.....	8,000 00	7,081 60
Province of British Columbia, 4½%, 1947.....	10,000 00	9,487 50
Province of New Brunswick, 5%, 1963.....	10,000 00	9,925 00
Province of New Brunswick, 5½%, 1952.....	10,000 00	11,372 00
Province of New Brunswick, 5½%, 1952.....	15,000 00	17,058 00
Province of Ontario, 4½%, 1945.....	5,000 00	4,869 00
Province of Ontario, 5½%, 1946.....	15,000 00	14,626 50
Province of Ontario, 4½%, 1950.....	10,000 00	9,901 00
Province of Ontario, 6%, 1943.....	25,000 00	26,795 00
Province of Ontario, 5½%, 1942.....	5,000 00	5,183 50
Province of Ontario, 4½%, 1949.....	50,000 00	48,545 00
Province of Ontario, 4½%, 1949.....	25,000 00	24,477 50
Province of Ontario, 5½%, 1947.....	15,000 00	17,295 00
Province of Prince Edward Island, 5½%, 1952.....	1,000 00	1,128 10
Government Bonds—Foreign		
The Argentine Nation, 5½%, 1962.....	5,000 00	4,847 50
Commonwealth of Australia, 4½%, 1956.....	10,000 00	9,064 00
State of San Paulo, 7%, 1940.....	21,000 00	20,401 50
Government Guaranteed—Dominion		
Canadian National Railway Co., 4½%, 1968.....	1,000 00	923 20
Canadian National Railway Co., 5%, 1954.....	50,000 00	47,605 00
Canadian National Railway Co., 5%, 1954.....	10,000 00	10,459 00
Canadian National Railway Co., 5%, 1954.....	15,000 00	15,688 50
Canadian National Railway Co., 5%, 1954.....	25,000 00	27,087 50
Canadian Northern Railway Debentures, 3½%, 1958.....	33,983 00	27,478 65
Government Guaranteed—Provincial		
Canadian N. W. Railway (Alta.) Debentures, 4½%, 1943.....	24,000 00	22,557 81
Canadian N. W. Railway (Alta.) Debentures, 4½%, 1942.....	5,937 32	5,662 53
Canadian N. W. Railway (Alta.), 4½%, 1943.....	6,000 00	5,784 60
Canadian N. W. Railway (Alta.) Debentures, 4½%, 1942.....	5,971 40	5,811 57
Hydro-Electric Power Commission (Ontario), 4½%, 1960.....	10,000 00	9,394 00
Hydro-Electric Power Commission (Ontario), 4¾%, 1970.....	35,000 00	35,756 00
Hydro-Electric Power Commission (Ontario), 4¾%, 1970.....	15,000 00	15,154 50
Riverside (Ontario), 5½%, 1942.....	5,000 00	5,322 50
Sandwich, Windsor & Amherstburg Railway (Ontario), 4½%, 1943.....	7,000 00	7,249 90
Sandwich, Windsor & Amherstburg Railway (Ontario), 4½%, 1943.....	1,000 00	1,025 00
Timmins R. C. Schools (Ontario), 4½%, 1945.....	1,033 43	1,059 27
Windsor (Ontario), 6%, 1938.....	1,000 00	1,048 00
Government Guaranteed—Foreign		
The Oriental Development Co. (Guar. by Jap. Govt.), 5½%, 1958.....	10,000 00	9,063 00
City of Tokio (Guar. by Jap. Govt.), 5½%, 1961.....	5,000 00	4,757 50
City of Yokohama (Guar. by Jap. Govt.), 6%, 1961.....	5,000 00	5,020 00
Canadian Municipals—Cities		
Edmonton, Alta., 5½%, 1947.....	7,000 00	7,051 12
Edmonton, Alta., 5½%, 1953.....	25,000 00	26,307 50
Edmonton, Alta., 5½%, 1954.....	28,000 00	29,444 80
Edmonton, Alta., 5½%, 1945.....	25,000 00	25,930 00
Edmonton, Alta., 5½%, 1945.....	7,000 00	7,268 10
Hamilton, Ont., 5%, 1937.....	1,000 00	996 40
Hamilton, Ont., 5%, 1960.....	6,000 00	5,957 40
Hull, P.Q., 6%, 1941.....	10,000 00	10,521 00
Kitchener, Ont., 5½%, 1940-44.....	2,261 53	2,414 99
Lachine, P.Q., 5%, 1953.....	9,000 00	9,000 00
Medicine Hat, Alta., 6%, 1952.....	8,000 00	8,000 00
Medicine Hat, Alta., 5%, 1942.....	2,000 00	1,874 40
Medicine Hat, Alta., 6%, 1952.....	3,000 00	3,076 80
Medicine Hat, Alta., 6%, 1951.....	1,000 00	1,024 70
City of Merritt, B.C., 2%, 1934-38; 4%, 1938-54.....	32,250 00	28,946 10
Moncton, N.B., 4½%, 1955.....	25,000 00	23,875 50
Montreal, Que., 4½%, 1943.....	10,000 00	9,793 00
Montreal, Que., 4½%, 1941.....	25,000 00	24,655 00
Montreal, Cartierville, Que., 5½%, 1954.....	1,000 00	1,042 80
Montreal, (Is.), Metropolitan Com., 4½%, 1962.....	35,000 00	32,648 00
Montreal, Montreal North, Que., 6%, 1955-56.....	4,000 00	4,466 40
Montreal, St. Michel de Laval, Que., 6%, 1954.....	9,000 00	10,032 30
Montreal, St. Michel de Laval, Que., 6%, 1955.....	21,000 00	23,415 00
Montreal, Sault au Recollet, Que., 6%, 1954.....	4,000 00	4,368 80
Niagara Falls, Ont., 5%, 1937-46.....	14,899 57	14,899 57
Oshawa, Ont., 5%, 1935-39.....	1,906 94	1,906 94
Oshawa, Ont., 5%, 1939.....	1,000 00	982 70
Ottawa, Ont., 4½%, 1942.....	3,000 00	3,086 40
Quebec, Que., 5%, 1953.....	17,000 00	16,599 10
Quebec, Que., 5%, 1953.....	20,000 00	19,928 00
Three Rivers, Que., 5½%, 1965-67.....	37,500 00	39,867 52
Toronto, Ont., 5½%, 1950.....	12,000 00	12,694 80
Winnipeg, Man., 4½%, 1961.....	16,000 00	12,870 40

Schedule "D" —Continued

Bonds and Debentures Owned by the Company (not in default).

	Par Value	Book Value
Canadian Municipals—Guaranteed		
Toronto Harbour Commission (Guar. by City of Toronto), 4½% 1953.....	\$ 2,000 00	\$ 2,034 00
Toronto Housing Commission (Guar. by City of Toronto), 5%, 1953.....	22,000 00	23,394 80
Canadian Municipals—Towns		
Carleton Place, Ont., 5%, 1942-51.....	10,100 00	10,080 73
Coronation, Alta., 6%, 1935-37.....	1,815 79	1,832 71
Fort Francis, Ont., 6%, 1935-38.....	5,880 67	5,948 65
Glace Bay, C.B., N.S., 5½%, 1944.....	30,000 00	30,000 00
Grand Mere, Que., 5%, 1959.....	25,000 00	25,000 00
Kenora, Ont., 7%, 1935.....	572 43	577 32
Kenora, Ont., 7%, 1939.....	639 35	666 25
Kenora, Ont., 6½%, 1953.....	11,217 94	11,587 00
Leaside, Ont., 5½%, 1945-51.....	3,651 02	3,651 02
Leaside, Ont., 5½%, 1952-53.....	8,638 58	9,110 25
Leaside, Ont., 5½%, 1950.....	11,046 02	11,525 40
Parry Sound, Ont., 6%, 1945-47.....	22,924 44	24,758 27
Preston, Ont., 5½%, 1935-54.....	7,294 93	7,678 79
Preston, Ont., 5½%, 1935-55.....	4,959 72	5,123 04
Preston, Ont., 5½%, 1935-45.....	10,157 68	10,357 30
Springhill, N.S., 5½%, 1946.....	5,500 00	5,627 05
Sydney Mines, C.B., N.S., 5%, 1942.....	5,000 00	4,796 50
Tuxedo, Man., 6%, 1942.....	10,000 00	9,922 76
Tuxedo, Man., 6%, 1945.....	14,000 00	13,803 13
Tuxedo, Man., 6%, 1945.....	20,000 00	19,780 96
Waterloo, Ont., 5½%, 1949.....	23,052 72	23,052 72
Waterloo, Ont., 5½%, 1935-39.....	1,699 59	1,699 59
Waterloo, Ont., 6½%, 1935-51.....	4,319 65	5,001 78
Waterloo, Ont., 5½%, 1938-45.....	2,596 04	2,791 26
Waterloo, Ont., 4½%, 1935-54.....	4,943 89	4,943 89
Yorkton, Sask., 7%, 1935-36.....	17,865 84	18,043 05
Canadian Municipals—Villages		
Beauharnois, Que., 5½%, 1935.....	1,000 00	1,000 00
Cayuga, Ont., 5½%, 1935-44.....	12,614 88	12,860 62
Crystal Beach, Ont., 5½%, 1935.....	500 00	498 35
Forest Hill, Ont., 5%, 1935-37.....	3,166 13	3,189 08
Forest Hill, Ont., 5%, 1935-37.....	1,018 10	1,023 60
Port Dover, Ont., 5½%, 1936-45.....	4,884 19	4,971 94
St. Emilian, Que., 5½%, 1940-47.....	29,000 00	29,506 38
St. Emilian, Que., 5½%, 1935-39.....	2,000 00	2,005 60
Canadian Municipals—Counties		
Restigouche, N.B., 5%, 1945.....	25,000 00	25,162 00
Canadian Municipals—Districts		
Hanna Municipal Hospital District, 6%, 1935-52.....	1,778 03	1,778 00
Hanna Municipal Hospital District, 6%, 1935-54.....	4,860 00	4,860 00
Canadian Municipals—Townships		
East York, 5½%, 1942-45.....	28,000 00	28,396 25
Tisdale, Ont., 5½%, 1935-36.....	7,838 31	7,843 88
Canadian School Districts		
Aylmer, S.D., Que., 5%, 1955.....	8,000 00	7,319 20
Bradbury S.D., No. 1481, Man., 6½%, 1935-37.....	300 00	303 39
Brightstone, Man., 8%, 1935-37.....	240 00	253 66
Clay Centre S.D., No. 4672, Sask., 6%, 1934-41.....	1,916 07	1,954 56
S.D. of Cummings, Man., 5½%, 1935-49.....	2,519 75	2,519 75
Edmonton, S.D., Alta., 5½%, 1963.....	6,000 00	6,000 00
Edmonton Separate School, Alta., 6%, 1940.....	6,000 00	5,983 48
Edzell S.D., No. 1562, Sask., 6%, 1934-46.....	3,250 00	3,320 13
Greenvale S.D., Alta., 7%, 1934-41.....	701 40	701 40
Hanna S.D., Alta., 6%, 1935-38.....	4,000 00	4,040 00
Hanna S.D., No. 2912, Alta., 6%, 1934-47.....	2,354 31	2,354 31
Harmonien S.D., Alta., 8%, 1935-36.....	266 67	271 84
Lebanon S.D., No. 1544, Alta., 8%, 1935-37.....	189 00	192 14
Lemberg S.D., No. 1497, Man., 6%, 1935-46.....	2,000 00	2,054 80
Noranda Catholic School Board, 5%, 1935-43.....	28,800 00	27,390 15
Norway Valley S.D., Alta., 8%, 1935-36.....	240 00	243 26
Montreal Protestant Board of School Commissioners, 5%, 1952.....	10,000 00	9,721 13
Montreal Protestant Board of School Commissioners, 5%, 1952.....	2,000 00	2,000 00
Quebec R.C. School, 5%, 1949.....	28,000 00	26,858 56
St. Jean S.D., No. 1508, Man., 6½%, 1935-36.....	200 00	202 21
Sambor S.D., Man., 6½%, 1935-41.....	874 93	906 65
Shawinigan Falls Schools, Que., 5%, 1951-53.....	20,000 00	19,842 82
Striy S.D., No. 1424, Man., 6½%, 1935-37.....	270 00	273 05
Timmins Separate Schools, 5½%, 1938-41.....	9,000 00	9,107 52
Tuxedo S.D., Man., 6%, 1935-46.....	12,000 00	12,129 60
City of Verdun, Quebec, Schools, 5½%, 1963.....	20,000 00	21,199 00
Waskasoo S.D., Alta., 7%, 1935-46.....	1,120 01	1,120 01
Wrentham Cons., S.D., Alta., 7½%, 1935-48.....	10,157 07	10,953 18
Rural Telephone Companies		
Eastern Edam Rural Telephone Co., Sask., 7½%, 1934-37.....	1,138 33	1,187 54
Pilger Rural Telephone Co., Sask., 6%, 1935-36.....	373 66	374 58
Railways		
Grand Trunk Pacific Railway (Mountain & Prairie), 4%, 1955.....	24,333 33	20,885 30
Mount Royal Tunnel & Terminal, 5%, 1970.....	3,893 34	3,913 20

Schedule "D"—Continued

Bonds and Debentures Owned by the Company—(not in default)

	Par Value	Book Value
Public Utilities		
Beauharnois Light, Heat & Power, 5 1/2%, 1973	\$20,000 00	\$18,806 00
Beauharnois Light, Heat & Power, 5 1/2%, 1973	10,000 00	9,432 00
Beauharnois Light, Heat & Power, 5 1/2%, 1973	25,000 00	23,672 50
Beauharnois Power Corp. Ltd., 5%, 1937-73	30,000 00	24,770 00
Calgary Power Co., Ltd., Alta., 5%, 1964	10,000 00	9,627 00
Canada Northern Power Corp., 5%, 1953	5,000 00	4,830 00
Canada Northern Power Corp., Que., 5%, 1953	10,000 00	9,469 00
Canadian Western Telephone Co., Ltd., 5 1/2%, 1956	25,000 00	24,385 00
Gatineau Power Company, 5%, 1956	5,000 00	4,778 50
MacLaren-Quebec Power Company, 5 1/2%, 1961	15,000 00	12,781 50
MacLaren-Quebec Power Company, 5 1/2%, 1961	10,000 00	9,131 00
MacLaren-Quebec Power Company, 5 1/2%, 1964	15,000 00	14,887 50
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,956 50
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,956 50
Ottawa Light, Heat & Power Co., 5%, 1957	20,000 00	19,664 00
Ottawa Valley Power Company, 5 1/2%, 1970	20,000 00	20,875 00
Ottawa Valley Power Company, 5 1/2%, 1970	6,000 00	6,270 00
St. John Dry Dock & Shipbuilding Co., Ltd., N.B., 4%, 1954	25,000 00	24,177 50
Shawinigan Water & Power Co., 6%, 1937	15,000 00	14,832 00
Shawinigan Water & Power Co., 4 1/2%, 1970	15,000 00	12,619 50
Shawinigan Water & Power Co., 4 1/2%, 1970	15,000 00	13,849 50
Tokyo Electric Light Co., Ltd., 6%, 1953	5,000 00	4,558 00
United Gas & Fuel Company, 5 1/2%, 1948	25,000 00	24,707 50
Miscellaneous		
Famous Players Can. Corp., Ltd., 6%, 1948	5,000 00	5,000 00
Montreal Dry Docks, Limited, 6%, 1948	5,000 00	4,936 00
Roman Catholic Episcopal Corp., of the Diocese of London, Ont., 5%, 1954	25,000 00	24,400 00
Sisters of Charity of Providence in B.C., 5 1/2%, 1946	10,000 00	9,785 00
Sisters of Charity of Quebec, 5%, 1942	23,000 00	24,400 70
Sisters of St. Joseph for the Diocese of Toronto, 5 1/2%, 1955-57	5,000 00	4,975 67
United Corporations Ltd. up to 20 Yr. 5% Cum. Inc. Bonds, 5%, 1953	7,000 00	7,000 00
Miscellaneous—Industrial		
Bell Telephone Co. of Canada, 5%, 1960	10,000 00	10,866 00
Brantford Roofing Co., Ltd., 6 1/2%, 1950	5,000 00	4,864 00
British American Oil Co., Ltd., 5%, 1945	2,500 00	2,496 00
British American Oil Co., Ltd., 5%, 1945	7,500 00	7,641 00
British American Oil Co., Ltd., 5%, 1945	4,500 00	4,584 60
Burns & Company, Limited, 2%, 1934-35; 3 1/2%, 1935-36; 5%, 1936-58	\$12,500 00	
Burns & Company, Limited, 5% non-cumulative, 1934-38, payable annually; thereafter 5% fixed charge payable half-yearly on Jan. 1 and July 1, from 1939 to 1958	12,500 00	\$24,337 50
Burrard Dry Dock Limited, 5%, 1958-9	25,000 00	24,140 91
Canada Cement Company, 5 1/2%, 1947	5,000 00	5,102 00
Canadian Copper Refiners Ltd., 6%, 1945	10,000 00	9,923 00
Canadian Copper Refiners Ltd., 6%, 1945	5,000 00	4,981 00
Canadian Vickers, Limited, 6%, 1947	10,000 00	8,402 00
Dryden Paper Company Ltd., 6%, 1949	5,000 00	4,962 00
Great West Saddlery Co., 6%, 1948	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953	5,000 00	4,914 61
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953	5,000 00	4,914 61
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953	3,000 00	2,562 00
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953	2,000 00	1,757 20
National Biscuit & Confection Company, Limited, 6 1/2%, 1950	15,000 00	14,284 50
Pacific Meat Company, Limited, 7%, 1941	10,000 00	9,892 00
E. L. Ruddy Company, Limited, 6 1/2%, 1948	5,000 00	4,961 50
St. John Dry Dock & Shipbuilding Co., Ltd., fully subsidized, 4%, 1943	1,000 00	1,002 50
Silverwoods Niagara Dairy, Ltd., 6 1/2%, 1943	10,000 00	9,640 00
Star Steam Laundry Co., Ltd., 6 1/2%, 1943	5,000 00	4,873 00
Stop & Shop, Limited, 6%, 1947	6,000 00	4,959 60
Stop & Shop, Limited, 6%, 1947	9,000 00	7,594 20
Stop & Shop, Limited, 6%, 1947	1,000 00	826 60
United Grain Growers, 5%, 1948	5,000 00	4,883 50
Viceroy Manufacturing Co., Ltd., 6 1/2%, 1950	25,000 00	23,877 50
Westminster Paper Co., Limited, 6 1/2%, 1950	15,000 00	15,369 00
Miscellaneous—Real Estate		
Adelaide-Peter Buildings, Ltd., 6 1/2%, 1948	25,000 00	23,555 00
Adelaide-Peter Buildings, Ltd., 6 1/2%, 1948	25,000 00	23,555 00
Adelaide-Peter Buildings, Ltd., 6 1/2%, 1948	25,000 00	23,555 00
Balfour Building Company, 6%, 1943	10,000 00	9,864 00
Bay-St. Albans, Limited, 6 1/2%, 1948	5,000 00	4,896 50
Cawthra Apartments, Limited, 6%, 1947	500 00	500 00
Dominion Realty Co., Limited, 5 1/2%, 1945	10,000 00	9,961 00
Metropolitan Building, Limited, 7 1/2%, 1944	2,000 00	2,028 60
Metropolitan Building, Limited, 7 1/2%, 1944	13,000 00	13,280 80
Montreal Apartments, Limited, 5 1/2%, 1948	5,000 00	4,768 00
Montreal Apartments, Limited, 5 1/2%, 1948	10,000 00	9,560 00
Montreal Apartments, Limited, 5 1/2%, 1948	5,000 00	4,493 00
The Royal Exchange Building, 6%, 1948	5,000 00	4,963 50
St. Clair Ave. West, Limited, 7%, 1945	10,000 00	10,000 00
Victoria Realty Corporation, 6%, 1948	10,000 00	10,000 00
Windsor Arms, Limited, 6 1/2%, 1947	10,000 00	10,085 00
Total	\$2,689,917 00	\$2,652,689 80

Schedule "D" (2)

Bonds and Debentures Owned by the Company—(in default)

	Par Value	Book Value	Authorized Market Value
Government Bonds—Foreign			
Department of Antioquia, 7% 1945	\$10,000 00	\$ 9,580 00	\$1,175 00
Republic of Bolivia, 7% 1969	15,000 00	13,509 00	937 50
United States of Brazil, 6½% 1957	4,000 00	3,943 60	1,295 00
United States of Brazil, 6½% 1957	5,000 00	4,716 00	1,618 75
United States of Brazil, 6½% 1957	5,000 00	4,456 00	1,618 75
United States of Brazil, 5% 1951	2,730 00	2,730 00	1,911 00
Province of Buenos Aires, 6% 1961	5,000 00	4,771 00	3,075 00
Province of Buenos Aires, 6% 1961	23,000 00	21,284 20	14,145 00
Province of Buenos Aires—Arrears Certificates, 5% Date not determined	817 04	817 04	496 35
Department of Caldas, 7½% 1946	10,000 00	9,992 00	1,487 50
Republic of Chile, 6% 1960	6,000 00	4,470 00	832 50
Republic of Colombia, 6% 1961	5,000 00	4,759 00	1,900 00
Republic of Colombia, 6% 1961	10,000 00	9,513 00	3,850 00
Republic of Colombia, 6% 1961	25,000 00	22,375 00	9,625 00
Republic of Colombia, Arrears Certificates, 1937	3,150 00	3,150 00	2,205 00
Department of Cundinamarca, 6½% 1959	4,000 00	3,728 00	590 00
Department of Cundinamarca, 6½% 1959	5,000 00	4,536 50	737 50
Department of Cundinamarca, 6½% 1959	10,000 00	8,920 00	1,475 00
Municipality of Medellin, (Col.), 6½% 1954	5,000 00	4,693 50	525 00
Republic of Peru, 6% 1960	5,000 00	4,622 00	475 00
Republic of Peru, 6% 1961	5,000 00	4,545 50	475 00
Republic of Peru, 6% 1961	5,000 00	4,545 50	475 00
Republic of Peru, 6% 1961	5,000 00	4,545 50	475 00
Republic of Peru, 6% 1960	25,000 00	22,602 50	2,375 00
Republic of Peru, 6% 1960	10,000 00	5,664 00	950 00
State of Rio Grande do Sul, 6% 1968	5,000 00	4,704 50	993 75
State of Rio Grande do Sul, 6% 1968	5,000 00	4,631 50	993 75
Department of Santander, 7% 1948	10,000 00	9,450 00	1,350 00
Republic of Uruguay, 6% 1964	5,000 00	4,890 00	2,075 00
Republic of Uruguay, 6% 1964	25,000 00	24,450 00	10,375 00
Canadian Municipals—Cities			
Windsor, Ont., 5½% 1945	11,463 24	11,920 70	11,463 24
Canadian Municipals—Towns			
Eastview, Ont., 7% 1941	5,000 00	5,553 50	4,400 00
Ford City, Ont. (East Windsor), 6% 1945-47	25,000 00	26,018 58	15,250 00
Ford City, Ont. (East Windsor), 6% 1932	2,000 00	2,009 60	1,220 00
Ford City, Ont. (East Windsor), 6% 1935	25,000 00	25,492 50	15,250 00
Ford City, Ont. (East Windsor), 6½% 1933	2,000 00	2,035 60	1,220 00
Riverside, Ont., 5½% 1932-46	38,746 35	39,676 19	19,373 17
Sandwich, Ont., 6% 1932-46	6,763 10	7,083 70	5,275 22
Shaunavon, Sask., 6½% 1932-45	4,091 02	4,219 46	2,454 61
Shaunavon, Sask., 6½% 1932-45	6,544 31	6,749 48	3,926 59
Tecumseh, Ont., 6% 1931-45	13,594 11	14,285 80	10,467 46
Tecumseh, Ont., 6% 1932-45	20,259 48	21,233 86	15,599 80
Wilkie, Sask., 5½% 1935-37	3,000 00	3,000 00	2,940 00
Canadian Municipals—Villages			
Kipling, Sask., 6% 1932-38	3,413 09	3,443 55	3,003 52
Tantallon, Sask., 8% 1932	295 62	306 24	162 59
Fort Erie, Ont., 5½% 1954	5,021 82	5,178 30	5,178 30
Canadian Municipals—Rural			
Municipality of Burnaby, B.C., 5% 1944	10,000 00	9,772 90	8,800 00
Municipality of Whitemouth, Man., 6% 1934-35	1,289 43	1,289 43	1,134 70
Canadian Municipals—Townships			
Township of Sandwich West, Ont., 6% 1941-42	15,000 00	16,137 14	13,350 00
Township of Sandwich West, Ont., 5½% 1950	10,000 00	9,442 00	7,700 00
Canadian School Districts			
Brooklands S. D., Man., 7% 1933-42	5,000 00	5,108 25	2,750 00
Coxley S. D., No. 4662, Sask., 5¾% 1931-41	2,439 06	2,470 80	1,341 48
Hussar S. D., Alta., 8% 1933-36	1,866 67	1,908 40	1,306 67
S. D. of Iris, Man., 8% 1933-37	500 00	538 50	350 00
Patriot S. D., No. 4631, 6½% 1930-40	2,453 25	2,582 13	1,349 29
St. Charles S. D., Man., 7% 1929-40	6,000 00	6,223 86	3,000 00
Redvers S. D., Sask., 5½% 1934-46	7,628 79	7,628 79	7,476 21
St. Henry's R. C. Sep. S. D., Sask., 6½% 1935-44	6,250 00	6,476 18	4,375 00
St. Paul Sep. S. D., No. 20, Sask., 5½% 1933-56	10,195 31	9,684 74	9,684 74
St. Paul Sep. S. D., No. 20, Sask., 5½% 1933-56	3,153 38	2,995 19	2,995 19
Sanctuary S. D., No. 4566, Sask., 5¾% 1933-46	3,629 15	3,657 71	2,903 32
St. Andrew S. D., Alta., 8% 1934-36	500 00	509 50	440 00
Tecumseh Separate School, Ont., 6% 1932-39	8,252 53	8,252 53	6,602 02
S. D. of Trieste, No. 410, Alta., 8% 1930-37	490 65	502 09	269 86
Vidette S. D., No. 4644, Sask., 6% 1928-41	2,867 31	2,958 20	1,433 66
Wartime S. D., 10 Yr. Ann. Deb., 5¾% 1932-36	3,986 04	3,999 67	2,790 23
Whitecourt S. D., No. 2736, Alta., 8% 1932-37	2,291 96	2,335 47	1,260 58
St. Etienne S. D., No. 1585, Man., 6% 1934-47	1,782 86	1,793 15	1,793 15
Kindersley S. D., Sask., 6½% 1934-54	3,456 80	3,760 68	3,353 10
Canadian Rural Telephone Companies			
Bromhead Rural Tel. Co., 8% 1932-36	1,865 88	1,916,12	932 94
Lacadia Rural Telephone Co., 6% 1931-41	4,872 31	4,999 06	2,436 15

Schedule "D" (2)—Continued

Bonds and Debentures Owned by the Company—(in default)

	Par Value	Book Value	Authorized Market Value
Public Utilities			
Detroit International Bridge, 6½%, 1952.....	\$ 5,000 00	\$4,290 00	\$ 200 00
Detroit International Bridge, 6½%, 1952.....	10,000 00	4,405 62	400 00
Northwestern Power Company, 6%, 1960.....	5,000 00	4,880 50	1,650 00
Northwestern Power Company Scrip, 6%, 1935...	25 00	25 00	5 00
Miscellaneous—Industrial			
Abitibi Power & Paper Co., 5%, 1953.....	10,000 00	9,174 00	3,850 00
Abitibi Power & Paper Co., 5%, 1953.....	5,000 00	4,427 95	1,925 00
Consolidated Paper Corp., 5½%, non-cumulative, payable annually up to and including July 2, 1936; thereafter 5½% fixed charge payable semi-annually Jan. 1 and July 1, to July 2, 1961.....	1,500 00	1,500 00	300 00
Firstbrook Boxes, Ltd., 6%, 1948.....	5,100 00	5,100 00	1,428 00
Great Lakes Paper Co., Ltd., 6%, 1950.....	5,000 00	4,978 00	1,687 50
Great Lakes Paper Co., Ltd., 6%, 1950.....	5,000 00	4,978 00	1,687 50
Jones Bros. of Canada, Ltd., 6½%, 1946.....	5,000 00	5,105 50	500 00
Miscellaneous—Real Estate			
Bay-Adelaide Garage, Ltd., 6½%, 1947.....	5,000 00	5,047 75	1,250 00
Bay-Adelaide Garage, Ltd., 6½%, 1947.....	15,000 00	14,718 75	3,750 00
Ancroft Place Limited, 6½%, 1946.....	10,000 00	9,874 00	4,000 00
Bay-Cumberland Properties, Ltd., 6½%, 1944.....	10,000 00	9,597 00	3,500 00
Clarendon Apartments, Ltd., 7%, 1946.....	5,000 00	5,000 00	1,750 00
Clarendon Apartments, Ltd., 7%, 1946.....	5,000 00	5,000 00	1,750 00
Crescent Road Apartments, 7%, 1946.....	4,000 00	4,093 60	960 00
Godfrey Realty Company, 6%, 1942.....	10,000 00	10,000 00	4,700 00
London Realty Company Limited, 6½%, 1950.....	5,000 00	4,932 50	4,250 00
Ontario Building, Limited, 6½%, 1943.....	5,000 00	4,964 00	2,100 00
Oshawa Buildings, Limited, 6½%, 1943.....	10,000 00	9,808 00	3,400 00
Park Lane Corporation—First Income Debenture, 6½%, 1964.....	15,000 00	13,857 00	450 00
Stock Exchange Building Corp., 6%, 1944.....	5,000 00	4,891 50	1,750 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950.....	5,000 00	4,947 70	1,250 00
Windsor Hotel of Sault Ste. Marie, 6½%, 1950.....	10,000 00	10,000 00	2,500 00
York-Adelaide Realty Co., Ltd., 7%, 1945.....	2,000 00	2,017 60	240 00
York-Adelaide Realty Co., Ltd., 7%, 1945.....	3,500 00	3,578 40	420 00
Totals.....	\$727,785 56	\$702,941 76	\$329,178 14

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Preferred Stocks			
Winnipeg Electric Railway.....	\$10,000 00	\$10,920 00	\$ 950 00
Great Lakes Power.....	None	12,125 00	7,250 00
		\$23,045 00	\$8,200 00
Common Stocks			
Royal Bank of Canada.....	11,600 00	43,200 00	19,923 00
Public Service at New Jersey.....	None	12,449 34	2,750 00
International Petroleum.....	None	4,400 00	6,200 00
Consolidated Gas of New York.....	None	23,250 00	4,075 00
		\$83,299 34	\$32,948 00

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver, T. W. Greer, Vancouver.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1890. Date commenced business in Canada.—†November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$650,000	Premiums—Ontario (net).....	\$79,718
Total assets.....	1,903,977	Premiums—Total business (net)...	859,836
Total liabilities.....	831,929	Claims—Ontario (net).....	31,785
Surplus protection of policyholders.	1,072,048	Claims—Total business (net)....	394,671

*See note on page 1

†Prior to this date business limited under Provincial charter to Province of British Columbia only.

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	363,611	Premiums—Ontario (net).....	\$105,192
Liabilities in Canada.....	179,447	Premiums—Canada (net).....	249,819
		Claims—Ontario (net).....	61,169
		Claims—Canada (net).....	127,516

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 100 Adelaide St. West, Toronto.

Date of Incorporation.—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	621,084	Premiums—Ontario (net).....	\$72,381
Liabilities in Canada.....	190,272	Premiums—Canada (net).....	227,084
		Claims—Ontario (net).....	28,974
		Claims—Canada (net).....	87,724

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—August 11, 1921.

Capital stock paid in cash.....	\$729,900	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	232,228	Premiums—Ontario (net).....	\$40,986
Liabilities in Canada.....	107,618	Premiums—Canada (net).....	129,933
		Claims—Ontario (net).....	20,996
		Claims—Canada (net).....	63,283

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.

Chief or General Agent in Ontario.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$7,300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	660,068	Premiums—Ontario (net).....	\$111,497
Liabilities in Canada.....	205,268	Premiums—Canada (net).....	263,802
		Claims—Ontario (net).....	64,482
		Claims—Canada (net).....	107,570

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Phenix Compagnie Francaise du)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.

Chief or General Agent in Ontario.—Fred. Midgley, 45 Richmond St. W., Toronto.

Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash.. Francs	16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$286,462	Premiums—Ontario (net).....	\$25,343
Liabilities in Canada.....	113,173	Premiums—Canada (net).....	132,370
		Claims—Ontario (net).....	6,146
		Claims—Canada (net).....	59,938

*See note on page 1.

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto 2, Ont.*Chief or General Agent in Ontario.*—H. C. Mills, Toronto, Ont.*Date of Incorporation.*—May, 1923. *Date commenced business in Canada.*—May, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	164,943	Premiums—Ontario (net).....	\$15,143
Liabilities in Canada.....	35,575	Premiums—Canada (net).....	55,049
		Claims—Ontario (net).....	3,642
		Claims—Canada (net).....	15,585

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto.*Date of Organization.*—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$3,885,338	Premiums—Ontario (net).....	\$35,724
Ontario business in force (gross)...	1,872,089	Premiums—Canada (net).....	136,405
Canadian business in force (gross)...	5,860,113	Death Claims—Ontario (net)....	15,528
		Death Claims—Canada (net)....	128,838
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	3,132,275	Premiums—Ontario (net).....	282,547
Liabilities in Canada.....	873,632	Premiums—Canada (net).....	1,102,591
		Claims—Ontario (net).....	147,549
		Claims—Canada (net).....	511,264

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—H. A. Butt, 12 Wellington St. East, Toronto.*Date of Incorporation.*—May 31, 1854. *Date commenced business in Canada.*—May 20, 1891.

Capital stock paid in cash.....	\$6,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,017,265	Premiums—Ontario (net).....	\$95,211
Liabilities in Canada.....	207,599	Premiums—Canada (net).....	296,059
		Claims—Ontario (net).....	28,078
		Claims—Canada (net).....	114,360

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY STREET, TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business in the Province.*—April 20, 1927.*Officers.*—President, D. M. Ferry, Jr.; Vice-President, C. C. Bowen; Secretary, H. E. Wittick; General Manager and Vice-President, Norman G. Duffett; Treasurer, Paul M. Bowen.*Directors.*—Charles C. Bowen, Paul M. Bowen, Ralph E. Burks, F. S. Brown, A. J. Crockett, Alex. Fasken, K. C., L. K. Kirk, George Hancock, D. M. Ferry, Jr., J. H. Thom, John S. Dowling, J. J. Warren, W. Garfield Weston, Norman G. Duffett, Ernest F. Crossland.*Auditors.*—Campbell, Lawless, Parker & Black, Toronto, Ont.**Statement for Year Ending 31st December, 1934****Capital Stock**

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00.		
No. of Shares, 20,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$1,013,000 00	\$269,930 00
Capital stock at end of year.....	\$1,013,000 00	\$269,930 00

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$231 617 50
Total amount paid to 31st December, 1934.....	<u>\$231,617 50</u>

Assets

Book value of real estate, held for sale.....	\$2,250 06
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	537,731 95
Cash on hand and in banks:	
On hand at Head Office.....	\$11,262 52
In chartered banks of Canada in Canada.....	84,420 99
In all other banks and depositories.....	30 54
	95,714 05
Interest accrued.....	6,420 56
Agents' balances and premiums uncollected:	
Written on or after 1st October, 1934.....	52,362 97
Total Admitted Assets of the Company.....	<u>\$694,479 59</u>

Liabilities

Total provision for unpaid claims.....	\$127,298 40
Total net reserve, \$254,519.00; carried out at 80% thereof.....	203,615 75
Expenses due and accrued.....	1,146 25
Taxes due and accrued.....	12,613 21
Reinsurance premiums.....	3,114 97
Return premiums.....	735 26
Due to Standard Accident Insurance Co. for expenses.....	21 08
Cash held as collateral on appeal bond.....	917 06
Due in connection with real estate.....	100 12
Total Liabilities excluding capital stock.....	\$349,562 10
Capital Stock paid in cash.....	\$269,930 00
Surplus in Profit and Loss Account.....	74,987 49
Excess of Assets over Liabilities (surplus for protection of policyholders).....	344,917 49
Total Liabilities.....	<u>\$694,479 59</u>

Profit and Loss Account

Net premiums written.....	\$532,144 50
Reserve of unearned premiums (80 per cent):	
At beginning of year.....	\$188,687 07
At end of year.....	203,615 75
Increase.....	\$14,928 68
Net premiums earned.....	\$517,215 82
Net losses and claims incurred.....	\$293,355 09
Net adjustment expenses.....	15,156 64
Commissions.....	136,728 90
Taxes (excluding taxes on real estate).....	17,957 24
Salaries, fees and travelling expenses.....	79,549 58
All other expenses.....	33,241 29
Total claims and expenses.....	\$575,988 74
Underwriting loss.....	\$58,772 92
Other revenue:	
Interest earned.....	\$22,364 22
Increase in market value of investments.....	9,903 75
Profit on Foreign Exchange.....	152 77
	\$32,420 74
Other expenditure:	
Bad debts written off.....	\$2,300 65
Loss on sale of securities and real estate.....	3,446 25
Investment expenses.....	300 73
	6,047 63
Net loss for the year.....	<u>\$32,399 81</u>

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year....	\$371,463 98
Net loss brought down.....	32,399 81
	\$339,064 17
Decrease in Unadmitted Assets.....	5,853 32
Surplus of Assets over Liabilities (excluding capital stock) at end of year.....	<u>\$344,917 49</u>

Summary of Risks—Fire
(All in the Province)

Gross in force, December 31, 1933	\$8,607,125 00
Taken in 1934, including renewed	5,599,850 00
Total	\$14,206,975 00
Ceased in 1934	3,821,201 00
Gross in force, December 31, 1934	\$10,385,774 00
Reinsurance in force, December 31, 1934	3,941,350 00
Net in force, December 31, 1934	\$6,444,424 00

Exhibit of Premiums

CLASS OF INSURANCE	Gross in Force Dec. 31, 1933	Taken in 1934, new and renewed	Ceased in 1934	Gross in Force Dec. 31, 1934	Reinsurance in Force Dec. 31, 1934	Net in Force Dec. 31, 1934
Fire: (All in the Prov.)	\$60,135 12	\$39,107 52	\$29,928 25	\$69,314 39	\$26,233 57	\$43,080 82
Automobile:						
Ontario	\$493,215 12	\$724,861 27	\$688,954 85	\$529,121 54	\$36,367 09	\$492,754 45
Elsewhere		987 36	892 90	94 46	191 41	96 95
Total	\$493,215 12	\$725,848 63	\$689,847 75	\$529,216 00	\$36,558 50	\$492,657 50
Accident: (All in the Prov.)	\$733 13	\$659 20	\$885 98	\$506 35	\$214 37	\$291 98
Guarantee: (All in the Prov.)	\$3,996 80	\$3,239 17	\$2,764 51	\$4,471 46	\$ 813 94	\$3,657 52
Plate Glass:						
Ontario	\$3,227 73	\$3,395 88	\$2,820 17	\$3,803 44		\$3,803 44
Elsewhere		11 94		11 94		11 94
Total	\$3,227 73	\$3,407 82	\$2,820 17	\$3,815 38		\$3,815 38
Inland Transportation: (All in the Prov.)		\$1,960 18	\$419 00	\$1,541 18		\$1,541 18
Public Liability:						
Ontario	\$4,081 70	\$7,216 26	\$5,825 64	\$5,472 32	\$1,010 86	\$4,461 46
Elsewhere		966 79	335 87	630 92	98 66	532 26
Total	\$4,081 70	\$8,183 05	\$6,161 51	\$6,103 24	\$1,109 52	\$4,993 72
Theft:						
Ontario	\$2,471 49	\$3,055 30	\$2,375 06	\$3,151 73	\$513 24	\$2,638 49
Elsewhere		167 83		167 83		167 83
Total	\$2,471 49	\$3,223 13	\$2,375 06	\$3,319 56	\$513 24	\$2,806 32
All Business:						
Ontario	\$567,861 09	\$783,494 78	\$733,973 46	\$617,382 41	\$65,153 07	\$552,229 34
Elsewhere		2,133 92	1,228 77	905 15	290 07	615 08
Total	\$567,861 09	\$785,628 70	\$735,202 23	\$618,287 56	\$65,443 14	\$552,844 42

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5%, 1937	\$115,000 00	\$118,691 50
Dominion of Canada, 5%, 1937	20,000 00	21,203 00
Dominion of Canada, 2½%, 1939	27,000 00	26,500 50
Dominion of Canada, 3%, 1942	27,000 00	26,190 00
Dominion of Canada, 3½%, 1949	20,000 00	19,350 00
Province of New Brunswick, 4¼%, 1940	25,000 00	25,695 00
Province of New Brunswick, 4¼%, 1958	12,000 00	11,656 80
Province of New Brunswick, 4¼%, 1960	5,000 00	4,942 00
Province of New Brunswick, 4¼%, 1961	6,000 00	5,828 40
Province of Nova Scotia, 4½%, 1961	39,000 00	38,703 60
Province of Ontario, 4½%, 1945	25,000 00	24,892 50
Province of Ontario, 4%, 1957	10,000 00	9,257 00
Province of Quebec, 4½%, 1950	37,000 00	38,901 80
Province of Quebec, 4½%, 1950	25,000 00	26,400 00
Province of Quebec, 4½%, 1961	6,000 00	6,164 60
Canadian National Railways, 4½%, 1951	10,000 00	10,950 00
Canadian National Railways, 4½%, 1956	25,000 00	27,375 00
Canadian National Railways, 4½%, 1957	5,000 00	5,006 25
Canadian National Railways, 4½%, 1968	5,000 00	5,035 00
Temiskaming and Northern Ontario Railway, 4%, 1948	30,000 00	29,625 00
Bell Telephone Co. of Canada, 5%, 1960	25,000 00	26,032 50
Bell Telephone Co. of Canada, 5%, 1960	5,000 00	5,131 50
Shawinigan Water and Power Co., 4½%, 1970	20,000 00	19,480 00
Shawinigan Water and Power Co., 4½%, 1970	5,000 00	4,720 00
Totals	\$529,000 00	\$537,731 95

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, Percy M. May, Montreal; General Manager, A. F. Glover, Montreal; Secretary-Treasurer, H. Churchill-Smith.

Directors.—J. H. Labelle, Montreal; J. D. Simpson, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal; D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; Hon. R. O. Grothe, M.L.C., Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—Percy J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—June 15, 1926. *Date commenced business in Canada.*—January 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$217,500	Premiums—Ontario (net).....	\$33,369
Assets in Canada.....	285,521	Premiums—Canada (net).....	99,776
Liabilities in Canada.....	89,111	Claims—Ontario (net).....	13,861
Surplus protection of policyholders.	196,410	Claims—Canada (net).....	47,589

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. East, Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$729,900	Premiums—Ontario (net).....	\$24,217
Assets in Canada.....	160,083	Premiums—Canada (net).....	75,009
Liabilities in Canada.....	61,455	Claims—Ontario (net).....	12,467
		Claims—Canada (net).....	29,578

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, N. R. Mitchell, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, W. R. Bradford, Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, D. K. Cowley, M.D., Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto; E. E. Gleason, Granby; W. R. Bradford, Granby, Que.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—March 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....	\$212,499
Total assets.....	306,747	Premiums—Total business (net)...	342,129
Total liabilities.....	147,641	Claims—Ontario (net).....	111,514
Surplus protection of policyholders.	159,106	Claims—Total business (net).....	225,035

THE PROVIDENCE FIRE ASSURANCE COMPANY OF PARIS*

(La Providence de Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59 St. James St. West, Montreal, Que.

Chief or General Agent in Ontario.—J. H. Pigeon, Montreal.

Date of Incorporation.—1838. *Date commenced business in Canada.*—August 7, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Francs	12,000,000	Premiums—Ontario (net).....	\$16,599
Assets in Canada.....	\$160,469	Premiums—Canada (net).....	109,090
Liabilities in Canada.....	71,516	Claims—Ontario (net).....	5,668
		Claims—Canada (net).....	30,425

*See note on page 1.

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.
Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.
Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	397,400	Premiums—Ontario (net).....	\$30,639
Liabilities in Canada.....	63,458	Premiums—Canada (net).....	120,521
		Claims—Ontario (net).....	11,132
		Claims—Canada (net).....	47,157

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 59 ST. JAMES STREET WEST, MONTREAL, QUE.

Incorporated.—May 20th, 1905. *Date commenced business.*—1906. *In the Province.*—1917.

Officers (as at date of filing statement).—President, Hon. P. R. DuTremblay; 1st Vice-President, Maxime Raymond; 2nd Vice-President, A. J. Major; General Manager, J. H. Pigeon; Assistant General Manager, LeB. LeBlanc; Secretary-Treasurer, J. E. Rochon.

Directors (as at date of filing statement).—Hon. P. R. DuTremblay, c/o La Presse Montreal; Zenon Fontaine, c/o La Presse, Montreal; Maxime Raymond; 59 St. James St. West, Montreal; Henri Geoffrion, 210 Notre Dame St. West, Montreal; A. J. Major, Transportation Bldg., Ottawa; Hon. Sen. J. H. Rainville, 215 St. James St. W., Montreal; R. O. Sweezy, 210 St. James St. W., Montreal; J. Aldéric Raymond, 1507 McGregor, Montreal; J. H. Pigeon, 59 St. James St. W., Montreal; Jos. Simard, Lexington Place, Montreal; J. C. E. Trudeau, 84 McCullough, Outremont; J. H. Gundy, 36 King St. W., Toronto, or 360 St. James St. W., Montreal.

Auditors.—Rodolphe Bidard, C.A.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00.		
Number of shares, 10,000; Par value, \$100.00.		
Capital stock at beginning of year.....	\$1,000,000 00	\$304,780 00
Capital stock at end of year.....	\$1,000,000 00	\$304,780 00

Premium on Capital Stock

Total amount paid to 31st December, 1934.....	Nil
-----------------------------------------------	-----

Assets

Book value of real estate, office premises.....	\$337,226 72
Mortgage loans on real estate:	
First mortgages.....	23,650 00
Second and subsequent mortgages.....	177 70
Loans secured by bonds, stocks, and other collateral.....	2,345 00
Authorized value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$227,946 92
In default.....	10,585 00
Book value of stocks owned.....	238,531 92
Cash on hand and in banks.....	235,080 00
In chartered banks of Canada in Canada.....	\$49,411 79
In all other banks and depositories.....	2,168 29
Interest due, \$121.74; accrued, \$3,287 70.....	\$3,409 44
Dividends due.....	1,203 68
Rents due.....	1,489 98
Agents' balances and premiums uncollected:	6,103 10
Written on or after 1st October, 1934.....	\$195,057 12
Bills receivable—agents':	
Respecting business written prior to 1st October, 1934.....	7,652 30
Amount due from reinsurance on losses already paid.....	202,709 42
All other assets, viz.:	25,205 54
Loans on Life Policies.....	\$43,178 24
Workmen's Compensation, Reinsurance Bureau.....	22,142 22
Deferred Life Premiums.....	3,355 87
Plate glass in warehouses.....	1,100 00
Estimated extra premium (on payroll audits).....	54,713 71
Sundry debtors.....	29,670 29
	154,160 33
Net Admitted Assets.....	\$1,276,779 81

Liabilities

	Total Liabilities
Total provision for unpaid claims.....	\$315,274 10
Total provision for unreported and reopened claims.....	22,166 64
Total net reserve, \$459,416.87; carried out at 80 C _t thereof.....	367,533 49
Reserve and unpaid losses under unlicensed reinsurance unsecured.....	13,683 09
Taxes due and accrued.....	8,133 94
Deposit of reinsurers.....	93,219 84
Reinsurance balances due.....	40,031 89
Agents' credit balances net.....	6,505 41
All other liabilities, as follows:	
Reserve of Life Policies (Om 5—3 C _t).....	189,991 00
Sundry creditors.....	8,015 52
Life Premiums paid in advance.....	84 75
Total liabilities excluding capital stock.....	\$1,064,639 67
Capital stock paid in cash.....	\$304,780 00
Deficit in Profit and Loss Account.....	92,639 86
Excess of assets over liabilities (surplus for protection of policyholders).....	212,140 14
Total liabilities.....	<u>\$1,276,779 81</u>

[The Department inspectors report that substantial investment reserves should be included in this statement to show their opinion of the true and correct financial condition of the insurer. The Superintendent of Insurance for Quebec does not concur in their opinion. The values used in the above statement are those placed upon the assets of the company by the Superintendent of Insurance for Quebec.

The Provident reports that during the year 1935 an additional \$91,550.00 of capital has been paid in.]

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$250,933 03	\$785,988 80	\$1,036,921 83
Reserve of unearned premiums (80 per cent):			
At beginning of year.....	73,105 75	392,303 88	465,409 63
At end of year.....	99,995 28	435,845 21	535,840 49
Increase.....	\$26,889 53	\$43,541 33	\$70,430 86
Net premiums earned.....	\$224,043 50	\$742,447 47	\$966,490 97
Net losses and claims incurred.....	\$139,704 42	\$477,145 73	\$616,850 15
Net adjustment expenses.....	10,296 06	37,288 94	47,585 00
Commissions.....	67,776 59	156,959 79	224,736 38
Taxes (excluding taxes on real estate).....			34,988 00
All other expenses.....			186,140 12
Total claims and expenses.....			\$1,110,299 65
Underwriting loss.....			\$143,808 68
Other revenue:			
Interest earned.....		\$20,677 28	
Rents earned.....		3,988 77	
Bad debts recovered previously written off.....		254 09	
Profit on sale of securities and real estate.....		11,208 59	
Increase in market value of bonds in deposit with Workmen's Compensation Reinsurance Bureau.....		1,238 75	
Adjustment of bonds by amortization.....		662 06	
			38,029 54
Other expenditure:			
Bad debts written off.....		\$23,843 63	
Loss on sale of securities and real estate.....		318 40	
Decrease in market value of investments.....		1,252 25	
			25,414 28
Net loss for the year.....			<u>\$131,193 42</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$308,298 93
Net loss brought down.....	131,193 42
	\$177,105 51
Decrease in unadmitted assets.....	35,034 63
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$212,140 14</u>

Summary of Risks—Fire

	In the Province	Elsewhere	Total
Gross in force, December 31, 1933.....	\$16,209,712 00	\$44,254,077 00	\$60,463,789 00
Taken in 1934, including renewed.....	11,111,200 00	41,380,700 00	52,491,900 00
Total.....	\$27,320,912 00	\$85,634,777 00	\$112,955,689 00
Ceased in 1934.....	10,922,335 00	34,389,753 00	45,312,088 00
Gross in force, December 31, 1934.....	\$16,398,577 00	\$51,245,024 00	\$67,643,601 00
Reinsurance in force, December 31, 1934....	6,287,080 63	19,451,805 00	25,738,885 63
Net in force, December 31, 1934.....	<u>\$10,111,496 37</u>	<u>\$31,793,219 00</u>	<u>\$41,904,715 37</u>

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1933		Taken in 1934 including renewed		Ceased in 1934		Gross in Force, Dec. 31, 1934		Reinsurance in Force, Dec. 31, 1934		Net in Force, Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	128,418	95	88,361	02	91,764	57	125,015	40	45,404	54	79,610	86
Elsewhere.....	391,617	61	410,450	01	307,635	82	494,431	80	193,883	62	300,548	18
Total.....	520,036	56	498,811	03	399,400	39	619,447	20	239,288	16	380,159	04
Automobile:												
Ontario.....	93,088	42	239,155	53	172,705	23	159,538	72	6,081	75	153,456	97
Elsewhere.....	207,860	54	383,982	93	367,109	12	224,734	35	6,685	00	218,049	35
Total.....	300,948	96	623,138	46	539,814	35	384,273	07	12,766	75	371,506	32
Accident and Sickness:												
Ontario.....	11,667	33	15,276	75	13,144	83	13,799	25	694	30	13,104	95
Elsewhere.....	14,942	70	26,589	11	28,114	51	13,417	30	3,057	73	10,359	57
Total.....	26,610	03	41,865	86	41,259	34	27,216	55	3,752	03	23,464	52
Accident and Sickness combined:												
Ontario.....	25	20	1,662	85	1,660	60	27	45			27	45
Elsewhere.....	1,152	44	30,507	48	30,569	82	1,090	10			1,090	10
Total.....	1,177	64	32,170	33	32,230	42	1,117	55			1,117	55
Guarantee:												
Ontario.....	365	30	284	00	390	30	259	00	54	00	205	00
Elsewhere.....	25,791	66	28,716	73	28,579	82	25,928	57	3,161	51	22,767	06
Total.....	26,156	96	29,000	73	28,970	12	26,187	57	3,215	51	22,972	06
Plate Glass:												
Ontario.....	1,089	02	2,024	25	968	65	2,144	62			2,144	62
Elsewhere.....	10,585	34	17,915	78	9,110	24	19,390	88			19,390	88
Total.....	11,674	36	19,940	03	10,078	89	21,535	50			21,535	50
Burglary:												
Ontario.....	481	64	1,085	39	546	75	1,020	28			1,020	28
Elsewhere.....	27,093	68	26,529	32	26,012	83	27,610	17	2,313	50	25,296	67
Total.....	27,575	32	27,614	71	26,559	58	28,630	45	2,313	50	26,316	95
Employer's Liability:												
Ontario.....	65	00	391	25	131	25	325	00			325	00
Elsewhere.....	26,921	65	235,398	53	235,293	34	27,026	84	2,000	00	25,026	84
Total.....	26,986	65	235,789	78	235,424	59	27,351	84	2,000	00	25,351	84
Public Liability:												
Ontario.....	4,916	41	16,741	67	11,621	42	10,036	66	172	98	9,863	68
Elsewhere.....	20,592	85	30,003	41	26,594	87	24,001	39	827	68	23,173	71
Total.....	25,509	26	46,745	08	38,216	29	34,038	05	1,000	66	33,037	39
Inland Transportation:												
Ontario.....	2,598	00	5,171	98	4,678	23	3,091	75	694	25	2,397	50
Elsewhere.....	68	75	3,377	73	1,536	24	1,910	24	664	93	1,245	31
Total.....	2,666	75	8,549	71	6,214	47	5,001	99	1,359	18	3,642	81
Windstorm:												
Ontario.....	337	50			337	50						
Elsewhere.....												
Total.....	337	50			337	50						
All Business:												
Ontario.....	243,052	77	370,154	69	297,949	33	315,258	13	53,101	82	262,156	31
Elsewhere.....	726,627	22	1,193,471	03	1,060,556	61	859,541	64	212,593	97	646,947	67
Total.....	969,679	99	1,563,625	72	1,358,505	94	1,174,799	77	265,695	79	909,103	98

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
CLASS "A"		
Dominion of Canada, 3½%, 1949.....	\$29,000 00	\$28,048 44
Province of Alberta, 5%, 1955.....	10,000 00	9,809 09
Province of British Columbia, 5%, 1949.....	1,000 00	967 19
Province of British Columbia, 4½%, 1951.....	2,000 00	1,874 79
Province of New Brunswick, 4%, 1948.....	15,000 00	14,860 34
Province of Quebec, 3%, 1955.....	4,811 40	4,204 60
Province of Saskatchewan, 4½%, 1951.....	10,000 00	9,291 66
Province of Quebec, 4¼%, 1958.....	5,000 00	4,873 08
CLASS "B"		
Canadian National Railways, 4½%, 1954.....	15,000 00	15,000 00
CLASS "C"		
Town of Chatham, 5%, 1951.....	5,000 00	4,552 14
Village of La Tuque, 5%, 1941.....	12,000 00	11,946 35
City of Montreal, 4½%, 1943.....	25,000 00	24,364 53
City of Montreal, 4½%, 1944.....	18,000 00	17,558 38
City of Montreal, 5%, 1954.....	5,000 00	5,046 70
City of Montreal, 4½%, 1970.....	9,000 00	8,555 26
City of Montreal (Notre Dame de Grâce), 4%, 1948.....	20,000 00	19,206 66
City of Three Rivers, 5½%, 1953.....	10,000 00	9,786 54
City of Three Rivers, 5½%, 1964.....	2,000 00	1,956 48
Comm. d'Écoles de Municipalité Scolaire Village Jonquière, 6%, 1938.....	2,000 00	2,000 00
CLASS "D"		
Montreal Light, Heat & Power, 3%, 1939.....	2,200 00	2,056 48
Montreal Tramways, 5%, 1955.....	15,000 00	14,039 76
CLASS "E"		
Assets Holding Co. Ltd., 3%,.....	6 12	6 12
Credit Foncier Franco-Canadien, 5%, 1939.....	10,000 00	10,000 00
Holdings, Ltd., 1939.....	81 28	81 28
La Mine d'Or Venus, 7%, 1937.....	805 00	805 00
Queen's Hotel Co. Ltd., 6%, 1947.....	10,000 00	8,291 21
	<u>\$237,903 80</u>	<u>\$229,181 08</u>

Bonds and Debentures Owned by the Company—(*in default*)

	Par Value	Book Value
CLASS "C"		
Town of Aylmer, 5½%, 1934.....	\$5,000 00	\$5,000 00
City of St. Boniface, 5%, 1942.....	8,000 00	7,749 92
CLASS "E"		
Maple Leaf Milling Co., Ltd., 5½%, 1949.....	9,500 00	9,185 73
	<u>\$22,500 00</u>	<u>\$21,935 65</u>

Schedule "E"

Stocks Owned by the Company

	Book Value
British Colonial Fire Insurance Co., 18,984 shares.....	\$149,592 16
British Columbia Power "A", 200 shares.....	8,147 50
Consolidated Paper Co., 50 shares.....	21,180 00
Capital Trust Corporation, 20 shares.....	2,000 00
Dominion Bridge Co., 300 shares.....	20,700 00
Imperial Oil Co. Ltd., 1,000 shares.....	18,204 99
Montreal Light, Heat & Power, 1,236 shares.....	62,571 90
Obalski Mining Corporation, 1,025 shares.....	1 00
Quebec Power Corporation, 500 shares.....	27,975 00
Shawinigan Water & Power, 500 shares.....	36,435 00
	<u>\$346,807 55</u>

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. Date commenced business in Canada.—January 1, 1911.

Capital stock paid in cash.....	£180,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$479,856	Premiums—Ontario (net).....
Liabilities in Canada.....	317,570	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$113,441
		420,552
		71,024
		222,801

*See note on page 1.

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp and F. C. Capon, 460 St. John St., Montreal, Que.

Chief or General Agents for Ontario.—H. G. Wilson and N. E. Cowan, 1106 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,216,670	Premiums—Ontario (net).....	\$201,678
Ontario business in force (gross)...	5,595,708	Premiums—Canada (net).....	485,009
Canadian business in force (gross)...	11,753,188	Death Claims—Ontario (net)....	64,902
		Death Claims—Canada (net)....	64,925
		<i>Other than Life:</i>	
Capital stock paid in cash.....	£1,450,000	Premiums—Ontario (net).....	286,405
Assets in Canada.....	\$1,513,055	Premiums—Canada (net).....	715,714
Liabilities in Canada.....	543,128	Claims—Ontario (net).....	121,815
		Claims—Canada (net).....	340,335

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$125,000	Premiums—Ontario (net).....	\$38,284
Total assets.....	705,729	Premiums—Total business (net)...	137,935
Total liabilities.....	163,110	Claims—Ontario (net).....	19,729
Surplus protection of policyholders.	542,619	Claims—Total business (net)....	72,562

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 15, 1871. *Date commenced business in the Province.*—July 1, 1871.

Officers (as at date of filing statement).—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$100,000.00.		
Number of shares, 2,000. Par value, \$50.00.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	<u>\$100,000 00</u>	<u>\$100,000 00</u>

Premium on Capital Stock

Total amount paid to 31st December, 1934..... Nil

Assets

Book value of real estate, office premises.....	\$40,000 00
Mortgage loans on real estate, first mortgages.....	300 00
Book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$602,774 44
In default.....	51,370 88
Book value of stocks owned.....	654,145 32
	<u>27,501 26</u>

*See note on page 1.

Assets—Continued

Cash on hand and in banks:			
On hand at head office.....	\$	99	98
In chartered banks of Canada in Canada.....		13,168	50
In all other banks and depositories.....		8,699	25
Interest accrued.....		\$8,125	80
Dividends due.....		475	00
Rents due.....		97	50
Agents' balances and premiums uncollected, written on or after 1st October, 1934..			8,698
Balances due from reinsurance companies.....			11,696
			871
			64
Total Admitted Assets.....			\$765,180
			58

Liabilities

Total provision for unpaid claims.....			\$449
Total net reserve.....			78,626
Expenses due and accrued.....			200
Taxes due and accrued.....			5,714
Return premiums.....			9
Reserve for depreciation on building.....			1,000
Taxes accrued on real estate.....			1,200
			00
Total liabilities excluding capital stock.....			\$87,199
Capital stock paid in cash.....	\$	100,000	00
Reserve fund.....		250,000	00
Surplus in Profit and Loss Account.....		327,981	37
Excess of assets over liabilities (Surplus for protection of policyholders).....			677,981
			37
Total Liabilities.....			\$765,180
			58

Profit and Loss Account

Net premiums written.....			\$78,668
Reserve of unearned premiums:			
At beginning of year.....			80,659
At end of year.....			78,626
Decrease.....			\$2,033
Net premiums earned.....			\$80,701
Net losses and claims incurred.....			\$34,225
Net adjustment expenses.....			1,431
Commissions.....			19,480
Taxes (excluding taxes on real estate).....			6,883
Salaries, fees and travelling expenses.....			11,752
All other expenses.....			5,415
			33
Total claims and expenses.....			79,188
			59
Underwriting profit.....			1,513
Other revenue:			
Interest earned.....	\$	30,991	03
Dividends earned.....		3,325	00
Profit on sale of securities and real estate.....		8,112	60
Endorsement fees.....		8	00
			42,436
Other expenditure:			
Investment expenses.....	\$	201	50
Provided for depreciation on building.....		250	00
Maintenance of office premises.....		58	80
			510
Net profit for the year.....			\$43,439
			53

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year...			\$654,812
Net profit brought down.....			43,439
			53
Increase in unadmitted assets.....	\$	270	71
Dividends declared.....		20,000	00
			20,270
			71
Surplus of assets over liabilities (excluding capital stock) at end of year.....			\$677,981
			37

Summary of Risks—Fire

(All in the Province)

	At Risk	Premiums
Gross in force, December 31, 1933.....	\$26,719,404	\$169,028
Taken in 1934, new and renewed.....	14,851,409	89,302
		37
Total.....	\$41,570,813	\$258,330
Ceased in 1934 (including renewed).....	15,520,978	97,865
		97
Gross in force, December 31, 1934.....	\$26,049,835	\$160,464
Reinsurance in force, December 31, 1934.....	583,361	2,094
		93
Net in force, December 31, 1934.....	\$25,466,474	\$158,369
		80

Schedule "D" (1)

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Ontario, 6%, 1941.....	\$15,000 00	\$14,700 00
Hydro-Electric Power Commission (Ont. g'td), 4%, 1957.....	7,000 00	5,608 40
City of Toronto, 5½%, 1948.....	5,000 00	5,000 00
City of Port Arthur, 5%, 1937.....	5,000 00	5,437 30
City of Regina, (£800-0-0), 4½%, 1952.....	3,893 33	3,157 10
Town of Kenora, 5%, 1940.....	2,000 00	2,000 00
Town of Gananoque, 4%, 1935.....	2,000 00	2,000 00
Town of Kenora, 5½%, 1937.....	1,000 00	1,000 00
Canada Permanent Mtge. Corp., 5%, 1935.....	20,000 00	20,000 00
Dominion of Canada—Conversion Loan, 4½%, 1958.....	65,000 00	65,267 00
Dominion of Canada—Conversion Loan, 4½%, 1959.....	122,000 00	118,220 00
Province of Saskatchewan, 5%, 1939.....	21,000 00	20,103 30
Province of Ontario, 6%, 1943.....	25,000 00	24,575 00
Province of British Columbia, 5%, 1949.....	25,000 00	25,187 50
Province of Ontario, 5%, 1960.....	5,000 00	5,787 50
Province of New Brunswick, 5½%, 1952.....	15,000 00	17,137 50
Province of New Brunswick, 4½%, 1947.....	15,000 00	15,600 00
Province of Nova Scotia, 5%, 1960.....	15,000 00	16,912 50
Government of Newfoundland, (£5,136-19-7), 3%, 1943-63.....	25,999 60	24,999 60
Hydro-Electric Power Commission, (Ont. g'td), 4%, 1957.....	18,000 00	14,421 60
Hydro-Electric Power Commission (Ont. g'td), 4½%, 1960.....	129,000 00	99,962 10
Canadian National Railways (Dom. of Can. g'td), 5%, 1954.....	25,000 00	24,375 00
City of Toronto, 5½%, 1938.....	5,000 00	5,120 50
City of Edmonton, ½%, 1946.....	30,000 00	30,271 50
City of Kingston, 5%, 1943.....	15,000 00	14,929 50
Town of Elmira, 6%, 1939-40.....	2,236 65	2,227 19
Town of Elmira, 6%, 1941.....	1,219 95	1,219 95
Gatineau Power Co., 5%, 1956.....	15,000 00	14,554 50
	<u>\$637,349 53</u>	<u>\$602,774 44</u>

Schedule "D" (2)

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Ford City, 5%, 1961-65.....	\$24,223 90	\$23,625 59	\$8,478 36
Fort Erie, 5½%, 1936-42.....	27,158 92	27,745 29	19,011 24
	<u>\$51,382 82</u>	<u>\$51,370 88</u>	<u>\$27,489 60</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Consumers' Gas Co. of Toronto—190 shares.....	\$19,000 00	\$27,501 26	\$33,630 00

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St., East, Toronto.

Date of Incorporation.—September 11, 1891. Date commenced business in Canada.—November 1, 1891.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	994,990	Premiums—Ontario (net).....	\$184,158
Liabilities in Canada.....	450,619	Premiums—Canada (net).....	539,868
		Claims—Ontario (net).....	76,172
		Claims—Canada (net).....	254,008

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—March, 1849. Date commenced business in Canada.—November 2, 1903

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$526,510	Premiums—Ontario (net).....	\$77,551
Liabilities in Canada.....	155,790	Premiums—Canada (net).....	186,505
		Claims—Ontario (net).....	25,800
		Claims—Canada (net).....	65,122

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. Milligan, Hartford, Conn.; Vice-Presidents, E. R. Decary, Montreal, Que.; E. V. Chaplin, Hartford, Conn.; Secretaries, A. H. Vallance, S. M. Elliott, Montreal, Que.

Directors.—Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.; E. Milligan, Hartford, Conn.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal, Que.

Chief or General Agent in Ontario.—J. Drummond, 43 Adelaide St. East, Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—November 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$19,049
Total assets.....	733,819	Premiums—Total business (net) .	74,029
Total liabilities.....	76,465	Claims—Ontario (net).....	2,463
Surplus protection of policyholders.	657,354	Claims—Total business (net).....	18,840

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. R. Lachance, 464 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Norman McKibb, 320 Bay St., Toronto, Ont.

Date of Incorporation.—1907. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$10,853
Assets in Canada.....	161,906	Premiums—Canada (net).....	85,747
Liabilities in Canada.....	55,015	Claims—Ontario (net).....	3,965
		Claims—Canada (net).....	50,599

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—November 4, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£946,977	Premiums—Ontario (net).....	\$237,488
Assets in Canada.....	\$1,534,606	Premiums—Canada (net).....	688,818
Liabilities in Canada.....	557,992	Claims—Ontario (net).....	122,811
		Claims—Canada (net).....	295,422

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$13,626,496	<i>Life:</i>	
Assets in Canada.....	9,315,342	Premiums—Ontario (net).....	\$170,040
Ontario business in force (gross)...	6,007,024	Premiums—Canada (net).....	651,631
Canadian business in force (gross)...	23,821,171	Death Claims—Ontario (net)....	75,880
		Death Claims—Canada (net)....	189,196
		<i>Other than Life:</i>	
Assets in Canada.....	5,239,195	Premiums—Ontario (net).....	\$12,075
Liabilities in Canada.....	1,786,520	Premiums—Canada (net).....	2,253,979
		Claims—Ontario (net).....	421,335
		Claims—Canada (net).....	1,114,867

*See note on page 1.

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—John M. McGregor, Concourse Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash.....	£30,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$235,689	Premiums—Ontario (net).....	\$45,130
Liabilities in Canada.....	87,973	Premiums—Canada (net).....	106,117
		Claims—Ontario (net).....	26,374
		Claims—Canada (net).....	42,624

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.*Chief or General Agent in Ontario.*—G. A. Sherritt, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—May, 1865. *Date commenced business in Canada.*—September 14, 1907

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	675,459	Premiums—Ontario (net).....	\$155,767
Liabilities in Canada.....	233,387	Premiums—Canada (net).....	453,218
		Claims—Ontario (net).....	66,063
		Claims—Canada (net).....	209,784

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	56,682	Premiums—Ontario (net).....	\$2,322
Liabilities in Canada.....	24,952	Premiums—Canada (net).....	17,190
		Claims—Ontario (net).....	credit 93
		Claims—Canada (net).....	25,569

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, N. Ducharme, Montreal, Que.; Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.*Directors.*—R. B. Bachaud, Waterloo, Que.; Adjutor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy, Paul Drouin, K.C., Quebec, Que.; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—November, 1903.

Capital stock paid in cash.....	\$232,440	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,916,019	Premiums—Ontario (net).....	\$72,069
Ontario business in force (gross)...	2,599,848	Premiums—Total business (net)...	699,340
Total business in force (gross).....	25,682,690	Death Claims—Ontario (net).....	20,100
		Death Claims—Total business (net)	134,701

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway; Managing Director, T. H. Hall, Toronto.*Directors.*—J. A. Macintosh, K.C., Toronto; F. Norrie-Miller, F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; Thos. H. Hall, Toronto.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—December 22, 1920.

Capital stock paid in cash.....	\$225,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	416,361	Premiums—Ontario (net).....	\$39,462
Total liabilities.....	101,197	Premiums—Canada (net).....	78,282
Surplus protection of policyholders.	315,165	Claims—Ontario (net).....	7,158
		Claims—Total business (net).....	13,568

*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. H. R. Emmerson and A. H. P. Priddey, Montreal.*Chief or General Agent in Ontario.*—W. J. Morris, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$530,780	Premiums—Ontario (net).....	\$92,136
Liabilities in Canada.....	155,072	Premiums—Canada (net).....	167,848
		Claims—Ontario (net).....	60,287
		Claims—Canada (net).....	84,014

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Eshinart, Montreal.*Chief or General Agent in Ontario.*—Wm. A. Medland, Mail Bldg., Toronto.*Date Organized.*—1824. *Date Incorporated.*—June 26, 1833. *Date commenced business in Canada.*—February, 1882.

Capital stock paid in cash.....	\$1,460,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,342,345	Premiums—Ontario (net).....	\$112,496
Liabilities in Canada.....	349,038	Premiums—Canada (net).....	422,531
		Claims—Ontario (net).....	54,215
		Claims—Canada (net).....	220,000

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.*Chief or General Agent in Ontario.*—W. G. Drysdale, 36 Toronto St., Toronto.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$313,561	Premiums—Ontario (net).....	\$44,128
Liabilities in Canada.....	75,908	Premiums—Canada (net).....	106,553
		Claims—Ontario (net).....	21,235
		Claims—Canada (net).....	35,975

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1841. *Date commenced business in Canada.*—November 29, 1921

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	221,384	Premiums—Ontario (net).....	\$29,223
Liabilities in Canada.....	64,060	Premiums—Canada (net).....	78,309
		Claims—Ontario (net).....	5,532
		Claims—Canada (net).....	35,672

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	165,215	Premiums—Ontario (net).....	\$1,426
Liabilities in Canada.....	29,926	Premiums—Canada (net).....	7,368
		Claims—Ontario (net).....	480
		Claims—Canada (net).....	4,230

*See note on page I.

SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver, B.C.*Chief or General Agent in Ontario.*—W. C. McLaughlin, 72 Queen St. W., Toronto, Ont.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£35,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$290,949	Premiums—Ontario (net).....	\$25,778
Liabilities in Canada.....	55,124	Premiums—Canada (net).....	62,951
		Claims—Ontario (net).....	13,304
		Claims—Canada (net).....	31,102

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sandford Evans, M.L.A., Winnipeg; Vice-Presidents, W. H. Carter, and W. F. Hull, K.C., Winnipeg; Secretary, E. Atkins; General Manager, M. D. Grant.*Directors.*—W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, St. Boniface, Man.; W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte, Winnipeg; John W. Horn, Winnipeg; M. D. Grant, Winnipeg; Roy W. Milner, Winnipeg.*Chief or General Agent in Ontario.*—W. H. Burnett, Federal Bldg., Toronto.*Date of Incorporation.*—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash.....	\$209,995	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,850,488	Premiums—Ontario (net).....	\$185,190
Ontario business in force (gross)...	5,297,464	Premiums—Total business (net)...	775,262
Total business in force (gross).....	25,793,124	Death Claims—Ontario (net)...	25,512
		Death Claims—Total business (net)	105,948

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	664,169	Premiums—Ontario (net).....	\$58,889
Liabilities in Canada.....	255,433	Premiums—Canada (net).....	290,751
		Claims—Ontario (net).....	19,312
		Claims—Canada (net).....	182,831

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.*Chief or General Agent in Ontario.*—A. B. Pakenham, 64 King St. East, Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—April 2, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$14,816	Premiums—Ontario (net).....	\$5,879
Liabilities in Canada.....	9,177	Premiums—Canada (net).....	29,972
		Claims—Ontario (net).....	846
		Claims—Canada (net).....	11,123

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—H. B. Rowe, 100 Adelaide St. West, Toronto.*Date of Incorporation.*—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	316,822	Premiums—Ontario (net).....	\$11,059
Liabilities in Canada.....	59,854	Premiums—Canada (net).....	73,122
		Claims—Ontario (net).....	4,325
		Claims—Canada (net).....	23,752

*See note on page 1.

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.*Chief or General Agent in Ontario.*—R. L. Stailing, 15 Wellington St. East, Toronto.*Date of Incorporation.*—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

Capital stock paid in cash.....	\$2,336,000
Assets in Canada.....	1,507,668
Liabilities in Canada.....	561,715

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$290,462
Premiums—Canada (net).....	705,700
Claims—Ontario (net).....	120,052
Claims—Canada (net).....	285,479

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal, Que.; Vice-President and Treasurer, E. A. MacNutt, Montreal, Que.; Secretary, H. Warren K. Hale.*Directors.*—T. B. Macaulay, Montreal; A. B. Wood, Montreal; Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. W. McConnell, Montreal; Ross H. McMaster, Hon. L. H. Taschereau, E. W. Beatty, Arthur B. Purvis, E. A. MacNutt.*Chief or General Agent in Ontario.*—John A. Tory, Sun Life Bldg., Toronto.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash.....	\$2,000,000
Total assets.....	665,378,716
Ontario business in force (gross).....	300,901,572
Total business in force (gross).....	2,743,612,346

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,155,859
Premiums—Total business (net).....	121,232,258
Death Claims—Ontario (net).....	2,562,313
Death Claims—Total business (net).....	23,885,206

SUSSEX FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—W. H. Hedges & Son, Limited, Metropolitan Bldg., Toronto.*Date of Incorporation.*—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	146,780
Liabilities in Canada.....	59,030

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,406
Premiums—Canada (net).....	89,055
Claims—Ontario (net).....	5,668
Claims—Canada (net).....	33,776

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, 460 St. Francois Xavier St., Montreal, Que.*Chief or General Agent in Ontario.*—E. W. Shaufler, 18 Wellington St. E., Toronto.*Date of Incorporation.*—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash... Yen.	55,000,000
Assets in Canada.....	\$275,369
Liabilities in Canada.....	75,540

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$49,264
Premiums—Canada (net).....	119,873
Claims—Ontario (net).....	21,647
Claims—Canada (net).....	63,813

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, 85 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—July 21, 1921. *Commenced business in the Province.*—October, 1921.*Officers (as at date of filing statement).*—President, G. Larratt Smith; Vice-Presidents, W. P. Fess and Rt. Hon. A. Meighen; Secretary, Thos. G. Breck; General Manager, Paul H. Horst; Treasurer, C. W. Sykes.*Directors (as at date of filing statement).*—Lt.-Col. C. H. Ackerman, J. T. Braund, Thos. G. Breck, Chas. W. Buchanan, R. T. Evans, W. P. Fess, Paul H. Horst, Ray Lawson, M. A. Mackenzie, M.A., Rt. Hon. Arthur Meighen, P.C., K.C., G. Larratt Smith, K.C., J. Pye Smith.*Auditors.*—Clarkson, Gordon, Dilworth, Guilfoyle & Nash, Toronto.

*See note on page 1.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$600,000.00.		
No. of shares, 200,000. Par value, \$3.00.		
Capital stock at beginning of year	\$284,391 00	\$284,391 00
Capital stock at end of year	<u>\$284,391 00</u>	<u>\$284,391 00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	\$883,136 10
Total amount paid to 31st December, 1934	<u>\$883,136 10</u>

Assets

Mortgage loans on real estate, first mortgages	\$45,150 00	\$45,150 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default	\$888,788 79	
In default	62,574 97	
		951,363 76
Market value of stocks owned		29,890 23
Cash on hand and in banks and branches:		
On hand at Head Office	\$7,204 98	
In chartered banks of Canada in Canada	16,107 62	
In all other banks and depositories	153 89	
		23,466 49
Interest accrued	11,158 11	
Dividends due	362 50	
		11,520 61
Agents' balances and premiums uncollected:		
Written on or after 1st October, 1934		83,999 70
Amount due from reinsurance on losses already paid		132 60
Amounts due from other insurance companies		12,765 09
Total Admitted Assets		<u>\$1,158,288 48</u>

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	\$46,605 71	\$103,502 82	\$150,108 53
Total net reserve \$346,861.98 carried out at 80 % thereof (2,500.00 at 100 %)	132,138 00	147,851 59	279,989 59
Expenses due and accrued			5,348 66
Taxes due and accrued			12,004 78
Reinsurance premiums			12,873 24
Return premiums			865 10
Reserve for loss on investments			13,000 00
Other contingency reserves			15,000 00
Premiums returnable under Workmen's Compensation Insurance			7,732 25
Sundry accounts payable			4,581 78
Total liabilities excluding capital stock			501,503 93
Capital Stock paid in cash	\$284,391 00		
Surplus in Profit and Loss Account	372,393 55		
Excess of assets over liabilities (surplus for protection of policyholders)			656,784 55
Total Liabilities			<u>\$1,158,288 48</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	\$273,096 32	\$380,457 09	\$653,553 41
Reserve of unearned premiums (80 per cent.):			
At beginning of year	124,462 90	125,358 62	249,821 52
At end of year	132,138 00	147,851 59	279,989 59
Increase	\$7,675 10	\$22,492 97	\$30,168 07
Net premiums earned	\$265,421 22	\$357,964 12	\$623,385 34
Net losses and claims incurred	\$104,527 03	\$143,804 15	\$248,331 18
Net adjustment expenses	\$14,342 87	23,422 08	37,764 95
Commissions			155,329 90
Taxes (excluding taxes on real estate)			20,210 87
Salaries, fees and travelling expenses			108,276 82
All other expenses			48,888 12
Total claims and expenses			\$618,801 84
Underwriting profit			<u>\$4,583 50</u>

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$51,987	54	
Dividends earned.....	1,421	34	
Profit on sale of securities.....	10,551	34	
Increase in market value of investments.....	3,899	42	
Premium on exchange.....	56	78	
			\$67,916 42
Other expenditure:			
Bad debts written off.....	\$880	20	
Cost of acquisition of Central Canadian Insurance Co.....	\$22,620	20	
			\$23,500 40
Net profit for the year.....			\$48,999 52

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$629,068	67
Net profit brought down.....	48,999	52
	\$678,068	19
Decrease in unadmitted assets.....	2,412	11
	\$680,480	30
Dividends declared.....	23,695	75
	\$656,784	55

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1933.....	\$24,616,330 00	\$15,642,096 00	\$40,258,426 00
Taken in 1934, new and renewed.....	15,360,122 00	21,631,943 00	36,992,065 00
Ceased in 1934, including renewed.....	15,171,946 00	16,166,169 00	31,338,115 00
Gross in force, December 31, 1934.....	24,804,506 00	21,107,870 00	45,912,376 00
Reinsurance in force, December 31, 1934...	6,326,256 00	6,617,706 00	12,943,962 00
Net in force, December 31, 1934.....	\$18,478,250 00	\$14,490,164 00	\$32,968,414 00

Exhibit of Premiums

Class of Insurance	Gross in Force Dec. 31, 1933		Taken in 1934 including renewed		Ceased in 1934		Gross in Force, Dec. 31, 1934		Reinsurance in Force, Dec. 31, 1934		Net in Force, Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	201,013	21	122,408	57	125,661	99	197,759	79	50,508	84	147,250	95
Elsewhere.....	169,790	20	209,591	53	161,691	39	217,690	34	60,202	90	157,487	44
Total.....	370,803	41	332,000	10	287,353	38	415,450	13	110,711	74	304,738	39
Automobile:												
Ontario.....	145,719	67	239,924	51	223,011	36	162,632	82	6,480	36	156,152	46
Elsewhere.....	122,729	70	205,782	04	198,749	67	129,762	07	10,995	88	118,766	19
Total.....	268,449	37	445,706	55	421,761	03	292,394	89	17,476	24	274,918	65
Accident:												
Ontario.....	2,827	94	2,707	93	3,081	42	2,454	45	1,985	53	468	92
Elsewhere.....	598	21	4,814	08	2,249	49	3,162	80	629	00	2,533	80
Total.....	3,426	15	7,522	01	6,330	91	5,617	25	2,614	53	3,002	72
Blanket Residence:												
Ontario.....	4,302	48	2,732	74	2,803	15	4,232	07	828	94	3,403	13
Elsewhere.....	9,297	64	2,114	79	1,516	40	9,896	03	2,767	78	7,128	25
Total.....	13,600	12	4,847	53	4,319	55	14,128	10	3,596	72	10,531	38
Employers' Liability:												
Ontario.....	38	50	268	45	46	00	260	95	30	28	230	67
Elsewhere.....	3,421	88	7,388	00	6,827	58	3,982	30	436	91	3,545	39
Total.....	3,460	38	7,656	45	6,873	58	4,243	25	467	19	3,776	06
Guarantee:												
Ontario.....	11,894	28	21,214	87	18,270	21	14,838	94	1,045	72	13,793	22
Elsewhere.....	38,054	02	62,858	70	66,793	86	34,118	86	4,408	01	29,710	85
Total.....	49,948	30	84,073	57	85,064	07	48,957	80	5,453	73	43,504	07
Inland Transportation:												
Ontario.....	4,406	70	5,982	55	5,878	44	4,510	81	1,264	61	3,246	20
Elsewhere.....	843	72	7,517	75	3,201	38	5,160	09	42	60	5,117	49
Total.....	5,250	42	13,500	30	9,079	82	9,670	90	1,307	21	8,363	69

Class of Insurance	Gross in Force, Dec. 31, 1933		Taken in 1934 including renewed		Ceased in 1934		Gross in Force, Dec. 31, 1934		Reinsurance in Force Dec. 31, 1934		Net in Force Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Plate Glass:												
Ontario.....	4,195	95	3,116	63	3,483	24	3,829	34	347	08	3,482	26
Elsewhere.....	3,079	68	9,663	80	4,359	35	8,384	13	307	29	8,076	84
Total.....	7,275	63	12,780	43	7,842	59	12,213	47	654	37	11,559	10
Public Liability:												
Ontario.....	5,788	91	32,479	28	31,353	35	6,914	84	641	60	6,273	24
Elsewhere.....	7,718	18	13,382	83	10,193	14	10,907	87	673	14	10,234	73
Total.....	13,507	09	45,862	11	41,546	49	17,822	71	1,314	74	16,507	97
Theft:												
Ontario.....	3,565	42	3,080	46	2,601	88	4,044	00	501	83	3,542	17
Elsewhere.....	14,649	61	10,871	07	8,701	23	16,819	45	559	16	16,260	29
Total.....	18,215	03	13,951	53	11,303	11	20,863	45	1,060	99	19,802	46
Weather:												
Ontario.....	7,733	72	1,930	39	2,425	12	7,238	99	332	80	6,906	19
Elsewhere.....	735	42	331	54	128	50	938	46	165	33	773	13
Total.....	8,469	14	2,261	93	2,553	63	8,177	45	498	13	7,679	32

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
A 1		
Dominion of Canada, Conversion Loan Bonds, 4½% 1958.....	\$15,000 00	\$15,105 87
Dominion of Canada, Conversion Loan Bonds, 4½% 1959.....	15,000 00	15,253 69
Dominion of Canada Bonds, 4½% 1958.....	15,000 00	15,144 00
Dominion of Canada, 1934 Refunding Loan Bonds, 3½% 1949.....	10,000 00	9,650 00
Dominion of Canada, 1934 Refunding Loan Bonds, 3½% 1949.....	25,000 00	24,125 00
Dominion of Canada, 1934 Refunding Loan Bonds, 3½% 1949.....	20,000 00	19,300 00
Dominion of Canada, 1934 Refunding Loan Bonds, 3½% 1949.....	5,000 00	4,825 00
Dominion of Canada, Bonds, 4½% 1946.....	2,000 00	1,951 79
Dominion of Canada, Bonds, 4½% 1956.....	10,000 00	9,805 56
Dominion of Canada, Bonds, 4½% 1959.....	5,000 00	5,114 56
Dominion of Canada, Conversion Loan Bonds, 4½% 1958.....	5,000 00	5,216 00
A 2		
Province of Alberta, 16-year Gold Bond, 5% 1940.....	7,000 00	6,945 16
Province of Alberta, Debentures, 6% 1947.....	20,000 00	20,323 28
Province of Alberta, Bonds, 4½% 1951.....	10,000 00	8,980 00
Province of Manitoba, Debentures, 5½% 1958.....	5,000 00	4,900 00
Province of New Brunswick, Bonds, 5% 1943.....	5,000 00	4,954 00
Province of New Brunswick, Transferable Debentures, 4½% 1961.....	10,000 00	10,000 00
Province of New Brunswick Bonds, 4½% 1936.....	10,000 00	10,000 00
Province of New Brunswick Bonds, 5% 1960.....	25,000 00	27,064 52
Province of Nova Scotia Bonds, 4½% 1961.....	25,000 00	24,205 00
Province of Nova Scotia, Gold Debenture, 5% 1959.....	10,000 00	10,450 40
Province of Ontario Bonds, 4½% 1950.....	2,000 00	1,981 75
Province of Ontario Bonds, 5½% 1946.....	10,000 00	10,675 55
Province of Ontario Debentures, Non-callable Gold Bonds, 4% 1968.....	10,000 00	9,522 56
Province of Ontario Bonds, 4½% 1962.....	5,000 00	4,951 74
Province of Saskatchewan Coupon Bonds, 4½% 1955.....	10,000 00	9,877 84
Province of Saskatchewan Bonds, 4½% 1951.....	10,000 00	8,967 85
Province of Saskatchewan Bonds, 4% 1954.....	2,500 00	2,129 75
Province of Manitoba, Gold Debentures, 4% 1957.....	2,000 00	1,904 53
Province of Manitoba, Gold Debentures, 4% 1957.....	29,000 00	27,616 07
Province of Manitoba, Land Drainage Debentures, 4½% 1957.....	3,000 00	2,953 70
Province of Manitoba, Land Drainage Debentures, 4½% 1957.....	8,000 00	7,876 63
Province of Saskatchewan Gold Bonds, 4% 1957.....	10,000 00	9,503 73
B 2		
Grand Trunk Pacific 1st Mtge. Sterling Bonds, Guaranteed by Province of Alberta, 4% 1942.....	2,430 00	2,351 01
Hydro-Electric Power Commission, Gold Bonds, Guaranteed by Province of Ontario, 5% 1943.....	10,000 00	10,235 70
Hydro-Electric Power Commission, Gold Debentures, 4% 1957.....	15,000 00	14,065 62
Hydro-Electric Power Commission Bonds, 4½% 1960.....	25,000 00	23,956 80
Hydro-Electric Power Commission Bonds, 3½, 4, 5% 1952.....	10,000 00	9,950 00
Town of Cobalt, R.C. Schools (Ont. g'td), 5% 1935-45.....	9,068 41	9,068 41
C 1		
City of Montreal Bonds, 4½% 1943.....	15,000 00	14,614 96
City of Quebec Bonds, 5% 1938.....	10,000 00	10,000 00
City of Toronto Debentures, 4½% 1953.....	1,000 00	903 76
City of Valleyfield Debentures, 5% 1937-38-39.....	7,000 00	6,987 40
City of Vancouver Debenture Bonds, 5% 1944.....	25,000 00	24,877 87
City of Victoria Bonds, 5% 1944.....	3,000 00	2,908 50
City of Winnipeg Bonds, 4½% 1960.....	5,000 00	4,472 64
District of Richmond Debentures, 5% 1955.....	15,000 00	15,371 55
Village of Forest Hill Debentures, 5% 1941-42.....	10,000 00	10,198 39
City of Winnipeg Bonds, 4½% 1958.....	10,000 00	9,764 65
City of Winnipeg Bonds, 4½% 1960.....	5,000 00	4,902 64

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
C 2		
City of Ottawa Roman Catholic Schools, Bonds, 6%, 1962.....	10,000 00	10,750 00
City of Ottawa Roman Catholic Schools, Bonds, 6%, 1962.....	5,000 00	5,430 00
Montreal Roman Catholic School Commission, Bonds, 4½%, 1971	5,000 00	4,677 57
Roman Catholic Diocese of London, Bonds, 5%, 1954.....	10,000 00	9,756 25
D		
Beauharnois Light, Heat & Power Co., 1st Mtge. Bonds, 5½%, 1973	11,200 00	10,654 16
Duke-Price Power Co., Ltd., 1st Mtge. Bonds, 6%, 1966.....	15,000 00	14,077 14
Gatineau Power Co., 1st Mtge. Gold Bonds, 5%, 1956.....	35,000 00	32,787 78
Gatineau Power Co., Bonds, 5%, 1956.....	10,000 00	9,242 61
MacLaren-Quebec Power Co., 30-year 1st Mtge. Sinking Fund Bonds, Series "A", 5½%, 1961.....	10,000 00	9,481 72
MacLaren-Quebec Power Co., 30-year 1st Mtge. Sinking Fund Bonds, Series "A", 5½%, 1961.....	2,500 00	2,348 75
MacLaren-Quebec Power Co., 1st Mtge. Bonds, 5½%, 1964.....	10,000 00	9,925 00
Shawinigan Water & Power Co., 5-year Secured Notes, 6%, 1937..	20,000 00	19,803 95
E		
Canada Realty Corp'n. 1st Mtge. Serial Gold Bonds, 6%, 1935-49.	29,000 00	30,023 70
Canadian Bakeries Ltd., 1st Mtge. 20-year Sinking Fund Gold Bonds, 6½%, 1945.....	5,000 00	5,118 46
Capital Trust Corp'n., Guaranteed Investment, 4½%, 1935.....	10,000 00	10,000 00
City Dairy Ltd., Winnipeg, 1st Mtge. Sinking Fund Gold Bonds, Series "A", 6%, 1948.....	25,000 00	24,451 70
Cosmos Imperial Mills, 20-year, 1st Mtge. Sinking Fund Gold Bonds, 6½%, 1944.....	5,000 00	5,130 00
General Steel Wares Ltd., 1st Mtge. Sinking Fund Bonds, Series "A", 6%, 1952.....	20,000 00	19,843 45
T. Eaton Realty Co., Ltd., 1st Mtge., Sinking Fund Bonds, 5%, 1949	25,000 00	24,216 24
Hamilton Cotton Co., Ltd., 1st Mtge. Sinking Fund Gold Bonds, Series "A", 20-year, 5½%, 1948.....	10,000 00	9,822 38
Huron & Erie Mortgage Corporation, Debenture, 5%, 1935.....	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, Debenture, 5%, 1935.....	500 00	500 00
Huron & Erie Mortgage Corporation, Debenture, 4¾%, 1939.....	10,000 00	10,000 00
National Trust Co., Ltd., Guaranteed Trust Certificate, 5½%, 1937	5,000 00	5,000 00
Toronto General Trusts Corp'n., Guaranteed Investment, 4¾%, 1937.....	5,000 00	5,000 00
	\$827,198 41	\$814,976 29

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market Value
Beauharnois Power Corporation, Limited, 5%, 1973	\$30,000 00	\$21,945 00	\$18,300 75
City of Jonquiere, 6%, 1937.....	5,000 00	4,777 78	2,874 22
District of North Vancouver, 5%, 1961.....	10,000 00	10,146 98	6,900 00
London Realty Co., Ltd., 6½%, 1950.....	25,000 00	24,696 83	20,750 00
Town of Sturgeon Falls, 7%, 1935.....	1,000 00	1,008 65	750 00
Saskatchewan General Trusts Corporation, 5%, 1934.....	1,500 00	.....	.....
	\$72,500 00	\$62,574 97	\$00,000 00

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Beauharnois Power Corporation, 337 shares.....	.....	\$548 00	\$1,973 13
Bell Telephone Company, Limited, 50 shares.....	\$5,000 00	6,300 00	6,500 00
Canadian Oil Company, Preferred, 100 shares.....	10,000 00	10,500 00	11,800 00
Ottawa Light, Heat & Power Company, Preferred 100 shares.....	10,000 00	10,400 00	10,300 00
	\$25,000 00	\$27,748 00	\$30,573 13

TRANS-CANADA INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Hon. P. R. DuTremblay; Vice-President, V. Marchand; General Manager, J. H. Pigeon.

Directors.—Hon. L. A. David, Rt. Hon. Geo. P. Graham, M. Chas. B. Howard, Hon. Victor Marchand, M.L.A.; S. J. B. Rolland, H. Geoffrion, C. H. McFadyen, M. K. Pike, Hon. P. R. DuTremblay, Z. Fontaine, J. H. Pigeon, Sen. J. H. Rainville, M. Raymond, Armond Chaput.

Chief or General Agent in Ontario.—G. D. Buchan, Osler Bldg., Toronto.

Date of Incorporation.—October 12, 1927. Date commenced business in Canada.—April, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$199,860	Premiums—Ontario (net).....	\$70,365
Total assets.....	349,076	Premiums—Total business (net)..	248,020
Total liabilities.....	216,064	Claims—Ontario (net).....	76,024
Surplus protection of policyholders.	133,012	Claims—Total business (net).....	246,616

*See note on page 1.

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—H. L. Huckvale, 68 Yonge St., Toronto.*Date of Incorporation.*—May 23, 1923. *Date commenced business in Canada.*—December 19, 1929.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	295,518
Liabilities in Canada.....	170,031

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$103,145
Premiums—Canada (net).....	257,647
Claims—Ontario (net).....	39,748
Claims—Canada (net).....	119,675

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—Robert Fullerton, 68 Yonge St., Toronto.*Date of Incorporation.*—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	914,106
Liabilities in Canada.....	400,623

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$219,398
Premiums—Canada (net).....	415,333
Claims—Ontario (net).....	70,245
Claims—Canada (net).....	177,637

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—C. N. Macdonald, 68 Yonge St., Toronto.*Date of Incorporation.*—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash.....	\$20,000,000
<i>Life:</i>	
Assets in Canada.....	24,042,693
Ontario business in force (gross)...	39,413,280
Canadian business in force (gross)...	116,914,563

<i>Other than Life:</i>	
Assets in Canada.....	1,497,405
Liabilities in Canada.....	562,560

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	
Premiums—Ontario (net).....	\$930,411
Premiums—Canada (net).....	2,903,652
Death Claims—Ontario (net).....	278,115
Death Claims—Canada (net).....	770,718
<i>Other than Life:</i>	
Premiums—Ontario (net).....	216,802
Premiums—Canada (net).....	696,548
Claims—Ontario (net).....	62,192
Claims—Canada (net).....	212,465

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.*Chief or General Agent in Ontario.*—Martin N. Merry, Lumsden Bldg., Toronto.*Date of Incorporation.*—1714. *Date commenced business in Canada.*—1890.

Capital stock paid in cash.....	£50,000
Assets in Canada.....	\$808,197
Liabilities in Canada.....	300,057

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$122,464
Premiums—Canada (net).....	354,429
Claims—Ontario (net).....	48,037
Claims—Canada (net).....	145,178

*See note on page 1.

†UNION FIRE ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre L'incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1828. Date commenced business in Canada.—April 11, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Francs 50,000,000	Premiums—Ontario (net).....	\$92,411
Assets in Canada.....	\$462,059	Premiums—Canada (net).....	304,828
Liabilities in Canada.....	258,304	Claims—Ontario (net).....	46,656
		Claims—Canada (net).....	149,082

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1873. Date commenced business in Canada.—October 1, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£540,000	Premiums—Ontario (net).....	\$339,811
Assets in Canada.....	\$2,089,727	Premiums—Canada (net).....	768,907
Liabilities in Canada.....	499,766	Claims—Ontario (net).....	169,655
		Claims—Canada (net).....	333,836

UNION LABOR LIFE INSURANCE COMPANY*

HEAD OFFICE, WASHINGTON, D. C.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. E. Seli, 237-73 Adelaide St. West, Toronto 2, Ont.

Chief or General Agent in Ontario.—Samuel J. McMaster, 465 Bay St., Toronto, Ont.

Date of Incorporation.—October 26, 1925. Date commenced business in Canada.—July 24, 1931

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$375,000	Premiums—Ontario (net).....	\$2,807
Assets in Canada.....	59,396	Premiums—Canada (net).....	2,807
Ontario business in force (gross)...	77,500	Death Claims—Ontario (net)....	Nil
Canadian business in force (gross)...	77,500	Death Claims—Canada (net)....	Nil

UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.

Date of Incorporation.—1863. Date commenced business in Canada.—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£163,500	Premiums—Ontario (net).....	\$66,767
Assets in Canada.....	\$934,972	Premiums—Canada (net).....	272,061
Liabilities in Canada.....	168,193	Claims—Ontario (net).....	40,990
		Claims—Canada (net).....	153,931

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1908. Date commenced business in Canada.—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£600,000	Premiums—Ontario (net).....	\$40,843
Assets in Canada.....	\$231,278	Premiums—Canada (net).....	106,265
Liabilities in Canada.....	109,128	Claims—Ontario (net).....	20,905
		Claims—Canada (net).....	55,633

*See note on page 1.

†Formerly Union Fire Insurance Company of Paris, France.

UNITED FIREMEN'S INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.*Date of Incorporation.*—1860. *Date commenced business in Canada.*—December, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	178,561	Premiums—Ontario (net).....	\$19,326
Liabilities in Canada.....	59,581	Premiums—Canada (net).....	68,374
		Claims—Ontario (net).....	8,216
		Claims—Canada (net).....	28,095

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto, Ont.*Chief or General Agent in Ontario.*—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.*Date of Incorporation.*—March 19, 1896. *Date commenced business in Canada.*—March 12, 1903.

Capital stock paid in cash.....	\$2,800,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,239,710	Premiums—Ontario (net).....	\$284,812
Liabilities in Canada.....	492,033	Premiums—Canada (net).....	569,356
		Claims—Ontario (net).....	112,943
		Claims—Canada (net).....	224,474

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—June 20, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	833,140	Premiums—Ontario (net).....	\$138,459
Liabilities in Canada.....	251,447	Premiums—Canada (net).....	299,084
		Claims—Ontario (net).....	69,389
		Claims—Canada (net).....	142,084

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Powis, Jr., 811 Royal Bank Building, Montreal.*Chief or General Agent in Ontario.*—W. S. Tomeson, Hermant Building, Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	145,070	Premiums—Ontario (net).....	\$4,522
Liabilities in Canada.....	13,554	Premiums—Canada (net).....	19,173
		Claims—Ontario (net).....	3,064
		Claims—Canada (net).....	12,874

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. A. Stewart, Toronto.*Chief or General Agent in Ontario.*—A. H. Tessier, 2 Toronto St., Toronto.*Date of Incorporation.*—1850. *Date commenced business in Canada.*—August 8, 1873.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	207,711	Premiums—Ontario (net).....	\$15,422
Ontario business in force (gross)...	452,030	Premiums—Canada (net).....	16,666
Canadian business in force (gross)...	612,626	Death Claims—Ontario (net)...	13,000
		Death Claims—Canada (net)....	16,000

*See note on page 1.

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.

Chief or General Agent in Ontario.—W. T. Freeman, 82 King St. E., Toronto.

Date of Incorporation.—1838. *Date commenced business in Canada.*—January, 1932.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,332,000
Assets in Canada.....	238,073
Liabilities in Canada.....	57,084
	Premiums—Ontario (net)..... \$24,976
	Premiums—Canada (net)..... 71,576
	Claims—Ontario (net)..... 19,205
	Claims—Canada (net)..... 45,623

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONTARIO

Incorporated.—1837. *Date commenced business in the Province.*—1840.

Officers (as at date of filing statement)—President, Herbert Begg; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Treasurer, John G. Hutchinson.

Directors (as at date of filing statement)—Herbert Begg, Hon. H. C. Scholfield, Hon. Jacob Nicol, K. C., D. C. L., E. J. Hayes, H. C. Edgar, W. R. Begg, E. B. Stockdale, Col. S. C. Robinson M. P., W. H. Buscombe.

Auditors.—Neff, Robertson & Company.

Statement for the Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00.		
Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$600,000 00	\$150,000 00
Capital stock at end of year.....	<u>\$600,000 00</u>	<u>\$150,000 00</u>
Total of calls and instalments made to date, 25%.		
Amount of calls unpaid at end of year, Nil.		

Premium on Capital Stock

Total amount paid to 31st December, 1934..... Nil

Assets

Mortgage loans on real estate:		
First mortgages.....	\$266 88	
Second and subsequent mortgages.....	1,577 45	\$1,844 33
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....		505,686 23
Book value of stocks owned.....	\$45,098 12	
Less: Deficiency of market under book value.....	5,598 12	39,500 00
Cash on hand and in banks:		
On hand at Head Office.....	\$19,926 49	
In chartered banks of Canada in Canada.....	22,218 15	42,144 64
Interest accrued.....		4,553 07
Agents' balances and premiums uncollected, written on or after 1st October, 1934..		57,020 65
Amount due from reinsurance companies (received business).....		2,754 26
Total admitted Assets of the Company.....		<u>\$653,503 18</u>

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$39,812 32	\$551 75	\$40,364 07
Total net reserve, \$263,048.85; carried out at 80% thereof.	<u>190,679 69</u>	<u>19,759 39</u>	210,439 08
Taxes due and accrued.....			11,312 88
Reinsurance companies ceded business.....			11,107 96
Total liabilities excluding capital stock.....			\$273,223 99
Capital stock paid in cash.....	\$150,000 00		
Surplus in Profit and Loss Account.....	230,279 19		
Excess of Assets over Liabilities (surplus for protection of policyholders).....			380,279 19
Total Liabilities.....			<u>\$653,503 18</u>

*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$301,041 82	\$45,470 15	\$346,511 97
Reserve of unearned premiums (80 per cent):			
At beginning of year.....	\$175,084 72	\$11,553 77	\$186,638 49
At end of year.....	190,679 69	19,759 39	210,439 08
Increase.....	\$15,594 97	\$8,205 62	\$23,800 59
Net premiums earned.....	\$285,446 85	\$37,264 53	\$322,711 38
Net losses and claims incurred.....	\$143,516 11	\$14,848 90	\$158,365 01
Net adjustment expenses.....	12,861 89	584 28	13,446 17
Commissions.....	76,002 21	10,936 63	86,938 84
Taxes (excluding taxes on real estate).....	13,157 73	834 53	13,992 26
Salaries, fees and travelling expenses.....	14,300 48		14,300 48
Management fee.....			20,750 00
All other expenses.....			16,357 98
Total claims and expenses.....			\$324,150 74
Underwriting loss.....			\$1,439 36
Other revenue:			
Interest earned.....		\$22,382 17	
Dividends earned.....		2,227 50	
Profit on sale of securities and real estate.....		1,131 80	
Increase in market value of investments.....		5,202 70	
Transferred from Contingency Reserve.....		10,000 00	
			\$40,944 17
Other expenditure:			
Transferred to Contingency Reserve.....		\$3,547 21	
Life insurance premiums.....		2,791 70	
			6,338 91
Net profit for the year.....			\$33,165 90

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year....	\$361,993 34
Net profit brought down.....	33,165 90
	\$395,159 24
Decrease in unsecured unlicensed reinsurance.....	1,867 25
	\$397,026 49
Increase in unadmitted assets.....	\$1,747 30
Dividends declared.....	15,000 00
	16,747 30
Surplus of Assets over Liabilities (excluding capital stock) at end of year.....	\$380,279 19

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1933.....	\$68,436,091 00	\$6,255,883 00	\$74,691,974 00
Taken in 1934, including renewed.....	41,956,460 00	9,014,056 00	50,970,516 00
Total.....	\$110,392,551 00	\$15,269,939 00	\$125,662,490 00
Ceased in 1934.....	38,585,209 00	6,396,207 00	44,981,416 00
Gross in force, December 31, 1934.....	\$71,807,342 00	\$8,873,732 00	\$80,681,074 00
Reinsurance in force, December 31, 1934.....	19,599,222 00	5,754,346 00	25,353,568 00
Net in force, December 31, 1934.....	\$52,208,120 00	\$3,119,386 00	\$55,327,506 00

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1933		Taken in 1934, including renewed		Ceased in 1934		Gross in Force, Dec. 31, 1934		Re-insurance in Force, Dec. 31, 1934		Net in Force, Dec. 31, 1934	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	511,616	06	323,204	88	305,909	19	528,911	75	151,911	88	376,999	87
Elsewhere.....	50,805	61	80,090	70	54,556	12	76,340	19	35,234	24	41,105	95
Total.....	562,421	67	403,295	58	360,465	31	605,251	94	187,146	12	418,105	82
Automobile:												
Ontario.....	87,606	06	136,566	86	113,657	61	110,515	31	8,147	57	102,367	74
Elsewhere.....			690	41	18	30	672	11	34	92	637	19
Total.....	87,606	06	137,257	27	113,675	91	111,187	42	8,182	49	103,004	93
All Business:												
Ontario.....	599,222	12	459,771	74	419,566	80	639,427	06	160,059	45	479,367	61
Elsewhere.....	50,805	61	80,781	11	54,574	42	77,012	30	35,269	16	41,743	14
Total.....	650,027	73	540,552	85	474,141	22	716,439	36	195,328	61	521,110	75

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, R. H. Hamlin; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, R. Jacob, K.C., Dr. C. W. Prowd, Dr. R. M. Simpson, J. M. Carruthers, W. E. Milner, Winnipeg; W. H. Milner, Winnipeg, Man.; W. Bourke, Winnipeg, Man.; W. M. McGeachy, Winnipeg, Man.

Chief or General Agent in Ontario.—C. A. Smith, 346 Confederation Life Bldg., Toronto.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$138,040	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,497,113	Premiums—Ontario (net).....	\$9,628
Ontario business in force (gross)...	136,750	Premiums—Total business (net)..	179,078
Total business in force (gross).....	7,557,640	Death Claims—Ontario (net)....	Nil
		Death Claims—Total business (net)	18,173

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders & Co., 1008 Hermant Bldg., Toronto, Ont.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash.....	\$486,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	221,970	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	358,103	Premiums—Ontario (net).....	\$34,504
Liabilities in Canada.....	48,333	Premiums—Canada (net).....	84,233
		Claims—Ontario (net).....	10,649
		Claims—Canada (net).....	32,542

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$482,390	Premiums—Ontario (net).....	\$70,977
Liabilities in Canada.....	84,300	Premiums—Canada (net).....	110,987
		Claims—Ontario (net).....	29,356
		Claims—Canada (net).....	43,050

*See note on page 1.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.*Chief or General Agent in Ontario.*—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—January 16, 1907.

Capital stock paid in cash.....	£290,543	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$4,526,087	Premiums—Ontario (net).....	\$207,522
Liabilities in Canada.....	434,882	Premiums—Canada (net).....	546,751
		Claims—Ontario (net).....	86,208
		Claims—Canada (net).....	291,123

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Burgar, Toronto.*Chief or General Agent in Ontario.*—J. H. Burgar, Federal Bldg., Toronto.*Date of Incorporation.*—1872. *Date commenced business in Canada.*—August 29, 1923.

Capital stock paid in cash.....	\$2,895,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	781,727	Premiums—Ontario (net).....	\$169,106
Liabilities in Canada.....	239,735	Premiums—Canada (net).....	307,749
		Claims—Ontario (net).....	95,126
		Claims—Canada (net).....	198,211

*See note on page 1.

B

MUTUAL INSURANCE
CORPORATIONS

- I. FARMERS' MUTUALS—FIRE
- II. FARMERS' MUTUALS—WEATHER
- III. ASSOCIATED NEW ENGLAND MUTUALS
- IV. OTHER MUTUALS
-
-

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

ASSETS, DECEMBER 31ST, 1934

Name of Corporation	Real estate		Mortgages		Bonds, debentures and other securities		Cash		Cash payments and instalments unpaid		Assessments of 1934 unpaid		Due from reinsurance on losses		Interest due and accrued		All other assets		Total assets		Net unassessed premium note residue	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma.....					19,601 03	1,825 74	177 60												21,604 37		63,399 93	
2 Amherst Island.....					5,000 00	4,207 69	50 40												9,258 09		11,377 20	
3 Ayr.....					7,068 83	3,787 49	1,555 25												12,631 17		189,096 09	
4 Bay of Quinte.....						16,567 42	1,094 26												17,661 68		211,960 05	
5 Bertie and Willoughby.....					24,823 94	456 80	698 91												26,337 36		163,970 79	
6 Blanshard.....						15,948 38	1,839 80												17,788 18		83,901 70	
7 Blehain, North.....			9,100 00		13,000 00	2,448 10	1,023 24												25,844 24		80,098 04	
8 Brant County.....						3,339 23	1,160 60												4,499 83		141,818 28	
9 Canadian Millers.....			6,000 00		314,021 27	5,030 63	1,849 32												332,372 51		108,704 00	
10 Caradoc.....					12,482 75	7,015 77	278 12												19,891 79		105,467 89	
11 Clinton.....					4,000 00	383 40	932 20												5,348 95		123,821 11	
12 Culross.....					13,000 00	7,067 06	2,253 16												22,410 22		46,831 00	
13 Dorchester and W. Oxford.....						234 86	778 21												1,013 07		74,172 59	
14 Dorchester, North & South.....					25,200 00	6,225 77	314 04												8,428 31		166,997 25	
15 Downie.....					5,000 00	8,274 85	*1,205 31												31,685 05		110,511 70	
16 Dufferin Farmers.....						8,130 18	4,017 73												14,515 16		208,097 76	
17 Dumfries, N., & Waterloo, S.....					34,047 50	593 63													12,147 91		151,558 35	
18 Dunwich Farmers.....					53,325 31	13,463 29	762 10												34,904 18		133,972 93	
19 Easthope, South.....	2,100 00					11,984 98	494 26												12,479 24		69,944 48	
20 Ekfrid.....					15,319 00	8,530 66	626 42												24,644 27		218,127 65	
21 Elma.....					8,000 00	2,553 61	1,062 15												11,615 76		85,818 50	
22 Eramosa.....					15,000 00	12,093 41	*993 80												28,087 21		100,080 38	
23 Erie.....					5,000 00	43,325 00	14,641 19												85,022 11		955,343 55	
24 Farmers' Central.....	5,000 00		10,002 00			9,335 32	*9,335 32												1,918 25		125,874 64	
25 Farmers' Union.....	5,500 00		9,075 00			5,523 06	*11,432 36												1,941 21		147 51	
26 Formosa.....					6,830 00	20,026 95	*1,366 99												169 16		182,635 20	
27 Germania.....					5,000 00	14,553 81	2,242 45												32,748 21		21,796 26	
28 Glengarry.....						6,248 81													6,248 81		154,595 90	
29 Grand River.....						9,301 07	1,150 05												10,451 12		83,337 28	
30 Grenville Patrons.....	1,832 80		14,010 00			1,126 83	2,547 78												19,771 16		292,850 68	
31 Grey and Bruce.....	2,000 00					232 03	3,049 78												5,281 81		136,003 27	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
LIABILITIES, DECEMBER 31ST, 1934

Name of Corporation	Losses						Borrowed money, including accrued interest	Unearned premiums	Other liabilities		Total liabilities	Number of policies in force	Net amount at risk		Surplus or deficit		
	Adjusted, not yet paid		Reported, not yet adjusted		Claims resisted				\$	c.			\$	c.		\$	c.
	\$	c.	\$	c.	\$	c.											
1 Algoma.....							14,360	71			14,360	71	3,292,303	33	7,243	66	
2 Amherst Island.....							1,165	00			1,165	00	355,800	00	8,093	09	
3 Ayr.....							9,797	46			9,797	46	8,899,423	00	2,833	71	
4 Bay of Quinte.....							11,498	71			11,498	71	9,168,468	00	6,162	97	
5 Bertie and Willoughby.....	2,000	00					11,170	17			13,170	17	5,120,273	00	13,167	19	
6 Blanshard.....							4,875	65			4,875	65	3,293,384	50	12,912	53	
7 Blehheim.....						2,500	5,657	44			8,157	44	3,817,773	80	17,686	80	
8 Brant County.....	10,837	60					7,130	79			17,968	39	6,492,981	00	*13,468	56	
9 Canadian Millers.....							14,200	72			14,200	72	1,471,350	00	318,171	79	
10 Caradoc.....							5,164	35			5,164	35	4,431,936	00	14,727	44	
11 Clinton.....							8,563	94			8,563	94	5,035,935	00	*3,214	99	
12 Culross.....							3,395	89			3,395	89	3,496,487	00	19,014	33	
13 Dereham and West Oxford.....						1,000	5,761	15			6,761	15	3,877,614	16	*5,748	08	
14 Dorchester, North and South.....							9,449	13			9,449	13	6,867,700	00	*1,020	82	
15 Downie.....			915	00			3,918	41			4,833	41	4,485,615	00	26,851	64	
16 Dufferin Farmers.....						478	11,100	89			11,578	89	9,333,510	25	2,936	27	
17 Dumfries, North, and Waterloo, South.....			4,375	00			8,503	37			8,503	37	8,030,647	00	3,481	62	
18 Dunwich Farmers.....							5,806	55			5,806	55	5,384,045	00	23,451	65	
19 Easthope, South.....						1,270	8,664	10			8,664	10	11,147,835	00	61,990	76	
20 Ekfrid.....							4,970	26			4,970	26	4,111,141	00	7,508	98	
21 Elma.....			1,000	00			5,929	98			6,929	98	4,951,925	00	17,714	29	
22 Eramosa.....							1,778	97			1,778	97	1,872,582	00	9,836	79	
23 Erie.....							4,325	53			4,325	53	4,206,707	00	23,761	68	
24 Farmers' Central.....						3,075	90,275	46			93,350	46	37,412,062	00	*8,328	35	
25 Farmers' Union.....			1,800	00			50,734	75			50,734	75	16,922,963	00	75,139	89	
26 Formosa.....							13,664	72			15,464	72	8,615,932	00	17,283	49	
27 Germania.....	1,597	75					12,121	75			13,719	50	7,818,430	16	8,076	76	
28 Glangarry.....							30,914	00			30,914	00	7,628,025	00	*24,665	19	
29 Grand River.....			32	50			6,255	34			6,287	84	3,716,623	00	4,163	28	
30 Grenville Patron.....			900	00			30,345	27			33,645	27	13,197,828	00	*13,874	11	
31 Grey and Bruce.....	2,064	17				1,900	7,071	78			11,035	95	6,137,397	00	*5,754	14	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
 RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1934

Name of Corporation	Application and survey fees		Cash payments, instalments, and reinsurance premiums, 1934		Cash payments, instalments due in prior years		Extra premiums, rebates, endorsement and transfer fees		Assessments, 1934		Assessments, prior years		Interest		Reinsurance losses		Borrowed money		Other cash receipts		Total receipts		Realization of investments (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma.....	942	00	13,961	68	175	50	101	57					1,226	44	500	00	2,000	00			18,907	19	5,636	98
2 Amherst Island.....			752	30	205	40	6	25					338	22							1,302	17		
3 Avon.....			24,056	91	1,432	67							527	30	902	97					26,970	46	1,183	80
4 Bay of Quinte.....			30,441	36	807	25	41	10					349	82	2,040	00					33,679	53		
5 Bertie and Willoughby.....			18,337	52	662	76	49	41					1,210	38							20,477	46	8,059	00
6 Blanshard.....			9,321	95	1,110	30	11	15					174	45							10,617	85		
7 Blenheim, North.....			9,850	42	839	96							1,103	19	1,262	50	4,500	00	216	40	17,772	47	2,000	00
8 Brant County.....			18,523	63	1,517	75	329	07			89	65	18	85	2,921	46					23,400	41		
9 Canadian Millers.....			33,832	67	1,943	45							16,077	18			20,000	00	1,223	91	73,077	21	22,693	05
10 Caradoc.....			13,151	14	164	15							652	77							13,974	20	1,282	67
11 Clinton.....			13,945	32	1,170	65							270	03	3,024	40					18,410	40		
12 Culross.....			6,562	17	1,454	85							786	05							8,803	07		
13 Dereham and West Oxford.....			13,347	21	402	13							1,771	56			2,100	00	350	37	20,880	65		
14 Dorchester, North and South.....			23,960	29	80	44	108	29			70	92	142	56	7,662	15					32,024	65		
15 Downie.....			9,617	71	42	80	78	83					1,117	20	212	57					11,105	11	600	00
16 Dufferin Farmers.....			28,444	38	694	56	274	02			151	65	335	81	1,721	22			300	00	31,921	64		
17 Dumfries, N., and Waterloo, S.....			20,573	14	4,175	65	13	38			14,168	11	1,782	57	143	00	6,000	00			45,073	28	3,035	30
18 Dunwich Farmers.....			13,220	49	533	07							2,764	73			470	98			16,079	91		
19 Easthope, South.....			20,824	26	957	30							158	29					111	50	24,657	79		
20 Elfrid.....			12,408	83	299	12	36	97			17,298	16	442	13							30,201	37		
21 Elma.....			14,198	55	693	01					600	60	812	54	1,575	00			2	00	15,940	65		
22 Eramosa.....			5,884	50	996	60							442	41							7,325	51		
23 Erie.....			12,794	97	758	14							812	54	1,575	00					15,940	65		
24 Farmers' Central.....			136,789	94	*11,277	54	835	41					2,950	26	16,932	92					169,538	62	6,931	25
25 Farmers' Union.....			40,122	77	15,701	58	81	40			589	48	5,330	42	1,749	34			374	00	63,948	99		
26 Formosa.....			33,342	12	*2,283	44	225	46			16,383	40	483	52	5,712	65					58,430	59	2,300	00
27 Germania.....			28,444	81	1,647	58	129	57					374	07	1,484	49					32,080	52		
28 Glengarry.....			28,404	70							304	96	65	65	6,259	30			60	00	35,094	61		
29 Grand River.....			10,405	53	505	07					1,452	72	88	04	912	92					13,857	17		
30 Grenville Patron.....			44,837	05	*1,819	69					70	50	485	00			7,900	00	4	50	55,116	74	65	00
31 Grey and Bruce.....			21,472	25	2,410	24					4,578	60			10,462	74					38,946	07		

32	Guelph Township.....	3,028 07	232 40					54 80				3,324 27
33	Halton Union.....	33,404 70						1,967 51	1,902 40			38,253 31
34	Hamilton Township.....	16,984 28	3,985 07					1,499 63	804 02			23,624 00
35	Hay Township.....	11,342 00	257 85					2,264 26				13,883 61
36	Hopewell Creek.....	3,197 41	113 55					241 07				3,552 03
37	Howard Farmers.....	30,111 05	748 55					976 05	15,000 00			47,064 15
38	Howick Farmers.....	47,978 74	1,448 63					875 47	5,117 60			55,842 10
39	Kent and Essex.....	64,645 05	7,274 71					4,324 42				66 72
40	Lambton.....	44,285 67	2,354 02					1,781 65	153 19			48,649 78
41	Lanark.....	71,799 22	1,609 45					38 79	78 31	5,000 00		79,110 72
42	Lennox and Addington.....	15,319 96	1,228 30					1,186 00	674 07			18,494 85
43	Lobo.....	6,837 23	73 77					1,419 27				8,332 27
44	London Township.....	10,058 60	940 25					2,101 95				13,100 80
45	McGillivray.....	2,984 29	153 60					759 29	93 55	175 00		4,165 73
46	McKillop.....	21,905 05	1,084 28					743 20	47 30			23,847 58
47	Maple Leaf.....	52,803 90	2,888 50					2,638 71	7,591 06	8,500 00		74,625 77
48	Nissouri.....	23,271 19	599 31					2,104 66	58 48			26,084 53
49	Norfolk.....	10,828 77	384 17					1 90				12,558 54
50	North Kent.....	16,162 47	1,381 48									18,151 55
51	Oncela.....	4,660 40	313 13					1 80	30 55			5,059 63
52	Ontario Threshermen's.....	10,234 51	324 00					1 62				11,275 56
53	Otter.....	27,204 85	1,928 60					2,141 14	1,676 61			34,130 97
54	Oxford.....	7,721 31	716 18					39 78	5,237 68			13,737 89
55	Peel County.....	74,647 88	*6,642 96					1,437 20	2,303 40			85,395 04
56	Peel and Maryborough.....	35,115 40	1,521 45					70 37	2,966 93			39,875 58
57	Prescott Farmers.....	12,420 63	*3,018 35					15 06	1,989 61	1,175 00		56,559 44
58	Puslinch.....	2,456 34	190 95					1 76	4,892 27			8,413 38
59	Saulthead and Binbrook.....	6,088 78	2,476 23					201 73		7,000 00		27,966 96
60	Southwold.....	9,840 89	2,109 95					98 53				12,049 37
61	Townsend.....	11,404 26	30 55					220 00		1,500 00		13,240 81
62	Usborne and Hibbert.....	20,093 10	1,069 25					3,047 41				24,209 76
63	Walpole Farmers.....	9,031 55	*426 15					710 08				10,267 78
64	Waterloo, North.....	105,882 61	3,359 40					5,347 00	4,387 50			119,546 21
65	Wawanosh, West.....	41,310 25	1,170 40					595 96	96 70			43,223 31
66	Westminster Township.....	12,761 84						1,037 04				13,798 88
67	Williams, East.....	10,607 28	564 15					62 56				11,288 58
68	Yarmouth.....	10,088 50	207 95					112 70	3,342 53			14,947 23
	Totals.....	1,610,348 10	109,590 19					80,631 25	106,940 50	86,213 25		2,122,213 00
		3,249 25	3,315 34					7,935 87				112,011 90

*Includes agents' balances of 1933 paid in 1934.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued

EXPENDITURE FOR YEAR ENDING DECEMBER 31ST, 1934

Name of Corporation	Expenses of Management										Losses	Rebate and returned premiums			Borrowed money repaid	Other cash expenditure			Total expenditure	Invested (not extended)				
	Agents' commission		Salaries, directors' and auditors' fees		License fee		General expense account		Total expenses of management			\$	c.	\$		c.	\$	c.			\$	c.	\$	c.
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.														
1 Algoma.....	1,899	43	1,841	50	50	00	1,069	63	4,860	56	14,906	49	447	75	200	92	2,212	71	22,718	43				
2 Amherst Island.....	75	00	211	00	25	00	52	01	363	01	900	00			14	82			1,277	83				
3 Ayr.....	72	90	2,502	30	75	00	723	08	3,373	28	26,273	81	1,002	32	92	90			30,742	81				
4 Bay of Quinte.....	2,781	63	2,077	20	75	00	1,527	55	6,461	38	30,980	61	617	67	623	95			38,683	61				
5 Bertie and Willoughby.....	1,332	75	1,393	70	75	00	697	30	3,498	75	14,639	34	1,392	01	188	05			19,718	15				
6 Blanshard.....	544	00	528	00	50	00	408	07	1,530	07	509	49	846	00	43	74			2,929	30				
7 Blenheim, North.....	651	00	965	90	50	00	539	87	2,266	77	9,240	85	1,130	65	95	56	5,300	00	17,973	83				
8 Brant County.....	1,378	00	1,342	90	75	00	908	82	3,704	72	17,541	11	2,176	32	227	85			23,650	00				
9 Canadian Millers.....	36	50	9,387	00	50	00	5,966	16	15,439	66	13,630	40			28,603	18	20,000	00	78,591	28				
10 Caradoc.....	354	00	1,096	70	50	00	410	38	1,911	08	4,597	01	352	60	145	56			7,006	25				
11 Clinton.....	1,016	50	1,062	80	75	00	669	59	2,823	89	15,794	16	312	26	187	05			19,117	36				
12 Culross.....	607	50	635	50	50	00	320	22	1,613	22	3,411	68	343	71	54	99			5,423	60				
13 Dereham and West Oxford.....	705	00	9,267	73	75	00	731	47	1,733	20	12,807	74	3,528	65	125	83	2,694	75	20,890	17				
14 Dorchester, North and South.....	1,287	60	1,287	60	75	00	1,220	98	3,288	58	25,813	81	3,880	15	363	95			33,346	49				
15 Downie.....	906	00	1,647	10	50	00	464	23	1,420	23	2,626	27	741	17	41	76			4,933	03				
16 Duffrin Farmers.....	1,801	00	1,647	10	75	00	1,303	39	4,826	49	20,855	15	2,788	22	246	74			28,716	60				
17 Dumfries, N., and Waterloo, S.....	307	30	2,737	80	100	00	1,691	81	4,836	91	18,719	45	3,170	34	449	49	12,000	00	39,176	19				
18 Dunwich Farmers.....	352	50	687	70	75	00	809	87	1,925	07	13,876	46	336	30	101	04	3,000	00	19,238	87				
19 Easthope, South.....	1,544	00	1,422	50	100	00	855	89	3,922	39	9,413	43			173	59			13,509	41				
20 Ekfrid.....	349	00	696	00	50	00	1,176	70	2,271	70	12,996	73	477	43	508	47	3,000	00	19,254	33				
21 Elma.....	477	00	784	05	75	00	691	72	2,027	77	8,691	33			125	58			10,927	33				
22 Eramosa.....	325	50	636	00	50	00	224	07	1,235	57	2,050	85	1,955	35	23	10			5,264	87				
23 Erie.....	720	50	911	90	50	00	386	80	2,069	20	7,132	90	1,693	51	129	54			11,025	15				
24 Farmers' Central.....	5,770	64	6,354	07	250	00	6,908	62	19,283	33	105,372	87	15,773	70	1,991	60	14,139	13	156,595	43				
25 Farmers' Union.....	5,260	00	4,669	10	100	00	3,754	72	13,783	82	37,755	44	1,958	64	1,844	67			55,342	57				
26 Formosa.....	1,654	08	1,927	40	100	00	1,661	77	5,343	25	26,203	96	6,813	24	713	92	6,000	00	45,074	37				
27 Germania.....	1,119	00	1,849	85	75	00	1,321	11	4,364	96	14,384	75	3,271	28	526	67			22,547	66				
28 Glengarry.....	1,465	29	1,337	80	75	00	1,043	82	3,921	91	29,334	56	2,019	00	340	33			35,615	80				

29 Grand River.....	450 00	849 50	50 00	585 60	1,935 10	8,759 79	408 00	203 36	11,306 25
30 Grenville Patron.....	2,626 84	2,540 45	100 00	1,634 78	6,902 07	41,938 48		412 45	55,753 00
31 Grey and Bruce.....	814 83	1,831 70	75 00	2,254 23	4,975 76	24,775 60	4,443 43	731 97	38,926 70
32 Guelph Township.....		305 00	50 00	2,021 44	557 44	25 00	536 35	3 25	1,122 04
33 Halton Union.....	1,924 00	3,035 30	100 00	1,011 03	6,070 33	15,685 80	4,260 35	452 95	26,469 43
34 Hamilton Township.....	1,494 00	1,546 00	75 00	1,217 43	4,332 43	19,265 41	1,193 24	291 42	25,086 87
35 Hay Township.....	822 55	1,024 40	75 00	920 51	2,842 40	10,367 09		19 75	13,236 21
36 Howarth Creek.....	210 00	345 30	50 00	135 74	741 04	35 35	527 78	13 77	1,317 94
37 Howard Farmers.....	1,014 00	1,569 60	75 00	1,031 78	3,690 38	11,867 03	670 55	497 05	33,025 01
38 Howick Farmers.....	2,540 44	2,420 10	100 00	1,729 90	6,790 44	28,716 96	8,348 58	635 89	44,191 87
39 Kent and Essex.....	3,311 97	2,752 41	175 00	5,458 79	11,698 17	55,252 85	1,348 03	2,176 17	70,527 62
40 Lambton.....	3,312 00	2,359 50	100 00	1,486 84	7,258 34	18,411 58	726 95	635 79	27,032 66
41 Lanark.....	5,265 33	4,705 50	100 00	3,790 15	13,860 98	29,022 21	1,278 78	369 03	57,437 26
42 Lennox and Addington.....	1,876 91	1,354 95	50 00	517 97	3,799 83	10,453 10	603 30	230 32	15,086 55
43 Lobo.....	421 25	678 00	50 00	343 62	1,492 87	5,416 75	280 20	42 88	7,232 70
44 London Township.....	527 00	816 00	75 00	411 00	1,829 00	5,238 10	208 80	163 70	7,459 60
45 McGillivray.....	105 50	495 00	50 00	262 53	913 03	7,914 28	80 10	92 09	9,174 50
46 McKillop.....	1,426 20	1,171 50	75 00	711 76	3,384 46	3,937 75	743 83	209 22	8,348 04
47 Maple Leaf.....	7,945 85	3,845 30	100 00	2,459 06	14,350 21	47,041 88	4,739 06	1,867 40	75,698 55
48 Nissouri.....	1,240 50	1,283 10	100 00	768 60	3,392 20	23,624 08	896 71	256 27	28,234 32
49 Norfolk.....	1,055 25	1,318 30	50 00	1,191 27	3,614 82	7,604 16	345 05	220 32	11,784 35
50 North Kent.....	1,125 00	1,095 00	75 00	397 99	2,692 99	10,522 51	315 00	112 95	13,643 45
51 Oneida.....	132 00	439 00	50 00	90 77	711 77	2,501 37	728 00	73 13	4,362 72
52 Ontario Threshermen's.....	1,482 00	1,372 20	25 00	1,480 19	4,359 39	5,637 25		455 50	10,452 14
53 Otter.....	1,512 00	1,685 70	75 00	933 35	4,206 05	23,754 94	2,832 70	445 86	34,971 75
54 Oxford.....		1,384 50	50 00	269 33	1,703 83	11,131 94	1,468 84	59 14	14,363 75
55 Peel County.....	2,493 00	2,783 75	150 00	3,136 06	8,562 81	50,068 40	7,200 95	1,042 67	66,874 30
56 Peel and Maryborough.....	2,790 46	1,568 45	100 00	1,138 74	5,597 65	24,802 38	4,355 27	447 81	35,703 11
57 Prescott Farmers.....	401 60	1,796 00	75 00	3,139 15	5,411 75	27,032 58	236 20	253 15	55,947 34
58 Pushnich.....		930 60	50 00	413 05	1,393 65	5,115 25	47 44	4 40	10,956 34
59 Salfleet and Binbrook.....	611 00	1,391 00	75 00	1,157 45	3,234 45	13,835 35	476 40	136 12	28,778 43
60 Southwold.....	314 00	750 00	50 00	402 87	1,516 87	2,211 55	1,009 82	113 77	4,857 20
61 Townsland.....	544 25	788 10	50 00	897 16	2,279 51	8,869 58	534 60	152 95	14,336 64
62 Ushorne and Hibbert.....	721 00	1,024 55	100 00	1,007 09	2,852 64	5,038 53		114 95	8,006 12
63 Walpole Farmers.....	187 40	1,284 75	50 00	389 75	1,911 90	7,718 88	753 90	51 05	10,961 41
64 Waterloo, North.....	8,988 50	5,104 30	250 00	5,597 73	19,940 53	74,172 27	2,984 75	639 75	117,753 30
65 Wawanosh, West.....	2,146 00	1,549 00	100 00	1,448 69	5,243 69	25,352 72	787 10	319 02	31,702 53
66 Westminster Township.....	471 00	941 00	50 00	388 69	1,850 69	6,493 49	985 46	469 46	9,799 10
67 Williams, East.....	790 50	588 00	50 00	566 37	1,994 87	8,178 99	193 75	237 05	10,604 66
68 Yarmouth.....	132 00	778 00	50 00	241 68	1,201 68	16,150 27	1,118 50	75 38	18,545 83
Totals.....	95,826 15	115,326 91	5,225 00	88,760 79	305,138 85	1,204,512 15	114,347 62	52,973 05	1,859,862 40
							180,670 60	2,220 13	185,982 56

NOTE: See pages 362 and 363 for companies' loss ratios in 1934.

II.—FARMERS' MUTUALS—WEATHER ASSETS

DECEMBER 31ST, 1934

Name of Corporation	Real estate		Debitures and other securities		Cash		Cash payments and instalments of 1934 unpaid		Assessments of 1934 unpaid		Interest accrued		Agents' balances		All other assets		Total assets		Net unassessed premium note residue	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Huron Weather.....					69	35	299	50									368	85	131,322	59
2 Ontario Farmers.....	2,500	00	10,000	00	10,419	74	1,599	24			166	66					24,685	64	159,868	35
3 Western Farmers.....			205,000	00	25,514	32	951	48			1,365	00			2,719	51	235,550	31	316,558	27
Totals.....	2,500	00	215,000	00	36,003	41	2,850	22			1,531	66			2,719	51	260,604	80	607,749	21

LIABILITIES

DECEMBER 31ST, 1934

Name of Corporation	Borrowed money		Interest accrued		Unearned premiums		All other liabilities		Total liabilities		Number of policies		Net amount at risk		Surplus or *deficit	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.	\$	c.
1 Huron Weather.....	5,501	19			5,984	28			11,485	47	2,363		4,144,925	00	*11,116	62
2 Ontario Farmers.....					9,578	21			9,578	21	3,725		6,163,644	00	15,107	43
3 Western Farmers.....					30,056	10			30,056	10	8,625		19,613,539	00	205,494	21
Totals.....	5,501	19			45,618	59			51,119	78	14,713		29,922,108	00	209,485	02

RECEIPTS
FOR THE YEAR ENDED DECEMBER 31ST, 1934

Name of Corporation	Cash payments, instalments of 1934	Cash payments, instalments due in prior years	Agents' balances of 1933 paid in 1934	Assessments, 1934	Assessments, prior years	Interest	Borrowed money	Other receipts	Total receipts	Realization of investments (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	3,893 31	82 10			3,620 67		44,101 19	539 36	52,236 63	
2 Ontario Farmers.....	10,586 63	776 92				621 94		183 60	12,169 09	
3 Western Farmers.....	28,262 69	783 86				10,262 77			39,309 32	25,000 00
Totals.....	42,742 63	1,642 88			3,620 67	10,884 71	44,101 19	722 96	103,715 04	25,000 00

EXPENDITURES
FOR THE YEAR ENDED DECEMBER 31ST, 1934

Name of Corporation	Agents' commission	Salaries, directors' and auditors' fees	License fee	General expense account	Total expenses of management	Losses	Relates, returned premiums	Borrowed money repaid	Other expenditure	Total expenditure	Invested (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	362 23	784 20	75 00	1,374 59	2,596 02	1,569 86	48 19	48,100 00		52,314 07	
2 Ontario Farmers.....	1,611 02	2,259 00	75 00	1,797 76	5,743 38	4,487 63	79 47			10,310 48	
3 Western Farmers.....	3,570 82	3,838 20	100 00	3,432 55	10,941 57	11,373 54	200 45			22,515 56	30,000 06
Totals.....	5,544 67	6,881 40	250 00	6,604 90	19,280 97	17,431 03	328 11	48,100 00		85,140 11	30,000 06

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ontario.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—June 1, 1877. *Commenced business.*—June 1, 1877.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$531,716 80
Book value of stocks.....		1,528,782 76
Cash in banks and other depositories.....		53,837 34
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$28,819 17	
Written prior to 1st October, 1934.....	1,721 68	
		<u>30,540 85</u>
Total Ledger Assets.....		<u>\$2,144,877 75</u>

Non-Ledger Assets

Interest due, \$2,742.50; accrued, \$3,981.41.....		\$6,723 91
Excess of amortized value over book value of bonds.....		6,095 92
Total Non-Ledger Assets.....		<u>\$12,819 83</u>
Gross Assets.....		<u>\$2,157,697 58</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$1,721 68	
Deficiency of convention under book value of ledger assets (stocks).....	520,503 76	
		<u>522,225 44</u>
Total Admitted Assets.....		<u>\$1,635,472 14</u>

Liabilities

Net provision for unpaid losses and claims.....		\$10,776 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,616,307 86	
Unearned premium deposits.....		829,733 57
Administration expense.....		417 98
Taxes due and accrued.....		2,676 23
Return premium deposits on expired policies.....		27 28
Total Liabilities.....		<u>\$843,631 17</u>
Surplus of admitted assets over all liabilities.....		791,840 97
Total.....		<u>\$1,635,472 14</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,313 34	\$920,861 64
Deduct:		
Reinsurance.....	Nil	\$4,057 16
Return premium deposits on cancelled business.....	\$5,239 17	112,437 31
Net premium deposits written.....	<u>\$23,074 17</u>	<u>\$804,367 17</u>

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$29,580 79	\$795,991 06
At end of year.....	23,801 01	829,733 57
Increase or decrease.....	\$5,779 78	\$33,742 51
Net premium deposits earned.....	\$28,853 95	\$770,624 66
Net losses incurred.....	1,878 30	57,941 55
Administration and other expenses incurred.....	\$61,164 79	
Investment expenses.....	4,672 34	65,837 13
Net gain in underwriting.....		\$646,845 98
Other Revenues:		
Interest, dividends and rents earned.....		81,547 83
Other Expenditures:		
Net loss from sale of investments.....	\$99,386 51	
Decrease in market value of investments.....	274,985 54	374,372 05
Net gain for policyholders on operations for year.....		\$354,021 76

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$730,835 48
Net gain on operations brought down.....	354,021 76
Decrease in contingency reserve.....	405,049 00
Total.....	\$1,489,906 24
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	696,343 59
Balance.....	\$793,562 65
Deduct:	
Ledger Assets not admitted.....	1,721 68
Surplus of admitted assets over all liabilities.....	\$791,840 97

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.....	\$11,241,322	\$65,395 06	\$282,167,252	\$1,583,242 00
Written or renewed during year....	4,893,026	28,313 34	164,638,998	920,062 41
Total.....	\$16,134,348	\$93,698 40	\$446,806,250	\$2,503,304 41
Deduct cancelled and expired.....	5,224,215	30,515 08	156,257,599	888,554 50
Net in force, 31st Dec., 1934.....	\$10,910,133	\$63,183 32	\$290,548,651	\$1,614,749 91
Other Classes:				
Gross in force, 31st Dec., 1933....	\$1,200	\$8 40	\$167,221	\$1,443 16
Written or renewed during year....	Nil	Nil	137,076	799 23
Total.....	\$1,200	\$8 40	\$304,297	\$2,242 39
Deduct cancelled and expired.....	Nil	Nil	130,087	684 44
Net in force, 31st Dec., 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 95

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$240,000.

What is the largest net aggregate amount insured in any one hazard?—\$240,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,920 32	Nil	\$45,949 55	\$12,236 11
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Total.....	\$1,920 32	Nil	\$45,949 55	\$12,236 11
Less reinsurance on losses paid during year..	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,920 32	Nil	\$45,949 55	\$12,236 11
Deduct net claims outstanding at beginning of year.....	152 99	Nil	8,246 95	2,773 27
Add net claims outstanding at end of year..	110 97	Nil	7,721 69	3,054 42
Net losses incurred.....	\$1,878 30	Nil	\$45,424 29	\$12,517 26

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,074 17
Net losses paid in the Province.....	1,920 32
Percentage.....	8 32
Net premium deposits earned in the Province.....	28,853 95
Net losses incurred in the Province.....	1,878 30
Percentage.....	6 51

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASS.

OFFICERS

President, E. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, 350 Bay Street, Toronto, Ont.

Directors.—Franklin W. Hobbs, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; David L. Luke, New York, N.Y.; Nathaniel Stevens, Boston, Mass.; R. P. Snelling, Boston, Mass.; William W. Trench, Schenectady, N.Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.; Wm. D. Kraft, New York City.

Auditors.—Robert Dysart, C.P.A., Boston, Mass.

Organized.—February 8, 1860. *Commenced business.*—October 1, 1860.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$5,744,437 76
Book value of stocks.....	915,671 90
Cash—on hand.....	\$1,078 66
in banks and other depositories.....	355,839 00
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$90,974 73
Written prior to 1st October, 1934.....	13,892 85
	104,867 58
Total Ledger Assets.....	\$7,121,894 90

Non-Ledger Assets

Interest.....	\$81,015 75
Total Non-Ledger Assets.....	\$81,015 75
Gross Assets.....	\$7,202,910 65
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October)....	\$13,892 85
Deficiency of market under book value of ledger assets.....	570,664 13
	584,556 98
Total Admitted Assets.....	\$6,618,353 67

Liabilities

Net provision for unpaid losses and claims.....		\$29,192 81
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,227,501 63	
Unearned premium deposits.....		2,153,144 60
Administration expense.....		3,000 00
Taxes due and accrued.....		9,776 42
Contingency reserve.....		443,691 53
Total Liabilities.....		\$2,638,805 36
Surplus of admitted assets over all liabilities.....		3,979,548 31
Total.....		\$6,618,353 67

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$65,785 83	\$2,885,029 76
Deduct return premium deposits on cancelled business.....	14,892 75	220,817 56
Net premium deposits written.....	\$50,893 08	\$2,664,212 20
Reserve of unearned premium deposits:		
At beginning of year.....	68,080 11	2,025,883 80
At end of year.....	41,131 79	2,153,144 60
Increase or decrease.....	\$26,948 32	\$127,260 80
Net premium deposits earned.....	\$77,841 40	\$2,536,951 40
Net losses incurred.....	9,748 78	136,427 64
Administration and other expenses:		
Administration.....	\$236,952 60	
Directors' fees.....	955 00	
Legal.....	1,243 90	
Taxes and licenses.....	12,337 12	
		251,488 62
Net gain in underwriting.....		\$2,149,035 14
Other Revenues:		
Interest, dividends and rents earned.....	\$278,832 68	
Profit on sale of investments.....	51,963 44	
Increase in book value of investments.....	291 95	
Increase in market value of investments.....	365,807 92	
		696,895 99
Other Expenditures:		
Loss from sale of investments.....	\$274 94	
Advances to adjustment division.....	7,080 00	
		7,354 94
Net gain for policyholders on operations for year.....		\$2,838,576 19

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$3,851,402 52
Net gain on operations brought down.....	2,838,576 19
Total.....	\$6,689,978 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$2,252,846 02
Contingency reserve.....	443,691 53
Balance.....	\$3,993,441 16
Deduct:	
Ledger Assets not admitted.....	13,892 85
Surplus of admitted assets over all liabilities.....	\$3,979,548 31

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$22,774,318	\$138,032 04	\$739,818,974	\$4,027,090 49
Written or renewed during year....	11,285,806	65,785 83	520,129,696	2,885,029 76
Total.....	\$34,060,124	\$203,817 87	\$1,259,948,670	\$6,912,120 25
Deduct cancelled and expired.....	12,093,566	70,460 02	482,256,225	2,684,618 62
Net in force, 31st Dec., 1934.....	\$21,966,558	\$133,357 85	\$777,692,445	\$4,227,501 63

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%; five years, 75%.

What is the largest gross aggregate amount insured in any one hazard?—\$950,000.

What is the largest net aggregate amount insured in any one hazard?—\$950,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$4,419 44	\$655 96	\$105,986 06	\$30,246 47
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Total.....	\$4,419 44	\$655 96	\$105,986 06	\$30,246 47
Deduct net claims outstanding at beginning of year.....	376 15	50 00	25,214 35	3,783 35
Add net claims outstanding at end of year..	5,075 53	24 00	24,476 80	4,716 01
Net losses incurred.....	\$9,118 82	\$629 96	\$105,248 51	\$31,179 03

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$50,893 08
Net losses paid in the Province.....	5,075 40
Percentage.....	9 97
Net premium deposits earned in the Province.....	77,841 40
Net losses incurred in the Province.....	9,748 78
Percentage.....	12 52

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Charles H. Smith; Vice-President, Chas. E. Rigby; Secretary, Howard I. Lee; Treasurer, C. H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Royal C. Toft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Charles H. Newell, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, South Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.

Auditors.—Charles H. Merriman and Royal C. Toft, Audit Committee; Felix Hebert, Auditor.

Organized.—1868. Commenced business.—1868.

Commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,644,645 54
Book value of stocks.....	1,893,835 19
Cash in banks and other depositories.....	147,640 62
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$69,586 96
Written prior to 1st October, 1934.....	3,858 89
	73,445 85
Total Ledger Assets.....	\$3,759,567 20

Non-Ledger Assets

Interest due, \$6,247.50; accrued, \$12,466.25.....		\$18,713 75
Total Non-Ledger Assets.....		\$18,713 75
Gross Assets.....		\$3,778,280 95
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st Oct.).....	\$3,858 89	
Deficiency of market under book value of ledger assets.....	\$86,468 87	
		\$10,327 76
Total Admitted Assets.....		\$2,967,953 19

Liabilities

Net provision for unpaid losses and claims.....		\$21,298 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,759,878 44	
Unearned premium deposits.....		1,426,851 15
Administration expense.....		1,046 99
Taxes due and accrued.....		7,438 00
Contingency reserve.....		48,363 86
Total Liabilities.....		\$1,504,998 11
Surplus of admitted assets over all liabilities.....		1,462,955 08
Total.....		\$2,967,953 19

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$48,688 07	\$1,639,112 09
Deduct:		
Return premium deposits on cancelled business.....	9,560 44	170,218 39
Net premium deposits written.....	\$39,127 63	\$1,468,893 70
Reserve of unearned premium deposits:		
At beginning of year.....	\$53,250 26	\$1,347,441 64
At end of year.....	38,004 67	1,426,851 15
Increase or decrease.....	\$15,245 59	\$79,409 51
Net premium deposits earned.....	\$54,373 22	\$1,389,484 19
Net losses incurred.....	4,073 93	94,933 91
Administration and other expenses:		
Administration.....	\$67,066 02	
Directors' fees.....	3,130 88	
Legal.....	2,193 37	
Taxes and licenses.....	9,911 90	
Association fees, etc.....	\$9,329 97	
		171,632 14
Net gain in underwriting.....		\$1,122,918 14
Other Revenues:		
Interest, dividends and rents earned.....	\$141,042 77	
Profit on sale of investments.....	23,482 44	
Exchange premium.....	44 72	
		164,569 93
Other Expenditures:		
Decrease in market value of investments.....	\$199,650 74	
Loss on sale of investments.....	138,196 34	
Decrease in book value of securities.....	2,306 25	
		340,153 33
Net gain for policyholders on operations for year.....		\$947,334 74

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....		\$1,732,928 06
Net gain on operations brought down.....		947,334 74
Total.....		\$2,680,262 80
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		\$1,213,448 83
Balance.....		\$1,466,813 97
Deduct:		
Ledger Assets not admitted.....		3,858 89
Surplus of admitted assets over all liabilities.....		\$1,462,955 08

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.	\$17,516,327	\$105,189 98	\$477,865,777	\$2,664,877 45
Written or renewed during year.	8,296,827	48,688 07	290,709,929	1,639,112 09
Total.	\$25,813,154	\$153,878 05	\$768,575,706	\$4,303,989 54
Deduct cancelled and expired.	9,173,610	53,976 48	271,085,337	1,544,111 10
Net in force, 31st Dec., 1934.	\$16,639,544	\$99,901 57	\$497,490,369	\$2,759,878 44

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88.58%; three years, 83.58%; four years, 78.58%.

What is the largest gross aggregate amount insured in any one hazard?—\$150,000.

What is the largest net aggregate amount insured in any one hazard?—\$150,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, Use and Occupancy.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.	\$2,592 57	\$93,723 06
Net losses paid.	2,592 57	98,723 06
Deduct net claims outstanding at beginning of year.	319 75	25,087 26
Add net claims outstanding at end of year.	1,801 11	21,298 11
Net losses incurred.	\$4,073 93	\$94,933 91

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.	\$39,127 63
Net losses paid in the Province.	2,592 57
Percentage.	6 62
Net premium deposits earned in the Province.	54,373 22
Net losses incurred in the Province.	4,073 93
Percentage.	7 49

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

OFFICERS

President, H. D. Hall; Vice-Presidents, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—H. D. Jones, 350 Bay St., Toronto.

Directors or Trustees.—S. B. Chase, Fall River, Mass.; S. Bruce Black, Boston, Mass.; Marshall B. Dalton, Boston, Mass.; John W. Sweetser, New York, N. Y.; Nathaniel F. Ayer, Boston, Mass.; Clifford F. Hollister, Waterbury, Conn.; F. C. McDuffie, Boston, Mass.; F. C. Dumaine, Boston, Mass.; R. H. I. Goddard, Providence, R. I.; Frank Cheney, Jr., South Manchester, Conn.; R. T. Syman, Boston, Mass.; H. De F. Lockwood, Boston, Mass.; E. K. Swift, Whitesville, Mass.; A. E. Colby, Boston, Mass.; Robert Amory, Boston, Mass.

Auditor.—Hugh Dysart, Boston, Mass.

Organized.—April 15, 1850. Commenced business.—October 15, 1850.

Commenced business in the Province.—September 12, 1927.

Statement for the Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.	\$6,082,985 10
Book value of stocks.	646,707 58
Cash—on hand.	\$354 37
in banks and other depositories.	351,721 61
	352,075 98
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.	\$238,208 60
Written prior to 1st October, 1934.	33,282 95
	271,491 55
Advance assessment—Associated Factory Mutuals.	9,545 19
Total Ledger Assets.	\$7,362,805 40

Non-Ledger Assets

Interest accrued.....		\$80,431 28
Total Non-Ledger Assets.....		\$80,431 28
Gross Assets.....		\$7,443,236 68
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$33,282 95	
Deficiency of market under book value of ledger assets.....	250,363 45	
Advance assessment—Associated Factory Mutuals.....	9,545 19	
		293,191 59
Total Admitted Assets.....		\$7,150,045 09

Liabilities

Net provision for unpaid losses and claims.....		\$31,856 27
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$5,398,650 23	
Unearned premium deposits.....		2,757,209 60
Administration expense.....		5,005 32
Taxes due and accrued.....		9,490 15
Contingency reserve.....		533,839 23
Total Liabilities.....		\$3,337,400 57
Surplus of admitted assets over all liabilities.....		3,812,644 52
Total.....		\$7,150,045 09

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$82,320 77	\$3,708,062 46
Deduct:		
Reinsurance.....	Nil	131 17
Return premium deposits on cancelled business.....	26,375 17	259,927 27
Net premium deposits written.....	\$55,945 60	\$3,448,004 02
Reserve of unearned premium deposits:		
At beginning of year.....	81,334 76	2,587,689 76
At end of year.....	44,734 10	2,757,209 60
Increase or decrease.....	\$36,600 66	\$169,519 84
Net premium deposits earned.....	\$92,546 26	\$3,278,484 18
Net losses incurred.....	5,164 39	147,562 36
Administration and other expenses:		
Administration.....	\$294,292 01	
Directors' fees.....	3,900 60	
Legal.....	2,145 88	
Taxes and licenses.....	4,114 23	
		304,452 72
Net gain in underwriting.....		\$2,826,469 10
Other Revenues:		
Interest, dividends and rents earned.....	\$290,450 79	
Profit on sale of investments.....	56,704 87	
Increase in market value of investments.....	471,961 52	
		\$819,117 18
Other Expenditures:		
Loss from sale of ledger assets.....	\$100,975 87	
Contingency reserve.....	533,839 23	
		\$634,815 10
Net gain for policyholders on operations for year.....		\$3,010,771 18

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$3,758,765 97
Net gain on operations brought down.....	3,010,771 18
Total.....	\$6,769,537 15
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	2,904,854 49
Balance.....	\$3,864,682 66
Deduct:	
Ledger Assets not admitted.....	52,038 14
Surplus of admitted assets over all liabilities.....	\$3,812,644 52

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., '33..	\$28,598,374	\$167,865 69	\$962,543,520 40	\$5,116,467 95
Written or renewed during yr.	13,695,244	82,320 77	678,653,038 00	3,708,062 46
Total.....	\$42,293,618	\$250,186 46	\$1,641,196,558 40	\$8,824,530 41
Deduct cancelled and expired.	15,186,669	89,604 14	629,253,753 40	3,425,749 01
Gross in force, 31st Dec., '34..	\$27,106,949	\$160,582 32	\$1,011,942,805 00	\$5,398,781 40
Deduct: Reinsured.....	Nil	Nil	174,900 00	131 17
Net in force, 31st Dec., 1934..	\$27,106,949	\$160,582 32	\$1,011,767,905 00	\$5,398,650 23

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85.50%; four years, 82%; five years, 78%.

What is the largest gross aggregate amount insured in any one hazard?—\$800,000.

What is the largest net aggregate amount insured in any one hazard?—\$800,000.

Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$4,216 70	\$941 39	\$105,933 02	\$40,567 90
Net losses paid.....	\$4,216 70	\$941 39	\$105,933 02	\$40,567 90
Deduct net claims outstanding at beginning of year.....	628 83	107 00	22,699 45	8,095 38
Add net claims outstanding at end of year..	210 53	531 60	23,197 04	8,659 23
Net losses incurred.....	\$3,798 40	\$1,365 99	\$106,430 61	\$41,131 75

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$55,945 60
Net losses paid in the Province.....	5,158 09
Percentage.....	9 21
Net premium deposits earned in the Province.....	92,546 26
Net losses incurred in the Province.....	5,164 39
Percentage.....	5 58

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

OFFICERS

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Name and Address of Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; R. N. Fowler, Holyoke, Mass.; J. K. Milliken, North Dighton, Mass.; J. P. Stevens, Newburyport, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teale & Dennis, 1 Federal St., Boston, Mass.

Organized.—October 19, 1875. Commenced business.—October 20, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$1,567,626 02
Book value of stocks.....		28,400 00
Cash—on hand.....	\$425 92	
in banks and other depositories.....	75,312 50	
		75,738 42
Premium deposits in course of collection:		
Written or or subsequent to 1st October, 1934.....	\$26,978 43	
Written prior to 1st October, 1934.....	2,891 92	
		29,870 35
Total Ledger Assets.....		\$1,701,634 79

Non-Ledger Assets

Interest accrued.....		\$21,865 83
Total Non-Ledger Assets.....		\$21,865 83
Gross Assets.....		\$1,723,500 62
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$2,891 92	
Deficiency of market under book value of ledger assets:		
Bonds.....	20,496 54	
Stocks.....	7,100 00	
		30,488 46
Total Admitted Assets.....		\$1,693,012 16

Liabilities

Net provision for unpaid losses and claims.....		\$7,350 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,079,091 53	
Unearned premium deposits.....		558,119 20
Administration expense.....		1,845 18
Taxes due and accrued.....		3,886 48
Contingency reserve.....		13,336 98
Total Liabilities.....		\$584,537 95
Surplus of admitted assets over all liabilities.....		1,108,474 21
Total.....		\$1,693,012 16

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$20,634 54	\$712,850 52
Deduct:		
Return premium deposits on cancelled business.....	3,762 04	71,783 97
Net premium deposits written.....	\$16,872 50	\$641,066 55
Reserve of unearned premium deposits:		
At beginning of year.....	\$21,997 73	\$527,413 47
At end of year.....	14,689 20	558,119 20
Increase.....	\$7,308 53	\$30,705 73
Net premium deposits earned.....	\$24,181 03	\$610,360 82
Net losses incurred.....	2,526 05	38,231 11
Administration and other expenses:		
Administration.....	\$58,550 78	
Directors' fees.....	867 54	
Legal.....	586 80	
Taxes and licenses.....	3,492 82	
		63,497 94
Net gain in underwriting.....		\$508,631 77
Other Revenues:		
Interest, dividends and rents earned.....	\$74,279 71	
Profit on sale of investments.....	36,238 75	
Increase in market value of investments.....	1,934 50	
		112,452 96
Other Expenditures:		
Loss on sale of investments.....	\$9,051 22	
Decrease in book value of investments.....	592 65	
Investment expenses.....	1,938 20	
		11,582 07
Net gain for policyholders on operations for year.....		\$609,502 66

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....		\$1,076,497 58
Net gain on operations brought down.....		609,502 66
Total.....		<u>\$1,686,000 24</u>
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$559,362 37	
Contingency reserve.....	13,336 98	
		<u>572,699 35</u>
Balance.....		<u>\$1,113,300 89</u>
Deduct:		
Ledger Assets not admitted.....		4,826 68
Surplus of admitted assets over all liabilities.....		<u><u>\$1,108,474 21</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.	\$6,152,968	\$40,620 35	\$180,628,792	\$1,055,223 63
Written or renewed during year.	3,209,354	20,634 54	122,585,122	712,477 67
Total.....	<u>\$9,362,322</u>	<u>\$61,254 89</u>	<u>\$303,213,914</u>	<u>\$1,767,701 30</u>
Deduct cancelled and expired.....	3,711,313	24,301 27	116,715,832	689,131 91
Net in force, 31st Dec., 1934.....	<u>\$5,651,009</u>	<u>\$36,953 62</u>	<u>\$186,498,082</u>	<u>\$1,078,569 39</u>
Other Classes:				
Gross in force, 31st Dec., 1933.	Nil	Nil	\$59,635	\$428 27
Written or renewed during year.	Nil	Nil	57,038	372 85
Total.....	Nil	Nil	<u>\$116,673</u>	<u>\$801 12</u>
Deduct cancelled and expired.....	Nil	Nil	45,832	278 98
Net in force, 31st Dec., 1934.....	Nil	Nil	<u>\$70,841</u>	<u>\$522 14</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$90,000.

What is the largest net aggregate amount insured in any one hazard?—\$90,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,158 28	\$607 77	\$32,635 79	\$7,138 60
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	<u>\$1,158 28</u>	<u>\$607 77</u>	<u>\$32,635 79</u>	<u>\$7,138 60</u>
Deduct net claims outstanding at beginning of year.....	86 00	14 00	7,639 39	1,254 00
Add net claims outstanding at end of year..	810 00	50 00	5,993 11	1,357 00
Net losses incurred.....	<u>\$1,882 28</u>	<u>\$643 77</u>	<u>\$30,989 51</u>	<u>\$7,241 60</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$16,872 50
Net losses paid in the Province.....	1,766 05
Percentage.....	10 47
Net premium deposits earned in the Province.....	24,181 03
Net losses incurred in the Province.....	2,526 05
Percentage.....	10 45

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET St., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph; Earl W. Harrington, Arthur A. Longley, Clarke Freeman, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman

Representative in the Province—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Can.; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Baines, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1874. *Commenced business*.—1874.

Commenced business in Canada.—August 27, 1927. *In the Province*.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$524,101 92
Book value of stocks.....		1,509,529 53
Cash in banks and other depositories.....		54,807 75
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$28,819 17	
Written prior to 1st October, 1934.....	1,721 67	
		<u>30,540 84</u>
Total Ledger Assets.....		<u>\$2,118,980 04</u>

Non-Ledger Assets

Interest due, \$2,850.00; accrued, \$3,964.34.....		\$6,814 34
Excess of a mortized value over book value of bonds.....		6,290 05
Total Non-Ledger Assets.....		<u>\$13,104 39</u>
Gross Assets.....		<u>\$2,132,084 43</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$1,721 67	
Deficiency of convention under book value of ledger assets....	516,191 53	
		<u>517,913 20</u>
Total Admitted Assets.....		<u><u>\$1,614,171 23</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$10,776 13
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,616,307 86	
Unearned premium deposits.....		829,733 57
Administration expense.....		417 98
Taxes due and accrued.....		2,676 23
Return premium deposits on expired risks.....		27 28
Total Liabilities.....		<u>\$843,631 19</u>
Surplus of admitted assets over all liabilities.....		<u>770,540 04</u>
Total.....		<u><u>\$1,614,171 23</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,313 34	\$920,861 64
Deduct:		
Reinsurance.....	Nil	\$4,057 16
Return premium deposits on cancelled business.....	\$5,239 16	112,437 31
Net premium deposits written.....	<u>\$23,074 18</u>	<u>\$804,367 17</u>

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$29,580 79	\$795,991 06
At end of year.....	23,801 02	829,733 57
Increase or decrease.....	\$5,779 77	\$33,742 51
Net premium deposits earned.....	\$28,853 95	\$770,624 66
Net losses incurred.....	1,878 29	57,941 58
Administration and other expenses.....	\$61,208 67	
Investment expenses.....	4,594 47	
		65,803 14
Net gain in underwriting.....		\$646,879 94
Other Revenues:		
Interest, dividends and rents earned.....		\$80,076 90
Other Expenditures:		
Net loss from sale of investments.....	\$93,577 63	
Decrease in market value of securities.....	272,559 80	
		366,137 43
Net gain for policyholders on operations for year.....		\$360,819 41

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$707,892 89
Net gain on operations brought down.....	360,819 41
Contingency reserve.....	399,893 00
Total.....	\$1,468,605 30
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	696,343 59
Balance.....	\$772,261 71
Deduct:	
Ledger Assets not admitted.....	1,721 67
Surplus of admitted assets over all liabilities.....	\$770,540 04

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.....	\$11,241,322	\$65,385 06	\$282,167,252	\$1,583,242 00
Written or renewed during year....	4,893,026	28,313 34	164,638,998	920,062 41
Total.....	\$16,134,348	\$93,698 40	\$446,806,250	\$2,503,304 41
Deduct cancelled and expired.....	5,224,215	30,515 08	156,257,599	888,554 50
Net in force, 31st Dec., 1934.....	\$10,910,133	\$63,183 32	\$290,548,651	\$1,614,749 91
Other Classes:				
Gross in force, 31st Dec., 1933....	\$1,200	\$8 40	\$167,221	\$1,443 16
Written or renewed during year....	Nil	Nil	137,076	799 23
Total.....	\$1,200	\$8 40	\$304,297	\$2,242 39
Deduct cancelled and expired.....	Nil	Nil	130,087	684 44
Net in force, 31st Dec., 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 95

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$240,000.

What is the largest net aggregate amount insured in any one hazard?—\$240,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake, on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,920 32	Nil	\$45,949 56	\$12,236 10
Net losses paid.....	\$1,920 32	Nil	\$45,949 56	\$12,236 10
Deduct net claims outstanding at beginning of year.....	152 98	Nil	8,246 95	2,773 26
Add net claims outstanding at end of year..	110 95	Nil	7,721 69	3,054 44
Net losses incurred.....	\$1,878 29	Nil	\$45,424 30	\$12,517 28

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,074 18
Net losses paid in the Province.....	1,920 32
Percentage.....	8 32
Net premium deposits earned in the Province.....	28,853 95
Net losses incurred in the Province.....	1,878 29
Percentage.....	6 51

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

OFFICERS

President, James E. Osborn; Vice-President, Simeon B. Chase; Secretary, H. N. G. Terry; Treasurer, James. W. Brigham.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—James E. Osborn, Fall River, Mass.; Simeon B. Chase, Fall River, Mass.; Spencer Borden, Fall River, Mass.; Charles N. Borden, Fall River, Mass.; Nathan Durfee, Fall River, Mass.; James A. Burke, Jr., Fall River, Mass.; Joseph K. Milliken, North Dighton, Mass.; Andrew G. Pierce, Jr., New Bedford, Mass.; James E. Stanton, Jr., New Bedford, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. *Commenced business.*—May 1, 1870.

Commenced business in Canada.—October 20, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,882,422 27
Book value of stocks.....	133,695 00
Cash—on hand.....	\$151 81
in banks and other depositories.....	116,650 71
	116,802 52
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$27,108 88
Written prior to 1st October, 1934.....	5,475 20
	32,584 08
Total Ledger Assets.....	\$2,165,503 87

Non-Ledger Assets

Interest accrued.....	\$25,457 97
Total Non-Ledger Assets.....	\$25,457 97
Gross Assets.....	\$2,109,961 84
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October)....	\$5,475 20
Deficiency of market under book value of ledger assets.....	46,617 27
	52,092 47
Total Admitted Assets.....	\$2,138,869 37

Liabilities

Net provision for unpaid losses and claims.....		\$13,356 02
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,580,473 54	
Unearned premium deposits.....		806,387 27
Administration expense.....		226 28
Inspection expense.....		4,742 50
Taxes due and accrued.....		2,046 96
Total Liabilities.....		\$826,759 03
Surplus of admitted assets over all liabilities.....		1,312,110 34
Total.....		<u>\$2,138,869 37</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,621 53	\$1,107,553 91
Deduct:		
Return premium deposits on cancelled business.....	5,585 92	90,936 52
Net premium deposits written.....	\$23,035 61	\$1,016,617 39
Reserve of unearned premium deposits:		
At beginning of year.....	\$26,273 11	\$768,327 20
At end of year.....	18,271 85	806,387 27
Decrease and increase.....	\$8,001 26	\$38,060 07
Net premium deposits earned.....	\$31,036 87	\$978,557 32
Net losses incurred.....	5,253 66	50,625 47
Administration and other expenses:		
Administration.....	\$77,140 82	
Directors' fees.....	1,440 00	
Legal.....	413 79	
Taxes and licenses.....	2,731 33	
Association fees, etc.....	1,340 53	
		83,066 47
Net gain in underwriting.....		\$844,865 38
Other Revenues:		
Interest, dividends and rents earned.....	\$89,432 65	
Profit on sale of investments.....	17,516 05	
Increase in market value of investments.....	30,487 24	
		137,435 94
Other Expenditures:		
Decrease in market value of investments.....		47,694 43
Net gain for policyholders on operations for year.....		<u>\$934,606 89</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$1,258,413 95
Net gain on operations brought down.....	934,606 89
Total.....	<u>\$2,193,020 84</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	875,435 30
Balance.....	<u>\$1,317,585 54</u>
Deduct:	
Ledger Assets not admitted.....	5,475 20
Surplus of admitted assets over all liabilities.....	<u>\$1,312,110 34</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$9,590,256	\$57,499 59	\$273,590,160	\$1,516,989 83
Written or renewed during year....	4,843,929	28,621 53	197,963,699	1,107,553 90
Total.....	\$14,434,185	\$86,121 12	\$471,553,859	\$2,624,543 73
Deduct cancelled and expired.....	5,223,210	29,738 62	185,704,832	1,044,070 49
Net in force, 31st Dec., 1934.....	<u>\$9,210,975</u>	<u>\$56,382 50</u>	<u>\$285,849,027</u>	<u>\$1,580,473 24</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the cash premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$300,000.
 What is the largest net aggregate amount insured in any one hazard?—\$300,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Aircraft.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,928 60	\$695 83	\$35,585 73	\$11,261 59
Expenses of adjustment and settlement of losses.....	86 37	31 95	1,605 35	507 52
Net losses paid.....	\$2,014 97	\$727 78	\$37,191 08	\$11,769 11
Deduct net claims outstanding at beginning of year.....	145 56	Nil	8,655 72	3,035 02
Add net claims outstanding at end of year..	2,524 47	132 00	11,365 09	1,990 93
Net losses incurred.....	\$4,393 88	\$859 78	\$39,900 45	\$10,725 02

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,035 61
Net losses paid in the Province.....	2,742 75
Percentage.....	11 91
Net premium deposits earned in the Province.....	31,036 87
Net losses incurred in the Province.....	5,253 66
Percentage.....	16 93

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, 10 WEYROSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, M. H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.
 Chief Agent in the Province.—W. S. Young, 1477 King St. W., Toronto, Ont.
 Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, John L. Wilds, Shelby M. Jett, Frederick T. Moses, John Omuake, William P. Chapin, Robert R. Jenks, Carl A. Moses, Harris H. Bucklin, M. H. Matthes, A. Livingstone Kelley.
 Organized.—May, 1854. Commenced business.—September, 1854.
 Date commenced business in the Province.—August, 1927.
 Auditor.—Felix Hebert.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets		
Book value of real estate, less encumbrances.....		\$118,233 15
Mortgage loans on real estate—first liens.....		217,862 77
Book value of bonds and debentures.....		2,053,133 58
Book value of stocks.....		2,043,338 73
Cash in banks and other depositories.....		393,223 67
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$131,865 28	
Written prior to 1st October, 1934.....	7,586 39	
		139,451 67
Total Ledger Assets.....		\$4,965,243 57
Non-Ledger Assets		
Interest due, \$9,717.50; accrued, \$19,231.47.....		\$28,948 97
Total Non-Ledger Assets.....		\$28,948 97
Gross Assets.....		\$4,994,192 54
Deduct Assets Not Admitted:		
Premium deposits (business written prior to 1st October).....	\$7,586 39	
Deficiency of market under book value of ledger assets.....	673,742 29	
		681,328 68
Total Admitted Assets.....		\$4,312,863 86

Liabilities

Net provision for unpaid losses and claims.....		\$35,238 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,174,683 48	
Unearned premium deposits.....		2,148,961 70
Administration expense.....		10,134 00
Taxes due and accrued.....		8,762 00
Mortgage interest paid in advance.....		192 00
Contingency reserve.....		16,240 02
Total Liabilities.....		\$2,219,527 72
Surplus of admitted assets over all liabilities.....		2,093,336 14
Total.....		\$4,312,863 86

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$71,707 52	\$2,439,524 17
Deduct:		
Return premium deposits on cancelled business.....	15,220 75	245,829 71
Net premium deposits written.....	\$56,486 77	\$2,193,694 46
Reserve of unearned premium deposits:		
At beginning of year.....	\$79,626 01	\$2,035,556 02
At end of year.....	55,334 44	2,184,961 70
Decrease and increase.....	\$24,291 57	\$113,405 68
Net premium deposits earned.....	\$80,778 34	\$2,080,288 78
Net losses incurred.....	5,213 13	144,590 85
Administration and other expenses:		
Administration.....	\$271,512 54	
Legal.....	3,457 60	
Taxes and licenses.....	12,449 32	
		287,419 46
Net gain in underwriting.....		\$1,648,278 47
Other Revenues:		
Interest, dividends and rents earned.....	\$195,802 70	
Profit on sale of investments.....	68,291 07	
		264,093 77
Other Expenditures:		
Loss from sale of investments.....	\$87,202 18	
Loss from change in difference between book and market value.....	54,825 12	
Contingency reserve.....	16,240 02	
Decrease in book value of investments.....	64,461 60	
		222,728 92
Net gain for policyholders on operations for year.....		\$1,689,643 32

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$2,232,598 63
Net gain on operations brought down.....	1,689,643 32
Total.....	\$3,922,241 95
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,816,898 42
Balance.....	\$2,105,343 53
Deduct:	
Ledger Assets not admitted.....	12,007 39
Surplus of admitted assets over all liabilities.....	\$2,093,336 14

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$23,789,534	\$156,957 19	\$725,029,226	\$4,061,196 86
Written or renewed during year....	12,274,525	71,707 52	433,889,897	2,439,524 17
Total.....	\$36,064,059	\$228,664 71	\$1,158,919,123	\$6,500,721 03
Deduct cancelled and expired.....	14,413,837	85,093 19	407,173,800	2,326,037 55
Net in force, 31st Dec., 1934.....	\$21,650,222	\$143,571 52	\$751,745,323	\$4,174,683 48
Other Classes:				
Gross in force, 31st Dec., 1933....	Nil	Nil	\$74,632	\$662 42
Written or renewed during year....	Nil	Nil	Nil	Nil
Total.....	Nil	Nil	\$74,632	\$662 42
Deduct cancelled and expired.....	Nil	Nil	74,632	662 42
Net in force, 31st Dec., 1934.....	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.
 What is the largest gross aggregate amount insured in any one hazard?—\$262,000.
 What is the largest net aggregate amount insured in any one hazard?—\$262,000.
 Give classes of insurance written.—Fire, Lightning, Sprinkler Leakage, and Windstorm.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$2,353 89	\$1,428 35	\$111,088 97	\$28,564 58
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$2,353 89	\$1,428 35	\$111,088 97	\$28,564 58
Deduct net claims outstanding at beginning of year.....	410 67	129 20	27,031 35	3 269 35
Add net claims outstanding at end of year..	1 591 70	379 06	26,071 00	9 167 00
Net losses incurred.....	\$3,534 92	\$1,678 21	\$110,128 62	\$34,462 23

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$56,486 77
Net losses paid in the Province.....	3,782 24
Percentage.....	6 69
Net premium deposits earned in the Province.....	80,778 34
Net losses incurred in the Province.....	5,213 13
Percentage.....	6 45

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE 720 GROSVENOR BUILDING PROVIDENCE, R.I.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, Brooklyn, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Jr., Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtis A. Sanford, New York, N.Y.

Auditor.—Felix Hebert, Providence, R.I.

Organized.—March, 1875.

Commenced business.—April, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,081,269 59
Book value of stocks.....	307,615 59
Cash—on hand.....	750 00
in banks and other depositories.....	39,789 27
	40,539 27
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$26,591 34
Written prior to 1st October, 1934.....	899 72
	27,491 06
Total Ledger Assets.....	\$1,456,915 51

Non-Ledger Assets

Interest accrued.....		\$8,714 54
Total Non-Ledger Assets.....		<u>\$8,714 54</u>
Gross Assets.....		\$1,465,630 05
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October)....	\$899 72	
Deficiency of market under book value of ledger assets:		
Bonds.....	9,771 42	
Stocks.....	<u>151,948 59</u>	
		162,619 73
Total Admitted Assets.....		<u><u>\$1,303,010 32</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$6,904 51
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$1,056,921 22</u>	
Unearned premium deposits.....		551,140 53
Administration expense.....		<u>3,860 89</u>
Total Liabilities.....		\$561,905 93
Surplus of admitted assets over all liabilities.....		741,104 39
Total.....		<u><u>\$1,303,010 32</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$20,895 79	\$626,020 64
Deduct:		
Return premium deposits on cancelled business.....	2,586 97	63,268 62
Net premium deposits written.....	<u>\$18,308 82</u>	<u>\$562,752 02</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$25,394 45	\$521,621 18
At end of year.....	<u>17,929 82</u>	<u>551,140 53</u>
Increase in the province in all business.....	\$7,464 63	\$29,519 35
Net premium deposits earned.....	\$25,773 45	\$533,232 67
Net losses incurred.....	<u>2,225 58</u>	<u>36,677 79</u>
Administration and other expenses:		
Administration.....	\$76,576 02	
Legal.....	599 59	
Taxes and licenses.....	<u>2,375 56</u>	
		79,551 17
Net gain in underwriting.....		\$417,003 71
Other Revenues:		
Interest, dividends and rents earned.....	\$52,396 78	
Profit on sale of investments.....	<u>4,470 74</u>	
		56,867 52
Other Expenditures:		
Decrease in market value of investments.....	\$27,527 27	
Investment expense.....	<u>1,774 50</u>	
		29,301 77
Net gain for policyholders on operations for year.....		<u><u>\$444,569 46</u></u>

Policyholders' Surplus

Surplus as regards policyholder, 1st January, 1933.....		\$774,388 48
Net gain on operations brought down.....		<u>444,569 46</u>
Total.....		\$1,218,957 94
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		<u>475,243 83</u>
Balance.....		\$743,714 11
Deduct:		
Ledger Assets not admitted.....		2,609 72
Surplus of admitted assets over all liabilities.....		<u><u>\$741,104 39</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.	\$7,914,963	\$48,792 81	\$178,796,475	\$1,035,733 21
Written or renewed during year.	3,545,908	20,895 79	107,845,110	626,020 64
Total.	\$11,460,871	\$69,688 60	\$286,641,585	\$1,661,753 85
Deduct cancelled and expired.	3,718,780	23,219 92	102,503,815	604,832 63
Net in force, 31st Dec., 1934.	<u>\$7,742,091</u>	<u>\$46,468 68</u>	<u>\$184,137,770</u>	<u>\$1,056,921 22</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.70%; two years, 89.94%; three years, 83.97%; four years, 81.74%; five years, 73.21%.

What is the largest gross aggregate amount insured in any one hazard?—\$125,000.

What is the largest net aggregate amount insured in any one hazard?—\$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.	\$1,257 41	\$598 34	\$31,486 93	\$6,597 76
Expenses of adjustment and settlement of losses.	Nil	Nil	Nil	Nil
Net losses paid.	\$1,257 41	\$598 34	\$31,486 93	\$6,597 76
Deduct net claims outstanding at beginning of year.	36 53	64	7,231 98	818 22
Add net claims outstanding at end of year.	391 00	16 00	5,426 52	1,471 44
Net losses incurred.	<u>\$1,611 88</u>	<u>\$613 70</u>	<u>\$29,681 47</u>	<u>\$7,250 98</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.	\$18,308 82
Net losses paid in the Province.	1,855 75
Percentage.	10 13
Net premium deposits earned in the Province.	25,773 45
Net losses incurred in the Province.	2,225 58
Percentage.	8 63

INDUSTRIAL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

OFFICERS

President, Edwin N. Bartlett; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in Province.—H. D. Jones, 350 Bay St., Toronto, Ontario.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; J. K. Milliken, North Dighton, Mass.; R. N. Fowler, Holyoke, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Telle & Dennis, 1 Federal St., Boston, Mass.

Organized.—April 17, 1890. Commenced business.—June 1, 1890.

Date commenced business in the Province.—March 20, 1929.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$895,849 93
Book value of stocks.....		14,200 00
Cash in banks and other depositories.....		38,561 40
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$13,489 20	
Written prior to 1st October, 1934.....	1,445 96	
		<u>14,935 16</u>
Total Ledger Assets.....		<u>\$963,546 49</u>

Non-Ledger Assets

Interest accrued.....		<u>\$12,355 41</u>
Total Non-Ledger Assets.....		<u>\$12,355 41</u>
Gross Assets.....		\$975 901 90
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$1,445 96	
Deficiency of market under book value of ledger assets:		
Bonds.....	3,528 94	
Stocks.....	3,550 00	
		<u>8,524 90</u>
Total Admitted Assets.....		<u>\$967,377 00</u>

Liabilities

Net provision for unpaid losses and claims.....		\$3,699 55
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$539,383 27	
Unearned premium deposits.....		278,924 16
Administration expense.....		972 58
Taxes due and accrued.....		2,163 07
Contingency reserve.....		3,904 74
Total Liabilities.....		<u>\$289,664 10</u>
Surplus of admitted assets over all liabilities.....		677,712 90
Total.....		<u>\$967,377 00</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$10,317 28	\$356,262 76
Deduct:		
Return premium deposits on cancelled business.....	1,881 00	35,891 99
Net premium deposits written.....	\$8,436 28	\$320,370 77
Reserve of unearned premium deposits:		
At beginning of year.....	\$10,958 27	\$263,750 23
At end of year.....	7,344 63	278,924 16
Increase and decrease.....	\$3,613 64	\$15,173 93
Net premium deposits earned.....	\$12,049 42	\$305,196 84
Net losses incurred.....	1,263 02	19,148 12
Administration and other expenses:		
Administration.....	\$29,369 05	
Directors' fees.....	867 46	
Legal.....	308 53	
Taxes and licenses.....	2,405 17	
		<u>32,950 21</u>
Net gain in underwriting.....		\$253,098 51
Other Revenues:		
Interest, dividends and rents earned.....	\$42,033 65	
Profit on sale of investments.....	23,771 29	
Canadian exchange.....	1,312 25	
		<u>67,117 19</u>
Other Expenditures:		
Loss on sale of investments.....	\$4,529 76	
Decrease in book value of investments.....	446 99	
Investment expenses paid.....	1,098 48	
		<u>6,075 23</u>
Net gain for policyholders on operations for year.....		<u>\$314,140 47</u>

Policyholder's Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$649,843 84
Net gain on operations brought down.....	314,140 47
Total.....	\$963,984 31
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$279,958 34
Contingency reserve.....	3,904 74
	<u>283,863 08</u>
Balance.....	\$680,121 23
Deduct:	
Ledger Assets not admitted.....	2,408 33
	<u>2,408 33</u>
Surplus of admitted assets over all liabilities.....	<u>\$677,712 90</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$3,058,409	\$20 104 49	\$90,380,699	\$527,955 92
Written or renewed during year....	1,604,674	10,317 28	61,267,562	356,076 33
Total.....	\$4,663,083	\$30,421 77	\$151,648,261	\$884,032 25
Deduct cancelled and expired.....	1,837,583	11,944 95	58,424,220	344,910 06
Net in force, 31st Dec., 1934.....	<u>\$2,825,501</u>	<u>\$18,476 82</u>	<u>\$93,224,041</u>	<u>\$539,122 19</u>
Other Classes:				
Gross in force, 31st Dec., 1933....	Nil	Nil	\$29,818	\$214 13
Written or renewed during year....	Nil	Nil	28,518	186 43
Total.....	Nil	Nil	\$58,336	\$400 56
Deduct cancelled and expired.....	Nil	Nil	22,916	139 48
Net in force, 31st Dec., 1934.....	<u>Nil</u>	<u>Nil</u>	<u>\$35,420</u>	<u>\$261 08</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$45,000.

What is the largest net aggregate amount insured in any one hazard?—\$45,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$579 14	\$303 88	\$16,414 17	\$3,566 34
Net losses paid.....	\$579 14	\$303 88	\$16,414 17	\$3,566 34
Deduct net claims outstanding at beginning of year.....	43 00	7 00	3,892 94	639 00
Add net claims outstanding at end of year..	405 00	25 00	3,011 55	688 00
Net losses incurred.....	<u>\$941 14</u>	<u>\$321 88</u>	<u>\$15,532 78</u>	<u>\$3,615 34</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$8,436 28
Net losses paid in the Province.....	883 02
Percentage.....	10 47
Net premium deposits earned in the Province.....	12,049 42
Net losses incurred in the Province.....	1,263 02
Percentage.....	10 48

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET STREET, PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalfe, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Homes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William R. McColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced business.*—1835.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$807,219 13	
Book value of stocks.....		2,516,016 08
Cash—on hand.....	\$6,259 53	
in banks and other depositories.....	340,437 75	
		346,697 28
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$48,031 88	
Written prior to 1st October, 1934.....	2,869 46	
		50,901 34
Total Ledger Assets.....		\$3,720,833 83

Non-Ledger Assets

Interest due, \$3,830.00; accrued, \$5,975.91.....	\$9,805 91	
Excess of amortized value over book value of bonds.....		7,187 23
		\$16,993 14
Total Non-Ledger Assets.....		\$3,737,826 97
Gross Assets.....		\$3,737,826 97
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October)....	\$2,869 46	
Deficiency of convention under book value of ledger assets....	858,310 08	
		861,179 54
Total Admitted Assets.....		\$2,876,647 43

Liabilities

Net provision for unpaid losses and claims.....		\$17,960 21
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,693,846 43	
Unearned premium deposits.....		1,382,889 30
Administration expense.....		835 96
Taxes due and accrued.....		4,460 39
Return premium deposits on expired policies.....		45 47
Total Liabilities.....		\$1,406,191 33
Surplus of admitted assets over all liabilities.....		1,470,456 10
Total.....		\$2,876,647 43

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$47,188 89	\$1,534,769 39
Deduct:		
Reinsurance.....	Nil	6,761 92
Return premium deposits on cancelled business.....	8,731 95	187,395 51
Net premium deposits written.....	\$38,456 94	\$1,340,611 96
Reserve of unearned premium deposits:		
At beginning of year.....	\$49,301 32	\$1,326,651 79
At end of year.....	39,668 33	1,382,889 30
Increase and decrease.....	\$9,632 99	\$56,237 51

Income and Expenditure—Continued

Net premium deposits earned.....	\$48,089 93	\$1,284,374 45
Net losses incurred.....	<u>3,130 50</u>	<u>96,569 27</u>
Administration and other expenses.....	\$117,137 41	
Investment expenses.....	<u>8,034 59</u>	<u>125,172 00</u>
Net gain in underwriting.....		\$1,062,633 18
Other Revenues:		
Interest, dividends and rents earned.....		128,061 64
Other Expenditures:		
Decrease in book value of investments.....	\$422,966 58	
Net loss from sale of investments.....	<u>111,935 39</u>	
		<u>534,901 97</u>
Net gain for policyholders on operations for year.....		<u>\$655,792 85</u>

Policyholders' Surplus

Balance forwarded, 1st January, 1934.....	\$1,397,596 36
Net gain on operations brought down.....	655,792 85
Contingency reserve.....	<u>580,509 00</u>
Total.....	<u>\$2,633,898 21</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,160,572 65
Balance.....	<u>\$1,473,325 56</u>
Deduct:	
Ledger Assets not admitted.....	2,869 46
Surplus of admitted assets over all liabilities.....	<u>\$1,470,456 10</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$18,735,537	\$108,975 10	\$470,278,753	\$2,638,736 66
Written or renewed during year... ..	8,155,042	47,188 89	274,398,328	1,533,437 33
Total.....	<u>\$26,890,579</u>	<u>\$156,163 99</u>	<u>\$744,677,081</u>	<u>\$4,172,173 99</u>
Deduct cancelled and expired.....	8,707,023	50,858 45	260,429,330	1,480,924 15
Net in force, 31st Dec., 1934.....	<u>\$18,183,556</u>	<u>\$105,305 54</u>	<u>\$484,247,751</u>	<u>\$2,691,249 84</u>
Other Classes:				
Gross in force, 31st Dec., 1933....	\$2,000	\$14 00	\$298,701	\$2,405 28
Written or renewed during year... ..	Nil	Nil	228,461	1,332 06
Total.....	<u>\$2,000</u>	<u>\$14 00</u>	<u>\$407,162</u>	<u>\$3,737 34</u>
Deduct cancelled and expired.....	Nil	Nil	216,812	1,140 75
Net in force, 31st Dec., 1934.....	<u>\$2,000</u>	<u>\$14 00</u>	<u>\$290,350</u>	<u>\$2,596 59</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.
 What is the largest gross aggregate amount insured in any one hazard?—\$400,000.
 What is the largest net aggregate amount insured in any one hazard?—\$400,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,200 54	Nil	\$76,582 59	\$20,393 51
Net losses paid.....	\$3,200 54	Nil	\$76,582 59	\$20,393 51
Deduct net claims outstanding at beginning of year.....	254 94	Nil	13,744 93	4,622 11
Add net claims outstanding at end of year..	184 90	Nil	12,869 47	5,090 74
Net losses incurred.....	<u>\$3,130 50</u>	<u>Nil</u>	<u>\$75,707 13</u>	<u>\$20,862 14</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$38,456 94
Net losses paid in the Province.....	3,200 54
Percentage.....	8.32
Net premium deposits earned in the Province.....	\$48,089 93
Net losses incurred in the Province.....	3,130 50
Percentage.....	6.51

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogart; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; Wm. Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; Wm. B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced business.*—1871.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$607,566 93
Book value of stocks.....		1,715,346 32
Cash in banks and other depositories.....		92,419 37
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$28,819 17	
Written prior to 1st October, 1934.....	1,721 67	
		30,540 84
Total Ledger Assets.....		\$2,445,873 46

Non-Ledger Assets

Interest due, \$3,525.00; accrued, \$4,321.00.....		\$7,846 66
Excess of amortized value over book value of bonds.....		4,940 93
Total Non-Ledger Assets.....		\$12,787 59
Gross Assets.....		\$2,458,661 05

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October)....	\$1,721 67	
Deficiency of convention value under book value of ledger assets (stocks).....	596,132 32	
		597,853 99
Total Admitted Assets.....		\$1,860,807 06

Liabilities

Net provision for unpaid losses and claims.....		\$10,776 12
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,616,307 86	
Unearned premium deposits.....		829,733 58
Administration expense.....		585 17
Taxes due and accrued.....		2,676 23
Return premium deposits on expired policies.....		27 27
Total Liabilities.....		\$843,798 37
Surplus of admitted assets over all liabilities.....		1,017,008 69
Total.....		\$1,860,807 06

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,313 34	\$920,861 64
Deduct:		
Reinsurance.....	Nil	4,057 15
Return premium deposits on cancelled business.....	5,239 16	112,437 31
Net premium deposits written.....	\$23,074 18	\$804,367 18
Reserve of unearned premium deposits:		
At beginning of year.....	\$29,580 78	\$795,991 07
At end of year.....	23,801 02	829,733 58
Decrease.....	35,779 76	333,742 51
Net premium deposits earned.....	\$28,853 94	\$770,624 67
Net losses incurred.....	1,878 30	57,941 55
Administration and other expenses.....	\$99,574 16	
Investment expenses.....	5,884 24	
		105,458 40
Net gain in underwriting.....		\$607,224 72
Other Revenues:		
Interest, dividends and rents earned.....		91,257 20
Other Expenditures:		
Net loss from sale of investments.....	\$58,807 18	
Decrease of market value of investments.....	334,133 61	
		392,940 79
Net gain for policyholders on operations for year.....		\$305,541 13

Policyholders' Surplus

Balance forwarded, 1st January, 1934.....	\$979,236 81
Net gain on operations brought down.....	305,541 13
Contingency reserve.....	430,296 00
Total.....	\$1,715,073 94
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	696,343 58
Balance.....	\$1,018,730 36
Deduct:	
Ledger Assets not admitted.....	1,721 67
Surplus of admitted assets over all liabilities.....	\$1,017,008 69

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$11,241,322	\$65,385 06	\$282,167,252	\$1,583,242 01
Written or renewed during year....	4,893,026	28,313 34	164,638,997	920,062 40
Total.....	\$16,134,348	\$93,698 40	\$446,806,249	\$2,503,304 41
Deduct cancelled and expired.....	5,224,214	30,515 08	156,257,599	888,554 51
Net in force, 31st Dec., 1934.....	\$10,910,134	\$63,183 32	\$290,548,650	\$1,614,749 90
Other Classes:				
Gross in force, 31st Dec., 1933....	\$1,200	\$8 40	\$167,221	\$1,443 16
Written or renewed during year....	Nil	Nil	137,077	799 24
Total.....	\$1,200	\$8 40	\$304,298	\$2,242 40
Deduct cancelled and expired.....	Nil	Nil	130,088	684 44
Net in force, 31st Dec., 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 96

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.
 What is the largest gross aggregate amount insured in any one hazard?—\$240,000.
 What is the largest net aggregate amount insured in any one hazard?—\$240,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,920 32	Nil	\$45,949 55	\$12,236 10
Net losses paid.....	\$1,920 32	Nil	\$45,949 55	\$12,236 10
Deduct net claims outstanding at beginning of year.....	152 97	Nil	8,246 96	2,773 26
Add net claims outstanding at end of year..	110 95	Nil	7,721 69	3,054 43
Net losses incurred.....	\$1,878 30	Nil	\$45,424 28	\$12,517 27

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,074 18
Net losses paid in the Province.....	1,920 32
Percentage.....	8.32
Net premium deposits earned in the Province.....	\$28,853 94
Net losses incurred in the Province.....	1,878 30
Percentage.....	6.51

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, F. T. Moses; Vice-Presidents, Carl A. Moses, M. H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, F. T. Moses.

Chief Agent in the Province.—W. S. Young, 1477 King St. W., Toronto, Ont.

Directors.—Alfred U. Eddy, President Emeritus; Stephen O. Metcalf, J. Arthur Atwood, John L. Wilds, F. T. Moses, Charles D. Owen, William P. Chapin, Edward W. Swift, Robert R. Jenks, Carl A. Moses, Max H. Matthes, Frank E. Richmond, Russell Grinnell, Harris H. Bucklin, A. Livingstone Kelley.

Auditor.—Felix Hebert.

Organized.—1884. *Commenced business.*—August, 1884.

Date commenced business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens.....	\$12,300 00
Book value of bonds and debentures.....	377,317 25
Book value of stocks.....	737,608 94
Cash in banks and other depositories.....	82,730 25

Premium deposits in course of collection:

Written on or subsequent to 1st October, 1934.....	\$41,641 67
Written prior to 1st October, 1934.....	2,395 70

44,037 37

Total Ledger Assets..... **\$1,253,993 81**

Non-Ledger Assets

Interest due, \$2,437.50; accrued, \$2,533.99..... **\$4,971 49**

Total Non-Ledger Assets..... **\$4,971 49**

Gross Assets..... **\$1,258,965 30**

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$2,395 70
Deficiency of market under book value of ledger assets.....	262,994 00

265,389 70

Total Admitted Assets..... **\$993,575 60**

Liabilities

Net provision for unpaid losses and claims..... **\$11,134 00**

Gross premium deposits (less reinsurance) received and receivable on all unexpired risks..... **\$1,318,321 08**

Unearned premium deposits..... 678,619 49

Administration expense..... 3,200 00

Taxes due and accrued..... 2,412 00

Contingency reserve..... 14,139 19

Total Liabilities..... **\$709,504 68**

Surplus of admitted assets over all liabilities..... 284,070 92

Total..... **\$993,575 60**

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$22,644 48	\$770,376 05
Deduct:		
Return premium deposits on cancelled business.....	4,806 55	77,777 52
Net premium deposits written.....	\$17,837 93	\$692,598 53
Reserve of unearned premium deposits:		
At beginning of year.....	\$27,567 01	\$642,807 13
At end of year.....	17,477 60	678,619 49
Decrease and increase.....	\$10 089 41	\$35,812 36
Net premium deposits earned.....	\$27,927 34	\$656,786 17
Net losses incurred.....	1,645 99	45,339 14
Administration and other expenses:		
Administration.....	\$65,444 21	
Legal.....	687 05	
Taxes and licenses.....	2,429 56	68,560 82
Net gain in underwriting.....		\$542,886 21
Other Revenues:		
Interest, dividends and rents earned.....	\$44,274 66	
Profit on sale of investments.....	10,341 05	54,615 71
Other Expenditures:		
Decrease in market value of investments.....	\$41,841 93	
Decrease in book value of investments.....	16,096 42	
Loss from sale of ledger assets.....	16,319 76	
Contingency reserve.....	14,139 19	88,397 30
Net gain for policyholders on operations for year.....		\$509,104 62

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$352,643 30
Net gain on operations brought down.....	509,104 62
Total.....	\$861,747 92
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	573,610 30
Balance.....	\$288,137 62
Deduct:	
Ledger Assets not admitted.....	4,066 70
Surplus of admitted assets over all liabilities.....	\$284,070 92

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$7,512,484	\$49,565 42	\$228,956,596	\$1,282,483 21
Written or renewed during year....	3,876,166	22,644 48	137,017,864	770,376 05
Total.....	\$11,388,650	\$72,209 90	\$365,974,460	\$2,052,859 26
Deduct cancelled and expired.....	4,551,738	26,871 53	128,581,200	734,538 18
Net in force, 31st Dec., 1934.....	\$6,836,912	\$45,338 37	\$237,393,260	\$1,318,321 08
Other Classes:				
Gross in force, 31st Dec., 1933....	Nil	Nil	\$23,568	\$208 18
Written or renewed during year....	Nil	Nil	Nil	Nil
Total.....	Nil	Nil	\$23,568	\$208 18
Deduct cancelled and expired.....	Nil	Nil	23,568	208 18
Net in force, 31st Dec., 1934.....	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?—\$83,000.

What is the largest net aggregate amount insured in any one hazard?—\$83,000.

Give classes of insurance written.—Fire, Lightning, Sprinkler Leakage and Windstorm.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$743 34	\$451 05	\$34,819 75	\$8,954 03
Net losses paid.....	\$743 34	\$451 05	\$34,819 75	\$8,954 03
Deduct net claims outstanding at beginning of year.....	128 24	40 80	8,536 21	1,032 43
Add net claims outstanding at end of year..	501 14	119 50	8,233 00	2,901 00
Net losses incurred.....	<u>\$1,116 24</u>	<u>\$529 75</u>	<u>\$34,516 54</u>	<u>\$10,882 60</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$17,837 93
Net losses paid in the Province.....	1,194 39
Percentage.....	6.69
Net premium deposits earned in the Province.....	\$27,927 34
Net losses incurred in the Province.....	1,645 99
Percentage.....	5.89

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Charles H. Smith; Vice-President, Charles E. Rigby; Secretary, Howard I. Lee; Treasurer, Charles H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Charles H. Newell, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, So. Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.

Auditors.—Charles H. Merriman and Royal C. Taft (Audit Committee). Felix Hebert, Auditor.

Organized.—1874. *Commenced business.*—1874.

Date commenced business in the Province.—1927

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$923,029 47
Book value of stocks.....		1,025,885 39
Cash in banks and other depositories.....		80,481 99
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$40,133 12	
Written prior to 1st October, 1934.....	2,278 55	
		<u>42,411 67</u>
Total Ledger Assets.....		<u>\$2,071,808 52</u>

Non-Ledger Assets

Interest due, \$3,252.50; accrued, \$6,990.86.....	\$10,243 36
Total Non-Ledger Assets.....	\$10,243 36
Gross Assets.....	\$2,082,051 88
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to 1st October).....	\$2,278 55
Deficiency of market under book value of ledger assets.....	445,135 56
	447,414 11
Total Admitted Assets.....	\$1,634,637 77

Liabilities

Net provision for unpaid losses and claims.....	\$12,204 24
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,600,571 94
Unearned premium deposits.....	827,996 06
Administration expense.....	575 64
Taxes due and accrued.....	4,214 00
Contingency reserve.....	38,789 30
Total Liabilities.....	\$883,779 24
Surplus of admitted assets over all liabilities.....	750,858 53
Total.....	\$1,634,637 77

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,596 23	\$939,134 61
<i>Deduct:</i>		
Return premium deposits on cancelled business.....	5,776 39	96,703 97
Net premium deposits written.....	\$22,819 84	\$842,430 64
Reserve of unearned premium deposits:		
At beginning of year.....	\$32,322 88	\$777,872 14
At end of year.....	22,427 34	827,996 06
Increase and decrease.....	\$9,895 54	\$50,123 92
Net premium deposits earned.....	\$32,715 38	\$792,306 72
Net losses incurred.....	2,523 50	56,131 57
Administration and other expenses:		
Administration.....	\$40,190 73	
Directors' fees.....	1,761 12	
Legal.....	1,076 89	
Taxes and licenses.....	3,937 77	
Association fees, etc.....	50,805 93	
		97,772 44
Net gain in underwriting.....		\$636,402 71
Other Revenues:		
Interest, dividends and rents earned.....	\$75,957 70	
Profit on sale of investments.....	15,224 94	
Exchange premium.....	29 60	
		91,212 24
Other Expenditures:		
Decrease in market value of investments.....	\$102,218 67	
Loss on sale of investments.....	94,709 97	
Decrease in book value of investments.....	1,537 50	
		198,466 14
Net gain for policyholders on operations for year.....		\$531,148 81

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$912,569 06
Net gain on operations brought down.....	531,148 81
Total.....	\$1,443,717 87
<i>Deduct:</i>	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	690,580 79
Balance.....	\$753,137 08
<i>Deduct:</i>	
Ledger Assets not admitted.....	2,278 55
Surplus of admitted assets over all liabilities.....	\$750,858 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933 . . .	\$11,044,424	\$62,215 57	\$276,879,949	\$1,541,832 58
Written or renewed during year . . .	4,877,420	28,596 23	166,942,838	939,134 61
Total	\$15,921,844	\$90,811 80	\$443,822,787	\$2,480,967 19
Deduct cancelled and expired	5,450,402	32,237 11	154,771,161	880,395 25
Net in force, 31st Dec., 1934	\$10,471,442	\$58,574 69	289,051,626	\$1,600,571 94

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88.58%; three years, 83.58%; four years, 78.58%.

What is the largest gross aggregate amount insured in any one hazard?—\$85,000.

What is the largest net aggregate amount insured in any one hazard?—\$85,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Use and Occupancy.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year	\$1,562 35	\$58,946 09
Expenses of adjustment and settlement of losses	Nil	Nil
Net losses paid	\$1,562 35	\$58,946 09
Deduct net claims outstanding at beginning of year	200 75	15,018 76
Add net claims outstanding at end of year	1,161 90	12,204 24
Net losses incurred	\$2,530 50	\$56,131 57

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$22,819 84
Net losses paid in the Province	1,562 35
Percentage	6.84
Net premium deposits earned in the Province	\$32,715 38
Net losses incurred in the Province	2,523 50
Percentage	7.71

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reed, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; W. S. Russell, Detroit, Mich.; H. R. Weesner, Minneapolis, Minn.; E. A. Russell, Chicago, Ill.; Clayton Mark, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895. Commenced business.—September 9, 1895.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures	\$622,552 85
Book value of stocks	142,281 74
Cash in banks and other depositories	49,914 49
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934	\$27,672 15
Written prior to 1st October, 1934	2,636 63
	30,308 78
Total Ledger Assets	\$845,057 86

Non-Ledger Assets

Interest accrued.....		\$8,301 75
Total Non-Ledger Assets.....		<u>\$8,301 75</u>
Gross Assets.....		\$853,359 61
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$2,636 63	
Deficiency of market under book value of ledger assets:		
Bonds.....	72,942 85	
Stocks.....	13,759 24	
		<u>\$9,338 72</u>
Total Admitted Assets.....		<u><u>\$764,020 89</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$3,682 31
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$747,006 64</u>	
Unearned premium deposits.....		390,077 26
Administration expense.....		3,922 29
Taxes due and accrued.....		<u>2,900 00</u>
Total Liabilities.....		<u>\$400,581 86</u>
Surplus of admitted assets over all liabilities.....		<u>363,439 03</u>
Total.....		<u><u>\$764,020 89</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$10,181 36	\$449,339 81
Deduct:		
Return premium deposits on cancelled business.....	4,717 51	50,120 73
Net premium deposits written.....	\$5,463 85	\$399,219 08
Reserve of unearned premium deposits:		
At beginning of year.....	\$11,969 49	\$365,737 68
At end of year.....	5,338 72	390,077 26
Decrease and increase.....	<u>\$6,630 77</u>	<u>\$24,339 58</u>
Net premium deposits earned.....	\$12,094 62	\$374,879 50
Net losses incurred.....	985 14	27,908 89
Administration and other expenses.....		59,875 38
Net gain in underwriting.....		<u>\$287,095 23</u>
Other Revenues:		
Interest, dividends and rents earned.....	\$39,111 03	
Increase in market value of investments.....	13,618 99	
Profit on sale of investments.....	239 10	
		<u>52,969 12</u>
Other Expenditures:		
Decrease in book value of investments.....	\$226 77	
Investment expense.....	913 14	
Loss on sale of investments.....	23,972 50	
		<u>25,112 41</u>
Net gain for policyholders on operations for year.....		<u><u>\$314,951 94</u></u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....		\$379,439 41
Net gain on operations brought down.....		314,951 94
Total.....		<u>\$694,391 35</u>
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		328,315 69
Balance.....		<u>\$366,075 66</u>
Deduct:		
Ledger Assets not admitted.....		2,636 63
Surplus of admitted assets over all liabilities.....		<u><u>\$363,439 03</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933 . . .	\$3,982,572	\$25,764 97	\$126,180,995	\$729,435 74
Written or renewed during year . . .	1,600,854	10,181 36	76,464,753	449,339 81
Total	\$5,583,426	\$35,946 33	\$202,645,748	\$1,178,775 55
Deduct cancelled and expired	2,490,865	15,744 70	72,898,127	431,768 91
Net in force, 31st Dec., 1934	\$3,092,561	\$20,201 63	\$129,747,621	\$747,006 64

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.—one year, 93%; two years, 87%; three years, 80%; four years, 72%.
 What is the largest gross aggregate amount insured in any one hazard?—\$90,000.
 What is the largest net aggregate amount insured in any one hazard?—\$90,000.
 Give classes of insurance written.—Fire, Tornado, Sprinkler Leakage, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	\$582 44	\$402 70	\$21,506 84	\$5,511 63
Expenses of adjustment and settlement of losses	Nil	Nil	Nil	Nil
Net losses paid	\$582 44	\$402 70	\$21,506 84	\$5,511 63
Deduct net claims outstanding at beginning of year	Nil	Nil	2,791 89	Nil
Add net claims outstanding at end of year	Nil	Nil	3,493 75	188 56
Net losses incurred	\$582 44	\$402 70	\$22,208 70	\$5,700 19

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$5,463 85
Net losses paid in the Province	985 14
Percentage	18.03
Net premium deposits earned in the Province	\$12,094 62
Net losses incurred in the Province	985 14
Percentage	8.14

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS., U.S.A.

OFFICERS

President, Marshall B. Dalton; Vice-President, J. Waldo Lord; Secretary, Geo. H. Gibson; Treasurer, Marshall B. Dalton.

Chief Agent in the Province.—Harvey D. Jones, Toronto, Ont.

Directors.—R. P. Snelling, Ellison A. Smyth, David W. Lane, H. DeForest Lockwood, Charles Walcott, Nathaniel F. Ayer, Walter C. Heath, Harry L. Bailey, Bartow Crocker, Geo. E. Spofford, James D. Phillips, M. Lester Madden, Marshall B. Dalton.

Auditor.—Willard W. Dow, Boston, Mass.

Organized.—1886. Commenced business.—1887.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets		
Ledger Assets		
Book value of bonds and debentures		\$607,049 27
Book value of stocks		17,700 00
Cash—on hand	\$17 86	
in banks and other depositories	38,950 73	
		38,968 59
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934	\$8,561 54	
Written prior to 1st October, 1934	1,621 47	
		10,183 01
Total Ledger Assets		\$673,900 87

Non-Ledger Assets

Interest accrued.....		\$10,954 51
Total Non-Ledger Assets.....		<u>\$10,954 51</u>
Gross Assets.....		\$684,855 38
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October)....	\$1,621 47	
Deficiency of market under book value of ledger assets.....	<u>20,366 85</u>	
		21,988 32
Total Admitted Assets.....		<u><u>\$622,867 06</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$3,363 79
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$439,004 94</u>	
Unearned premium deposits.....		223,943 18
Administration expense.....		600 00
Taxes due and accrued.....		725 00
Contingency reserve.....		<u>6,780 42</u>
Total Liabilities.....		\$235,412 39
Surplus of admitted assets over all liabilities.....		<u>427,454 67</u>
Total.....		<u><u>\$662,867 06</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$6,015 54	\$329,462 20
Deduct:		
Return premium deposits on cancelled business.....	1,410 01	23,907 73
Net premium deposits written.....	<u>\$4,605 53</u>	<u>\$305,554 47</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$4,052 73	\$207,209 06
At end of year.....	<u>2,349 28</u>	<u>223,943 18</u>
Decrease and increase.....	<u>\$1,703 45</u>	<u>\$16,734 12</u>
Net premium deposits earned.....	\$6,308 98	\$288,820 35
Net losses incurred.....	<u>1,129 74</u>	<u>13,783 27</u>
Administration and other expenses:		
Administration.....	\$27,991 48	
Directors' fees.....	957 00	
Legal.....	162 44	
Taxes and licenses.....	<u>1,077 06</u>	
		30,187 98
Net gain in underwriting.....		\$244,849 10
Other Revenues:		
Interest, dividends and rents earned.....	\$27,777 27	
Increase in market value of investments.....	13,563 18	
Profit on sale of investments.....	<u>3,203 59</u>	
		44,544 04
		\$289,393 14
Other Expenditures:		
Loss on sale of securities.....	\$1,363 13	
Contingency reserve.....	<u>6,780 42</u>	
		8,143 55
Net gain for policyholders on operations for year.....		<u><u>\$281,249 59</u></u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$410,537 13
Net gain on operations brought down.....	<u>281,249 59</u>
Total.....	\$691,786 72
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	<u>262,710 58</u>
Balance.....	\$429,076 14
Deduct:	
Ledger Assets not admitted.....	1,621 47
Surplus of admitted assets over all liabilities.....	<u><u>\$427,454 67</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.....	\$2,018,714	\$12,851 37	\$75,349,399	\$419,791 51
Written or renewed during year....	999,391	6,015 54	59,136,230	329,462 20
Total.....	\$3,018,105	\$18,866 91	\$134,485,629	\$749,253 71
Deduct cancelled and expired.....	1,197,744	7,111 19	55,383,544	310,248 77
Net in force, 31st Dec., 1934.....	\$1,820,361	\$11,755 72	\$79,102,085	\$439,004 94

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 79%.
 What is the largest gross aggregate amount insured in any one hazard?—\$100,000.
 What is the largest net aggregate amount insured in any one hazard?—\$100,000.
 Give classes of insurance written.—Fire, Sprinkler Leakage, Riot and Civil Commotion, Windstorm, Aircraft Impact, Explosion from Fire, and Use and Occupancy. Note:—All are included under Fire contract.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire		Fire	
Gross claims paid during year.....	\$602 35		\$12,484 06	
Expenses of adjustment and settlement of losses.....	Nil		Nil	
Net losses paid.....	\$602 35		\$12,484 06	
Deduct net claims outstanding at beginning of year.....	21 85		2,064 58	
Add net claims outstanding at end of year.....	549 24		3,363 79	
Net losses incurred.....	\$1,129 75		\$13,783 27	

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$4,605 53
Net losses paid in the Province.....	602 35
Percentage.....	13.07
Net premium deposits earned in the Province.....	\$6,308 98
Net losses incurred in the Province.....	1,129 74
Percentage.....	17.90

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 800 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John R. Williams, John C. Rieg; Secretary, Ray L. Hudson; Treasurer, George C. Hopson.
Chief Agent in the Province—H. D. Jones, 350 Bay St., Toronto, Ont.
Directors.—Charles W. Asbury, Philadelphia, Pa.; Charles E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. MacKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmasser, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Frank A. Weiss, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.
Auditors.—Goldsmith's Accountants, Philadelphia, Pa.
Organized.—August 23, 1880. *Commenced business*.—November 1, 1880.
Date commenced business in the Province.—September 8, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,400,162 25
Book value of stocks.....	510,251 58
Cash—on hand.....	\$93 91
in banks and other depositories.....	96,261 48
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$23,636 17
Written prior to 1st October, 1934.....	764 48
Estimated recovery from suspended banks.....	24,400 65
	7,471 69
Total Ledger Assets.....	\$2,038,641 56

Non-Ledger Assets

Interest accrued.....		\$16,545 38
Total Non-Ledger Assets.....		\$16,545 38
Gross Assets.....		\$2,055,186 94
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$764 48	
Deficiency of market under book value of ledger assets.....	357,419 61	
Estimated loss on deposits in suspended banks.....	14,943 38	
		373,127 47
Total Admitted Assets.....		\$1,682,059 47

Liabilities

Net provision for unpaid losses and claims.....		\$6,948 97
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,759,008 53	
Unearned premium deposits.....		890,032 81
Administration expense.....		500 00
Taxes due and accrued.....		1,500 00
Contingency reserve.....		97,130 47
Total Liabilities.....		\$996,112 25
Surplus of admitted assets over all liabilities.....		685,947 22
Total.....		\$1,682,059 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$25,021 77	\$1,074,325 42
Deduct:		
Reinsurance.....	Nil	4,765 30
Return premium deposits on cancelled business.....	5,901 89	131,961 12
Net premium deposits written.....	\$19,119 88	\$937,599 00
Reserve of unearned premium deposits:		
At beginning of year.....	\$35,673 33	\$916,205 54
At end of year.....	18,144 59	890,032 81
Decrease.....	\$17,524 74	\$26,172 73
Net premium deposits earned.....	\$36,644 62	\$963,771 73
Net losses incurred.....	2,145 47	69,372 94
Administration and other expenses:		
Administration.....	\$50,742 53	
Directors' fees.....	1,640 00	
Legal.....	2,130 41	
Taxes and licenses.....	3,737 69	
Association fees, etc.....	70,451 55	
		128,702 18
Net gain in underwriting.....		\$765,696 61
Other Revenues:		
Interest, dividends and rents earned.....	\$80,649 12	
Profit on sale of investments.....	23,647 43	
Net recovery from suspended banks.....	4,198 53	
Increase in book value of assets.....	84,749 26	
		193,244 34
Other Expenditures:		
Contingency reserve.....	\$97,130 47	
Loss on sale of investments.....	52,862 86	
Investment expenses.....	2,631 51	
		152,624 84
Net gain for policyholders on operations for year.....		\$806,316 11

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$847,516 88
Net gain on operations brought down.....	806,316 11
Total.....	\$1,653,832 99
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	949,097 91
Balance.....	\$704,735 08
Deduct:	
Ledger Assets not admitted.....	18,787 86
Surplus of admitted assets over all liabilities.....	\$685,947 22

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.	\$10,138,081	\$66,649 87	\$323,367,090	\$1,915,835 34
Written or renewed during year.	3,851,774	25,021 77	181,985,270	1,074,325 42
Total.	\$13,989,855	\$91,671 64	\$505,352,360	\$2,990,160 76
Deduct cancelled and expired.	5,636,295	36,481 73	204,764,539	1,231,152 23
Net in force, 31st Dec., 1934.	\$8,353,560	\$55,189 81	\$300,587,821	\$1,759,008 53

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80.83%; four years, 73%.
 What is the largest gross aggregate amount insured in any one hazard?—\$175,000.
 What is the largest net aggregate amount insured in any one hazard?—\$175,000.
 Give classes of insurance written.—Fire.

Losses

	IN THE PROVINCE		ALL BUSINESS	
		Fire		Fire
Gross claims paid during year.		\$1,881 75		\$74,378 67
Expenses of adjustment and settlement of losses.		Nil		Nil
Net losses paid.		\$1,881 75		\$74,378 67
Deduct net claims outstanding at beginning of year.		109 90		11,954 70
Add net claims outstanding at end of year.		373 62		6,948 97
Net losses incurred.		\$2,145 47		\$69,372 94

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.	\$19,119 88
Net losses paid in the Province.	1,881 75
Percentage.	9.84
Net premium deposits earned in the Province.	\$36,644 62
Net losses incurred in the Province.	2,145 47
Percentage.	5.85

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reid, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; Walter S. Russel, Detroit, Mich.; F. T. Moses, Providence, R.I.; H. R. Wiesner, Minneapolis, Minn.; Clayton Mark, Chicago, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—August 31, 1887. Commenced business.—September 1, 1887.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens.		\$9,900 00
Book value of bonds and debentures.		873,938 14
Book value of stocks.		184,583 75
Cash—on hand.	\$15 00	
in banks and other depositories.	144,458 00	
		144,473 00
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.	\$41,508 23	
Written prior to 1st October, 1934.	3,954 94	
		45,463 17
Mill Owners Mutual Fire Insurance Co.		3,922 29
Total Ledger Assets.		\$1,262,280 35

Non-Ledger Assets

Interest accrued.....		\$12,333 08
Total Non-Ledger Assets.....		<u>\$12,333 08</u>
Gross Assets.....		\$1,274,613 43
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October)....	\$3,954 94	
Deficiency of market under book value of ledger assets:		
Bonds.....	113,645 14	
Stocks.....	7,186 25	
		<u>124,786 33</u>
Total Admitted Assets.....		<u><u>\$1,149,827 10</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$5,523 46
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$1,120,509 96</u>	
Unearned premium deposits.....		585,115 90
Administration expense.....		700 00
Taxes due and accrued.....		<u>4,000 00</u>
Total Liabilities.....		<u>\$595,339 36</u>
Surplus of admitted assets over all liabilities.....		554,487 74
Total.....		<u><u>\$1,149,827 10</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$15,272 03	\$674,009 73
Deduct:		
Return premium deposits on cancelled business.....	7,076 27	75,181 14
Net premium deposits written.....	<u>\$8,195 76</u>	<u>\$598,828 59</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$18,869 55	\$548,606 51
At end of year.....	8,008 08	585,115 90
Increase or decrease.....	<u>\$10,861 47</u>	<u>\$36,509 39</u>
Net premium deposits earned.....	\$19,057 23	\$562,319 20
Net losses incurred.....	<u>1,477 68</u>	<u>41,863 33</u>
Administration and other expenses.....		<u>88,877 56</u>
Net gain in underwriting.....		<u>\$431,578 31</u>
Other Revenues:		
Interest, dividends and rents earned.....	\$53,811 74	
Profit on sale of investments.....	4,647 15	
Increase in market value of investments.....	<u>7,929 25</u>	<u>66,388 14</u>
Other Expenditures:		
Loss from sale of investments.....	\$31,692 30	
Investment expense.....	<u>1,456 37</u>	<u>33,148 67</u>
Net gain for policyholders on operations for year.....		<u><u>\$464,817 78</u></u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$586,136 68
Net gain on operations brought down.....	464,817 78
Total.....	<u>\$1,050,954 46</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	<u>492,511 78</u>
Balance.....	\$558,442 68
Deduct:	
Ledger Assets not admitted.....	<u>3,954 94</u>
Surplus of admitted assets over all liabilities.....	<u><u>\$554,487 74</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933.....	\$5,987,794	\$38,716 44	\$189,271,481	\$1,094,153 56
Written or renewed during year....	2,401,284	15,272 03	114,697,130	674,009 73
Total.....	\$8,389,078	\$53,988 47	\$303,968,611	\$1,768,163 29
Deduct cancelled and expired.....	3,736,297	23,617 05	109,347,189	647,653 33
Net in force, 31st Dec., 1934.....	\$4,652,781	\$30,371 42	\$194,621,422	\$1,120,509 96

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80%; four years, 76%.

What is the largest gross aggregate amount insured in any one hazard?—\$135,000.

What is the largest net aggregate amount insured in any one hazard?—\$135,000.

Give classes of insurance written.—Fire, Windstorm, Tornado, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$873 65	\$604 03	\$32,260 26	\$8,267 43
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$873 65	\$604 03	\$32,260 26	\$8,267 43
Deduct net claims outstanding at beginning of year.....	Nil	Nil	4,187 82	Nil
Add net claims outstanding at end of year..	Nil	Nil	5,240 61	282 85
Net losses incurred.....	\$873 65	\$604 03	\$33,313 05	\$8,550 28

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$8,195 76
Net losses paid in the Province.....	1,477 68
Percentage.....	18.03
Net premium deposits earned in the Province.....	\$19,057 23
Net losses incurred in the Province.....	1,477 68
Percentage.....	7.75

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1848. Commenced business.—1848.

Date commenced business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$837,951	55
Book value of stocks.....		2,740,351	03
Cash in banks and other depositories.....		284,968	53
Premium deposits in course of collection:			
Written on or subsequent to 1st October, 1934.....	\$48,031	89	
Written prior to 1st October, 1934.....	2,869	46	
		50,901	35
Total Ledger Assets.....		\$3,914,172	46

Non-Ledger Assets

Interest due, \$3,367.50; accrued, \$6,787.67.....		\$10,155	17
Excess of amortized value over book value of bonds.....		14,470	75
Total Non-Ledger Assets.....		\$24,625	92
Gross Assets.....		\$3,938,798	38

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st October).....	\$2,869	46	
Deficiency of convention under book value of ledger assets....	951,935	03	
		954,804	49
Total Admitted Assets.....		\$2,983,993	89

Liabilities

Net provision for unpaid losses and claims.....		\$17,960	21
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,694,046	43	
Unearned premium deposits.....		1,382,889	30
Administration expense.....		835	96
Taxes due and accrued.....		4,460	39
Return premium deposits on expired policies.....		45	47
Total Liabilities.....		\$1,406,191	33
Surplus of admitted assets over all liabilities.....		1,577,802	56
Total.....		\$2,983,993	89

Income and Expenditure

Gross premium deposits written.....	In the Province	All Business
	\$47,188	\$1,534,769
	89	39
Deduct:		
Reinsurance.....	Nil	6,761
Return premium deposits on cancelled business.....	8,731	187,395
	94	51
Net premium deposits written.....	\$38,456	\$1,340,611
	95	96
Reserve of unearned premium deposits:		
At beginning of year.....	\$49,301	\$1,326,651
At end of year.....	39,668	1,382,889
	34	30
Decrease and increase.....	\$9,632	\$56,237
	98	51
Net premium deposits earned.....	\$48,089	\$1,284,374
Net losses incurred.....	3,130	96,569
	51	26
Administration and other expenses incurred.....	\$132,857	
Investment expenses.....	8,926	141,783
	16	28
Net gain in underwriting.....		\$1,046,021
		91
Other Revenues:		
Interest, dividends and rents earned.....		137,119
		70
Other Expenditures:		
Decrease in book value of investments.....	\$486,062	
Net loss from sale of investments.....	135,969	622,031
	03	56
Net gain for policyholders on operations for year.....		\$561,110
		05

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$1,524,298 61
Net gain on operations brought down.....	561,110 05
Contingency reserve.....	655,836 00
Total.....	<u>\$2,741,244 66</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,160,572 64
Balance.....	<u>\$1,580,672 02</u>
Deduct:	
Ledger Assets not admitted.....	2,869 46
Surplus of admitted assets over all liabilities.....	<u><u>\$1,577,802 56</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$18,735,537	\$108,975 10	\$470,278,753	\$2,638,736 66
Written or renewed during year....	8,155,042	47,188 89	274,398,328	1,533,437 33
Total.....	<u>\$26,890,579</u>	<u>\$156,163 99</u>	<u>\$744,677,081</u>	<u>\$4,172,173 99</u>
Deduct cancelled and expired.....	8,707,023	50,858 45	260,429,330	1,480,924 15
Net in force, 31st Dec., 1934.....	<u><u>\$18,183,556</u></u>	<u><u>\$105,305 54</u></u>	<u><u>\$484,247,751</u></u>	<u><u>\$2,691,249 84</u></u>
Other Classes:				
Gross in force, 31st Dec., 1933....	\$2,000	\$14 00	\$278,701	\$2,405 28
Written or renewed during year....	Nil	Nil	228,461	1,332 06
Total.....	<u>\$2,000</u>	<u>\$14 00</u>	<u>\$507,162</u>	<u>\$3,737 34</u>
Deduct cancelled and expired.....	Nil	Nil	216,812	1,140 75
Net in force, 31st Dec., 1934.....	<u><u>\$2,000</u></u>	<u><u>\$14 00</u></u>	<u><u>\$290,350</u></u>	<u><u>\$2,596 59</u></u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$400,000.

What is the largest net aggregate amount insured in any one hazard?—\$400,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,200 54	Nil	\$76,582 58	\$20,393 51
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	<u>\$3,200 54</u>	<u>Nil</u>	<u>\$76,582 58</u>	<u>\$20,393 51</u>
Deduct net claims outstanding at beginning of year (as adjusted).....	254 94	Nil	13,744 93	4,622 11
Add net claims outstanding at end of year..	184 91	Nil	12,869 47	5,090 74
Net losses incurred.....	<u><u>\$3,130 51</u></u>	<u><u>Nil</u></u>	<u><u>\$75,707 12</u></u>	<u><u>\$20,862 14</u></u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$38,456 95
Net losses paid in the Province.....	3,200 54
Percentage.....	8.32
Net premium deposits earned in the Province.....	\$48,089 93
Net losses incurred in the Province.....	3,130 51
Percentage.....	6.51

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASSACHUSETTS

OFFICERS

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. N. Bartlett, North Oxford, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized.—November 4, 1884. *Commenced business.*—January 15, 1885.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending December 31st, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$1,579,307 31
Book value of stocks.....		28,400 00
Cash in banks and other depositories.....		83,484 54
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$26,978 43	
Written prior to 1st October, 1934.....	2,891 92	
		29,870 35
Total Ledger Assets.....		\$1,721,062 20

Non-Ledger Assets

Interest accrued.....		\$22,190 42
Total Non-Ledger Assets.....		\$22,190 42
Gross Assets.....		\$1,743,252 62
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$2,891 92	
Deficiency of market under book value of ledger assets:		
Bonds.....	16,798 63	
Stocks.....	7,100 00	
		26,790 55
Total Admitted Assets.....		\$1,716,462 07

Liabilities

Net provision for unpaid losses and claims.....		\$7,350 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,078,569 39	
Unearned premium deposits.....		558,119 20
Administration expense.....		1,845 18
Taxes due and accrued.....		3,828 65
Contingency reserve.....		6,356 18
Total Liabilities.....		\$577,499 32
Surplus of admitted assets over all liabilities.....		1,138,962 75
Total.....		\$1,716,462 07

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$20,634 54	\$712,850 52
Deduct:		
Return premium deposits on cancelled business.....	3,762 04	71,783 97
Net premium deposits written.....	\$16,872 50	\$641,066 55
Reserve of unearned premium deposits:		
At beginning of year.....	\$21,990 66	\$527,406 15
At end of year.....	14,689 20	558,119 20
Increase and decrease.....	\$7,301 46	\$30,713 05

Income and Expenditure—Continued

Net premium deposits earned.....	\$24,173 96	\$610,353 50
Net losses incurred.....	2,526 05	38,226 25
Administration and other expenses:		
Administration.....	\$58,563 33	
Directors' fees.....	867 54	
Legal.....	586 80	
Taxes and licenses.....	3,476 10	
		63,493 77
Net gain in underwriting.....		\$508,633 48
Other Revenues:		
Interest, dividends and rents earned.....	\$75,373 01	
Profit on sale of investments.....	35,723 56	
Increase in market value of investments.....	2,859 50	
		113,956 07
Other Expenditures:		
Loss on sale of investments.....	\$9,051 22	
Decrease in book value of investments.....	291 35	
Investment expenses.....	1,954 27	
		11,296 84
Net gain for policyholders on operations for year.....		\$611,292 71

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$1,098,172 19
Net gain on operations brought down.....	611,292 71
Total.....	\$1,709,464 90
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$559,319 29
Contingency reserve.....	6,356 18
	565,675 47
Balance.....	\$1,143,789 43
Deduct:	
Ledger Assets not admitted.....	4,826 68
Surplus of admitted assets over all liabilities.....	\$1,138,962 75

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$6,184,933	\$40,607 93	\$180,620,292	\$1,055,170 37
Written or renewed during year....	3,209,354	20,634 54	122,583,122	712,477 67
Total.....	\$9,394,287	\$61,242 47	\$303,203,414	\$1,767,648 04
Deduct cancelled and expired.....	3,743,278	24,288 85	116,707,332	689,078 65
Net in force, 31st Dec., 1934.....	\$5,651,009	\$36,953 62	\$186,496,082	\$1,078,569 39
Other Classes:				
Gross in force, 31st Dec., 1933....	Nil	Nil	\$59,635	\$428 27
Written or renewed during year....	Nil	Nil	57,038	372 85
Total.....	Nil	Nil	\$116,673	\$801 12
Deduct cancelled and expired.....	Nil	Nil	45,832	278 98
Net in force, 31st Dec., 1934.....	Nil	Nil	\$70,841	\$522 14

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes, a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$90,000.

What is the largest net aggregate amount insured in any one hazard?—\$90,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,158 28	\$607 77	\$32,635 79	\$7,133 74
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,158 28	\$607 77	\$32,635 79	\$7,133 74
Deduct net claims outstanding at beginning of year.....	86 00	14 00	7,639 39	1,254 00
Add net claims outstanding at end of year..	810 00	50 00	5,993 11	1,357 00
Net losses incurred.....	\$1,882 28	\$643 77	\$30,989 51	\$7,236 74

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$16,872 50
Net losses paid in the Province.....	1,766 05
Percentage.....	10.47
Net premium deposits earned in the Province.....	\$24,173 96
Net losses incurred in the Province.....	2,526 05
Percentage.....	10.45

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Jesse H. Metcalfe, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. Commenced business.—February 26, 1855.

Date commenced business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,098,818 15
Book value of stocks.....	3,402,068 54
Cash in banks and other depositories.....	248,286 92

Premium deposits in course of collection:

Written on or subsequent to 1st October, 1934.....	\$57,638 34
Written prior to 1st October, 1934.....	3,443 35

61,081 69

Total Ledger Assets..... \$4,810,255 30

Non-Ledger Assets

Interest due, \$4,382.50; accrued, \$8,328.16.....	\$12,710 66
Excess of a amortized value over book value of bonds.....	9,687 13

Total Non-Ledger Assets..... \$22,397 79

Gross Assets..... \$4,832,653 09

Deduct Assets Not Admitted:

Premium deposits (business written prior to 1st Oct.).....	\$3,443 35
Deficiency of convention under book value of ledger assets....	1,043,263 54

1,046,706 89

Total Admitted Assets..... \$3,785,946 20

Liabilities

Net provision for unpaid losses and claims.....		\$21,552 24
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$3,232,615 71	
Unearned premium deposits.....		1,659,467 14
Administration expense.....		1,065 75
Taxes due and accrued.....		5,352 46
Return premium deposits on expired policies.....		54 56
Total Liabilities.....		\$1,687,513 15
Surplus of admitted assets over all liabilities.....		2,098,433 05
Total.....		\$3,785,946 20

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$56,626 67	\$1,841,723 27
Deduct:		
Reinsurance.....	Nil	8,114 31
Return premium deposits on cancelled business.....	10,478 32	224,874 62
Net premium deposits written.....	\$46,148 35	\$1,608,734 34
Reserve of unearned premium deposits:		
At beginning of year.....	\$59,161 57	\$1,591,982 14
At end of year.....	47,602 02	1,659,467 14
Decrease.....	\$11,559 55	\$67,485 00
Net premium deposits earned.....	\$57,707 90	\$1,541,249 34
Net losses incurred.....	3,756 60	115,883 08
Administration and other expenses incurred.....	\$194,541 01	
Investment expenses.....	11,306 22	
		205,847 23
Net gain in underwriting.....		\$1,219,519 03
Other Revenues:		
Interest, dividends and rents earned.....		177,359 19
Other Expenditures:		
Decrease in book value of investments.....	\$140,271 80	
Net loss from sale of investments.....	553,518 34	
		693,790 14
Net gain for policyholders on operations for year.....		\$703,088 08

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....	\$1,989,958 49
Net gain on operations brought down.....	703,088 08
Contingency reserve.....	801,517 00
Total.....	\$3,494,563 57
Deduct:	
Unearned premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,392,687 17
Balance.....	\$2,101,876 40
Deduct:	
Ledger Assets not admitted.....	3,443 35
Surplus of admitted assets over all liabilities.....	\$2,098,433 05

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$22,482,643	\$130,770 12	\$564,334,506	\$3,166,484 02
Written or renewed during year....	9,786,050	56,626 67	329,277,993	1,840,124 80
Total.....	\$32,268,693	\$187,396 79	\$893,612,499	\$5,006,608 82
Deduct cancelled and expired.....	10,448,426	61,030 15	312,515,197	1,777,109 02
Net in force, 31st Dec., 1934.....	\$21,820,267	\$126,366 64	\$581,097,302	\$3,229,499 80
Other Classes:				
Gross in force, 31st Dec., 1933....	\$2,400	\$16 80	\$334,439	\$2,886 31
Written or renewed during year....	Nil	Nil	274,154	1,598 47
Total.....	\$2,400	\$16 80	\$608,593	\$4,484 78
Deduct cancelled and expired.....	Nil	Nil	260,174	1,368 87
Net in force, 31st Dec., 1934.....	\$2,400	\$16 80	\$348,419	\$3,115 91

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$480,000.

What is the largest net aggregate amount insured in any one hazard?—\$480,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,840 65	Nil	\$91,899 07	\$24,472 21
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$3,840 65	Nil	\$91,899 07	\$24,472 21
Deduct net claims outstanding at beginning of year (as adjusted).....	305 95	Nil	16,493 92	5,546 52
Add net claims outstanding at end of year..	221 90	Nil	15,443 38	6,108 86
Net losses incurred.....	\$3,756 60	Nil	\$90,848 53	\$25,034 55

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$46,148 35
Net losses paid in the Province.....	3,840 65
Percentage.....	8.32
Net premium deposits earned in the Province.....	\$57,707 90
Net losses incurred in the Province.....	3,756 60
Percentage.....	6.51

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, New York, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtiss A. Sanford, New York, N.Y.

Organized.—May, 1873. Commenced business.—January 1st, 1874.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,172,443 22
Book value of stocks.....	322,890 24
Cash—on hand.....	\$750 00
in banks and other depositories.....	34,972 43
	35,722 43
Premium deposits in course of collection:	
Written on or subsequent to 1st October, 1934.....	\$26,591 32
Written prior to 1st October, 1934.....	899 71
	27,491 03
Total Ledger Assets.....	\$1,558,546 92

Non-Ledger Assets

Interest accrued.....		\$9,087 40
Total Non-Ledger Assets.....		<u>\$9,087 40</u>
Gross Assets.....		\$1,567,634 32
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$899 71	
Deficiency of market under book value of ledger assets:		
Bonds.....	9,747 02	
Stocks.....	165,643 24	
		<u>176,289 97</u>
Total Admitted Assets.....		<u>\$1,391,344 35</u>

Liabilities

Net provision for unpaid losses and claims.....		\$6,911 36
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,057,281 09	
Unearned premium deposits.....		551,281 96
Administration expense.....		<u>3,829 50</u>
Total Liabilities.....		\$562,022 82
Surplus of admitted assets over all liabilities.....		<u>829,321 53</u>
Total.....		<u>\$1,391,344 35</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$20,895 77	\$626,405 90
Deduct:		
Return premium deposits on cancelled business.....	2,622 26	63,425 93
Net premium deposits written.....	<u>\$18,273 51</u>	<u>\$562,979 97</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$25,391 88	\$522,332 82
At end of year.....	17,893 42	551,281 96
Decrease and increase.....	<u>\$7,498 46</u>	<u>\$28,949 14</u>
Net premium deposits earned.....	\$25,771 97	\$534,030 83
Net losses incurred.....	<u>2,225 61</u>	<u>36,779 32</u>
Administration and other expenses:		
Administration.....	\$76,421 56	
Legal.....	599 58	
Taxes and licenses.....	2,510 49	
		<u>79,531 63</u>
Net gain in underwriting.....		\$417,720 88
Other Revenues:		
Interest, dividends and rents earned.....	\$55,627 02	
Profit on sale of investments.....	4,715 16	
		<u>60,342 18</u>
Other Expenditures:		
Decrease in market value of investments.....	\$32,754 12	
Investment expense.....	1,901 14	
		<u>34,655 26</u>
Net gain for policyholders on operations for year.....		<u>\$443,407 80</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....		\$866,203 49
Net gain on operations brought down.....		<u>443,407 80</u>
Total.....		\$1,309,611 29
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		477,670 05
Balance.....		<u>\$831,941 29</u>
Deduct:		
Ledger Assets not admitted.....		2,619 71
Surplus of admitted assets over all liabilities.....		<u>\$829,321 53</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$8,129,748	\$50,196 08	\$179,329,048	\$1,038,809 81
Written or renewed during year...	3,545,910	20,895 77	107,885,975	626,405 90
Total.....	\$11,675,658	\$71,091 85	\$287,215,023	\$1,665,215 71
Deduct cancelled and expired.....	3,879,455	23,579 65	103,038,972	607,934 62
Net in force, 31st Dec., 1934.....	\$7,796,203	\$47,512 20	\$184,176,051	\$1,057,281 09

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.73%; two years, 89.94%; three years, 84.03% four years, 81.78%; five years, 73.23%.

What is the largest gross aggregate amount insured in any one hazard?—\$125,000.

What is the largest net aggregate amount insured in any one hazard?—\$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,257 45	\$598 34	\$31,567 82	\$6,615 41
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,257 45	\$598 34	\$31,567 82	\$6,615 41
Deduct net claims outstanding at beginning of year.....	36 54	64	7,249 55	833 80
Add net claims outstanding at end of year..	391 00	16 00	5,427 37	1,477 44
Net losses incurred.....	\$1,611 91	\$613 70	\$29,745 64	\$7,259 05

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$18,273 51
Net losses paid in the Province.....	1,855 79
Percentage.....	10.15
Net premium deposits earned in the Province.....	\$25,771 97
Net losses incurred in the Province.....	2,225 61
Percentage.....	8.63

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 9 WALNUT STREET, WORCESTER, MASS.

OFFICERS

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., 350 Bay St., Toronto. Ont.

Directors.—Waldo E. Buck, Worcester, Mass.; George F. Brooke, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whitten, North Uxbridge, Mass.; William Whiting, Holyoke, Mass.; Charles L. Allen, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester, Mass.; Alden Reed, Worcester, Mass.; Paul Whitin, Northbridge, Mass.

Organised.—March 21, 1855. Commenced business.—March 31, 1855.

Date commenced business in the Province.—September, 1927.

Statement for Year Ending 31st December, 1934

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$1,688,511 25
Book value of stocks.....		86,970 90
Cash—on hand.....	88 94	
in banks and other depositories.....	313,377 83	
		<u>313,386 77</u>
Premium deposits in course of collection:		
Written on or subsequent to 1st October, 1934.....	\$27,505 88	
Written prior to 1st October, 1934.....	6,513 43	
		<u>34,019 31</u>
Total Ledger Assets.....		<u>\$2,122,888 23</u>

Non-Ledger Assets

Interest accrued.....		\$26,703 32
Gross Assets.....		<u>\$2,149,591 55</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to 1st October).....	\$6,513 43	
Deficiency of market under book value of ledger assets.....	94,238 77	
		<u>100,752 20</u>
Total Admitted Assets.....		<u>\$2,048,839 35</u>

Liabilities

Net provision for unpaid losses and claims.....		\$11,885 32
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,558,261 45	
Unearned premium deposits.....		795,192 61
Administration expense.....		931 85
Return premium deposits on expired policies.....		6,206 97
Taxes due and accrued.....		2,000 00
Total Liabilities.....		<u>\$816,216 75</u>
Surplus of admitted assets over all liabilities.....		1,232,622 60
Total.....		<u>\$2,048,839 35</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$26,332 91	\$1,098,874 33
Deduct:		
Return premium deposits on cancelled business.....	6,090 96	87,541 60
Net premium deposits written.....	\$29,241 95	\$1,011,332 73
Reserve of unearned premium deposits:		
At beginning of year.....	\$22,415 16	\$758,996 58
At end of year.....	15,915 84	795,192 61
Increase and decrease.....	\$7,499 32	\$36,196 03
Net premium deposits earned.....	\$27,741 27	\$975,136 70
Net losses incurred.....	4,602 33	51,707 90
Administration and other expenses:		
Administration.....	\$49,234 75	
Directors' fees.....	1,482 10	
Legal.....	915 88	
Taxes and licenses.....	2,946 59	
Association fees, etc.....	38,474 60	
		<u>93,053 92</u>
Net gain in underwriting.....		\$830,374 88
Other Revenues:		
Interest, dividends and rents earned.....	\$85,062 32	
Profit on sale of investments.....	14,382 18	
Exchange.....	186 08	
		<u>99,630 58</u>
Other Expenditures:		
Decrease in market value of investments.....	\$21,682 66	
Loss on sale of investments.....	73,753 25	
Investment expense.....	550 00	
		<u>95,985 91</u>
Net gain for policyholders on operations for year.....		<u>\$834,019 55</u>

Policyholders' Surplus

Surplus as regards policyholders, 1st January, 1934.....		\$981,156 65
Net gain on operations brought down.....		834,019 55
Contingency reserve.....		317,496 46
Total.....		<u>\$2,132,672 66</u>
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$893,449 13	
1934 premiums paid in advance.....	87 50	
		<u>893,536 63</u>
Balance.....		<u>\$1,239,136 03</u>
Deduct:		
Ledger Assets not admitted.....		6,513 43
Surplus of admitted assets over all liabilities.....		<u>\$1,232,622 60</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, 31st Dec., 1933....	\$8,970,039	\$55,416 22	\$273,649,586	\$1,519,118 44
Written or renewed during year....	4,535,695	26,332 91	195,224,253	1,098,874 33
Total.....	<u>\$13,505,734</u>	<u>\$81,749 13</u>	<u>\$468,873,839</u>	<u>\$2,617,992 77</u>
Deduct cancelled and expired.....	4,947,306	29,105 35	187,317,649	1,059,731 32
Net in force, 31st Dec., 1934.....	<u>\$8,558,428</u>	<u>\$52,643 78</u>	<u>\$281,556,190</u>	<u>\$1,558,261 45</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85.86%; four years, 82%.
 What is the largest gross aggregate amount insured in any one hazard?—\$400,000.
 What is the largest net aggregate amount insured in any one hazard?—\$400,000.
 Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Earthquake, Riot and Civil Commotion, Aircraft, and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$2,208 16	Nil	\$51,231 33	Nil
Expenses of adjustment and settlement of losses.....	126 68	Nil	2,939 13	Nil
Net losses paid.....	<u>\$2,334 84</u>	Nil	<u>\$54,170 46</u>	Nil
Deduct net claims outstanding at beginning of year.....	14 78	Nil	14,284 44	Nil
Add net claims outstanding at end of year..	2,282 47	Nil	11,885 32	Nil
Net losses incurred.....	<u>\$4,602 33</u>	Nil	<u>\$51,771 34</u>	Nil

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$20,241 95
Net losses paid in the Province.....	2,334 84
Percentage.....	11.535
Net premium deposits earned in the Province.....	\$27,741 27
Net losses incurred in the Province.....	4,602 33
Percentage.....	16.590

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada—Vance C. Smith, Toronto, Ont.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto, Ont.

Date of Incorporation.—1876. *Date commenced business in Canada*.—August 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$203,634	Premiums—Ontario (net).....	\$77,909
Liabilities in Canada.....	66,186	Premiums—Canada (net).....	129,555
		Claims—Ontario (net).....	11,455
		Claims—Canada (net).....	20,749

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WISCONSIN

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalglish, Toronto, Ont.

Chief or General Agent in Ontario.—Frank B. Dalglish, 159 Bay St., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada*.—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$369,498	Premiums—Ontario (net).....	\$86,653
Liabilities in Canada.....	112,878	Premiums—Canada (net).....	206,299
		Claims—Ontario (net).....	25,706
		Claims—Canada (net).....	59,891

HARDWARE MUTUAL FIRE INSURANCE COMPANY OF MINNESOTA*

HEAD OFFICE, MINNEAPOLIS, MINNESOTA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Toronto, Ont.

Chief or General Agent in Ontario.—F. B. Dalglish, 907 Commerce and Transportation Building, Toronto, Ont.

Date of Incorporation.—1899. *Date commenced business in Canada*.—September, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$301,632	Premiums—Ontario (net).....	\$90,018
Liabilities in Canada.....	114,851	Premiums—Canada (net).....	216,872
		Claims—Ontario (net).....	27,804
		Claims—Canada (net).....	63,958

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—April 1, 1897. *Date commenced business in Canada*.—August, 1932.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$123,671	Premiums—Ontario (net).....	\$29,545
Liabilities in Canada.....	26,666	Premiums—Canada (net).....	57,962
		Claims—Ontario (net).....	7,118
		Claims—Canada (net).....	20,308

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada*.—Sept. 28, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$162,567	Premiums—Ontario (net).....	\$38,783
Liabilities in Canada.....	43,143	Premiums—Canada (net).....	89,551
		Claims—Ontario (net).....	10,416
		Claims—Canada (net).....	20,922

*See note on page 1.

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.*Chief or General Agent in Ontario.*—Vance C. Smith, 1201 Concourse Bldg., Toronto.*Date of Incorporation.*—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada.....	\$503,984	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	199,964	Premiums—Ontario (net).....	\$159,392
		Premiums—Canada (net).....	208,796
		Claims—Ontario (net).....	114,806
		Claims—Canada (net).....	155,637

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.*Chief or General Agent in Ontario.*—E. D. Hardy, 165 Sparks St., Ottawa, Ont.*Date of Incorporation.*—1895. *Date commenced business in Canada.*—April 23, 1925.

Assets in Canada.....	\$80,947	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	25,637	Premiums—Ontario (net).....	\$22,892
		Premiums—Canada (net).....	54,758
		Claims—Ontario (net).....	8,009
		Claims—Canada (net).....	24,955

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—H. D. Wright, Ottawa.*Chief or General Agent in Ontario.*—P. A. Bowen, 4 Richmond St. E., Toronto, Ont.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$250,318,804	Premiums—Ontario (net).....	\$14,205,342
Ontario business in force (gross)...	391,389,860	Premiums—Canada (net).....	37,195,049
Canadian business in force (gross) 1,022,859,931		Death Claims—Ontario (net) ...	2,085,747
		Death Claims—Canada (net)...	5,797,618
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets.....	393,774	Premiums—Ontario (net).....	285,188
Liabilities.....	286,003	Premiums—Canada (net).....	556,689
		Claims—Ontario (net).....	178,330
		Claims—Canada (net).....	350,734

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.*Chief or General Agent in Ontario.*—Irving Earl Sams, Rooms 306-320, Imperial Building, Hamilton, Ont.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada.....	\$289,794	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	139,480	Premiums—Ontario (net).....	\$103,513
		Premiums—Canada (net).....	258,566
		Claims—Ontario (net).....	43,674
		Claims—Canada (net).....	67,527

*See note on page 1.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Toronto, Ont.

Chief or General Agent in Ontario.—F. B. Dalglish, 159 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—September, 1920.

	PREMIUMS WRITTEN—CLAIMS INCURRED		
Assets in Canada.....	\$318,180	Premiums—Ontario (net).....	\$87,610
Liabilities in Canada.....	114,911	Premiums—Canada (net).....	208,418
		Claims—Ontario (net).....	25,751
		Claims—Canada (net).....	59,876

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized—April 16, 1875. *Reincorporated*—June 8, 1929. *Date commenced business in the Province.*—April 16, 1875.

Officers (as at date of filing statement)—President, J. C. Connell, M.A., M.D., LL.D.; Vice-President, D. A. Shaw; Assistant General Manager and Secretary—W. T. Fortye; Actuary, H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors (as at date of filing statement)—J. C. Connell, M.A., M.D., LL.D., Kingston, Ont.; W. McDonald, Montreal, Que.; J. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; C. C. Folger, Kingston, Ont.; Wm. Jackson, Kingston, Ont.; Hon. T. A. Kidd, M. L. A., Kingston, Ont.; J. M. Campbell, Kingston, Ont.; H. C. Connell, B.A., M.D., Kingston, Ont.; W. A. Mackintosh, M.A., Ph.D., Kingston, Ont.; J. W. Rigney, Kingston, Ont.; W. T. Connell, M.D., Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—Burns & England, C.A., Kingston, Ont.

Statement for Year Ending 31st December 1934:

Synopsis of Ledger Accounts

<p>As at 31st December, 1933:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Net Ledger Assets.....</td> <td style="text-align: right;">\$5,147,979 46</td> </tr> <tr> <td>Other Ledger Liabilities as follows:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Suspense Account.....</td> <td style="text-align: right;">1,958 40</td> </tr> <tr> <td style="padding-left: 20px;">Reserve for Real Estate..</td> <td style="text-align: right;">22,974 24</td> </tr> <tr> <td style="border-top: 1px solid black;">Total Ledger Assets..</td> <td style="text-align: right; border-top: 1px solid black;">\$5,172,912 10</td> </tr> </table> <p>Increase in Ledger Assets in 1934:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Income.....</td> <td style="text-align: right;">\$778,916 54</td> </tr> <tr> <td style="border-top: 1px solid black;">Total Increase.....</td> <td style="text-align: right; border-top: 1px solid black;">\$778,916 54</td> </tr> <tr> <td style="border-top: 1px solid black;">Total.....</td> <td style="text-align: right; border-top: 1px solid black;">\$5,951,828 64</td> </tr> </table>	Net Ledger Assets.....	\$5,147,979 46	Other Ledger Liabilities as follows:		Suspense Account.....	1,958 40	Reserve for Real Estate..	22,974 24	Total Ledger Assets..	\$5,172,912 10	Income.....	\$778,916 54	Total Increase.....	\$778,916 54	Total.....	\$5,951,828 64	<p>Decrease in Ledger Assets in 1934:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Disbursements.....</td> <td style="text-align: right;">\$683,565 31</td> </tr> <tr> <td>Decreases in Ledger Liabilities, as follows:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Suspense Account.....</td> <td style="text-align: right;">1,043 17</td> </tr> <tr> <td style="border-top: 1px solid black;">Total decrease.....</td> <td style="text-align: right; border-top: 1px solid black;">\$684,608 48</td> </tr> </table> <p>As at 31st December, 1934:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Net Ledger Assets.....</td> <td style="text-align: right;">\$5,266,304 93</td> </tr> <tr> <td>Other Ledger Liabilities, as follows:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Suspense account.....</td> <td style="text-align: right;">915 23</td> </tr> <tr> <td style="border-top: 1px solid black;">Total Ledger Assets....</td> <td style="text-align: right; border-top: 1px solid black;">\$5,267,220 16</td> </tr> <tr> <td style="border-top: 1px solid black;">Total.....</td> <td style="text-align: right; border-top: 1px solid black;">\$5,951,828 64</td> </tr> </table>	Disbursements.....	\$683,565 31	Decreases in Ledger Liabilities, as follows:		Suspense Account.....	1,043 17	Total decrease.....	\$684,608 48	Net Ledger Assets.....	\$5,266,304 93	Other Ledger Liabilities, as follows:		Suspense account.....	915 23	Total Ledger Assets....	\$5,267,220 16	Total.....	\$5,951,828 64
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Total Ledger Assets....	\$5,267,220 16																																		
Total.....	\$5,951,828 64																																		

Assets

<i>Ledger Assets</i>	
Book value of real estate:	
Office premises (less encumbrances)	\$123,428 64
Held for sale (less encumbrances)	282,601 50
Mortgage loans on real estate, first mortgages.....	335,520 00
Loans secured by stocks, bonds and other collateral.....	42,000 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders.....	\$336,534 44
Advances to policyholders under automatic nonforfeiture provisions.....	15,187 54
	351,721 98
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$3,433,508 70
In default.....	569,700 11
	4,003,208 81
Book value of stocks owned.....	97,549 17
Cash on hand and in banks.....	28,206 78
Advances to agents.....	2,983 28
Total Ledger Assets.....	\$5,267,220 16
<i>Non-Ledger Assets</i>	
Interest accrued.....	\$66,661 47
Dividends due.....	172 92
Rents due and accrued.....	221 66
Net premiums due and uncollected and deferred.....	42,547 56
Total Non-Ledger Assets.....	\$109,603 61
Total Assets.....	\$5,376,823 77

*See note on page 1.

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$4,685,595	00
Net liability for payments due under contracts.....	34,065	00
Provision for unreported death losses and disability claims.....	17,502	32
Amounts left with Company (arising out of assurance contracts), including interest accumulations: Dividends.....	\$320	36
Amounts assured.....	\$8,166	02
Received from policyholders in advance.....	8,486	38
Premium reductions on outstanding premiums and annuity consideration.....	29,407	43
Provincial, municipal and other taxes due and accrued.....	103	30
Salaries, rents and office expenses due and accrued.....	7,000	00
Deficiency of market under book value of bonds and debentures.....	2,000	00
Deficiency of market under book value of stocks.....	247,596	20
Reserve for real estate taxes due.....	63,098	92
All other liabilities, as follows: Suspense account.....	5,535	58
Reserve for general contingencies.....	915	23
Deficiency of market under book value of collateral loans.....	53,000	00
Reserve for depreciation on real estate.....	17,632	00
Reserve for real estate held for sale.....	3,000	00
Provision for dividends not yet due.....	50,000	00
Undivided surplus.....	12,700	00
	139,186	41
Total Liabilities, Surplus and Capital.....	\$5,376,823	77

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$43,847	\$490,010	\$798	\$534,656
Less reinsurance premiums paid.....	1,494	1,590	96	3,085
Total net premiums.....	\$42,352	\$488,419	\$798	\$531,570
Consideration for annuities.....	4,200	4,395	63	8,596
Total net premium income and consideration for annuities.....				\$540,166

Income Receipts

Amounts left with the Company at interest (arising out of assurance contracts):—				
Dividends.....		452	26	
Amounts assured.....		2,551	73	
All other amounts.....		326	91	
Interest and dividends.....				3,330
Gross rents from Company's property (including \$6,000.00 for Company's occupancy of its own buildings) less \$6,259.77 for taxes, expenses and repairs in connection with such properties.....				225,155
Advances made to agents in previous years and recovered during the year.....				2,430
Income from all other sources:				1,711
Rents from subtenants.....				240
Premium on U. S. Funds.....				35
Gross profit on sale or maturity of Bonds.....				5,846
Total Income.....				\$778,916

Expenditure Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Amount assured—Ordinary.....	\$376,075	\$2,105	\$378,180
Net surrender values.....			84,118
Net dividends:			
In cash.....			3,054
Left with the company at interest.....			320
Applied as single premiums:			
To purchase bonus addition.....			395
To purchase premium reduction.....			131
Total net disbursements in respect of assurance contracts.....			\$466,201
Net reduction in premiums resulting from application of dividends.....			28
Amounts left with the company and interest accumulations withdrawn:			
Amounts assured, \$2,284.09; All other amounts, \$326.91.....			2,611
Interest on premiums paid in advance.....			3,994
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....			8,953
Head office expenses:—Salaries, \$38,027.55; directors' fees, \$1,725.00; auditors' fees, \$1,200.00; travelling expenses, \$3,074.35; rents, \$6,100.00; miscellaneous, \$1,610.40.....			51,737
Branch office and agency expenses:—Assurance commissions: first year, \$28,697.44; renewal, \$16,377.09; single, \$20.15; salaries, \$40,600.48; travelling expenses, \$13,767.87; Annuity commissions: first year, \$1,561.12; renewal, \$108.75; advanced to agents, \$10,151.55; rents, \$9,674.96; miscellaneous, \$2,141.51.....			123,100
All other expenses:—Advertising, \$2,724.46; books and periodicals, \$303.46; express, telegrams and telephones, \$3,222.13; legal fees, \$1,269.00; medical fees, \$2,294.18; office furniture, \$99.79; postage, \$3,248.22; printing and stationery, \$5,180.02; miscellaneous, \$2,771.85.....			21,113
Gross loss on sale or maturity of bonds.....			5,824
Total Disbursements.....			\$683,565

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurance		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1933.....	14,091	\$ 16,953,013 c.	1,474	\$ 2,024,782 c.	54	\$ 203,000 c.	325 50	15,619	\$ 19,181,121 44
New issued.....	1,079	1,724,378 00	317	585,284 00	49	173,000 00		1,445	2,482,662 00
Old revived.....	393	463,102 50	41	53,000 00	1	1,000 00		435	517,102 50
Old increased.....		4,476 00		2,840 00			865 50		8,181 50
Transferred to.....	22	42,000 00	7	20,000 00	3	12,000 00		32	74,000 00
Totals.....	15,585	19,186,970 44	1,839	2,685,906 00	107	389,000 00	1,191 00	17,531	22,263,067 44
Less ceased by:									
Death.....	320	357,892 50	10	16,500 00	1	1,000 00		331	375,392 50
Disability.....		1,000 00							1,000 00
Surrender.....	177	233,120 50	45	58,000 00				222	291,120 50
Lapse.....	1,113	1,767,165 50	203	293,932 00	21	67,500 00		1,337	2,128,597 50
Decrease.....		85,229 00		18,854 00		15,000 00			119,083 00
Not taken.....	226	426,100 00	83	202,250 00	4	7,000 00		313	635,350 00
Transferred from.....	14	35,970 00	15	27,000 00	3	11,000 00		32	73,970 00
Total ceased.....	1,850	2,906,477 50	356	616,536 00	29	101,500 00		2,235	3,624,513 50
At end of 1934.....	13,735	16,280,492 94	1,483	2,069,370 00	78	287,500 00	1,191 00	15,296	18,638,553 94
Reinsured.....		105,950 00		14,000 00		30,000 00			149,950 00

Miscellaneous

New policies issued and paid for in cash:—Number 1,054; gross amount, \$1,664,760; reinsured, \$69,950; Claims reinsured:—Death claims, Nil; matured endowments, Nil. Total amount in force divided as to dividend plan:—Annual, \$265,875; quinquennial, \$18,372,678.94; deferred, Nil; non-participating, Nil; total \$18,638,553.94. Additional accidental death benefits:—Gross amount issued \$497,350; reinsured, \$15,250; terminated by accidental death, nil; reinsured, Nil; in force, \$1,326,300; reinsured, \$37,750.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$ c.	\$ c.	\$ c.	\$ c.
Life.....	13,735	16,280,492 94	4,402,454 00	105,950 00	3,630 00
Endowment Assurance.....	1,483	2,069,370 00	278,576 00	14,000 00	2,511 00
Term, etc.....	78	287,500 00	1,020 00	30,000 00	90 00
Bonus Addition.....		1,191 00	506 00		
Additional accidental death benefits.....		(1,326,300 00)	984 00	(37,750 00)	24 00
Disability Benefits (active and disabled lives).....			62,862 00	(36,450 00)	146 00
Totals.....	15,296	18,638,553 94	4,746,402 00	149,950 00	6,401 00

Annuity Section

Disability Annuities (with Profits).....	Number 4	Annual Payment \$900 00	Reserve \$6,022 00
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Summary of Reserve

Total reserve, assurance and annuity contracts.....	\$4,752,424 00	With Profits
Total reserve on reinsured contracts.....	6,401 00	
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$4,746,023 00	
Deduction made therefrom (permitted under The Ontario Insurance Act).....	60,438 00	
Full deduction permitted, adjusted for reinsured, being.....	(60,438 00)	
Net reserve carried in the liabilities.....	\$4,685,585 00	
Net reserve computed on the statutory basis (without deduction).....	4,746,023 00	
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

- (1) Method of valuation of policy and annuity contracts.—In the calculation of the reserves entered in the statement of Actuarial Liabilities, for policies issued before 8th of June, 1929, the AM (5) Table of Mortality with 4% rate of interest is used. For policies issued since the Company was formed the 8th of June, 1929, the basis of reserve is the AM (5) Table of Mortality and 3½% rate of interest. In the case of policies on the Whole Life plan issued by the Association before the Company was incorporated, the sums assured and net premiums were valued separately after grouping the business in force the 31st December, 1934, according to attained ages. All other policies in force the 31st of December, 1934, were grouped according to year of issue, plan and age at issue. Prepared tables of mean reserves were used for the valuation.

Special Classes:

- (a) For policies issued on lives resident in tropical or sub-tropical countries an extra premium is charged. See T.A.S.A., Volume XXIX, page 4.
- (b) Where policies have been issued at rated up ages the reserves are taken as of the rated up age used for obtaining the premium.
- (c) Policies issued subject to a lien were valued for the full amount of insurance.
- (d) Policies issued subject to an extra premium (1) payable in one sum, none issued, (2) payable annually, a reserve equal to half the net extra premium is provided, assuming the gross premiums are loaded 10%.
- (e) The sub-standard business issued all comes under the above four clauses and practically all is on the rated up age plan.
- (f) Policies issued since the 8th of June, 1929, with the disability benefit Waiver of Premiums, with or without the income provision, were valued (1) before occurrence of disability by accumulation of one-half the disability premium on the policies in force (2) thereafter; disability claims for Waiver of Premium, and monthly income on an annual basis, were valued by the use of the Class III 3½% disability claim reserve tables. For policies issued before the 8th of June, 1929, a special reserve of \$55,000, has been provided for waiving premiums in the event of disability, together with a provision for payment of a sum equal to half the policy but not to exceed \$500 in certain cases of disability from accident, the policy and premiums being correspondingly reduced.
- (g) Annuities to under average lives are not issued by the Company.
- (h) For policies providing the additional accidental death benefit a reserve of one-half the premium charged therefor is carried.
- (2) Items of special reserve:
- (a) No reserve is maintained on account of loadings on single premium policies, limited payment policies or annuities.
- (b) There are no cases where the guaranteed benefits exceed the net premium reserve held.
- (c) On lapsed policies subject to reinstatement no reserve is held for the excess of the statutory reserve over the cash surrender value.
- (d) No reserve is held to cover the option of renewal under term policies.
- (e) No reserve is held to cover the option of conversion on term policies.
- (f) There are no items of special reserve to which reference has not already been made.

II. Modifications or limitations under special class policies referred to in I, (1) (a) to (f) above. Where a policy is issued on a rated up age the guarantees contained in the contract are for the same age as was used in calculating the premium. For other special class policies the values as for the age and year of issue were used. The Company does not issue automatic extended insurance.

III. The average rate of interest earned during the year was 4.43%. The method of calculation used was to add the due and accrued items of interest as at the 31st of December, 1934, and to deduct the due and accrued items of interest as of the 31st of December, 1933, from the cash income from interest, dividends and rents for the year 1934. The premium collected on coupons payable in New York funds was included in the investment income. The rate of interest has been computed on the basis of the ledger assets using the formula stipulated.

IV. Distribution of Surplus.

(a) As the Company is a Mutual Life Insurance Company the surplus earnings all belong to the policyholders.

(b) (1) Annual Dividends.

On the business of the Company issued since 10 June, 1929, a nominal scale of annual dividends has been used. The annual dividends payable in 1935 are on the following basis:

For the Ordinary Life plan a bonus addition of \$6.00 per M at all ages of issue, for the Limited Payment Life plans a bonus addition of \$7.00 per M at all ages of issue, for the Endowment plans a bonus addition ranging from \$5.00 per M at age 15 to \$7.00 per M at age 55 and over, for Term plans a cash dividend of 10% of the annual premium. The payment of the first annual dividend is conditional on payment of the second annual premium.

(2) Quinquennial Dividends.

The annual dividend forms the basis for the quinquennial dividend. The annual dividends for the quinquennial period are improved at an interest rate of 5% per annum to the end of the period.

(3) The dividends as computed above are translated into cash dividends on the basis of the AM (5) 3½% table. The premium reduction is computed on the temporary annuity certain basis at 3½% interest.

(c) The Company has no annuities in force.

Schedule of Dividends payable in 1935

(1) For policies on the annual dividend basis issued during the years 1929 to 1934 inclusive, the schedule of cash dividends per \$1,000 of insurance is:

	Age	1934	1933	1932	1931	1930	1929
Whole Life.....	20	1 48	1 51	1 55	1 58	1 62	1 66
	35	2 12	2 17	2 23	2 29	2 35	2 41
	50	3 09	3 16	3 23	3 30	3 38	3 45
20 Pay Life.....	20	1 72	1 76	1 80	1 84	1 89	1 93
	35	2 47	2 51	2 60	2 67	2 74	2 81
	50	3 60	3 69	3 77	3 86	3 94	4 03
20 Year Endowment	20	2 82	2 91	3 00	3 09	3 19	3 30
	35	3 27	3 37	3 48	3 58	3 70	3 81
	50	3 99	4 09	4 20	4 31	4 43	4 54
5 Year Term.....	20	1 05	1 05	1 05	1 05	1 05	1 05
	35	1 19	1 19	1 19	1 19	1 19	1 19
	50	2 14	2 14	2 14	2 14	2 14	2 14

(2) For policies on the quinquennial dividend basis issued during the year 1930, the schedule of cash dividends per \$1,000 of insurance is:

Age	Ordinary Life	20-Pay Life	20-Year Endowment
25	\$10 91	\$13 11	\$19 46
35	14 00	16 88	21 73
45	18 06	21 73	24 71
55	22 57	27 25	28 57

Age	Whole Life Select	5-Year Term
25	\$4 79	\$6 04
35	6 15	6 60
45	7 92	9 12
55	9 93	

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 1/2%, 1959.....	\$8,000 00	\$8,000 00
Dominion of Canada, 5%, 1943.....	2,000 00	1,992 20
Dominion of Canada, 4 1/2%, 1959.....	40,000 00	40,560 00
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,797 97
Dominion of Canada, 4 1/2%, 1959.....	5,000 00	4,972 86
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,894 60
Dominion of Canada, 4 1/2%, 1959.....	40,000 00	38,843 16
Dominion of Canada, 4 1/2%, 1959.....	10,000 00	9,701 33
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,306 25
Dominion of Canada, 4 1/2%, 1959.....	34,000 00	32,810 41
Dominion of Canada, 4 1/2%, 1958.....	11,000 00	10,973 12
Canadian National Railways, 5%, 1969.....	15,000 00	15,970 74
Canadian National Railways, 4 1/2%, 1954.....	15,000 00	15,712 50
Canadian National Railways, 4 1/2%, 1968.....	10,000 00	10,372 58
Canadian National Railways, 4 1/2%, 1968.....	10,000 00	10,397 41
Canadian National Railways, 4 1/2%, 1968.....	25,000 00	26,428 03
Canadian National Railways, 4 1/2%, 1957.....	10,000 00	11,200 00
Alberta, 5%, 1943.....	5,000 00	4,722 89
Alberta, 5%, 1950.....	10,000 00	10,272 00
Manitoba, 4 1/2%, 1951.....	25,000 00	24,039 94
Manitoba, 4 1/2%, 1951.....	10,000 00	10,087 50
New Brunswick, 5 1/2%, 1950.....	17,000 00	16,198 13
New Brunswick, 5 1/2%, 1950.....	15,000 00	15,624 45
New Brunswick, 5 1/2%, 1950.....	7,000 00	6,669 83
New Brunswick, 5%, 1957.....	6,000 00	5,798 64
New Brunswick, 5%, 1960.....	20,000 00	22,050 00
New Brunswick, 4 1/2%, 1958.....	10,000 00	10,439 72
New Brunswick, 4 1/2%, 1961.....	5,000 00	5,058 79
Nova Scotia, 5%, 1960.....	25,000 00	28,125 00
Nova Scotia, 4 1/2%, 1943.....	5,000 00	4,930 59
Ontario, 6%, 1941.....	60,000 00	59,366 02
Ontario, 6%, 1941.....	28,000 00	29,379 35
Ontario, 6%, 1943.....	5,000 00	5,358 84
Ontario, 5%, 1948.....	10,000 00	10,114 20
Ontario, 4 1/2%, 1949.....	25,000 00	24,267 38
Ontario, 4%, 1961.....	1,000 00	991 27
Ontario, 4%, 1966.....	5,000 00	4,636 86
Prince Edward Island, 4%, 1939.....	4,000 00	3,840 53
Prince Edward Island, 4%, 1938.....	6,000 00	5,773 61
Saskatchewan, 5%, 1959.....	25,000 00	24,942 67
Saskatchewan, 5%, 1959.....	20,000 00	20,000 00
Saskatchewan, 5%, 1942.....	10,000 00	9,975 00
Saskatchewan, 5%, 1942.....	12,000 00	11,970 00
Hydro-Electric Power Commission (Ontario), 6%, 1941.....	12,000 00	12,423 53
Hydro-Electric Power Commission (Ontario), 6%, 1940.....	35,000 00	36,336 13
Hydro-Electric Power Commission (Ontario), 6%, 1961.....	10,000 00	10,846 94
Hydro-Electric Power Commission (Ontario), 4 3/4%, 1970.....	10,000 00	11,075 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	\$10,000 00	\$11,062 50
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	5,000 00	5,550 00
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	10,000 00	11,400 00
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	3,000 00	2,817 60
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	20,000 00	19,877 04
Hydro-Electric Power Commission (Ontario), 4 3/4% 1970	3,000 00	3,032 39
Hydro-Electric Power Commission (Ontario), 3 1/2-4 5/8% 1952	4,000 00	3,686 40
Hydro-Electric Power Commission (Ontario), 3 1/2-4 5/8% 1952	6,000 00	5,510 40
Hydro-Electric Power Commission (Ontario), 3 1/2-4 5/8% 1952	36,000 00	36,000 00
Hydro-Electric Power Commission (Ontario), 3 1/2-4 5/8% 1952	5,000 00	4,678 61
Lethbridge N.I.D. (Alberta), 6% 1951	15,000 00	15,147 30
Lethbridge N.I.D. (Alberta), 6% 1951	15,000 00	16,671 88
Tisdale Township of (Ontario), 6% 1936-43	13,534 98	13,856 79
Argentine, Republic of, 5 1/2% 1962	50,000 00	50,000 00
Sao Paulo, State of, 7% 1940	8,000 00	7,773 49
Belleville, 5% 1956	2,000 68	2,110 52
Belleville, 5% 1957	2,000 00	2,112 80
Belleville, 5% 1946-S-50	5,000 00	5,229 30
Belleville, 5% 1941-44	5,080 80	5,240 87
Brandon, 4 1/2% 1939	5,000 00	5,020 06
Brandon, 5 1/2% 1939	8,000 00	7,948 29
Brandon, 5 1/2% 1956	19,000 00	20,514 30
Brantford, 4% 1951	2,000 00	1,763 17
Brantford, 5% 1958	2,000 00	1,994 10
Brantford, 5% 1946	2,000 00	1,981 59
Brantford, 5% 1945	1,000 00	979 35
Brantford, 5% 1941	1,000 00	976 94
Brantford, 5% 1937	1,000 00	989 05
Brantford, 5% 1940	1,000 00	1,033 02
Charlottetown, 4 1/2% 1954	10,000 00	10,320 75
Edmonton, 5 1/2% 1952	5,000 00	5,215 02
Edmonton, 5 1/2% 1947	10,000 00	10,343 00
Fort William, 6% 1962	10,000 00	10,269 20
Cal., 5 1/2% 1939	2,000 00	2,028 10
Cal., 5% 1960	5,000 00	5,715 48
Halifax, 5% 1961	45,900 00	49,092 22
Hamilton, 5% 1939	10,000 00	9,940 11
Hamilton, 5% 1949	1,000 60	1,000 00
Hamilton, 5% 1947	2,000 00	2,000 00
Hull, 5 1/2% 1947	20,000 00	21,304 44
Kingston, 5% 1941	2,000 00	1,982 55
Kingston, 5% 1935	1,000 00	997 39
Kingston, 6% 1940	37,000 00	36,543 05
Kingston, 5% 1943	1,000 00	1,021 98
Kingston, 6% 1943	1,000 00	1,096 22
Kingston, 6% 1943	5,000 00	5,049 31
Kitchener, 5% 1940	1,346 97	1,365 86
Lethbridge, 6% 1935-37	10,000 00	10,000 00
Montreal, 4 1/2% 1971	5,000 00	5,232 21
Montreal, 6% 1941	25,000 00	23,625 08
Montreal, 4 1/2% 1943	7,000 00	7,324 99
Montreal, 6% 1941	10,000 00	9,512 45
Montreal, 4 1/2% 1947	10,000 00	10,960 32
Montreal, 6% 1944	10,000 00	10,000 00
Montreal Metropolitan Commission, 4 1/2% 1965	5,000 00	5,008 39
North Bay, 5 1/2% 1935-42	3,021 29	3,008 39
North Bay, 5 1/2% 1944-45	31,000 00	31,962 10
North Bay, 6% 1952	1,000 00	1,000 00
North Bay, 5 1/2% 1945	8,000 00	7,871 85
North Bay, 5 1/2% 1945	8,083 89	8,018 81
North Bay, 5 1/2% 1947	901 77	893 59
North Bay, 5 1/2% 1948	886 37	877 92
Oshawa, 5% 1935-52	9,500 00	9,238 07
Ottawa, 5 1/2% 1946	5,000 00	5,212 30
Ottawa, 5 1/2% 1946	2,000 00	2,283 60
Owen Sound, 5 1/2% 1945	10,000 00	10,389 37
Port Arthur, 5 1/2% 1945	1,064 09	1,030 35
Port Arthur, 5 1/2% 1957	2,023 06	1,992 59
Port Arthur, 5 1/2% 1958	2,134 33	2,026 18
Prince Albert, 4% 1966	10,577 96	10,577 96
St. Catharines, 5% 1936	5,000 00	4,985 92
St. Catharines, 5% 1943	1,000 00	1,000 00
St. Hyacinthe, 4 1/2% 1951	10,000 00	10,275 00
St. John, 4 1/2% 1973	5,000 00	5,150 00
Summerside, 4 1/2% 1954	15,000 00	15,502 50
Sydney, 6% 1951	14,000 00	15,42 07
Sydney, 6% 1951	7,000 00	7,710 53
Sydney, 6% 1948	3,000 00	3,267 84
Sydney, 6% 1948	4,000 00	4,294 81
Sydney, 6% 1951	6,000 00	6,501 97
Toronto, 6% 1943-44	25,000 00	27,307 11
Toronto, 6% 1945	25,000 00	24,336 82
Toronto, 5 1/2% 1938	2,000 00	2,032 23
Toronto, 5 1/2% 1951	1,000 00	1,036 14
Toronto, 5 1/2% 1940	2,000 00	2,047 65
Victoria, 6% 1945	25,000 00	25,645 49
Welland, 5% 1951-55	20,740 72	20,698 38
Winnipeg, 6% 1941	20,000 00	20,985 26
Woodstock, 5% 1947	4,000 00	3,856 09

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Carleton Place, 5 $\frac{1}{2}$ $\%$, 1935-40.....	\$20,038 15	\$20,038 15
Coaticook, 5 $\frac{1}{2}$ $\%$, 1958-62.....	26,000 00	26,764 04
Collingwood, 5 $\frac{1}{2}$ $\%$, 1935-45.....	3,782 42	3,709 02
Glace Bay, 5 $\frac{1}{2}$ $\%$, 1938.....	5,000 00	4,867 68
Glace Bay, 5 $\frac{1}{2}$ $\%$, 1938.....	5,000 00	5,054 51
Glace Bay, 6 $\frac{1}{2}$ $\%$, 1950.....	25,000 00	27,585 48
Glace Bay, 5 $\frac{1}{2}$ $\%$, 1944.....	16,000 00	16,496 55
Haileybury, 5 $\frac{1}{2}$ $\%$, 1935-37.....	1,062 85	1,057 06
Haileybury, 6 $\frac{1}{2}$ $\%$, 1940-48.....	14,825 05	15,687 25
Haileybury, 6 $\frac{1}{2}$ $\%$, 1935-39.....	1,968 80	1,968 80
Hanover, 5 $\frac{1}{2}$ $\%$, 1939-44.....	10,566 05	10,693 97
Inverness, 4 $\frac{1}{2}$ $\%$, 1935.....	3,500 00	3,449 73
Kenora, 5 $\frac{1}{2}$ $\%$, 1942-46.....	19,156 40	19,156 40
Leamington, 5 $\frac{1}{2}$ $\%$, 1936-39.....	12,000 00	12,118 89
Lindsay, 6 $\frac{1}{2}$ $\%$, 1935-39.....	8,000 00	8,103 01
Longueuil, 5 $\frac{1}{2}$ $\%$, 1953.....	10,000 00	9,634 87
Maisonneuve, 5 $\frac{1}{2}$ $\%$, 1946.....	10,000 00	9,955 47
New Waterford, 6 $\frac{1}{2}$ $\%$, 1943.....	11,000 00	11,707 44
New Waterford, 5 $\frac{1}{2}$ $\%$, 1947.....	8,000 00	7,924 64
Oakville, 5 $\frac{1}{2}$ $\%$, 1935-42.....	8,494 50	8,540 77
Port Colborne, 5 $\frac{1}{2}$ $\%$, 1935-42.....	10,267 95	10,207 32
Portage la Prairie, 5 $\frac{1}{2}$ $\%$, 1948.....	10,000 00	9,760 39
Portage la Prairie, 5 $\frac{1}{2}$ $\%$, 1948.....	30,000 00	30,000 00
Portage la Prairie, 5 $\frac{1}{2}$ $\%$, 1946.....	9,000 00	9,000 00
Port Hope, 5 $\frac{1}{2}$ $\%$, 1937.....	1,016 26	1,004 53
Port Hope, 5 $\frac{1}{2}$ $\%$, 1942.....	1,000 00	986 34
Renfrew, 5 $\frac{1}{2}$ $\%$, 1935-41.....	1,882 00	1,815 75
Renfrew, 5 $\frac{1}{2}$ $\%$, 1935-45.....	1,526 96	1,482 98
Renfrew, 5 $\frac{1}{2}$ $\%$, 1935-48.....	7,592 85	7,592 85
Renfrew, 5 $\frac{1}{2}$ $\%$, 1935-50.....	3,340 37	2,960 43
Renfrew, 5 $\frac{1}{2}$ $\%$, 1935-43.....	1,580 88	1,464 59
Rossland, 5 $\frac{1}{2}$ $\%$, 1947.....	15,000 51	15,340 51
Sarnia, 6 $\frac{1}{2}$ $\%$, 1935-37.....	8,531 88	8,595 41
Ste. Anne de Bellevue, 5 $\frac{1}{2}$ $\%$, 1952.....	20,000 00	20,000 00
St. Lambert, 5 $\frac{1}{2}$ $\%$, 1952.....	5,000 00	5,203 73
St. Lambert, 5 $\frac{1}{2}$ $\%$, 1954-62.....	4,000 00	4,179 39
St. Michel, 6 $\frac{1}{2}$ $\%$, 1956.....	15,000 00	16,542 37
Shelbourne, 4 $\frac{1}{2}$ $\%$, 1935-39.....	1,544 68	1,528 34
Smiths Falls, 5 $\frac{1}{4}$ $\%$, 1935-42.....	1,829 19	1,833 92
Smiths Falls, 6 $\frac{1}{2}$ $\%$, 1935-39.....	3,747 11	3,798 62
Souris, 5 $\frac{1}{2}$ $\%$, 1935-40.....	3,301 83	3,249 70
Souris, 5 $\frac{1}{2}$ $\%$, 1935-40.....	3,631 87	3,518 60
Strathroy, 6 $\frac{1}{2}$ $\%$, 1935-38.....	4,301 49	4,301 49
Sudbury, 5 $\frac{1}{2}$ $\%$, 1946.....	20,000 00	19,823 60
Thorold, 5 $\frac{1}{2}$ $\%$, 1955-58.....	13,840 15	14,027 46
Tillsonburg, 5 $\frac{1}{2}$ $\%$, 1935-42.....	3,153 25	3,098 41
Timmins, 5 $\frac{1}{2}$ $\%$, 1936-43.....	23,034 59	23,199 19
Trail, 5 $\frac{1}{2}$ $\%$, 1945.....	24,000 00	24,800 63
Trail, 6 $\frac{1}{2}$ $\%$, 1943.....	17,000 00	18,093 29
Trenton, 5 $\frac{1}{2}$ $\%$, 1942-47.....	5,000 00	4,946 56
Trenton, 5 $\frac{1}{2}$ $\%$, 1947.....	2,000 00	1,966 70
Walkerville, 4 $\frac{1}{2}$ $\%$, 1940-43.....	4,404 91	4,064 08
Walkerville, 5 $\frac{1}{2}$ $\%$, 1939.....	10,000 00	9,978 40
Weston, 6 $\frac{1}{2}$ $\%$, 1947-48.....	10,132 74	10,755 15
Weston, 6 $\frac{1}{2}$ $\%$, 1942-48.....	10,606 88	11,174 07
Yorkton, 5 $\frac{1}{2}$ $\%$, 1935-41.....	1,919 72	1,911 02
Blind River, 5 $\frac{1}{2}$ $\%$, 1942-48, 1955-57.....	12,000 00	12,242 36
Bridgeburg, 6 $\frac{1}{2}$ $\%$, 1944-50.....	20,277 68	20,277 68
Bridgeburg, 5 $\frac{1}{2}$ $\%$, 1938-41.....	10,000 00	10,195 98
Brooks, 6 $\frac{1}{2}$ $\%$, 1935-38.....	941 61	941 61
Forest Hill, 6 $\frac{1}{2}$ $\%$, 1940.....	10,000 00	10,234 55
Forest Hill, 5 $\frac{1}{2}$ $\%$, 1937.....	4,000 00	3,981 47
Forest Hill, 5 $\frac{1}{2}$ $\%$, 1950.....	2,000 00	1,968 29
Strathcona, 4 $\frac{1}{2}$ $\%$, 1935-56.....	7,196 39	7,112 63
Tompkins, 7 $\frac{1}{2}$ $\%$, 1935-38.....	1,333 33	1,377 91
Elgin, Que., 5 $\frac{1}{2}$ $\%$, 1935-40.....	3,302 45	3,328 46
Leeds & Grenville, 5 $\frac{1}{2}$ $\%$, 1939.....	10,000 00	10,194 51
Northumberland, 6 $\frac{1}{2}$ $\%$, 1943.....	10,000 00	10,000 00
Ontario, 5 $\frac{1}{2}$ $\%$, 1939-40.....	9,709 42	9,728 16
East York, 5 $\frac{1}{2}$ $\%$, 1938.....	25,000 00	25,276 89
East York, 5 $\frac{1}{2}$ $\%$, 1956-66.....	19,779 01	20,937 71
North York, 5 $\frac{1}{2}$ $\%$, 1945-57.....	20,035 60	21,179 46
Teck, 5 $\frac{1}{2}$ $\%$, 1944-47.....	14,225 87	14,723 52
Teck, 6 $\frac{1}{2}$ $\%$, 1938-43.....	15,846 12	16,483 36
Tisdale, 6 $\frac{1}{2}$ $\%$, 1938-40.....	24,000 00	24,936 11
York, 6 $\frac{1}{2}$ $\%$, 1945-46.....	32,986 67	32,653 08
Quebec R.C. Board, 4 $\frac{1}{2}$ $\%$, 1961.....	5,000 00	5,000 00
East Kildonan, 5 $\frac{1}{2}$ $\%$, 1935.....	12,000 00	11,887 32
Hanna, 6 $\frac{1}{2}$ $\%$, 1935-47.....	911 50	911 50
Beauharnois Light, Heat & Power Co., 5 $\frac{1}{2}$ $\%$, 1973.....	15,000 00	14,402 12
Beauharnois Light, Heat & Power Co., 5 $\frac{1}{2}$ $\%$, 1973.....	10,000 00	9,651 25
British Columbia Power Corp., Ltd., 5 $\frac{1}{2}$ $\%$, 1960.....	10,000 00	9,813 20
Canada Northern Power Corp., 5 $\frac{1}{2}$ $\%$, 1953.....	15,000 00	14,343 04
Duke-Price Power Co. Ltd., 6 $\frac{1}{2}$ $\%$, 1966.....	25,000 00	24,257 51
Gatineau Power Co. Ltd., 5 $\frac{1}{2}$ $\%$, 1956.....	25,000 00	23,813 37

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
International Power Co. Ltd., 6%, 1957.....	\$50,000 00	\$47,066 30
Montreal Tramways, 5%, 1955.....	25,000 00	24,103 75
National Light & Power Co. Ltd., 6%, 1949.....	10,000 00	9,913 80
National Light & Power Co. Ltd., 6%, 1949.....	15,000 00	14,870 72
Ottawa Valley Power Co., 5½%, 1970.....	10,000 00	10,600 00
Power Corporation of Canada, 4¾%, 1959.....	5,000 00	3,975 12
Power Corporation of Canada, 4½%, 1959.....	5,000 00	3,975 12
Shawinigan Water & Power Co., 5%, 1970.....	10,000 00	9,975 00
West Kootenay Power & Light Co. Ltd., 5%, 1956.....	6,000 00	5,719 33
Winnipeg Electric Co., 6%, 1954.....	61,000 00	61,710 68
Burns & Co. Ltd., 5%, 1958.....	25,000 00	26,452 00
Burns & Co. Ltd., 5%, 1958.....	25,000 00	21,882 61
Canadian Copper Refiners Limited, 6%, 1945.....	10,000 00	9,921 26
Canadian Vickers Limited, 6%, 1947.....	25,000 00	24,777 75
Canadian International Paper Co., 6%, 1949.....	50,000 00	47,627 25
Consolidated Paper Corp. Ltd., 5½%, 1961.....	57,500 00	57,500 00
Consumers Glass Co. Ltd., 5%, 1948.....	10,000 00	9,345 64
Dominion Realty Corp. Ltd., 5½%, 1945.....	10,000 00	9,960 61
Donnacona Paper Co. Ltd., 5½%, 1948.....	50,000 00	49,530 72
Federal Grain Co., 6%, 1949.....	25,000 00	23,918 75
General Steel Wares Ltd., 6%, 1952.....	51,000 00	51,221 71
Gleneagles Investment Co., 5%, 1944.....	19,400 00	18,936 19
International Power & Paper Co., Nfld., 5%, 1968.....	50,000 00	47,612 10
International Power & Paper Co., Nfld., 5%, 1968.....	25,000 00	24,307 68
Kingston Elevator Co., 6%, 1950.....	25,000 00	24,144 95
Legare, P. T. Co. Ltd., 6%, 1947.....	15,000 00	15,000 00
Lord Nelson Hotel Co., 4%, 1947.....	30,000 00	31,037 58
McCull-Fontenac Oil Co. Ltd., 6%, 1949.....	20,000 00	20,098 32
McCull-Fontenac Oil Co. Ltd., 6%, 1949.....	10,000 00	10,269 37
Metropolitan Corp. of Can. Ltd., 6%, 1947.....	39,000 00	38,310 75
Montreal Apartments, 5½%, 1948.....	50,000 00	49,377 44
Peel Street Realities, 6½%, 1950.....	25,000 00	24,404 97
Smith, Howard, Paper Mills, Ltd., 5½%, 1953.....	25,000 00	23,684 59
Smith, Howard, Paper Mills, Ltd., 5½%, 1953.....	50,000 00	47,766 30
Smith, Howard, Paper Mills, Ltd., 5½%, 1953.....	25,000 00	24,127 45
United Grain Growers Ltd., 5%, 1948.....	25,000 00	24,519 14
Viceroy Mfg. Co., 6½%, 1950.....	10,000 00	9,776 80
Totals.....	\$3,415,833 34	\$3,433,508 70

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market Value
Brazil, United States of, 6½%, 1957.....	\$30,000 00	\$25,494 82	\$9,300 00
San Paulo, State of U.S. of Brazil, 6%, 1968.....	25,000 00	21,114 32	5,000 00
Uruguay, Republic of, 6%, 1964.....	25,000 00	24,159 06	9,625 00
Herbert, Sask., 5½%, 1932-41.....	1,501 94	1,466 57	976 26
La Salle, Ont., 5½%, 1943-47.....	10,177 37	10,386 66	7,938 35
Sandwich, Ont., 5½%, 1932-40.....	16,823 81	17,050 64	12,785 94
Sandwich East, Ont., 5¼%, 1935-47.....	51,000 00	51,000 00	38,250 00
Abitibi Power and Paper Co., 5%, 1953.....	100,000 00	92,912 07	37,500 00
Canada Steamship Lines, 6%, 1941.....	10,000 00	9,954 95	3,567 26
Detroit Inter Bridge Co., 6½%, 1952.....	25,000 00	22,270 60	750 00
Great Lakes Paper Co. Ltd., 6%, 1950.....	25,000 00	22,759 38	8,000 00
Lake St. John Power & Paper Co. Ltd., 6½%, 1947.....	11,000 00	11,000 00	7,700 00
Pacific Coast Terminals Ltd., 6½%, 1948.....	25,000 00	25,000 00	5,000 00
Stock Exchange Bldg. Corp. Ltd., 6%, 1944.....	25,000 00	24,557 25	9,500 00
Western Steel Products, 6%, 1948.....	10,000 00	9,860 55	1,900 00
Windsor Hotel Co. of S.S. Marie, 6½%, 1950.....	50,000 00	49,554 14	15,000 00
St. Vital, 5½%, 1956.....	8,400 00	8,400 00	6,552 00
Windsor, 5%, 1933-52.....	9,870 31	9,568 26	9,568 26
Windsor, 5½%, 1944-45.....	14,000 00	14,219 78	14,219 78
Essex Border Utilities, 5¾%, 1950.....	10,000 00	10,368 70	10,368 70
Essex Border Utilities, 5½%, 1947-48.....	25,000 00	25,837 37	25,837 37
Midland, 4%, 1938-41.....	11,003 70	11,081 68	11,081 68
Midland, 6½%, 1934-35.....	2,030 04	2,033 33	2,033 33
Midland, 6½%, 1934-40.....	6,968 58	6,993 53	6,993 53
Sudbury, 5%, 1934.....	764 21	756 09	756 09
Sudbury, 5%, 1933-34.....	2,984 08	2,937 13	2,937 13
Scarborough, 6%, 1936-45.....	12,091 72	12,528 13	12,528 13
Scarborough, 5%, 1936-50.....	17,899 79	17,899 79	17,899 79
Scarborough, 5%, 1936-45.....	8,045 53	8,045 53	8,045 53
Scarborough, 5½%, 1936-45.....	12,378 02	12,751 82	12,751 82
Mimico, 6%, 1940-41.....	4,560 72	4,657 81	4,657 81
Mimico, 6%, 1940-41.....	3,015 93	3,080 15	3,080 15
Totals.....	\$589,515 75	\$569,700 11	\$322,103 91

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Bank of Montreal.....	\$2,500 00	\$7,875 00	\$5,025 00
Burns & Co. Ltd., Class "A".....	N.P.V.	1 00	500 00
Canadian Pacific Railway Company.....	10,000 00	22,500 00	4,600 00
Consolidated Paper Corp., Ltd.....	N.P.V.	26,508 67	2,062 50
Donnacona Paper Co. Ltd., Class "A".....	N.P.V.	1 00	4,625 00
Gleneagles Investment Co., Class "A".....	N.P.V.	1 00	194 00
Middle West Utilities Co., 6% (Con. Pfd.).....	N.P.V.	10,150 00	100 00
National Public Service Corp., 3.50 (Con. Pfd.).....	N.P.V.	4,837 50	100 00
Shawinigan Water & Power Co.....	N.P.V.	10,000 00	1,925 00
Simpson Co. Ltd., Robert (Pfd.).....	15,000 00	15,675 00	15,318 75
Totals.....		<u>\$97,549 17</u>	<u>\$34,450 25</u>

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.*Chief or General Agent in Ontario.*—Ralph M. Devins, 330 Bay St., Toronto.
Date of Incorporation.—1841. *Date commenced business in Canada.*—1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$49,030,372	Premiums—Ontario (net)..... \$1,600,317
Ontario business in force (gross)....	46,766,755	Premiums—Canada (net)..... 5,418,778
Canadian business in force (gross)....	160,517,843	Death Claims—Ontario (net).... 465,324
		Death Claims—Canada (net).... 1,811,487

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—J. J. Allen.*Chief or General Agent in Ontario.*—D. R. Thompson, Imperial Bldg., Hamilton, Ont.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—April 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$807,725	Premiums—Ontario (net)..... \$201,109
Liabilities in Canada.....	338,856	Premiums—Canada (net)..... 608,910
		Claims—Ontario (net)..... 63,571
		Claims—Canada (net)..... 205,010

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.*Date of Incorporation.*—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$136,938	Premiums—Ontario (net)..... \$24,170
Liabilities in Canada.....	27,549	Premiums—Canada (net)..... 56,874
		Claims—Ontario (net)..... 9,035
		Claims—Canada (net)..... 21,394

*See note on page 1.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Life:
 Assets in Canada.....\$98,961,767
 Ontario business in force (gross)...259,321,518
 Canadian business in force (gross).492,406,416

Other than Life:
 Assets.....63,491
 Liabilities.....1,177

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:
 Premiums—Ontario (net).....\$9,161,299
 Premiums—Canada (net).....16,976,545
 Death Claims—Ontario (net).....1,445,504
 Death Claims—Canada (net)....2,875,491

Other than Life:
 Premiums—Ontario (net).....2,033
 Premiums—Canada (net).....3,695
 Claims—Ontario (net).....724
 Claims—Canada (net).....697

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President, E. E. Workman; General Manager, W. F. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; Lucien St. Mars, Longueuil; P. Wickham, St. Lambert; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal; John Hyde, Westmount, Que.; W. F. Patterson, Westmount, Que.; M. M. Johnston, Westmount, Que.

Chief or General Agent in Ontario.—C. Gettings, 36 James St. S., Hamilton, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:
 Assets in Canada.....\$983,439
 Ontario business in force (gross)...2,110,065
 Canadian business in force (gross).3,329,986

Other than Life:
 Assets.....21,104
 Liabilities.....10,469

Life:
 Premiums—Ontario (net).....\$65,485
 Premiums—Canada (net).....108,428
 Death Claims—Ontario (net)....8,489
 Death Claims—Canada (net)....65,646

Other than Life:
 Premiums—Ontario (net).....1,147
 Premiums—Canada (net).....1,872
 Claims—Ontario (net).....844
 Claims—Canada (net).....1,041

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—F. W. Doran, 24 King St. West, Toronto.

Date of Organization.—1825. *Date commenced business in Canada.*—1846.

Assets in Canada.....\$25,142,892
 Ontario business in force (gross)...9,355,412
 Canadian business in force (gross).29,772,426

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$238,216
 Premiums—Canada (net).....836,027
 Death Claims—Ontario (net)....201,568
 Death Claims—Canada (net)....471,500

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.

Chief or General Agent in Ontario.—A. T. Hunter, 9 Richmond St. East, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—1904.

Assets in Canada.....\$410,347
 Ontario business in force (gross)...1,023,221
 Canadian business in force (gross).1,036,084

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$14,755
 Premiums—Canada (net).....20,466
 Death Claims—Ontario.....22,528
 Death Claims—Canada (net)....32,528

*See note on page 1.

UNION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND.

Principal Office in Canada, Toronto, Ont.

Chief or General Agent in Ontario.—Wm. R. Gibson, 500 King St. W., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1933

Guaranty fund paid in.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	860,093	Premiums—Ontario (net).....	\$7,256
Liabilities in Canada.....	481,808	Premiums—Canada (net).....	14,773
		Claims—Ontario (net).....	1,126
		Claims—Canada (net).....	1,996

UNION MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.*Date of Incorporation.*—1848. *Date commenced business in Canada.*—October 12, 1868.

Assets in Canada.....	\$2,607,015	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	377,133	Premiums—Ontario (net).....	\$10,058
Canadian business in force (gross)...	6,098,271	Premiums—Canada (net).....	177,172
		Death Claims—Ontario (net)....	24,622
		Death Claims—Canada (net)....	85,076

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Miller, Toronto.*Chief or General Agent in Ontario.*—W. L. Harrington, Confederation Life Building, Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada.....	\$113,350	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	54,448	Premiums—Ontario (net).....	\$47,221
		Premiums—Canada (net).....	108,236
		Claims—Ontario (net).....	22,543
		Claims—Canada (net).....	39,151

*See note on page 1.

C

CASH MUTUAL INSURANCE
CORPORATIONS



C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Incorporated.—September 5, 1870. *Date commenced business in the Province.*—October 28, 1871.
Officers.—President, George C. H. Lang; Vice-President, Henry Knell; General Manager, F. W. Snyder; Assistant General Manager and Secretary-Treasurer, W. W. Foot.
Directors.—Geo. C. H. Lang, L. J. Breithaupt, Henry Knell, Carl Kranz, W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, F. W. Snyder.
Auditors.—Scully & Scully, and J. A. Law.

Statement for Year Ending 31st December, 1934

Assets		
Book value of real estate:		
Office premises.....	\$60,000	00
Held for sale.....	9,342	02
Mortgage loans on real estate, first mortgages.....		681,145 14
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$947,451	51
In default.....	130,279	39
		1,077,730 90
Book value of stocks owned.....		69,614 33
Cash on hand and in banks:		
On hand at Head Office.....	\$4,311	16
In chartered banks of Canada in Canada.....	28,665	09
		32,976 25
Interest due and accrued.....		21,767 48
Rents due.....		266 64
Agents' balances and premiums uncollected, written on or after 1st October, 1934....		32,606 01
Amount due from reinsurance on losses already paid.....		315 09
Due from Reinsurance Companies.....		8,342 37
Total Admitted Assets of Company.....		\$1,994,106 23
Liabilities		
Total provision for unpaid claims.....	\$6,687	53
Total net reserve, \$242,639.40; carried out at 80% thereof.....		194,111 52
Reserve and unpaid losses under unlicensed reinsurance unsecured.....		2,910 12
Taxes due and accrued.....		7,182 84
Reserve for loss on investments.....		135,000 00
Agents' credit balances.....		152 38
Reinsurance companies' credit balances.....		38 55
Excess of Assets over Liabilities (Surplus for protection of policyholders).....		1,648,023 29
Total Liabilities.....		\$1,994,106 23
Profit and Loss Account		
Net premiums written.....		\$289,948 12
Reserve of unearned premiums (80 per cent):		
At beginning of year.....		190,268 27
At end of year.....		194,111 52
Increase.....		\$3,843 25
Net premiums earned.....		\$286,104 87
Net losses and claims incurred.....		\$111,090 53
Net adjustment expenses.....		1,447 87
Commissions.....		67,283 19
Taxes.....		7,356 34
Salaries, fees and travelling expenses.....		54,407 26
All other expenses.....		17,858 64
Total claims and expenses.....		\$259,443 83
Underwriting profit.....		\$26,661 04
Other revenue:		
Interest earned.....	\$83,536	59
Dividends earned.....	500	00
Rents earned.....	133	24
Bad debts recovered previously written off.....	3	88
Profit on sale of securities and real estate.....	12,935	35
Premium on exchange.....	127	59
		97,236 65
		\$123,897 69
Other expenditure:		
Bad debts written off.....	\$171	10
Loss on sale of securities and real estate.....	11,917	88
Commission on mortgage loans.....	3,052	05
Addition to investment reserve.....	5,000	00
		20,141 03
Net profit for the year.....		\$103,756 66

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities at beginning of year.....		\$1,550,301	17
Net profit brought down.....		103,756	66
		<u>\$1,654,057</u>	<u>83</u>
Increase in unadmitted assets.....	\$5,364	77	
Increase in unsecured unlicensed re-insurance.....	669	77	
		<u>6,034</u>	<u>54</u>
Surplus of Assets over Liabilities at end of year.....		\$1,648,023	29

Summary of Risks and Premiums—Fire

(All Business)

	Amount	Premium	
Gross in force, December 31, 1933.....	\$57,124,369	00	
Taken in 1934, including renewed.....	39,122,112	00	
Total.....	<u>\$96,246,481</u>	<u>00</u>	
Ceased in 1934.....	<u>\$34,299,024</u>	<u>00</u>	
Gross in force, December 31, 1934.....	\$61,947,457	00	
Reinsurance in force, December 31, 1934.....	4,857,135	00	
Net in force, December 31, 1934.....	<u>\$57,090,322</u>	<u>00</u>	
		<u>\$895,263</u>	<u>58</u>
		<u>\$367,882</u>	<u>77</u>
		<u>\$527,380</u>	<u>81</u>
		<u>53,654</u>	<u>64</u>
		<u>\$473,726</u>	<u>17</u>

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value	
Dominion of Canada, 4%, 1952.....	\$50,000	00	
Dominion of Canada, 4½%, 1958.....	50,000	00	
Dominion of Canada, 4½%, 1958.....	25,000	00	
Dominion of Canada, 4½%, 1958.....	35,000	00	
Dominion of Canada, 4½%, 1958.....	25,000	00	
Dominion of Canada, 4½%, 1958.....	32,000	00	
Province of Ontario, 5½%, 1942.....	26,000	00	
Province of Alberta, 5%, 1955.....	29,000	00	
Province of Alberta, 4½%, 1960.....	29,000	00	
Province of British Columbia, 4½%, 1960.....	10,000	00	
Province of New Brunswick, 5%, 1957.....	66,500	00	
Province of Alberta, 4%, 1953.....	12,000	00	
Province of British Columbia, 4½%, 1953.....	13,000	00	
Province of British Columbia, 4½%, 1953.....	6,000	00	
Province of British Columbia, 5%, 1943.....	15,000	00	
Province of British Columbia, 4½%, 1953.....	10,000	00	
Town of Timmins, Ontario Guaranteed, 5%, 1951-52.....	10,000	00	
Hydro-Electric Power Commission, 4½%, 1960.....	25,000	00	
Hydro-Electric Power Commission, 4½%, 1970.....	20,000	00	
Town of Berlin, 4½%, 1935-37.....	777	94	
Town of Kenora, 5%, 1940.....	10,000	00	
City of Kitchener, 6%, 1935-47.....	1,803	83	
Township of Erobicoke, 5½%, 1938-41.....	30,445	93	
Town of Mimico—York Co. Guaranteed, 5%, 1936-48.....	30,086	78	
Township of York, 5%, 1940.....	19,000	00	
Township of North York, 5%, 1945-60.....	24,134	40	
City of Vancouver, 5%, 1945.....	25,000	00	
Canada Northern Power Co. Ltd., 5%, 1953.....	10,000	00	
Calgary Power Co. Ltd., 5%, 1960.....	15,000	00	
Canada Northern Power Co. Ltd., 5%, 1953.....	5,000	00	
Beauharnois Light, Heat & Power Co., 5½%, 1973.....	10,000	00	
Gatineau Power Co. Ltd., 5%, 1956.....	15,000	00	
Duke Price Power Co., Ltd., 6%, 1966.....	25,000	00	
Colonial Steamships, Ltd., 6%, 1954.....	17,500	00	
Waterloo Trust & Savings Co., 5%, 1938.....	25,000	00	
Waterloo Trust & Savings Co., 5%, 1935.....	25,000	00	
Dominion Tar & Chemical Co., 6%, 1949.....	25,000	00	
Simpsons Limited, 6%, 1949.....	25,000	00	
Canada Gypsum & Alabastine, Ltd., 5½%, 1948.....	25,000	00	
Famous Players Canadian Corp. Ltd., 6%, 1948.....	15,000	00	
Economic Investment Trust, 5%, 1957.....	10,000	00	
Maple Leaf Milling Co., Ltd., 5½%, 1949.....	10,000	00	
Jewish Hospital Campaign Committee, 5%, 1947-49.....	35,000	00	
Consolidated Paper Corp. Ltd., 5½%, 1961.....	50,000	00	
	<u>\$972,248</u>	<u>88</u>	
		<u>\$947,451</u>	<u>51</u>

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Value
Windsor R.C. Separate Schools, 5½%, 1949-50.....	\$28,200	20	\$27,893
Township of Sandwich West, 5%, 1950-53.....	15,000	00	13,198
Township of Scarborough, 5%, 1941.....	25,010	95	24,843
Northwestern Power Co. Ltd., 6%, 1960.....	15,000	00	14,701
Northwestern Power Co., Scrip, 1935.....	75	00	
Abitibi Power & Paper Co. Ltd., 5%, 1953.....	30,000	00	25,068
Canada Steamship Lines, Ltd., 6%, 1941.....	25,000	00	24,574
	<u>\$138,286</u>	<u>15</u>	<u>\$130,279</u>
			<u>39</u>
			<u>\$59,600</u>
			<u>00</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Value
Canadian Pacific Railway Company.....	\$21,000 00	\$47,539 33	\$10,920 00
Mercury Mills Limited.....	10,000 00	9,300 00	1,500 00
Waterloo Trust & Savings Company.....	10,000 00	12,500 00	10,000 00
Colonial Steamships Limited.....	None	None	.....
Maple Leaf Milling Company Ltd.....	None	275 00	100 00
Consolidated Paper Corporation, Ltd.....	None	None	1,500 00
	<u>\$41,000 00</u>	<u>\$69,614 33</u>	<u>\$24,020 00</u>

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Date commenced business in the Province—October 10, 1839.

Officers.—President, Alex. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Assistant Secretary-Treasurer, F. V. Rigsby.

Directors.—Alex. R. Goldie, John R. Blake, J. N. MacKendrick, Jas. D. Allan, Hugh L. McCulloch, C. Gordon Cockshutt, W. W. Wilkinson, Wm. Philip, F. G. Rolph.

Auditors.—Thorne, Mulholland, Howson & McPherson, C.A.

Statement for Year Ending 31st December, 1934

Assets

Book value of real estate, office premises.....		\$53,185 47
Mortgage loans on real estate, first mortgages.....		197,857 75
Book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,593,691 37	
In default.....	94,785 82	
		1,688,477 19
Cash on hand and in banks:		
On hand at Head Office.....	\$7,544 76	
In chartered banks of Canada in Canada.....	49,940 78	
In all other banks and depositories.....	5,064 41	
		62,549 95
Interest accrued.....		31,926 20
Agents' balances and premiums uncollected:		
Written on or after 1st October, 1934.....	\$16,144 82	
Bills receivable—agents':		
Respecting business written on or after 1st October, 1934.....	6,574 35	
		22,719 17
Reinsurance Companies' balances.....		7,264 61
Total Admitted Assets of the Company.....		<u>\$2,063,980 34</u>

Liabilities

Total provision for unpaid claims.....	\$10,468 91
Total net reserve, \$307,163.26; carried out at 80% thereof.....	245,730 61
Taxes due and accrued.....	9,000 00
Borrowed money.....	6,574 35
Agents' Credit Balances.....	4,074 24
Rent received in advance.....	920 00
Interest received in advance.....	534 30
Provision for dividend to members, payable in 1935.....	11,000 00
Excess of Assets over Liabilities (surplus for protection of policyholders).....	\$1,775,677 93
Total Liabilities.....	<u>\$2,063,980 34</u>

Profit and Loss Account

Net premiums written.....	All Business	\$302,506 09
Reserve of unearned premiums (80 per cent):		
At beginning of year.....		\$221,740 74
At end of year.....		245,730 61
Increase.....		23,989 87
Net premiums earned.....		<u>\$278,516 22</u>
Net losses and claims incurred.....		\$114,198 81
Net adjustment expenses.....		2,788 62
Commissions.....		71,541 49
Taxes.....		9,620 21
Salaries, fees and travelling expenses.....		50,486 79
All other expenses.....		14,077 76
Total claims and expenses.....		<u>\$262,713 68</u>

Profit and Loss Account—Continued

Underwriting profit.....		\$15,802 54
Other revenue:		
Interest earned.....	\$97,340 68	
Rents earned.....	1,040 00	
Profit on sale of securities and real estate.....	22,116 50	
		<u>120,497 18</u>
		\$136,299 72
Other expenditure:		
Pension.....	\$2,566 64	
Donation, Galt Community Relief Fund.....	3,000 00	
		<u>5,566 64</u>
Net profit for the year.....		<u>\$130,733 08</u>

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities at beginning of year.....	\$1,649,816 68
Net profit brought down.....	130,733 08
	<u>\$1,780,549 76</u>
Increase in Unadmitted Assets.....	4,871 83
Surplus of Assets over Liabilities at end of year.....	<u>\$1,775,677 93</u>

Summary of Risks and Premiums—Fire

(All Business)

	Amount	Premium
Gross in force, December 31, 1933.....	\$62,279,953 42	\$601,040 65
Taken in 1934, including renewed.....	34,465,097 91	400,130 10
Total.....	\$96,745,051 33	\$1,001,170 75
Ceased in 1934.....	27,145,528 76	341,888 08
Gross in force, December 31, 1934.....	\$69,599,522 57	\$659,282 67
Reinsurance in force, December 31, 1934.....	7,222,190 33	68,237 14
Net in force, December 31, 1934.....	<u>\$62,377,332 24</u>	<u>\$591,045 53</u>

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Province of Ontario, 6%, 1941.....	\$75,000 00	\$75,000 00
Province of Ontario, 6%, 1943.....	35,000 00	35,000 00
Province of Ontario, 6%, 1943.....	22,000 00	22,000 00
Province of Saskatchewan, 6%, 1952.....	26,000 00	24,147 50
Province of Saskatchewan, 6%, 1952.....	23,500 00	21,502 50
Province of Alberta, 6%, 1947.....	30,000 00	28,200 00
Province of Manitoba, 6%, 1947.....	25,000 00	23,625 00
Province of Manitoba, 6%, 1947.....	25,000 00	23,625 00
Province of New Brunswick, 5½%, 1950.....	25,000 00	23,775 00
Province of Manitoba, 5½%, 1955.....	27,000 00	25,987 50
Dominion of Canada, 5%, 1943.....	1,000 00	1,000 00
Province of New Brunswick, 5%, 1963.....	25,000 00	24,875 00
Province of Manitoba, 5½%, 1958.....	8,000 00	7,440 00
Dominion of Canada, 4½%, 1958.....	31,000 00	30,922 50
Dominion of Canada, 4½%, 1958.....	31,000 00	30,953 50
Province of New Brunswick, 4¾%, 1955.....	20,000 00	19,540 00
Province of Nova Scotia, 3½%, 1939.....	100,000 00	99,500 00
Dominion of Canada, 3½%, 1949.....	25,000 00	24,125 00
East Flamboro Township, 5%, 1935-41.....	3,575 83	3,575 83
Toronto, 6%, 1943-50.....	23,000 00	23,000 00
Toronto, 6%, 1943-50.....	37,000 00	37,000 00
Toronto, 6%, 1943.....	58,000 00	58,000 00
Toronto, 6%, 1945.....	70,000 00	70,000 00
Toronto, 6%, 1947.....	75,000 00	75,000 00
Toronto, 6%, 1948.....	23,000 00	23,000 00
Toronto, 6%, 1949.....	41,000 00	41,000 00
Toronto, 6%, 1950.....	20,000 00	20,000 00
Galt, 6%, 1962.....	35,000 00	35,000 00
Galt, 6%, 1940-42.....	15,000 00	15,000 00
Kitchener, 5½%, 1953.....	5,000 00	5,187 00
Kenora, 5½%, 1937.....	15,000 00	14,572 50
Kenora, 5½%, 1937.....	10,000 00	9,715 00
Fort Frances, 5½%, 1935-46.....	29,000 00	29,743 60
Welland, 5%, 1953-55.....	25,000 00	25,000 00
Fort William, 5%, 1957.....	30,000 00	29,925 00
Township of York, 5%, 1936.....	25,000 00	25,000 00
Oshawa, 5%, 1940-49.....	12,435 41	12,435 41
Galt, 5½%, 1935-43.....	8,460 28	8,906 73
North Bay, 5%, 1935-47.....	25,251 11	25,251 11
Waterdown, 5½%, 1935-57.....	13,288 08	14,153 58
Fort Frances, 5½%, 1945-47.....	10,072 15	10,691 18
Kenora, 5%, 1947-50.....	20,111 15	20,111 15
Township of Teck, 5½%, 1935.....	3,161 90	3,311 45
Township of Teck, 5½%, 1937-41.....	18,003 89	18,658 61
Township of York, 5%, 1937.....	10,000 00	9,646 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
North Bay Roman Catholic Separate School, 6%, 1940-49.....	\$13,432 12	\$13,593 11
Galt, 5%, 1935-45.....	20,006 47	19,983 46
Rainy River, 6%, 1935-45.....	12,845 55	13,105 53
Dryden, 5½%, 1952-55.....	11,091 87	11,091 87
Dryden, 5½%, 1954-55.....	2,871 28	2,871 28
Brampton, 6%, 1943-52.....	20,000 00	19,600 00
Township of North York, 6%, 1945-47.....	20,008 66	19,086 55
Hamilton, 6%, 1951.....	3,000 00	3,000 00
Niagara Falls, 6%, 1946.....	8,000 00	16,121 50
Niagara Falls, 6%, 1947.....	9,000 00	
Ottawa Separate School, 6%, 1962.....	30,000 00	30,849 00
Township of Etobicoke, 6%, 1935-62.....	11,458 45	11,458 45
Township of Teck, 6%, 1946.....	4,000 00	3,635 60
South Vancouver, 5%, 1960.....	25,000 00	24,500 00
Port Arthur, 5½%, 1948.....	15,000 00	14,400 00
Sault Ste. Marie, 6%, 1951.....	17,000 00	17,000 00
Montreal, 4½%, 1948.....	10,000 00	9,475 00
Township of Teck, 6%, 1945-47.....	23,000 00	22,599 30
Township of Nepean, 5%, 1953-55.....	5,948 67	5,538 71
Township of Nepean, 6%, 1955-58.....	43,950 67	46,435 71
Town of Rainy River, 6%, 1935-39.....	4,144 41	4,033 65
City of Montreal, 5%, 1954.....	20,000 00	21,050 00
Canada Permanent Mortgage Corp., 5%, 1937.....	10,000 00	10,000 00
Victoria Trust & Savings Co., 5%, 1938.....	10,000 00	10,000 00
Guelph & Ontario Investment & Savings Society, 5%, 1935.....	5,000 00	5,000 00
Dominion Realty, 5½%, 1939.....	5,000 00	5,050 00
Dominion Realty, 5½%, 1945.....	10,000 00	10,110 00
Maclaren Quebec Power Co., 5½%, 1964.....	20,000 00	20,000 00
	<u>\$1,604,617 95</u>	<u>\$1,593,691 37</u>

Bonds and Debentures Owned by the Company (in default)

Scarborough Township, 5½%, 1933-38.....	\$4,468 97	\$4,468 97
New Toronto, 6%, 1933-44.....	10,226 90	9,893 58
Mimico, 6%, 1939-42.....	1,827 38	1,921 16
Mimico, 6%, 1939-42.....	4,576 21	4,811 26
Mimico, 6%, 1938-42.....	4,329 15	4,545 69
Mimico, 6%, 1939-42.....	7,130 98	7,483 63
Mimico, 5%, 1946-56.....	21,083 35	20,642 49
Fort Erie, 5½%, 1934-54.....	25,338 09	25,211 40
Bridgeburg, 5½%, 1934-43.....	15,262 90	15,501 09
Etobicoke Township, 6%, 1934-35.....	306 55	306 55
	<u>\$94,550 48</u>	<u>\$94,785 82</u>

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto, Ont.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto, Ont.

Date of Incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

Assets in Canada.....	\$211,422	PREMIUMS WRITTEN—CLAIMS INCURRED
Liabilities in Canada.....	90,750	Premiums—Ontario (net).....
		Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$75,434
		149,195
		51,202
		76,293

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Date commenced business in the Province.—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Assistant General Manager, J. A. C. Kay.

Directors.—G. G. McPherson, K.C., H. W. Strudley, Alex. Faill, J. A. Makins, Lt.-Col. R. M. Trow, J. P. King, W. J. Anderson, H. H. Dempsey, A. E. Dodds.

Auditors.—A. H. Alexander and R. J. Moffatt, Stratford, Ont.

*See note on page 1.

Statement for Year Ending December 31st, 1934

Assets

Book value of real estate, office premises.....		\$41,000 00
Mortgage loans on real estate:		
First mortgages.....	\$27,418 40	
Agreements for sale.....	4,496 06	
		31,914 46
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,190,139 11	
In default.....	44,438 97	
		1,234,578 08
Cash on hand and in banks:		
On hand at Head Office.....	\$2,775 36	
In chartered banks of Canada in Canada.....	61,142 02	
		63,917 38
Interest due and accrued.....	\$19,453 19	
Rents accrued.....	83 33	
		19,536 52
Agents' balances and premiums uncollected:		
Written on or after 1st October, 1934.....		26,415 80
Amount due from reinsurance on losses already paid.....		5 62
Reinsurance Companies' balances written on or after Oct. 1, 1934.....		5,023 08
		<u>31,444 50</u>
Total Admitted Assets of the Company.....		<u>\$1,422,390 94</u>

Liabilities

Total provision for unpaid claims.....	\$7,696 89
Total net reserve, \$189,801.15; carried out at 80% thereof.....	151,840 92
Taxes due and accrued.....	5,000 00
Reserve for loss on investments.....	50,000 00
Agents' credit balances.....	28 27
Excess of Assets over Liabilities (surplus for protection of policyholders).....	1,207,824 86
Total Liabilities.....	<u>\$1,422,390 94</u>

Profit and Loss Account

Net premiums written.....		\$198,469 58
Reserve of unearned premiums (80 per cent):		
At beginning of year.....		\$149,965 20
At end of year.....		151,840 92
Increase.....		\$1,875 72
Net premiums earned.....		\$196,593 86
Net losses and claims incurred.....		\$89,009 91
Net adjustment expenses.....		2,292 64
Commissions.....		42,604 81
Taxes.....		6,182 10
Salaries, fees and travelling expenses.....		37,084 28
All other expenses.....		7,535 04
Total claims and expenses.....		\$184,708 78
Underwriting profit.....		\$11,885 08
Other revenue:		
Interest earned.....	\$58,398 89	
Rents earned.....	1,175 00	
Profit on sale of securities.....	28,686 58	
		88,260 47
Other expenditure.....		\$100,145 55
Bad debts written off.....	\$ 74 43	
Repairs to office premises.....	1,165 10	
Office furniture and fixtures.....	2,250 71	
Real estate taxes.....	1,556 30	
		5,046 54
Net profit for the year.....		<u>\$95,099 01</u>

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities at beginning of year.....	\$1,114,384 18
Net profit brought down.....	95,099 01
	<u>\$1,209,483 19</u>
Increase in Unadmitted Assets.....	1,658 33
Surplus of Assets over Liabilities.....	<u>\$1,207,824 86</u>

Summary of Risks and Premiums—Fire

(All Business)

	Amount	Premium
Gross in force, December 31, 1933.....	\$52,911,165 00	\$472,825 47
Taken in 1934, including renewed.....	29,902,857 00	285,530 80
Total.....	\$82,814,022 00	\$758,356 27
Ceased in 1934.....	29,853,294 00	293,022 42
Gross in force, December 31, 1934.....	\$52,960,728 00	\$465,333 85
Reinsurance in force, December 31, 1934.....	9,641,364 00	91,701 76
Net in force, December 31, 1934.....	\$43,319,364 00	\$373,632 09

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 1/2 % 1958.....	\$46,000 00	\$45,171 69
Dominion of Canada, 4 1/2 % 1959.....	6,000 00	5,827 00
Dominion of Canada, 4 1/2 % 1957.....	22,000 00	21,632 32
Dominion of Canada, 4 1/2 % 1958.....	15,000 00	14,809 49
Dominion of Canada, 4 1/2 % 1958.....	29,000 00	29,642 69
Dominion of Canada, 4 1/2 % 1959.....	45,000 00	46,541 07
Dominion of Canada, 4 1/2 % 1959.....	25,000 00	26,137 21
Dominion of Canada, 4 1/2 % 1959.....	45,000 00	48,483 00
Province of Ontario, 6 % 1941.....	10,000 00	10,000 00
Province of Ontario, 6 % 1943.....	15,000 00	15,000 00
Province of Ontario, 5 % 1948.....	25,000 00	25,000 00
Province of Ontario, 4 1/2 % 1950.....	21,500 00	21,500 00
Province of New Brunswick, 5 1/2 % 1950.....	10,000 00	9,817 32
Province of New Brunswick, 4 1/2 % 1961.....	17,000 00	17,273 53
Province of New Brunswick, 4 1/2 % 1961.....	10,000 00	10,600 00
Province of Saskatchewan, 5 1/2 % 1952.....	25,000 00	23,992 59
Province of Quebec, 4 1/2 % 1958.....	11,000 00	10,729 40
Province of Quebec, 4 1/2 % 1958.....	19,000 00	18,489 27
Province of Nova Scotia, 4 1/2 % 1960.....	25,000 00	25,551 46
Canadian National Railways (D. of C.), 5 % 1954.....	23,000 00	23,000 00
Canadian National Railways (D. of C.), 5 % 1954.....	7,000 00	7,000 00
Canadian National Railways (D. of C.), 5 % 1954.....	5,000 00	5,000 00
Canadian National Railways (D. of C.), 5 % 1969.....	83,000 00	93,790 00
Hydro-Electric Power Commission, 6 % 1961.....	20,000 00	20,000 00
Hydro-Electric Power Commission, 3 1/2 % 1961.....	13,500 00	13,500 00
Hydro-Electric Power Commission, 3 1/2 % 1952.....	31,000 00	28,471 10
Niagara Falls Park Commission, Ont., 5 1/2 % 1947.....	85,000 00	85,772 15
Township of Barton, 5 % 1944.....	10,000 00	10,000 00
Blyth, 5 % 1935-36.....	659 59	659 59
Brandon, 5 % 1938.....	10,000 00	10,000 00
Brantford, 5 % 1950-51.....	10,600 00	10,600 00
Edmonton, 5 % 1946.....	10,000 00	10,000 00
Fort William, 5 % 1948.....	10,000 00	10,000 00
Lincoln County, 5 1/2 % 1942.....	5,000 00	5,000 00
London, 4 1/2 % 1943.....	8,000 00	8,000 00
London, 5 % 1944.....	10,000 00	10,000 00
Mitchell, 5 % 1935-42.....	2,732 46	2,732 46
Mitchell—A. H. Burritt, 5 1/2 % 1937-38.....	10,000 00	10,000 00
Montreal, 4 1/2 % 1966.....	10,000 00	10,000 00
North Bay, 5 1/2 % 1939.....	10,000 00	10,000 00
Port Colborne, 5 % 1958-60.....	10,000 00	10,000 00
Preston, 6 % 1935-41.....	3,237 46	3,237 46
Renfrew, 6 % 1936-41.....	8,488 98	8,488 98
Renfrew, 5 % 1935-43.....	2,060 44	2,060 44
Renfrew, 5 % 1935-49.....	2,700 84	2,700 84
Smith's Falls, 5 % 1940.....	5,000 00	5,000 00
Stratford, 5 % 1941-46.....	20,500 00	20,500 00
Tavistock, 5 % 1935-42.....	8,408 84	8,408 84
Vancouver, 5 % 1942.....	15,000 00	15,000 00
Vancouver, 5 % 1970.....	10,000 00	9,600 00
Vancouver, 4 1/2 % 1968.....	5,000 00	4,900 00
Victoria, 5 1/2 % 1941-42.....	15,000 00	15,000 00
Victoria, 5 1/2 % 1948.....	5,000 00	5,018 75
Walkerville, 5 % 1945-47.....	13,766 79	13,766 79
Wallaceburg, 5 1/2 % 1939-43.....	20,000 00	20,000 00
Winnipeg, 5 1/2 % 1942.....	25,000 00	25,150 00
Calgary School District, 5 % 1947-48.....	9,000 00	9,000 00
Lethbridge Protestant School, 6 % 1935-38.....	1,333 67	1,333 67
North Battleford School, 6 % 1941-43.....	10,000 00	10,000 00
Stratford Roman Catholic Schools, 5 1/2 % 1952.....	5,000 00	5,000 00
Gatineau Power, 5 % 1956.....	25,000 00	25,000 00
Montreal Tramways, 5 % 1955.....	15,000 00	15,000 00
British Mortgage & Trust Corp., 5 % 1935.....	25,000 00	25,000 00
Hydro-Electric Bond & Share, 5 % 1957.....	25,000 00	25,000 00
Mercury Mills, 5 1/2 % 1953.....	25,000 00	25,000 00
United Grain Growers, 5 % 1948.....	25,000 00	25,000 00
United Corporations Ltd., 5 % 1953.....	17,500 00	17,500 00
Consolidated Paper Corporation, 5 1/2 % 1961.....	3,750 00	3,750 00
Fraser Companies, 6 % 1950.....	25,000 00	25,000 00
Totals.....	\$1,176,739 07	\$1,190,139 11

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Value
Mimico, 5%, 1941	\$4,161 36	\$4,161 36	\$4,161 36
Mimico, 6%, 1940-46	20,277 61	20,277 61	20,277 61
Mimico, 5½%, 1940-45	11,000 00	11,000 00	11,000 00
Windsor, 5%, 1945	5,000 00	5,000 00	5,000 00
Windsor Roman Catholic Schools, 5½%, 1956	4,000 00	4,000 00	3,400 00
Totals	\$44,438 97	\$44,438 97	\$43,838 97

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Managing Director.—A. H. Thorpe, Portage La Prairie, Man.

Chief or General Agent in Ontario.—A. E. L. Wetmore, Dominion Bank Building, Toronto.

Incorporated Dominion of Canada, May, 1930. Commenced business in Ontario, February, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$902,447	Premiums—Ontario (net)	\$238,631
Liabilities in Canada	485,873	Premiums—Canada (net)	643,220
		Claims—Ontario (net)	173,544
		Claims—Canada (net)	352,270

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. Date commenced business in the Province.—May 7, 1863.

Officers.—President, W. G. Weichel, Waterloo; Vice-President, J. H. Simpson, Guelph; General Manager and Secretary, F. H. Moser, Waterloo; Assistant Secretary, J. A. Fischer, Waterloo; Treasurer, C. H. Ruppel, Waterloo.

Directors.—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Joseph Stauffer, Oscar Rumpel.

Auditors.—J. F. Scully, C.A.; R. P. Uffelmann, C.A.

Statement for Year Ending 31st December, 1934

Assets

Book value of real estate, office premises	\$45,000 00
Mortgage loans on real estate, first mortgages	107,525 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default	\$1,132,335 42
In default	279,203 87
	1,411,539 29
Book value of stocks owned	3,861 25
Cash on hand and in banks:	
On hand at Head Office	\$9,240 27
In chartered banks of Canada in Canada	61,193 16
	70,433 43
Interest accrued	15,049 67
Agents' balances and premiums uncollected:	
Written on or after 1st October, 1934	32,165 55
Balances due from reinsurance companies	9,831 99
Total Admitted Assets of the Company	\$1,695,406 18

Liabilities

Total provision for unpaid claims	\$6,000 00
Total net reserve, carried out at 80% thereof	251,598 22
Reserve under unlicensed reinsurance unsecured	1,930 37
Taxes due and accrued	7,394 43
Reserve for loss on investments	155,250 14
Agents' credit balances	154 50
Reinsurance companies' credit balances	304 93
Excess of Assets over Liabilities (surplus for protection of policyholders)	1,272,773 59
Total Liabilities	\$1,695,406 18

*See note on page 1.

Profit and Loss Account

Net premiums written.....		\$300,780	19
Reserve of unearned premiums (80 per cent):			
At beginning of year.....	\$258,360	70	
At end of year.....	251,598	22	
Decrease.....		6,762	48
Net premiums earned.....	\$307,542	67	
Net losses and claims incurred.....	\$167,263	50	
Net adjustment expenses.....	2,244	21	
Commissions.....	61,921	01	
Taxes.....	7,694	43	
Salaries, fees and travelling expenses.....	57,151	61	
All other expenses.....	21,942	36	
Total claims and expenses.....	\$318,217	12	
Underwriting loss.....	\$10,674	45	
Other revenue:			
Interest earned.....	\$64,119	22	
Rents earned.....	565	03	
Profit on sale of securities and real estate.....	5,513	68	
Transfer fees.....	9	50	
Sundry receipts.....	355	85	
	\$70,563	28	
Other expenditure:			
Bad debts written off.....	\$3,229	28	
Increase in investment reserve.....	51,250	14	
	\$54,479	42	
Net profit for the year.....	\$5,409	41	

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities at beginning of year.....	\$1,266,863	47
Net profit brought down.....	5,409	41
	\$1,272,272	88
Decrease in Unadmitted Assets.....	918	89
	\$1,273,191	77
Increase in unsecured unlicensed reinsurance.....	418	18
Surplus of Assets over Liabilities at end of year.....	\$1,272,773	59

Summary of Risks and Premiums—Fire

(All Business)

	Amount	Premium
Gross in force, December 31, 1933.....	\$60,055,210	00
Taken in 1934, including renewed.....	41,646,220	00
Total.....	\$101,701,430	00
Ceased in 1934.....	21,064,178	00
	\$80,637,252	00
Gross in force, December 31, 1934.....	\$80,637,252	00
Reinsurance in force, December 31, 1934.....	11,379,407	00
Net in force, December 31, 1934.....	\$69,257,845	00
	\$624,048	77

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 ½ % , 1958.....	\$286,000	00
Dominion of Canada, 4 ½ % , 1959.....	25,000	00
Edmonton, 5 ½ % , 1945.....	25,000	00
Moose Jaw, 5 % , 1957.....	25,000	00
Oshawa, 5 % , 1953.....	5,008	28
Sault Ste. Marie, 5 ½ % , 1952.....	10,000	00
Sydney, 5 ½ % , 1954.....	10,000	00
Kenora, 5 % , 1957.....	25,062	10
Kenora, 5 ½ % , 1953.....	14,375	37
Minnedosa, 5 % , 1941.....	4,000	00
Macleod, 4 % , 1974.....	8,250	05
Renfrew, 5 % , 1942.....	518	61
Renfrew, 5 % , 1952.....	4,546	51
Walkerville, 6 % , 1947.....	38,286	42
Waterloo, 4 % , 1935.....	194	32
Chippawa, 5 ½ % , 1944.....	9,252	52
Lavalee, 6 % , 1952.....	7,055	91
Greater Winnipeg Water District, 6 % , 1951.....	25,000	00
Waterloo Township, 5 % , 1940.....	3,178	57
Waterloo Township, 5 % , 1944.....	7,435	36

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
York Township, 5%, 1946	\$ 9,981 91	\$ 9,981 91
Francis School District, 5½%, 1938	2,000 00	1,972 88
Lethbridge School District, 5%, 1935	266 66	267 69
Moose Jaw Public School District, 5%, 1939	4,166 65	4,221 64
Redcliff School District, 3%, 1975	5,321 09	5,321 09
Sintaluta School District, 6%, 1937	1,140 00	1,152 22
Stettler School District, 5½%, 1942	2,666 66	2,753 70
Taber School District, 4%, 1970	9,056 20	9,056 20
Waterloo Trust & Savings Company, 5%, 1936	50,000 00	50,000 00
Acadia Sugar Refining Company Ltd., 6%, 1946	5,000 00	5,100 00
Alberta Pacific Grain Company, 6%, 1946	6,000 00	5,445 00
Beauharnois Light, Heat & Power Co., 5½%, 1973	25,000 00	24,033 00
Beauharnois Light, Heat & Power Co., 5%, 1973	15,000 00	12,416 16
Bell Telephone Company of Canada, 5%, 1955	24,000 00	26,000 70
British American Oil Company Ltd., 5%, 1945	33,000 00	34,443 20
British Columbia Power Corporation, 5½%, 1960	25,000 00	25,916 83
British Columbia Telephone Company, 5%, 1960	10,000 00	10,295 27
Burns and Company Limited, 5%, 1956	15,000 00	15,000 00
Calgary Power Company Limited, 5%, 1964	25,000 00	24,067 62
Canada Gypsum and Alabastine Ltd., 5½%, 1948	20,000 00	19,626 84
Canada Northern Power Corporation, Ltd., 5%, 1953	25,000 00	23,773 76
Colonial Steamships Limited, 6%, 1954	7,000 00	7,000 00
Dominion Realty Company, 5½%, 1939	10,000 00	10,330 00
Dominion Tar and Chemical Company, 6%, 1949	10,000 00	10,000 00
Duke-Price Power Company, Limited, 6%, 1966	10,000 00	9,614 00
Fraser Companies Limited, 6%, 1950	25,000 00	25,000 00
General Steel Wares Limited, 6%, 1952	4,000 00	4,000 00
Howard Smith Paper Mills Limited, 5½%, 1953	20,000 00	18,622 55
Hydro-Electric Bond and Share Corp., 5%, 1957	23,500 00	19,853 98
Manitoba Power Company, Limited, 5½%, 1951	10,000 00	5,520 00
Maple Leaf Milling Company Limited, 5½%, 1949	25,000 00	23,800 72
McCull-Fontenac Oil Company Limited, 6%, 1949	10,000 00	9,902 63
Montreal Apartments Limited, 5½%, 1948	20,000 00	18,801 26
North American Elevators Limited, 6½%, 1950	10,000 00	9,757 66
Northwestern Utilities Limited, 7%, 1938	10,000 00	9,908 79
Nova Scotia Light and Power Co. Ltd., 5%, 1957	20,000 00	19,752 16
Ottawa Valley Power Company, 5½%, 1970	25,000 00	26,430 00
Rolland Paper Company Limited, 5½%, 1948	10,000 00	9,721 80
Shawinigan Water and Power Company, 6%, 1937	5,000 00	5,112 50
Simpsons Limited, 6%, 1949	25,000 00	24,877 89
United Gas & Fuel Company of Hamilton, 5½%, 1948	10,000 00	10,000 00
West Kootenay Power & Light Co. Ltd., 5%, 1956	5,000 00	5,193 00
Totals	\$1,125,985 92	\$1,132,335 42

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Value
Abitibi Water & Power Company, 5%, 1953	\$10,000 00	\$8,532 63	\$3,000 00
Canada Steamship Lines, 6%, 1941	10,000 00	10,199 89	3,400 00
Detroit International Bridge Co., 6½%, 1952	15,000 00	15,000 00	600 00
Dominion Square Corporation, 6%, 1948	11,000 00	5,955 00	5,720 00
Great Lakes Paper Company, 6%, 1950	10,000 00	10,000 00	3,200 00
Northwestern Power Company, 6%, 1960	25,000 00	24,339 46	7,000 00
Sherbrooke Street Realty Company, 6½%, 1940	1,000 00	407 50	400 00
Town of Sandwich, 5½%, 1946	4,679 54	4,679 54	3,650 04
Town of Sandwich, 6%, 1939	12,000 00	12,000 00	9,360 00
Township of Sandwich East, 5¼%, 1947	10,000 00	10,000 00	7,500 00
Almond School District, 6%, 1932	150 00	150 00	85 50
Aneroid School District, 7%, 1936	2,248 86	2,248 86	1,236 87
Balcarres School District, 6%, 1931	475 00	475 00	261 25
Coalgate School District, 6%, 1931	300 00	300 00	210 00
Craik School District, 6½%, 1938	3,200 00	3,200 00	1,760 00
Elsas School District, 7½%, 1934	2,299 91	2,299 91	1,264 95
Fleming School District, 5%, 1941	5,133 34	5,133 34	2,823 33
Hanley School District, 5%, 1939	4,800 00	4,800 00	2,640 00
Herbert School District, 5½%, 1932	1,200 00	1,200 00	840 00
Herbert School District, 5½%, 1932	1,000 00	1,400 00	280 00
Morse School District, 6¼%, 1933	1,000 00	1,000 00	700 00
Shaunavon School District, 7½%, 1935	4,915 27	4,999 73	2,703 40
Windsor, 4½%, 1960	40,000 00	35,659 87	20,000 00
Bridgeburg, 5½%, 1943	15,000 00	15,230 55	9,750 00
Eastview, 5½%, 1944	20,940 46	21,385 32	10,470 23
Melville, 5½%, 1959	1,794 51	1,794 51	1,794 51
Mimico, 5%, 1955	16,512 50	16,512 50	9,081 88
Fort Erie, 5½%, 1954	5,648 48	5,648 48	3,671 51
East York, 5%, 1957	11,514 82	11,514 82	6,908 89
Melville School District, 5½%, 1942	3,200 00	3,136 96	3,136 96
Swift Current School District, 4%, Indef.	16,000 00	16,000 00	8,000 00
Fraser Companies Limited, 6%, 1950	25,000 00	25,000 00	11,000 00
Totals	\$190,412 69	\$279,203 87	\$142,449 32

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Managing Director.—C. M. Vanstone, Wawanesa, Man.*Officers.*—President, S. H. Henderson; Vice-President, R. Wallace; Secretary-Treasurer, E. L. McDonald, all of Wawanesa, Man.*Directors.*—S. H. Henderson, R. Wallace, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.; A. T. Hawley, K.C., Winnipeg, Man.*Date of Incorporation.*—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets.....	\$1,444,383
Total liabilities.....	864,769
Surplus protection of policyholders	579,614

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$500,355
Premiums—Total business (net)..	1,051,884
Claims—Ontario (net).....	300,081
Claims—Total business (net)....	524,835

*See note on page 1.

D

FRATERNAL SOCIETIES

D

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Rev. A. Dashner, 326 Mackay St., Ottawa, Ont.
Chief or General Agent in Ontario.—Rev. A. Dashner, Ottawa, Ont.

Assets.....\$16,062,331
 Ontario insurance in force (gross)... 273,449
 Canadian insurance in force (gross) 746,949
 Total insurance in force (gross)... 144,758,113

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$6,396
Premiums—Canada (net).....	17,258
Premiums—Total (net).....	3,703,866
Benefits paid—Ontario (net).....	2,027
Benefits paid—Canada (net).....	3,632
Benefits paid—Total (net).....	2,777,039

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President Dr. P. H. Bedard, Quebec; General Secretary, George Monet, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fautoux.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; L. A. Lavallée, K.C., Montreal; Hector Cyphot, M.D., Dalbé Bian and Camille Manseau, Philias Pare.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets.....\$11,656,458
 Ontario insurance in force (gross)... 359,861
 Canadian insurance in force (gross) 25,910,360
 Total insurance in force (gross)... 29,164,176

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$11,120
Premiums—Canada (net).....	1,349,943
Premiums—Total (net).....	1,441,481
Benefits paid—Ontario (net).....	11,851
Benefits paid—Canada (net).....	893,146
Total benefits paid (net).....	946,140

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—High Chief Ranger, W. T. McDowell, Ottawa, Ont.; High Sub-Chief Ranger, A. E. Harlock, Mimico, Ont.; High Court Treasurer, C. Fry, Toronto, Ont.; High Court Senior Woodward, J. W. B. Ford, Hamilton, Ont.; High Court Junior Woodward, Jos. Atkins, Montreal, Que.; High Court Senior Beadle, C. W. Rogers, Windsor, Ont.; High Court Junior Beadle, John Upton, London, Ont.

Assets.....\$1,816,100
 Ontario insurance in force (gross)... 4,901,245
 Canadian insurance in force (gross) 5,329,364
 Total insurance in force (gross)... 5,329,364

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$230,769
Premiums—Canada (net).....	304,303
Premiums—Total.....	304,303
Benefits paid—Ontario (net).....	201,402
Benefits paid—Canada (net).....	262,789
Total benefits paid (net).....	262,789

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lt.-Col. Rodolphe Bedard, V.D., Montreal; Secretary, Louis Fontaine; Treasurer, L. A. Claval.

Directors.—Lt.-Col. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Bélanger, Montreal; J. A. Bélec, Montreal; Alex. Thérien, Dr. J. M. A. Valois, Louis Desrosiers.

Chief or General Agent in Ontario.—Hon. Gustave Lacosse, M.D., Tecumseh, Ont.

Assets.....\$14,096,400
 Ontario business in force (gross)... 1,147,807
 Canadian business in force (gross) 32,814,468
 Total business in force (gross)... 46,308,100

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....	\$26,571
Premiums—Canada (net).....	722,882
Premiums—Total.....	1,051,740
Benefits—Ontario (net).....	24,125
Benefits—Canada (net).....	749,038
Total benefits paid.....	1,109,089

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1st, 1887

Officers.—Principal Officer, Albert Chevalier, Montreal, Que.; Secretary-Treasurer, C. H. Fitch, Hamilton, Ont.

Auditors.—P. M. Button, Scotland, Ont.; A. M. Legg, London, Ont.

Actuary.—S. H. Pipe, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

W. H. Montague, Hamilton, Ont.; J. L. Archer, Toronto, Ont.; Wm. Benson, Toronto, Ont.; Eccles J. Gott, M.P., Amherstburg, Ont.

Summary of Funds

Balances of Funds—31st December, 1934:		
Mortuary Fund.....	\$2,538,982 08	
Sickness and Funeral Fund.....	230,216 00	
Child Insurance Fund.....	18,795 84	
Guarantee Fund.....	1,000 00	
General Fund.....	21,678 55	
Total.....		\$2,810,672 47
Add non-ledger assets.....		72,462 60
		\$2,883,135 07
Deduct due and accrued Liabilities (except Reserve).....	\$86,149 49	
Deduct unadmitted assets.....	93,129 88	
		179,279 37
Net Balance of All Funds.....		\$2,703,855 70
Reserve as per Actuary's Report.....		\$2,329,720 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		\$374,135 70

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of real estate, office premises.....		\$32,000 00
Loans on policies.....		118,915 02
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$2,137,426 74	
In default.....	438,174 75	
		2,575,601 49
Cash in chartered banks of Canada in Canada.....		79,155 96
Special deposit with Province of Quebec.....		5,000 00
Total Ledger Assets.....		\$2,810,672 47

Non-Ledger Assets

Interest due, \$5,951.91; accrued, \$38,746.55.....		\$44,698 46
Current premiums due (estimated).....	\$27,053 96	
Liens on certificates.....	710 18	
		27,764 14
Total Non-Ledger Assets.....		\$72,462 60
Total Assets.....		\$2,883,135 07
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default....		93,129 88
Total Admitted Assets.....		\$2,790,005 19

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$27,416	67
Accident and sickness benefits.....	951	80
Funeral benefits.....	100	00
		<u>\$28,468 47</u>
Premiums paid in advance.....		681 02
Investment reserve.....		57,000 00
Total Liabilities (except Reserve).....		<u>\$86,149 49</u>
Net required reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$2,182,767	00
Sickness Fund.....	139,911	00
Child's Insurance Fund.....	7,042	00
Total Reserve.....		<u>\$2,329,720 00</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$2,433,771 49
Income for the year:		
Premiums (with extra dues, etc.).....	\$277,289	44
Interest and rents.....	113,014	49
Profit on sale of securities.....	30	00
Liens on certificates.....	350	96
Total Income.....		<u>390,714 89</u>
		\$2,824,486 38
Disbursements for the year:		
Death claims.....	\$232,179	05
Surrender values.....	37,458	00
Other disbursements (details) cancelled loans.....	6,702	95
Total Disbursements.....		<u>276,340 00</u>
		\$2,548,146 38
Add:		
Transfers from Child Insurance Fund.....		597 00
		<u>\$2,548,743 38</u>
Deduct:		
Transfers to General Fund.....		9,761 30
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$2,538,982 08</u>

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$227,050 57
Income for the year:		
Premiums.....	\$13,828	81
Interest and rents.....	10,624	15
Total Income.....		<u>24,452 96</u>
		\$251,503 53
Disbursements for the year:		
Sickness claims.....	\$13,504	65
Funeral claims.....	2,400	00
Total Disbursements.....		<u>15,904 65</u>
		\$235,598 88
Deduct:		
Transfers to General Fund.....		5,382 88
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$230,216 00</u>

CHILD INSURANCE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$26,443 77
Income for the year:		
Premiums.....	\$2,103	94
Interest and rents.....	1,390	73
Per capita tax.....	242	85
Total Income.....		<u>3,737 52</u>
		\$30,181 29
Disbursements for the year:		
Funeral claims.....		500 00
		<u>\$29,681 29</u>
Deduct:		
Transfers to: General Fund.....	\$10,288	45
Life Insurance Fund.....	597	00
		<u>10,885 45</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$18,795 84</u>

GUARANTEE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$1,000 00
Income for the year:		
Premiums.....	\$225 94	
Interest.....	24 63	
Total Income.....		250 57
		<u>\$1,250 57</u>
Deduct:		
Transfers to General Fund.....		250 57
Balance of Fund (Ledger Assets) 31st December 1934.....		<u><u>\$1,000 00</u></u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$14,333 20
Income for the year:		
Assessments, dues, fees and fines.....	\$12,389 65	
Other revenue: Interest.....	68 03	
Supplies, certificate fees, etc.....	583 31	
Total Income.....		13,040 99
		<u>\$27,374 19</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$13,215 25	
Directors' fees.....	788 10	
Auditors' fees.....	400 00	
Actuaries' fees and expenses.....	675 00	
Travelling expenses.....	1,285 62	
Rents.....	1,500 00	
Printing and supplies.....	941 13	
Miscellaneous.....	1,145 54	
Total.....		\$19,950 64
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$5,885 04	
Miscellaneous.....	416 15	
Total.....		\$6,301 19
<i>All Other Expenses:</i>		
Advertising.....	\$40 00	
Legal fees.....	853 20	
Medical fees.....	37 00	
Taxes and licenses.....	570 60	
Telephone, telegrams and express.....	341 11	
Agency printing and stationery.....	669 19	
Official publications.....	2,035 95	
Miscellaneous.....	579 96	
Total.....		5,127 01
Total Disbursements.....		<u>31,378 84</u>
Add: Transfers from: Life Insurance Fund.....	\$9,761 30	\$4,004 65
Guarantee Fund.....	250 57	
Child Insurance Fund.....	10,288 45	
Sick Benefit Fund.....	5,382 88	
		<u>25,683 20</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u><u>\$21,678 55</u></u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	8,805	\$7,301,648 75	492	\$416,650 00	457	\$439,662 00
New issued.....	201	183,750 00	60	52,000 00	74	80,250 00
Old revived.....	153	120,766 00	34	28,800 00	15	15,750 00
Old increased.....		1,500 00				
Transferred to.....	19	9,500 00	2	1,000 00	3	2,000 00
Totals.....	9,178	\$7,617,164 75	588	\$498,450 00	549	\$537,662 00
Less ceased by:						
Death.....	248	\$231,264 00			2	\$3,000 00
Surrender.....	262	214,991 00	38	26,750 00	30	26,500 00
Decrease.....		24,325 00				2,500 00
Total ceased.....	510	\$470,580 00	38	\$26,750 00	32	\$32,000 00
At end of 1934.....	8,668	\$7,146,584 75	550	\$471,700 00	517	\$505,662 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	339	\$133,170 00	10,093	\$8,291,130 95	7,605	\$6,330,261 50
New issued.....	137	46,040 00	472	362,040 00	26	21,750 00
Old revived.....	22	8,240 00	224	173,556 00	167	129,412 00
Old increased.....		7,790 00		9,290 00		4,690 00
Transferred to.....			24	12,500 00	8	4,000 00
Totals.....	498	\$195,240 00	10,813	\$8,848,516 75	7,806	\$6,490,113 50
Less ceased by:						
Death.....			250	\$234,264 00	219	\$204,514 00
Surrender.....	24	11,700 00	354	279,941 00	261	218,741 00
Decrease.....				26,825 00		21,146 00
Transferred from.....					2	2,000 00
Total ceased.....	24	\$11,700 00	604	\$541,030 00	482	\$446,401 00
At end of 1934.....	474	\$183,540 00	10,209	\$8,307,486 75	7,324	\$6,043,712 50

Miscellaneous

1. What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those joining on and after Jan. 1st, 1915.
2. Under what conditions as to membership, etc., are such benefits available? If in good standing on January 1st, 1924, and for a period of at least five years.
3. What is the nature of benefits so granted? Paid up insurance payable at death to beneficiary or beneficiaries, also cash surrender values, amounts fixed by table of rates prepared by Actuary.
4. Give particulars of any distribution of surplus during last three years.— Nil.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Assets

Ledger assets (book value).....	\$2,538,982 08
Less excess of book values over authorized values.....	87,163 46
Ledger assets at authorized values.....	\$2,451,818 62
Less allowance for possible depreciation.....	61,557 85
Assets at broker's valuation of bonds.....	2,390,260 77
Non Ledger Assets:	
Interest accrued on bonds not in default.....	\$34,230 98
Premiums in hands of collectors.....	12,000 00
	46,230 98
	<u>\$2,436,491 75</u>

Liabilities

Reserves.....	\$2,182,767 00
Unpaid claims.....	27,416 67
Advance Premiums.....	681 02
Reserve for future lower interest earnings.....	50,000 00
Surplus.....	175,627 06
	<u>\$2,436,491 75</u>

Ratio of assets to liabilities was 107.8 per cent.

Basis of the above valuation was the American Men Ultimate Mortality Table at 4 per cent interest.

SICK BENEFIT DEPARTMENT

Assets

Ledger assets (book value).....	\$230,216 00
Less excess of book values over authorized values.....	5,966 42
Ledger assets at authorized values.....	\$224,249 58
Less allowance for possible depreciation.....	4,403 48
Assets at broker's valuation of bonds.....	219,846 10
Non-Ledger Assets:	
Interest accrued on bonds not in default.....	\$4,069 21
Premiums in hands of collectors.....	600 00
	<u>4,669 21</u>
	<u>\$224,515 31</u>

Liabilities

Reserves.....	\$120,523 00
Sickness fluctuations.....	
Reserves (10 per cent of value of Sickness Benefit).....	19,388 00
Unpaid claims.....	1,051 80
Reserves for future lower interest earnings.....	6,000 00
Surplus.....	77,552 51
	<u>\$224,515 31</u>

The ratio of assets to liabilities was 152.8 per cent.

The valuation basis was the Manchester Unity Experience of the Whole Society at 4 per cent interest.

CHILD INSURANCE DEPARTMENT

Assets

Ledger assets at book value (being less than brokers' values).....	\$18,795 84
Non-ledger Assets:	
Accrued interest.....	446 36
Premiums in hands of collectors.....	125 00
	<u>\$19,367 20</u>

Liabilities

Reserves.....	\$7,042 00
Reserve for future lower interest earnings.....	1,000 00
Surplus.....	11,325 20
	<u>\$19,367 20</u>

The ratio of assets to liabilities was 240.8 per cent.

Basis of the above valuation was the Canadian Life Table (Grant) BI and 3½ per cent interest.

The valuations were made by Sidney H. Pipe, F.A.S., F.A.I., A.I.A.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

Life Insurance Fund:

	Par Value	Book Value
Town of New Toronto, Ont., 5½% 1939-40.....	\$17,143 29	\$17,380 86
Village of Port Credit, Ont., 5½% 1935-40.....	8,382 51	8,432 86
Town of Rainy River, Ont., 5% 1940.....	11,000 00	10,725 25
City of Toronto, Ont., 6% 1941-43-45.....	10,000 00	10,691 51
City of Toronto, Ont., 6% 1951.....	8,000 00	8,908 81
Township of Nelson, Ont., 5% 1935.....	1,538 72	1,524 21
City of Trail, B.C., 6% 1945.....	6,000 00	6,236 87
Town of Dominion, N.S., 5½% 1941.....	4,000 00	4,021 68
Province of Ontario, 5½% 1946.....	10,000 00	9,728 34
Province of Manitoba, 5½% 1958.....	10,000 00	9,287 83
City of Sydney, N.S., 6% 1952.....	10,000 00	1,042 76
City of Sydney, N.S., 6% 1952.....	11,000 00	11,463 16

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
<i>Life Insurance Fund—Continued</i>		
City of Sydney, N.S., 6%, 1952	\$ 8,000 00	\$ 7,898 32
Town of Glace Bay, N.S., 6%, 1936	5,000 00	4,908 13
Town of Glace Bay, N.S., 6%, 1936	15,000 00	15,111 96
City of Sydney, N.S., 5½%, 1956	6,000 00	6,076 72
Township of East York, Ont., 5%, 1960-61	23,000 00	19,966 20
Town of New Waterford, N.S., 6%, 1943	4,000 00	4,140 48
City of Prince George, B.C., 5½%, 1943	11,000 00	10,808 85
Township of Freeman, Ont., 6%, 1935-46 inc.	4,751 13	4,751 13
Town of Timmins, Ont., 6½%, 1935-37 inc.	11,000 00	11,245 48
Village of Port Credit, Ont., 5%, 1935-60 inc.	13,695 64	13,385 93
Town of Timmins, Ont., 6%, 1939-41	1,304 52	1,327 61
Village of Hastings, Ont., 5%, 1935-36-38-40-41-42-43-46-47-48	8,572 31	8,484 95
Town of Leamington, Ont., 5½%, 1934-40	14,033 23	14,033 23
Township of Colchester South, Ont., 5%, 1935-44 inc.	7,439 31	7,261 36
Town of Thessalon, Ont., 6%, 1935-51	20,096 02	19,739 64
Town of Oakville, Ont., 5½%, 1947-51	13,011 43	13,143 01
Town of Bridgeburg, Ont., 5½%, 1935-38	9,000 00	9,083 33
Kenora, Ont., General Hospital, 6%, 1936-39	7,400 00	7,515 89
Town of Grimsby, Ont., 6%, 1960-62	9,588 55	9,432 09
Town of Penetanguishene, Ont., 6%, 1935-43	9,873 97	10,106 74
Townships of Haultain and Nicol, Ont., 6%, 1935	256 53	258 35
School District of East Kildonan, Man., 6%, 1946-48	3,000 00	2,864 92
Sudbury Separate School, 6%, 1935-37	4,165 93	4,098 18
Town of Steelton, Ont., 5½%, 1944	8,000 00	7,556 36
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
City of Sydney, N.S., 5½%, 1954	5,000 00	5,000 00
Townships of Boston and Pacaud, Ont., 6%, 1935	350 00	350 00
Dominion of Canada Refunding Loan, 4½%, 1946	10,000 00	9,790 89
City of Trail, B.C., 6%, 1941	14,500 00	15,130 15
City of Rossland, B.C., 6%, 1949	20,000 00	21,012 46
City of Sydney, N.S., 5½%, 1954	2,000 00	2,024 27
Town of Fort Francis, Ont., 7%, 1938	500 00	500 00
Canadian National Railway, 5%, 1954	25,000 00	25,000 00
Village of Stoney Creek, Ont., 5%, 1950-61	9,647 51	9,057 87
City of Riviere du Loup, Que., 6%, 1942	10,000 00	13,303 90
Province of Saskatchewan, 5%	10,000 00	9,593 48
Rural Municipality of East Kildonan, Man., 6%, 1940	11,000 00	10,945 41
Province of British Columbia, 6%, 1947	15,000 00	15,466 15
Town of Burlington, Ont., 5½%, 1935-36-37-38-46-47-49-50-51-52-53	7,819 45	7,819 45
Township of Freeman, Ont., 6%, 1935-47	5,402 73	5,482 35
Town of Collingwood, Ont., 5½%, 1935	2,280 02	2,261 78
Manitoba Provincial Exhibition, 5%, 1949	4,000 00	4,000 00
Town of Midland, Ont., 6%, 1940-46	14,000 00	14,599 91
Town of New Toronto, Ont., 5½%, 1934-41	4,160 72	4,187 38
Town of New Toronto, Ont., 5½%, 1934-41	4,580 63	4,618 71
Town of Capreol, Ont., 6½%, 1949-50	2,252 85	2,188 31
Village of Chippawa, Ont., 5½%, 1939-43	15,704 35	16,068 96
City of Toronto, Ont., 5½%, 1947	15,000 00	15,341 59
Village of Fort Erie, Ont., 5½%, 1942-47-48	3,000 00	3,026 21
Village of Fort Erie, Ont., 5½%, 1952-55	7,646 93	7,761 73
Village of Fort Erie, Ont., 5½%, 1949-50	3,888 00	3,937 54
Township of East York, Ont., 5½%, 1940-50	15,082 33	15,660 70
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,443 88
City of Revelstoke, B.C., 5%, 1953	15,000 00	14,646 34
Town of Sydney Mines, N.S., 5½%, 1944	25,000 00	25,000 00
City of Trail, B.C., 7%, 1941	8,000 00	8,648 37
Town of Sydney Mines, N.S., 5½%, 1944	9,000 00	8,698 03
Town of Napanee, Ont., 5%, 1942-44-45-46-47-48	22,300 00	21,766 94
Province of Alberta, 6%, 1947	10,000 00	9,973 95
Province of Alberta, 6%, 1947	10,000 00	10,588 06
Province of Nova Scotia, 5%, 1960	10,000 00	10,376 96
County of Northumberland, N.B., 5½%, 1948	10,000 00	10,295 74
City of Welland, Ont., 6%, 1936-48	8,338 80	8,419 16
County of Northumberland, N.B., 5½%, 1948	2,000 00	1,906 18
Province of Saskatchewan, 4%, 1954	10,000 00	8,592 97
Town of Sydney Mines, N.S., 5%, 1942	1,500 00	1,410 33
Village of Swansea, Ont., 5%, 1935-39	12,800 76	12,598 16
Village of Fort Erie, Ont., 5½%, 1944-54	11,704 30	11,704 30
Town of Kapuskasing, Ont., 6%, 1935-57	15,530 06	16,632 03
Town of Kapuskasing, Ont., 6%, 1947-53	11,434 81	12,344 06
Township of Tisdale, Ont., 5½%, 1935-43	15,934 12	16,228 28
Champion Consolidated School District, Alberta, 6%, 1935-58	4,000 00	4,164 39
Town of Gravenhurst, Ont., 6%, 1937-42	11,673 05	12,052 71
Town of Weston, Ont., 6½%, 1947-51	10,000 00	10,964 90
Town of Rainy River, Ont., 6%, 1935-51	5,480 72	5,441 57
School District of East Kildonan, Man., 6%, 1941-50	5,000 00	5,231 31
School District of East Kildonan, Man., 6%, 1951	9,000 00	9,522 36
School District of East Kildonan, Man., 5%, 1936-54	655 55	655 55
School District of North Kildonan, Man., 5%, 1936-54	2,000 00	2,000 00
Town of Cochrane, Ont., 6%, 1935-36	879 00	875 98
Town of Burlington, Ont., 6%, 1935-37	3,165 06	3,195 10
Town of Kingsville, Ont., 5½%, 1935-49	22,501 94	22,880 38
Village of Port Carling, Ont., 5½%, 1935-36-37-48-49-50	2,920 54	2,920 54
Village of Port Carling, Ont., 5½%, 1938-48	10,400 11	10,400 11
Township of Medora and Wood, Ont., 5½%, 1935-51	8,182 29	8,325 88
Township of Elber-Ross, Ont., 5½%, 1935-46	3,434 50	3,502 66
Town of New Toronto, Ont., 5½%, 1934-35	754 66	754 66
City of Belleville, Ont., 4½%, 1939	4,000 00	3,912 49
City of Hamilton, Ont., 6%, 1960	4,000 00	4,272 47
Province of Manitoba, 5½%, 1955	10,000 00	9,407 47

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
<i>Life Insurance Fund—Continued</i>		
Province of Saskatchewan, 4 1/2 %, 1951	\$10,000 00	\$7,945 79
Province of Manitoba, 6 %, 1947	10,000 00	10,176 14
Province of Manitoba, 6 %, 1947	10,000 00	9,976 24
City of Sydney, N.S., 5 1/2 %, 1942	4,000 00	4,104 00
Dominion of Canada, 4 1/2 %, 1945	7,000 00	6,769 79
Town of Glace Bay, N.S., 5 %, 1942	13,500 00	12,649 46
Town of Capreol, Ont., 6 %, 1954-59	12,000 00	12,762 49
Village of Richmond, Ont., 6 %, 1935-48	5,267 66	5,469 03
Township of Tisdale, Ont., 5 1/2 %, 1940-42	12,000 00	12,000 00
Township of Teck, Ont., 6 %, 1942-50	20,000 00	21,141 03
Township of Cornwall, Ont., 5 1/2 %, 1935-52	6,576 67	6,526 54
Town of Capreol, Ont., 5 1/2 %, 1935-49	15,118 89	15,118 89
Rural Municipality of North Kildonan, Man., 6 %, 1940-45	20,000 00	20,623 91
Town of Southampton, Ont., 5 1/2 %, 1938-45	9,821 64	10,319 12
Town of Dryden, Ont., 5 1/2 %, 1938-46	13,654 61	13,924 30
Town of Dryden, Ont., 5 1/2 %, 1947-52	12,760 31	13,159 32
Town of Dryden, Ont., 5 1/2 %, 1941-44	3,054 43	3,054 43
Township of Teck, Ont., 6 %, 1945-46	8,000 00	8,334 22
Town of Steelton, Ont., 5 %, 1942	10,000 00	9,259 90
City of Fort William, Ont., 6 %, 1950	10,000 00	10,733 49
McKellar General Hospital, Guaranteed by City of Fort William, Ont., 4 1/2 %, 1951	10,000 00	9,283 29
City of Three Rivers, Que., 5 1/2 %, 1962-63	18,000 00	19,061 54
City of Three Rivers, Que., 5 1/2 %, 1943	10,000 00	10,195 74
Town of Delbeau, Que., 5 1/2 %, 1945	10,000 00	10,039 58
City of Shawinigan Falls, Que., 5 %, 1963-64	10,000 00	9,627 07
City of Grand Mere, Que., 5 %, 1945	10,000 00	9,141 42
City of Montreal, Que., 4 1/2 %, 1948	17,000 00	16,172 79
Dominion of Canada, 4 1/2 %, 1958	15,000 00	15,000 00
Province of Ontario, 6 %, 1936	1,000 00	1,014 27
Town of Glace Bay, N.S., 6 %, 1950	15,000 00	16,039 40
Town of New Waterford, N.S., 5 %, 1951	10,000 00	10,053 96
Town of New Waterford, N.S., 5 1/2 %, 1951	10,000 00	10,053 96
Province of New Brunswick, 5 1/2 %, 1950	20,000 00	20,633 15
Town of Sturgeon Falls, Ont., 7 %, 1933-41	49,199 19	49,915 87
City of Niagara Falls, Ont., 5 %, 1935-37	10,000 00	10,000 00
Town of Fort Francis, Ont., 5 %, 1935-43	10,134 77	10,022 79
School District of Drumbheller, Alta., 6 %, 1942-45	10,000 00	10,361 43
Town of Haileybury, Ont., 6 %, 1938-50	19,751 88	20,679 30
Town of Rainy River, Ont., 6 %, 1935-51	13,701 82	13,555 45
Town of Renfrew, Ont., 5 1/2 %, 1937-38-39	5,644 09	5,673 85
School District of East Kildonan, Man., 6 %, 1944-55	6,000 00	6,327 99
Hanna Municipal Hosp. (Alta.), 6 1/2 %, 1935-49	16,500 00	17,492 46
Village of Norwich, Ont., 6 %, 1944-48-49-50	6,062 68	6,503 71
Village of Wheatley, Ont., 5 1/2 %, 1939-50	15,323 66	15,697 25
Town of Trenton, Ont., 5 1/2 %, 1943-44-45-46-48-49-50-51	9,474 21	9,733 91
Township of Colchester South, Ont., 5 %, 1935-39	5,606 86	5,515 16
City of Smith's Falls, Ont., 5 1/2 %, 1942-45	10,000 00	10,142 74
City of Sault Ste. Marie, Ont., 5 1/2 %, 1954	10,000 00	10,176 70
Province of Ontario, 5 1/2 %, 1942	15,000 00	15,514 40
City of Toronto, 6 %, 1941-45	9,000 00	9,603 97
Village of Forest Hill, Ont., 5 %, 1935-38	12,662 34	12,662 34
Township of Calvert, Ont., 5 1/2 %, 1944-46-49-50	13,000 00	12,262 03
Province of Ontario, 6 %, 1935	20,000 00	20,038 18
City of Rossland, B.C., 5 1/2 %, 1947	11,500 00	11,500 00
Town of Dominion, N.S., 5 1/2 %, 1940	6,000 00	6,030 39
City of Fort William, Ont., 6 %, 1962	8,000 00	8,586 52
City of Port Arthur, Ont., 5 1/2 %, 1948	25,275 16	24,499 23
Town of Thorold, Ont., 5 %, 1934-35-37	3,001 30	2,928 69
City of Montreal Sinking Fund, 6 %, 1941	10,000 00	10,000 00
Town of Glace Bay, N.S., 6 %, 1952	5,000 00	5,109 02
Town of Dominion, N.S., 6 %, 1940	5,000 00	5,135 07
Town of Thorold, Ont., 5 %, 1934-37	2,044 43	1,990 84
City of Brantford, Ont., 5 %, 1935-53	21,502 00	21,240 44
Town of Kenora, Ont., 5 %, 1942	25,000 00	22,896 56
City of Niagara Falls, Ont., 5 %, 1945-46-47-48	12,000 00	11,730 02
Town of Englehart, Ont., 6 %, 1935-38	3,963 91	4,042 38
Town of New Liskeard, Ont., 6 1/2 %, 1935-39	2,640 01	2,713 42
Town of Port Francis, Ont., 6 %, 1935-42	9,482 72	9,623 07
Town of Timmins, Ont., 5 1/2 %, 1937-41	10,362 77	10,497 89
Town of Collingwood, Ont., 5 1/2 %, 1935-37	5,387 70	5,377 64
Sturgeon Falls R. C. School Section No. 1, Ont., 6 %, 1944	1,367 43	1,445 64
Township of Teck, Ont., 5 1/2 %, 1942-47	27,171 46	28,044 99
Town of Scarborough, Ont., 5 %, 1949	19,461 56	18,550 27
Village of Erin, Ont., 5 %, 1935-48	18,142 31	17,855 90
Town of Morrisburg, Ont., 5 1/2 %, 1935-40	5,301 62	5,138 34
Hanna Municipality Hospital District, Alta., 6 %, 1935-52	3,939 38	3,939 38
Hanna Municipality Hospital District, Alta., 6 %, 1935-54	11,930 00	11,930 00
Township of Tisdale, Ont., 6 %, 1936-39-40-41-42-43-44-45-46	5,985 10	5,985 10
Town of Timmins, Ont., 5 1/2 %, 1939-42	12,635 09	12,635 09
Township of Stamford, Ont., 5 %, 1940-41-42	6,047 65	5,978 01
Town of Deseronto, Ont., 5 1/2 %, 1947-54	9,672 76	9,990 86
Town of Melville, Sask., 5 1/2 %, 1935-59	24,160 65	24,160 65
Town of Humboldt, Sask., 6 %, 1935-75	2,546 00	2,546 00
Town of Battleford, Sask., 2 %, 1935-59	7,808 36	7,808 36
Town of Taber, Alta., 4 %, 1935-70	18,714 73	18,714 73
City of Oshawa, Ont., 4 1/2 %, 1936-37-38	20,000 00	19,663 59
Town of Wiarton, Ont., 5 %, 1935-41	7,487 72	7,397 68
City of Sarnia, Ont., 5 %, 1937	11,000 00	10,780 12
City of Sarnia, Ont., 5 %, 1958-59	7,071 80	6,730 98

 \$1,926,078 21 \$1,933,936 84

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Sick Benefit Fund:</i>		Par Value	Book Value
Sudbury Copper Cliff Electric Railway, 6%, 1936.....		\$ 1,000 00	\$1,009 13
City of Toronto, Ont., 5½%, 1937.....		1,000 00	1,001 38
Province of Alberta, 5½%, 1939.....		2,000 00	1,919 29
City of Sault Ste. Marie, Ont., 5%, 1943.....		5,000 00	4,340 49
Town of Trenton, N.S., 5%, 1937 and 1943.....		1,000 00	973 22
Town of Pointe Claire, Que., 6%, 1940-41-43.....		12,000 00	12,249 89
City of Sault Ste. Marie, Ont., 5½%, 1945.....		4,000 00	4,000 00
Town of North Bay, Ont., 6%, 1944.....		1,629 50	1,613 47
Town of Dunnville, Ont., 6%, 1935-51.....		3,805 87	3,675 63
Township of Norman, Ont., 5½%, 1935-47.....		1,678 35	1,729 11
Township of Freeman, Ont., 6%, 1935-48.....		2,735 01	2,894 30
Town of Matheson, Ont., 5½%, 1935-44.....		2,252 84	2,263 65
Municipality of Chapple, Ont., 6%, 1935-39.....		1,144 63	1,152 49
Town of Chelmsford, Ont., 1935-37-38-40-41-43-44-46-47-48-49.....		3,854 49	3,995 26
City of Sydney, N.S., 5½%, 1954.....		9,000 00	9,448 03
Town of Dominion, N.S., 5½%, 1950.....		15,000 00	15,402 55
City of Rossland, B.C., 6%, 1950.....		5,500 00	5,730 51
Town of Dalhousie, N.B., 5½%, 1969.....		5,000 00	4,849 80
Township of Fauquier, Ont., 5½%, 1935-47.....		2,288 71	2,358 11
Township of Chapleau, Ont., 5%, 1935.....		509 69	500 16
Town of Kenora, Ont., 6%, 1935-39.....		6,243 32	6,311 88
City of Sault Ste. Marie, Ont., 6½%, 1951.....		27,000 00	27,851 79
Township of Tisdale, Ont., 6%, 1935-36-38.....		5,073 09	5,123 40
Township of Fauquier, Ont., 5½%, 1935-46.....		1,500 00	1,280 80
Township of Leitch, Ont., 6%, 1935-36.....		249 09	251 72
Town of Capreol, Ont., 5%, 1935-37.....		1,410 67	1,410 67
Township of North York, Ont., 5½%, 1937-39.....		3,962 46	3,870 63
Municipality of Shunish, Ont., 6%, 1944.....		5,000 00	5,093 09
Municipality of Shunish, Ont., 6%, 1935-39.....		646 80	404 40
Township of Tisdale, Ont., 5½%, 1936.....		2,000 00	1,967 18
Township of Williamson and Owens, 5½%, 1935-43.....		900 42	916 52
Township of Teck, Ont., 6%, 1936-37-38.....		6,000 00	5,936 72
Municipality of Chapple, Ont., 6%, 1935-49.....		2,116 87	2,151 98
Dominion of Canada, 4½%, 1956.....		2,000 00	1,930 95
County of Gloucester, N.B., 5½%, 1948.....		4,000 00	3,870 55
City of Montreal West, Que., 5½%, 1951.....		2,000 00	2,065 93
Town of Haileybury, Ont., 6%, 1935-39.....		2,456 35	2,490 14
Town of Fort Francis, Ont., 5½%, 1939-41-45-47.....		4,387 29	4,361 11
Town of Keewatin, Ont., 6%, 1943-47.....		5,000 00	5,160 43
City of Bradford, Ont., 5%, 1939.....		3,500 00	3,458 46
Town of Cochrane, Ont., 6%, 1935-37.....		4,000 00	3,928 69
Town of Collingwood, Ont., 5½%, 1935-39.....		1,347 77	1,344 06
Town of Elmira, Ont., 5½%, 1950-52.....		1,723 16	1,713 87
Town of North Bay, Ont., 6%, 1935.....		1,163 91	1,162 48
Town of Sturgeon Falls, Ont., 6%, 1933-36.....		1,145 02	1,151 60
Town of Dunnville, Ont., 6%, 1935-38.....		5,176 17	5,096 54
Town of Melville, Sask., 5½%, 1935-59.....		2,335 72	2,335 72
Town of Battleford, Sask., 2%, 1935-59.....		561 83	561 83
Municipality of Shunish, Ont., 6%, 1935-38.....		944 33	953 39
		\$184,243 36	\$185,263 00

Child Insurance Fund:

	Par Value	Book Value
Town of Dunnville, Ont., 6%, 1935-44.....	\$1,068 91	\$1,068 91
Town of Selkirk, Man., 5%, 1949.....	1,000 00	949 81
Sudbury Copper Cliff Electric Railway, 6%, 1936.....	1,000 00	1,009 88
City of Toronto, Ont., 6%, 1936.....	1,000 00	1,018 73
Province of Ontario, 5½%, 1946.....	1,000 00	972 84
Town of Glace Bay, N.S., 6%, 1936.....	1,000 00	1,003 71
Town of Timmins, Ont., 6%, 1935.....	1,054 28	1,056 79
Town of Whitby, Ont., 5%, 1942.....	894 02	838 50
Town of Sydney Mines, N.S., 5%, 1942.....	500 00	483 84
Town of Parry Sound, Ont., 5½%, 1945.....	854 55	820 84
City of Toronto, Ont., 5½%, 1944.....	500 00	490 91
Town of Guelph, Ont., 5½%, 1942.....	1,000 00	1,021 55
Town of Keewatin, Ont., 6%, 1948.....	1,000 00	1,062 94
Village of Waterdown, Ont., 5½%, 1939.....	1,000 00	968 52
Town of Dundas, Ont., 6%, 1937.....	1,629 48	1,655 93
Town of Trenton, N.S., 5%, 1937.....	1,500 00	1,457 24
Town of Port Colborne, Ont., 5%, 1954.....	1,000 00	858 41
Township of Fauquier-Ross, Ont., 5½%, 1935-60.....	1,434 39	1,487 55
	\$18,435 63	\$18,226 90

Schedule "D"

Bonds and Debentures Owned by the Society (in default)

<i>Life Insurance Fund:</i>		Par Value	Book Value	Authorized Value
Rural Municipality of St. Vital, Man., 5½%, 1956.....		\$17,500 00	\$17,500 00	\$12,250 00
Town of Hawkesbury, Ont., 5%, 1933-48.....		15,829 89	15,121 15	11,872 42
Town of Hawkesbury, Ont., 5½%, 1933-46.....		10,944 61	10,741 00	8,208 45
Township of Sandwich West, Ont., 5½%, 1934-46.....		25,000 00	24,159 87	19,000 00
City of Windsor, Ont., 5½%, 1933-34.....		1,192 62	1,193 09	1,193 09
Township of Sandwich West, Ont., 6%, 1932-46.....		18,000 00	18,756 84	14,940 00
Town of Mimico, Ont., 5½%, 1946.....		4,816 36	5,054 75	5,054 75
City of Windsor, Ont., 5%, 1933-35-37-39-40-41-42-44-45-47-49-50.....		5,846 33	5,683 19	5,683 19

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (in default)

<i>Life Insurance Fund—Continued</i>	Par Value	Book Value	Authorized Value
Burrard Inlet Tunnel & Bridge Co., 6%, 1973.....	10,000 00	11,079 13	8,900 00
Burrard Inlet Tunnel & Bridge Co., 6%, 1973.....	5,000 00	5,000 00	4,450 00
Township of Sandwich East, Ont., 5½%, 1933-42.....	5,460 04	5,472 49	4,095 03
Town of Mimico, Ont., 5%, 1933-39.....	8,648 98	8,553 67	8,553 67
Town of Sandwich, Ont., 5½%, 1935-36.....	5,449 87	5,487 45	4,141 90
Town of Ford City, Ont., 5%, 1933-35.....	15,000 00	14,811 75	9,150 00
Town of Riverside, Ont., 6%, 1934-35.....	4,257 52	4,297 64	2,128 76
Township of Dysart, Ont., 6%, 1933-34.....	498 31	503 51	443 49
Town of Riverside, Ont., 6%, 1934-39.....	17,962 31	18,421 80	8,981 15
Town of Riverside, Ont., 6%, 1940-43.....	14,629 24	15,225 80	7,314 62
Town of Riverside, Ont., 6%, 1943-44.....	2,350 62	2,460 76	1,175 31
Town of Ford City, Ont., 5%, 1949-55.....	9,400 00	9,040 10	5,734 00
City of Chicoutimi, Que., 5%, 1940-41.....	10,000 00	9,902 26	9,902 26
Village of Emo, Ont., 6%, 1934-50.....	26,640 68	25,522 02	25,522 02
Town of Sandwich, Ont., 5½%, 1932.....	5,000 00	5,011 62	3,800 00
Village of Fort Erie, Ont., 5½%, 1952-53.....	7,000 00	7,083 93	7,083 93
Town of Ford City, Ont., 6%, 1934-37.....	24,900 86	25,140 68	15,189 52
Town of Ford City, Ont., 6%, 1932.....	4,000 00	4,096 53	2,440 00
Town of Ford City, Ont., 6%, 1937-41-43.....	12,000 00	12,518 31	7,320 00
Town of Riverside, Ont., 5½%, 1931-34.....	20,000 00	19,867 04	10,000 00
Town of Eastview, Ont., 5½%, 1938-41.....	15,000 00	15,301 66	15,301 66
Town of Sudbury, Ont., 5%, 1933.....	3,316 72	3,316 72	3,316 72
Town of Mimico, Ont., 5½%, 1935-39.....	7,254 36	7,306 98	7,306 98
Town of Mimico, Ont., 5½%, 1934-35.....	9,398 79	9,452 96	9,452 96
Town of Mimico, Ont., 5%, 1933-35.....	3,408 00	3,398 29	3,398 29
Town of Sandwich, Ont., 5½%, 1932-39.....	13,384 10	13,519 20	10,171 91
Town of Watrous, Sask., 5½%, 1932-56.....	3,292 20	3,292 20	3,292 20
Township of Dysart, Ont., 6%, 1932-39.....	4,475 73	4,620 74	3,983 39
School District of Redcliff, Alta., 3%, 1933-75.....	7,267 66	7,267 66	7,267 66
Town of Redcliff, Alta., 3%, 1932-75.....	19,036 89	19,036 89	19,036 89
Town of Mimico, Ont., 5%, 1933-36.....	5,969 81	5,949 14	5,949 14
Town of Mimico, Ont., 5%, 1933-36.....	3,166 61	3,157 62	3,157 62
	<u>\$402,299 11</u>	<u>\$403,326 44</u>	<u>\$316,162 98</u>

Sick Benefit Fund:

	Par Value	Book Value	Authorized Value
Town of Mimico, Ont., 6%, 1933-35-36-37-38-40-41-42-43-44-46-47.....	\$5,409 93	\$5,321 47	\$5,321 47
Town of Canora, Sask., 6%, 1932-34.....	1,162 43	1,152 20	871 82
Township of Sandwich East, Ont., 5½%, 1933-47.....	4,498 08	4,514 11	3,373 56
Township of Sandwich East, Ont., 5½%, 1932-34-36-37.....	1,733 09	1,736 42	1,282 48
Town of Hawkesbury, Ont., 5½%, 1944-51.....	9,926 73	10,194 53	7,445 04
Town of Hawkesbury, Ont., 5.62½%, 1932-33.....	1,090 70	1,065 83	818 02
Town of Ford City, Ont., 5%, 1938.....	2,000 00	1,951 21	1,220 00
Town of Ford City, Ont., 5%, 1939.....	1,000 00	973 04	610 00
Township of Scarborough, Ont., 5%, 1948.....	5,320 54	5,083 97	5,083 97
Town of Redcliff, Alta., 3%, 1932-75.....	2,855 53	2,855 53	2,855 53
	<u>\$34,997 03</u>	<u>\$34,848 31</u>	<u>\$28,881 89</u>

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated—December 1st, 1879

OFFICERS

Principal Officer, W. M. Couper, K.C.; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin; C. G. Chapin, C.M.B.; W. E. Leng, Superintendent of Organization; Auditors, W. J. Beney; H. B. Hill; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

J. P. Hoag, H.V.C.R., Toronto, Ont.; W. J. Bourke, Toronto, Ont.; F. Payette, Montreal, Que.; S. C. Berridge, Brandon, Man.; D. M. Craig, Walkerville, Ont.; P. K. Allan, Kemptville, Ont.

Summary of Funds

Balances of Funds—31st December, 1934:		
Mortuary Fund.....	\$15,940,067 09	
Sickness Fund No. 1.....	651,331 81	
Sickness Fund No. 2.....	6,485 53	
General Fund.....	15,243 38	
Total.....		\$16,613,127 81
Add Non-Ledger Assets.....		327,369 06
		<u>\$16,940,496 87</u>
Deduct due and accrued Liabilities (except Reserve).....	\$1,537,693 39	
Deduct Unadmitted Assets.....	191,577 38	
		<u>1,729,270 77</u>
Net Balance of All Funds.....		<u>\$15,217,226 10</u>
Reserve as per Actuary's Report.....		<u>\$14,225,100 00</u>
Balance—Surplus of Assets over all Liabilities and Reserve.....		<u>\$962,126 10</u>

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of real estate, office premises,		\$29,000 00
Loans and liens on policies, Special Relief Plan.....		156,769 49
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$15,745,353 69	
In default.....	681,813 53	
Cash in chartered banks of Canada in Canada.....		16,427,167 22
		191 10
Total Ledger Assets.....		\$16,613,127 81

Non-Ledger Assets

Interest due and accrued on investments in default.....	\$ 82,355 64	
Interest due and accrued on investments not in default.....	239,568 47	
Amount due from Subordinate Courts.....	2,867 32	
Postage on hand.....	\$98 56	324,791 43
Supplies on hand.....	2,479 07	
		2,577 63
Total Non-Ledger Assets.....		\$327,369 06
Total Assets.....		\$16,940,496 87
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default.....		191,577 38
Total Admitted Assets.....		\$16,748,919 49

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$113,594 99	
Sickness benefits.....	4,568 95	
		\$118,163 94
Present value of matured claims payable by instalments, death claims.....		6,005 22
Accrued Interest owed Royal Bank.....		73 21
Other liabilities due and accrued.....		151 02
Special Reserve for Contingencies		
Investment Reserve.....		1,413,300 00
Total Liabilities (except Reserve).....		\$1,537,693 39
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$13,602,400 00	
Sickness Fund.....	652,700 00	
Total Reserve.....		\$14,255,100 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$15,122,351 50
Premiums for Relief Members (1933).....		99,898 77
		\$15,222,250 27
Income for the year:		
Premiums (with extra dues, etc).....	\$872,464 97	
Premiums, Relief Members.....	36,408 32	
Interest.....	766,070 38	
Total Income.....		\$1,674,943 67
		\$16,897,193 94
Disbursements for the year:		
Death claims.....	\$881,278 03	
Transferred to General Fund and Sick Benefits <i>re</i> Relief.....	848 82	
Total Disbursements.....		882,126 85
		\$16,015,067 09
Deduct: Transfers to General Fund.....		75,000 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$15,803,760 00
Relief.....		136,307 09
		\$15,940,067 09

SICKNESS FUND No. 1

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$608,821 80
Premiums for Relief Members, 1933.....		15,897 32
		<u>\$624,519 12</u>
Income for the year:		
Premiums.....	\$69,735 13	
Interest.....	32,579 63	
Total Income.....		<u>102,314 76</u>
		<u>\$726,833 88</u>
Disbursements for the year:		
Sickness claims.....	\$72,353 05	
Rectification of amount credited to Relief, 1933.....	3,149 02	
Total Disbursements.....		<u>75,502 07</u>
		<u>\$638,583 51</u>
Relief.....		<u>12,748 30</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u><u>\$651,331 81</u></u>

SICKNESS FUND No. 2

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$4,829 59
Income for the year:		
Premiums.....	\$4,585 14	
Interest.....	58 55	
Total Income.....		<u>4,643 69</u>
		<u>\$9,473 28</u>
Disbursements for the year—Sickness Claims.....		<u>2,987 75</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u><u>\$6,485 53</u></u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$13,764 47
Capitation <i>re</i> Relief Members (1933).....		1,961 84
		<u>\$15,726 31</u>
Income for the year:		
Assessments, dues, fees, fines and relief.....	\$58,429 27	
Other revenue (details) First year premiums.....	10,105 64	
Bonds, \$4,104.83; Supplies, \$768.72.....	4,873 55	
Interest, \$36.11; Sundries, \$69.53.....	105 64	
Total Income.....		<u>73,514 10</u>
		<u>\$89,240 41</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$35,893 30	
Directors' fees.....	2,488 24	
Auditors' fees.....	1,000 00	
Actuaries' fees and expenses.....	1,870 00	
Travelling expenses.....	1,487 28	
Bonding officers.....	6,383 60	
Printing and supplies.....	4,314 26	
Miscellaneous.....	172 00	
Total.....		<u>\$53,608 68</u>
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$122 50	
Salaries.....	43,867 10	
Travelling expenses.....	16,492 07	
Members Bonuses.....	2,540 00	
Total.....		<u>63,021 67</u>
<i>All Other Expenses:</i>		
Advertising.....	\$370 47	
Premises and furniture.....	375 75	
Legal fees.....	1,789 15	
Investigation.....	980 87	
Taxes and licenses.....	1,923 22	
Telephone, telegrams, freight, express and postage.....	3,026 23	
Agency printing and stationery.....	2,013 21	
Light, fuel and water.....	354 43	
Insurance exchange and interest.....	2,550 14	
Official publications.....	7,187 47	
Meeting of Supreme Body and grants.....	9,051 30	
Caretaking.....	1,080 00	
Office expenses.....	1,664 44	
Total.....		<u>32,366 68</u>
Total Disbursements.....		<u>148,997 03</u>
Add: Borrowed money.....		<u>\$59,756 62</u>
Transfers from Mortuary Fund.....		<u>75,000 00</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$7,529 28</u>
Balance Relief.....		<u>7,714 10</u>
		<u><u>\$15,243 38</u></u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	38,683	\$35,869,898 89	1,569	\$1,483,139 70	3,253	\$3,193,508 88
New issued.....	185	177,000 00	172	170,500 00	697	690,000 00
Old revived.....	811	781,500 00	52	47,500 00	125	119,500 00
Old increased.....		1,000 00		500 00		
Transferred to.....	1	1,000 00	5	4,500 00	15	15,000 00
Totals.....	39,680	\$36,830,398 89	1,798	\$1,706,139 70	4,090	\$4,018,008 88
Less ceased by:						
Death.....	932	\$843,413 40	4	\$3,230 00	10	\$8,140 00
Lapse.....	1,564	1,474,350 00	223	201,500 00	752	699,500 00
Decrease.....		413,431 07		40,171 10		52,725 83
Transferred from..	19	18,500 00	1	1,000 00	1	1,000 00
Total ceased.....	2,515	\$2,749,694 47	228	\$245,901 10	763	\$761,365 83
At end of 1934.....	37,165	\$34,080,704 42	1,570	\$1,460,238 60	3,327	\$3,256,643 05

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	46	138,000 00	43,551	\$40,684,547 47	20,835	\$19,412,710 72
New issued.....	2	6,000 00	1,056	1,043,500 00	490	490,500 00
Old revived.....			988	948,500 00	436	427,000 00
Old increased.....				1,500 00		1,000 00
Transferred to.....					2	2,000 00
Totals.....	48	144,000 00	45,595	\$42,678,047 47	21,763	\$20,333,210 72
Less ceased by:						
Death.....			946	854,783 40	554	\$490,621 53
Lapse.....	10	30,000 00	2,549	2,405,350 00	1,122	1,067,350 00
Decrease.....				506,328 00		227,916 68
Transferred from..						
Total ceased.....	10	\$30,000 00	3,495	\$3,766,461 40	1,676	\$1,785,888 21
At end of 1934.....	38	\$114,000 00	42,100	\$38,911,586 07	20,087	\$18,547,322 51

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? None, except on plans plainly provided for future settlement.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net liability:	
Under Whole Life Certificates.....	\$11,212,100 00
Under Paid-up Certificates.....	1,731,300 00
Under Limited Payment Life Certificates.....	218,900 00
Under Endowment Certificates.....	432,100 00
Under Family Protection Certificates.....	8,000 00
Death Claims under adjustment.....	113,600 00
Investment Reserves.....	1,413,300 00
Surplus.....	870,000 00
	<u>\$15,999,300 00</u>

Assets

Book value of bonds not in default.....	\$15,142,900 00
Accrued interest on same.....	224,100 00
Market value of bonds in default.....	476,900 00
Liens on certificates with interest.....	153,100 00
Cash.....	2,300 00
	<u>\$15,999,300 00</u>

The ratio of assets to liabilities was 105.75 per cent.

The basis of valuation was the AM (5) Table at 3 per cent interest.

The amount of Whole Life Insurance was \$31,925,950; of Paid-up Insurance, \$2,223,640; of Endowment at age 65, \$2,882,500; of Twenty-year Endowment, \$341,500; of Twenty Pay Life, \$1,122,500; of Family Protection, \$114,000; and of Life, pay to age 65, \$301,500.

SICKNESS AND FUNERAL BENEFIT FUND No. 1.

Liabilities

Net Liability.....	<u>\$652,700 00</u>
Assets	
Book value of bonds not in default.....	\$602,500 00
Accrued interest on same.....	9,700 00
Market value of bonds in default.....	13,400 00
Liens on certificates with interest.....	14,300 00
Cash.....	12,800 00
	<u>\$652,700 00</u>

The liability under any certificate may be terminated at any time on notice from the Head Office.

SICKNESS AND FUNERAL BENEFIT FUND No. 2.

The funds amounted to \$6,500. The rates charged are those of the Manchester Unity Whole Society, at 3½ per cent interest.

The valuation was made by M. A. Mackenzie, M.A., Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Fund:

	Par Value	Book Value
Dominion of Canada Victory Loan, 5½%, 1937.....	\$6,300 00	\$6,300 00
Dominion of Canada National Service Loan, 5%, 1941.....	100,000 00	99,249 04
Dominion of Canada National Service Loan, 5%, 1941.....	50,000 00	48,349 55
Dominion of Canada National Service Loan, 5%, 1941.....	100,000 00	96,695 06
Dominion of Canada Conversion Loan, 5½% and 4½%, 1959.....	25,000 00	22,718 75
Dominion of Canada Conversion Loan, 4½%, 1959.....	25,000 00	24,272 20
Dominion of Canada Conversion Loan, 4½%, 1956.....	50,000 00	53,584 66
Dominion of Canada Refunding Loan, 4%, 1945.....	200,000 00	193,454 46
Dominion of Canada Refunding Loan, 3½%, 1949.....	300,000 00	289,500 00
Canadian Northern Railways (D.C. guar.), 6½%, 1946.....	65,000 00	71,636 27
Canadian Northern Railways (D.C. guar.), 6½%, 1946.....	35,000 00	38,572 81
Canadian Northern Railways (D.C. guar.), 6½%, 1946.....	50,000 00	55,897 75
Canadian Northern Railways (D.C. guar.), 6½%, 1946.....	310,000 00	350,072 19
Canadian Northern Railways (D.C. guar.), 6½%, 1946.....	50,000 00	58,799 18
Canadian Northern Railways (D.C. guar.), 7%, 1940.....	21,000 00	22,703 40
Canadian National Railways (D.C. guar.), 4¾%, 1955.....	60,000 00	61,670 35
Canadian National Railways (D.C. guar.), 5%, 1935-38.....	500,000 00	498,230 29
Canadian National Railways (D.C. guar.), 5%, 1954.....	25,000 00	23,448 24
Canadian National Railways (D.C. guar.), 5%, 1954.....	25,000 00	23,374 35
Canadian National Railways (D.C. guar.), 5%, 1954.....	100,000 00	95,976 93
Grand Trunk Railways, 6%, 1936.....	25,000 00	25,446 40
Province of Ontario, 4½%, 1949.....	20,000 00	19,413 85
Province of Ontario, 6%, 1941.....	50,000 00	49,484 50
Province of Ontario, 6%, 1941.....	7,000 00	7,384 69
Province of Ontario, 6%, 1943.....	33,000 00	35,408 74
Province of Ontario, 5%, 1948.....	154,000 00	150,994 67
Province of Ontario, 5%, 1948.....	50,000 00	49,024 15
Province of Ontario, 5%, 1948.....	46,000 00	45,101 96
Province of Ontario, 5%, 1952.....	50,000 00	56,643 84
Province of Ontario, 6%, 1936.....	25,000 00	25,338 86
Province of Ontario, 4½%, 1943.....	110,000 00	106,226 95
Province of Ontario, 4½%, 1950.....	50,000 00	49,530 31
Province of Ontario, 4½%, 1950.....	25,000 00	24,988 06
Province of Quebec, 4½%, 1963.....	25,000 00	24,977 94
Province of Quebec, 4½%, 1963.....	25,000 00	27,881 34
Province of New Brunswick, 5½%, 1952.....	100,000 00	96,287 08
Province of New Brunswick, 5%, 1963.....	10,000 00	10,073 85
Province of New Brunswick, 5%, 1954.....	25,000 00	24,938 43
Province of New Brunswick, 5%, 1957.....	25,000 00	24,988 01
Province of New Brunswick, 4¾%, 1960.....	40,000 00	41,286 66
Province of New Brunswick, 5½%, 1950.....	25,000 00	25,412 65
Province of New Brunswick, 5½%, 1950.....	15,000 00	16,980 44
Province of New Brunswick, 5½%, 1950.....	20,000 00	22,724 11
Province of Nova Scotia, 5%, 1960.....	50,000 00	57,387 57
Province of Nova Scotia, 4½%, 1960.....	25,000 00	24,878 57
Province of Nova Scotia, 5%, 1959.....	15,000 00	15,954 18
Province of Nova Scotia, 4½%, 1960-61.....	40,000 00	41,039 55
Province of Nova Scotia, 4½%, 1960.....	25,000 00	27,066 95
Province of Manitoba, 5½%, 1958.....	25,000 00	23,650 00
Province of Manitoba, 4½%, 1940.....	40,000 00	39,793 23
Province of Manitoba, 6%, 1947.....	50,000 00	47,493 61
Province of Manitoba, 5½%, 1955.....	25,000 00	24,044 33
Province of Manitoba, 5½%, 1955.....	25,000 00	22,093 61
Province of Manitoba, 6%, 1947.....	25,000 00	24,302 63
Province of Manitoba, 6%, 1947.....	55,000 00	55,267 72
Province of Manitoba, 5%, 1959.....	25,000 00	25,000 00
Province of Manitoba, 5%, 1944.....	25,000 00	28,128 48
Province of Saskatchewan, 4½%, 1955.....	29,000 00	25,840 15
Province of Saskatchewan, 6%, 1952.....	25,000 00	23,470 81
Province of Saskatchewan, 6%, 1952.....	20,000 00	19,976 45
Province of Saskatchewan, 6%, 1952.....	40,000 00	39,858 50
Province of Saskatchewan, Farm Loan, 5%, 1960.....	200,000 00	199,069 35

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Province of Alberta, 5%, 1943.....	\$ 23,000 00	\$23,401 68
Province of Alberta, 6%, 1943.....	25,000 00	26,311 27
Province of Alberta, 6%, 1936.....	7,000 00	7,092 99
Province of Alberta, 5%, 1959.....	375,000 00	375,000 00
Province of British Columbia, 6%, 1941.....	25,000 00	26,311 27
Province of British Columbia, 5½%, 1945.....	25,000 00	23,861 45
Province of British Columbia, 5½%, 1945.....	35,000 00	33,486 10
Province of British Columbia, 5%, 1953.....	25,000 00	23,396 66
Province of British Columbia, 4½%, 1946.....	25,000 00	24,794 12
Grand Trunk Pacific Railway (Sask. guar.), 4%, 1939.....	5,346 00	5,128 78
Grand Trunk Pacific Railway (Alta. guar.), 4%, 1939.....	1,944 00	1,864 09
Grand Trunk Pacific Railway (Alta. guar.), 4%, 1942.....	9,720 00	9,095 01
Canadian Northern Western Ry. (Prov. Alta. guar.), 4½%, 1942.....	48,666 66	45,820 13
Canadian Northern Western Ry. (Prov. Alta. guar.), 4½%, 1942.....	138,953 06	133,513 20
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	121,666 66	93,179 09
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	32,908 40	27,900 85
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	11,261 46	10,140 46
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	13,071 86	11,770 49
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	15,758 26	13,359 31
Canadian Northern Pacific Ry. (Prov. B.C. guar.), 4½%, 1950.....	24,333 33	22,630 43
Hydro-Electric Commission (Prov. Ont. guar.), 4¾%, 1970.....	25,000 00	25,358 59
Sisters of Charity (subsidized by Prov. of Quebec), 5%, 1943-44.....	21,000 00	21,000 00
Lethbridge Northern Irrigation Dist. 6%, 1951.....	50,000 00	52,688 54
Lethbridge Northern Irrigation Dist. 6%, 1951.....	39,000 00	43,506 75
Montreal Metropolitan Commission, 5%, 1942.....	200,000 00	194,511 07
Montreal Metropolitan Commission, 5%, 1942.....	5,000 00	5,056 25
Montreal Harbour Commission, 5%, 1969.....	50,000 00	49,761 34
Agricultural Credit Commission (Prov. B.C. guar.), 4½%, 1941.....	25,000 00	24,802 79
Town of Palmerston, 5%, 1936.....	4,238 51	4,233 51
Town of Selkirk, 5%, 1939.....	7,500 00	7,473 36
Schools of Raymond, 6%, 1939.....	3,908 57	4,069 29
Schools of Stettler, 5%, 1941.....	3,500 01	3,500 01
Town of Indian Head, 6%, 1944.....	1,466 30	1,500 74
Town of Kindersley, 6%, 1951.....	10,451 18	10,937 45
Schools of Wynyard, 7%, 1943.....	5,400 00	5,591 88
Town of Claresholm, 5½%, 1945.....	23,777 29	23,777 29
Town of Selkirk, 5%, 1941-48.....	2,000 00	1,983 92
Town of Qu'Appelle, 6%, 1950.....	3,283 12	3,283 12
City of Sarnia, 5%, 1942-46.....	87,176 63	86,176 71
United Counties of Dundas, Stormont and Glengarry, 5%, 1949.....	41,644 53	41,364 45
City of Portage la Prairie, 5%, 1946.....	15,000 00	14,794 35
City of Lachine, 4%, 1941.....	13,000 00	13,000 00
City of Lachine, 4%, 1940.....	14,000 00	13,867 96
Schools of Riviere St. Pierre, 5½%, 1938.....	15,000 00	15,177 70
Town of Dalhousie, 4½%, 1938.....	8,000 00	7,884 80
Town of Selkirk, 5%, 1939.....	7,500 00	7,475 96
Town of Kenora, 5%, 1940.....	25,000 00	24,837 50
City of North Battleford, 5%, 1936.....	17,500 00	17,458 00
City of North Battleford, 5½%, 1942.....	50,000 00	47,455 11
City of Lethbridge, 5%, 1943.....	3,893 05	3,633 66
City of Medicine Hat, 5%, 1943.....	10,000 00	9,647 56
City of Saskatoon, 5%, 1943.....	20,000 00	18,624 63
City of Saskatoon, 5%, 1943.....	15,145 58	14,104 39
Municipality of Coquitlam, 5%, 1941.....	81,000 00	74,387 50
City of Sault Ste. Marie, 5½%, 1945.....	5,000 00	4,854 50
City of Ottawa, 5%, 1945.....	50,000 00	48,455 00
City of Toronto, 4½%, 1945.....	50,000 00	46,401 02
Protestant Schools of Montreal, 4%, 1942.....	25,000 00	21,469 77
Town of Orillia, 5%, 1944.....	10,408 70	9,716 85
Schools of La Salle, 5½%, 1954.....	15,000 00	15,123 60
Schools of Prince Albert, 4%, 1966.....	9,328 65	9,328 65
City of Prince Albert, 4%, 1966.....	66,729 50	66,729 50
R.C. Schools of Verdun, 5½%, 1943.....	50,000 00	51,269 70
City of Edmonton, 5½%, 1964.....	3,500 00	3,658 33
City of Edmonton, 5½%, 1956.....	12,000 00	12,582 57
City of Edmonton, 4½%, 1950-51.....	1,459 99	1,362 46
Township of York, 5½%, 1934-39.....	6,152 43	6,201 28
Town of Pointe Claire, 5½%, 1935.....	1,000 00	1,003 76
City of Victoria, 5½%, 1953.....	25,000 00	26,129 41
Protestant Schools of Montreal, 4%, 1938.....	21,000 00	20,286 45
City of Sydney, 5½%, 1941.....	25,000 00	25,435 28
City of Hamilton, 4%, 1939-44.....	38,000 00	36,684 99
City of Hamilton, 5%, 1943-44.....	2,000 00	1,996 23
City of Halifax, 5%, 1965.....	100,000 00	99,527 11
City of Regina, 5%, 1959.....	15,000 00	14,791 72
City of Saskatoon, 5%, 1945.....	30,000 00	29,745 55
City of Saskatoon, 5%, 1945.....	63,000 00	62,629 15
Plummer Memorial Hospital (guar. by City of Sault Ste. Marie), 5½%, 1945.....	20,000 00	20,476 27
City of Calgary, 4½%, 1945.....	15,000 00	14,253 29
City of Lachine, 4%, 1940.....	5,000 00	4,719 86
City of Sydney, 3½%, 1950.....	111,000 00	113,978 08
City of Medicine Hat, 5%, 1944.....	12,000 00	11,693 47
City of Lethbridge, 5½%, 1946.....	40,000 00	40,810 97
City of Calgary, 4½%, 1940.....	14,600 00	14,321 85
City of North Battleford, 5½%, 1953.....	10,220 00	10,340 43
City of Lethbridge, 5½%, 1946.....	19,000 00	19,630 31
City of Portage la Prairie, 5%, 1941 and 1951.....	10,500 00	10,301 81
City of Lethbridge, 5½%, 1946.....	26,081 22	26,917 83
City of Medicine Hat, 6%, 1949.....	53,000 00	54,588 66
City of Rossland, 6%, 1951.....	30,000 00	31,872 84

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Ontario West Shore and Electric Ry. (guar. by Twp. of Ashfield), 5%, 1938.....	\$10,000 00	\$ 9,332 89
City of Levis, 5½%, 1942.....	14,000 00	13,523 62
Township of East York, 5%, 1957-59.....	25,000 00	20,811 47
Municipality of Point Grey, 5%, 1943.....	25,000 00	23,506 43
City of Winnipeg, 5%, 1960.....	25,000 00	25,113 01
Town of Listowel, 5%, 1938.....	1,383 99	1,383 99
City of Moose Jaw, 5%, 1938.....	9,373 62	9,348 15
City of Red Deer, 5%, 1941.....	7,717 81	7,682 55
Town of Vegreville, 6%, 1942.....	17,283 78	17,113 76
City of Red Deer, 6%, 1943.....	3,953 48	3,847 76
Town of Cornwall, 5½%, 1940.....	16,136 50	16,385 50
Township of Colchester South, 5½%, 1943.....	5,402 41	5,462 33
City of Niagara Falls, 5%, 1944.....	10,000 00	9,923 51
Town of Waterloo, 5½%, 1938.....	4,640 60	4,856 17
Town of Sudbury, 5%, 1943.....	14,572 15	13,820 44
Town of Leamington, 5½%, 1935-42.....	15,253 69	15,503 36
Schools of Lethbridge, 5½%, 1955-61.....	26,250 00	27,681 52
Town of Leamington, 5½%, 1940.....	3,000 00	3,000 00
School of Brandon, 5%, 1943.....	10,000 00	8,990 08
School of East Kildonan, 6%, 1952-54.....	3,000 00	2,839 05
Town of Grimsby, 6%, 1954-59.....	10,810 26	10,681 43
Township of Nelson, 5½%, 1940-41.....	20,000 00	19,787 38
Town of Wingham, 6%, 1937-38.....	2,342 30	2,397 17
City of Fort William, 4½%, 1939.....	51,000 00	51,204 65
School of Côte des Neiges, 5%, 1940.....	25,000 00	25,297 12
City of Enderby, 5%, 1936.....	9,000 00	8,957 70
City of Lethbridge, 4½%, 1940.....	11,000 00	10,178 30
Municipality of Point Grey, 5%, 1937.....	11,193 18	10,969 30
City of Lachine, 5%, 1955.....	50,000 00	45,460 00
City of Sault Ste. Marie, 6%, 1951.....	47,000 00	45,098 65
City of Winnipeg, 6%, 1941.....	30,000 00	31,309 22
R.C. Schools of Verdun, 5½%, 1964.....	94,000 00	95,743 25
Schools of Ste. Madeleine d'Outremont, 5½%, 1949.....	15,000 00	15,383 39
City of Fort William, 5%, 1940.....	11,000 00	10,919 66
Municipality of Point Grey, 5%, 1941.....	40,000 00	39,885 38
City of Welland, 5½%, 1935-40.....	4,218 23	4,290 74
R.C. Schools of Toronto, 5½%, 1943.....	30,000 00	31,027 27
City of Edmonton, 5%, 1953.....	3,406 66	3,365 32
City of Edmonton, 5½%, 1935.....	2,000 00	2,003 90
Township of York, 6%, 1934-40.....	14,096 05	14,479 28
City of Welland, 5%, 1945-54.....	84,618 18	83,710 86
City of Welland, 5%, 1935-44.....	55,881 68	51,443 13
City of Hamilton, 4½%, 1939-44.....	54,000 00	52,260 88
City of Hamilton, 4½%, 1939-44.....	44,000 00	42,481 32
R.C. Schools of Fort William, 5%, 1960.....	25,000 00	24,126 11
Town of Dominion, 5½%, 1950.....	20,000 00	20,427 65
City of Cap de la Madeleine, 5%, 1956-71.....	50,000 00	49,458 21
Town of Springhill, 6%, 1957.....	12,000 00	11,636 47
Town of Amherst, 5%, 1963.....	10,000 00	9,605 69
Town of Grimsby, 5%, 1936.....	1,386 44	1,391 25
Town of Kenora, 5%, 1940.....	4,952 73	4,913 47
School of Weyburn, 6%, 1935-41.....	7,000 00	7,211 63
Town of Whitewood, 5%, 1935-41.....	2,258 40	2,198 19
Town of Outlook, 5%, 1939.....	2,086 26	2,086 26
Town of Leamington, 5½%, 1942-45.....	13,852 67	14,211 85
City of Niagara Falls, 5%, 1935-50.....	42,631 30	41,973 59
Manitoba Provincial Exhibition (City of Brandon guar.), 5%, 1949.....	6,000 00	5,783 32
Portage la Prairie Industrial Exhibition (City of Portage la Prairie guar.), 5%, 1935-49.....	8,328 88	8,054 44
Town of Oakville, 5%, 1941-50.....	59,008 95	59,350 26
Township of Chapeau, 6%, 1935-50.....	15,418 87	15,851 45
Town of Midland, 5%, 1941-47.....	7,450 46	7,450 46
School of Didsbury, 6%, 1935-37.....	1,800 00	1,822 10
Town of Outlook, 5%, 1935-42.....	6,305 60	6,029 44
Township of North York, 5½%, 1942-51.....	52,112 25	54,029 55
Town of Pembroke, 5%, 1935-40.....	14,793 73	14,634 22
Town of Pembroke, 5%, 1935-60.....	8,864 41	8,795 23
Town of Capreol, 6½%, 1946.....	1,782 23	1,739 30
City of Vancouver, 3½%, 1939.....	35,000 00	34,212 50
Schools of Maisonneuve, 4½%, 1952.....	6,140 60	6,235 28
Schools of Maisonneuve, 4½%, 1952.....	6,129 40	6,177 31
City of Kamloops, 5½%, 1941.....	24,000 00	24,417 84
City of Edmonton, 5½%, 1944.....	3,000 00	3,089 58
Township of York, 6%, 1935-40.....	10,577 72	10,715 47
Township of East York, 5%, 1935-48.....	57,869 96	57,376 42
R.C. Schools of Toronto, 6%, 1941.....	90,000 00	94,431 86
Village of Fort Erie, 5½%, 1939-58.....	26,423 95	27,101 21
City of Hamilton, 4½%, 1939-44.....	30,000 00	28,991 09
Schools of Brandon, 5%, 1943.....	9,000 00	8,903 42
City of Brandon, 5%, 1940.....	6,385 00	6,369 47
Town of Ste. Agathe des Monts, 5½%, 1936-54.....	4,100 00	4,180 19
Town of St. Pierre, 6%, 1938-41.....	10,000 00	10,399 90
City of Medicine Hat, 6%, 1951.....	7,000 00	7,222 61
Township of York, 5%, 1943.....	25,000 00	25,357 06
City of Winnipeg, 6%, 1942.....	100,000 00	96,756 01
City of Sault Ste. Marie, 6%, 1941-42.....	10,000 00	10,000 00
City of Montreal, 5%, 1945.....	50,000 00	48,753 37
City of North Bay, 6%, 1952.....	15,000 00	15,674 97
Municipality of Northumberland, 6%, 1943.....	15,000 00	14,950 72
Schools of Dalhousie, 5½%, 1951.....	10,000 00	9,734 41

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Municipality of Gloucester, 5 1/2 %, 1937-49	\$10,000 00	\$9,975 95
Town of Kindersley, 6 %, 1934-42	22,718 05	23,093 28
Town of Mount Forest, 5 1/2 %, 1935-45	6,660 86	6,617 88
School of Drumheller, 6 %, 1935-48	21,000 00	21,000 00
School of Vermillion Centre, 5 1/2 %, 1935-58	23,000 00	22,063 19
City of North Bay, 5 1/2 %, 1935-37	15,093 05	15,177 60
Township of North York, 5 %, 1943-44	7,169 29	7,169 29
Town of Weston, 6 1/2 %, 1936-51	18,633 44	19,087 61
Township of Nepean, 6 %, 1958-61	20,000 00	20,648 18
Schools of East Kildonan, 5 %, 1935-54	185 11	185 11
Township of North York, 5 1/2 %, 1951-60	124,471 02	131,765 28
Schools of Sarnia, 5 1/2 %, 1935-50	35,018 67	35,592 56
Town of Penetanguishene, 5 1/2 %, 1935-44	19,999 97	20,754 33
City of Medicine Hat, 5 %, 1943	14,000 00	13,509 68
City of Saskatoon, 5 %, 1945	5,000 00	4,569 10
District of South Vancouver, 5 %, 1962	75,000 00	64,959 40
District of South Vancouver, 5 %, 1962	30,000 00	25,983 69
District of South Vancouver, 5 %, 1962	20,000 00	17,322 63
Schools of Ste. Sacrament de Lachine, 5 1/2 %, 1953	15,500 00	15,873 63
City of Edmonton, 5 1/2 %, 1947	13,000 00	13,446 87
City of Edmonton, 4 1/2 %, 1952	1,946 66	1,811 15
Township of East York, 5 1/2 %, 1935-38	17,085 47	17,151 17
Schools of Edmonton, 5 %, 1953	1,000 00	988 18
City of Edmonton, 5 1/2 %, 1947	1,000 00	1,032 55
City of Sydney, 5 1/2 %, 1942	5,000 00	5,016 86
Township of East York, 5 1/2 %, 1934-38	24,705 24	24,647 46
City of Hamilton, 4 1/2 %, 1939-44	14,000 00	13,539 89
City of Hamilton, 4 1/2 %, 1939-44	27,000 00	26,093 90
City of Hamilton, 5 %, 1943-44	29,000 00	28,947 69
Township of York (guar. by County of York), 5 %, 1946-54	100,000 00	98,943 73
Schools of Regina, 5 %, 1960	150,000 00	147,869 37
Township of Etobicoke, 5 1/2 %, 1951-60	114,941 22	121,628 87
Township of Etobicoke, 5 1/2 %, 1943-44	12,888 23	13,264 06
City of Medicine Hat, 5 %, 1942	33,000 00	32,256 28
Town of Liverpool, 5 %, 1950	25,000 00	25,000 00
City of Regina, 5 %, 1960	19,670 00	19,670 00
Town of Sydney Mines, 6 %, 1941	31,000 00	31,583 38
City of Toronto, 5 1/2 %, 1953	25,000 00	24,316 32
City of Toronto, 5 1/2 %, 1950	25,000 00	24,620 12
City of Hamilton, 6 %, 1949	25,000 00	24,886 41
City of Winnipeg, 4 1/2 %, 1961	22,000 00	19,069 47
Municipality of Gloucester, 5 1/2 %, 1949	30,000 00	30,000 00
Town of Beauceville, 5 %, 1935	600 00	626 23
Town of Kenora, 5 1/2 %, 1936	20,000 00	20,090 64
Town of Indian Head, 5 %, 1946	10,000 00	9,655 60
Town of Tofield, 6 %, 1964	42,092 60	42,092 60
Township of North York, 5 1/2 %, 1934-39	28,812 50	29,163 47
Schools of Brandon, 5 1/2 %, 1956	40,000 00	40,227 94
Separate Schools of Wallaceburg, 6 %, 1951-54	4,483 52	4,688 27
Town of Mount Forest, 4 1/2 %, 1937	980 00	855 13
City of Wetaskiwin, 5 %, 1939	4,224 45	4,252 33
Town of Carman, 5 %, 1939	7,041 00	7,064 69
Town of Thessalon, 5 %, 1939	5,632 57	5,632 57
Town of Waterloo, 5 1/2 %, 1937-44	42,918 52	43,641 80
City of Belleville, 4 %, 1940	10,000 00	10,031 42
Schools of St. Gregoire la Thaumaturge, 5 %, 1938	12,000 00	12,193 01
Town of St. Louis, 4 %, 1941	10,000 00	9,939 05
Town of St. Louis, 4 %, 1940	10,000 00	10,000 00
Town of Terrebonne, 4 1/2 %, 1942	4,316 20	4,348 75
City of Montreal West, 4 %, 1941	10,000 00	9,573 52
Village of Rosemont, 5 %, 1936	27,000 00	27,227 05
City of Weyburn, 5 %, 1935	11,000 00	11,008 13
Town of Pointe-aux-Trembles, 5 %, 1953	61,000 00	52,707 28
Town of Pointe-aux-Trembles, 5 %, 1953	69,000 00	59,619 70
Town of Drummondville, 5 %, 1951	10,800 00	10,312 68
City of Fort William, 4 1/2 %, 1940	19,000 00	17,267 42
City of Sault-au-Recollet, 6 %, 1955	25,000 00	24,282 92
Schools of St. Stanislas, 6 %, 1940	34,000 00	34,000 00
City of Hull, 5 1/2 %, 1947	50,000 00	50,450 12
Village of Hudson, 5 1/2 %, 1949	10,000 00	10,050 00
City of St. Lambert, 5 1/2 %, 1952	120,000 00	122,269 70
City of Verdun, 6 %, 1941	5,000 00	5,187 45
City of Verdun, 6 %, 1941	25,000 00	25,882 58
City of Three Rivers, 5 1/2 %, 1953	10,000 00	10,293 64
City of St. Lambert, 5 1/2 %, 1952	50,000 00	51,149 91
City of Hull, 5 1/2 %, 1947	25,000 00	25,808 97
City of St. Lambert, 5 1/2 %, 1964	20,000 00	20,663 56
Town of Montreal North, 6 %, 1957	147,000 00	159,532 32
Town of St. Michel, 6 %, 1956	25,000 00	27,413 62
City of Three Rivers, 5 1/2 %, 1947	44,000 00	45,867 07
Town of St. Pierre, 6 %, 1956	6,000 00	6,572 12
Town of Pointe-aux-Trembles, 6 %, 1940	5,000 00	5,182 87
Town of St. Michel, 6 %, 1956	3,000 00	3,281 97
Town of Montreal East, 6 %, 1954	3,000 00	3,268 72
Town of Hampstead, 6 %, 1959	8,000 00	8,889 64
Town of Montreal East, 6 %, 1954	7,000 00	7,691 09
Town of St. Michel, 6 %, 1955	4,000 00	4,400 48
Town of Pointe-aux-Trembles, 6 %, 1942	8,000 00	8,325 33
Town of Montreal North, 6 %, 1956	6,000 00	6,616 93
Town of St. Lambert, 6 %, 1961	40,000 00	44,286 15
Town of Montreal North, 6 %, 1955-56	5,000 00	5,472 29

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Town of Pointe-aux-Trembles, 6%, 1941-42.....	\$7,500 00	\$7,819 47
Town of Hampstead, 6%, 1959 and 1961.....	21,000 00	23,254 34
Town of Montreal East, 6%, 1954-55.....	6,000 00	6,555 89
Town of Montreal North, 6%, 1957.....	42,000 00	46,130 01
Town of St. Michel, 6%, 1956.....	38,000 00	41,647 02
City of Shawinigan Falls, 5½%, 1945.....	5,000 00	5,150 16
City of Shawinigan Falls, 5½%, 1946.....	21,000 00	21,656 22
Town of St. Michel, 6%, 1955.....	103,000 00	112,630 47
Town of Montreal East, 6%, 1946.....	1,000 00	1,068 54
Town of Pointe-aux-Trembles, 6%, 1953.....	30,000 00	32,899 32
City of Edmonton, 5½%, 1945.....	50,000 00	50,171 75
Town of Montreal North, 6%, 1955.....	5,000 00	5,467 59
Town of St. Michel de Laval, 6%, 1964.....	5,000 00	5,490 56
Schools of Three Rivers, 5%, 1950-54.....	94,600 00	93,492 33
R.C. Schools of La Salle, 5½%, 1956.....	22,000 00	22,848 18
Town of Montreal East, 6%, 1954.....	35,000 00	38,435 90
Town of Montreal North, 6%, 1956.....	3,000 00	3,308 43
Town of Pointe-aux-Trembles, 6%, 1953.....	1,000 00	1,102 26
Town of Montreal North, 6%, 1957.....	6,000 00	6,635 45
Town of Montreal East, 6%, 1946.....	3,000 00	3,221 61
Town of St. Pierre-aux-Liens, 6%, 1956.....	3,000 00	3,333 91
City of St. Lambert, 5½%, 1952.....	10,000 00	10,466 96
City of Three Rivers, 5½%, 1953.....	2,000 00	2,094 61
R.C. Schools of Grand Mere, 5%, 1949-56.....	32,000 00	31,966 14
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	526 14
Protestant Schools of Montreal, 5%, 1939.....	34,000 00	34,000 00
City of Edmonton, 5½%, 1945.....	130,000 00	131,694 41
City of Edmonton, 5½%, 1945.....	176,000 00	181,133 54
Town of Neepawa, 6%, 1943.....	5,000 00	5,249 44
City of Hull, 5½%, 1962.....	5,000 00	5,282 25
City of St. Lambert, 5½%, 1956.....	1,000 00	1,056 30
City of St. Lambert, 5½%, 1954.....	1,000 00	1,042 52
City of Edmonton, 5%, 1946.....	1,000 00	991 23
City of Edmonton, 5½%, 1945.....	86,000 00	88,913 70
Town of Montreal East, 6%, 1946.....	1,000 00	1,078 75
City of St. John, 3½%, 1940.....	500 00	458 43
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	528 34
Town of La Tuque, 5%, 1944.....	15,000 00	14,924 22
Town of La Tuque, 5%, 1944.....	4,000 00	3,979 39
Town of Hampstead, 6%, 1959.....	3,000 00	3,378 97
Township of East York, 5½%, 1940.....	25,000 00	25,612 61
City of Three Rivers, 5½%, 1942.....	7,000 00	7,135 02
City of Edmonton, 5½%, 1952-53.....	2,000 00	2,080 74
Rural Municipality of East Kildonan, 6%, 1941.....	10,000 00	10,270 12
Township of Tisdale, 5½%, 1942-44.....	29,000 00	29,000 00
Schools of Saskatoon, 5%, 1959.....	40,000 00	38,365 25
City of Montreal, 4½%, 1953.....	50,000 13	45,873 13
City of Three Rivers, 5½%, 1943 and 1947.....	22,000 00	22,563 65
City of Montreal, 4%, 1948.....	21,831 56	19,889 23
City of Montreal, 4%, 1950.....	26,834 43	23,354 18
City of Hamilton, 5%, 1943-44.....	67,000 00	66,879 33
City of Hamilton, 4½%, 1939-44.....	33,000 00	31,923 37
City of Hamilton, 4½%, 1939-44.....	6,000 00	5,802 33
City of Brandon, 5½%, 1949.....	50,000 00	51,285 34
Protestant Schools of Montreal, 5%, 1960.....	100,000 00	99,536 63
City of Granby, 5%, 1948-52.....	39,000 00	39,416 11
City of Saskatoon, 5%, 1950.....	30,000 00	29,679 82
R.C. Schools of Granby, 5%, 1945-60.....	35,000 00	35,389 80
City of Belleville, 4%, 1940.....	25,000 00	23,595 11
R.C. Schools of Chicoutimi, 5%, 1939.....	30,000 00	29,642 98
Town of St. Michel de Laval, 6%, 1954.....	2,000 00	2,247 06
City of Three Rivers, 5½%, 1964-68.....	75,000 00	80,960 77
City of Shawinigan Falls, 5%, 1946-59.....	20,000 00	19,864 90
R.C. Schools of Shawinigan Falls, 5%, 1950-55.....	26,000 00	25,941 50
Town of Dolbeau, 5½%, 1945.....	20,000 00	20,000 00
City of St. Hyacinthe, 5%, 1937-49.....	16,500 00	16,500 00
Town of Montreal North, 6%, 1956.....	5,000 00	5,653 96
Town of Montreal East, 6%, 1954.....	4,900 00	4,519 68
Town of St. Michel, 6%, 1955.....	10,000 00	11,273 81
City of Hull, 5%, 1952-57.....	20,500 00	20,592 46
Township of East York, 5½%, 1938-50.....	32,235 59	33,022 52
R.C. Schools of Shawinigan Falls, 5%, 1945-55.....	25,000 00	25,000 00
Port Arthur General Hospital (guar. by City of Port Arthur), 5½%, 1955.....	21,000 00	22,005 12
Town of Montreal East, 6%, 1946.....	5,000 00	5,385 36
Town of Pointe-aux-Trembles, 6%, 1942.....	4,000 00	4,209 44
R.C. Schools of St. Clotilde, 6%, 1941.....	8,000 00	8,491 15
Town of Pointe-aux-Trembles, 6%, 1941.....	34,191 80	36,079 71
Town of New Waterford, 5½%, 1951.....	27,000 00	27,000 00
Town of East Angus, 5%, 1941.....	25,000 00	24,423 38
City of Quebec, 6%, 1939.....	25,000 00	24,913 65
City of Guelph, 5½%, 1942.....	45,000 00	43,656 65
Village of Stirling, 6%, 1949-62.....	12,500 00	12,966 69
City of Riviere du Loup, 5½%, 1938.....	15,000 00	14,766 77
Town of Bathurst, 5½%, 1952.....	10,000 00	9,835 05
City of Sherbrooke, 4½%, 1956.....	16,000 00	15,388 04
Schools of Moose Jaw, 5%, 1935-36.....	666 66	667 07
City of Moose Jaw, 5%, 1935-39.....	8,868 81	8,844 08
Town of Fort Francis, 5%, 1935-48.....	35,902 03	35,332 66
Rural Municipality of East Kildonan, 6%, 1941.....	13,000 00	13,369 47
Town of Blind River, 5½%, 1946-58.....	15,719 51	15,287 94

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
County of Lanark, 5%, 1935-49.....	72,814 80	72,356 71
City of Medicine Hat, 5%, 1950.....	5,000 00	4,815 18
Township of London, 5½%, 1935-50.....	13,139 82	13,419 84
Schools of Weyburn, 5%, 1935-36.....	1,333 52	1,340 70
Village of Megantic, 5%, 1936.....	2,418 12	2,438 56
Township of North York, 5½%, 1935-39.....	15,992 19	16,180 96
Schools of Leamington, 5¼%, 1939-40.....	2,000 00	2,000 00
Town of Bridgeburg, 5½%, 1945-56.....	6,085 33	6,256 40
Town of New Toronto, 5%, 1940-44.....	25,179 03	24,445 72
Town of Almonte, 5%, 1952-60.....	29,866 21	30,139 55
Town of Eastview, 5½%, 1940-47.....	25,400 17	25,808 75
Town of Almonte, 6%, 1940-62.....	16,054 99	16,054 99
Town of Wingham, 6%, 1935-41.....	7,058 23	7,160 77
Town of Maisonneuve, 4½%, 1940.....	10,000 00	10,121 92
District of Penticton, 6%, 1942.....	5,000 00	4,883 77
District of Penticton, 6%, 1941.....	68,000 00	68,000 00
Schools of Winnipeg, 4%, 1945.....	32,000 00	29,045 29
R. C. Schools of St. Gregoire, 6%, 1955.....	100,000 00	109,814 91
Town of Montreal North, 6%, 1954.....	1,000 00	1,092 22
Town of St. Michel, 6%, 1954.....	30,000 00	32,766 52
Town of St. Michel, 6%, 1954.....	97,000 00	105,946 13
R. C. Schools of Montreal East, 5%, 1945.....	40,000 00	39,387 37
City of Calgary, 5%, 1935 and 1945.....	7,000 00	6,926 76
Town of St. Michel, 6%, 1954.....	22,000 00	24,155 11
Town of St. Michel, 6%, 1954.....	1,000 00	1,098 72
City of Edmonton, 7%, 1941.....	25,000 00	26,779 43
Protestant Schools of Sherbrooke, 5½%, 1935-38.....	11,000 00	11,103 89
City of Edmonton, 5%, 1953.....	5,840 00	5,768 80
City of Edmonton, 5½%, 1945.....	3,500 00	3,612 50
City of Edmonton, 5½%, 1946.....	60,000 00	62,102 45
Schools of Saskatoon, 5%, 1953.....	5,000 00	4,981 19
Town of Glace Bay, 4%, 1948.....	24,000 00	23,424 97
City of Hamilton, 4½%, 1939-44.....	13,000 00	12,564 71
City of Hamilton, 5%, 1943-44.....	4,000 00	3,992 76
Town of Walkerville, 5%, 1948-59.....	99,932 41	96,964 21
City of Brantford, 5%, 1950-56.....	25,000 00	25,000 00
Town of Collingwood, 5%, 1942-43.....	57,000 00	55,840 32
Town of Collingwood, 5%, 1945-46.....	25,000 00	24,475 39
Town of Farnham, 5½%, 1945-59.....	30,000 00	31,060 00
Schools of Moncton, 5%, 1950.....	25,000 00	24,893 41
City of London, 4½%, 1944.....	28,000 00	47,991 72
Town of St. Michel, 6%, 1954.....	19,496 00	19,413 13
City of Brandon, 5%, 1945.....	6,000 00	6,753 31
Town of Montreal North, 6%, 1954.....	45,948 59	47,113 24
Village of Wheatley, 5½%, 1935-60.....	8,868 47	8,983 17
Village of Wheatley, 5½%, 1935-45.....	100,000 00	100,392 96
City of Montreal, 6%, 1941.....	25,000 00	24,533 98
City of Winnipeg, 6%, 1950.....	7,000 00	6,700 54
City of Brantford, 5%, 1954-55.....	1,000 00	966 05
City of Brantford, 5%, 1937-59.....	25,000 00	24,326 98
Town of Edmundston, 5%, 1951.....	20,000 00	18,697 01
City of Sherbrooke, 5%, 1952.....	10,000 00	10,117 88
Town of Timmins, 5%, 1936.....	3,427 57	3,442 34
County of Peel, 5%, 1935-38.....	6,658 64	6,639 32
Town of Mount Forest, 5½%, 1936.....	636 65	636 65
Town of Morrisburg, 4½%, 1935-45.....	5,435 32	5,269 25
Village of Markdale, 5%, 1937.....	1,771 52	1,767 17
City of Regina, 4½%, 1936.....	3,945 43	4,950 20
Town of New Liskeard, 5%, 1938.....	3,459 90	3,459 90
Town of Humboldt.....	40,649 60	40,649 60
Town of Battleford.....	13,569 70	13,569 70
Town of Macleod, 4%, 1974.....	29,165 76	29,165 76
Township of Teck, 6%, 1941-46.....	50,000 00	53,201 17
Town of Souris, 5%, 1941.....	10,539 53	10,446 26
Town of Bassano, 3%, 1975.....	6,703 12	6,703 12
Town of Taber, 4%, 1970.....	14,429 83	14,429 83
Town of Melville, 5½%, 1958.....	3,792 95	3,792 95
Town of Melfort, 8%, 1943.....	16,000 00	16,380 77
City of Red Deer, 6%, 1943.....	5,537 06	5,520 55
Town of Watrous, 5½%, 1956.....	5,584 42	5,581 42
Town of Walkerville, 5%, 1934-43.....	49,731 67	48,905 08
Township of Stamford, 5%, 1949-58.....	43,627 45	43,100 31
Township of Moore, 5½%, 1949.....	13,439 03	13,665 51
Town of Timmins, 5½%, 1949.....	19,741 11	20,061 86
Town of Birle, 5¾%, 1949.....	12,500 00	12,500 00
Township of Scarborough, 5%, 1942-49.....	44,862 49	44,862 49
Township of Stamford, 5%, 1936-59.....	34,963 77	34,963 77
Town of Midland, 5%, 1940-49.....	9,204 19	9,294 19
Town of Capreol, 6%, 1956.....	30,000 00	31,552 34
City of Niagara Falls, 5%, 1938-43.....	4,599 24	4,576 04
Township of Nepean, 5%, 1956-61.....	14,858 11	13,410 94
Town of Renfrew, 6%, 1940-52.....	19,295 43	19,715 47
Town of Magrath, 6%, 1935-53.....	1,838 62	1,838 62

\$15,115,400 08 \$15,142,892 21

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Sick Benefit Fund:</i>	Par Value	Book Value
Grand Trunk Railway (D.C. guar.), 7%, 1940.....	\$9,000 00	\$9,711 81
Province of Ontario, 5%, 1948.....	50,000 00	49,024 15
Province of Manitoba, 6%, 1947.....	10,000 00	10,677 12
Province of Nova Scotia, 5%, 1959.....	10,000 00	11,276 71
Town of Indian Head, 5%, 1936.....	3,000 00	3,024 30
Town of Dauphin, 6%, 1939-44.....	3,789 65	3,724 52
Schools of Coteau St. Pierre, 6%, 1955.....	9,000 00	9,000 00
Town of Orillia, 5%, 1935-44.....	19,621 58	18,515 65
City of Prince Albert, 4%, 1966.....	15,784 86	15,784 86
City of Edmonton, 7%, 1941.....	2,000 00	2,154 55
R.C. Schools of River St. Pierre, 5½%, 1944.....	1,000 00	1,027 50
City of Lethbridge, 5½%, 1946.....	19,918 78	20,557 68
City of Jonquieres, 5½%, 1943-45.....	3,000 00	2,774 60
City of Brantford, 4%, 1941.....	10,000 00	9,325 79
Town of Dalhousie, 5½%, 1953.....	10,000 00	9,941 69
City of Moncton, 5%, 1953.....	10,000 00	9,975 75
City of Brantford, 4%, 1941.....	5,000 00	4,636 99
Town of Hanover, 6%, 1954-62.....	6,324 93	6,528 96
Town of Smith's Falls, 6%, 1949-52.....	8,330 31	8,686 18
Town of Waterloo, 5½%, 1938.....	2,016 50	2,019 81
Town of Kincardine, 5½%, 1938-48.....	7,771 98	7,608 60
City of Jonquieres, 5½%, 1951.....	1,000 00	910 15
Town of Raymond, 5%, 1935-36.....	2,666 66	2,647 57
R.C. Schools of Eastview, 5%, 1944.....	9,000 00	8,354 03
Township of East York, 5%, 1949-59.....	144,304 21	140,754 49
Township of East York, 5%, 1949-58.....	22,357 42	21,806 37
City of Winnipeg, 6%, 1942.....	25,000 00	24,294 48
Town of Lindsay, 5%, 1944 and 1946.....	6,000 00	5,853 36
Township of North York, 5%, 1944.....	7,099 61	7,099 61
County of Lanark, 5%, 1947-48.....	5,323 65	5,481 51
Schools of Hull, 5½%, 1953.....	13,500 00	13,576 93
Town of La Salle, 5%, 1954.....	1,000 00	1,000 00
City of Edmonton, 5½%, 1947.....	4,000 00	4,113 23
R.C. Schools of Bedford, 5½%, 1949 and 1952.....	1,200 00	1,239 82
Village of Glencoe, 6%, 1942-55.....	5,000 00	4,977 56
City of Jonquieres, 5½%, 1949 and 1951.....	1,000 00	901 55
Schools of Strathcona, 5%, 1939.....	833 34	833 34
Town of Greenfield Park, 5%, 1969.....	20,000 00	18,320 22
Town of Pointe-aux-Trembles, 6%, 1953.....	9,000 00	9,763 32
City of St. Lambert, 5½%, 1954.....	1,000 00	1,042 77
City of Verdun, 5½%, 1955.....	1,000 00	1,050 71
Town of Ste. Rose, 6%, 1954.....	10,000 00	10,987 39
Town of Montreal East, 6%, 1954.....	1,000 00	1,107 98
Town of St. Pierre, 6%, 1956.....	2,000 00	2,261 56
Town of St. Michel, 6%, 1956.....	10,000 00	11,307 93
Town of Montreal East, 6%, 1955.....	1,000 00	1,129 07
Town of Pointe-aux-Trembles, 6%, 1941.....	10,808 20	11,404 99
City of Westmount, 5½%, 1940-44.....	25,000 00	24,361 98
Town of Greenfield Park, 5%, 1935.....	333 34	333 34
City of Halifax, 6%, 1952.....	2,000 00	2,210 27
Town of St. Michel, 6%, 1954.....	1,000 00	1,125 52
Town of Montreal North, 6%, 1954.....	1,000 00	1,125 52
City of Brantford, 5%, 1944.....	4,000 00	3,782 63
Town of Lindsay, 5%, 1943-49.....	9,000 00	8,768 39
Village of Dundalk, 5%, 1939.....	1,408 16	1,408 16
Town of Melville, 5½%, 1958.....	15,090 87	15,090 87
Town of Souris, 5%, 1935-40.....	5,282 74	5,097 85
City of Red Deer, 6%, 1943.....	5,762 98	5,700 73
Town of Smith's Falls, 5%, 1936-40.....	5,399 29	5,259 06
	<u>\$605,929 06</u>	<u>\$602,461 48</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Rural Municipality of St. James, 5½%, 1956.....	\$46,688 01	\$46,688 01	\$31,747 85
R.C. Schools of East Windsor, 5½%, 1937-45.....	26,500 00	26,304 95	21,200 00
Town of Leaside, 5½%, 1949.....	62,009 09	60,016 85	55,808 18
Essex Border Utilities, 5¾%, 1947-52.....	50,359 25	51,718 34	30,215 55
Essex Border Utilities, 5¾%, 1937-54.....	22,116 61	22,520 17	13,269 97
Essex Border Utilities, 5¾%, 1951.....	18,000 00	18,733 20	10,800 00
Essex Border Utilities, 5¾%, 1952-56.....	50,000 00	51,279 36	30,000 00
Schools of Windsor, 5½%, 1944-48.....	38,290 37	39,619 00	32,546 81
Rural Municipality of Caledonia, 5%, 1932.....	1,200 00	1,195 68	960 00
City of Swift Current, 3½%, 1937.....	21,000 00	21,000 00	11,340 00
Township of Sandwich East, 6½%, 1932-35.....	2,199 89	2,264 48	1,737 91
Schools of Ford City, 5½%, 1948-55.....	13,101 18	13,681 62	10,480 94
Burrard Inlet, Tunnel & Bridge Co. (guar. by North Vancouver), 6%, 1973.....	50,000 00	55,395 08	44,500 00
Burrard Inlet, Tunnel & Bridge Co. (guar. by North Vancouver), 5½%, 1945.....	10,000 00	10,142 93	8,100 00
Town of Essex, 5%, 1933-48.....	11,569 17	11,238 55	9,255 34
Town of Chicoutimi, 4¾%, 1951.....	6,470 20	6,501 96	5,046 76
Town of Arcola, 6%, 1939.....	5,000 00	5,261 80	4,350 00
Town of Laval-des-Rapides, 6%, 1965.....	14,000 00	12,624 43	12,040 00
City of Swift Current, 3½%, 1937.....	6,145 77	6,145 77	3,318 72
City of Swift Current, 3½%, 1937.....	7,937 04	7,937 04	4,286 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value	Authorized Value
City of Swift Current, 3 1/2 %, 1937.....	\$10,914 65	\$10,914 65	\$ 5,893 91
City of Swift Current, 3 1/2 %, 1937.....	45,000 00	45,000 00	24,300 00
Schools of Windsor, 5 1/2 %, 1937.....	6,217 89	6,244 19	5,285 21
Schools of Windsor, 5 1/2 %, 1939.....	1,033 71	1,039 11	878 65
Schools of Windsor, 5 1/2 %, 1942-44.....	20,000 00	20,468 17	17,000 00
Township of Bagot, 5 1/2 %, 1956.....	32,300 00	33,413 51	28,424 00
Schools of Windsor, 5 1/2 %, 1940.....	14,000 00	14,000 00	11,900 00
Schools of Windsor, 5 1/2 %, 1953.....	1,000 00	1,012 32	850 00
Town of Estevan, 5 %, 1941.....	1,000 00	2,286 29	1,826 99
Town of Redcliffe, 3 %, 1975.....	14,019 85	14,019 85	4,205 95
Schools of Radville, 6 %, 1932.....	700 00	698 73	385 00
Town of Sandwich, 5 3/4 %, 1959.....	37,939 50	39,157 86	34,904 34
Totals.....	\$648,024 82	\$658,523 90	\$476,858 08

<i>Sickness Fund:</i>	Par Value	Book Value	Authorized Value
Rural Municipality of St. James, 5 1/2 %, 1956.....	\$2,911 99	\$2,911 99	\$1,980 15
Schools of Qu'Appelle, 5 %, 1935.....	2,537 84	2,560 18	1,776 49
City of Swift Current, 3 1/2 %, 1937.....	17,817 46	17,817 46	9,621 43
Totals.....	\$23,267 29	\$23,289 63	\$13,378 07

Summary

Bonds and Debentures Owned by the Society

<i>Not in Default:</i>	Par Value	Book Value	Authorized Value
Insurance Fund.....	\$15,115,400 08	\$15,115,400 08	\$15,142,892 21
Sick Benefit Fund.....	605,929 06	605,929 06	602,461 48
	\$15,721,329 14	\$15,721,329 14	\$15,745,353 69

<i>In Default:</i>	Par Value	Book Value	Authorized Value
Insurance Fund.....	\$648,024 82	\$658,523 90	\$476,858 08
Sick Benefit Fund.....	23,267 29	23,289 63	13,378 07
	\$671,292 11	\$681,813 53	\$490,236 15

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander. Clair Jarvis, London; Head Adviser, Lt. Harry Durant; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. Clouston, H. Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Nelson Stauffer; Head Watchman, Jesse Bradford; Head Sentry, W. A. Thorpe.

Chief or General Agent in Ontario.—John Manning, London, Ont.

	Assets	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross).....	\$1,910,841	Premiums—Ontario (net)..... \$184,306
Canadian insurance in force (gross).....	3,093,764	Premiums—Canada (net)..... 205,432
Total insurance in force (gross).....	3,879,163	Premiums—Total (net)..... 205,432
		Benefits paid—Canada (net)..... 149,185
		Benefits paid—Ontario (net)..... 109,163
		Total benefits paid (net)..... 149,185

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, 19 Goodwood St., Toronto, Ont.

Chief or General Agent in Ontario.—M. J. Barry, Toronto, Ont.

	Assets	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross).....	\$32,084,674	Premiums—Ontario (net)..... \$85,482
Canadian insurance in force (gross).....	3,801,504	Premiums—Canada (net)..... 309,024
Total insurance in force (gross).....	14,528,425	Premiums—Total (net)..... 5,143,668
		Benefits paid—Ontario (net)..... 88,165
		Benefits paid—Canada (net)..... 350,622
		Total benefits paid (net)..... 2,387,819

*See note on page 1.

**GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT
ASSOCIATION OF CANADA***

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, J. P. Landry, Truro, N.S.; Acting Grand Secretary, Mrs. C Hopkins, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; Albon Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,483,795	Premiums—Ontario (net).....	\$39,919
Ontario insurance in force (gross)..	1,384,649	Premiums—Canada (net).....	119,091
Canadian insurance in force (gross)	3,589,717	Premiums—Total (net).....	119,091
Total insurance in force (gross)....	3,589,717	Benefits paid—Ontario (net).....	52,736
		Benefits paid—Canada (net).....	150,376
		Total benefits paid (net).....	150,376

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

OTTAWA, ONTARIO

Organized.—1872. *Incorporated.*—1893

OFFICERS

President, A. H. Brown; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—J. M. Somerville and M. E. Fagan.

Actuary.—A. D. Watson, B.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

One representative on the Board of Management from each Department of the Government.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Loans on policies with interest accrued.....		\$840 28
Amortized book value on bonds, debentures and debenture stocks:		
Not in default.....	\$139,358 86	
In default.....	5,484 58	
		<u>144,843 44</u>
Cash in chartered banks of Canada in Canada.....		2,325 26
Total Ledger Assets.....		<u>\$148,008 98</u>

Non-Ledger Assets

Interest accrued.....	\$1,885 07	
Assessments overdue.....	134 53	
Total Non-Ledger Assets.....		<u>\$2,019 60</u>
Total Assets.....		<u>\$150,028 58</u>
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default....	2,850 97	
Total Admitted Assets.....		<u>\$147,177 61</u>

Liabilities

Premiums paid in advance.....	\$58 90	
Special Reserve for Contingencies.....	500 00	
Total Liabilities (except Reserve).....		<u>\$558 90</u>
Net Required Reserve, per Actuary's Report, for outstanding contracts of Mortuary Fund.....		<u>\$112,606 00</u>

*See note on page 1.

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets), 31st December, 1933.....		\$135,149 84
Income for the year:		
Premiums (with extra dues, etc.).....	\$12,220 87	
Interest and rents.....	7,112 64	
Profit on sale of securities.....	1,140 10	
Total Income.....		20,473 61
		<u>\$155,623 45</u>
Disbursements for the year:		
Death claims.....	\$5,200 00	
Reversionary Bonuses.....	674 50	
Surrender values.....	1,115 47	
Total Disbursements.....		6,989 97
		<u>\$148,633 48</u>
Deduct: Transfers to General Fund.....		624 50
Balance of Fund (Ledger Assets), 31st December, 1934.....		<u>\$148,008 98</u>

GENERAL FUND

Balance of Fund (Ledger Assets), 31st December, 1933.....		Nil
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$400 00	
Bank collection charges.....	27 79	
Rent of deposit box.....	44 00	
Printing supplies and postage.....	87 71	
		\$559 50
<i>All Other Expenses:</i>		
Advertising.....	\$5 00	
Licenses and filing fee.....	55 00	
Miscellaneous.....	5 00	
		65 00
Total Disbursements.....		<u>\$624 50</u>
Add: Transfers from Mortuary Fund.....		<u>\$624 50</u>
Balance of Fund (Ledger Assets), 31st December, 1934.....		<u>Nil</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Bonus Additions	Totals	
	No.	Amount		No.	Amount
At end of 1933.....	1,406	\$608,000 00	\$48,306 00	1,406	\$656,306 00
New issued.....	67	28,750 00	5,557 50	67	34,307 50
Old increased.....		1,500 00			1,500 00
Totals.....	1,473	\$638,250 00	\$538,635 50	1,473	\$692,113 50
Less ceased by:					
Death.....	14	\$5,400 00	\$674 50	14	\$6,074 50
Surrender.....	11	4,750 00	512 50	11	5,262 50
Lapse.....	5	2,500 00	40 00	5	2,540 00
Decrease.....		178 00	67 50		245 50
Total ceased.....	30	\$12,828 00	\$1,294 50	30	\$14,122 50
At end of 1934.....	1,443	\$625,422 00	\$52,569 00	1,443	\$677,991 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those who have retired from the Civil Service.

Under what conditions as to membership, etc., are such benefits available? All such members may benefit.

What is the nature of benefits so granted? Cash surrender value or equivalent paid-up policy.

Give particulars of any distribution of surplus during last three years. Reversionary bonus addition of 1% per annum.

Valuation Summary, December 31st, 1934

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
	\$	\$	\$	\$	\$	\$	\$
20-24.....	14,500	3,377	13 23	3,104	273	158	37
25-29.....	51,000	13,022	50 02	11,390	1,632	1,015	260
30-34.....	43,000	12,600	47 53	10,277	2,323	1,953	576
35-39.....	113,500	37,253	136 41	28,023	9,230	7,448	2,450
40-44.....	136,000	50,757	183 07	35,091	15,666	11,378	4,259
45-49.....	110,000	46,494	172 66	30,474	16,020	10,260	4,347
50-54.....	76,950	37,135	139 11	22,007	15,128	8,533	4,128
55-59.....	45,022	24,635	89 17	12,337	12,298	5,986	3,281
60-64.....	21,200	12,922	45 55	5,441	7,481	3,238	1,975
65-69.....	8,750	5,959	21 19	2,068	3,891	1,553	1,060
70-74.....	3,450	2,572	9 64	751	1,821	658	491
75-79.....	650	526	2 22	130	396	121	98
80-84.....	1,000	870	1 93	78	792	192	167
85-89.....	400	359	1 59	51	308	76	68
Totals....	625,422	248,481	913 32	161,222	87,259	52,569	23,197

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4% interest. The valuation was made by A. D. Watson.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Alberta, 6%, 1936.....	\$2,000 00	\$2,011 36
Province of Manitoba, 5 1/2%, 1955.....	1,000 00	987 74
Province of Manitoba, 5 1/2%, 1955.....	2,000 00	1,963 38
Province of Manitoba, 5 1/2%, 1955.....	3,000 00	2,909 23
Province of Manitoba, 5 1/2%, 1958.....	2,000 00	1,905 08
Province of Manitoba, 5 1/2%, 1955.....	8,000 00	7,853 52
The Pas, Manitoba, 5%, 1936.....	1,000 00	995 31
Brandon, Man., 4 1/2%, 1952.....	1,000 00	878 29
Buckingham, Que., 5%, 1938.....	1,000 00	998 41
Calgary, Alta., 5%, 1935.....	1,000 00	999 76
Calgary, Alta., 4 1/2%, 1942.....	973 34	935 37
Carleton County, Ont., 5%, 1936.....	1,000 00	992 51
Carleton County, Ont., 6%, 1939.....	1,490 13	1,532 14
Carleton County, Ont., 6%, 1940.....	1,000 00	975 48
Carleton Place, Ont., 5%, 1942.....	900 00	888 34
Drummondville, Que., 5%, 1955.....	1,000 00	1,000 00
East York (Township of), Ont., 5%, 1939.....	1,000 00	1,000 00
Edmonton, Alta., 5 1/2%, 1964.....	1,000 00	1,060 68
Edmonton, Alta., 5 1/2%, 1945.....	1,000 00	1,036 33
Edmonton, Alta., 5 1/2%, 1947.....	1,000 00	1,041 34
Edmonton, Alta., 4 1/2%, 1951.....	1,000 00	944 27
Etobicoke (Township of), Ont., 5%, 1935.....	1,000 00	1,001 93
Fort William, Ont., 6%, 1950.....	1,000 00	1,101 28
Fort William, Ont., 5%, 1940.....	1,000 00	988 19
Galt, Ont., 6%, 1940.....	1,000 00	1,059 25
Glace Bay, N.S., 5%, 1942.....	1,000 00	993 50
Hamilton, Ont., 6%, 1954.....	1,000 00	1,005 72
Hull, Que., 4 1/2%, 1941.....	1,000 00	970 77
Hull, Que., 5 1/2%, 1952.....	1,000 00	1,040 05
Hull, Que., 5%, 1945.....	1,000 00	1,016 94
Kitchener, Ont., 5%, 1949.....	606 57	606 57
Kitchener, Ont., 5%, 1948.....	434 83	434 83
Lachine, Que., 4 1/2%, 1947.....	1,000 00	918 96
Montreal, Que., 6%, 1940.....	1,000 00	1,000 00
Montreal East, Que., 6%, 1954.....	2,000 00	2,184 37
Nepean (Township of), Ont., 6%, 1958.....	1,000 00	1,019 21
Nepean (Township of), Ont., 6%, 1957.....	3,000 00	3,174 19
Newmarket, Ont., 5%, 1946.....	1,000 00	1,018 08
New Westminster, B.C., 4 1/2%, 1941.....	3,000 00	2,912 32
Niagara Falls, Ont., 5 1/2%, 1952.....	690 38	706 27
North Bay, Ont., 5 1/2%, 1945.....	2,000 00	2,075 25
North Bay, Ont., 6%, 1962.....	1,000 00	993 29
North Bay, Ont., 5 1/2%, 1939.....	2,000 00	2,039 33
North Bay, Ont., 6%, 1949.....	5,000 00	5,149 89
Oshawa, Ont., 5%, 1944.....	2,000 00	1,969 11
Ottawa, Ont., 6%, 1939.....	882 18	904 84
Penticton, B.C., 6%, 1939.....	1,000 00	958 42
Point Grey, B.C., 5%, 1938.....	1,000 00	1,000 00
Regina, Sask., 5 1/2%, 1952.....	2,000 00	1,966 93
Rockcliffe Park, Ont., 5 1/2%, 1950.....	5,845 59	5,949 17
Rockcliffe Park, Ont., 5 1/2%, 1952.....	2,163 15	2,163 15
Saskatoon, Sask., 5 1/2%, 1949.....	1,676 47	1,642 96
Saskatoon, Sask., 6 1/2%, 1940.....	1,000 00	1,066 41
Saskatoon, Sask., 5%, 1939.....	2,000 00	1,968 42
Sault Ste. Marie, Ont., 5 1/2%, 1941.....	1,000 00	1,024 67
Seaforth, Ont., 5%, 1948.....	2,000 00	2,020 09
Shawinigan Falls, Que., 5%, 1949.....	1,000 00	1,000 00
Shawinigan Falls, Que., 5%, 1945.....	10,000 00	10,042 02
Shawinigan Falls, Que., 5%, 1952.....	2,000 00	2,000 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Sherbrooke, Que., 5%, 1943.....	\$ 500 00	\$ 491 52
Smith's Falls, Ont., 5%, 1938.....	2,000 00	2,000 00
St. John, N.B., 6%, 1947.....	1,000 00	995 66
St. Lambert, Que., 5%, 1950.....	1,000 00	1,000 00
St. Lambert, Que., 6%, 1938.....	3,000 00	3,000 00
Stratford, Ont., 5%, 1939.....	1,000 00	1,000 00
Stratford, Ont., 5%, 1938.....	1,000 00	995 53
Sudbury, Ont., 5%, 1937.....	1,000 00	990 42
Sydney, N.S., 6%, 1952.....	3,000 00	2,920 87
Three Rivers, Que., 5½%, 1964.....	1,000 00	1,060 68
Three Rivers, Que., 5½%, 1947.....	1,000 00	1,009 01
Toronto, Ont., 6%, 1947.....	1,000 00	1,074 91
Toronto (New), Ont., 6%, 1936.....	1,000 00	1,017 86
Vancouver, B.C., 3½%, 1944.....	1,000 00	887 66
Victoria, B.C., 5½%, 1942.....	3,000 00	2,952 44
Weston, Ont., 5½%, 1943.....	1,000 00	1,024 96
Winnipeg, Man., 6%, 1940.....	1,000 00	1,025 26
Winnipeg, Man., 4½%, 1946.....	1,000 00	911 62
Calgary Schools, 4½%, 1944.....	2,000 00	1,922 05
Edmonton Schools, 5%, 1953.....	1,000 00	1,000 00
Grand Mere Schools, 5%, 1952.....	1,000 00	1,017 56
Ottawa Separate Schools, 6%, 1962.....	2,000 00	2,097 86
Ottawa Separate Schools, 6%, 1962.....	1,000 00	1,078 52
Burrard Drydock, B.C., 5%, 1939.....	1,000 00	1,000 00
St. John Drydock, N.B., 4%, 1957.....	5,000 00	4,889 54
	<u>\$139,162 64</u>	<u>\$139,358 86</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Market Value
Essex Border Utilities, 5¾%, 1943.....	\$1,000 00	\$1,000 00	\$500 00
Estevan, Man. (Town of), 5%, 1943.....	1,097 69	1,022 20	658 61
Sandwich West (Township of), Ont., 5½%, 1944.....	2,000 00	1,962 38	800 00
St. James (Municipality of), Man., 5½%, 1956.....	1,500 00	1,500 00	675 00
Total.....	<u>\$5,597 69</u>	<u>\$5,484 58</u>	<u>\$2,633 61</u>

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, D. R. McKenzie, Toronto; 1st Vice-President, Arthur E. Gynn, Toronto; 2nd Vice-President, Frank H. Tindale, Toronto; Treasurer, T. McQuillan, Toronto; Secretary, J. Rutherford, Toronto.

Directors.—J. H. Dodgson, J. Curtis, C. E. Fice, H. F. Tindale, H. J. H. Deedman, W. R. Madill, G. A. F. Henderson, W. O. Costello, J. J. Galway, F. A. Connolly, E. H. Hender, W. L. Stern, S. Stroud, H. G. Wright, A. L. Jefferies, F. S. Urstadt, H. N. Robertson, W. J. Hopwood, C. B. Stauffer, E. L. Pierce, F. E. Scherer, D. J. Waterous, C. M. Williamson, A. C. Merritt, F. L. De Wolfe, L. M. Ross, H. E. Miller, H. H. W. Nesbitt, E. B. McMaster, J. B. Earnsworth, Alfred W. Appleyard, R. S. Duncan, R. A. Maraland.

Assets.....	\$3,446,224
Ontario insurance in force (gross).....	†8,766
Canadian insurance in force (gross).....	†10,570
Total insurance in force (gross).....	†10,570

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$91,265
Premiums—Canada (net).....	107,369
Premiums—Total (net).....	107,369
Benefits paid—Ontario (net).....	117,980
Benefits paid—Canada (net).....	167,211
Total benefits paid (net).....	167,211

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA

HEAD OFFICE, UTICA, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 140 Wellington St. East, Ottawa.

Assets.....	\$2,075,274
Ontario Certificates in force (No.).....	1,107
Canadian Certificates in force (No.).....	1,952
Total Certificates in force (No.).....	208,912

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$16,460
Premiums—Canada (net).....	29,030
Premiums—Total (net).....	3,493,115
Benefits paid—Ontario (net).....	18,827
Benefits paid—Canada (net).....	33,283
Total benefits paid (net).....	3,653,184

*See note on page 1.

†Number of certificates.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—December 14th, 1910

OFFICERS

Chairman, Wm. Kirkaldy; Secretary, Jas. Cochran; Treasurer, Robt. Aitchison; Assistant Treasurer, Bertram McSweeney.

Auditor.—C. H. Watson.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

Wm. Kirkaldy, Jas. Cochran, Robert Aitchison, Bertram McSweeney, K. Cassel, W. Pottinger, G. Newcombe, B. Mathews, E. J. Nixon.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Loans and liens on policies.....	\$925 69
Amortized book value of bonds, debentures and debenture stocks (not in default)..	525,001 72
Cash in chartered banks of Canada in Canada.....	563 98
Total Ledger Assets.....	\$526,491 39

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets), 31st December, 1933.....	\$488,377 36
Income for the year:	
Assessments.....	\$24,005 46
Interest.....	23,634 77
Donations.....	65 00
Exchange.....	9 84
Sale of Books.....	447 77
Profit on sale of securities.....	445 74
Total Income.....	48,608 58
	\$536,985 94
Disbursements for the year (pensions).....	9,870 48
	\$527,115 46
Deduct: Transfers to General Fund.....	624 07
Balance of Fund (Ledger Assets), 31st December, 1934.....	\$526,491 39

GENERAL FUND

Balance of Fund (Ledger Assets), 31st December, 1933.....	Nil
Disbursements for the year:	
License.....	\$50 00
Insurance.....	40 00
Actuaries' fees and expenses.....	250 00
Safety deposit box.....	25 00
Printing and supplies.....	259 07
Total Disbursements.....	\$624 07
Transfer from Superannuation and Benefit Fund.....	624 07
Balance of Fund (Ledger Assets), 31st December, 1934.....	Nil

†For last actuarial report, see report of business for 1927. See Insurance Act, R.S.O. 1927, c. 222, secs. 220 (4) and 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½%, 1958.....	\$26,000 00	\$26,000 00
Province of Ontario, 6%, 1943.....	5,000 00	4,953 50
Hydro-Electric Power Com. (Prov. of Ont. guar.), 4¾%, 1970....	29,000 00	31,552 50
Hydro-Electric Power Com. (Prov. of Ont. guar.), 4½%, 1960....	20,000 00	19,300 00
Province of Nova Scotia, 5%, 1960.....	18,000 00	20,250 00
Province of New Brunswick, 5%, 1957.....	25,000 00	27,500 00
Province of New Brunswick, 4½%, 1961.....	15,000 00	15,712 50
Province of New Brunswick, 5½%, 1952.....	5,000 00	5,675 00
Province of New Brunswick, 5½%, 1950.....	2,000 00	2,085 00
Province of Alberta, 4½%, 1967.....	10,000 00	9,475 00
Province of Alberta, 4%, 1953.....	10,000 00	8,900 00
Drainage District (Prov. of Alta. guar.), 6%, 1951.....	5,000 00	5,100 00
L.N.I. District (Prov. of Alta. guar.), 6%, 1951.....	5,000 00	5,250 00
Province of British Columbia, 6%, 1947.....	34,000 00	34,135 00
Province of Manitoba, 6%, 1947.....	33,000 00	26,350 00
Province of Saskatchewan, 4%, 1954.....	17,000 00	14,397 50
Province of Saskatchewan, 5%, 1958.....	7,000 00	6,265 00
Province of Saskatchewan, 5%, 1960.....	5,000 00	4,775 00
City of North Bay, 6%, 1942.....	3,000 00	
City of North Bay, 6%, 1943.....	2,000 00	5,066 50
Hamilton Separate Schools, 6%, 1951.....	5,000 00	5,390 00
City of Ottawa, 5½%, 1961.....	2,000 00	2,215 00
Town of Burlington, 6%, 1935.....	565 71	
Town of Burlington, 6%, 1936.....	591 17	
Town of Burlington, 6%, 1937.....	617 67	
Town of Burlington, 6%, 1938.....	645 57	3,799 72
Town of Burlington, 6%, 1939.....	674 62	
Town of Burlington, 6%, 1940.....	704 98	
City of Hamilton, 5½%, 1940.....	6,000 00	5,848 80
City of Hamilton, 4½%, 1940.....	5,000 00	4,842 38
City of Hamilton, 5½%, 1941.....	5,000 00	5,200 00
City of Hamilton, 5½%, 1941.....	11,000 00	10,523 60
City of Hamilton, 4½%, 1943.....	7,000 00	6,736 24
City of Hamilton, 5%, 1944.....	5,000 00	5,050 00
City of Hamilton, 5%, 1944.....	6,000 00	6,036 00
City of Hamilton, 4½%, 1945.....	16,000 00	15,086 40
City of Hamilton, 4½%, 1945.....	12,000 00	11,431 50
City of Hamilton, 5%, 1947.....	15,000 00	15,579 30
City of Hamilton, 4½%, 1947.....	42,000 00	40,619 76
City of Hamilton, 4½%, 1947.....	29,000 00	29,103 72
City of Hamilton, 4½%, 1947.....	29,000 00	29,188 50
City of Hamilton, 5%, 1948.....	5,000 00	5,325 50
City of Hamilton, 4½%, 1948.....	22,000 00	21,973 80
City of Hamilton, 5%, 1949.....	5,000 00	5,000 00
City of Hamilton, 4½%, 1950.....	10,000 00	9,830 00
City of Hamilton, 5%, 1958.....	15,000 00	13,479 00
	<u>\$531,799 72</u>	<u>\$525,001 72</u>

THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1st, 1893

OFFICERS

Chairman, John Duffy; Secretary, James McKay; Treasurer, David Coulter; Committee, Digby Sharpe, Charles Boecker, Wm. Manson, Albert Goddard, Wm. Davidson.

Auditors.—C. H. Watson and J. A. MacDonald.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$36,066 37
Amortized book value of bonds, debentures and debenture stocks not in default..	449,101 98
Cash in chartered banks of Canada in Canada.....	9,118 77
Total Ledger Assets.....	<u>\$494,287 12</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$460,025 26
Income for the year:		
Percentage of Salaries.....	\$19,169 01	
Interest and Discounts, etc.....	24,989 93	
Donations and Fees.....	379 95	
Total Income.....		\$44,538 89
		<u>\$504,564 15</u>
Disbursements for the year:		
Pensions.....	\$6,812 16	
Death claims.....	3,000 00	
Total Disbursements.....		9,812 16
		<u>\$494,751 99</u>
Deduct: Transfers to General Fund.....		\$464 87
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$494,287 12</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		Nil
Disbursements for the year:		
Salaries.....	\$200 00	
Auditors' fees.....	40 00	
Taxes on bonds.....	48 84	
License fees.....	50 00	
Miscellaneous.....	126 03	
Total Disbursements.....		\$464 87
Deduct: Transfers from Benefit Fund.....		464 87
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>Nil</u>

Valuation Balance Sheet

Assets

Assets of fund as at December 31st, 1934.....	\$494,287 12
Present value of future contributions of members.....	236,683 44
Present value of estimated future special receipts.....	5,858 91
	<u>\$736,829 47</u>

Liabilities

Liability in respect of benefits payable on death of active members.....	\$57,602 00
Liability in respect of prospective pensions to active members.....	632,585 98
Liability in respect of pensions to former members.....	38,025 99
Surplus.....	8,615 50
	<u>\$736,829 47</u>

The ratio of assets to liabilities was 101.2 per cent.

The basis of valuation used was the American Men Ultimate Table AM (5) with interest at 4 per cent.

The valuation was made by Hugh H. Wolfenden, F.I.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value and Book Value
Province of Ontario, 5%, 1948.....	\$1,000 00
Province of Ontario, 5 ½%, 1946.....	5,000 00
Province of British Columbia, 4 ½%, 1948.....	4,000 00
Province of Saskatchewan, 5%, 1959.....	7,000 00
Province of Saskatchewan, 4 ½%, 1955.....	10,000 00
Province of Saskatchewan, 5%, 1958.....	8,000 00
Province of Saskatchewan, 5 ½%, 1952.....	25,000 00
Province of New Brunswick, 5 ½%, 1950.....	14,000 00
Province of New Brunswick, 5%, 1957.....	9,000 00
Province of New Brunswick, 4 ¾%, 1955.....	4,000 00
Province of Manitoba, 5 ½%, 1955.....	27,000 00
Province of Quebec, 4 ½%, 1963.....	5,000 00
Province of British Columbia, 5 ½%, 1945.....	1,500 00
Province of Nova Scotia, 4 ½%, 1960-61.....	10,000 00
Province of British Columbia, 5%, 1954.....	15,000 00
Dominion of Canada, 4 ½%, 1958.....	10,000 00
Province of Manitoba, 5 ½%, 1958.....	9,000 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value and Book Value
Province of Alberta, 5%, 1955	\$23,000 00
Province of New Brunswick, 5%, 1960	19,000 00
Lethbridge Northern Irrigation District (Prov. of Alberta guaranteed), 6%, 1951	10,000 00
St. John Dry Dock and Shipbuilding Co. (Dom. of Canada subsidy), 4%, 1958	15,000 00
City of Hamilton, 4 1/2%, 1947	1,000 00
City of Hamilton, 5%, 1944	563 75
City of Hamilton, 4 1/2%, 1948	2,000 00
City of Hamilton, 5%, 1944	2,000 00
City of Hamilton, 4 1/2%, 1946	2,000 00
City of Hamilton, 5%, 1962	1,000 00
City of Hamilton, 5%, 1963	4,000 00
City of Hamilton, 5%, 1948	4,000 00
City of Hamilton, 5%, 1950	1,000 00
City of Hamilton, 5%, 1956	10,000 00
Township of Burford, 6%, 1944-46	5,000 00
Township of Barton, 5 1/2%, 1943	6,500 00
City of Toronto, 5 1/2%, 1950	6,000 00
Montreal Protestant School Board, 5%, 1956	11,000 00
Town of New Toronto, 5%, 1943-44	18,155 87
Town of New Toronto, 5%, 1944	2,309 04
City of Shawinigan Falls, 4 1/2%, 1963	23,000 00
City of Belleville, 5%, 1960	10,000 00
City of Belleville, 5%, 1943	5,000 00
City of Regina, 4 1/2%, 1959	5,000 00
Township of Etobicoke, 5%, 1936-56	5,251 82
City of Saskatoon, 4 1/2%, 1961	5,000 00
City and County of St. John, N.B., 4 1/2%, 1971	10,000 00
Town of Hanover, 5%, 1952-55	3,281 70
City of Fort William, 4 1/2%, 1956	19,000 00
City of Verdun School Commission, 5%, 1968	15,000 00
City of Ottawa Roman Catholic Schools, 6%, 1962	5,000 00
City of Welland, 5%, 1951	3,000 00
City of Welland, 5%, 1953	3,509 80
City of Vancouver, 5%, 1970	15,000 00
City of North Bay, 5 1/2%, 1941-42	10,000 00
City of Sault Ste. Marie, 5 1/2%, 1941	4,000 00
Total	\$449,101 98

INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Supreme Vice-Chief Ranger, J. P. Murphy, San Francisco, Cal.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, Chas. Hamm, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N.Y.; Geo. W. Wands, Chatham, Ont.; Escar Floyd, Dallas, Texas; A. L. Jones, Minneapolis, Minn.; Supreme Counsellors, W. H. Miller, Norman Somerville, K.C., Toronto.

	ASSETS	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets	\$44,888,518	Premiums—Ontario
Ontario insurance in force (gross)	27,015,904	Premiums—Canada
Canadian insurance in force (gross)	41,467,927	Premiums—Total
Total insurance in force (gross)	124,623,325	Benefits paid—Ontario (net)
		Benefits paid—Canada (net)
		Total benefits paid (net)

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. L. Brown, 159 Craig St., Montreal, Que.

	ASSETS	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets	\$455,437	Premiums—Ontario (net)
Ontario insurance in force (gross)	111,262	Premiums—Canada (net)
Canadian insurance in force (gross)	224,802	Premiums—Total (net)
Total insurance in force (gross)	3,264,583	Benefits paid—Ontario (net)
		Benefits paid—Canada (net)
		Total benefits paid (net)

*See note on page 1.

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.

Chief or General Agent in Ontario.—A. B. Collins, 8 Campbell St., Belleville, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$42,767.814	Premiums—Ontario (net).....	\$31,654
Ontario insurance in force (gross)...	2,078,339	Premiums—Canada (net).....	253,276
Canadian insurance in force (gross)...	16,031,063	Premiums—Total (net).....	6,342,864
Total insurance in force (gross)....	268,990,468	Benefits paid—Ontario (net)....	6,000
		Benefits paid—Canada (net)....	100,455
		Total benefits paid (net).....	3,182,456

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—January 1st, 1887. *Incorporated.*—January 21st, 1895.

OFFICERS

President, Geo. F. Tomblin; Secretary, Philip W. Harpur; Treasurer, W. H. Down; Mervyn Coxworth, Trustee; John Ayres, Trustee; Jas. S. Bell, Trustee.

Auditors.—Wm. J. Saunders, Thos. Bolton, London, Ont.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks:			
Not in default.....	\$274,163	30	
In default.....	7,389	92	
			\$281,553 22
Cash in chartered banks of Canada in Canada.....			11,414 35
Total Ledger Assets.....			<u>\$292,967 57</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....			\$277,912 81
Income for the year:			
Assessments.....	\$7,648	51	
Interest.....	14,108	91	
Donations.....	65	00	
Total Income.....			21,822 42
			<u>\$299,735 23</u>
Disbursements for the year:			
Pensions and Claims.....			6,617 66
			<u>\$293,117 57</u>
Deduct: Transfers to General Fund.....			\$150 00
Balance of Fund (Ledger Assets) 31st December, 1934.....			<u>\$292,967 57</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....			Nil
Disbursements for the year:			
General expenses.....	\$55	00	
Auditors' fees.....	15	00	
Actuary's fees and expenses.....	60	00	
Rent of Deposit Box.....	20	00	
Total Disbursements.....			\$150 00
Transfers from Benefit Fund.....			<u>\$150 00</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....			<u>Nil</u>

*See note on page 1.

†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of London, 5%, 1935.....	\$3,000 00	\$3,000 00
City of London, 5%, 1936.....	3,000 00	3,000 00
Huron & Erie Debentures, 4 3/4%, 1936.....	5,000 00	5,000 00
Huron & Erie Debentures, 5%, 1936.....	7,000 00	7,000 00
Town of Preston, 5%, 1937.....	2,000 00	2,000 00
City of London, 5%, 1937.....	3,000 00	3,000 00
Western Fair Bonds, 5%, 1938.....	7,000 00	6,855 10
Town of Preston, 5%, 1938.....	2,000 00	2,000 00
City of London, 5%, 1938.....	3,000 00	3,000 00
City of London, 5%, 1938.....	10,000 00	10,000 00
District of Penticton, 6%, 1939.....	5,000 00	4,472 50
Town of Preston, 5%, 1939.....	2,000 00	2,000 00
City of London, 5%, 1939.....	3,000 00	3,000 00
City of London, 5%, 1939.....	1,000 00	1,000 00
Dominion of Canada, 4 1/2%, 1940.....	5,000 00	4,862 50
City of London, 6%, 1940.....	3,000 00	3,202 20
City of London, 5%, 1940.....	14,000 00	14,000 00
Town of Preston, 5%, 1940.....	2,000 00	2,000 00
City of London, 5%, 1940.....	3,000 00	3,000 00
Town of Preston, 5%, 1941.....	1,000 00	1,000 00
City of London, 5%, 1941.....	3,000 00	3,000 00
City of London, 5%, 1942.....	7,000 00	7,000 00
City of London, 5%, 1942.....	3,000 00	3,000 00
City of London, 5 1/2%, 1942.....	10,000 00	10,000 00
Province of Ontario, 6%, 1943.....	5,000 00	5,000 00
City of London, 5%, 1943.....	7,000 00	7,000 00
City of London, 5%, 1944.....	7,000 00	7,000 00
City of London, 5%, 1944.....	5,000 00	5,000 00
City of London, 5%, 1945.....	8,000 00	8,000 00
City of London, 5%, 1945.....	5,000 00	5,000 00
City of London, 5%, 1946.....	6,000 00	6,000 00
City of London, 6%, 1949.....	4,000 00	4,000 00
City of London, 5%, 1950.....	5,000 00	5,000 00
City of London, 6%, 1950.....	3,000 00	3,000 00
Province of Ontario, 4 1/2%, 1950.....	10,000 00	9,900 00
City of London, 5%, 1951.....	5,000 00	5,000 00
City of Edmonton, 5 1/2%, 1953.....	11,000 00	10,780 00
Province of Saskatchewan } 4 1/2%, 1955.....	10,000 00	8,736 00
Province of Saskatchewan }		
Province of Saskatchewan }		
Dominion Conversion, 4 1/2%, 1959.....	30,000 00	29,355 00
City of London (Cash on deposit), 5%.....	30,000 00	30,000 00
City of London (Cash on deposit), 5%.....	10,000 00	10,000 00
City of London (Cash on deposit), 4 1/2%.....	9,000 00	9,000 00
Total.....	\$277,000 00	\$274,163 30

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
City of Windsor, 5 1/2%, 1936.....	\$7,787 07	\$7,389 97

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Rev. E. Schmok, 460 Main St., Winnipeg, Man.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$4,803,161	Premiums—Ontario (net)..... \$3,842
Ontario insurance in force (gross).....	143,000	Premiums—Canada (net)..... 16,756
Canadian insurance in force (gross).....	570,450	Premiums—Total (net)..... 1,545,824
Total insurance in force (gross)....	39,811,305	Benefits paid—Ontario (net)..... 168
		Benefits paid—Canada (net)..... 1,872
		Benefits paid—Total (net)..... 615,063

LUTHERAN MUTUAL AID SOCIETY*

HEAD OFFICE, WAVERLY, IOWA

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Building, Winnipeg, Man.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$5,339,327	Premiums—Ontario (net)..... \$2,399
Ontario insurance in force (gross).....	97,128	Premiums—Canada (net)..... 13,724
Canadian insurance in force (gross).....	499,604	Premiums—Total (net)..... 1,185,421
Total insurance in force (gross)....	37,892,867	Benefits paid—Ontario (net)..... 24
		Benefits paid—Canada (net)..... 3,595
		Benefits paid—Total (net)..... 538,262

*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel Blake, Windsor, Ont.

Chief or General Agent in Ontario.—Mabel Blake, Windsor, Ont.

Assets.....	\$46,281,114	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	3,373,066	Premiums—Ontario (net).....	\$115,202
Canadian insurance in force (gross).....	7,270,176	Premiums—Canada (net).....	231,394
Total insurance in force (gross).....	175,220,977	Premiums—Total (net).....	6,612,794
		Benefits paid—Ontario (net).....	189,965
		Benefits paid—Canada (net).....	359,648
		Total benefits paid (net).....	9,023,142

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

Assets.....	\$1,697,914	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	115,703	Premiums—Ontario (net).....	\$4,075
Canadian insurance in force (gross).....	146,275	Premiums—Canada (net).....	5,821
Total insurance in force (gross).....	4,889,678	Premiums—Total (net).....	195,814
		Benefits paid—Ontario (net).....	1,070
		Benefits paid—Canada (net).....	1,600
		Benefits paid—Total (net).....	78,251

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—December 23rd, 1876. *Incorporated.*—September 13th, 1880.

OFFICERS

President, A. A. Morrison; 1st Vice-President, D. S. McGugan; 2nd Vice-President, A. S. Sippi; Secretary, Geo. T. Hair; Treasurer, F. E. Harley; Trustee, C. W. Nicholls.

Auditors.—A. G. Calder, F.C.A., J. W. Westervelt, C.A.

Actuary.—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

President, D. S. McGugan, London, Ont.; Secretary, Geo. T. Hair, London, Ont.; Treasurer, F. E. Harley, London, Ont.

Summary of Funds

Balances of Funds—31st December, 1934:		
Mortuary Fund.....	\$1,017,306 03	
General Fund.....	Nil	
Total.....	\$1,017,306 03	
Add Non-Ledger Assets.....	33,955 12	
	\$1,051,261 15	
Deduct due and accrued Liabilities (except Reserve).....	42,729 43	
Net Balance of All Funds.....	\$1,008,531 72	
Reserve as per Actuary's Report.....	\$780,054 43	
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$228,477 29	

*See note on page 1.

Statement for Year Ending 31st December, 1934

Assets

<i>Ledger Assets</i>	
Mortgage loans on real estate, first mortgages.....	\$482,186 59
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$515,822 05
In default.....	14,015 22
	529,837 27
Cash in depositories.....	5,282 17
Total Ledger Assets.....	\$1,017,306 03
<i>Non-Ledger Assets</i>	
Interest accrued.....	\$33,955 12
Total Non-Ledger Assets.....	\$33,955 12
Total Admitted Assets.....	\$1,051,261 15

Liabilities

Provision for unpaid claims:	
Death benefits.....	\$1,822 00
Other liabilities due and accrued—Salaries.....	820 00
Special Reserve for Contingencies:	
Relief.....	\$24 06
Special Donations.....	63 37
Reserve for Depreciation of Securities.....	40,000 00
	40,087 43
Total Liabilities (except Reserve).....	\$42,729 43
Net required reserve, per Actuary's report, for outstanding contracts of:	
Mortuary Fund.....	\$780,054 43

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	\$983,011 05
Income for the year:	
Premiums (with extra dues, etc.).....	\$25,436 00
Interest.....	52,588 05
Profit on sale of securities.....	2,759 13
Total Income.....	80,783 18
	\$1,063,794 23
Disbursements for the year:	
Death claims.....	31,211 00
Deduct Transfers to General Fund.....	15,277 20
Balance of Fund (Ledger Assets) 31st December, 1934.....	\$1,017,306 03

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		Nil
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$5,028 00	
Auditors' fees.....	600 00	
Actuaries' fees and expenses.....	100 00	
Travelling expenses.....	150 55	
Rents.....	1,080 00	
Printing and supplies.....	693 39	
Miscellaneous, L. & W. T. Co. Compensation.....	1,805 18	
Total.....	\$9,457 12	
<i>Agency and Organization Expenses:</i>		
Salaries.....	331 00	
<i>All Other Expenses:</i>		
Advertising.....	\$26 23	
Conference Expense.....	1,277 94	
Legal fees.....	47 60	
Flowers.....	185 80	
Taxes and licenses.....	265 06	
Telephone, telegrams and express.....	88 17	
Insurance.....	22 50	
Light and water.....	20 11	
Donations.....	154 00	
Hon. Membership.....	10 00	
Relief Fund.....	2,500 00	
Miscellaneous.....	891 67	
Total.....	5,489 08	
Total Disbursements.....	\$15,277 20	
Transfers from Mortuary Fund.....		\$15,277 20
Balance of Fund (Ledger Assets) 31st December, 1934.....		Nil

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of sums assured.....	\$975,465 31
Liabilities.....	2,729 43
Reserve for depreciation of securities.....	40,000 00
Excess of total assets over total liabilities.....	228,905 29
	<u>\$1,247,100 03</u>

Assets

Assets.....	\$1,051,689 15
Present value of future premiums.....	195,410 88
	<u>\$1,247,100 03</u>

Ratio of assets to liabilities was 122.48 per cent.

The basis of valuation was the British Offices' Ultimate Table Om (5) with interest at 3½ per cent.

The amount of insurance valued was \$1,525,121.

The valuation was made as at December 31st, 1934, by J. D. Buchanan, B.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5% 1941.....	\$30,000 00	\$29,790 00
Dominion of Canada, 4½% 1957.....	25,000 00	24,252 50
Dominion of Canada, 4% 1945.....	10,000 00	9,679 16
Province of Ontario, 5½% 1947.....	10,000 00	9,654 68
Province of Ontario, 4½% 1949.....	20,000 00	19,437 50
Province of Alberta, 5½% 1947.....	10,000 00	10,504 72
Province of Saskatchewan, 4½% 1955.....	10,000 00	9,664 00
Province of New Brunswick, 5½% 1952.....	10,000 00	9,519 98
Province of British Columbia, 5% 1954.....	25,000 00	23,452 38
Province of Manitoba, 5½% 1958.....	10,000 00	9,736 00
Canadian National Railways, 5% 1969.....	10,000 00	10,000 00
Canadian National Railways, 4½% 1954.....	13,000 00	12,891 64
Canadian National Railways, 4½% 1957.....	50,000 00	51,006 25
Hydro-Electric Power Commission, 4¾-4-5% 1970.....	10,000 00	10,157 52
Hydro-Electric Power Commission, 3¾-4-5% 1952.....	27,500 00	24,051 19
City of Port Arthur, Ont., 5% 1937.....	10,000 00	10,070 95
City of London, Ont., 4½% 1943.....	5,000 00	4,699 95
City of Brandon, Man., 5½% 1939.....	12,000 00	11,670 90
Town of Glace Bay, N.S., 6% 1950.....	10,000 00	9,488 22
City of Cranbrook, B.C., 6½% 1940.....	5,000 00	4,883 38
City of New Westminster, B.C., 6% 1945.....	5,000 00	5,000 00
City of London, Ont., 5½% 1941-42.....	10,000 00	10,090 00
City of Sydney, N.S., 5½% 1954.....	24,000 00	24,000 00
City of Port William, Ont., 5% 1944.....	5,000 00	4,940 00
City of Calgary, Alta., 5½% 1954.....	5,000 00	5,000 00
City of Edmonton, Alta., 5½% 1952.....	13,500 00	13,413 20
District of Penticton, B.C., 6% 1960.....	2,000 00	2,046 38
City of Edmonton, Alta., 5½% 1945.....	4,500 00	4,512 42
City of Moose Jaw, Sask., 5% 1953.....	5,000 00	4,900 42
Township of East York, Ont., 5½% 1947.....	10,000 00	10,311 36
Township of New Toronto, Ont., 6½% 1938.....	4,000 00	4,128 00
City of Sarnia, Ont., 5% 1941.....	10,000 00	9,903 20
Township of Stamford, Ont., 5% 1943-44-45.....	14,157 46	14,011 76
Town of New Waterford, N.S., 5½% 1949.....	10,000 00	10,000 00
Township of East York, Ont., 5% 1958.....	5,000 00	4,878 65
Township of East York, Ont., 5% 1938.....	10,000 00	9,942 20
Township of Scarborough, Ont., 5% 1941.....	5,000 00	5,000 00
City of Saskatoon, Sask., 5% 1950.....	5,000 00	4,980 00
City of London, Ont., 4½% 1947.....	10,000 00	10,009 58
City of London, Ont., 5% 1947.....	5,000 00	4,959 36
City of London, Ont., 5% 1943.....	4,000 00	3,991 80
County of Northumberland, N.B., 5% 1956.....	10,000 00	8,762 50
City of Montreal, Que., 4½% 1948.....	15,000 00	14,442 18
City of Montreal, Que., 4½% 1950.....	15,000 00	14,294 12
City of Winnipeg, Man., 5% 1943.....	8,000 00	7,694 00
Total.....	<u>\$526,657 46</u>	<u>\$515,822 05</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
Town of Riverside, Ont., 6½% 1932.....	\$3,654 93	\$1,827 47
Town of Riverside, Ont., 5½% 1932-43.....	9,375 50	4,687 75
Town of Ford City (East Windsor), 6% 1942-44.....	15,000 00	7,500 00
Total.....	<u>\$28,030 43</u>	<u>\$14,015 22</u>

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, J. Starr Tait; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell, M.P.P.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P.; J. J. Williams, M.D.; Major J. C. Boylen, James Harper, J. Starr Tait.

Assets.....	\$1,323,852	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	2,674,205	Premiums—Ontario (net).....	\$70,571
Canadian insurance in force (gross)...	3,434,534	Premiums—Canada (net).....	93,631
Total insurance in force (gross)....	3,500,534	Premiums—Total (net).....	95,148
		Benefits paid—Ontario (net)....	59,603
		Benefits paid—Canada (net)....	84,777
		Benefits paid—Total (net).....	84,777

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

Incorporated.—1917

OFFICERS

President, Stanley Lewis; Secretary, J. J. O'Kelly; Treasurer, F. G. Kennedy. S. B. Blackler, S. Orange, G. P. Gordon.

Auditors.—Milne, Steele & Company, C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

S. Lewis, Ottawa, Ont.; J. J. O'Kelly, Ottawa, Ont.; S. B. Blackler, Ottawa, Ont.; G. P. Gordon, Ottawa, Ont.; A. MacMillan, Ottawa, Ont.; N. Bordleau, Ottawa, Ont.; S. Orange, Ottawa, Ont.; L. Pichette, Ottawa, Ont.; E. Chatterton, Ottawa, Ont.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks not in default....	\$367,278 77
Cash in chartered banks of Canada in Canada.....	89,255 07
Total Ledger Assets.....	\$456,533 84

Non-Ledger Assets

Interest accrued.....	\$5,417 62
Total Non-Ledger Assets.....	\$5,417 62
Total Admitted Assets.....	\$461,951 46

Liabilities†

Retiring allowance.....	\$1,413 94
Total Liabilities (except Reserve).....	\$1,413 94

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	\$409,428 51
Income for the year:	
Interest on investments.....	\$21,279 90
Pay roll contributions.....	24,897 74
Grant—City of Ottawa.....	7,000 00
Total Income.....	53,177 64
	\$462,606 15
Disbursements for the year:	
Superannuation payments to firemen.....	\$3,272 13
Retiring allowances.....	702 32
Death benefits.....	1,600 00
Total Disbursements.....	5,574 45
	\$457,031 70
Deduct: Transfers to General Fund.....	497 86
Balance of Fund (Ledger Assets) 31st December, 1934.....	\$456,533 84

*See note on page 1.

†The Management Board adopted on 31st May, 1933, the actuarial report of H. B. Wickes, F.A.S., showing the fund, by actuarial valuation, to have a surplus at 31st December, 1932, of \$376.39.

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$350 00
Travelling expenses.....	36 05
Printing and supplies.....	12 72
Miscellaneous.....	99 09
Total Disbursements.....	<u>\$497 86</u>
Transfer from Superannuation Fund.....	<u>\$497 86</u>
Balance of Fund (Ledger Assets) 31st December, 1934.....	<u>Nil</u>

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Ottawa, 4%, 1939.....	3,000 00	3,000 00
City of Ottawa, 5%, 1939.....	503 66	503 66
City of Ottawa, 5%, 1940.....	778 83	778 83
City of Ottawa, 5%, 1941.....	567 76	567 76
City of Ottawa, 5%, 1942.....	1,371 13	1,371 13
City of Ottawa, 5%, 1943.....	689 67	689 67
City of Ottawa, 4½%, 1943.....	1,944 00	1,946 67
City of Ottawa, 5%, 1944.....	524 13	524 13
City of Ottawa, 5%, 1945.....	1,375 33	1,375 33
City of Ottawa, 5%, 1946.....	265 87	265 87
City of Hamilton, 5%, 1942.....	12,000 00	12,000 00
City of Montreal, 5%, 1945.....	20,000 00	19,450 00
City of Vancouver, 5%, 1970.....	10,000 00	9,050 00
Town of New Toronto, 5%, 1940.....	2,000 00	1,939 60
Town of New Toronto, 5%, 1942.....	7,000 00	6,776 70
Town of New Toronto, 5%, 1943.....	3,000 00	2,899 20
Province of British Columbia, 6%, 1947.....	20,000 00	19,875 00
Province of British Columbia, 5%, 1954.....	10,000 00	9,300 00
Province of Manitoba, 6%, 1947.....	25,000 00	25,125 00
Province of Ontario, 5%, 1948.....	30,000 00	30,096 29
Province of Alberta, 4½%, 1960.....	40,000 00	38,300 00
Province of New Brunswick, 5%, 1960.....	8,000 00	8,000 00
Province of New Brunswick, 5%, 1963.....	4,000 00	4,000 00
Hydro-Electric Power Commission, 6%, 1940.....	40,000 00	43,300 00
Ontario Hydro-Electric Power Commission, 3½-4-5%, 1952.....	49,000 00	45,325 00
Hydro-Electric Power Commission, 4%, 1957.....	5,000 00	4,196 43
Dominion of Canada, 4½%, 1944.....	3,000 00	3,000 00
Dominion of Canada, 5%, 1943.....	10,000 00	10,000 00
Canadian National Railway, 4½%, 1957.....	64,000 00	63,622 50
Total.....	<u>\$373,020 38</u>	<u>\$367,278 77</u>

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONTARIO

Incorporated.—Statutes of Ontario, 1926, Chap. 120

OFFICERS

Principal Officer, Reginald Axcell; Secretary, Joseph P. Downey; Treasurer, Emile Joliat; George MacLeod, Trustee; Michael McKennirey, Trustee.

Auditors.—Arthur A. Crawley & Co. *Actuary.*—H. B. Wickes, F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Glenn E. Strike, Magistrate, Ottawa; Edward J. Daly, Judge, Ottawa; Patrick J. Nolan, Mayor of Ottawa.

SUMMARY OF FUNDS

Balances of Funds, 31st December, 1934:	
Superannuation and Benefit Fund.....	\$388,997 10
General Fund.....	309 08
Total.....	<u>\$389,306 18</u>
Add: Non-Ledger Assets.....	7,032 33
	<u>\$396,338 51</u>
Deduct: Unadmitted Assets.....	1,228 23
Net Balance of All Funds.....	<u>\$395,110 28</u>

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....		\$7,000 00
Amortized book value of bonds, debentures and debenture stocks		
Not in default.....	\$371,115 54	
In default.....	4,978 23	
		\$376,093 77
Cash in chartered banks of Canada in Canada.....		6,212 41
Total Ledger Assets.....		<u>\$389,306 18</u>

Non-Ledger Assets

Interest due and accrued.....		\$7,032 33
Total Assets.....		\$396,338 51
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default....		1,228 23
Total Admitted Assets.....		<u>\$395,110 28</u>

Liabilities†

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$348,873 60
Income for the year:		
Member assessments.....	\$28,361 90	
Interest on investments and deposits.....	16,618 55	
Net profit on security deals.....	9,498 66	
Total Income.....		54,479 11
		\$403,352 71
Disbursements for the year:		
Pensions.....		13,355 61
		\$389,997 10
Deduct: Transfers to General Fund.....		1,000 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$388,997 10</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$522 28
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$240 00	
Actuaries' fees and expenses.....	750 00	
Rents.....	25 00	
Miscellaneous.....	24 00	
Total.....		\$1,039 00
<i>All Other Expenses:</i>		
Taxes and licenses.....		174 20
Total Disbursements.....		\$1,213 20
Add: Transfers from Benefit Fund.....		1,000 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$309 08</u>

Actuary's Valuation Balance Sheet

As at 31st December, 1933

Liabilities of the Fund

1. Pensions now vested in nine members.....	\$92,780 08
2. Pensions that will be payable to the survivors of the present membership.....	733,859 50
3. Cost of providing the benefit payable in event of death before retirement.....	44,337 07
4. Provision for future expenses.....	3,000 00
	<u>\$873,976 65</u>

†For last actuarial valuation see pages 225-6 of this report. See also Special Report, page 226. Reference—Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4) and sec. 234 *re* societies with membership limited to government or municipal employees.

Assets of the Fund

1. Future contributions to be paid by the present members.....	\$323,588 60
2. Securities, cash and accrued interest thereon as per Balance Sheet.....	355,202 36
3. Excess of market value of securities over book values.....	13,941 77
4. Deficit brought out by the valuation.....	181,243 92
	\$873,976 65

The valuation was made by H. B. Wickes, Fellow of the Actuarial Society.

The valuation was made on the combined bases of British Offices Tables and Rutherford's Tables.

Retirement at the expiration of thirty years' service was assumed, as was also that there would be no return in event of death after pension vests.

SEE SPECIAL REPORT BELOW.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 1/2 C, 1958.....	\$10,000 00	\$10,465 25
Dominion of Canada, 4 1/2 C, 1959.....	5,000 00	5,121 12
Canadian National Railway Co., 5 C, 1954.....	14,000 00	14,602 29
Province of British Columbia, 6 C, 1946.....	16,000 00	16,634 40
Province of British Columbia, 6 C, 1947.....	5,000 00	4,982 67
Province of British Columbia, 5 C, 1953.....	15,000 00	14,195 03
Province of British Columbia, 4 1/2 C, 1969.....	10,000 00	9,574 04
Province of Alberta, 4 1/2 C, 1956.....	20,000 00	19,554 91
Province of Alberta, 4 1/2 C, 1957.....	10,000 00	9,819 97
Province of Alberta, 4 1/2 C, 1958.....	5,000 00	4,843 06
Province of Alberta, 4 1/2 C, 1961.....	10,000 00	9,850 16
Province of Saskatchewan, 4 1/2 C, 1955.....	10,000 00	9,948 33
Province of Saskatchewan, 5 C, 1958.....	17,500 00	16,227 49
Province of Manitoba, 6 C, 1947.....	15,000 00	15,559 92
Province of Manitoba, 5 1/2 C, 1955.....	10,000 00	9,633 83
Province of Manitoba, 5 1/2 C, 1958.....	20,000 00	18,977 99
Province of New Brunswick, 5 1/2 C, 1952.....	5,000 00	5,067 37
Province of New Brunswick, 5 C, 1957.....	20,000 00	21,068 70
Province of New Brunswick, 5 C, 1960.....	10,000 00	10,511 40
Province of New Brunswick, 5 C, 1963.....	20,000 00	20,000 00
Province of Nova Scotia, 4 1/2 C, 1960.....	30,000 00	29,736 01
Province of Nova Scotia, 4 1/2 C, 1961.....	5,000 00	4,988 08
St. John Dry Dock Company, 4 C, 1953.....	40,000 00	39,252 64
Hydro-Electric Power Commission of Ontario, 4 3/4 C, 1970.....	25,000 00	25,016 35
Township of Gloucester (Ont.), 6 C, 1938.....	535 17	535 17
Town of Kenora, 5 C, 1951.....	5,000 00	5,035 39
Town of Kenora, 5 C, 1952.....	5,000 00	5,035 97
City of Toronto, Ont., 5 C, 1950.....	5,000 00	5,000 00
City of Hull, Que., 5 C, 1936.....	1,000 00	997 70
City of Hull, Que., 5 C, 1954.....	4,000 00	3,955 67
City of Ottawa, Ont., 4 1/2 C, 1962.....	5,000 00	4,924 63
Total.....	\$873,035 17	\$871,115 54

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of Sandwich West, Ont., 5 1/2 C, 1937.....	\$5,000 00	\$4,978 23	\$3,750 00

SPECIAL REPORT

IN THE MATTER OF the Ottawa Police Benefit Fund Association

—and—

IN THE MATTER OF section 234 of The Insurance Act (R.S.O. 1927, c. 222).

SPECIAL REPORT

by the

SUPERINTENDENT OF INSURANCE

to the

HONOURABLE A. W. ROEBUCK, K.C., M.P.P.,

and

HIS WORSHIP MAYOR NOLAN OF OTTAWA

I have the honour to make this Special Report with respect to the Ottawa Police Benefit Fund Association, in furtherance of the provisions of section 234 of The Insurance Act.

Application of Act

The Ottawa Police Benefit Fund Association is licensed as a fraternal society pursuant to the provisions of the said Act. Its membership is limited by its constitution and laws to the employees of the police force of the City of Ottawa. Section 234 of the Act reads as follows:

"234 (1) If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society, the membership of which is limited by its constitution or laws to municipal or government employees applicable to the payment of its insurance contracts,

are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rate of contribution, he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employees as to the financial condition of the society.

"(2) The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity but a synopsis of his special report shall be reported in his annual report."

This Special Report is made pursuant to the above-quoted section of the Act.

Preliminary:

The Ottawa Police Benefit Fund Association was incorporated in 1907 under the provisions of "An Act respecting Benevolent, Provident and other societies" (R.S.O. 1897, c. 211). Societies or associations so incorporated were expressly prohibited from undertaking or effecting contracts of insurance. Nevertheless, this Association assumed the authority to effect such contracts with its members by granting mortuary and other benefits, and for approximately twenty years carried on in this manner contrary to law.

In 1926 the Department first learned of the existence of the Association. Immediate steps were taken to regularize its position and validate its contracts. A private Special Act, to which your attention is directed, was passed the same year (1926, c. 120). This Special Act declared the Association entitled to license under the Ontario Insurance Act upon terms therein set out, validated all its existing contracts and made special provision for the readjustment of its rates and benefits and amendment of its constitution necessary to achieve solvency. The Association was duly licensed by the Department on May 27th, 1926.

The most recent reports before me are made as of December 31st, 1933. At that date the Association had 141 active members and 9 members on pension; it had assets, according to the auditor's report, of \$345,777.56 and its members were contributing 10% of their salaries in consideration of the pensions and death benefits promised by the constitution and laws of the Association. The governing executive authority of the Association is reported to the Department as His Honour Judge Daly, Police Magistrate Strike and His Worship Mayor Nolan. Mr. J. P. Downey is the Secretary of the Association.

Financial Position:

The Association has been under the supervision of the Department since 1926. Inasmuch as no actuarial valuation of the Fund had ever been made prior to that date, immediately thereafter I requested, as Superintendent of Insurance, that such a valuation be made as at December 31st, 1925. Mr. W. P. Brenton, F.A.S., former Assistant Actuary of the Metropolitan Life Insurance Company at Ottawa, was authorized by the Association to make the valuation, and his subsequent report was filed with the Department on June 17th, 1926.

This first report from Mr. Brenton showed the Fund to have a deficiency, on the basis of certain assumptions described therein, of approximately \$30,000. As a result thereof the Superintendent of Insurance, as at July 5th, 1926, made a Special Report to the Minister in charge of the Department of Insurance, and to the Mayor of the City of Ottawa, as required in The Ontario Insurance Act, drawing attention to the existing deficiency and pointing out in part that "obviously an important readjustment of the rates and benefits is necessary in order to enable the Society to provide for the payment of its contracts of insurance at maturity." This Special Report was subsequently printed in my Annual Report as Superintendent of Insurance for 1927 (pages 192-3). In due course the Association increased the rates of contribution from six to ten per cent, effective as from November 1st, 1927, and, as a result thereof, Mr. Brenton's second report, as at December 31st, 1927, showed a deficiency of only \$8,000, again upon assumptions therein described. The last Report made by Mr. Brenton, namely, as of December 31st, 1930, similarly showed a deficiency of only \$2,500.

It is important at this stage to describe the nature of Mr. Brenton's Reports and some of the assumptions made therein. In particular, the significance of the assumptions, to which attention was clearly and definitely drawn in each report, appears to have been overlooked by the Association and its governing executive authority. Certainly the change in rates in November, 1927, begged several serious questions raised by Mr. Brenton in his report.

In every actuarial valuation of this kind, calculations must be made as to the age at which members will retire on pension, as to the minimum years of service required to be eligible for pension, etc. According to the by-laws of the Association, a member with twenty-five completed years of service may retire on pension, subject to the approval of the Board of Police Commissioners and, at his own option, with thirty completed years of service. Briefly, Mr. Brenton assumed that the pensioning of members with thirty years' service would be materially delayed and that no pensions would be paid in respect of members having completed less than thirty years' service. These assumptions, it was thought, were reasonable in view of the existing policy of the Board of refusing to approve retirement prior to the completion of thirty years' service unless the member was in ill-health, and of delaying retirement of members who had qualified for pension with thirty years' service. In detail, he explained, to have assumed that all members eligible for pension were to be considered on the verge of retirement would have involved an addition of some \$55,000 to the liability side of the Balance Sheet. To have gone still further in this direction and to have assumed that all members, present and future, would retire after thirty years' service, would have rendered the Fund hopelessly insolvent. There was not, he thought, the necessity for taking such a step at that time by reason of the attitude of the Board of Police Commissioners in not retiring members when eligible, and it was the assurance that he received from time to time that this practice would be continued which enabled him to entertain a more lenient and at the same time a more optimistic view of the Association's financial condition. He strongly recommended that the by-laws of the Association be amended to give formal effect to the assumptions he was making.

Last year the Association appointed a new Actuary, namely, Mr. H. B. Wickes, F.A.S., of Montreal, and six weeks ago the Association filed with the Department a copy of his first preliminary report. This Report shows a deficit in the Fund as at December 31st, 1933, of \$237,671, on the basis of Rutherford's Tables, and a deficit of \$181,233 on the combined basis of Rutherford's Tables and British Offices Life Annuities Ultimate Tables (1893). Your special attention is directed to Mr. Wickes' Report, which I would ask you to read with this Report.

This new Report presents an entirely different picture of the whole situation. The large increase in the deficiency from that reported by Mr. Brenton in 1931 is due almost in its entirety to the fact that Mr. Wickes, in view of the increase in the number of retirements during the past three years, indicating that a lower average retirement age must be anticipated, has deemed it advisable to abandon the assumptions made in the previous valuations in respect of delayed retirement, etc., and to value the Fund in strict accordance with the benefits promised in the by-laws of the Association. The only exception made by Mr. Wickes is that he has not included any provision in respect of pensioners receiving a minimum of total contributions in the event of the pensions vesting. Such a provision he reports would mean an additional liability of \$26,700 and \$39,000 on the respective bases.

Actuary's Suggestions:

The Actuary points out that the "very serious" condition of the Fund is due, firstly, to the provision for retirement at the end of thirty years' service; secondly, to the inadequate contributions collected from the members prior to November 1st, 1927; and thirdly, to the fact that the older members of the Fund and the present pensioners have not contributed sufficient to cover the cost of their benefits. In conclusion, he offers the following suggestions for reductions of benefits:

- "(1) That all pensions now being paid be reduced by 20%.
- "(2) That all members pensioned before the first of January, 1937, receive only 40% of average final salary as pension.
- "(3) That members retiring in the year 1937 receive pensions of 41% of average final salary, such percentage to increase 1% each year until those members retiring in 1946 receive 50% of average final salary, thereafter the pensions payable being calculated on that basis.
- "(4) That the minimum retirement age be set at attained age 60 years, with the additional proviso that thirty years' service must be completed. Also that the Board of Police Commissioners continue the present practice of postponing retirement as long as possible.
- "(5) That pensions be calculated on the basis of average salary received during the ten years' service immediately preceding retirement.
- "(6) That instead of returning the difference between contributions paid and pensions received after pensions vest, the sum of \$2,000 be paid to the heir of a deceased pensioner if death occurs within one year from date of commencement of pension payment; \$1,000 if death occurs in the second year; thereafter no benefits.
- "(7) That some reductions be made in the present scale of death benefits now being paid to active members. In this connection it was suggested that the present basis of return of contribution without interest in event of death be maintained, subject to the proviso that the maximum amount payable to the heirs of the deceased active member be set at \$3,000."

Of course these suggestions were made on the assumption that no increase in contributions to the Fund are in prospect. They could naturally be modified if increased contributions were forthcoming from the members, from the Municipal Corporation of the City of Ottawa, or otherwise.

Conclusion:

If the membership of the Association were not confined to municipal employees exclusively, the provisions of section 223 of the Ontario Insurance Act providing for the compulsory readjustment of rates and, or, benefits of fraternal societies, would automatically apply. However, pursuant to the existing statute, the Superintendent of Insurance has no responsibility for the readjustment of the rates and benefits of a society composed exclusively of municipal employees, beyond being directed to make a Special Report as to the financial condition of such a society to the Minister and the head of the municipality of which the members of the society are employees, and to publish a synopsis of such a Report in his annual report.

In view of the foregoing, no opinion has been expressed in this Report on the suggestions heretofore quoted presented by Mr. Wickes. All the members of the Association, interested in its solvency and its ability to pay its contracts as they mature, are employees of the City of Ottawa. For this reason, no doubt, the responsibility for its financial rehabilitation is not imposed upon this Department. Mr. Wickes has, however, pointed to the nature of the readjustment necessary.

Today the Association is insolvent, an insolvency which can only be cured by a general "writing down" of the benefits provided by the by-laws, or by substantially increased contributions, or both. Unfortunately, the longer the readjustment necessary is postponed, the more drastic must be its character when effected.

Fortunately the problem of readjustment in this Association is considerably facilitated by the provisions of the Special Act of 1926, to which reference has been made. Thereunder "the governing executive authority of the Association" is authorized to "make such readjustment of the rates and benefits as are necessary" to put the Association in a sound financial position" and such amendments shall be binding upon the members of the Association and upon their beneficiaries or legal representatives and upon all persons deriving legal rights from any member or beneficiary, notwithstanding anything contained in the constitution, rules and regulations of the Association before such amendments, or in any contract, policy or certificate of insurance heretofore or hereafter issued by the Association." The importance of this special authority, having regard to the situation faced by the Association, will be readily apparent to you.

You are no doubt aware that this Association today is in substantially the same position as similar associations in other cities in the province have found themselves in the past. The Toronto Police Benefit Fund is a noteworthy example. All such associations, except this Association, have undertaken the necessary readjustments successfully and are today in a sound condition. This circumstance should encourage the Ottawa Police Benefit Fund Association to act promptly and effectively to put through the necessary readjustment.

I suggest that Mr. Wickes should be invited to meet the Board of Police Commissioners or a Committee of the City Council at a very early date, and subsequently requested to make a Final Report. In any event, by whatever means taken, the precarious condition of the Association should have the immediate attention of the responsible authorities. If at any time it is thought that the services of this Department can be of assistance, they will be made available at all times.

I have the honour to be, Sirs,

Your obedient servant,

(Signed) R. LEIGHTON FOSTER,

Superintendent of Insurance.

Toronto, February 11th, 1935.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Lyman Lee, K.C., Hamilton, Ont.*Chief or General Agent in Ontario.*—Lyman Lee, K.C., Birks Building, Hamilton, Ont.

Assets.....	\$29,487,628
Ontario insurance in force (gross)...	1,093,685
Canadian insurance in force (gross)...	3,145,548
Total insurance in force (gross)....	107,329,816

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$41,801
Premiums—Canada (net).....	156,037
Premiums—Total (net).....	5,811,194
Benefits paid—Ontario (net).....	58,505
Benefits paid—Canada (net).....	90,869
Total benefits paid (net).....	4,131,775

ROYAL CLAN, ORDER OF SCOTTISH CLANS*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Wm. Cromb, 23 Prudhomme Ave., Montreal, Que.*Chief or General Agent in Ontario.*—Robert O. Dawson, Apt. 3, 17 Grosvenor Ave., Ottawa, Ont.

Assets.....	\$2,447,130
Ontario insurance in force (gross)...	77,519
Canadian insurance in force (gross)...	203,639
Total insurance in force (gross)....	10,493,820

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,456
Premiums—Canada (net).....	5,660
Premiums—Total (net).....	366,177
Benefits paid—Ontario (net).....	nil
Benefits paid—Canada (net).....	4,000
Total benefits paid (net).....	179,099

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, 6 Dundee Ave. East, Toronto, Ont.

Assets.....	\$4,840,427
Ontario insurance in force (gross)...	39,600
Canadian insurance in force (gross)...	202,250
Total insurance in force (gross)....	25,194,900

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,698
Premiums—Canada (net).....	10,059
Premiums—Total (net).....	946,442
Benefits paid—Ontario (net).....	2,089
Benefits paid—Canada (net).....	10,412
Total benefits paid (net).....	606,745

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19th, 1875

OFFICERS

President, Wm. V. Oglesby; Past President, Arthur J. Taylor; Vice-President, Albert V. Hardwick; Secretary, David J. Proctor; Treasurer, Edward C. Green.

Auditors.—Sharp, Milne & Company, Toronto.*Actuary.*—S. H. Pipe, F.A.S., A.I.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Supreme Council consists of above mentioned Officers

Summary of Funds

Balances of Funds—31st December, 1934:

Mortuary Fund.....	\$320,470 96	
Guarantee Fund.....	13,696 57	
Funeral Fund.....	40,752 76	
Supreme Lodge Expense Fund.....	9,014 51	
Widows' and Orphans' Fund.....	1,348 03	
Mortuary Fund (Junior).....	349 01	
Shakespeare Memorial Fund.....	352 81	
General Fund.....	79,802 14	
Total.....		\$465,786 79
Add Non-Ledger Assets.....		10,574 35
		\$476,361 14
Deduct due and accrued Liabilities (except Reserve).....	\$2,409 41	
Deduct Unadmitted Assets.....	5,473 17	
		7,882 58
Net Balance of All Funds.....		\$468,478 56

*See note on page 1.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....		\$40,069	35
Mortgage loans on real estate, first mortgages.....		6,564	54
Loans and liens on policies.....		15,558	00
Amortized book value of bonds, debentures and debenture stocks			
Not in default.....	\$349,346	18	
In default.....	1,000	14	
		<u>350,346</u>	<u>32</u>
Cash on hand and in banks:			
On hand at Head Office.....	112	64	
In chartered banks of Canada in Canada.....	48,135	94	
		<u>48,248</u>	<u>58</u>
Deposit Receipt—Imperial Bank of Canada.....		5,000	00
Total Ledger Assets.....		<u>\$465,786</u>	<u>79</u>

Non-Ledger Assets

Interest due, \$200.21; accrued, \$4,570.97.....	\$4,771	18	
Rents due.....	330	00	
		<u>\$5,101</u>	<u>18</u>
Total Non-Ledger Assets.....		<u>\$5,101</u>	<u>18</u>
Total Admitted Assets.....		<u>\$470,887</u>	<u>97</u>

Liabilities

Death Claims Outstanding.....		\$2,042	50
Accounts Payable, Merchandise.....		366	91
Total Liabilities (except Reserve).....		<u>\$2,409</u>	<u>41</u>
Net required reserve, per Actuary's report, for outstanding contracts of:			
Mortuary Fund.....	\$264,511	52	
Junior Mortuary Fund.....	117	00	
Total Reserve.....		<u>\$264,628</u>	<u>52</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$316,352	49
Income for the year:			
Premiums (with extra dues, etc.).....	\$39,056	13	
Interest and rents.....	15,048	66	
Total Income.....		<u>54,104</u>	<u>79</u>
		<u>\$370,457</u>	<u>28</u>
Disbursements for the year:			
Death claims.....	\$33,886	25	
Surrender values.....	9,629	17	
Total Disbursements.....		<u>43,515</u>	<u>42</u>
		<u>\$326,941</u>	<u>86</u>
Deduct: Transfers to General Fund.....		6,470	90
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$320,470</u>	<u>96</u>

GUARANTEE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$12,955	79
Income for the year:			
Premiums.....	\$853	25	
Interest and rents.....	632	87	
Total Income.....		<u>986</u>	<u>12</u>
		<u>\$13,941</u>	<u>91</u>
Disbursements for the year.....			Nil
		<u>\$13,941</u>	<u>91</u>
Deduct Transfers to General Fund.....		245	34
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$13,696</u>	<u>57</u>

FUNERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$43,732 94
Income for the year:		
Assessments.....	\$24,178 11	
Interest and rents.....	1,675 63	
Total Income.....		25,853 74
Disbursements for the year:		\$69,586 68
Funeral claims.....		25,865 00
Deduct: Transfers to General Fund.....		\$43,721 68
		2,968 92
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$40,752 76

SUPREME LODGE EXPENSE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$23,888 16
Income for the year:		
Assessments.....	\$1,318 25	
Bank Interest.....	522 73	
Total Income.....		1,840 98
Disbursements for the year:		\$25,729 14
Expenses Supreme Lodge Convention, Port Arthur, 1934.....		16,186 10
Deduct: Transfers to General Fund.....		\$9,543 04
		528 53
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$9,014 51

WIDOWS' AND ORPHANS' FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$1,287 49
Income for the year:		
Interest.....		60 54
Disbursements for the year.....		\$1,348 03
		Nil
		\$1,348 03
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$1,348 03

MORTUARY FUND (JUNIOR)

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$245 26
Income for the year:		
Premiums.....	\$108 41	
Interest.....	6 73	
Total Income.....		115 14
Disbursements for the year.....		\$360 40
		Nil
Deduct: Transfers to General Fund.....		\$360 40
		11 39
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$349 01

SHAKESPEARE MEMORIAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$344 53
Income for the year:		
Interest.....		8 28
Disbursements for the year.....		\$352 81
		Nil
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$352 81

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$84,403 93
Income for the year:		
Assessments, dues, fees and fines.....	\$9,323 68	
Income from advertisements.....	343 60	
Lodge Supplies.....	2,304 95	
Interest.....	1,622 26	
Rents.....	4,863 20	
Defunct Lodge Funds.....	4 23	
Profit on Sale of Securities.....	516 92	
Total Income.....		18,978 84
		\$103,382 77

GENERAL FUND—Continued

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$10,537 44	
Directors' fees.....	1,115 30	
Auditors' fees.....	250 00	
Supreme President's Office.....	150 00	
Travelling expenses.....	506 60	
Rents.....	1,250 00	
Printing and supplies.....	306 64	
Miscellaneous.....	Nil	
Total.....		\$14,115 88

Agency and Organization Expenses:

Bonuses to members.....	\$417 45	
Organizing and opening new Lodges.....	259 20	
Travelling expenses.....	698 51	
Miscellaneous.....	Nil	
Total.....		1,375 16

All Other Expenses:

Expenses from other funds (as per details attached).....	\$2,864 76	
Grants.....	50 00	
Wreaths.....	29 00	
Fire insurance.....	393 30	
Sickness benefit.....	279 97	
Taxes and licenses.....	1,945 99	
Telephone, telegrams and express, exchange and postage.....	646 85	
To cover unemployed members.....	1,728 10	
Light, fuel and water.....	969 28	
Lodge supplies.....	1,717 77	
Maintenance of building.....	456 87	
Official publications.....	4,715 65	
Meeting of Supreme Body.....	2,320 42	
Miscellaneous.....	196 71	
Total.....		18,314 67

Total Disbursements..... 33,805 71

\$69,577 06

10,225 08

Add: Transfers from other Funds.....

Balance of Fund (Ledger Assets) 31st December, 1934..... \$79,802 14

Exhibit of Policies—Mortuary (Junior)

Classification	Total		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1933.....	27	\$6 750 00	20	\$5,000 00
New Issue.....	17	4,250 00	9	2,250 00
Reinstatements.....	5	1,250 00	4	1,000 00
Totals.....	49	\$12,250 00	33	\$8,250 00
Claims.....	..	nil	..	nil
Lapses.....	9	\$2,250 00	8	\$2,000 00
Transferred to Adult Department.....	3	750 00	1	250 00
Total Ceased.....	12	\$3 000 00	9	\$2,250 00
At end of 1934.....	37	\$9,250 00	24	\$6,000 00

Exhibit of Policies—Mortuary (Adult)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	810	\$896,394 50	293	\$286,433 50	1,103	\$982,828 00	818	\$717,814 50
New issued.....	3	3,500 00	14	13,750 00	17	17,250 00	10	10,750 00
Transferred from Prov. of Sask.....							1	512 50
Bonus Additions.....		9,357 00		2,994 00		12,351 00		9,075 75
Totals.....	813	\$709,251 50	307	\$303,177 50	1,120	\$1,012,429 00	829	\$738,152 75
Less ceased by:								
Death.....	37	\$30,213 75	3	\$2,612 50	40	\$32,826 25	26	\$21,522 50
Surrender.....	26	25,284 00	19	19,905 00	45	45,189 00	28	27,634 00
Lapse.....	2	2,500 00	10	7,500 00	12	10,000 00	10	9,500 00
Total ceased.....	65	\$57,997 75	32	\$30,017 50	97	\$88,015 25	64	\$58,656 50
At end of 1934.....	748	\$651,253 75	275	\$273,160 00	1,023	\$924,413 75	765	\$679,496 25

Miscellaneous

Give particulars of any distribution of surplus during last three years. 1½% Bonus Distribution (1934) applied to policies.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
<i>Life Insurance Fund:</i>		
Dominion of Canada Conversion Loan Bonds, 5½%, 1959.....	\$65,000 00	\$63,168 48
Dominion of Canada National Service Loan Bonds, 5%, 1941.....	30,000 00	30,258 09
Province of New Brunswick Bonds, 6%, 1936.....	5,000 00	5,102 62
Province of Nova Scotia Bonds, 5½%, 1952.....	5,000 00	4,872 46
Province of Nova Scotia Bonds, 4½%, 1952.....	5,000 00	5,051 23
Province of Saskatchewan Bonds, 6%, 1952.....	6,000 00	5,425 32
Province of British Columbia Bonds, 6%, 1947.....	6,000 00	5,624 05
Province of Manitoba Bonds, 6%, 1947.....	5,000 00	4,788 08
Canadian National Railway Bonds, 5%, 1954.....	20,000 00	20,387 89
Dominion of Canada Guaranteed C.N.R. Bonds, 5%, 1969.....	5,000 00	5,253 48
City of Regina Bonds, 5½%, 1949.....	5,000 00	5,209 06
City of North Bay Bonds, 5%, 1941.....	5,000 00	4,986 47
Town of Portage la Prairie Bonds, 5%, 1941.....	2,000 00	2,052 03
City of Winnipeg Bonds, 4½%, 1957.....	5,000 00	5,044 53
Town of Westport la Prairie Bonds, 5%, 1948.....	5,000 00	5,030 21
Town of Smith's Falls Bonds, 5%, 1943.....	3,000 00	3,000 00
City of Moose Jaw Bonds, 5%, 1941.....	4,000 00	3,949 96
City of Toronto Bonds, 5%, 1938.....	4,000 00	4,053 41
City of Toronto Bonds, 5½%, 1945.....	5,000 00	4,924 35
Town of Cobourg Bonds, 5½%, 1938.....	1,000 00	1,011 84
Town of Cobourg Bonds, 5½%, 1939.....	2,000 00	2,027 06
Town of Cobourg Bonds, 5½%, 1940.....	3,000 00	3,044 65
City of Oshawa Bonds, 5½%, 1942.....	5,000 00	5,067 33
Town of Port Colborne Bonds, 5%, 1955.....	5,000 00	4,904 70
City of Vancouver Bonds, 5%, 1944.....	10,000 00	10,002 26
City of Saskatoon Bonds, 5%, 1945.....	10,000 00	9,963 53
Town of Leaside Bonds, 5½%, 1958.....	5,000 00	5,101 89
Town of Kapuskasing Bonds, 6%, 1942.....	5,000 00	5,037 20
City of Montreal Bonds, 6%, 1941.....	5,000 00	5,063 80
City of Quebec Bonds, 6%, 1939.....	5,000 00	5,014 99
City of Victoria Bonds, 6%, 1937.....	5,000 00	5,110 30
City of Edmonton Bonds, 5½%, 1945.....	10,000 00	10,161 57
Montreal Protestant Schools Bonds, 5%, 1944.....	5,000 00	5,009 09
Calgary School District Bonds, 5%, 1952.....	10,000 00	10,002 68
Walkerville—E. Windsor Water Commission Bonds, 5½%, 1946.....	5,000 00	5,151 48
<i>Guarantee Fund:</i>		
Dominion of Canada Conversion Loan Bonds, 5½%, 1959.....	5,000 00	4,850 54
Province of Alberta Bonds, 6%, 1947.....	5,000 00	4,788 08
<i>Adult and Junior Funeral Funds:</i>		
Dominion of Canada Conversion Loan Bonds, 5½%, 1959.....	15,000 00	14,664 14
City of Toronto Bonds, 5%, 1938.....	9,000 00	8,813 39
City of Port William Bonds, 6%, 1962.....	5,000 00	5,503 50
City of Montreal Bonds, 4½%, 1948.....	5,000 00	4,925 00
<i>General Fund:</i>		
Dominion of Canada Victory Bonds, 5½%, 1937.....	150 00	150 00
Dominion of Canada National Service Loan Bonds, 5%, 1941.....	5,000 00	4,962 44
Province of Ontario Bonds, 5½%, 1947.....	8,000 00	7,982 32
City of Toronto Bonds, 5%, 1938.....	12,000 00	11,873 39
<i>Widows' and Orphans' Fund:</i>		
Dominion of Canada National Service Loan Bonds, 5%, 1941.....	1,000 00	977 29
Total.....	<u>\$351,150 00</u>	<u>\$49,346 18</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
City of Windsor Bonds, 5½%, 1940.....	\$1,000 00	\$1,000 14

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized.—June 27th, 1876. Incorporated.—April 8th, 1880.

OFFICERS

Grand Chief, Rev. D. Wallace Christie; Past Grand Chief, Col. Alexander Cowan; Grand Secretary, Col. D. M. Robertson; Grand Chieftain, Adam Brand; Grand Treasurer, William A. Murray; Grand Medical Examiner, Dr. C. A. Warren.

Auditors.—G. S. Fleming and John Archibald.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Rev. D. Wallace Christie, B.D., Grand Chief, Chairman; Lt.-Col. Alexander Cowan, V.D., Past Grand Chief; Adam Brand, Grand Chieftain; Col. D. M. Robertson, M.V.O., Grand Secretary; W. A. Murray, Grand Treasurer; Judge John Tytler, Toronto; Col. Alexander Fraser, Toronto; J. P. MacGregor, K.C., Toronto; Robt. Lewis, Winnipeg; Alex. C. Gordon, Toronto; Geo. Anderson, Montreal.

Summary of Funds

Balances of Funds—31st December, 1934:	
Mortuary Fund.....	\$1,492,378 15
Sickness Fund.....	34,145 70
Juvenile Fund.....	1,957 87
General Fund.....	7,611 40
Total.....	<u>\$1,536,093 12</u>
Add Non-Ledger Assets.....	33,727 55
	<u>\$1,569,820 67</u>
Deduct due and accrued Liabilities (except Reserve).....	52,002 94
Net Balance of All Funds.....	<u>\$1,517,817 73</u>
Reserve as per Actuary's Report.....	<u>\$1,323,950 00</u>
Balance—Surplus of Assets over all Liabilities and Reserve.....	<u><u>\$193,867 73</u></u>

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Loans and liens on policies.....		\$8,482 85
Amortized book value of bonds, debentures and debenture stocks		
Not in default.....	\$1,485,263 61	
In default.....	282 78	
		<u>\$1,485,546 39</u>
Cash on hand and in banks:		
On hand at Head Office.....	\$4,852 12	
In chartered banks of Canada in Canada.....	32,211 76	
		<u>37,063 88</u>
All other ledger assets, viz.:		
Deposit with Quebec Government.....		5,000 00
Total Ledger Assets.....		<u><u>\$1,536,093 12</u></u>

Non-Ledger Assets

Interest due, \$424.39; accrued, \$24,861.77.....		\$25,286 16
Collections reported, but not received by Head Office.....		8,441 39
Total Non-Ledger Assets.....		<u>\$33,727 55</u>
Total Admitted Assets.....		<u><u>\$1,569,820 67</u></u>

Liabilities

Provision for unpaid claims: Death benefits.....		\$14,002 94
Special Reserve for Contingencies: Investment Reserve.....		38,000 00
Total Liabilities (except Reserve).....		<u>\$52,002 94</u>
Net required reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$1,267,180 00	
Sickness Fund.....	55,530 00	
Juvenile Fund.....	1,240 00	
Total Reserve.....		<u><u>\$1,323,950 00</u></u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$1,442,058 33
Income for the year:		
Premiums (with extra dues, etc.).....	\$81,384 14	
Interest and rents.....	70,393 38	
Written-up Assets.....	970 32	
Total Income.....		<u>152,747 84</u>
		<u>\$1,594,806 17</u>
Disbursements for the year:		
Death claims.....	\$83,854 93	
Surrender values.....	573 09	
Total Disbursements.....		<u>84,428 02</u>
		<u>\$1,510,378 15</u>
Deduct: Transfers to General Fund.....		18,000 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u><u>\$1,492,378 15</u></u>

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$32,901 22
Income for the year:		
Premiums.....	\$2,386 15	
Interest and rents.....	1,425 03	
Total Income.....		3,811 18
		<u>\$36,712 40</u>
Disbursements for the year:		
Sickness claims.....		2,566 70
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$34,145 70</u>

JUVENILE INSURANCE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$1,415 47
Income for the year:		
Premiums.....	\$526 08	
Interest.....	16 32	
Total Income.....		542 40
		<u>\$1,957 87</u>
Disbursements for the year.....		Nil
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$1,957 87</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$6,768 14
Income for the year:		
Assessments, dues, fees and fines.....	\$12,423 84	
Interest.....	21 66	
Total Income.....		12,445 50
		<u>\$19,213 64</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$8,706 50	
Directors' fees.....	1,018 85	
Auditors' fees.....	200 00	
Actuaries' fees and expenses.....	450 00	
Travelling expenses.....	235 86	
Rents.....	1,200 00	
Printing and supplies.....	859 93	
Total.....		\$12,671 14
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$445 75	
Salaries.....	10,226 00	
Travelling expenses.....	2,138 99	
Miscellaneous.....	130 50	
Total.....		12,941 24
<i>All Other Expenses:</i>		
Advertising.....	\$20 00	
Medical fees.....	377 00	
Taxes and licenses.....	469 39	
Telephone, telegrams and express.....	212 90	
Light, fuel and water.....	36 28	
Miscellaneous.....	2,874 29	
Total.....		3,989 86
Total Disbursements.....		<u>29,602 24</u>
		<u>\$10,388 60</u>
Add: Transfers from Mortuary Fund.....		18,000 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		<u>\$7,611 40</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	4,353	\$2,660,750 00	1,349	\$779,000 00	458	\$258,750 00
New issued.....	315	156,750 00	240	131,750 00	56	23,500 00
Old revived.....	28	14,500 00	11	5,500 00	5	2,250 00
Old increased.....	6	2,500 00	2	750 00		
Transferred to.....						
Totals.....	4,702	\$2,834,500 00	1,602	\$917,000 00	519	\$284,500 00
Less ceased by:						
Death.....	81	\$63,250 00	5	\$3,500 00		
Surrender.....	72	49,000 00	34	20,000 00	14	8,250 00
Lapse.....	304	149,000 00	165	88,250 00	41	19,250 00
Decrease.....	6	6,000 00	2	2,500 00		
Total ceased.....	463	\$267,250 00	206	\$114,250 00	55	\$27,500 00
At end of 1934.....	4,239	\$2,567,250 00	1,396	\$802,750 00	464	\$257,000 00

10 Juvenile Members carrying \$3,250.00 Insurance not included in above figures.

Classification	Other Plans		Bonus Additions	Totals		Totals for the Province only	
	No.	Amount		No.	Amount	No.	Amount
At end of 1933.....	196	\$48,549 00	\$236,310 00	6,356	\$3,983,359 00	4,277	\$2,845,542 00
New issued.....	122	38,220 00		733	350,220 00	458	227,285 00
Old revived.....			750 00	44	23,000 00	34	18,860 00
Old increased.....				8	3,250 00	5	2,000 00
Transferred to.....						2	1,040 00
Totals.....	318	\$86,769 00	\$237,060 00	7,141	\$4,359,829 00	4,776	\$3,094,727 00
Less ceased by:							
Death.....	5	\$2,442 00	\$6,415 00	91	\$75,607 00	78	\$65,077 00
Surrender.....			5,345 00	120	82,595 00	58	39,755 00
Lapse.....			3,805 00	510	260,305 00	330	172,270 00
Decrease.....				8	8,500 00	5	6,000 00
Total ceased.....	5	\$2,442 00	\$15,565 00	729	\$427,007 00	471	\$283,102 00
At end of 1934.....	313	\$84,327 00	\$221,495 00	6,412	\$3,932,822 00	4,305	\$2,811,625 00

10 Juvenile Members carrying \$3,250.00 Insurance not included in above figures.

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Active members.

Under what conditions as to membership, etc., are such benefits available? 5 years' full membership.

What is the nature of benefits so granted? Paid-up insurance.

Give particulars of any distribution of surplus during last three years. Bonuses of 2% of insurance given to all active members in 1931 and 1933 who were in good standing Jan. 1st, 1929, and Jan. 1st, 1931, respectively.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

Insurance Department:	Par Value	Book Value
Dominion of Canada Refunding Loan, 5% ^c , 1943.....	\$25,000 00	\$24,748 43
Dominion of Canada 4½% ^c Bonds, 4½% ^c , 1940.....	100,000 00	98,674 00
Dominion of Canada National Service, 5% ^c , 1941.....	20,000 00	19,848 72
Dominion of Canada Conversion Loan, 5½-4½% ^c , 1959.....	20,000 00	19,358 00
Dominion of Canada 4½% ^c Bonds, 4½% ^c , 1959.....	25,000 00	26,986 74
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% ^c , 1954.....	35,000 00	35,312 38
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5% ^c , 1954.....	100,000 00	101,448 84

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Insurance Department—Continued</i>		Par Value	Book Value
C. N. R. Bonds (Guaranteed by Dominion Govt.), 4 1/2%, 1954.....		\$ 50,000 00	\$ 47,835 66
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		249,000 00	253,096 21
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		30,000 00	30,304 18
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		35,000 00	35,571 64
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		45,000 00	41,301 15
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		15,000 00	15,870 32
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		12,000 00	12,348 13
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		15,000 00	15,034 00
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		5,000 00	4,965 42
C. N. R. 3 1/2% Debenture Stock, 3 1/2%, 1958.....		45,000 00	35,631 13
Province of Manitoba, 5%, 1959.....		15,000 00	14,965 52
Province of Ontario, 6%, 1935.....		30,000 00	29,829 00
Province of Ontario, 6%, 1941.....		25,000 00	24,970 75
Province of Ontario, 6%, 1936.....		20,000 00	19,985 40
Province of Ontario, 5%, 1948.....		40,000 00	40,129 39
Province of Ontario, 5%, 1948.....		30,000 00	30,192 79
Province of Ontario, 5 1/2%, 1947.....		25,000 00	23,940 00
Province of Ontario, 6%, 1941.....		15,000 00	15,202 50
Province of Ontario, 5 1/2%, 1947.....		50,000 00	53,020 00
Ontario West Shore Railway, 5%, 1938.....		17,000 00	17,227 13
Ontario Hydro-Electric Power Commission, 3 1/2-4.5%, 1952.....		10,000 00	9,276 00
Ontario Hydro-Electric Power Commission, 3 1/2-4.5%, 1952.....		10,000 00	9,252 48
Ontario Hydro-Electric Power Commission, 4 3/4%, 1970.....		40,000 00	40,000 00
Town of Midland, 4 1/2%, 1935.....		293 76	295 21
Town of Renfrew, 4%, 1935.....		278 02	277 20
Town of Renfrew, 4%, 1935.....		445 17	443 85
City of Port Arthur, 5%, 1936.....		6,000 00	6,042 57
Town of Thorold, 5%, 1939.....		4,224 60	4,283 65
Town of Haileybury, No. 1, 5%, 1939.....		3,098 03	3,082 36
Town of Haileybury, No. 2, 5%, 1937.....		4,491 65	4,443 65
Town of Kitchener, 4 1/2%, 1941.....		5,064 66	5,041 62
Town of Hanover, No. 1, 6%, 1942.....		3,157 88	3,157 88
Village of Brighton, 6%, 1943.....		9,706 80	9,739 60
Town of Wingham, 5%, 1943.....		2,259 49	2,161 51
Town of Whitby, 5%, 1939.....		4,506 21	4,462 41
Town of Chesley, 6%, 1943.....		2,816 81	2,893 97
Village of Maxville, 6%, 1945.....		6,016 25	6,085 13
City of Sault Ste. Marie, 5 1/2%, 1945.....		10,000 00	9,837 87
Town of Smith's Falls, 5 1/2%, 1945.....		19,488 37	19,154 43
City of St. Catharines, 5%, 1945.....		12,000 00	11,872 38
City of Toronto, 5 1/2%, 1948.....		17,000 00	18,535 01
Town of Weston, 5%, 1940.....		15,892 93	15,892 93
Township of York, 5%, 1949.....		25,000 00	25,248 20
City of Hamilton, 5%, 1936.....		4,000 00	4,020 52
City of Fort William, 5%, 1955.....		8,000 00	8,154 72
City of Toronto, 4%, 1948.....		8,273 32	7,485 85
City of Port Arthur, 5%, 1959.....		15,000 00	14,487 15
City of London, 5%, 1956.....		30,000 00	30,000 00
Township of Scarborough, 5%, 1956.....		21,979 27	22,242 18
Township of Scarborough, 5%, 1945.....		15,042 24	15,013 51
Town of Dundalk, 5%, 1950.....		19,864 12	20,172 20
City of Hamilton, 6%, 1961.....		10,000 00	10,000 00
City of Montreal, 6%, 1944.....		25,000 00	25,915 00
		\$1,456,899 58	\$1,456,768 47
<i>Sickness Insurance Department:</i>			
Dominion of Canada, 5 1/2-4 1/2%, 1959.....		5,000 00	4,839 50
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		13,000 00	13,214 26
C. N. R. Bonds (Guaranteed by Dominion Govt.), 5%, 1954.....		7,000 00	7,406 18
Township of Scarborough, 5%, 1955.....		3,000 00	3,035 20
		\$1,484,899 58	\$1,485,263 61

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Insurance Fund:</i>	Par Value	Book Value
Town of Midland, 4 1/2%, 1934.....	\$281 07	\$282 78

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April 3rd, 1930

OFFICERS

Principal Officer, O. J. Kerr; Secretary, A. S. Kappel; Treasurer, W. H. Gregory.
Auditor.—F. P. Gibbs, C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

O. J. Kerr, Dr. J. A. Boyd, Wm. Graham, A. S. Kappel, Andrew Parker, R. J. Beatty,
Cecil Wright, W. H. Gregory.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks not in default...	\$82,632 22
Cash in chartered banks of Canada in Canada.....	5,020 84
Total Ledger Assets.....	<u>\$87,653 06</u>

Non-Ledger Assets

Interest accrued.....	\$1,924 75
Total Non-Ledger Assets.....	<u>\$1,924 75</u>
Total Admitted Assets.....	<u>\$89,577 81</u>

Liabilities

Provision for unpaid claims:	
Death benefits.....	\$240 37
Present value of matured claims payable by instalments:	
Pensions.....	12,045 00
Total Liabilities (except Reserve).....	<u>\$12,285 37</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	\$79,992 67
Income for the year:	
Members' assessments.....	\$4,307 35
City of Stratford grant.....	2,600 00
Interest received.....	4,018 50
Total Income.....	<u>10,925 85</u>
	\$90,918 52
Disbursements for the year:	
Benefits and pensions.....	\$1,785 37
Refunds.....	1,156 38
Accrued interest paid out.....	26 85
Total Disbursements.....	<u>2,968 60</u>
	\$87,949 92
Deduct: Transfers to General Fund.....	296 86
Balance of Fund (Ledger Assets) 31st December, 1934.....	<u>\$87,653 06</u>

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$200 00
Auditors' fees.....	25 00
Total.....	<u>\$225 00</u>
<i>All Other Expenses:</i>	
Taxes and licenses.....	\$30 00
Miscellaneous.....	41 86
Total.....	<u>71 86</u>
Total Disbursements.....	<u>\$296 86</u>
Add: Transfers from Benefit Fund.....	\$296 86
Balance of Fund (Ledger Assets) 31st December, 1934.....	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4½% 1957.....	\$15,000 00	\$14,906 25
Dominion of Canada, 4½% 1957.....	5,000 00	5,000 00
Province of New Brunswick, 4% 1948.....	5,000 00	4,962 50
Province of Ontario, 5½% 1946.....	5,000 00	4,850 00
Province of Quebec, 4½% 1963.....	5,000 00	4,925 00
City of Toronto, 5½% 1949.....	1,000 00	1,000 00
City of Stratford, 5% 1944.....	1,000 00	1,000 00
City of Stratford, 5% 1940.....	4,827 30	4,827 30

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Stratford, 5% 1939	\$4,597 98	\$4,597 98
City of Stratford, 5% 1941	1,300 00	1,300 00
City of Stratford, 5% 1942	1,400 00	1,400 00
City of Stratford, 5% 1941	1,400 00	1,400 00
City of Stratford, 5% 1942	1,500 00	1,500 00
City of Stratford, 5½% 1942	2,000 00	2,000 00
City of Stratford, 5% 1949	156 79	156 79
City of Stratford, 5% 1950	164 64	164 64
City of Stratford, 5% 1951	172 84	172 84
City of Stratford, 5% 1952	181 49	181 49
City of Stratford, 5% 1953	190 54	190 54
City of Stratford, 5% 1954	200 04	200 04
City of Stratford, 5% 1955	210 04	210 04
City of Stratford, 5% 1956	220 54	220 54
City of Stratford, 5% 1957	231 54	231 54
City of Stratford, 5% 1958	243 17	243 17
City of Stratford, 5% 1943	850 00	850 00
City of Stratford, 5% 1944	900 00	900 00
City of Stratford, 5% 1945	950 00	950 00
City of Stratford, 5% 1946	1,000 00	1,000 00
City of Stratford, 5% 1947	1,040 00	1,040 00
City of Stratford, 5% 1948	1,100 00	1,100 00
City of Stratford, 5% 1949	1,150 00	1,150 00
City of Stratford, 5% 1949	2,200 00	2,200 00
City of Stratford, 5% 1950	2,300 00	2,300 00
City of Stratford, 5% 1944	1,474 31	1,474 31
City of Stratford, 5% 1945	1,548 00	1,548 00
City of Stratford, 5% 1937	1,600 00	1,600 00
City of Stratford, 5% 1938	1,600 00	1,600 00
City of Stratford, 5% 1939	1,700 00	1,700 00
City of Stratford, 5% 1941	1,275 77	1,275 77
City of Stratford, 5% 1947-51	1,303 48	1,303 48
McLeod Milling Co. (Guar. by City of Stratford), 5½% 1939-43	4,000 00	4,000 00
Burritt & Co. (Guar. by Town of Mitchell), 5½% 1943	1,000 00	1,000 00
Total	<u>\$82,988 47</u>	<u>\$82,632 22</u>

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.—March, 1863. Incorporated.—June, 1864.

OFFICERS

President, J. S. Tétreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Advisor, Guy Guibault.

Auditors.—Valmore Boudreault, I.P.A.; Henri Legault.

Actuary.—J. B. Mabon.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

J. S. Tétreault, Sherbrooke, Que.; Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Dr. J. M. Laframboise, Ottawa, Ont.; Guy Guibault, Joliette, Que.; P. A. Delorme, St. Hyacinthe, Que.; Ovilva Duquette, Hull, Que.; Louis Gignac, Penetanguishene, Ont.; J. L. A. Godbout, Charlebourg, Que.; Joseph Trépanier, Quebec, Que.

Summary of Funds

Balances of Funds, 31st December, 1934:

Mortuary Fund	\$4,485,251 98	
Sickness Fund	299,124 55	
Juvenile Fund	19,670 59	
General Fund Reserve	29,720 79	
Oeuvre Centin Collegial	16 70	
General Fund	35,397 53	
Total		\$4,869,182 14
Add: Non-Ledger Assets		169,041 98
		<u>\$5,038,224 12</u>
Deduct: Due and accrued Liabilities (except Reserve)	\$268,036 32	
Unadmitted Assets	607,492 15	
		<u>875,528 47</u>
Net Balance of All Funds		<u>\$4,162,695 65</u>
Reserve as per Actuary's Report		<u>\$4,066,552 00</u>
Balance—Surplus of Assets over all Liabilities and Reserve		<u>\$96,143 65</u>

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances).....	\$125,000 00	
Held for sale (less encumbrances).....	600 00	
		\$125,600 00
Mortgage loans on real estate, first mortgages.....		14,000 00
Loans and liens on policies.....		87,958 90
A mortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$2,323,553 33	
In default.....	2,262,051 07	
		4,585,604 40
Cash on hand and in banks:		
On hand at Head Office.....	\$3,370 79	
In chartered banks of Canada in Canada.....	43,660 19	
In all other banks and depositories.....	5,000 00	
		52,030 98
Amounts collected but not paid to Head Office.....		3,321 59
Debit balances of local Lodges.....		666 27
Total Ledger Assets.....		\$4,869,182 14

Non-Ledger Assets

Interest due and accrued.....		\$32,274 91
Rents due.....		658 00
Due and outstanding premiums.....		19,576 00
Non-interest-bearing loans.....		116,533 07
Total Non-Ledger Assets.....		\$169,041 98
Total Assets.....		\$5,038,224 12
Deduct Assets not admitted:		
Deficiency of market under book value of bonds and debentures in default.....		607,492 15
Total Admitted Assets.....		\$4,430,731 97

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$13,525 00	
Funeral benefits.....	75 00	
Death benefits—Juvenile Fund.....	430 00	
		\$14,030 00
Present value of matured death claims payable by instalments.....		7,466 62
Commuted value of Disability Claims.....		6,523 00
Special Reserves for Contingencies:		
Oeuvre du Centin Collegial.....		16 70
Investment Reserve.....		240,000 00
Total Liabilities (except Reserve).....		\$268,036 32
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$3,774,318 00	
Sickness Fund.....	274,084 00	
Juvenile Fund.....	18,150 00	
Total Reserve.....		\$4,066,552 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

MORTUARY FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$4,351,808 11
Income for the year:		
Premiums (with extra dues, etc.).....	\$224,286 82	
Interest and rents.....	140,138 01	
Total Income.....		\$364,424 83
		\$4,716,232 94
Disbursements for the year:		
Death claims.....	\$175,149 33	
Disability claims.....	3,991 22	
Surrender values.....	37,218 86	
Old age claims.....	12,045 71	
Funeral benefits.....	2,475 00	
Sickness benefits to members.....	517 84	
Total Disbursements.....		231,397 96
		\$4,484,834 98
Add: Transfers from Juvenile Fund.....		417 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$4,485,251 98

SICKNESS FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$261,421 34
Income for the year:		
Premiums.....	\$74,519 59	
Interest and rents.....	9,303 03	
Total Income.....		83,822 62
Disbursements for the year: Sickness claims.....		\$345,243 96
		46,119 41
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$299,124 55

JUVENILE FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$17,913 45
Income for the year:		
Premiums.....	\$3,437 61	
Interest and rents.....	595 03	
Total Income.....		4,032 64
Disbursements for the year:		\$21,946 09
Death claims.....	\$1,630 00	
Surrender values.....	228 50	
Total Disbursements.....		1,858 50
Deduct: Transfers to Mortuary Fund.....		\$20,087 59
		417 00
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$19,670 59

GENERAL FUND RESERVE

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$26,942 48
Income for the year:		
Premiums.....	\$2,338 43	
Interest and rents.....	872 48	
Total Income.....		3,210 91
Disbursements for the year:		\$30,153 39
Statutory contributions to General Fund.....		432 60
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$29,720 79

OEUVRE DU CENTIN COLLEGIAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$36 41
Income for the year:		
Voluntary donations.....		186 67
		\$223 08
Disbursements for the year:		
Remittances to Treasurer of the Fund.....		206 38
Balance of Fund (Ledger Assets) 31st December, 1934.....		\$16 70

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....		\$29,742 99
Income for the year:		
Assessments, dues, fees and fines.....	\$93,514 20	
Other revenue (details)—Entry fees.....	5,709 91	
Transfer fees.....	227 25	
Loss and gain.....	184 56	
Interest and rent.....	1,038 11	
Total Income.....		100,674 03
		\$130,417 02

GENERAL FUND—Continued

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$19,760 48
Directors' fees and salaries.....	7,080 00
Auditors' fees.....	2,600 16
Actuaries' fees and expenses.....	425 00
Travelling expenses.....	2,687 17
Printing and supplies.....	2,737 40

Total..... \$34 630 21

Agency and Organization Expenses:

Commissions.....	\$20 754 32
Salaries.....	4,165 50
Travelling expenses.....	10,551 64
Miscellaneous.....	963 77

Total..... 36,435 23

All Other Expenses:

Draughting of policies.....	\$681 70
Books and periodicals.....	114 17
Legal fees.....	87 90
Safety and P. O. Boxes.....	355 00
Taxes and licenses.....	210 00
Telephone, telegrams and express, postage.....	1,896 59
Premium on Fidelity Policies.....	45 00
Profit and loss account.....	177 21
Commissions to Lodges for collection of dues.....	19,307 82
Official publications.....	925 26
Miscellaneous.....	153 40

Total..... 23,954 05

Total Disbursements..... 95,019 49

Balance of Fund (Ledger Assets) 31st December, 1934..... \$35,397 53

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	7,361	\$6,006,916 00	1,638	\$1,582,000 00	9,095	\$7,071,258 50
New issued.....	1,385	1,105,276 00	341	339,000 00	829	780,868 00
Transferred to.....	201	62,223 00	2	1,500 00	41	19,765 00
Totals.....	8,947	\$7,174,415 00	1,981	\$1,922,500 00	9,965	\$7,871,891 50
Less ceased by:						
Death.....	132	\$106,827 00	8	8,500 00	70	51,818 00
Lapse.....	1,193	994,200 00	344	331,000 00	859	752,300 00
Decrease.....						
Transferred from.....	89	\$1,700 00	48	47,000 00	82	76,300 00
Total ceased.....	1,414	\$1,182,727 00	400	\$386,500 00	1,011	\$880,418 00
At end of 1934.....	7,533	\$5,991,688 00	1,581	\$1,536,000 00	8,954	\$6,991,473 50

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1933.....	452	\$571,500 00	18,546	\$15,231,674 50	3,981	\$3,511,061 00
New issued.....			2,555	2,225,144 00	340	356,579 00
Transferred to.....	2	1,500 00	246	84,988 00	67	60,135 00
Totals.....	454	\$573,000 00	21,347	\$17,541,806 50	4,388	\$3,927,775 00
Less ceased by:						
Death.....	12	\$13,500 00	222	\$180,645 00	67	\$50,618 00
Lapse.....	4	5,250 00	2,400	2,082,750 00	261	245,650 00
Decrease.....						
Transferred from.....	6	8,250 00	225	213,250 00	23	34,161 00
Total ceased.....	22	\$27,000 00	2,847	\$2,476,645 00	351	\$350,929 00
At end of 1934.....	432	\$546,000 00	18,500	\$15,065,161 50	4,037	\$3,576,846 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All classes of members admitted since January, 1924, and previous members with 20 years of membership.

Under what conditions as to membership, etc., are such benefits available? From 3 to 6 years of membership according to the nature of the policy.

What is the nature of benefits so granted? Paid-up values in all classes and cash surrender values in the 20 and 30 year endowments.

Give particulars of any distribution of surplus during last three years. None.

Valuation Balance Sheet

Rate of interest earned by the Society in 1934 was 2.02 per cent.

Valuations were made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain and Fellow of the Actuarial Society of America.

MORTUARY DEPARTMENT

Liabilities

Present value of benefits.....	\$6,872,174 00
Claims payable by instalments.....	7,466 62
Commuted value of disability claims.....	6,523 00
Other Liabilities.....	13,600 00
Contingency Reserve.....	116,000 00
Surplus.....	125,452 07
	<u>\$7,141,215 69</u>

Assets

Funds applicable to benefits.....	\$3,926,826 62
Present value of future contributions.....	3,097,856 00
Sickness benefits already paid on certificates in force.....	116,533 07
	<u>\$7,141,215 69</u>

The ratio of assets to liabilities was 101.8 per cent.

The valuation basis was the N.F.C. Mortality Table at 4 per cent.

SICKNESS DEPARTMENT

Liabilities

Present value of benefits.....	\$1,201,754 00
Contingency Reserve.....	125,618 21
	<u>\$1,327,372 21</u>

Assets

Funds applicable to benefits.....	\$302,626 55
Present value of contributions.....	908,817 00
Negative values included.....	18,853 00
Deficiency.....	97,075 66
	<u>\$1,327,372 21</u>

Degree of solvency, 92.7 per cent.

The actuary considers that the Fund under the present close supervision of claims will be able to meet all its obligations at the rates of contribution now in force.

INFANTILE FUND

Liabilities

Reserve.....	\$18,150 00
Other Liabilities.....	430 00
Surplus.....	1,689 59
	<u>\$20,269 59</u>

Assets

Funds applicable to benefits.....	<u>\$20,269 59</u>
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Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Grand Trunk Pacific Railway, 4%, 1955.....	\$55,480 00	\$52,151 10
Grand Trunk Pacific Railway, 4%, 1955.....	5,867 66	4,867 66
Canadian Northern Ontario Railway, 4%, Perpetual.....	17,033 10	15,330 00
Province of Alberta, 4%, 1953.....	1,000 00	936 60
Province of Saskatchewan, 4%, 1953.....	17,000 00	15,515 90
Province of Saskatchewan, 4%, 1954.....	25,000 00	23,680 00
City of Edmonton, 5 1/2%, 1964.....	1,000 00	898 96
City of Edmonton, 5 1/2%, 1947.....	10,000 00	9,356 02
City of Edmonton, 5 1/2%, 1944.....	1,000 00	964 25

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
City of Edmonton, 4½%, 1957	\$ 6,000 00	\$ 5,749 95
City of Edmonton, 5½%, 1945	1,000 00	1,041 91
City of Edmonton, 5%, 1950	3,000 00	3,000 00
City of Edmonton, 5%, 1946	1,000 00	1,000 00
City of Edmonton, 5½%, 1964	1,000 00	1,000 00
City of Edmonton, 5½%, 1944	3,000 00	3,000 00
City of Edmonton, 5½%, 1965	3,000 00	3,000 00
City of Edmonton, 5½%, 1945	10,000 00	10,000 00
City of Fort William, 5%, 1957	8,000 00	7,487 17
City of Hull, 5%, 1959	35,000 00	35,000 00
City of Lévis, 5½%, 1956-59	5,000 00	5,516 91
City of Lévis, 5%, 1945	5,000 00	5,000 00
City of Lévis, 5½%, 1957-63	3,000 00	3,000 00
City of Lévis, 5%, 1943-47	15,800 00	15,800 00
City of Medicine Hat, 5%, 1935	500 00	498 26
City of Medicine Hat, 5%, 1951	1,000 00	1,000 00
City of Medicine Hat, 5½%, 1945	1,000 00	1,041 92
City of Montreal-Nord, 6%, 1955	1,000 00	1,120 00
City of Prince Albert, 4%, 1966	434,377 86	384,678 61
City of Sudbury, 6%, 1951-52	46,000 00	47,254 49
City of Sudbury, 6%, 1951	25,000 00	27,343 06
City of Sydney, N.S., 6%, 1952	28,000 00	29,593 46
City of Sydney, N.S., 5%, 1944	3,000 00	3,000 00
City of Sydney, N.S., 5%, 1947	1,000 00	1,000 00
City of Sydney, N.S., 6%, 1951	1,000 00	1,026 89
City of Trois Rivières, 4½%, 1956-58	29,000 00	29,000 00
Town of Amos, 6%, 1945-53	22,000 00	23,766 22
Town of Amos, 6%, 1950-52	15,000 00	16,657 91
Town of Amos, 5%, 1937-44	19,000 00	19,000 00
Town of Amqui, 5½%, 1946	30,000 00	31,298 98
Town of Big Valley, 6%, 1941	1,403 15	1,403 15
Town of Bromptonville, 5%, 1951-53	300 00	290 36
Town of Bromptonville, 5%, 1943-67	8,000 00	8,000 00
Town of Cap Madeleine, 6%, 1942	10,000 00	10,150 52
Town of Dolbeau, 5½%, 1945	47,000 00	48,513 98
Town of Dorval Island, 6%, 1945	700 00	748 43
Town of Dorval Island, 6%, 1945-46	1,500 00	1,500 00
Town of Edmundston, 6%, 1952	23,500 00	24,810 09
Town of Edmundston, 5%, 1960	500 00	500 00
Town of East Angus, 5%, 1952	2,000 00	2,000 00
Town of Farnham, 4½%, 1960	10,000 00	10,000 00
Town of Greenfield Park, 5½%, 1969	1,100 00	1,100 00
Town of Humbolt, 5½%, 1935-75	46,384 27	46,384 27
Town of Haileybury, 6%, 1958-63	15,000 00	15,505 95
Town of Haileybury, 6%, 1953-57	10,405 59	11,066 33
Town of Kapuskasing, 6%, 1943-49	181,000 00	197,397 25
Town of Kenogami, 5½%, 1941	10,000 00	10,274 53
Town of Kenora, 5%, 1957-60	9,713 08	9,713 08
Town of Leaside, 5½%, 1945-49	5,000 00	5,000 00
Town of Leaside, 5½%, 1941-44	15,000 00	15,000 00
Town of Montreal West, 4%, 1941	10,000 00	9,878 60
Town of Melville, 5%, 1935-59	42,909 12	42,909 12
Town of Melville, 6%, 1935-59	844 08	902 06
Town of Mont Joli, 5½%, 1940	20,000 00	20,379 49
Town of Mont Joli, 5½%, 1940	2,200 00	2,200 00
Town of Mégantic, 5½%, 1950-53	15,000 00	16,296 25
Town of Mégantic, 4%, 1947-51	5,315 60	2,691 10
Town of McLeod, 4%, 1935-74	42,750 00	34,829 80
Town of McLeod, 4%, 1935-74	43,403 00	36,013 12
Town of McLeod, 4%, 1935-74	3,250 14	2,757 58
Town of Montreal South, 5½%, 1957	2,000 00	2,000 00
Town of North Battleford, 5½%, 1938-43	933 10	930 02
Town of North Battleford, 5%, 1952	3,000 00	2,799 97
Town of North Battleford, 5½%, 1953	12,920 00	12,920 00
Town of North Battleford, 5½%, 1943	486 66	486 66
Town of North Battleford, 5½%, 1943-53	7,786 54	8,008 30
Town of North Battleford, 5½%, 1943-53	18,493 02	19,446 56
Town of North Battleford, 5½%, 1943-53	5,498 93	5,986 93
Town of North Bay, 6%, 1945-47	14,059 18	13,511 19
Town of Oshawa, 5%, 1944-45	12,000 00	12,600 00
Town of Oshawa, 5%, 1936-54	2,000 00	2,000 00
Town of Oshawa, 5%, 1937	13,000 00	13,382 58
Town of St. Lambert, 5½%, 1952-54	15,000 00	16,296 25
Town of St. Lambert, 5½%, 1954-62	35,000 00	37,338 86
Town of St. Lambert, 5%, 1946-64	7,000 00	7,000 00
Town of St. Lambert, 5½%, 1952-62	5,000 00	5,000 00
Town of Ste. Agathe des Monts, 6%, 1955	4,500 00	4,509 31
Town of Thetford Mines, 6%, 1941	500 00	529 21
Town of Watrous, 5½%, 1935-56	49,742 64	49,742 64
Town of Watrous, 5½%, 1957	3,283 96	3,283 96
Town of Yorkton, 5%, 1940	501 53	486 49
Village of Carmanguay, 6%, 1935-66	5,452 39	5,452 39
Village of East Broughton, 5%, 1951-65	16,000 00	16,000 00
Village of Isle Cadieux, 5½%, 1946-50	5,000 00	4,879 59
Village of Isle Cadieux, 5½%, 1940-41	1,000 00	1,000 00
Village of Isle Cadieux, 5½%, 1945	1,000 00	1,020 03
Village of L'Assomption, 5%, 1958	3,403 00	3,573 27
Village of Matane, 5%, 1937-49	13,000 00	13,000 00
Village of Matane, 5%, 1943-50	6,000 00	6,000 00
Village of Matane, 5½%, 1939-44	1,000 00	1,000 00
Village of Metis Beach, 5½%, 1938	500 00	500 00
Village of Mont Laurier, 5%, 1952	1,000 00	1,000 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Village of Port Colborne, 5 $\frac{1}{2}$ % 1950.....	\$ 2,000 00	\$ 2,000 00
Village of St. Joseph Bce., 5% 1959.....	8,520 32	8,863 67
Village of Saindon, 5 $\frac{1}{4}$ % 1950-52.....	2,000 00	2,055 61
Village of Tofield, 6% 1935-64.....	21,748 00	23,496 34
Village of Val Jalbert, 6% 1944.....	2,000 00	2,079 52
Village of Westville, 5 $\frac{1}{2}$ % 1944.....	1,000 00	1,038 97
Township of Canton Marchand, 5% 1936.....	4,000 00	4,038 00
Township of Maniwaki, 6% 1951.....	2,000 00	2,227 24
Township of Teck, 6% 1946-47.....	4,000 00	4,365 19
County of Saguenay, 5 $\frac{1}{2}$ % 1953.....	1,000 00	1,059 95
La Tuque (Parochial), 5 $\frac{1}{2}$ % 1952-55.....	40,000 00	42,198 56
La Tuque (Parochial), 5 $\frac{1}{2}$ % 1950-51.....	25,000 00	27,011 06
N. D. de Défense, Montréal (Parochial), 5 $\frac{1}{2}$ % 1960-61.....	3,500 00	3,384 61
N. D. de Défense, Montréal (Parochial), 5 $\frac{1}{2}$ % 1956-58.....	1,500 00	1,500 00
Ste.-Anne des Monts (Parochial), 6% 1942.....	6,000 00	6,000 00
Ste.-Famille Granby (Parochial), 5 $\frac{1}{2}$ % 1965.....	20,000 00	21,239 40
Cap Madeleine (Parochial), 3% 1952.....	1,850 00	1,700 92
Ste.-Gertrude Montréal (Parochial), 5% 1955.....	1,000 00	1,000 00
St.-Ignace Fort Rouge (Parochial), 5% 1935-54.....	19,100 00	19,100 00
St.-Lazare Trois Rivières, 4% 1948.....	500 00	452 90
St.-Thérèse Amos (Parochial), 6% 1942.....	1,500 00	1,500 00
St.-Victor Montreal (Parochial), 5 $\frac{1}{2}$ % 1941.....	2,000 00	2,000 00
Gravelbourg (Episcopal), 4% 1948.....	36,600 00	36,600 00
Pembroke (Episcopal), 5 $\frac{1}{2}$ % 1961.....	21,500 00	23,236 75
Pembroke (Episcopal), 5 $\frac{1}{2}$ % 1957.....	1,000 00	1,000 00
Prince Albert (Episcopal), 4% 1958-65.....	143,000 00	153,099 11
Ottawa, Quartier (School District), 5 $\frac{1}{2}$ % 1960.....	55,000 00	58,978 83
Ottawa, Scolaire (School District), 6% 1962.....	9,000 00	10,200 60
Renfrew (School District), 5% 1961.....	1,500 00	1,500 00
Cap Madeleine (School District), 5% 1952-54.....	2,000 00	1,827 98
Cap Madeleine (School District), 5% 1951.....	1,000 00	1,000 00
Greenfield Park (School District), 6% 1943.....	500 00	535 89
Hull (School District), 5 $\frac{1}{2}$ % 1952.....	2,000 00	2,000 00
La Tuque (School District), 5% 1950.....	500 00	500 00
St.-Jean Marie Vianny (School District), 5 $\frac{1}{2}$ % 1942-60.....	34,500 00	36,643 94
St.-Jean Marie Vianny (School District), 5 $\frac{1}{2}$ % 1941-46.....	1,500 00	1,500 00
St.-Lambert (School District), 5% 1943.....	1,000 00	1,000 00
Prince Albert (School District), 4% 1966.....	37,131 06	32,882 73
Peel Street Realities, 6 $\frac{1}{2}$ % 1950.....	60,000 00	62,229 76
Peel Street Realities, 6 $\frac{1}{2}$ % 1950.....	16,000 00	16,800 01
Peel Street Realities, 6 $\frac{1}{2}$ % 1941-50.....	5,000 00	5,111 54
Peel Street Realities, 6 $\frac{1}{2}$ % 1940-50.....	3,000 00	3,000 00
Hôpital Jeanne d'Arc, 5 $\frac{1}{4}$ % 1948.....	12,000 00	12,000 00
Totals.....	\$2,338,946 98	\$2,323,553 33

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
City of St. Boniface, 5% 1941.....	\$486 66	\$461 87	
City of St. Boniface, 6% 1939.....	3,715 27	7,849 05	
City of St. Boniface, 6% 1949.....	4,000 00		
City of St. Boniface, 5% 1943.....	3,000 00	4,775 23	
City of St. Boniface, 5% 1944.....	2,000 00		
City of St. Boniface, 5% 1941.....	15,000 00	14,569 07	
City of St. Boniface, 6% 1954.....	2,000 00	2,143 61	
City of St. Boniface, 5% 1943.....	1,000 00	971 79	
City of St. Boniface, 5% 1941.....	4,000 00		
City of St. Boniface, 5% 1942.....	2,000 00		
City of St. Boniface, 5% 1943.....	1,000 00	10,267 06	
City of St. Boniface, 5% 1944.....	3,267 06		\$157,626 75
City of St. Boniface, 5% 1943.....	2,000 00	1,957 49	
City of St. Boniface, 5% 1944.....	1,000 00	977 83	
City of St. Boniface, 5% 1954.....	25,000 00	26,483 76	
City of St. Boniface, 5% 1943.....	20,000 00	19,297 89	
City of St. Boniface, 6% 1951.....	70,200 00	75,963 92	
City of St. Boniface, 5 $\frac{1}{2}$ % 1947.....	13,000 00	13,615 89	
City of St. Boniface, 5 $\frac{1}{2}$ % 1952.....	2,000 00		
City of St. Boniface, 5 $\frac{1}{2}$ % 1956.....	4,000 00	6,377 37	
City of St. Boniface, 5% 1943.....	500 00	500 00	
City of St. Boniface, 6% 1940.....	1,000 00		
City of St. Boniface, 6% 1951.....	30,000 00	34,391 34	
Town of Bagotville, 5 $\frac{1}{2}$ % 1941.....	2,000 00	2,058 45	1,660 00
Town of Bagotville, 5 $\frac{1}{2}$ % 1946.....	15,000 00	15,670 90	12,600 00
Town of Ford City, 5% 1964.....	500 00		
Town of Ford City, 5% 1959.....	1,000 00	1,500 00	915 00
Town of Gravelbourg, 7% 1932.....	772 26	772 26	424 74
Town of LaSalle, Ont., 6% 1942-46.....	11,000 00	11,832 65	8,580 00
Town of LaSalle, Ont., 6% 1940-59.....	36,059 56	40,131 13	28,126 45
Town of Riverside, 5 $\frac{1}{2}$ % 1942-45.....	44,139 34	45,788 28	22,069 67
Town of Riverside, 5 $\frac{1}{2}$ % 1942-49.....	47,748 96	49,587 86	23,874 48
Town of St. Joseph Alma, 5 $\frac{1}{2}$ % 1947-49.....	10,000 00	10,483 70	8,300 00
Town of Transcona, 4% 1956.....	82,500 00	82,500 00	43,725 00
Town of Transcona, 4% 1956.....	5,800 00	5,041 16	3,074 00
District of Assiniboia, 5% 1936.....	5,979 83	5,924 62	3,886 89
Rural Municipality of St. James, 5 $\frac{1}{2}$ % 1956.....	399,600 00	399,600 00	271,728 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (in default)

	Par Value	Book Value	Authorized Value
Rural Municipality of St. James, 5 1/2 C., 1956.....	\$313,400 00	\$332,835 99	\$213,112 00
Township of Sandwich East, 5 1/2 C., 1942-50.....	9,502 91	9,906 42	7,317 24
Township of Sandwich West, 5 1/2 C., 1940-50.....	114,259 46	116,426 13	87,979 78
Township of Sandwich West, 5 C., 1941-59.....	12,271 53	11,963 79	8,958 22
Township of Sandwich West, 5 C., 1940-49.....	26,000 00	26,000 00	18,980 00
Township of Sandwich West, 5 1/2 C., 1940-45.....	22,108 75	22,785 65	17,023 73
Township of Sandwich West, 5 C., 1954-58.....	17,000 00	17,000 00	12,410 00
Rural Municipality of St. Vital, 5 1/2 C., 1956.....	300 00	300 00	210 00
Rural Municipality of St. Vital, 5 1/2 C., 1956.....	17,300 00	50,394 16	33,110 00
School District of Riverside, 5 1/2 C., 1933-49.....	4,783 93	4,946 93	3,540 11
School District of Riverside, 6 C., 1951-54.....	7,000 00	7,730 43	5,460 00
School District of Riverside, 5 1/2 C., 1945-46.....	4,000 00	4,167 58	2,960 00
School District of Windsor East, 5 1/2 C., 1952-59.....	32,688 93	33,737 92	26,151 14
School District of Windsor East, 5 1/2 C., 1943-51.....	5,187 22	5,436 32	4,149 78
School District of Windsor East, 5 1/2 C., 1946-60.....	86,500 00	91,852 58	69,200 00
School District of Bagotville, 6 C., 1933-41.....	9,200 00	9,605 51	8,096 00
School District of Bagotville, 5 C., 1940.....	2,000 00	2,000 00	1,680 00
School District of Bagotville, 5 1/2 C., 1941.....	5,000 00	5,146 29	4,300 00
School District of Black Lake, 5 1/2 C., 1941.....	2,500 00	2,536 33	2,150 00
School Dist. of St. Boniface, Man., 5 1/2 C., 1936-45.....	19,000 00	19,492 12	14,250 00
Town of Eastview, 5 1/2 C., 1948-51.....	21,998 15	23,151 57	23,151 57
Town of Greenfield Park, 5 1/2 C., 1969.....	10,900 00	11,379 38	11,379 38
Town of Inverness, 4 1/2 C., 1937.....	1,000 00	966 01	966 01
Town of Jonquières, 5 C., 1939.....	38,500 00	38,500 00	35,805 00
Town of Jonquières, 5 1/2 C., 1947-50.....	400 00	419 97	372 00
Town of Jonquières, 5 1/2 C., 1947-56.....	16,300 00	17,320 78	15,159 00
Town of Jonquières, 5 1/2 C., 1947-51.....	300 00	315 30	279 00
Town of Jonquières, 5 1/2 C., 1952.....	500 00	529 44	465 00
Town of Jonquières, 5 C., 1936.....	500 00	500 00	465 00
Town of Jonquières, 5 C., 1937-41.....	5,000 00	5,000 00	4,650 00
Town of Laval des Rapides, 6 C., 1954.....	1,000 00	1,125 51	1,125 51
Town of Laval des Rapides, 6 C., 1954.....	1,000 00	1,059 40	1,059 40
Township of Fort Garry, 6 C., 1944-50.....	2,000 00	2,044 03	2,044 03
Township of Fort Garry, 6 C., 1944-50.....	2,500 00	2,574 71	2,574 71
Township of Fort Garry, 5 C., 1943.....	2,000 00	1,910 23	1,910 23
Township of Fort Garry, 6 C., 1950.....	6,000 00	6,250 24	6,250 24
Township of Fort Garry, 5 C., 1943.....	2,000 00	1,930 47	1,930 47
Township of Fort Garry, 6 C., 1945-50.....	30,500 00	32,112 14	32,112 14
Township of Fort Garry, 6 C., 1950.....	4,000 00	4,436 96	4,436 96
Township of Rémi Amherst, 6 C., 1935-61.....	13,900 00	15,089 25	15,089 25
Township of West Kildonan, 5 1/2 C., 1956.....	155,200 00	155,200 00	131,920 00
Township of West Kildonan, 5 1/2 C., 1956.....	188,900 00	201,257 62	160,565 00
East Angus (Parochial), 5 1/2 C., 1950-53.....	1,500 00	1,500 00	1,500 00
St. Coeur de Marie (Parochial), 5 1/2 C., 1949-51.....	35,000 00	36,986 72	36,986 72
East Angus (Parochial), 5 1/2 C., 1946.....	500 00	500 00	500 00
Gravelbourg (Episcopal), 4 C., 1953-58.....	20,000 00	21,996 81	21,996 81
School District of Jonquières, 5 C., 1948.....	2,000 00	2,000 00	2,000 00
School District of Kenogami, 5 C., 1943.....	2,000 00	2,000 00	2,000 00
School District of Rivière Bleue, 5 1/2 C., 1940.....	5,000 00	5,000 00	5,000 00
School District of Ste. Anne Chic, 6 C., 1942-45.....	3,000 00	3,236 51	3,236 51
Totals.....	\$2,184,969 82	\$2,262,051 07	\$1,654,558 92

TORONTO FIREMEN'S BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1891. Incorporated.—June 30th, 1893.

OFFICERS

Chairman, Ralph C. Day; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.

Auditor.—S. C. Scott, A.C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Ralph C. Day, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, H. J. W. Johnson, G. A. Lascelles.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$2,664,254 26	
In default.....	27,000 00	
Cash in chartered banks of Canada in Canada.....		1,592 62
Total Ledger Assets.....	\$2,691,254 26	\$2,692,846 88

Non-Ledger Assets

Interest due, \$250.00; accrued, \$27,004.91	\$27,254 91
Other Non-Ledger Assets: Contributions (Arrears)	452 21
Total Non-Ledger Assets	\$27,707 12
Total Admitted Assets	\$2,720,554 00

Liabilities†

Provision for unpaid claims: Death benefits	\$14 000 00
Present value of retiring allowances	894 32
Total Liabilities (except Reserve)	\$14,894 32

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933	\$2,499,990 86
Income for the year:	
Contributions	\$103,209 57
Donations and Fines	600 00
Interest and Exchange	124,737 18
Grant, City of Toronto	27,300 00
Total Income	255,846 75
	\$2,755,837 61
Disbursements for the year:	
Pensions	\$47,867 56
Death Claims	7,000 00
Retiring allowances	7,275 92
Total Disbursements	62,143 48
	\$2,693,694 13
Deduct: Transfers to General Fund	847 25
Balance of Fund (Ledger Assets) 31st December, 1934	\$2,692,846 88

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries	\$500 00
License fees	150 00
Postage stamps	65 00
Annual Statement fee	5 00
Printing and supplies	48 17
Insurance Premiums	79 08
Total Disbursements	8847 25
Transfers from Superannuation Fund	8847 25
Balance of Fund (Ledger Assets) 31st December, 1934	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Ontario, 4½%, 1950	\$35,000 00	\$34,010 30
Province of New Brunswick, 5½%, 1950	1,000 00	1,093 95
Province of New Brunswick, 5½%, 1952	1,500 00	1,642 65
Province of Prince Edward Island, 4½%, 1944	1,000 00	1,031 17
Province of Manitoba, 6%, 1947	25,000 00	25,473 52
Province of Manitoba, 5½%, 1955	25,000 00	24,878 12
Province of Saskatchewan, 6%, 1952	10,000 00	10,085 00
Province of Saskatchewan, 5½%, 1952	10,000 00	9,637 05
Province of Alberta, 6%, 1947	25,000 00	25,531 91
Province of Alberta, 5%, 1955	25,000 00	23,538 32
Dominion of Canada C.N.R., 5%, 1969	60,000 00	63,393 98
Province of Ontario H.E.P.C., 6%, 1941	8,000 00	8,083 19
Province of Ontario H.E.P.C., 6%, 1961	1,600 00	1,267 30
City of Toronto, 6%, 1936-51	273,000 00	290,187 87
City of Toronto, 5¾%, 1936	2,000 00	2,019 40
City of Toronto, 5½%, 1935-62	291,600 00	298,692 32
City of Toronto, 5%, 1935-60	518,588 29	523,693 16
City of Toronto, 4½%, 1935-58	997,415 56	970,357 23
City of Toronto, 4%, 1935-58	85,406 66	77,704 94

†For last actuarial report see report of the business for the year 1929. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Toronto, 3½%, 1944.....	\$ 1,594 66	\$ 1,430 53
Toronto Harbour Commission, 4½%, 1953.....	23,000 00	23,751 24
City of Hamilton, 6%, 1941.....	4,021 10	4,429 13
City of Hamilton, 6%, 1942.....	3,000 00	3,261 31
City of Hamilton, 5½%, 1939.....	3,000 00	3,177 20
City of Hamilton, 5%, 1943.....	2,000 00	2,121 62
City of Hamilton, 5%, 1948.....	4,000 00	4,339 08
City of Hamilton, 5%, 1949.....	25,000 00	24,507 82
City of London, 5%, 1945.....	1,000 00	1,044 35
City of London, 5%, 1954.....	1,000 00	1,107 49
City of London, 4½%, 1941.....	2,000 00	2,011 09
City of Brantford, 5½%, 1935-52.....	3,600 00	3,655 89
City of Brantford, 5%, 1940-41.....	5,000 00	5,158 94
City of Ottawa, 6%, 1949.....	8,000 00	9,551 80
City of Ottawa, 5½%, 1951.....	1,000 00	1,163 36
City of Ottawa, 5½%, 1961.....	2,000 00	2,413 37
City of Belleville, 5%, 1941.....	2,612 93	2,667 32
City of Belleville, 5%, 1942-43.....	5,254 17	5,384 30
City of Halifax, 5½%, 1953.....	5,000 00	5,712 02
City of Ste. St. Marie, 5½%, 1942.....	10,000 00	10,000 00
City of Fort William, 6%, 1953.....	5,000 00	5,372 37
Town of Weston, 6½%, 1918-51.....	15,000 00	15,330 24
Town of New Toronto, 6%, 1946-47.....	15,000 00	14,720 14
Town of Tilbury, 6%, 1943-48.....	9,571 78	10,391 87
Town of Aurora, 5%, 1943-45.....	3,935 46	3,963 81
Town of Midland, 5½%, 1938.....	6,000 00	6,000 00
Village of Forest Hill, 6%, 1940-47.....	11,887 69	11,712 73
Twp. of York, 5%, 1937 and 1946.....	5,000 00	5,008 94
Twp. of North York, 5%, 1938-39.....	7,520 93	7,544 27
Twp. of North York, 5%, 1942.....	7,000 00	7,021 36
Twp. of East York, 5½%, 1937.....	1,000 00	1,008 52
Twp. of East York, 5½%, 1945.....	4,000 00	4,203 12
Twp. of East York, 5%, 1935-46.....	22,715 60	22,549 84
Twp. of Cornwall, 5½%, 1935-40.....	1,870 37	1,910 65
Twp. of Cornwall, 5%, 1935-40.....	2,575 40	2,599 87
Twp. of Nepean, 6%, 1961.....	10,000 00	10,312 76
Toronto Separate School Board, 5½%, 1939.....	1,000 00	1,011 80
Toronto Separate School Board, 5½%, 1940.....	12,000 00	12,186 82
Toronto Separate School Board, 5%, 1945.....	12,000 00	12,195 91
Total.....	\$2,660,670 60	\$2,664,254 26

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
Township of Scarborough, 5%, 1944.....	\$14,000 00	\$14,000 00
Township of Scarborough, 5%, 1945.....	8,000 00	8,000 00
Township of Scarborough, 5%, 1946.....	3,000 00	3,000 00
Township of East York, 5½%, 1934.....	2,000 00	2,000 00
Total.....	\$27,000 00	\$27,000 00

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1882. *Incorporated*.—May 1st, 1882.

OFFICERS

Chairman, Detective-Sergeant John Wm. Elliott; Secretary, Inspector Wm. Kelly;
 Treasurer, Geo. Wilson.
 Auditor.—S. C. Scott, A.C.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Jno. Wm. Elliott; Wm. D. Robbins; Geo. Wilson; C. M. Colquhoun, K.C.; Wm. Martin;
 G. A. Fraser; Geo. Elliott.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....		\$40,000 00
Amortized book value of bonds, debentures and debenture stocks		
Not in default.....	\$3,007,413 12	
In default.....	25,373 61	
Cash in chartered banks of Canada in Canada.....		\$3,032,786 73
		10,041 06
Total Ledger Assets.....		\$3,082,827 79

Non-Ledger Assets

Interest due, \$253.69; accrued, \$45,276.74.....	\$45,530 43
Total Non-Ledger Assets.....	\$45,530 43
Total Admitted Assets.....	\$3,128,358 22

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1934

SUPERANNUATION AND BENEFIT FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	\$2,759,144 75
Income for the year:	
Contributions.....	\$150,272 24
Interest and Exchange.....	148,159 93
Annual grant, City of Toronto.....	153,941 00
Total Income.....	452,373 17
Disbursements for the year:	
Pensions.....	\$124,009 76
Death claims.....	3,500 00
Total Disbursements.....	\$127,509 76
Deduct: Transfers to General Fund.....	\$3,084,008 16
	1,180 37
Balance of Fund (Ledger Assets) 31st December, 1934.....	\$3,082,827 79

GENERAL FUND

Balance of Fund (Ledger Assets) 31st December, 1933.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$500 00
License fees.....	150 00
Imperial Bank—Care of Bonds.....	250 00
Insurance Premiums.....	114 00
Postage Stamps.....	100 00
Annual Statement fee.....	5 00
Printing and supplies.....	36 37
Medical Services.....	25 00
Total Disbursements.....	\$1,180 37
Transfers from Superannuation Fund.....	\$1,180 37
Balance of Fund (Ledger Assets) 31st December, 1934.....	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4½%, 1944.....	\$30,000 00	\$28,260 75
Province of Ontario, 6%, 1941 and 1943.....	197,000 00	198,814 54
Province of Ontario, 5½%, 1946-47.....	25,600 00	27,675 41
Province of New Brunswick, 5½%, 1945, 1950 and 1952.....	100,000 00	103,607 70
Province of New Brunswick, 5%, 1957.....	5,000 00	5,657 16
Province of Nova Scotia, 5%, 1960.....	25,000 00	27,874 18
Province of Manitoba, 6%, 1947.....	57,500 00	56,803 93
Province of Saskatchewan, 5%, 1952.....	22,000 00	18,999 23
Province of Alberta, 6%, 1947.....	30,000 00	30,864 52
Dominion of Canada C.N.R., 5%, 1954 and 1969.....	67,000 00	66,731 76
Dominion of Canada, 4¾%, 1955.....	60,000 00	56,232 20
Dominion of Canada, 4½%, 1968.....	50,000 00	48,108 86
Province of Ontario H.E.P.C., 6%, 1940.....	20,000 00	20,803 00
Province of Ontario H.E.P.C., 4¾%, 1970.....	41,000 00	39,634 72
Province of Ontario, 3½%, 1935-44.....	11,897 45	11,267 20
City of Toronto, 6%, 1935-51.....	352,000 00	366,953 76
City of Toronto, 5½%, 1937-58.....	542,000 00	555,134 07
City of Toronto, 5%, 1937-57.....	344,000 00	341,456 26
City of Toronto, 4½%, 1939-50.....	181,250 00	167,408 78
City of Toronto, 4%, 1948.....	22,386 66	20,386 25
Toronto Harbour Commission, 5%, 1953.....	20,000 00	20,547 80
Toronto Harbour Commission, 4½%, 1953.....	15,000 00	15,921 14
Toronto Housing Co. Ltd., 5%, 1953.....	1,000 00	1,075 41
City of Hamilton, 6%, 1939-62.....	180,000 00	188,435 10
City of Hamilton, 5½%, 1939 and 1941.....	6,000 00	6,415 11

†For the last actuarial report see report of business for the year 1930. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Hamilton, 5%, 1946.....	\$15,000 00	\$15,000 00
City of Hamilton, 4½%, 1941 and 1949.....	6,000 00	6,174 63
City of London, 6%, 1948.....	2,000 00	2,379 59
City of London, 5½%, 1941.....	1,000 00	1,085 12
City of London, 5%, 1945.....	25,000 00	24,813 10
City of Ottawa, 6%, 1945-51.....	13,000 00	15,624 10
City of Ottawa, 5½%, 1961.....	2,000 00	2,413 37
City of St. Catharines, 5%, 1942.....	2,000 00	2,109 10
City of Brantford, 5½%, 1935-52.....	9,000 00	9,139 92
City of Brantford, 5%, 1943.....	5,000 00	5,155 47
City of Stratford, 5½%, 1937.....	1,000 00	1,021 47
City of Kitchener, 6%, 1946.....	1,000 00	1,152 51
City of Kitchener, 5½%, 1949.....	5,000 00	5,145 68
City of Guelph, 5½%, 1945.....	25,882 00	25,726 72
City of Guelph, 4%, 1944.....	5,000 00	4,883 90
City of Owen Sound, 5%, 1945.....	5,000 00	5,128 56
City of Belleville, 6%, 1946.....	1,000 00	1,120 08
City of Belleville, 5%, 1950-58.....	7,000 00	7,344 09
City of Sault Ste. Marie, 5½%, 1941-42.....	10,000 00	10,000 00
City of Port Arthur, 5%, 1959.....	50,000 00	48,812 00
City of Fort William, 6%, 1953.....	10,000 00	10,814 90
City of Fort William, 5%, 1944.....	2,000 00	2,000 00
City of Halifax, 5%, 1961.....	50,000 00	50,382 52
City of St. John, 6%, 1947-48.....	10,000 00	11,548 28
Town of Oshawa, 5½%, 1935-36.....	1,961 54	1,961 54
Town of Weston, 5%, 1937-43.....	10,000 00	10,118 15
Town of Leaside, 5½%, 1936-51.....	21,497 52	21,897 15
Village of Forest Hill, 6%, 1946-47.....	7,000 00	7,896 19
Village of Forest Hill, 5%, 1940-51.....	4,619 07	4,744 24
Town of Midland, 5½%, 1938.....	5,098 41	5,098 41
County of Carleton, 6%, 1939.....	5,000 00	4,955 44
County of Carleton, 5%, 1935.....	1,528 44	1,528 44
County of York, 5%, 1951-52-53.....	20,000 00	20,000 00
Township of York, 5%, 1943-54.....	110 035 43	109,670 16
Township of North York, 6%, 1940-41.....	11,000 00	10,658 87
Township of East York, 5½%, 1937.....	25,771 19	25,880 01
Township of Barton, 5½%, 1940.....	9,105 55	9,005 85
Township of Nepean, 6%, 1959.....	15,000 00	16,138 11
Township of Cornwall, 5½%, 1936-49.....	4,062 40	4,330 52
Toronto Separate School Board, 6%, 1941.....	25,000 00	26,065 00
Toronto Separate School Board, 5½%, 1939-40.....	14,000 00	14,233 07
Toronto Separate School Board, 5%, 1945.....	19,000 00	19,188 02
Total.....	\$2,978,195 66	\$3,007,413 12

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value
Township of Scarborough, 5%, 1938-39-40.....	\$25,369 66	\$25,373 61

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, 171 Market St., Winnipeg, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 17 Main Street East, Hamilton, Ont.

Assets.....	\$895,834	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario certificates in force (number).....	1,023	Premiums—Ontario (net).....	\$16,400
Canadian certificate in force (number).....	3,064	Premiums—Canada (net).....	49,706
		Premiums—Total (net).....	1,076,869
		Benefits paid—Ontario (net).....	9,607
		Benefits paid—Canada (net).....	21,529
		Total benefits paid (net).....	702,647

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets.....	\$33,664,075	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	320,101	Premiums—Ontario (net).....	\$9,103
Canadian insurance in force (gross).....	2,031,156	Premiums—Canada (net).....	53,968
Total insurance in force (gross).....	125,662,132	Premiums—Total (net).....	4,469,146
		Benefits paid—Ontario (net).....	1,402
		Benefits paid—Canada (net).....	24,677
		Total benefits paid (net).....	2,210,255

*See note on page 1.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1934

To which are appended statements of the auxiliary bodies lettered below as A, B, C, and D
HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized.—July 27, 1855. *Incorporated in Ontario.*—November 19, 1874

The Executive Officers of the Society at the 31st December, 1934, were as follows: J. P. F. Williams, Acting Grand Master, 550 Palmerston Blvd., Toronto; W. T. Kingston, Grand Warden, Cardinal, Ont.; Wm. Brooks, Grand Secretary, 229 College Street, Toronto; N. J. M. Lockhart, Grand Treasurer, St. Catharines, Ont.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1934, was 43,801.

The number of deaths in the Society in 1934 was 670.

The amount of funeral benefits paid in 1934, in respect to deceased members, was \$27,741.45.

Total amount of funeral benefits paid in respect of deceased wives, \$2,098.20.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1934 was 2,568.

The amount of benefits paid in 1934, in respect of sick members, \$76,769.82.

The number of weeks sickness experienced in 1934 was 23,809. Amount paid for medical attendance and nursing during 1934, \$13,793.34

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate.....	\$274,534 69	\$1,585,490 64
Cash value of mortgages.....	650 00	
Amount of securities.....	74,612 50	1,310,942 42
Cash in hands of Grand Secretary and in banks.....	50 00	220,739 71
Amount of cash in Dominion Bank.....	63,433 88	
Cash in Canada Permanent Mortgage Company.....	4,011 04	
All other assets.....	55,194 34	
Assets not admitted:		
Grand Lodge.....	\$69,491 64	
Subordinate Lodges.....	689,962 30	
Total amount of assets.....	<u>\$472,486 45</u>	<u>\$3,117,172 77</u>

IV. Liabilities

	Grand Body	Subordinate Bodies
Sick benefits, funeral benefits, all other liabilities.....	<u>\$16,892 83</u>	<u>\$67,751 97</u>

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1934, and those of the Grand Lodge in December, 1934.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Sections 15, 17, 18, 19, 21, 22, 48, 108, 109, 112, 114, 115, 116, 120, 122 of the Grand Lodge Constitution were amended at 1934 Session of Grand Lodge; clauses 34, 37, 73, 105, 106, 121, 122, 130, 159 of the Subordinate Lodge Constitution were amended at the 1934 Session of Grand Lodge.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1933 (not extended), \$41,132.61.

	Grand Lodge	Subordinate Lodges
Cash received during 1934 from:		
Initiation fees, etc.....		\$10,600 35
Dues.....		260,687 25
Per capita tax and levies.....	\$71,192 70	
Fines.....	25 00	
Supplies sold.....	6,419 51	
Interest and dividends.....	6,389 12	182,143 83
Premiums for guarantee.....	92 25	
All other sources.....	13,834 28	115,576 78
Cash received from sold or matured investments (not extended)	Nil	Nil
Total receipts.....	<u>\$97,952 86</u>	<u>\$569,008 21</u>

VII. Cash Expenditure

	Grand Lodge	Subordinate Bodies
<i>(a) Expenses of Management</i>		
Cash paid during 1934 for:		
Commission and organization expenses.....	\$393 61	
Per capita tax.....	150 00	
Expenses of annual meeting.....	8,006 54	
Registration fee.....	10 00	
Rent, etc.....	1,650 00	
Supplies bought.....	5,279 12	
Travelling expenses and appropriations to officers.....	2,603 14	
Salaries, officers' and auditors' fees.....	6,348 24	
Printing, stationery and advertising.....	594 32	
Postage and express.....	779 14	
Premiums.....	37 50	
Other management expenses (detailed in memo.).....	3,505 09	200,509 90
	<u>\$29,356 70</u>	<u>\$200,509 90</u>
<i>(b) Miscellaneous Expenditure</i>		
Benefits to widows and orphans.....		\$29,748 65
Funeral benefits.....		27,741 45
Sick benefits.....		74,240 40
Medical attendance and nursing.....		13,793 34
Gratuities—Special relief.....		8,154 64
All other.....	\$42,233 85	162,683 38
For investments (not extended), NIL.		
Grand Total.....	<u>\$71,590 55</u>	<u>\$516,871 76</u>

(A) Abstract from the Returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, 31st December, 1933.....	4,348	17,563	21,911
Admitted during 1934.....	58	713	771
Total.....	<u>4,406</u>	<u>18,276</u>	<u>22,682</u>
Deduct (withdrawn or cancelled).....	579	1,562	2,141
Membership, 31st December, 1934.....	<u>3,827</u>	<u>16,714</u>	<u>20,541</u>

Receipts

Dues.....	\$34,785 74
Admissions.....	2,737 00
Rents, etc.....	747 05
Miscellaneous.....	27,617 48
Total.....	<u>\$65,887 27</u>

Expenditure for Relief Only

Relief of members.....	\$772 13
Relief of widowed families.....	52 65
I.O.O.F. Home.....	686 30
Orphans.....	1,098 62
Special relief.....	2,609 70
Total.....	<u>\$2,609 70</u>

Miscellaneous

Expenses, lodges.....	\$61,113 00
Invested funds of Rebekah Lodges.....	68,192 72
Cash on hand, Rebekah Lodges.....	26,728 55
Working expenses of Assembly.....	21,032 27
Cash in Assembly funds.....	3,969 46
Invested funds of Assembly.....	9,500 00
Expended for home tax.....	2,595 30
Number of lodges.....	248

B) The Following Summary from the Returns of the Grand Encampment Shows the Membership and Standing at 31st December, 1934

Number of members as from last report.....	7,143
Initiated during the year ending 31st December, 1934.....	52
Admitted by card during the year ending 31st December, 1934.....	7
Reinstated during the year ending 31st December, 1934.....	12
Total.....	<u>7,214</u>
Deductions:	
Withdrawn by card.....	307
Suspended by non-payment of dues.....	381
Suspended from Subordinate Lodge.....	84
Deceased.....	92
Expelled.....	11
Error in previous report.....	11
	<u>875</u>
Net membership, 31st December, 1934.....	<u>6,339</u>

Summary—Continued

Number of patriarchs relieved in 1934.....	198
Number of weeks for which benefits were paid.....	1,483
Amount paid for burying the dead in 1934.....	\$490 50
Amount paid for relief of patriarchs (sick benefits).....	2,529 42
Amount paid for special relief in 1934.....	317 13
Relief of widowed families.....	270 15
Total Amount of Relief Paid.....	<u>\$3,607 20</u>
Receipts from all sources.....	\$18,080 15
Working expenses of subordinate encampment.....	13,421 51
Cash assets.....	\$10,627 17
Invested in mortgages and securities.....	45,317 68
Invested in buildings and lands.....	6,332 43
Invested in furniture and regalia.....	18,722 01
All other assets.....	10,728 60
Total Funds of Subordinate Encampments, 31st December, 1934.....	\$91,727 89
Less Liabilities.....	1,858 61
	<u>\$89,869 28</u>

(C) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1934.....	3
Number of members, 31st December, 1934.....	497
Amount of cash received during the year 1934.....	\$1,656 75
Amount of expenses in management in 1934.....	214 36
Amount paid funeral claims.....	375 00
Amount on hand, 31st December, 1934.....	<u>685 30</u>

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons.....	17
Number of members, last report.....	572
Mustered during year.....	17
Admitted on honourable discharge papers.....	..
Reinstated.....	2
Total.....	<u>591</u>
From which deduct:	
Withdrawn by honourable discharge papers.....	4
Deceased.....	10
Suspended during year.....	77
Expelled.....	..
Total.....	<u>91</u>
Total membership, 31st December, 1934.....	<u>500</u>
Net Decrease for the year.....	<u>91</u>

Assets

Cash balance on hand, last report.....	\$65 80
Receipts from grants and per capita taxes.....	791 50
Receipts from badges, jewels, etc.....	200 75
Receipts from commissions and supplies.....	129 06
Total Assets.....	<u>\$1,187 11</u>

Disbursements

Department sundries.....	\$975 54
Badges and jewels.....	89 79
S.G.L. supplies.....	107 79
Total.....	<u>\$1,173 12</u>
Cash balance, 31st December, 1934.....	<u>\$13 99</u>

Kieltzer Sick Benefit Society.....	2,574 11	25 00	9,145 36	131 87	131 87
Knights of Malta, Chapter General of Canada.....	5,188 73	288 52	7,185 11	2,562 22	2,562 22
Knights of Pythias, Grand Lodge of Ontario.....	23,786 20	433 10	70,833 26	2,882 88	2,882 88
Labour League Mutual Benefit Society.....	2,642 46		5,185 56	50 00	50 00
Leavoy Mutual Benefit Society.....	158 30		1,091 40		
Leaside Mutual Aid Society.....	129 13		129 13		
Linzer Sick Benefit Society.....	3,582 84		10,282 84	145 00	145 00
London Orange Young Briton Lodge, No. 33.....	4,911 32	260 39	1,011 32		
Loyal The Blue Association.....	42,233 29		67,242 52	8,451 79	8,451 79
Masses-Harris Co., Vertly Works Sick and Funeral Benefit Association.....	2,935 28		2,935 28		
Masses-Harris Employees' Benefit Association (Brantford).....	1,526 12		2,526 12		
Masses-Harris Mutual Benefit Society.....	1,447 48		2,944 48		
Mazur Sick Benefit Society.....	9,201 13		8,17 15		
Mutual Benefit Society of Alumnae Assn., Victoria Hosp. School of Nursing.....	243 27		1,849 27	80 00	80 00
Mutual Masonic Compound of St. Catharines.....	154 21		154 21		
MacLean Publishing Company, Ltd., Mechanical Div. Mutual Benefit Assn.....	4,803 01		4,803 01		
National Cash Register Company's Employees' Benefit Society.....	3,72 94		1,872 94		
National Slovak Mutual Benefit Society.....	5,736 12		5,736 12		
Ontario Grand Lodge of Ontario, West.....	26,245 30		158,958 34		
Order of Sons of Italy Mutual Benefit Society.....	16,427 43		24,427 43		
Ostrowetz Independent Mutual Benefit Society.....	847 90		847 90		
Ottawa Hebrew Benefit Society.....	2,715 44		4,115 44		
Ottawa Typographical Union Sick Benefit, No. 102.....	1,171 40		2,171 40	165 00	165 00
Polish Alliance Friendly Society of Canada.....	3,092 63		3,092 63		
Polish Veterans' Mutual Benefit Society.....	6,919 09		6,919 09	67 48	67 48
Postal Benefit Association (Toronto).....	935 99		935 99		
Rani Ghar Grotto Mutual Benefit Society.....	1,380 45		1,380 45		
Ryerson Press Benefit Society.....	11,062 81		32,062 81	72 22	72 22
St. Albert Friendly Society.....	153 15		153 15		
St. Boniface Benefit Society.....	817 51		817 51		
St. David's Mutual Benefit Society.....	3,238 88		3,238 88		
St. Joseph's Aid Society.....	2,073 75		2,073 75	35 00	35 00
Sawyer-Massey, Ltd., Employees' Mutual Benefit Association.....	4,474 02		4,474 02		
Shingby Manufacturing, Ltd., Employees' Mutual Benefit Society.....	1,265 03		2,288 03		
Societa Italiana Di Mutuo Soccorso St. Antonia d'Ottawa.....	273 69		273 69		
Societa Di Mutuo Soccorso Recalmutese, Hamilton.....	1,274 30		1,274 30		
Societa Di Mutuo Soccorso Trinaeria, Di Toronto.....	438 88		7,363 88		
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society.....	580 79		9,430 79		
Sons of David Mutual Benefit Society.....	1,929 93		2,029 93		
Sons of Jacob Benefit Society.....	2,343 54		2,343 54		
Star of Italy Mutual Aid and Benefit Society.....	4,629 98		4,629 98		
Theatrical Mutual Lodge No. 25 (Hamilton).....	6,350 70		19,350 70	24 00	24 00
Theatrical Mutual Lodge, No. 11 (Toronto).....	642 53		792 53		
Toronto Civic Employees Benevolent Association.....	5,872 19		17,872 19	377 00	377 00
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	1,092 56		8,592 56	1,400 00	1,400 00
Toronto Independent Benevolent Society.....	1,264 05		1,264 05		
Toronto Musical Protective Association.....	217 61		1,717 61		
Toronto Railway Employees' Union and Benefit Society.....	6,199 19		32,145 19	27 00	27 00
Transportation Club of Toronto.....	2,635 17		13,135 17		
Ulga Mutual Benefit Society.....	2,254 99	254 90	16,157 91	338 17	338 17
Ulga Mutual Benefit Society.....	2,296 23		2,296 23		
Ulga Mutual Benefit Society.....	2,115 53		5,615 53		
Ulga Mutual Benefit Society.....	11,930 24		108,940 24	18 00	18 00
Ulga Mutual Benefit Society.....	1,702 12		4,202 12		
Ulga Mutual Benefit Society.....	1,748 63		7,207 37		
Ulga Mutual Benefit Society.....	1,590 56		5,590 56		
Ulga Mutual Benefit Society.....	1,587 03		1,587 03		

Short Name of Society	ASSETS					LIABILITIES			
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c
Union of Ukrainian Brotherhoods	922 20	1,600 00		7,640 79		9,240 79			
United Mutual Benefit Society of A. Pushkin	3,737 63			160 00		160 00			
Warsaw Lodzer Mutual Benefit Association	5,000 00	2,450 00	1,500 00	668 70		1,590 90		525 79	525 79
Young Men's Hebrew Association			5,500 00	4,160 89		11,848 52			
Zion Benevolent Society				2,828 86		13,328 86			
Totals	136,561 32	174,928 54	373,520 51	385,382 18	2,334 91	1,072,727 46	701 48	15,626 80	16,328 28

Short Name of Society	EXPERIENCE				INCOME					
	Number reported at 31st Dec., 1934	Number of members who died during 1934 (**Members' wives; †Members' parents)	Number of members sick during 1934	Number of weeks' sickness during 1934	Assessments, dues and fees		Interest	All other	Total	Received from investment
					\$	c.				
American Watch Case Company Employees' M.W.A.	41		3	5	185 42		59 86		245 28	1,000 00
Army and Navy Veterans Society, Hamilton	186	1			475 15		30 72	738 64	1,244 51	
Army and Navy Veterans Society, Toronto	253	2			375 95		231 65	307 30	914 90	
Beaver Sick and Funeral Benefit Club	194	**1			1,381 75				1,381 75	
Border Cities Italian Club Mutual Benefit Society	107	1	25	98	644 50		5 98	119 32	769 80	
Brantford Carriage Company, Ltd., Relief Association	10	1	18	47	614 75		19 21	633 96		
Brantford Hungarian Mutual Benefit Society	131		41	166	1,409 00		170 97	5 25	1,585 22	
Brantford Polish Mutual Benefit and Friendly Society	104		14	38	524 50		47 18	2,108 08	2,679 76	
Brown Bros., Ltd., Employees' Sick Benefit Society	49		3	8	119 75		20 18		139 93	
Brunner Mond Mutual Benefit Society	155		35	98	1,893 00		257 97		2,150 97	
Canada Cycle and Motor Company, Ltd., Employees' Mutual Benefit Society	288	2	49	172	2,011 20		20 45	25 00	2,036 65	
Canadian Axme Screw and Gear Employees' Mutual Benefit Society	500	3	340	250	3,013 20		41 99		3,055 19	
Canadian Alms-Chambers, Ltd., Employees' Mutual Benefit Society	288	1	15	58	1,566 50		25 70		1,592 20	
Canadian General Electric Ward St. Works Employees' Mutual Benefit Soc.	275		43	141	3,174 50		243 75	97 15	3,512 30	
Canadian Hebrew Benevolent Society	1,148		9	685	3,561 00		670 40	12 79	3,905 19	
Canadian National Expressmen's Mutual Benefit Association	1,148	10	161	685	6,144 00		33		7,592 19	
Canadian Order of Eagles	532	3	46	205	3,035 73		2,108 22	308 56	5,452 51	
Canadian Order of Rechabites	1,415	18	251	1,182	11,422 50		265 85		11,688 35	
Canadian Pacific Expressmen's Sick Benefit Association	332	4	53	173	1,983 00		14 28		1,977 28	
Citizens' Mutual Benefit Society	80				380 00				380 00	
Citizens' Mutual Benefit Association	38		8	32	218 00		1 60	15 00	234 60	
Colban Manufacturing Company's Employees' Mutual Benefit Society	305	2	40	207	1,105 50		11 29	1,105 50	2,222 29	
Cookshutt Plow Company's Employees' Sick Relief Association	541	11	69	494	4,334 00			500 00	4,834 00	
Consumers Gas Company's Employees' Mutual Benefit Society	93				446 40				446 40	
Croan Mutual Benefit Society	298		23	119	4,694 25		309 62	191 35	5,285 22	
Czenstohower Aid Society	6,543	27	574	2,453	34,486 85		2,910 57	4,395 29	41,792 71	
Daughters of England Benevolent Society	127		15	47	1,336 30		36 02		1,372 32	
Dunlop Forge and Stamping Co. Employees' Mutual Benefit Association	561	3	91	255	3,460 00		40 67		3,500 67	
Domion Tire and Rubber Goods Employees' Mutual Benefit Society	104		8	53	332 74		93 44		426 18	
Engineers Mutual Benefit Fund	164	3	29	87	1,293 00		17 21	150 00	1,460 21	
Evening Telegram Employees' Benefit Society	123	4	11	89	987 00		195 60		1,182 60	
Globe Printing Company Employees' Benefit Society	215	**1	3	62	3,482 74		761 91	4,244 65		
B. Greening Wire Company, Ltd., Employees' Benefit Society	387	6	32	150	793 90		264 63		1,058 53	
Gutta Percha and Rubber Mfg. Co., Ltd., Employees' Sick Benefit Society	896	2	260	467	2,688 00		69 77		2,757 77	
Harris Abattoir Mutual Benefit Association	1,486	1		1,089	11,932 50		137 45	175 13	12,245 08	
Hamilton St. Stanislaus Mutual Benefit Society	78	2	15	56	470 50		54 23	108 22	632 95	
Hebrew Friendly Society	87		9	36	906 51		60 46	733 51	1,700 48	
Hebrew Sick Benefit Society	104	2	8	40	2,947 29		11 87	876 54	3,835 70	
Hibernians, Ancient Order of	201	1	3	33	3,190 20		1,585 40	5 50	4,781 10	
Imperial Varnish and Color Company Sick Benefit Society	105	1	4	20	135 30		4 97		140 27	
Independent Mutual Benefit Federation	682		91	341	5,050 22		71 14	1,088 51	6,209 87	
Italian Brotherhood Mutual Beneficial Society	185		26	103	1,678 00		42 62	53 25	1,773 87	
Italian Mutual Beneficial Society of Port Arthur	75		6	8	803 50		36 47	282 19	1,122 16	
Italo-Canadian Benevolent Society	172	**1	47	121	2,999 68		23 02	161 25	3,183 95	

Short Name of Society	EXPERIENCE					INCOME					
	Number reported at 31st Dec., 1934	Number of members who died during 1934 (**Members' wives; †Members' parents)	Number of members sick during 1934	Number of weeks' sickness during 1934	Assessments, dues and fees	Interest		All other		Total	Received from investment
						\$	c.	\$	c.		
Iwasker Mutual Benefit Society	75		2	3	1,277 73	2 00				1,279 73	
Judean Benevolent and Friendly Society	196 **2	1	23	145	3,835 22	614 36	496 77			4,946 35	
Kielzer Sick Benefit Society	243 *#1		29	112	4,043 14	283 85	149 05			4,476 04	
Knights of Malta, Chapter General of Canada	275	5	43	143	573 90	293 65	105 19			972 74	726 25
Knights of Pythias, Grand Lodge of Ontario	3,414	55	158	960	21,948 13	2,598 77	4,086 80			28,633 70	1,248 74
Labour League Mutual Benefit Society	426 **4		31	131	5,274 86		3,867 56			9,142 42	
Ladies Mutual Benefit Society	123		15	50	737 20		387 17			1,124 96	
Lafayette Mutual Aid Society	88		15	50	501 00	92				591 92	
Loyal Sick Benefit Society	111	2	19	118	3,784 35	130 74	199 20			4,114 29	
Loyal Orange (Young Brion Lodge, No. 33)	3,385		10	395	66,452 13	1,443 71	9,023 63			76,919 87	3,000 00
Loyal True Blue Assoc. of Ontario	7,569	18	260 **2	2,773	3,230 75	17 15	672 62			3,893 96	
Massey-Harris Verity Works Sick and Funeral Benefit Association	250		34	110	1,552 50	81 05	321 65			2,305 20	
Massey-Harris Employees' Benefit Association (Brantford)	460 **4	2	33	166	1,731 25	37 60	1,368 00			3,146 85	
Massey-Harris (Toronto) Mutual Benefit Society	590 **3	12	49	277	1,731 60	196 20	588 97			4,376 77	
Mozier Sick Benefit Society	175	1	10	53	3,521 00	33 85	227 75			446 60	
Mutual Benefit Society of Alumnae Asscn., Victoria Hosp. Board of Nursing	36				185 00					404 98	
Mutual Masome Compact of St. Catharines	225	6			393 47	11 51				404 98	
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Asscn.	195		30	71	1,140 08	105 73	465 15			1,710 96	
National Cash Register Company Employees' Benefit Society	173 *#1	1	26	43	851 80	68 01	919 81			1,919 81	1,000 00
National Slovak Mutual Benefit Society	369	1	20	412	5,023 88	296 33	3,960 75			9,280 96	
Oddfellows (Manchester Unit), Independent Order of Orange Grand Lodge of Ontario West	1,845 **4	12	398	2,446	38,086 53	8,417 69	2,666 04			49,170 26	
Order of Sons of Italy Mutual Benefit Society	24,780	340			15,807 90	512 66	138 21			15,958 77	
Ostrowetz Independent Mutual Benefit Society	179	1			419 97	15 64	13 60			449 21	
Ottawa Hebrew Benefit Society	107		7	8	1,611 02	60 97				1,671 99	
Ottawa Typographical Union Sick Benefit, No. 102	114	3	1	2	776 90	71 60	144 84			993 34	
Polish Alliance Friendly Society of Canada	288	4	26	133	1,756 60	34 19				1,790 79	
Polish Veterans' Mutual Benefit Society	936	5	258	571	6,329 71	178 15	1,361 32			7,869 18	
Postal Benefit Association (Toronto)	75		5	19	243 50	21 81	50 64			315 95	
Pride of Israel Sick Benefit Society	213		7	31	424 50	28 07				452 57	
Rami Char Grotto Mutual Benefit Society	532 **2	1		145	9,291 69	984 96	6,173 34			16,449 99	
Rogers, Wm., Manufacturing, Ltd., Welfare Society	572		17	28	579 50		64 19			579 90	
Ryerson Press Benefit Society	305	1	52	142	922 05	13 93	909 80			1,831 85	
St. Albert Friendly Society	45		7	47	1,007 00	214 69				1,221 69	
St. Boniface Mutual Society	234		29	94	1,250 95	52 57				1,303 52	
St. David's Mutual Benefit Society	153	6	7	38	1,68 50	88 95				257 45	300 00
St. Joseph's Aid Society	79		8	105	264 90	55 25				320 15	
Sawyer-Massey, Ltd., Employees' Mutual Benefit Association	54		15	328	2,164 50	13 96				2,178 46	
Shingby Manufacturing, Ltd., Employees' Mutual Benefit Society	381	1	62	80	706 46	350 93				1,057 39	300 00
Societa Italiana di Mutuo Soccorso St. Antonia d'Ottawa	118		2	22	2,187 75					3,044 01	
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	232	2	30	66	932 25	51 37	856 26			1,057 39	300 00
Societa di Mutuo Soccorso Recalmuresse, Hamilton	96	2	10	66	932 25	51 37	856 26			1,057 39	300 00
Societa di Mutuo Soccorso Primacia, d Toronto	125	1	190	2,081 60	61 10					2,143 50	
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society	419	2	149	230	2,623 26	112 41	29 30			2,764 97	

Sons and Daughters of Ireland Protestant Association.....	11	2	3	4,080 31	564 04	2,000 56	6,644 91
Sons of David Mutual Benefit Society.....	**2	10	63	1,318 35		499 10	1,817 45
Sons of Leahy Benefit Society.....	**3	11	93	4,740 64	653 70	761 98	6,156 32
Star of David Mutual Aid and Benefit Society.....	91	20	106	593 87	24 73	169 83	6,700 43
Star Mutual Benefit Society.....	265	29	168	2,149 20	27 52		2,176 72
Theatrical Mutual Lodge, No. 25 (Hamilton).....	54	3	14	212 00	67 06		2,279 06
Toronto Civic Employees' Benevolent Association.....	126	16	103	1,016 00	1,369 21		2,385 21
Toronto Hebrew Benevolent Society.....	380	3	182	2,504 65	563 60	100 00	3,168 25
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	244	4	141	4,757 92	355 88	377 44	5,491 24
Toronto Independent Benevolent Society.....	744	9	378	4,938 00	39 85	125 00	5,102 85
Toronto Musical Protective Association.....	130	7	44	2,316 59	151 89	247 65	2,716 13
Toronto Railway Employees' Union and Benefit Society.....	1,448	9	195	17,951 85	3,175 80	14,552 17	22,579 82
Toronto Typographical Union No. 91.....	2,040	20	728	9,543 00		14,960 37	24,503 37
Transportation Club of Toronto.....	1,082	13	480	3,694 31	257 55		3,951 86
Ukrainian National Mutual Benefit Association of Fort William.....	168	2	49	1,824 00	273 34	191 60	2,288 94
Ulga Mutual Benefit Society.....	175	9	65	1,372 75	22 60	1,069 88	2,465 23
Union of Ukrainian Brotherhoods.....	418	26	133	2,611 65	261 99	77 45	2,951 09
United Mutual Benefit Society of A. Pushkin.....	18	45	18	195 90		84 90	280 80
Warsaw Lodzer Mutual Benefit Association.....	84	3	27	1,085 35	4 60	308 27	1,398 22
Young Men's Hebrew Association.....	194	10	70	3,709 40	317 25	468 90	4,495 55
Zion Benevolent Society.....	170	**2	72	3,243 91	269 06	683 65	4,196 62
Totals.....	80,078 **38	731	5,350	23,355	36,196 45	77,208 49	536,773 31
				423,368 37			11,884 99

Kieldzer Sick Benefit Society.....	1,131 87	1,008 00	1,498 50	1,095 97	4,734 34	1,046 25
Knights of Malta, Chapter General of Canada.....	23,423 85	500 00	1,187 40	558 45	1,670 60	700 00
Knights of Pythias, Grand Lodge of Ontario.....	2,928 99	3,498 48	1,404 25	1,320 14	32,283 71	4,510 07
Labour League Mutual Benefit Society.....	2,502 40	89 03	166 00	3,155 47	8,618 11	
Lagover Mutual Benefit Society.....	41 75	12 00		70 04	703 18	
Leaside Mutual Aid Society.....	96 12	385 50	731 50	60 00	434 75	
Lantzer Sick Benefit Society.....	54 00	54 00		200 00	3,397 12	
Loyal Orange Young Briton Lodge, No. 33.....	52,463 32	3,200 00	1,063 01	2,955 79	77,898 12	5,800 00
Loyal Order of Moose of Ontario.....	2,806 11	1,800 00		1 00	4,609 71	
Loyal True Blue Association.....	96 20	60 00			2,050 77	
Massey-Harris Co., Verity Works Sick and Funeral Mutual Benefit Association.....	145 77	400 00			3,520 15	1,000 00
Massey-Harris Employees' Benefit Association (Brantford).....	653 90	1,518 00			2,862 56	
Massey-Harris (Toronto) Mutual Benefit Society.....	636 10	201 60	791 25	650 45	37 04	
Mozzer Sick Benefit Society.....	37 04	600 00			712 72	
Mutual Benefit Society of Alumnae Assn., Victoria Hospital School of Nursing.....	112 72				947 20	
Mutual Masonic Company of St. Catharines.....	16 86	930 34			501 49	
McLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association.....	55 50	149 00	75 25	154 06	1,307 10	
National Cash Register Company's Employees' Benefit Society.....	4,043 82	3,200 35	446 79	60 39	1,390 30	
National Shovel Mutual Benefit Society.....	8,309 95	3,730 00	16 00	1,130 26	8,280 33	
Outfallows (Manchester Unity), Independent Order of Orange Arms of Ontario West.....	16,278 83	200 00	1,935 00	12,329 25	17,703 83	5,278 77
Order of Sons of Italy Mutual Benefit Society.....	888 81			1,425 00	288 81	
Ottawa Independent Mutual Benefit Society.....	608 60	54 00	494 50	150 00	1,307 10	
Ottawa Hebrew Benefit Society.....	354 18	8 00	75 25		591 49	
Ottawa Typographical Union Sick Benefit, No. 102.....	2,006 28	1,330 00		154 06	1,390 30	
Polish Alliance Friendly Society of Canada.....	4,043 82	3,997 00	446 79	60 39	1,390 30	
Polish Veterans' Mutual Benefit Society.....	64 75	120 00	16 00	1,130 26	200 75	
Postal Benefit Association (Toronto).....	94 44	150 00			244 44	
Prade of Israel Sick Benefit Society.....	2,841 38	855 00	1,935 00	3,548 84	536 90	
Rami Ghar Grotto Mutual Benefit Society.....	426 75				426 75	
Rogers, Wm., Manufacturing Company, Ltd., Welfare Society.....	45 73	171 00	4 00	14 50	1,451 58	
Ryerson Press Benefit Society.....	71 19	1,401 85			85 69	
St. Albert Friendly Society.....	139 00	954 85		2 50	1,306 35	
St. Boniface Benefit Society.....	148 82	404 30	145 25		1,148 37	
St. David's Mutual Benefit Society.....	42 60	106 00		5 00	153 60	
St. Joseph's Aid Society.....	116 99	472 75			639 74	
Sawyer-Massey, Ltd., Employees' Mutual Benefit Association.....	138 00	1,358 88		50 00	1,406 88	
Slingsby Manufacturing Company, Ltd., Employees' Mutual Benefit Association.....	191 08	403 53	10 00		604 61	2,000 00
Societa Figli d'Italia Di Mutuo Soccorso St. Antonio d'Ottawa.....	2,025 03	243 00	334 50		2,865 53	
Societa Italiana Di Mutuo Soccorso Guglielmo Marconi.....	201 92	410 00	185 00		1,096 92	
Societa Di Mutuo Soccorso Recalmuto, Hamilton.....	731 52	950 00	258 00	19 00	2,721 52	100 00
Societa Di Mutuo Soccorso Trimarcia Di Toronto.....	273 82	292 00	27 94		2,437 76	
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society.....	3,399 73	14 00	741 00	128 72	5,019 10	1,930 00
Sons and Daughters of Ireland Protestant Association.....	457 24	100 00	270 84	12 00	1,464 17	150 00
Sons of David Mutual Benefit Society.....	1,135 37	301 00	1,258 15	290 00	5,183 22	
Sons of Jacob Benefit Society.....	384 11	793 68	166 00	25 36	939 15	
Star of Italy Mutual Aid and Benefit Society.....	120 40	1,935 00			2,055 40	
Star Mutual Benefit Society.....	120 58	70 00	55 52		236 10	
Theatrical Mutual Lodge, No. 25 (Hamilton).....	860 74	200 00	190 50	85 45	2,060 69	
Theatrical Mutual Lodge, No. 11 (Toronto).....	1,182 67	530 00	323 54		2,531 21	2,007 63
Toronto Civic Employees' Benevolent Association.....	164 16	1,126 00	1,192 95	1,429 67	5,085 78	2,000 00
Toronto Hebrew Benevolent Society.....	327 69	1,800 00	294 07		4,610 69	
Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	12,420 51	305 00		59 55	2,312 22	
Toronto Independent Benevolent Association.....	1,500 00	4,960 37	1,239 00	3,477 41	17,861 32	
Toronto Musical Protective Union and Benefit Society.....	1,500 00	14,960 37			3,725 74	
Toronto Railway Employees' Union and Benefit Society.....	1,168 44	300 00		155 70	3,725 74	
Toronto Typographical Union No. 91.....	1,212 13	100 00	162 50		1,597 13	2,131 95
Transportation Club of Toronto.....	112 00	100 00	12 75		823 75	
Ukrainian National Mutual Benefit Association of Fort William.....						
Uiga Mutual Benefit Society.....						

Short Name of Society	EXPENDITURE																	
	Expenses of management		Amount paid for funeral benefits during 1934		Amount paid for sick benefits during 1934		Amount paid for medical attendance during 1934		Amount paid for special relief during 1934		All other		Total		Paid for investments			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Union of Ukrainian Brotherhoods.....	176	18	175	00	798	00	290	50	.....	.....	.....	.....	1,439	68	.....	.....
United Mutual Benefit Society of A. Pushkin.....	41	24	126	00	15	00	.....	.....	.....	.....	.....	.....	182	24	.....	.....
Warsaw Lodger Mutual Benefit Association.....	538	48	238	95	162	00	268	63	.....	.....	30	00	1,238	06	.....	.....
Young Men's Hebrew Association.....	932	14	719	50	687	51	535	84	2,874	99	237	63	
Zion Benevolent Society.....	1,439	57	728	00	591	50	429	00	637	25	3,835	32	150	00
Totals.....	200,771	10	58,361	94	142,590	63	47,572	69	9,258	51	42,188	73	500,743	60	46,979	27		

When organized or incorporated	Name of Society	Head Office	Name of President	Name of Secretary	Address
1919	American Watch Case Company Employees' Mutual Welfare Association	Toronto	W. G. M. Gallinger	A. Jessiman	Toronto
1889	Army and Navy Veterans Society of Hamilton	Hamilton	John Wharrie	W. M. C. Wardley	Hamilton
1887	Army and Navy Veterans Society of Toronto, His Majesty's	Toronto	W. J. Durran	F. A. Woolford	Toronto
1917	Beaver Creek and Fernald Friendly Club	Toronto	Wm. Chisholme	H. Paes	Toronto
1933	Border Cities Italian Club Mutual Benefit Society	Windsor	G. Leonard	Achille Ferrario	Windsor
1920	Brantford Marriage Club Mutual Relief Association	Brantford	George Kirchleschner	F. T. Brydges	Brantford
1913	Brantford Polish Mutual Benefit and Friendly Society	Brantford	Mihael Gielarowski	Steve Toth	Brantford
1932	Brown Bread Limited Employees' Sick Benefit Society	Toronto	A. G. Potts	Thomas Mech	Toronto
1898	Brunnery Mutual Benefit Society	Amherstburg	T. G. Barrington	J. E. Lamb	Amherstburg
1918	Canada Cycle and Motor Company Employees' Mutual Benefit Society	Weston	Thomas Gregory	H. M. Staneliff	Weston
1920	Canadian Acme Screw and Gear Employees' Mutual Benefit Society	Toronto	Walter Bryden	Frank J. McGlashan	Long Branch
1897	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	Toronto	F. J. Boyes	Prank Knight	Toronto
1920	Canadian General Electric, Work St. Works Division, Employees' Mutual Benefit Society	Toronto	P. Cockfield	J. McIntyre	Toronto
1920	Canadian Hibernian Benevolent Society	Toronto	C. Shumer	H. M. Robnson	Toronto
1890	Canadian National Expressmen's Mutual Benefit Association	Toronto	R. H. Jones	W. M. T. Murphy	Toronto
1934	Canadian Order of Eagles Mutual Benefit Society	Timmins	Harper Roy	T. W. Beaven	Timmins
1912	Canadian Order of Rechabites	Toronto	Henry Glaye	A. Carmichael	Toronto
1890	Canadian Pacific Expressmen's Sick Benefit Association	Sandwich	G. R. Jones	J. Donaldson	Toronto
1932	Chemist Mutual Benefit Society	Toronto	Wm. Jewell	James Halliburton	Sandwich
1890	Cookshutt Plow Company's Employees' Mutual Benefit Society	Windsor	Leonard F. Bodal	Lawson C. Clouse	Windsor
1888	Coburn Manufacturing Company's Employees' Mutual Benefit Society	Toronto	Geo. Crosbie	John S. Hunter	Toronto
1899	Consumers Gas Company's Employees' Mutual Benefit Society	Brantford	Frank Hartley	Chris. J. Kennedy	Brantford
1918	Croatian Mutual Benefit Society of Canada	Schumacher	Geo. Legett	F. Vicevich	Toronto
1914	Czenstowher Aid Society	Schumacher	J. Krzmaric	F. Vicevich	Schumacher
1934	Daughters of England Benevolent Society	Toronto	M. Tarnowsky	J. Potash	Toronto
1890	Dominion Forge and Stamping Company, Ltd., Employees' Mutual Benefit Association	Burlington	Mrs. Gert, Shawcross	Wm. E. Miller	Burlington
1920	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	East Windsor	Geo. Dietrich	E. A. Lacroix	Windsor
1913	Engineers Mutual Benefit Fund	Toronto	J. D. Neville	L. P. Arlett	Toronto
1925	Evening Telegram Employees' Benefit Society	Toronto	Joseph Senior	W. T. Gilmour	Toronto
1912	Globe Printing Company's Employees' Benefit Society	Toronto	T. J. Porter	A. N. MacDonald	Toronto
1885	Grand Order of Israel Benefit Society	Toronto	Lawrence Mason	Geo. Cashman	Toronto
1908	B. Greening Wire Company, Limited, Employees' Benefit Society	Hamilton	Percy Wright	J. Freedman	Hamilton
1910	Gutta Percha and Rubber Manufacturing Company of Toronto, Limited, Employees' Sick Benefit Society	Hamilton	J. Child	G. S. Battram	Hamilton
1901	H. A. Mutual Benefit Association	Toronto	A. B. Fisher	S. Wrathall	Toronto
1918	Hamilton St. Stanislaus Mutual Benefit Society	Toronto	Mrs. M. Gordon	G. Mountford	Toronto
1912	Hebrew Friendly Society	Hamilton	W. Galuzka	A. Monczka	Hamilton
1907	Hebrew Sick Benefit Society	Toronto	H. Freedman	S. Perfinan	Toronto
1918	Hibernians, Ancient Order of	Toronto	H. Korenblum	S. Dillick	Toronto
1888	Imperial Varnish and Color Company Sick Benefit Society	Ottawa	P. W. Falvey	Wm. Ryder	Ottawa
1911	Independent Mutual Benefit Federation	Toronto	R. C. Bunnett	John Graham	Toronto
1928	Italian Brotherly Mutual Benefit Society	Toronto	Nick Pasztor	Joseph Magyar	Toronto
1924	Italian Mutual Benefit Society of Port Arthur	Toronto	F. Marrocco	Eme Contini	Toronto
1929	Italo-Canadese Benevolent Society	Port Arthur	V. Scorcello	G. Polino	Port Arthur
1939	Judean Benevolent and Friendly Society	Toronto	M. Alulla	N. Gianella	Toronto
1913	Kelzner Sick Benefit Society	Toronto	M. Mazarskoff	M. Bienenfeld	Toronto
1912	Knights of Maria, Chapter, General of Canada	Toronto	W. H. R. Harvey	P. Caplan	Toronto
1910	Knights of Pythias, Grand Lodge of Ontario	Toronto	W. H. Richardson	J. B. Pugh	Toronto
1872	Labour League Mutual Benefit Society	Toronto	E. Barnes	Alex. Coulter	Toronto
1927	Labour League Mutual Benefit Society	Toronto	Sam Lipshitz	Chas. Starkman	Toronto

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Lakover Mutual Sick Benefit Society	1932	Toronto	Samuel Persiko	Harry Peol	Toronto
Leaside Mutual Aid Society	1923	Toronto	W. C. Gray	Edward Flowers	Toronto
Limiter Sick Benefit Society	1933	Toronto	A. Bow	L. Bernan	Toronto
Loyal Orange Young Briton Lodge, No. 33	1873	Ottawa	T. H. Hahrose	R. C. Hammell	Ottawa
Loyal Order of Moose of Ontario	1917	Toronto	Roy Prolamy	N. G. Heyl	Toronto
Loyal True Blue Association	1878	Toronto	N. W. Bevan	Jas. A. Stewart	Toronto
Massey-Harris Company Verity Works Sick and Funeral Benefit Association	1899	Bramford	Joseph Locke	Fred A. Box	Bramford
Massey-Harris Company Limited, Employees' Benefit Association	1894	Bramford	C. Maxin	Eugene Uptgrove	Toronto
Massey-Harris (Trillium) Employees' Mutual Benefit Society	1883	Toronto	R. Gordon	John Wood	Toronto
Mazurka Sick Benefit Society	1905	Toronto	H. L. Munjed	H. Massey	Toronto
Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	London	Miss M. M. Jones	Miss J. M. Mortimer	London
Mutual Masonic Compact of St. Catharines	1871	St. Catharines	Fred. W. Graham	A. E. Combs	St. Catharines
MacLean Publishing Company, Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto	Frank Brocklebank	Frank Anstien	Toronto
National Cash Register Company's Employees' Benefit Society	1906	Toronto	A. E. Brownlee	W. T. Rose	Toronto
National Slovak Mutual Benefit Society	1934	Kirkland Lake	A. Khima	G. Surafsky	Kirkland Lake
Orange Grand Lodge of Ontario West, Provincial Grand	1860	Toronto	Geo. McCombie	W. H. Fitzgerald	Toronto
Order of Sons of Italy of Ontario Mutual Benefit Society	1928	Toronto	Eugene Derosse	Rev. L. Saurio	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	Izzie Turcek	M. Blackstein	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	A. Bookman	H. Goldenberg	Ottawa
Ottawa Typographical Union No. 102	1895	Ottawa	P. M. Draper	W. L. Mahoney	Ottawa
Polish Veterans Friendly Society of Canada	1907	Toronto	K. T. Mazurkiewicz	K. M. Gutswel	Toronto
Polish Veterans Mutual Benefit Society	1930	Toronto	E. B. Goss	Stanislaw Wincuk	Toronto
Postal Benefit Association of Toronto	1907	Toronto	Chas. Somp	D. S. McGlade	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	Lawrence Hirst	E. Hewitt	Toronto
Provincial Grand Lodge, Manchester Unity, Independent Order of Oddfellows	1888	Toronto	John Edward Carter	Chas. M. Carrie	Toronto
Rant Ghar Grotto Mutual Benefit Society	1934	Niagara Falls	Wm. McGabey	M. Thompson	Niagara Falls
Rogers, Wm., Manufacturing Company Welfare Society	1919	Toronto	R. Whittaker	T. O. Pourne	Toronto
Ryerson Press Benefit Society	1921	Renfrew	Adam Pataski	Harold Prince	Renfrew
St. Albert Friendly Society	1909	Renfrew	Geo. Lachbauer	Alex. Wey	Renfrew
St. Boniface Benefit Society	1894	Toronto	S. G. Davies	J. B. Whiteley	Toronto
St. David's Mutual Benefit Society	1911	Toronto	Frank Beninger	Isidoro Ofrocer	Formosa
St. Joseph's Aid Society of Formosa	1887	Formosa	H. P. McEachern	Chos. Hou	Formosa
Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association	1911	Hamilton	A. Kite	Chas. M. Sandison	Hamilton
Slingsby Manufacturing Company, Limited, Employees' Sick Benefit Association	1920	Bramford	G. Constantini	P. Zanetti	Bramford
Societa Fidi d'Italia di Mutuo Soccorso St. Antonia, Ottawa	1907	Ottawa	Fausto DelPauli	A. Scarcella	Ottawa
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Hamilton	Calogero Pagliola	Angelo Unelli	Hamilton
Societa di Mutuo Soccorso Rocalmatrese, Hamilton	1918	Hamilton	Antonio Gatto	Giuseppe Amodeo	Hamilton
Sons and Daughters of Canadian-Lithuanian Mutual Benefit Society	1914	Toronto	R. P. Eakins	J. Bares Stok	Toronto
Sons of David Mutual Benefit Society	1912	Toronto	R. P. Eakins	J. Bares Stok	Toronto
Sons of David Benevolent Society	1890	Toronto	R. P. Eakins	J. Bares Stok	Toronto
Sons of Jacob Benevolent Society	1933	Toronto	R. P. Eakins	J. Bares Stok	Toronto
Star Mutual Benefit Society	1918	Toronto	R. P. Eakins	J. Bares Stok	Toronto
Star Mutual Aid and Benevolent Society	1918	Niagara Falls	R. P. Eakins	J. Bares Stok	Niagara Falls
Theatrical Mutual Association of Hamilton, Lodge No. 25	1907	Hamilton	Andr. D. Wallhac	Dominico Vecchio	Toronto
Theatrical Mutual Association of Toronto, Lodge No. 11	1886	Hamilton	Geo. D. Wallhac	Norman H. Goutier	Hamilton
Toronto Civic Employees' Benefit Association	1893	Toronto	Chas. W. Parson	H. C. Stroud	Toronto
Toronto Hebrew Benevolent Society	1899	Toronto	G. Brinkworth	H. Atwood	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	Max Smith	M. Fromstein	Toronto
Toronto Independent Benevolent Association	1911	Toronto	A. E. Murdison	John W. Spruit	Toronto
Toronto Musical Protective Association	1894	Toronto	L. Stone	L. Lockhart	Toronto
Toronto Railway Employees' Union and Benefit Society	1893	Toronto	W. M. Murdoch	Arthur Dowell	Toronto
Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Lawrence O'Connell	W. D. Robbans	Toronto

Toronto Typographical Union No. 91	Toronto	Wm. R. Lucas	Toronto	John A. Kelly	Toronto
Transportation Club of Toronto	Toronto	J. V. Foy	Fort William	Wm. G. Hamilton	Fort William
Ukrainian National Mutual Benefit Association of Fort William	Fort William	D. Marcenuk	Toronto	A. Hrycyk	Toronto
Ulga Mutual Benefit Society	Toronto	Peter Gleocki	Toronto	W. Libera	Toronto
Union of Ukrainian Brotherhood	Toronto	Wm. Isaryk	Toronto	John Bartoch	Toronto
United Mutual Benefit Society of A. Pushkin	Toronto	T. Bocavetz	Toronto	Emil Zabudsky	Toronto
Warsaw Lodzer Mutual Benefit Association	Toronto	M. Skurko	Toronto	Mrs. M. Goshinsky	Toronto
Young Men's Hebrew Association	Toronto	I. Gold	Toronto	H. Bockneck	Toronto
Zion Benevolent Society	Toronto	S. Gangbar	Toronto	P. J. Isaacson	Toronto
1894					
1913					
1924					
1911					
1931					
1929					
1908					
1910					

F
COMPANIES NOT WITHIN
A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STE. HYACINTHE, QUE.

Officers.—President, J. E. Phaneuf; Vice-President, Hon. A. Leduc; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, L. C. Vallie; Treasurer, T. A. St. Germain.

Directors.—J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, Irene Auclair, Ovide Demers, J. E. Boulais, T. A. St. Germain, Hon. E. L. Patenaude.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$124,000
Total assets.....	1,429,056
Total liabilities.....	161,718
Surplus protection of policyholders..	1,267,338
	Premiums—Ontario (net)..... \$88,766
	Premiums—Total business (net).. 341,245
	Claims—Ontario (net)..... 34,456
	Claims—Total business (net).... 138,683

MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, R. O. McCulloch, Galt; Vice-President, L. L. Lang, Kitchener; General Manager, W. H. Somerville, Waterloo; Secretary, H. M. Cook.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. G. Long, K.C., Toronto; T. A. Russell, Toronto; W. H. Somerville, Waterloo, Ont.; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal; C. H. Houson, Chatham, Ont.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	\$145,411,734
Ontario business in force (gross)..	262,651,610
Total business in force (gross)....	521,174,304
	Premiums—Ontario (net)..... \$9,049,649
	Premiums—Total business (net).. 18,726,618
	Death Claims and Disability—Ontario (net)..... 1,798,550
	Death Claims and Disability—Total business (net)..... 3,549,709

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, T. Bradshaw; Vice-Presidents, C. W. I. Woodland, Frank A. Rolph, A. J. Mitchell; Secretary, W. G. Gallow; General Manager, D. E. Kilgour, F.A.S.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, A. J. Mitchell, C. W. I. Woodland, T. Bradshaw, W. B. Taylor, D. E. Kilgour, F. A. Rolph, all of Toronto, Ont.; Hon. L. A. Taschereau, Quebec, P.Q.; G. H. A. Montgomery, Montreal, Que.; E. W. Kneeland, Winnipeg; Hector McInnes, K.C., Halifax, N.S.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—January 10, 1881.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$48,613,307
Ontario business in force (gross)..	65,357,488
Canadian business in force (gross)..	183,140,328
	Premiums—Ontario (net)..... \$2,320,981
	Premiums—Canada (net)..... 6,677,498
	Claims—Ontario (net)..... 491,846
	Claims—Canada (net)..... 1,238,856

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Date commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers (as at date of filing statement).—President, Hon. Jacob Nicol; Vice-President, C. B. Howard, M.P.; Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—Amédée Caron, M.P.P., Rimouski, Que.; A. E. Curtis, Stanstead, Que.; Chas. B. Howard, M.P., Sherbrooke, Que.; Walter G. Hunt, Montreal, Que.; F. W. McCrea, Sherbrooke, Que.; N. R. Mitchell, Granby, Que.; Hon. Jacob Nicol, Sherbrooke, Que.; F. J. Southwood, Sherbrooke, Que.; T. A. St. Germain, St. Hyacinthe, Que.

Auditors.—J. H. Bryce, C.P.A.

*See note on page 1.

Statement for Year Ending 31st December, 1934

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$200,000.00.		
No. of Shares, 2,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$200,000 00	\$143,000 00
Capital stock at end of year.....	<u>\$200,000 00</u>	<u>\$143,000 00</u>

Premium on Capital Stock

Total amount paid to 31st December, 1934.....	Nil
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Assets

Book value of real estate:		
Office premises.....	\$28,994 06	
Held for sale.....	53,243 29	\$82,237 35
Mortgage loans on real estate:		
First mortgages.....	\$186,001 50	
Agreements for sale.....	28,399 71	214,401 21
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	508,076 95	
In default.....	107,762 50	615,839 45
Cash on hand and in banks:		
On hand at Head Office.....	\$1,441 86	
In chartered banks of Canada in Canada.....	55,963 57	57,405 43
Interest—due, \$2,442.50; accrued, \$10,228.86.....	\$12,671 36	
Rents due.....	505 18	13,176 54
Agents' balances and premiums uncollected:		
Written on or after 1st October, 1934.....		43,754 20
Bills receivable—other than above.....		400 00
Amount due from reinsurance on losses already paid.....		8,691 20
All other assets, viz.:		
Deferred charges.....	\$379 51	
Due by other companies.....	4,480 55	4,860 06
Total Assets.....		<u>\$1,040,765 44</u>
Deficiency of market under book value of bonds and debentures.....		80,180 07
Total Admitted Assets.....		<u>\$960,585 37</u>

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$3,537 32	\$8,457 96	\$11,995 28
Total net reserve carried out at 100% thereof.....	59,148 62	141,137 46	200,286 08
Expenses due and accrued.....			4,277 16
Taxes due and accrued.....			550 90
Reinsurance premiums.....			9,955 30
Total Liabilities excluding capital stock.....			<u>\$227,094 72</u>
Capital stock paid in cash.....		\$143,000 00	
Surplus in Profit and Loss Account.....		590,490 65	
Excess of Assets over Liabilities (surplus for protection of policyholders).....			733,490 65
Total Liabilities.....			<u>\$960,585 37</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$83,776 25	\$182,799 69	\$266,575 94
Reserve of unearned premiums (100%):			
At beginning of year.....	\$52,173 21	\$125,275 25	\$177,448 46
At end of year.....	59,148 62	141,137 46	200,286 08
Increase.....	\$6,975 41	\$15,862 21	\$22,837 62
Net premiums earned.....	\$76,800 84	\$166,937 48	\$243,738 32
Net losses and claims incurred.....	\$36,293 65	\$73,863 64	\$110,157 29
Net adjustment expenses.....	797 02	3,585 96	4,382 98
Commissions.....	27,665 24	23,377 54	51,042 78
Taxes (excluding taxes on real estate).....	1,872 11	7,858 28	9,730 39
Salaries, fees and travelling expenses.....		24,152 91	29,152 91
All other expenses.....			9,782 05
Total claims and expenses.....			<u>\$214,248 40</u>
Underwriting profit.....			<u>29,489 92</u>

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$36,737	35	
Rents earned.....	1,311	16	
			\$38,048 51
Other expenditure:			
Loss on sale of securities and real estate.....	\$18,981	25	
Other losses: Carrying charges on real estate held for sale.....	3,756	42	
			22,737 67
Net profit for the year.....			\$44,800 76

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding capital stock) at beginning of year....	\$691,665	67
Net profit brought down.....	44,800	76
	\$736,466	43
Decrease in Unadmitted Assets.....	4,174	22
	\$740,640	65
Dividends declared.....	7,150	00
	\$733,490	65

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31st, 1933.....	\$17,533,212 50	\$35,807,159 90	\$53,340,372 40
Taken in 1934, new and renewed.....	15,124,440 05	35,044,908 87	50,169,348 92
Total.....	\$32,657,652 55	\$70,852,068 77	\$103,509,721 32
Ceased in 1934.....	13,809,204 10	33,243,328 98	47,052,533 08
Gross in force, December 31st, 1934.....	\$18,848,448 45	\$37,608,739 79	\$56,457,188 24
Reinsurance in force, December 31st, 1934..	5,372,138 76	13,763,357 81	19,135,496 57
Net in force, December 31st, 1934.....	\$13,476,309 69	\$23,845,381 98	\$37,321,691 67

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1933	Taken in 1934, including renewed	Ceased in 1934	Gross in Force, Dec. 31, 1934	Reinsurance in Force, Dec. 31, 1934	Net in Force, Dec. 31, 1934
Fire:						
Ontario.....	\$142,548 83	\$128,873 45	\$118,004 55	\$153,417 73	\$36,644 39	\$116,773 34
Elsewhere.....	398,300 63	351,897 58	337,944 78	412,253 43	136,024 19	276,229 24
Total.....	\$540,849 46	\$480,771 03	\$455,949 33	\$565,671 16	\$172,668 58	\$393,002 58

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
<i>Government Bonds:</i>		
Dominion of Canada Refunding Loan, 4%, 1945.....	\$20,500 00	\$19,782 50
Dominion of Canada, 4%, 1952.....	50,000 00	46,725 00
Dominion of Canada Refunding Loan, 3½%, 1949.....	52,000 00	50,180 00
Manitoba Province, 5½%, 1955.....	10,000 00	9,800 00
Quebec Province, 4½%, 1956.....	1,000 00	976 10
Quebec Province, 4½%, 1956.....	4,000 00	3,904 40
Quebec Province, 4½%, 1958.....	35,000 00	34,125 00
Quebec Province, 4½%, 1958.....	39,000 00	38,025 00
Quebec Province, 4¼%, 1958.....	6,000 00	5,850 00
<i>Government Guaranteed:</i>		
Freres de la Charité, 5%, 1951.....	2,000 00	1,905 60
Freres de la Charité, 5%, 1952.....	23,000 00	21,882 20
<i>Canadian Municipals:</i>		
Delorimier Village, 5%, 1948.....	20,000 00	20,000 00
Fort William, 4½%, 1937.....	3,000 00	3,000 00
Granby City, 5%, 1959.....	10,500 00	10,500 00
Granby City, 5%, 1962.....	12,000 00	12,000 00
Kenora Town, 6%, 1936.....	2,000 00	2,000 00
Maisonneuve City, 4½%, 1941.....	2,000 00	2,039 75
Maisonneuve City, 4¼%, 1949.....	8,000 00	7,560 00
Montreal City, 4½%, 1951.....	7,000 00	6,790 00
Montreal City, 4½%, 1951.....	3,000 00	2,910 00
Montreal City, 4½%, 1966.....	17,000 00	16,304 70
Montreal East, 6%, 1955.....	4,000 00	4,000 00
Sherbrooke City, 4½%, 1943.....	1,500 00	1,507 50
Sherbrooke City, 4½%, 1944.....	500 00	502 50
Sherbrooke City, 4½%, 1945.....	3,500 00	3,517 50
Sherbrooke City, 4½%, 1945.....	500 00	502 50

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

<i>Canadian Municipals—Continued</i>		Par Value	Book Value
Sherbrooke City, 4 ½ %	1946	\$3,500 00	\$3,508 75
Sherbrooke City, 4 ½ %	1947	4,000 00	4,000 00
Sherbrooke City, 4 ½ %	1948	2,000 00	2,005 00
Sherbrooke City, 4 ½ %	1948	2,500 00	2,503 75
Sherbrooke City, 4 ½ %	1949	2,000 00	2,002 50
Sherbrooke City, 4 ½ %	1952	1,000 00	1,000 00
Sherbrooke City, 4 ½ %	1953	15,000 00	13,725 00
Sherbrooke City, 4 ½ %	1954	1,000 00	1,000 00
Sherbrooke City, 5 %	1954	5,000 00	4,825 00
Sherbrooke City, 4 ½ %	1955	2,000 00	2,005 00
Sherbrooke City, 4 ½ %	1956	3,000 00	3,015 00
Sherbrooke City, 4 ½ %	1956	1,000 00	1,000 00
Sherbrooke City, 5 %	1958	25,000 00	25,512 50
South Vancouver, 5 %	1959	4,000 00	4,219 20
<i>Canadian Schools:</i>			
Sherbrooke Protestant Schools, 5 ½ %	1947	5,000 00	5,250 00
<i>Miscellaneous:</i>			
Brown Company, 4 ½ %	1946	10,000 00	5,175 00
Brown Company, 5 ½ %	1950	10,000 00	5,175 00
Debenture & Security Corporation, 4 %	1936	2,500 00	2,000 00
Le Soleil Limitée, 6 %	1941	4,000 00	4,000 00
Mayor Building, 4 ½ % and 6 ½ %	1942	20,000 00	20,150 00
McCrea-Wilson Lumber Co., 6 %	1939	27,500 00	27,895 00
Quebec Apartments, 5 %	1950	11,500 00	10,925 00
Sherbrooke Street Realty, 6 ½ %	1940	15,000 00	14,875 00
Sherbrooke Trust Co., 5 %	1937	10,000 00	10,000 00
Sherbrooke Trust Co., 4 ½ %	1939	5,000 00	5,000 00
Windsor Hotel Ltd., 6 %	1947	1,000 00	1,020 00
Totals		\$529,500 00	\$508,076 95

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Market Value
<i>Public Utility:</i>			
Detroit International Bridge, 6 ½ %	1952	\$17,000 00	\$14,705 00
Quinte & Trente Valley Power Co., 6 %	1955	15,000 00	15,000 00
<i>Miscellaneous:</i>			
Abitibi Power & Paper Co., 5 %	1953	31,000 00	27,032 50
Acadia Apartments, 6 ½ %	1939	10,000 00	9,650 00
Chomedy Apartments, 6 %	1950	6,000 00	6,000 00
Consolidated Paper Corporation, 5 ½ %	1961	11,000 00	11,000 00
Railway Exchange Building, 6 ½ %	1942	25,000 00	24,375 00
		\$115,000 00	\$107,762 50
			\$27,305 00

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

G

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, ONE PARK AVE., NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total Assets..... \$931,136 24 Total Liabilities..... \$502,292 24

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$18,270 60	\$374,925 44
Claims incurred.....	15,441 90	284,218 70
Saved for subscribers.....	2,291 38	42,035 96
Savings returned.....	1,943 93	142,639 91

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 123 WILLIAM ST., NEW YORK, N. Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Total Assets..... \$1,281,529 46 Total Liabilities..... \$401,931 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$2,046 82	\$161,283 18
Claims incurred.....	3,733 95	180,096 22
Saved for subscribers.....	2,053 67	101,849 04
Savings returned.....	3,688 12	189,580 80

CANADIAN RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, TORONTO, ONTARIO

Attorney-in-Fact.—Reciprocal Managers, Limited.

Ontario Representative.—V. W. Gerrish, Royal Bank Bldg., Toronto, Ont.

Date of Organization.—Jan. 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of bonds and debentures.....		\$103,000 00
Cash in banks and other depositories.....		17,539 24
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1934.....	\$2,400 40	
Written prior to October 1st, 1934.....	149 57	
		2,549 97
Total Ledger Assets.....		\$123,089 21

Non-Ledger Assets

Interest, accrued.....		\$699 16
Deferred adjustment of securities to par.....		137 56
Total Non-Ledger Assets.....		\$836 72
Gross Assets.....		\$123,925 93

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st).....		149 57
Total Admitted Assets.....		\$123,776 36

Liabilities

Net provision for unpaid losses and claims.....		\$99 67
Unearned premium deposits.....		13,757 32
Administration expense.....		208 36
Taxes due and accrued.....		356 01
Total Liabilities.....		\$14,421 36
Surplus of admitted assets over all liabilities.....		109,355 00
Total.....		\$123,776 36

*See note on page 1.

Income and Expenditure

	All Business
Gross premium deposits written.....	\$45,522 88
Deduct:	
Reinsurance.....	Nil
Return premium deposits on cancelled business.....	2,906 54
Net premium deposits written.....	<u>\$42,616 34</u>
Reserve of unearned premium deposits:	
At beginning of year.....	Nil
At end of year.....	13,757 32
Increase.....	<u>\$13,757 32</u>
Net premium deposits earned.....	\$28,859 02
Net losses incurred.....	\$3,008 68
Administration and other expenses:	
Administration.....	\$6,727 82
Advisory committee.....	492 50
Taxes and licenses.....	796 33
Legal.....	89 50
Other expense.....	2,000 92
	<u>13,115 75</u>
Net underwriting profit or savings for subscribers.....	<u><u>\$15,743 27</u></u>

Subscribers' Surplus

(Limit: 4.8 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks—January 1st, 1934.....	\$92,543 55
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$15,743 27
Income from interest and dividends.....	2,998 68
Decrease by adjustment of bonds and stocks..... Debit	178 75
Deferred adjustment of securities to par.....	137 56
Exchange.....	29 01
	<u>18,729 77</u>
	<u>\$111,273 32</u>
Deduct:	
Amount transferred to special surplus or reserve funds to be retained to the credit of subscribers—	
(a) Bonus reserve.....	\$288 59
(b) Contingency reserve.....	1,668 61
	<u>1,957 20</u>
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	<u>1,768 75</u>
Amount held to the credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, December 31st, 1934.....	<u><u>\$107,547 37</u></u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$107,547 37
Other special surplus or reserve accounts—	
(a) Bonus reserve.....	\$288 59
(b) Contingency reserve.....	1,668 61
	<u>1,957 20</u>
	<u>\$109,504 57</u>
Deduct assets not admitted.....	149 57
Surplus of admitted assets over all liabilities.....	<u><u>\$109,355 00</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1933.....	Nil	Nil	Nil	Nil
Written or renewed during year.....	\$5,907,965	\$11,711 44	\$23,597,568	\$45,522 88
Total.....	\$5,907,965	\$11,711 44	\$23,591,568	\$45,522 88
Deduct expired and marked off as terminated.....	1,906,651	2,505 92	8,958,100	11,629 37
Net in force, Dec. 31st, 1934.....	<u>\$4,001,314</u>	<u>\$9,205 52</u>	<u>\$14,639,468</u>	<u>\$33,893 51</u>

Miscellaneous

To what extent is the liability of the subscriber limited?
 ANSWER.—Two and one-half times their annual premium on a single risk, maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

To what extent are savings withheld from subscribers before all current savings are repaid?
 ANSWER.—Seventy-five per cent of current savings retained until reserve is fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?
 ANSWER.—\$50,000.

What is the largest net aggregate amount insured in any one hazard?
 ANSWER.—\$12,500.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm and Damage by Aircraft and Explosion.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$399 16	\$2,782 19
Expenses of adjustment and settlement of losses.....	17 84	126 82
Total.....	\$417 00	\$2,909 01
Less reinsurance on losses paid during year.....	Nil	Nil
Net losses paid.....	\$417 00	\$2,099 01
Deduct net claims outstanding at beginning of year.....	Nil	Nil
Add net claims outstanding at end of year.....	1 67	99 67
Net losses incurred.....	\$418 67	\$3,008 68

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$11,488 11
Net losses paid in the Province.....	417 00
Percentage.....	3.63 %
Net premium deposits earned in the Province.....	7,779 54
Net losses incurred in the Province.....	418 67
Percentage.....	5.38 %

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. Date of initial Ontario license.—October 12, 1927.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of bonds and debentures, U.S. Government Securities.....	\$1,775,000 00
Cash in banks and other depositories.....	1,045,932 34
Expense and Guarantee Fund deposits in course of collection on policies, dated subsequent to October 1st, 1934.....	\$92,171 24
Expense and Guarantee Fund deposits in course of collection on policies, dated October 1st, 1934.....	4,888 79
	<u>97,060 03</u>
Total Ledger Assets.....	\$2,917,992 37

Non-Ledger Assets

Interest accrued.....	\$10,804 78
Excess of market over book value of bonds and stocks, December 31, 1934.....	91,984 40
<i>Other non-ledger assets:</i>	
Salvage.....	1,800 00
Total Non-Ledger Assets.....	\$104,589 18
Gross Assets.....	\$3,022,581 55

Deduct Assets Not Admitted:

Expenses and Guarantee Fund deposits on policies, dated prior to October 1st.....	\$4,888 79
Salvage.....	1,800 00
	<u>6,688 79</u>

Total Admitted Assets..... \$3,015,892 76

Liabilities

Net provision for unpaid losses and claims.....		\$21,353	51
Expense and Guarantee Fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,177,195	02	
Unearned Expense and Guarantee Fund deposits.....		588,597	51
Return Expense and Guarantee Fund deposits on reinsurance.....		7,222	50
Other liabilities, reserve for State taxes.....		11,154	36
Total Liabilities.....		\$628,327	88
Surplus of admitted assets over all liabilities.....		2,387,564	88
Total.....		\$3,015,892	76

Income and Expenditure—All Business

Gross Expense and Guarantee Fund deposits written.....		\$1,991,824	95
Deduct:			
Reinsurance.....	\$32,728	86	
Return Expense and Guarantee Fund deposits on cancelled business.....	564,766	94	
		597,495	80
Net Expense and Guarantee Fund deposits written.....		\$1,394,329	15
Reserve of unearned Expense and Guarantee Fund deposits:			
At beginning of year.....	\$471,333	90	
At end of year.....	588,597	51	
Increase.....		117,263	61
Net Expense and Guarantee Fund deposits.....		\$1,277,065	54
Net losses incurred.....		\$193,458	18
Administration and other expenses:			
Administration.....	\$341,626	55	
Advisory committee.....	2,572	92	
Legal.....	9,053	14	
Taxes and licenses.....	13,318	89	
Audit expense.....	1,220	00	
Rating Bureau expense.....	10,213	03	
Exchange on subscribers' cheques.....	45	96	
Adjustment of Expense and Guarantee Fund..... Cr.	3,327	43	
		568,181	24
Net savings for subscribers.....		\$708,884	30

Subscribers' Surplus—All Business

Amount held to credit of subscribers' savings or surplus accounts, not including Expense and Guarantee Fund deposits on unexpired risks, January 1st, 1934..		\$770,369	28
Amount saved from Expense and Guarantee Fund deposits for subscribers on risks expired during the year.....	\$708,884	30	
Income from interest.....	70,671	68	
Increase of market value over book value of bonds.....	73,537	52	
Additional amounts to the credit of subscribers.....		853,093	50
		\$1,623,462	78
Deduct:			
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers—			
Surplus reserve.....	\$123,171	06	
Interest on surplus reserve.....	41,487	31	
		164,658	37
Amount of savings returned to subscribers or applied in payment of current Expense and Guarantee Fund deposits due.....		501,886	61
Amount held to the credit of subscribers' savings or surplus accounts, not including Expense and Guarantee Fund deposits on unexpired risks, December 31st, 1934.....		\$956,917	80

Summary of Subscribers' Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers' surplus.....		\$956,917	80
Other special surplus or reserve accounts as per detailed schedules attached.....		1,437,335	87
Total.....		\$2,394,253	67
Deduct assets not admitted.....		6,688	79
Surplus of admitted assets over all liabilities.....		\$2,387,564	88

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of January 1st, 1934.....		\$1,080,995 82
Add:		
Amount transferred from surplus.....	\$124,093 39	
Interest on surplus reserve.....	41,487 31	
		<u>165,580 70</u>
Total.....		\$1,246,576 52
Deduct:		
Amount of surplus reserve returned to subscribers.....		<u>181,146 65</u>
Amount held to credit of subscribers' surplus reserve accounts as of December 31st, 1934.....		<u><u>\$1,065,429 87</u></u>

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1934	\$332,505 00
Add:	
Amount received from subscribers.....	<u>65,968 00</u>
	\$398,473 00
Deduct:	
Amount of reserve fund returned to subscribers.....	<u>26,567 00</u>
Amount held to credit of subscribers' reserve fund accounts as of December 31st, 1934.....	<u><u>\$371,906 00</u></u>

Risks and Expense and Guarantee Deposits

	ALL INSURANCE	
	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, December 31st, 1933.....	\$123,840,714	\$1,178,334 75
Written or renewed during year.....	<u>206,496,670</u>	<u>1,991,824 95</u>
Total.....	\$330,337,384	\$3,170,159 70
Deduct expired and marked off as terminated.....	<u>178,750,455</u>	<u>1,698,665 92</u>
Gross in force, December 31st, 1934.....	\$151,586,929	\$1,471,493 78
Deduct:		
Reinsured and authorized deductions.....	Nil	<u>294,298 76</u>
Net in force, December 31st, 1934.....	<u>\$151,586,929</u>	<u>\$1,177,195 02</u>

Miscellaneous

To what extent is the liability of the subscriber limited?
 ANSWER.—Five times the amount of Reserve Fund.
 What is the largest gross aggregate amount insured in any one hazard?
 ANSWER.—\$875,000.
 What is the largest net aggregate amount insured in any one hazard?
 ANSWER.—\$181,500.
 Give classes of insurance written: Fire and Lightning.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$6,005 39	\$161,979 54
Expenses of adjustment and settlement of losses.....	Nil	<u>14,410 13</u>
Total.....	\$6,005 39	\$176,389 67
Less reinsurance on losses paid during year.....	<u>Nil</u>	<u>Nil</u>
Net losses paid.....	\$6,005 39	\$176,389 67
Add net recoveries outstanding at beginning of year.....	Nil	<u>2,485 00</u>
Add net claims outstanding at end of year.....	Nil	<u>19,553 51</u>
Net losses incurred.....	<u>\$6,005 39</u>	<u>\$193,458 18</u>

Provincial Net Premium Deposits and Losses

Net Expense and Guarantee Fund deposits written in the Province.....	\$34,228 63
Net losses paid in the Province.....	6,005 39
Percentage.....	17.54 %
Net Expense and Guarantee Fund deposits earned in the Province.....	\$24,189 14
Net losses incurred in the Province.....	6,005 39
Percentage.....	24.83 %

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, 139 BAGLEY AVE., DETROIT, MICH.

Attorneys-in-Fact.—John C. Burkhardt, Sidney D. Waldon, Edward N. Hines.*Date of Organization.*—March, 1922. *Date of initial Ontario license.*—August 1, 1930.

Total Assets.....\$4,097,826 11 Total Liabilities.....\$1,671,476 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	Nil	\$1,939,834 54
Claims incurred.....	Nil	1,949,951 67
Saved for subscribers.....	Nil	393,297 61
Savings returned.....	Nil	272,686 36

FIREPROOF SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto.

Ont.

Date of Organization.—1926. *Date of initial Ontario license.*—July 21, 1927.

Total Assets.....\$508,013 99 Total Liabilities.....\$132,663 71

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$4,685 23	\$62,669 43
Claims incurred.....	3,464 34	69,103 47
Saved for subscribers.....	2,000 15	39,936 27
Savings returned.....	650 58	78,713 80

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto.

Ont.

Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total Assets.....\$1,947,553 77 Total Liabilities.....\$475,492 80

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$24,471 41	\$345,813 15
Claims incurred.....	25,891 52	345,995 87
Saved for subscribers.....	9,010 10	120,308 38
Savings returned.....	8,882 83	299,377 66

INTER-INSURERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.*Ontario Representative.*—L. D. Payette, Star Building, Toronto, Ont.*Date of Organization.*—January, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total Assets.....\$171,862 02 Total Liabilities.....\$17,616 21

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$558 77	\$17,641 79
Claims incurred.....	583 21	17,864 06
Saved for subscribers.....	400 24	11,752 14
Savings returned.....	730 43	23,787 14

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Company.*Ontario Representative.*—L. D. Payette, 1612 Toronto Star Building, Toronto, Ont.*Date of Organization.*—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total Assets.....\$2,025,481 05 Total Liabilities.....\$1,086,077 10

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$122,297 07	\$2,051,713 69
Claims incurred.....	101,764 42	1,890,378 54
Saved for subscribers.....	Dr. 1,349 08	Dr. 26,229 63
Savings returned.....	15,898 02	295,635 18

*See note on page 1.

MANUFACTURING LUMBERMEN'S UNDERWRITERS*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Company.
Ontario Representative.—R. R. Manbert, 1003 Federal Building, Toronto, Ont.
Date of Organization.—November 1, 1898. *Date of initial Ontario license.*—1918.

Total Assets..... \$1,742,529 09 Total Liabilities..... \$1,318,270 66

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$21,277 90	\$2,128,573 67
Claims incurred.....	33,366 42	2,014,701 45
Saved for subscribers.....	3,556 90	120,440 99
Savings returned.....	13,543 59	394,626 41

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto, Ont.
Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total Assets..... \$909,423 93 Total Liabilities..... \$278,750 72

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$13,583 32	\$230,174 36
Claims incurred.....	16,345 91	204,737 00
Saved for subscribers.....	4,483 31	56,052 81
Savings returned.....	1,966 07	108,555 86

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Building, Toronto, Ont.
Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total Assets..... \$1,974,500 42 Total Liabilities..... \$500,928 69

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$16,338 91	\$306,641 82
Claims incurred.....	18,793 66	316,379 09
Saved for subscribers.....	6,227 41	104,825 99
Savings returned.....	6,713 31	339,669 50

TORNADO INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselman.
Ontario Representative.—S. R. Freed, Fort William, Ont.
Date of Organization.—October, 1920. *Date of initial Ontario license.*—December 1, 1929.

Total Assets..... \$244,333 83 Total Liabilities..... \$4,216 77

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$520 20	\$8,530 07
Claims incurred.....	600 29	7,962 17
Saved for subscribers.....	185 10	2,692 23
Savings returned.....	1,934 35	24,311 84

UNDERWRITERS' EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.
Ontario Representative.—L. D. Payette, 1612 Toronto Daily Star Building, Toronto.
Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total Assets..... \$1,159,232 11 Total Liabilities..... \$143,840 65

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$2,085 31	\$164,197 95
Claims incurred.....	2,158 62	160,010 38
Saved for subscribers.....	1,426 88	100,035 42
Savings returned.....	2,489 54	157,546 16

*See note on page 1.

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1926. *Date of initial Ontario license.*—October 12, 1927.

Statement for Year Ending 31st December, 1934

Assets

Ledger Assets

Book value of bonds and debentures, United States Government Securities.....	\$473,583 25
Cash in banks and other depositories.....	378,501 61
Guaranty deposits in course of collection:	
On policies dated subsequent to October 1st, 1934.....	\$43,334 50
On policies dated prior to October 1st, 1934.....	1,405 07
	44,739 57
Total Ledger Assets.....	\$896,824 43

Non-Ledger Assets

Interest accrued.....	\$3,881 34
Excess of market over book value of bonds and stocks, December 31st, 1934.....	29,682 38
Total Non-Ledger Assets.....	\$33,563 72
Gross Assets.....	\$930,388 15
<i>Deduct Assets Not Admitted:</i>	
Guaranty deposits on policies, dated prior to October 1st.....	1,405 07
Total Admitted Assets.....	\$928,983 08

Liabilities

Net provision for unpaid losses and claims.....	\$27,038 25
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$506,632 94
Unearned guaranty deposits.....	263,656 70
Return guaranty deposits on cancelled insurance.....	2,935 82
Other liabilities:	
Reserve for State taxes.....	5,364 71
Total Liabilities.....	\$298,995 48
Surplus of admitted assets over all liabilities.....	629,987 60
Total.....	\$928,983 08

Income and Expenditure—All Business

Gross guaranty deposits written.....	\$756,840 71
Deduct:	
Reinsurance.....	\$11,222 72
Return guaranty deposits on cancelled insurance.....	148,799 15
Net guaranty deposits written.....	\$596,818 86
Reserve of unearned guaranty deposits:	
At beginning of year.....	\$226,889 14
At end of year.....	263,656 70
Increase.....	36,767 56
Net guaranty deposits.....	\$560,051 30
Net losses incurred.....	\$199,497 80
Administration and other expenses:	
Administration.....	123,608 18
Advisors.....	2,941 78
Legal.....	4,144 02
Taxes and licenses.....	8,192 07
Rating bureau expense.....	5,254 62
Exchange on insurers' cheques.....	411 77
Audit expense.....	837 50
Adjustments of guaranty deposits.....	470 30
	344,417 44
Net savings for subscribers.....	\$215,633 86

Subscribers' Surplus—All Business

(Limit: 5 times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts, not including guaranty deposits on unexpired risks, January 1st, 1934.....		\$207,781	90
Amount saved from guaranty deposits for subscribers on risks expired during the year.....	\$215,633	86	
Income from interest.....	19,107	35	
Increase in market value over book value of bonds.....	23,213	63	
Decrease by adjustment of bonds and stocks.....	Debit	1,416	75

Additional amounts accumulated to the credit of subscribers.....		256,538	09
		<u>\$464,319</u>	<u>99</u>

Deduct:			
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due.....		166,623	94
Amount transferred to reserve funds to be retained to the credit of subscribers:			
Reserve fund.....	\$14,054	05	
Interest on reserve fund.....	13,153	46	
		<u>27,207</u>	<u>51</u>

Amount held to the credit of subscribers' savings accounts, not including guaranty deposits on unexpired risks, December 31st, 1934.....		\$270,488	54
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Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings.....	\$270,488	54
Other special reserve accounts as per detailed schedules attached.....	360,904	13
Total.....	\$631,392	67
Deduct assets not admitted.....	1,405	07
Surplus of admitted assets over all liabilities.....	\$629,987	60

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund account as of January 1st, 1934..	\$375,317	47
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Add:			
Transferred from savings.....	\$14,054	05	
Interest on reserve fund.....	13,153	46	
		<u>27,207</u>	<u>51</u>
		\$405,524	98

Deduct:			
Amount of reserve fund returned to subscribers.....		44,620	85
Amount held to credit of subscribers' reserve fund accounts as of December 31st, 1934		<u>\$360,904</u>	<u>13</u>

Risks and Guarantee Deposits

	ALL INSURANCE	
	Risks	Gross Guaranty Deposits
Gross in force, December 31st, 1933.....	\$62,944,483	\$555,217 48
Written or renewed during year.....	88,732,902	756,840 71
Total.....	\$151,677,385	\$1,312,058 19
Deduct expired and marked off as terminated.....	77,956,854	678,767 02
Gross in force, December 31st, 1934.....	\$73,720,531	\$633,291 17
Deduct:		
Reinsured and authorized deductions.....	Nil	126,658 23
Net in force, December 31st, 1934.....	<u>\$73,720,531</u>	<u>\$506,632 94</u>

Miscellaneous

To what extent is the liability of the subscriber limited?
 ANSWER.—The extent of guaranty deposits of the insured.
 What is the largest gross aggregate amount insured in any one hazard?
 ANSWER.—\$300,000.
 What is the largest net aggregate amount insured in any one hazard?
 ANSWER.—\$97,500.
 Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy, and Sprinkler Leakage.

Losses

Gross claims paid during year.....	All Insurance	\$183,519	67
Expenses of adjustment and settlement of losses.....		6,098	55
Total.....		\$189,618	22
Less reinsurance on losses paid during year.....		Nil	
Net losses paid.....		\$189,618	22
Deduct net claims outstanding at beginning of year.....		17,158	67
Add net claims outstanding at end of year.....		27,038	25
Net losses incurred.....		<u>\$199,497</u>	<u>80</u>

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province.....	Debit	\$71	18
Net losses paid in the Province.....		Nil	
Percentage.....		Nil	
Net guaranty deposits earned in the Province.....		94	84
Net losses incurred in the Province.....		Nil	
Percentage.....		Nil	

I
PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 351.

General Manager, Antoni Lesage

President, Louis S. St. Laurent

Vice-President, C. E. Auteuil

DIRECTORS

Nap. G. Kirouac
Hon. Lucien Moraud

P. H. Bédard, M.D.
J. Adolphe Grenier

Yves Montreuil

Capital Stock

Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	350,000 00

Statement for Year Ending 31st December, 1934

Company Funds

BALANCE SHEET

Assets

Book value of bonds.....	\$45,737 45
Interest accrued.....	506 03
Real estate.....	155,000 00
Cash on hand and in banks.....	2,675 07
Annuity Fund.....	2,500 00
Advances for travelling expenses.....	610 00
Agents' balances.....	2,703 73
Rents due.....	1,384 90
Total Admitted Assets.....	\$211,117 18

Liabilities

Amounts due to Pension Fund.....	\$3,329 53
Prepaid assessments.....	7,976 48
Capital paid in.....	\$350,000 00
Less: Deficit in Profit and Loss Account.....	150,188 83
Total Liabilities.....	\$211,117 18

Revenue Account Income

Contributions from active members.....	\$98,467 97
Entrance fees.....	6,038 00
Forfeited contributions.....	224 50
Reimbursement Fund.....	1,886 00
Income from real estate.....	5,550 78
Interest.....	3,603 21
All other.....	1,058 45
Total.....	\$116,828 91

Expenditure

Advertising.....	\$1,090 58
Guarantee Insurance.....	690 55
Collection.....	10,258 14
Commissions.....	9,062 45
Circulars.....	297 02
Branch office expenses.....	8,870 93
Contingent expenses.....	8,862 04
General expenses.....	6,987 45
Travelling expenses.....	8,281 34
Postage.....	2,056 80
Stationery.....	1,688 14
Salaries.....	24,188 98
Depreciation on real estate.....	5,945 58
Surplus carried to Profit and Loss Account.....	28,548 91
Total.....	\$116,828 91

Profit and Loss Account

Deficit brought forward from previous year.....		\$161,188	22
Surplus transferred from Revenue Account.....		28,548	91
		<u>\$132,639</u>	<u>31</u>
Add: decrease in disallowed assets.....		8,331	33
			\$124,307 98
Deduct: Reserve for entrance fees.....	\$262	75	
Written off.....	25,618	10	
	%		25.880 85
Deficit in Profit and Loss Account, December 31st, 1934.....		<u>\$150,188</u>	<u>83</u>

Pension Fund

BALANCE SHEET

Assets

Mortgage loans.....	\$1,720,588	01
Bonds and debentures.....	4,619,576	98
Cash on hand and in banks.....	62,101	82
Real estate.....	306,467	43
Interest due and accrued.....	197,583	79
Rents due and accrued.....	4,669	75
Deferred charges.....	6,920	84
Accounts receivable—Administration.....	2,313	76
Assessments due.....	395,516	60
Total Assets.....	<u>\$7,315,738</u>	<u>98</u>

Liabilities

Prepaid assessments.....	\$27,520	78
General reserve.....	1,487,785	47
Special reserve.....	165,624	37
Reserve for assessments due.....	395,516	60
Principal of Pension Fund.....	5,239,291	76
Total Liabilities.....	<u>\$7,315,738</u>	<u>98</u>

Statement of Operations

Income

Assessments from active members.....	\$352,080	90
Forfeited assessments from deceased members.....	14,916	00
Forfeited assessments from expelled members.....	38,463	86
Interest on investments and bank balances.....	364,591	35
Interest on assessments.....	3,153	28
Decrease in reserve for assessment arrears.....	28,285	95
Profits on sale of investments.....	8,691	15
Previous years' pensions, renunciation of reimbursements.....	221	00
Principal of Pension Fund, December 31st, 1933.....	5,249,002	75
Total.....	<u>\$6,059,406</u>	<u>24</u>

Expenditure

Pension distributed in 1934.....	\$339,663	22
Previous years' assessments of expelled, deceased and reimbursed members.....	150,939	00
Loss on operation of building.....	4,688	13
Discount on premiums paid in advance.....	813	82
Legal fees.....	115	65
Increase in General Reserve Fund.....	306,765	31
Increase in Special Reserve Fund.....	17,129	05
Principal of Pension Fund, December 31st, 1934.....	5,239,291	76
Total.....	<u>\$6,059,406</u>	<u>24</u>

Annuity Fund

BALANCE SHEET

Assets

Book value of bonds and debentures.....	\$23,113	07
Cash in bank.....	3,718	58
Interest due and accrued.....	1,192	36
Coupons due.....	499	37
Deferred organization costs.....	1,503	24
Total Assets.....	<u>\$30,026</u>	<u>62</u>

Liabilities

Owing to Company Funds.....	\$2,500 00
Statutory Reserve.....	27,526 62
Total Liabilities.....	\$30,026 62

Revenue Account

Income

Interest on investments.....	\$604 99
Other income.....	72 96
Total Income.....	\$677 95

Disbursements

Rents.....	\$227 18
Surplus credited to deferred organization costs.....	450 77
Total Disbursements.....	\$677 95

Reimbursement Fund

BALANCE SHEET

Assets

Investments.....	\$20,377 66
Interest accrued.....	228 37
Assessments due.....	5,406 30
Cash in bank.....	3,384 96
Accounts receivable (Administration).....	1,015 77
Total Assets.....	\$30,413 06

Liabilities

Assessments paid in advance.....	\$754 02
Principal of fund, December 31st, 1934.....	29,659 04
Total Liabilities.....	\$30,413 06

Profit and Loss Account

Balance of Fund, December 31st, 1933.....	\$22,009 01
Add: Income for 1934.....	8,762 04
	\$30,771 05
Deduct: Expenditures for 1934.....	1,112 01
Balance of Fund, December 31st, 1934.....	\$29,659 04

Business in Ontario

Assessments, contributions, etc.:	Entrance fees.....	\$222 00
	Contributions.....	1,000 90
	Assessments.....	3,578 35
Total Collections for 1934.....		\$4,801 25

	Members	Shares
Total membership in Ontario, December 31st, 1933.....	913	2,359
New members.....	24	45
Transferred from outside Province.....	4	19
	941	2,423
Expirations by pre-emption.....	52	101
Total membership in Ontario, December 31st, 1934.....	889	2,322

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

OFFICERS AND DIRECTORS

Officers.—President, J. A. Bernier, Outremont; 1st Vice-President, Alph. Phaneuf, Montreal; 2nd Vice-President, J. E. Laforce, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, J. O. Moquin, Longueuil; General Treasurer, J. A. Bariteau, Montreal.

Directors.—J. E. Laforce, Emile Pigeon, Victor Doré, Maurice Tessier, J. V. Desaulniers, Guy Vanier, Arthur Tremblay, Jos. Dansereau, Alph. Phaneuf, Rodolphe Dagenais, J. A. Bariteau, all of Montreal; V. E. Beaupré, St. Hubert; J. O. Moquin, Longueuil; J. A. Bernier, Outremont; Aimé Parent, Verdun.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement

As of December 31st, 1934

Assets		
Cash on hand and in banks.....		\$45,012 02
Bonds.....	\$3,595,244 32	
Mortgages.....	5,464,390 66	
Interest due and accrued.....	181,797 78	
		9,241,432 76
Real estate.....		731,892 42
Other assets.....		53,019 31
		\$10,071,356 51
Liabilities		
<i>Caisse Nationale d'Economie:</i>		
Capital First Period—Pension Fund.....	\$7,502,456 71	
Capital Second Period—Pension Fund.....	143,128 32	
		\$7,645,585 03
<i>General Reserve Fund, First Period:</i>		
Capital revenue.....	\$971,007 40	
Joint certificate reserve.....	119,280 63	
Family certificate reserve.....	340,469 39	
		1,430,757 42
<i>General Reserve Fund, Second Period:</i>		
Statutory reserve.....	\$180,626 00	
Surplus.....	18,574 76	
		199,200 76
Pensioners (unclaimed pensions, 1926-34).....	\$7,054 43	
Creditors.....	30,047 25	
Bank loan.....	90,000 00	
		127,101 68
<i>Caisse de Remboursement:</i>		
Guarantee reserve fund.....	\$577,037 57	
Contingent surplus.....	91,674 05	
		668,711 62
Total Liabilities.....		\$10,071,356 51

Summary Statement of Operations for the Year Ended December 31st, 1934

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

<i>Capital:</i>		
Balance, December 31st, 1933.....	\$7,174,685 64	
Contributions paid by members.....	327,771 07	
		\$7,502,456 71
<i>General Reserve:</i>		
<i>A. Capital Revenue:</i>		
Balance, December 31st, 1933.....	\$747,056 05	
Transferred from Pension Fund Revenue Account:		
Excess of 1934 revenue over 1933.....	\$42,679 82	
Confiscated pensions.....	1,015 07	
Reserve for Caron Bldg.....	10,710 43	
Miscellaneous buildings.....	15,000 00	
Pensioners and contributions....	86,100 00	
		155,505 32

Summary Statement of Operations—Continued

Own Revenue:			
Profit on sale of securities.....	\$20,689	25	
Interest on investments.....	47,318	60	
Special premiums.....	441	81	
	<u>\$68,449</u>	<u>66</u>	
Less: Interest paid for Pensions.....	3	63	
			<u>\$68,446 03</u>
Balance, December 31st, 1934.....			\$971,007 40
B. Joint Certificates:			
Balance, December 31st, 1933.....	\$96,551	08	
Contributions.....	12,735	84	
Interest earned.....	6,757	71	
			<u>\$116,044 63</u>
Less: Transferred to Special Reserve—			
Donor's Death.....	\$4,143	25	
Annuities paid to beneficiaries..	518	50	
			<u>4,661 75</u>
			<u>\$111,382 88</u>
<i>Reserve for Contributions—Donor's Death:</i>			
Balance as of December 31st, 1933...	\$5,585	25	
Transferred during year.....	4,143	25	
	<u>\$9,728</u>	<u>50</u>	
Less: Paid in contributions for 1934.	1,830	75	
			<u>7,897 75</u>
Balance, December 31st, 1934.....			119,280 63
C. Family Certificates:			
Balance, December 31st, 1933.....	\$271,590	22	
Contributions.....	40,481	33	
Interest earned.....	19,173	44	
			<u>\$331,244 99</u>
Less: Transferred to Special Reserve—			
Donor's Death.....	\$1,715	70	
Annuities paid to beneficiaries..	3,153	30	
			<u>4,869 00</u>
			<u>\$326,375 99</u>
<i>Reserve for Contributions—Donor's Death:</i>			
Balance as of December 31st, 1933...	\$15,753	10	
Transferred during year.....	1,715	70	
	<u>\$17,468</u>	<u>80</u>	
Less: Paid in contributions for 1934.	3,375	40	
			<u>14,093 40</u>
Balance, December 31st, 1934.....			340,469 39
			<u>\$1,430,757 42</u>
<i>Pension Fund Revenue Account:</i>			
Interest revenue on capital fund investments.....	\$418,292	45	
Less: Excess of 1934 revenue over 1933.....	42,683	45	
			<u>\$375,609 00</u>
Transferred to pensioners' account (see below).....			<u>\$375,609 00</u>
Pensioners' Account:			
FIRST PERIOD			
Balance unpaid pensions, December 31st, 1933.....	\$5,841	33	
1933 pensions (from pension fund revenue account).....	375,609	00	
			<u>\$381,450 33</u>
Less: Paid 1934 pensioners.....	\$372,105	00	
Paid pensions of previous years.....	1,366	66	
Transferred to general reserve.....	991	07	
			<u>374,462 73</u>
Balance unpaid pensions, December 31st, 1934.....			\$6,987 60
SECOND PERIOD			
From General Reserve Revenue Account.....	\$4,368	98	
Less: Paid in 1934 to Pensioners.....	4,302	15	
			<u>66 83</u>
			7,054 43
SECOND PERIOD			
Capital:			
Balance, December 31st, 1933.....	\$131,278	48	
Interest revenue.....	8,421	30	
Contributions paid by members.....	3,428	54	
			<u>\$143,128 32</u>
Balance, December 31st, 1934.....			\$143,128 32

Summary Statement of Operations—Continued

General Reserve:

Balance, December 31st, 1933.....	\$171,287 38	
Interest earned.....	11,508 99	
Contributions paid by members.....	20,935 06	
	<u>\$203,731 43</u>	
Less: Pensions paid.....	4,530 67	
	<u>\$199,200 76</u>	
Statutory Reserve, December 31st, 1934.....	\$180,626 00	
Surplus.....	18,574 76	
	<u>\$199,200 76</u>	\$342,329 08
Total Funds.....		<u>\$9,282,597 64</u>

II. CAISSE DE REMBOURSEMENT

Guarantee Fund (Contributions Capital):

Balance, December 31st, 1933.....	\$536,987 36	
Less: Special Credit Account.....	684 42	
	<u>\$536,302 94</u>	
Contributions paid by members.....		40,734 63
Interest earned.....	\$32,435 10	
Less: Paid to heirs of deceased members.....	14,800 28	
	<u>\$17,634 82</u>	
Transferred to Contingent Fund.....		\$577,037 57

Contingent Fund:

Balance, December 31st, 1933.....	\$69,910 91	
Interest earned.....	4,128 32	
Transferred from Guarantee Fund.....	17,634 82	
	<u>91,674 05</u>	
Balance, December 31st, 1934.....		91,674 05
Total Funds.....		<u>\$668,711 62</u>

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$18,959 74
Bonds and debentures.....	5,023 80
Interest accrued.....	48 75
Call Loan, Société Nationale de Fiducie.....	121,542 14
Commissions paid in advance.....	35 75
Sundry accounts receivable.....	1,436 48
Total Assets.....	<u>\$147,046 66</u>

Liabilities

Accounts payable.....	\$4,478 16
Contributions paid in advance.....	576 15
Reserve for insurance of agents.....	15,000 00
Reserve for insurance of sub-agents.....	2,000 00
Reserve for contingencies.....	64,347 00
Surplus of assets over liabilities.....	60,645 35
	<u>\$147,046 66</u>

Revenue Account

Income

<i>Caisse Nationale d'Economie:</i>	
Entrance fees—First period.....	\$10,810 85
Contributions—First period renewals.....	129,733 11
Contributions—Second period renewals.....	8,173 77
Fines, H.O. Commission.....	7,836 34
Interest on investments and bank balances.....	3,348 83
	<u>\$159,902 90</u>
<i>Caisse de Remboursement:</i>	
Entrance fees and renewals—	
First period.....	\$23,065 97
Second period.....	944 67
	<u>24,010 64</u>
	<u>\$183,913 54</u>

Expenditure

Commission to agents.....	\$49,112 05	
Publicity extension and organization.....	30,532 18	
Administration expenses.....	70,385 14	
Fees, Societé Nationale de Fiducie.....	12,155 66	
		\$162,185 03
Carried forward to Profit and Loss.....		21,728 51
		<u>\$183,913 54</u>

Profit and Loss Account

Balance, December 31st, 1933.....		\$56,643 69
From Revenue Account.....		21,728 51
		<u>\$78,372 20</u>
<i>Less:</i> Increase in reserves.....	\$17,404 57	
Increase in assets not admitted.....	322 28	
		17,726 85
Balance, December 31st, 1934.....		<u>\$60,645 35</u>

II
ANNUAL STATEMENTS
ABSTRACTS

A
JOINT STOCK AND
CASH-MUTUAL INSURANCE COMPANIES

- I. LIFE
II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS

I.—LIFE
ASSETS, DECEMBER 31ST, 1934

Name of Company	LEDGER ASSETS						NON-LEDGER ASSETS						Total assets.
	Real estate less encumbrances thereon.	Mortgage loans on real estate.	Loans on collateral.	Stocks, bonds and debentures.	Policy loans.	Cash on hand and in bank	Other ledger assets.	Total ledger assets.	Outstanding and deferred premiums and annuity consideration.	Other non-ledger assets.	Total non-ledger assets.		
Empire Life Insurance Co.	\$ 134,308 90	\$ 550,664 46	\$	\$ 2,217,063 43	\$ 324,453 12	\$ 21,095 52	\$ 3,779 99	\$ 3,251,365 42	\$ 42,094 74	\$ 84,112 00	\$ 1,651 54	\$ 127,858 28	\$ 3,379,223 70
**Mutual Relief Life Ins. Co.	406,030 14	335,520 00	42,000 00	4,100,757 98	351,721 98	28,206 78	2,983 28	5,267,220 16	67,170 15	42,547 56	.....	109,717 71	5,376,937 87
Ontario Equitable Life.....	332,932 85	3,443,537 60	22,800 00	3,461,975 90	1,697,103 80	69,631 41	227 41	9,028,208 97	304,147 93	234,469 54	.....	538,617 47	9,566,826 44
Totals.....	873,271 89	4,329,722 06	64,800 00	9,779,797 31	2,373,278 90	118,933 71	6,990 68	17,546,794 55	413,412 82	361,129 10	1,651 54	776,193 46	18,322,988 01

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Empire Life Insurance Company, \$78,000; Mutual Relief Life Insurance Company, \$50,000; Ontario Equitable Life, \$55,000.

LIABILITIES, DECEMBER 31ST, 1934

Name of Company	Net liability under contracts in force for payments not due (reserve)	Net liability for payments due under contract (unsettled claims)	Provision for unreported claims.	Miscellaneous liability under assurance contracts.	Taxes due and accrued.	Expenses, commissions etc.	Deficiency of market value under book value of securities.	All other liabilities.	Reserve, special.	Surplus account	Total of all liabilities except capital stock	Capital stock paid in.	Net amount at risk
	Empire Life Insurance Co.	\$ 2,455,011 70	\$	\$ 27,584 39	\$ 24,604 25	\$ 8,000 00	\$ 12,189 01	\$ 228,755 48	\$	\$ 111,000 00	\$ *113,731 13	\$ 2,753,413 70	\$ 625,810 00	$ 16,496,560 00
**Mutual Relief Life Ins. Co.	4,685,595 00	34,065 00	25,000 00	37,997 11	7,000 00	2,000 00	328,327 12	915 23	104,152 00	151,886 41	5,376,937 87	.....	18,488,603 94
Ontario Equitable Life.....	8,071,995 00	36,036 00	15,000 00	67,986 67	19,000 00	838 18	438,959 96	10,064 85	175,000 00	76,359 53	8,911,240 19	655,586 25	37,650,911 00
Totals.....	15,212,601 70	70,101 00	67,584 39	130,588 03	34,000 00	15,027 19	996,042 56	10,980 08	390,152 00	114,514 81	17,041,591 76	1,281,396 25	72,636,074 94

**A mutual company. *Deficit.

I.—LIFE—Continued
 INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1934

Name of Company	Assurance premiums and consideration for annuities.		Consideration for supplementary contracts.		Interest, dividends and rent.		Gross profit on sale of maturity of ledger assets.		All other income		Total income (excluding receipts on account of capital stock)		Paid on capital stock		Premium on capital.	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Empire Life Insurance Company.....	489,073	35	1,595	70	129,623	76	5,846	73	713	53	621,006	34	75	00		
**Mutual Relief Life Insurance Company.....	540,166	82	227,368	50	227,368	50	5,846	73	5,317	54	778,699	59	280	35		
Ontario Equitable Life.....	1,162,701	18	7,582	02	429,236	52	4,826	24	1,137	40	1,605,483	36	355	35	619	65
Totals.....	2,191,941	35	9,477	72	786,228	78	10,672	97	7,168	47	3,005,189	29			619	65

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1934

Name of Company	Taxes, licenses and fees.		Head office, branch office and agency expenses		All other expenses		Total expenses		In respect of annuity and assurance contracts		Supplementary contracts, premium reductions, and deposits with-drawn.		Dividends to shareholders		Gross loss on sale of maturity of ledger assets.		All other disbursements.		Total disbursements.	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Empire Life Insurance Company.....	9,473	6	144,321	86	27,455	42	181,280	89	177,023	45	6,634	14	4,830	07	363,104	41	683,348	36	1,028,066	66
**Mutual Relief Life Insurance Company.....	8,953	48	173,838	22	20,896	16	204,687	86	466,201	53	6,496	26	5,824	83	23,878	91	34,533	81	2,074,519	43
Ontario Equitable Life.....	22,378	08	222,952	19	30,684	38	276,014	60	721,676	89	13,130	40								
Totals.....	40,805	12	542,112	27	79,035	96	661,953	35	1,364,901	87	13,130	40								

**A mutual company.

II.—FIRE AND OTHER CLASSES

ASSETS, DECEMBER 31ST, 1934

Name of Company	Real Estate (less encumbrances thereon).		Mortgage loans on		Bonds, debentures and debenture stocks.		Stocks.		Cash on hand and in banks.		Interest, dividends and rents due and accrued.		Agents' balances and bills receivable on account of same.		Bills receivable, miscellaneous.		Reinsurance on losses paid.		Other assets.		Total admitted assets.		Assets not admitted.			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
JOINT STOCK																										
Federal Fire Insurance Co.	69,342	02	17,700	00	366,267	49	37,975	00	46,456	05	3,529	90	33,916	62	3,111	63	491,256	69	315	09	3,111	63	491,256	69	6,403	80
Hand-in-Hand Insurance Co.	53,185	47	13,000	00	416,944	89	568	90	19,567	71	6,018	74	6,846	04	375	82	468,022	10	315	09	375	82	468,022	10	4,146	35
Merchants Fire Insurance Co.	100,000	00	13,000	00	588,976	74			52,822	82	7,237	20	13,337	01	2,481	59	777,855	36	2,481	59	777,855	36	3,249	06	7,719	14
Pilot Insurance Co.	2,250	06			537,731	95			95,714	05	6,420	56	52,362	97			694,379	59					694,379	59	117,748	33
Provident Assurance Co.	348,674	70	24,827	70	181,092	84	341,655	30	51,580	08	8,417	72	191,426	48	3,688	04	25,205	54	157,012	66	157,012	66	1,333,581	06	832	85
Queen City Fire Insurance Co.	40,000	00	300	00	654,145	32	27,501	26	21,967	73	12,255	56	11,696	33			871	64	765,180	58	871	64	765,180	58	34,315	34
Toronto General Insurance Co.	45,150	00	45,150	00	877,551	26	30,573	13	97,278	90	12,255	56	83,999	70	132	60	12,765	09	1,159,706	33	12,765	09	1,159,706	33	11,742	17
Wellington Fire Insurance Co.			1,844	33	510,271	13	39,500	00	42,144	64	4,553	07	57,020	65			2,754	26	658,088	08	2,754	26	658,088	08		
CASH MUTUAL																										
Economical.	69,342	02	680,810	14	1,077,730	90	69,614	33	37,746	78	18,550	58	32,660	65					315	09	9,493	93	1,996,264	42	12,803	23
Gore.	53,185	47	197,857	75	1,688,477	19			62,549	95	31,491	90	22,719	17							7,264	61	2,063,346	04	18,976	63
Perth.	41,000	00	31,914	46	1,234,578	08			68,917	48	19,336	52	26,415	80					5	62	5,023	08	1,422,390	91	4,508	32
Waterloo.	45,000	00	107,525	00	1,311,539	29	3,861	25	70,433	43	15,049	67	32,165	55							11,434	06	1,597,008	25	16,881	62
MUTUAL																										
Union Mutual.					4500,448	55	266,272	00	38,870	98	5,614	26	40,195	42					8,692	04			860,093	25	102,903	38
STOCK MUTUAL																										
Stanstead and Sherbrooke Fire Insurance Co.	82,237	35	214,401	21	535,659	38			57,405	43	13,176	54	43,754	20	400	00			8,691	20	4,480	55	960,205	86	90,570	45
Totals.	781,689	60	1,335,340	59	10,481,415	01	817,521	17	758,456	02	160,450	25	648,516	59	4,088	04	43,042	09	217,068	92	15,247,578	55	432,800	76		

*Includes depreciation on stocks.

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Federal Fire Insurance Co., \$101,445.85; Hand-in-Hand Insurance Co., \$66,049.61; Merchants Fire Insurance Co., \$72,140; Pilot Insurance Co., \$40,000.00; Provident Assurance Co., Bonds \$75,000.00, other securities (market value) \$49,500.00; Queen City Fire Insurance Co., \$63,893.33; Toronto General Insurance Co., \$87,000.00; Wellington Fire Insurance Co., \$100,000.00; Economical Mutual Fire Insurance Co., \$254,000.00; Gore District Mutual Fire Insurance Co., \$101,000.00; Perth Mutual Fire Insurance Co., \$100,000.00; Waterloo Mutual Fire Insurance Co., \$100,000.00; Stanstead and Sherbrooke Fire Insurance Co., \$53,000.00; Union Mutual Fire Insurance Co. maintains with Canadian trustee approved assets in excess of liabilities in Canada.

II.—FIRE AND OTHER CLASSES—Continued

LIABILITIES, DECEMBER 31ST, 1934

Name of Company	Provision for unpaid claims in Ontario.		Provision for unpaid claims elsewhere.		Reserve for unearned premiums in Ontario.		Reserve for un-earned premiums elsewhere.		Dividends to shareholders.		Taxes and other expenses due and accrued.		Contingency reserve.		All other liabilities.		Total liabilities except capital stock.		Excess of assets over liabilities, excluding capital stock.		Capital stock paid in cash.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK																						
Federal Fire Insurance Co.	6,957	71	158,393	88	3,342	57	7,528	62	6,489	04	170,461	39	182,711	82	308,544	87	125,000	00				
Hand-in-Hand Insurance Co.	4,735	00	38,652	09	38,652	09	2,650	88	170,461	39	170,461	39	216,499	36	251,522	74	100,000	00				
Merchants Fire Insurance Co.	9,448	00	140,158	84	10,593	77	10,593	77	568	37	160,768	98	160,768	98	617,086	38	150,000	00				
Pilot Insurance Co.	85,848	42	203,166	67	449	08	13,759	46	4,888	49	308,541	62	308,541	62	385,937	97	269,500	00				
Provident Assurance Co.	40,724	68	317,552	26	267	53	3,133	94	20,270	76	323,257	34	1,072,472	47	261,108	57	304,780	00				
Queen City Fire Insurance Co.	449	00	78,626	17	7,114	72	7,114	72	1,009	32	87,740	89	87,740	89	677,981	57	300,000	00				
Toronto General Insurance Co.	46,605	71	132,138	00	147,851	59	10,935	22	25,000	00	34,470	59	500,503	93	689,202	40	284,000	00				
Wellington Fire Insurance Co.	34,812	32	190,679	69	19,759	39	11,312	88	11,107	96	268,223	99	268,223	99	389,864	09	150,000	00				
CASH MUTUAL																						
Economical	5,478	60	171,348	48	22,773	04	7,182	84	*135,000	00	3,101	05	346,082	94	1,650,181	48	.....	.....		
Gore	7,936	77	226,379	28	19,351	33	5,000	00	22,568	59	287,768	11	287,768	11	1,775,677	03	.....	.....		
Perth	7,696	89	145,049	10	6,791	82	5,000	00	50,000	00	52,827	28	54,508	08	1,207,824	86	.....	.....		
Waterloo	4,000	00	230,807	73	20,790	49	7,394	43	*55,250	14	2,389	80	322,632	59	1,274,375	66	.....	.....		
MUTUAL																						
Union Mutual	.....	.....	4,071	58	437,178	34	21,152	03	.....	.....	537	60	481,807	82	378,285	43	.....	.....		
STOCK MUTUAL																						
Stanstead and Sherbrooke Fire Insurance Co.	3,537	32	59,148	62	141,137	46	4,828	06	.....	.....	9,985	30	227,094	72	733,111	14	143,000	00				
Totals	258,230	42	1,878,605	41	1,086,963	32	121,586	85	285,520	90	590,863	11	4,676,873	64	10,570,704	91	1,627,101	00				

*Investment reserve.

II.—FIRE AND OTHER CLASSES—Continued

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario.		Net premiums written elsewhere.		Total net premiums written.		Net premiums earned in Ontario.		Net premiums earned elsewhere.		Total net premiums earned.		Net claims and adjustments in Ontario.		Net claims and adjustments elsewhere.		Net commissions and other expenses.		Total net claims, commissions, and other expenses.		Underwriting profit or loss. (*)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK																						
Federal Fire Insurance Co.	194,825	56	5,752	08	200,577	64	191,190	53	2,409	51	193,600	04	95,296	88	27,649	75	29,990	34	187,637	12	5,962	92
Hand-in-Land Insurance Co.	54,380	10			54,380	10	56,438	07			56,438	07	27,649	75	66,091	08	29,990	34	57,640	09	*1,202	02
Marquette Fire Insurance Co.	169,573	39	1,866	37	169,573	39	175,838	50			175,838	50	66,091	08	66,091	08	96,347	87	162,438	95	13,399	55
Pilot Insurance Co.	530,278	13	794,988	38	532,144	50	515,798	53	1,417	29	517,215	82	267,061	75	150,000	48	267,477	01	534,968	26	*17,752	44
Provident Assurance Co.	250,933	03			1,045,921	41	234,043	50	751	447	975,490	55	80,701	79	150,000	48	440,874	50	1,143,902	76	*168,412	21
Queen City Fire Insurance Co.	78,668	13			78,668	13	80,701	79			80,701	79	35,657	22	43,531	37	331,705	71	79,188	59	1,513	20
Toronto General Insurance Co.	273,096	32	380,457	09	653,553	41	265,421	22	357,964	12	623,385	34	118,869	90	167,226	23	152,339	56	617,801	84	5,583	50
Wellington Fire Insurance Co.	301,041	82	45,470	15	346,511	97	285,446	85	37,264	53	322,711	38	151,378	00	15,433	18	319,150	74	3,560	64		
CASH MUTUAL																						
Economical	246,908	66	43,039	46	289,948	12	249,824	02	36,280	85	286,104	87	93,658	51	18,879	89	146,905	43	259,443	83	26,661	04
Gore	271,582	56	41,827	86	313,410	42	253,336	92	36,083	63	289,420	50	105,991	50	10,995	93	145,726	25	262,713	68	26,706	87
Perth	182,634	99	15,834	59	198,469	58	179,148	69	17,445	17	196,593	86	80,407	01	10,895	54	93,406	23	184,708	78	11,885	08
Waterloo	254,605	65	46,174	54	300,780	19	250,151	63	57,391	04	307,542	67	128,942	99	42,564	72	148,709	41	320,217	12	*12,674	45
MUTUAL																						
Union Mutual	14,773	14	392,920	12	407,693	26	13,341	06	333,255	14	346,596	20	1,995	50	71,342	55	85,098	51	158,436	56	188,159	64
STOCK MUTUAL																						
Stanstead and Sherbrooke Fire Ins. Co.	83,776	25	182,799	69	266,575	94	76,800	84	166,937	48	243,738	32	37,090	67	77,449	60	99,708	13	214,248	40	29,489	92
Totals	2,907,077	73	1,951,130	33	4,858,208	06	2,817,482	15	1,797,895	81	4,615,377	96	1,360,091	24	968,254	92	2,174,150	56	4,502,496	72	112,881	24

* Deficit.

II.—FIRE AND OTHER CLASSES—Concluded

PROFIT AND LOSS ACCOUNT—Concluded

Name of Company	Interest, dividends and rents earned.		Bad debts recovered off previously written off.		Profit on sale of investments.		Other gains.		Total other revenue.		Loss on sale of investments.		Bad debts written off.		Decrease in market value of investments.		Other expenditure.		Total other expenditure.		Excess of other revenue over other expenditure.		Total net profit or loss (*) for year.	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
JOINT STOCK																								
Federal Fire Insurance Co.	18,895	08					11,591	54	30,486	62	101	42					533	90	635	32	29,851	30	35,814	22
Hand-in-Hand Insurance Co.	14,880	43	3,861	10			55,003	43	18,741	53			18	70	2,400	00	15	00	18,726	53	17,524	51		
Merchants Fire Insurance Co.	35,374	53					10,056	52	90,377	96	199	96							87,859	30	101,258	85		
Pilot Insurance Co.	22,364	22					1,238	75	32,420	74	3,446	25	2,400	65			300	73	6,047	63	26,373	11	8,620	67
Provident Assurance Co.	25,175	36	254	09	9,744	82			36,413	02	318	40	23,843	63	7,571	52			31,733	55	4,679	47	163,732	74
Queen City Fire Insurance Co.	34,316	03			8,112	60	8	00	42,436	63							510	30	510	30	41,926	33	43,439	53
Toronto General Insurance Co.	54,143	83	10,551	34	10,551	34	4,639	10	69,334	27			880	20			22,620	20	23,500	40	45,833	87	51,417	37
Wellington Fire Insurance Co.	24,609	67	1,131	80	19,787	60			45,529	07							6,338	91	6,338	91	39,190	16	42,750	80
CASH MUTUAL																								
Economical.	84,169	83			12,935	35	127	59	97,236	65	171	10	15,000	00			3,052	05	20,141	03	77,095	62	103,756	66
Sore.	98,380	68			22,116	50			120,497	18							5,566	64	5,566	64	114,940	54	131,637	41
Perth.	59,573	89			28,086	50			88,260	47	74	43					5,046	54	5,046	54	83,213	93	95,099	01
Waterloo.	64,684	25			5,513	68	365	35	70,563	28	3,229	28	155,250	14					58,479	42	12,083	86	590	59
MUTUAL																								
Union Mutual.	26,529	89			4,911	31	3,006	89	34,448	09			19,056	00			19,056	00	15,392	09	203,551	73		
STOCK MUTUAL																								
Stanstead and Sherbrooke Fire Ins. Co.	38,048	51							38,048	51	18,981	25					3,756	42	22,737	67	15,310	84	44,800	76
Totals.	601,146	20	257	97	107,565	08	105,834	77	814,794	02	34,965	16	30,517	99	47,666	26	202,327	07	612,466	95	725,938	78		

* Deficit. † Increase in investment reserve.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario					Ontario and elsewhere						
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
FEDERAL FIRE INSURANCE COMPANY												
Fire.....	\$ 35,444,502 00	\$ 45,372,890 00	\$ 295,844 94	\$ 114,749 80	\$ 181,095 14	\$ 86,507 21	\$ 305,173 12	\$ 40,489,681 00	\$ 305,173 12	\$ 118,673 61	\$ 186,509 51	\$ 86,507 21
Plate Glass.....	.....	.....	6,247 27	857 34	5,389 93	2,001 10	6,407 47	.....	6,407 47	866 27	5,541 20	2,001 10
Public Liability.....	.....	.....	6,030 05	3,473 15	2,556 90	6,030 05	6,030 05	.....	6,030 05	3,473 15	2,556 90	6,030 05
Theft.....	.....	.....	7,089 59	1,306 00	5,783 59	2,097 15	7,326 03	.....	7,326 03	1,346 00	5,980 03	2,097 15
Totals.....	\$ 35,444,502 00	\$ 45,372,890 00	\$ 315,211 85	\$ 120,386 29	\$ 194,825 56	\$ 91,828 96	\$ 324,936 67	\$ 40,489,681 00	\$ 324,936 67	\$ 124,359 03	\$ 200,577 64	\$ 91,828 96
HAND-IN-HAND INSURANCE COMPANY												
Fire.....	\$ 7,640,233 00	\$ 9,097,224 00	\$ 52,553 86	\$ 6,759 91	\$ 45,793 95	\$ 21,907 85	\$ 52,553 86	\$ 9,097,224 00	\$ 52,553 86	\$ 6,759 91	\$ 45,793 95	\$ 21,907 85
Automobile.....	.....	.....	7,318 80	1,301 40	6,017 46	3,855 80	7,318 80	.....	7,318 80	1,301 40	6,017 46	3,855 80
Plate Glass.....	.....	.....	2,923 46	354 77	2,568 69	875 37	2,923 46	.....	2,923 46	354 77	2,568 69	875 37
Totals.....	\$ 7,640,233 00	\$ 9,097,224 00	\$ 62,796 18	\$ 8,416 08	\$ 54,380 10	\$ 26,639 11	\$ 62,796 18	\$ 9,097,224 00	\$ 62,796 18	\$ 8,416 08	\$ 54,380 10	\$ 26,639 11
MERCHANTS FIRE INSURANCE COMPANY												
Fire.....	\$ 34,512,416 00	\$ 51,131,951 00	\$ 210,433 01	\$ 47,433 36	\$ 162,999 65	\$ 59,079 44	\$ 210,433 01	\$ 51,131,951 00	\$ 210,433 01	\$ 47,433 36	\$ 162,999 65	\$ 59,079 44
Automobile.....	.....	.....	8,252 23	1,678 49	6,573 74	3,217 84	8,252 23	.....	8,252 23	1,678 49	6,573 74	3,217 84
Totals.....	\$ 34,512,416 00	\$ 51,131,951 00	\$ 218,685 24	\$ 49,111 85	\$ 169,573 39	\$ 62,297 28	\$ 218,685 24	\$ 51,131,951 00	\$ 218,685 24	\$ 49,111 85	\$ 169,573 39	\$ 62,297 28
PILOT INSURANCE COMPANY												
Fire.....	\$ 5,599,850 00	\$ 6,444,424 00	\$ 39,107 52	\$ 20,003 36	\$ 19,104 16	\$ 10,491 76	\$ 39,107 52	\$ 6,444,424 00	\$ 39,107 52	\$ 20,003 36	\$ 19,104 16	\$ 10,491 76
Automobile.....	.....	.....	724,861 27	227,757 85	497,103 42	236,908 05	725,848 63	.....	725,848 63	227,947 26	497,899 37	237,308 05
Accident.....	.....	.....	659 20	427 95	231 25	2 00	659 20	.....	659 20	427 95	231 25	2 00
Guarantee.....	.....	.....	3,239 17	1,230 10	2,009 07	749 79	3,239 17	.....	3,239 17	1,230 10	2,009 07	749 79
Inland Transportation.....	.....	.....	1,960 18	400 13	1,560 05	848 01	1,960 18	.....	1,960 18	400 13	1,560 05	848 01
Plate Glass.....	.....	.....	3,395 88	623 37	2,772 51	797 09	3,407 82	.....	3,407 82	623 37	2,784 45	797 09
Public Liability.....	.....	.....	7,216 26	1,927 94	5,288 32	934 22	7,216 26	.....	7,216 26	1,927 94	5,288 32	934 22
Theft.....	.....	.....	3,055 30	1,845 95	2,209 35	1,178 19	3,223 13	.....	3,223 13	1,845 95	2,377 18	1,178 19
Totals.....	\$ 5,599,850 00	\$ 6,444,424 00	\$ 783,494 78	\$ 253,216 65	\$ 530,278 13	\$ 251,905 11	\$ 785,628 70	\$ 6,444,424 00	\$ 785,628 70	\$ 253,484 20	\$ 532,144 50	\$ 252,334 61

PROVIDENT ASSURANCE COMPANY

Fire.....	\$ 11,111,200 00	\$ C. 10,111,496 37	\$ 88,361 02	\$ C. 40,372 26	\$ 17,957 95	\$ C. 52,491,900 00	\$ 41,904,715 37	\$ 498,811 03	\$ C. 270,294 94	\$ 228,516 09	\$ C. 98,977 73
Automobile.....	239,155 53	61,378 13	177,777 40	108,458 87	108,458 87	17,957 95	108,458 87	623,138 46	157,033 80	466,104 66	226,613 50
Accident and Sickness.....	16,939 60	2,311 52	14,628 08	6,732 54	6,732 54	391 25	391 25	74,036 19	8,136 16	65,900 03	31,144 45
Employers' Liability.....	391 25	.....	391 25	349 45	349 45	.....	.....	235,789 78	78,332 37	157,457 41	112,040 30
Guarantee.....	284 00	81 50	202 50	.....	.....	.....	.....	29,000 73	6,399 46	22,601 27	23,321 94
Inland Transportation.....	5,171 98	2,701 25	2,470 73	1,322 86	1,322 86	.....	.....	8,549 71	4,332 86	4,216 85	2,400 72
Plate Glass.....	2,024 25	423 55	1,600 70	407 84	407 84	.....	.....	19,940 03	2,850 43	17,089 60	7,306 76
Public Liability.....	16,741 67	5,807 84	10,933 83	4,418 61	4,418 61	.....	.....	46,745 08	11,090 28	35,654 80	15,588 84
Theft.....	1,085 39	145 61	939 78	56 30	56 30	.....	.....	27,614 71	6,955 19	20,659 52	12,581 18
Life.....	.....	.....	.....	.....	.....	.....	.....	36,904 92	9,183 74	27,721 18	25,477 84
Totals.....	\$ 11,111,200 00	\$ C. 10,111,496 37	\$ 370,154 69	\$ 250,933 03	\$ 139,704 42	\$ 52,491,900 00	\$ 41,904,715 37	\$ 1,600,530 64	\$ 554,609 23	\$ 1,045,921 41	\$ 655,453 26

QUEEN CITY FIRE INSURANCE COMPANY

Fire.....	\$ 14,851,409 00	\$ 25,466,474 00	\$ 89,302 37	\$ 78,668 13	\$ 34,225 41	\$ 14,851,409 00	\$ 25,466,474 00	\$ 89,302 37	\$ 10,634 24	\$ 78,668 13	\$ 34,225 41
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TORONTO GENERAL INSURANCE COMPANY

Fire.....	\$ 15,360,122 00	\$ 18,478,250 00	\$ 125,141 31	\$ 53,937 38	\$ 71,203 93	\$ 36,992,065 00	\$ 32,968,414 00	\$ 336,847 63	\$ 149,432 22	\$ 187,425 41	\$ 66,153 76
Automobile.....	249,924 51	80,133 42	159,791 09	68,743 80	68,743 80	17,957 95	17,957 95	445,706 55	154,703 88	290,912 67	138,840 14
Accident.....	2,707 93	2,562 08	1,145 85	32 86	32 86	.....	.....	7,522 01	3,712 23	3,809 78	7,749 04
Employers' Liability.....	2,768 45	2,366 59	231 86	20 00	20 00	.....	.....	7,522 01	3,712 23	3,809 78	7,749 04
Guarantee.....	21,214 87	5,041 77	16,173 10	1,988 34	1,988 34	.....	.....	84,073 57	14,658 34	69,415 23	3,243 85
Inland Transportation.....	5,982 55	2,654 09	3,328 46	1,384 19	1,384 19	.....	.....	13,500 30	3,915 14	9,585 16	5,922 70
Plate Glass.....	3,116 63	790 73	2,325 90	1,560 26	1,560 26	.....	.....	12,780 43	2,810 33	9,970 10	3,735 08
Public Liability.....	32,479 28	16,548 43	15,930 85	1,457 67	1,457 67	.....	.....	45,862 11	19,680 47	26,181 64	7,732 72
Theft.....	3,080 46	717 66	2,362 80	2,094 34	2,094 34	.....	.....	13,951 53	3,167 52	10,784 01	3,095 23
Weather.....	1,930 39	327 91	1,602 48	1,193 30	1,193 30	.....	.....	2,261 93	441 43	1,820 50	1,269 43
Workmen's Compensation.....	.....	.....	.....	.....	.....	.....	.....	57,034 01	18,626 56	38,407 45	53,647 14
Totals.....	\$ 15,360,122 00	\$ 18,478,250 00	\$ 435,846 38	\$ 162,750 06	\$ 273,096 32	\$ 36,992,065 00	\$ 32,968,414 00	\$ 1,027,196 52	\$ 373,642 11	\$ 653,553 41	\$ 248,331 18

WELLINGTON FIRE INSURANCE COMPANY

Fire.....	\$ 41,956,460 00	\$ 52,208,120 00	\$ 323,204 88	\$ 126,191 35	\$ 197,013 53	\$ 50,970,516 00	\$ 55,327,506 00	\$ 403,295 58	\$ 161,449 09	\$ 241,846 49	\$ 92,393 45
Automobile.....	136,448 24	32,419 95	104,028 29	67,971 36	67,971 36	.....	.....	137,138 65	32,473 17	104,665 48	67,971 56
Totals.....	\$ 41,956,460 00	\$ 52,208,120 00	\$ 459,653 12	\$ 158,611 30	\$ 301,041 82	\$ 50,970,516 00	\$ 55,327,506 00	\$ 540,434 23	\$ 193,922 26	\$ 346,511 97	\$ 160,365 01

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH-MUTUAL INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES—*Concluded*

Classes of Insurance	Ontario					Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	
ECONOMICAL MUTUAL FIRE INSURANCE COMPANY											
Fire.....	\$ 34,314,929 00	\$ 51,137,990 00	\$ 325,336 48	\$ 78,427 82	\$ 246,908 66	\$ 92,210 64	\$ 37,779,992 00	\$ 56,090,322 00	\$ 375,952 01	\$ 86,003 89	\$ 111,090 33
GORE MUTUAL FIRE INSURANCE COMPANY											
Fire.....	29,814,818 30	57,727,052 63	351,751 79	69,169 23	282,582 56	103,549 15	34,464,697 91	62,377,332 24	400,130 10	75,719 68	324,410 42
PERRI MUTUAL FIRE INSURANCE COMPANY											
Fire.....	28,308,221 00	41,903,275 00	266,526 42	83,891 43	182,634 99	78,547 45	29,902,857 00	43,319,364 00	285,530 80	87,061 22	198,469 58
WATERLOO MUTUAL FIRE INSURANCE COMPANY											
Fire.....	36,034,854 00	63,949,787 00	349,333 32	94,727 67	254,605 65	126,698 78	41,646,220 00	69,257,845 00	401,193 41	100,413 22	300,780 19
UNION MUTUAL FIRE INSURANCE COMPANY											
Fire.....	778,938 00	862,138 00	9,653 52	2,397 85	7,255 67	1,127 09	1,824,662 00	1,940,562 00	29,906 24	15,133 10	14,773 14
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY											
Fire.....	15,124,440 05	13,476,309 69	121,757 35	37,981 10	83,776 25	36,293 65	50,169,348 92	37,321,691 66	455,811 95	189,236 01	266,575 94

B

MUTUAL INSURANCE CORPORATIONS

- I. FARMERS' MUTUALS—FIRE [See page 100]
- II. FARMERS' MUTUALS—WEATHER. [See page 108]
- III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
LIABILITIES, DECEMBER 31ST, 1934

Name of Insurer	Provision for unpaid claims		Unearned premium deposits		Adminis- tration expense accrued		Return premium deposits		Contingency Reserve		Taxes due and accrued		Borrowed money		All other liabilities		Total liabilities		Excess of admitted assets over liabilities	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Mutual.....	10,776	11	829,733	57	417	98	27	28	443,691	53	2,676	23	.....	.....	843,631	17	791,840	97	.....	.....
Arkwright Mutual.....	29,192	81	2,153,144	60	3,000	00	.....	.....	48,363	86	9,776	42	.....	.....	2,638,805	36	3,979,548	31	.....	.....
Blackstone Mutual.....	21,298	11	1,426,851	15	1,046	99	.....	.....	533,839	23	7,438	00	.....	.....	1,504,998	11	1,462,955	08	.....	.....
Boston Manufacturers.....	31,856	27	2,757,209	60	5,005	32	.....	.....	13,336	98	9,490	15	.....	.....	3,337,400	57	3,812,644	52	.....	.....
Cotton & Woollen Manufacturers.....	7,350	11	558,119	20	1,845	18	.....	.....	.....	.....	3,866	48	.....	.....	584,537	95	1,108,474	21	.....	.....
Enterprise Mutual.....	10,776	13	829,733	57	417	98	27	28	.....	.....	2,676	23	.....	.....	843,631	19	770,540	04	.....	.....
Fall River Manufacturers.....	13,356	02	806,387	27	226	28	.....	.....	16,240	02	2,046	96	.....	.....	826,759	03	1,512,110	34	.....	.....
Firemen's Mutual.....	35,238	00	2,148,961	70	10,134	00	.....	.....	.....	.....	8,762	00	.....	.....	2,219,527	72	2,993,336	14	.....	.....
Hope Mutual.....	6,904	51	551,140	53	3,860	89	.....	.....	3,904	74	.....	.....	.....	.....	561,905	93	741,104	39	.....	.....
Industrial Mutual.....	3,699	55	278,924	16	972	58	.....	.....	.....	.....	2,163	07	.....	.....	289,664	10	677,712	90	.....	.....
Manufacturers Mutual.....	17,960	21	1,382,889	30	835	96	45	47	.....	.....	4,460	39	.....	.....	1,406,191	33	1,470,486	10	.....	.....
Mechanics Mutual.....	10,776	12	829,733	58	585	17	27	27	14,139	19	2,676	23	.....	.....	843,198	37	917,008	19	.....	.....
Mercantile Mutual.....	11,154	00	678,619	49	3,200	00	.....	.....	38,789	30	2,412	00	.....	.....	883,791	98	750,850	53	.....	.....
Merchants Mutual.....	12,204	24	827,996	06	575	64	.....	.....	.....	.....	2,614	00	.....	.....	400,581	24	427,438	03	.....	.....
Mill Owners Mutual.....	3,682	31	390,077	26	3,922	29	.....	.....	6,780	42	725	00	.....	.....	235,412	89	427,484	67	.....	.....
Paper Mill Mutual.....	3,463	79	223,943	18	600	00	.....	.....	97,130	47	1,520	00	.....	.....	996,112	25	685,947	21	.....	.....
Philadelphia Manufacturers.....	6,948	97	890,032	81	700	00	.....	.....	.....	.....	4,660	30	.....	.....	595,339	36	554,487	74	.....	.....
Protection Mutual.....	5,523	46	585,115	30	835	98	45	47	6,356	18	4,000	00	.....	.....	1,406,191	33	1,577,802	56	.....	.....
Rhode Island Mutual.....	17,960	21	1,382,889	30	700	00	.....	.....	.....	.....	3,828	65	.....	.....	1,577,499	32	1,138,962	75	.....	.....
Rubber Manufacturers.....	7,350	11	558,119	20	1,845	18	.....	.....	.....	.....	5,352	46	.....	.....	1,687,513	15	2,098,433	05	.....	.....
State Mutual.....	21,352	24	1,639,167	74	10,846	75	54	56	.....	.....	.....	.....	.....	.....	562,022	82	829,321	53	.....	.....
What Cheer Mutual.....	6,111	36	751,281	96	3,829	50	.....	.....	.....	.....	2,000	00	.....	.....	816,216	75	1,232,622	60	.....	.....
Worcester Manufacturers.....	11,885	32	795,192	61	931	85	6,206	97	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	307,699	96	23,095,563	14	46,375	50	6,434	30	1,222,571	92	87,444	66	.....	.....	24,771,023	98	29,181,132	29	.....	.....

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
 PROFIT AND LOSS ACCOUNT, YEAR ENDING DECEMBER 31ST, 1934

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net gain from underwriting	Interest, dividends and rents earned	Increase or decrease in market value of investments	Profit or loss on sale of investments	Other revenues	Other expenditures	Net gain for policyholders on operations during the year	
												\$	c.
American Mutual.....	920,861 64	804,367 17	770,624 60	57,941 55	65,847 13	646,845 98	81,547 83	274,985 54	99,386 51			354,021 70	c.
Arkwright Mutual.....	2,885,029 76	2,664,212 20	2,536,951 40	136,427 64	251,488 62	2,149,035 14	278,832 68	366,099 87	51,088 50		7,080 00	2,838,576 19	c.
Blackstone Mutual.....	1,639,112 09	1,468,893 70	1,389,484 19	93,933 91	171,632 14	1,229,918 14	141,042 79	199,650 74	114,713 90	44 72	2,306 25	947,334 74	c.
Boston Mfrs.....	3,708,062 46	3,438,004 02	3,278,484 18	147,562 36	304,432 72	2,826,469 10	290,450 79	471,961 52	44,271 00		*533,839 23	3,010,771 18	c.
Cotton & Woollen.....	712,850 52	641,066 55	610,360 82	38,231 11	63,497 94	508,631 77	74,279 71	36,238 75	7,116 72		2,530 85	609,502 66	c.
Enterprise Mutual.....	920,861 64	804,367 17	770,624 66	57,941 58	65,803 14	646,879 94	80,076 90	272,559 80	93,577 63			360,819 41	c.
Fall River Mfrs.....	1,107,553 91	1,016,617 39	978,557 32	50,625 37	83,066 47	844,865 38	89,432 65	17,207 19	17,516 05			934,606 89	c.
Firemen's Mutual.....	2,439,524 17	2,193,694 46	2,080,288 78	144,590 85	287,419 46	1,648,278 47	195,802 70	119,286 72	18,911 11		*16,240 02	1,689,643 32	c.
Hope Mutual.....	626,020 64	562,752 02	533,232 67	36,677 79	79,551 17	417,003 71	52,303 65	23,771 29	2,696 24		1,545 47	444,569 46	c.
Industrial Mutual.....	356,262 76	320,370 77	305,196 84	19,148 12	32,950 21	253,098 51	42,033 71	22,727 27	3,217 51			314,140 47	c.
Manufacturers Mutual.....	1,534,769 39	1,340,611 96	1,284,374 45	96,569 27	125,172 00	1,062,633 18	128,061 64	42,926 58	111,935 39			1,444,569 46	c.
Mechanics Mutual.....	920,861 64	804,367 17	770,624 67	57,941 55	105,458 40	607,224 72	91,257 20	334,133 61	58,807 18			655,792 85	c.
Merchants Mutual.....	770,376 05	692,598 53	656,786 17	45,339 14	68,560 82	542,886 21	44,274 66	41,841 93	5,978 71	30,235 61		509,104 62	c.
Merchants Mutual.....	939,134 61	842,430 64	792,306 72	56,131 57	97,772 44	638,402 71	75,957 70	102,218 67	79,485 03	29 60		531,148 81	c.
Mill Owners Mutual.....	449,339 81	399,219 08	374,879 50	27,908 89	59,875 38	287,095 23	39,111 03	13,392 22	23,733 40		913 14	314,951 94	c.
Paper Mill Mutual.....	329,462 20	305,554 47	288,820 35	13,783 29	30,187 98	244,849 10	27,777 27	13,563 18	1,840 46		*87,780 42	281,249 59	c.
Philadelphia Mfrs.....	1,074,325 42	937,599 00	963,771 73	69,372 94	128,702 18	765,696 61	80,649 12	88,947 79	29,215 43		*99,761 98	806,316 11	c.
Protection Mutual.....	674,009 73	598,828 59	562,319 20	41,863 33	88,877 56	431,578 31	53,811 74	7,929 25	27,045 15		1,456 37	464,817 78	c.
Rhode Island Mutual.....	1,534,769 39	1,340,611 96	1,284,374 45	96,569 26	141,783 28	1,046,021 91	137,119 70	486,062 53	135,969 03			1,216,946 05	c.
Rubber Mfrs.....	712,850 52	641,066 55	610,353 50	38,226 25	63,497 25	508,633 48	75,373 01	35,432 21	6,191 72	1,954 27		1,504,605 08	c.
State Mutual.....	1,841,723 27	1,608,734 34	1,541,249 34	115,883 08	205,847 23	1,219,519 53	177,359 19	553,518 34	140,271 80			1,504,605 08	c.
What Cheer Mutual.....	626,405 90	562,979 97	534,030 83	36,778 32	79,531 63	417,720 88	55,627 02	32,754 12	4,715 16		1,901 14	443,407 80	c.
Worcester Mfrs.....	1,098,874 33	1,011,332 73	975,136 70	51,707 90	93,053 92	830,374 82	85,062 32	22,232 66	59,371 07			1,151,516 01	c.
Totals.....	27,823,041 85	25,010,280 45	23,892,833 13	1,532,155 15	2,694,015 59	19,666,662 39	2,397,338 06	1,849,609 62	980,741 88	708,082 25		20,300,676 56	c.

*Contingency reserve.

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
SURPLUS ACCOUNT, DECEMBER 31ST, 1934

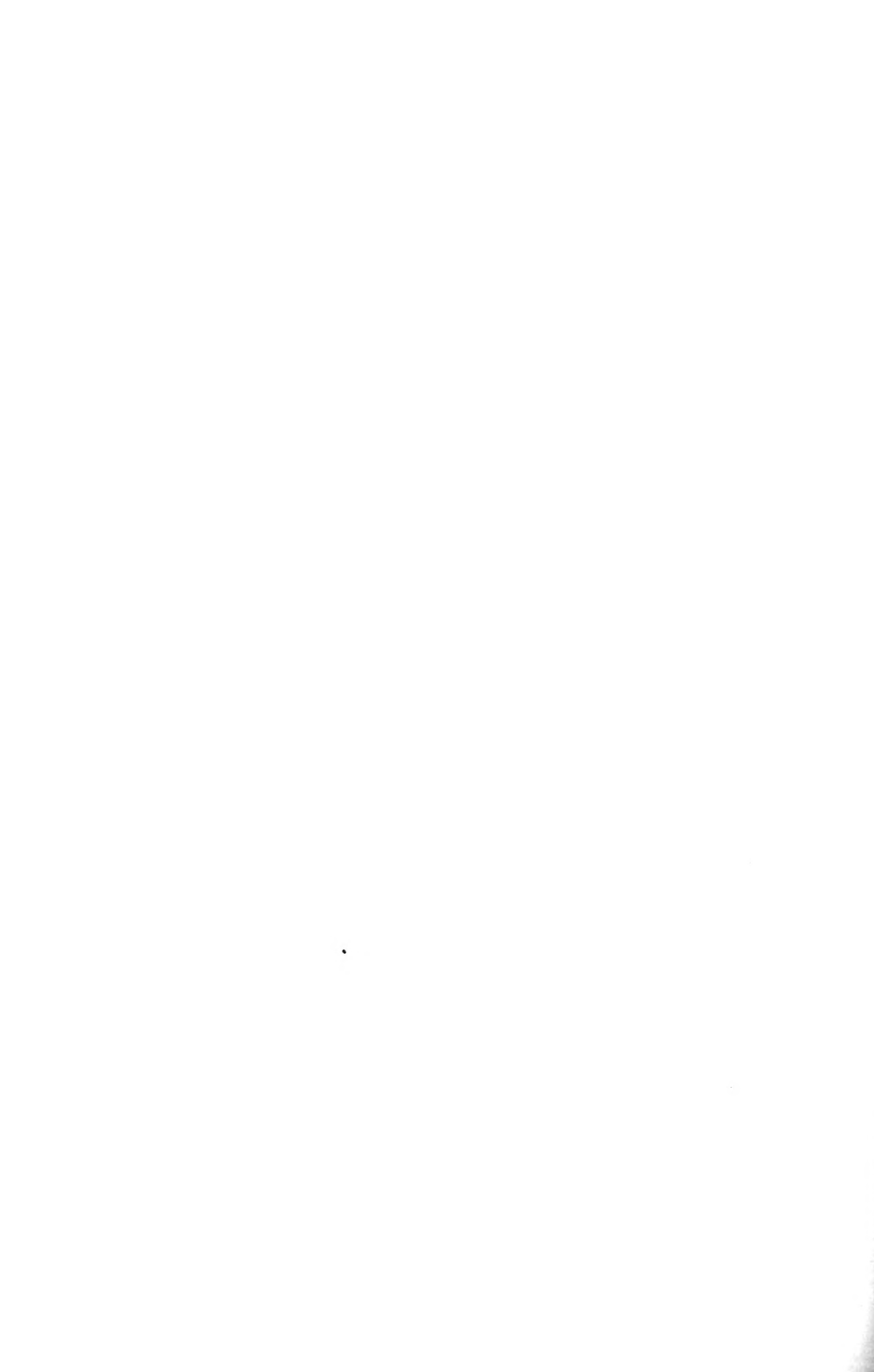
Name of Insurer	Amount to credit of policyholders, January 1st, 1934	Net gain for policyholders on operations for year	Premiums paid in advance	Unused premium deposits returned to policyholders	Transferred to + contingency reserve from —	Ledger assets not admitted	Surplus of admitted assets over all liabilities
	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.
American Mutual	730,835 48	354,021 76		696,343 59	-405,049 00	1,721 68	791,840 97
Arkwright Mutual	3,851,402 52	2,838,576 19		2,252,846 02	+443,691 53	13,892 85	3,979,548 31
Blackstone Mutual	1,732,928 06	947,334 74		1,213,448 83		3,858 89	1,462,955 08
Boston Manufacturers	3,758,765 97	3,010,771 18		2,904,854 49		52,038 14	3,812,644 52
Cotton & Woolen Manufacturers	1,076,497 58	609,502 66		589,362 37	+13,336 98	4,826 68	1,108,474 21
Enterprise Mutual	1,707,892 89	360,819 41		696,343 59	-499,893 00	1,721 67	1,770,540 04
Fall River Manufacturers	1,258,413 95	934,006 89		878,435 30		5,475 20	1,312,110 34
Firenze's Mutual	2,722,898 63	1,689,643 32		1,816,898 42		12,007 39	2,993,336 14
Hope Mutual	644,838 84	444,569 46		75,243 83		2,609 72	741,104 39
Industrial Mutual	1,977,596 36	315,749 45		1,160,578 34	3,904 74	2,408 33	677,712 90
Manufacturers Mutual	979,233 81	505,531 13		1,160,578 34	-580,509 00	2,509 46	1,470,486 10
Mechanics Mutual	352,643 30	509,704 62		573,610 30		1,917,008 09	1,917,008 09
Merchants Mutual	917,569 06	531,148 81		690,580 79		2,365 55	750,458 53
Mill Owners Mutual	379,439 41	314,951 94		328,315 69		2,748 75	427,484 67
Paper Mill Mutual	410,537 13	281,249 59		262,710 58		1,621 47	427,484 67
Philadelphia Manufacturers	847,516 88	806,316 11		949,097 91		15,707 86	689,027 77
Protection Mutual	586,136 68	464,817 78		492,511 78		3,954 94	554,487 74
Rhode Island Mutual	1,524,298 61	1,216,946 05		1,160,572 64		2,869 46	1,577,802 56
Rubber Manufacturers	6,998,172 19	611,292 71		559,319 29	6,356 18	4,826 68	1,138,962 75
Slate Mutual	1,989,958 49	1,504,605 08		1,392,687 17		3,443 35	2,098,433 05
What Cheer Mutual	866,203 49	443,407 80		477,070 05		2,619 71	829,321 53
Worcester Manufacturers	981,156 65	1,151,516 01	-87 50	893,449 13		6,513 43	1,232,622 60
Totals	29,099,032 46	20,300,676 56	-87 50	21,408,176 34	-1,348,457 57	154,019 46	29,188,883 29

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
ABSTRACT OF BUSINESS TRANSACTED DURING 1934 (ALL BUSINESS)

Name of Insurer	RISKS		PREMIUMS			Net losses incurred	Unused premium deposits on expired policies returned to policyholders or applicants against current premiums due
	Gross risks written	Net at risk	Gross premiums written	Net premiums written			
				Cancelled and reinsured	Net premiums written		
American Mutual	\$ 164,638,998 00	\$ 290,548,651 00	\$ 920,861 64	\$ 116,494 47	\$ 804,367 17	\$ 57,941 55	\$ 696,343 59
Arkwright Mutual	520,129,696 00	777,692,445 00	2,885,029 76	2,200,817 56	2,064,212 20	136,427 64	2,252,846 02
Blackstone Mutual	290,709,929 00	497,490,369 00	1,639,112 09	1,702,218 39	1,468,893 70	94,933 91	1,213,448 83
Boston Manufacturers	678,653,038 00	1,011,767,905 00	3,708,062 46	2,600,058 44	3,448,004 02	147,562 36	2,904,854 49
Cotton & Woollen Manufacturers	122,585,122 00	186,498,082 00	712,850 52	71,783 97	641,066 55	38,231 11	559,362 37
Enterprise Mutual	164,638,998 00	290,548,651 00	920,861 64	116,494 47	804,367 17	57,941 58	696,343 59
Fall River Manufacturers	197,963,699 00	285,849,027 00	1,107,553 91	90,946 52	1,016,617 39	50,625 47	875,435 30
Fremont's Mutual	433,889,897 00	751,745,323 00	2,439,523 17	245,829 71	2,193,694 46	144,590 85	1,816,898 42
Industrial Mutual	107,845,110 00	184,137,770 00	626,020 64	63,268 62	562,752 02	36,677 79	475,243 83
Lloyds Mutual	61,267,562 00	93,224,041 00	356,262 76	35,891 99	320,370 77	19,148 12	279,958 34
Manufacturers Mutual	271,398,328 00	484,247,751 00	1,534,769 89	194,157 43	1,340,611 96	96,569 27	1,100,572 65
Manufacturers Mutual	164,638,997 00	290,548,650 00	920,861 64	116,494 46	804,367 18	57,941 55	696,343 58
Merchants Mutual	137,017,864 00	237,393,360 00	770,376 05	77,777 52	692,598 53	45,339 14	690,580 70
Merchants Mutual	166,994,838 00	289,951,626 00	939,134 01	96,703 97	842,430 64	56,131 57	328,315 69
Mill Owners Mutual	26,464,753 00	129,747,621 00	449,339 81	50,120 73	399,219 08	27,908 89	262,710 58
Paper Mill Mutual	181,836,250 00	79,102,085 00	329,462 20	23,907 73	305,554 47	13,783 27	490,097 91
Philadelphia Manufacturers	181,663,740 00	400,587,821 00	1,074,325 42	136,226 42	937,599 00	69,372 94	492,511 78
Protection Mutual	273,898,120 00	484,674,722 00	1,544,009 73	75,181 14	1,468,828 59	41,863 33	1,160,572 64
Rhode Island Mutual	122,585,122 00	186,498,082 00	712,850 52	71,783 97	641,066 55	38,226 25	589,319 29
Rubber Manufacturers	581,048,082 00	1,011,767,905 00	3,708,062 46	2,600,058 44	3,448,004 02	147,562 36	2,904,854 49
State Mutual	329,277,993 00	1,811,750 52	1,811,750 52	232,988 93	1,608,734 34	115,883 08	1,392,687 32
What Cheer Mutual	107,883,975 00	184,176,081 00	874,345 66	87,581 60	1,011,382 73	51,707 90	477,670 05
Worcester Manufacturers	195,224,253 00	281,586,190 00	1,098,874 33	87,581 60	1,011,382 73	51,707 90	893,449 13
Totals	4,846,975,130 00	8,092,377,976 00	27,823,041 85	2,812,761 40	25,010,280 45	1,532,155 15	21,408,176 34

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
 ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO, 1934

Name of Insurer	RISKS		PREMIUMS		Net losses incurred, including adjustment expenses	
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured		Net premiums written
American Mutual	4,893,026 00	10,910,133 00	28,313 34	5,239 17	23,074 17	1,878 30
Arkwright Mutual	11,285,809 00	21,966,258 00	65,788 83	14,892 75	50,893 08	9,748 78
Blackstone Mutual	8,296,824 00	9,659,344 00	48,688 97	9,560 44	39,127 63	4,073 93
Boston Manufacturers	13,695,244 00	27,326,709 00	82,320 77	26,375 17	55,945 60	5,164 39
Cotton & Woolen Manufacturers	3,209,354 00	3,551,009 00	20,634 34	3,762 04	16,872 50	2,526 05
Enterprise Mutual	4,893,026 00	10,910,133 00	28,313 34	5,239 16	23,074 18	1,878 29
Fall River Manufacturers	4,843,929 00	9,210,975 00	28,707 53	5,585 92	23,035 61	5,253 66
Firemen's Mutual	12,274,525 00	21,650,232 00	70,707 52	15,220 75	56,486 77	5,213 13
Hope Mutual	3,545,908 00	7,742,091 00	20,895 72	2,886 97	18,308 82	2,225 58
Industrial Mutual	1,604,674 00	2,825,501 00	10,317 28	1,531 95	8,436 28	1,263 02
Manufacturers Mutual	8,155,042 00	18,183,556 00	47,188 89	8,739 16	38,456 14	3,130 50
Mechanics Mutual	4,893,026 00	10,910,134 00	28,313 34	5,239 16	23,074 18	1,878 40
Mercantile Mutual	3,876,166 00	6,836,912 00	22,644 48	4,806 55	17,837 93	1,945 99
Merchants Mutual	4,877,420 00	10,471,442 00	28,596 23	5,273 30	23,322 93	2,523 50
Mill Owners Mutual	1,600,854 00	3,092,561 00	10,181 36	1,717 51	5,563 85	785 14
Paper Mill Mutual	999,391 00	1,820,361 00	6,015 54	1,410 01	4,605 53	563 53
Philadelphia Manufacturers	3,851,774 00	8,353,560 00	25,021 77	5,901 89	19,119 88	1,122 47
Protection Mutual	2,401,284 00	4,652,781 00	15,272 03	7,076 27	8,195 76	1,475 68
Rhode Island Mutual	8,155,042 00	18,183,556 00	47,188 89	8,739 16	38,456 95	3,130 51
Rubber Manufacturers	3,209,354 00	3,551,009 00	20,634 34	3,762 04	16,872 50	2,526 05
State Mutual	9,786,050 00	21,820,267 00	56,626 67	10,478 32	46,148 35	3,755 60
What Cheer Mutual	3,545,910 00	7,796,203 00	20,895 77	2,622 26	18,273 51	2,225 61
Worcester Manufacturers	4,535,695 00	8,558,428 00	26,332 91	6,090 96	20,241 95	4,602 33
Totals	128,429,327 00	260,943,885 00	760,510 43	165,688 62	594,821 81	70,382 55



D

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS;
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES
ASSETS, DECEMBER 31st, 1934

Name	LEIGER ASSETS						NON-LEIGER ASSETS				Total of ledger and non-ledger assets									
	Real estate		Mortgage loans on real estate		Loans or liens on policies		Bonds and debentures		Cash on hand and in banks		All other assets		Total ledger assets							
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
Canadian Order of Chosen Friends	32,000	00			118,915	02	2,575,601	49	84,155	96			27,764	14	72,462	60	2,883,135	07		
Canadian Order of Foresters	29,000	00			156,769	49	16,427,167	22	191	10			2,577	63	327,369	06	16,940,496	87		
Civil Service M.B. Society					840	28	144,843	44	2,325	26			134	53	2,019	60	150,028	58		
Hamilton Firemen					925	69	525,001	72	563	98							526,491	39		
Hamilton Police			36,066	37			449,101	98	9,118	77							494,287	12		
London Police							281,553	22	11,414	45							292,967	57		
Ont. Commercial Travellers Ass'n.			482,186	59			529,837	27	5,282	17							1,017,060	03		
Ottawa Firemen							367,278	77	89,255	07							456,533	84		
Ottawa Police			7,000	00			376,093	77	6,212	41							389,306	18		
Sons of Scotland	40,069	35	6,564	54	15,558	00	350,346	32	53,248	58							465,786	79		
Sons of Sweden					8,482	85	1,485,546	39	37,063	88							5,101	38		
St. Joseph Ukrainian da Canada	125,600	00	14,000	00	87,958	90	4,585,604	40	52,030	98							25,286	16		
Stratford M.B. Fund							82,632	22	5,020	84							87,653	06		
Toronto Firemen			40,000	00			2,691,254	26	1,592	62							2,725,471	91		
Toronto Police							3,032,786	73	10,041	06							45,530	43		
Totals	226,669	35	585,817	50	389,450	23	33,904,649	20	367,517	03	9,087	86	35,483,191	17	11,308	71	1,055,188	75	36,538,379	92

ASSETS AND LIABILITIES ACCORDING TO FUNDS
DECEMBER 31ST, 1934

Name	ASSETS (LEDGER AND NON-LEDGER)						LIABILITIES (EXCEPT RESERVE)														
	Mortuary Fund		Sickness and other beneficiary funds		Special funds		General Fund		Total		Mortuary Fund		Sickness and other beneficiary funds		Special funds		General Fund		Total		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Canadian Order of Chosen Friends.....	2,603,052	68	236,097	12	20,949	70	23,035	57	2,883,135	07	27,461	62	1,054	75	44	32	588	80	29,149	49	
Canadian Order of Foresters.....	16,250,270	40	663,047	17	6,490	97	20,688	33	16,940,496	87	119,600	21	4,349	00	219	95	224	23	124,393	39	
Civil Service M.B. Society.....	150,028	58	533,289	39	494,287	12	292,967	57	1,500,028	58	558	90	.....	.....	.....	.....	.....	.....	.....	.....
Hamilton Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Commercial Travellers Ass'n.....	1,051,261	15	461,951	46	.....	.....	.....	.....	1,051,261	15	42,729	43	1,413	94	.....	.....	.....	.....	42,729	43
Ottawa Firemen.....	.....	.....	396,029	43	.....	.....	.....	.....	461,951	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Police.....	.....	.....	41,177	76	.....	.....	.....	.....	396,029	43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sons of England.....	323,949	10	24,913	01	86,321	27	476,361	14	2,042	50	366	91	2,409	41
Sons of Scotland.....	1,524,293	08	34,853	09	.....	.....	.....	.....	1,569,820	67	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Joseph's Union du Canada.....	4,968,619	26	302,626	55	50,007	08	35,497	53	5,356,750	36	21,066	62	.....	.....	446	70	.....	.....	21,513	32
Stratford M.B. Fund.....	.....	.....	89,577	81	.....	.....	.....	.....	89,577	81	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Firemen.....	.....	.....	2,720,554	00	.....	.....	.....	.....	2,720,554	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Police.....	.....	.....	3,128,358	22	.....	.....	.....	.....	3,128,358	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	26,871,474	19	9,394,816	69	104,359	44	174,218	53	36,544,868	84	213,459	28	33,997	38	710	97	1,179	94	249,347	57	

FRATERNAL SOCIETIES
GENERAL FUND

Name	RECEIPTS			DISBURSEMENTS				Total	Balance ledger assets, Dec. 31st, 1934	
	Assess- ments, dues and fines	Interest and rents	All other	Transfers from other funds	Total	Head office expenses	Agency and organi- zation expense			Other expenses	Transfers to other funds
Canadian Order of Chosen Friends.....	\$ 14,333 20	\$ 68 03	\$ 583 31	\$ 25,683 26	\$ 38,724 10	\$ 19,950 64	\$ 6,301 19	\$ 5,127 01	\$ 31,378 84	\$ 21,678 55
Canadian Order of Foresters.....	15,726 31	36 11	15,038 72	75,000 00	148,534 10	53,606 68	63,021 67	3,246 68	148,997 03	15,243 38
Civil Service M.B. Society.....				624 50	624 07	524 80		65 00	624 50	
Hamilton Firemen.....				464 87	464 87	424 87			464 87	
London Police.....				150 00	150 00	150 00			150 00	
Ont. Commercial Travellers Ass'n.....				15,277 20	15,277 20	9,457 12	331 00	5,489 08	15,277 20	
Ottawa Firemen.....				497 86	497 86	497 86			497 86	
Ottawa Police.....	522 28			1,000 00	1,000 00	1,039 00		174 20	1,213 20	309 08
Sons of England.....	84,403 93	6,485 46	3,169 70	1,025 08	29,203 92	14,115 88	1,375 16	18,314 67	33,805 71	79,802 14
Sons of Scotland.....	6,768 14	21 66	18,000 00	18,000 00	30,445 50	12,671 14	12,941 24	3,989 86	29,002 24	7,611 40
St. Joseph l'Union du Canada.....	29,988 35	1,038 11	6,121 72	296 86	100,674 03	34,630 21	36,580 59	23,954 05	93,594 85	35,497 53
Stratford M.B. Fund.....				847 25	847 25	847 25		71 86	847 25	
Toronto Firemen.....				1,180 37	1,180 37	1,180 37			1,180 37	
Toronto Police.....				149,871 26	368,524 72	150,021 59	120,550 85	89,552 41	360,124 85	160,142 08
Totals.....	151,742 21	7,649 37	24,923 45	149,871 26	368,524 72	150,021 59	120,550 85	89,552 41	360,124 85	160,142 08

EXHIBIT OF POLICIES (MORTUARY), DECEMBER 31ST, 1934
TOTAL BUSINESS

Name	WHOLE LIFE		LIMITED LIFE		ENDOWMENT		OTHER PLANS		TOTAL	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Canadian Order of Chosen Friends.....	8,668	\$ 7,146,584 75	550	\$ 471,700 00	517	\$ 505,662 00	474	\$ 183,540 00	10,209	\$ 8,307,486 75
Canadian Order of Foresters.....	37,165	34,080,704 42	1,570	1,460,238 60	3,327	3,256,643 05	38	114,000 00	42,100	38,911,586 07
Civil Service M.B. Society.....	1,443	677,991 00							1,443	677,991 00
Ontario Commercial Travellers Association.....	2,489	1,525,121 00							2,489	1,525,121 00
Sons of England.....	748	651,253 75	275	273,160 00					1,023	924,413 75
Sons of Scotland.....	4,239	2,567,250 00	1,396	802,750 00	464	257,000 00	313	305,822 00	6,412	3,932,822 00
St. Joseph l'Union du Canada.....	7,533	5,991,688 00	1,581	1,536,000 00	8,954	6,991,473 50	432	546,000 00	18,500	15,065,161 50
Totals.....	62,285	52,640,592 92	5,372	4,543,848 60	13,262	11,010,778 55	1,257	1,149,362 00	82,176	69,344,582 07

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES
ASSETS—DECEMBER 31ST, 1934

Name of Insurer	Book value of bonds	Cash on hand, in banks and other depositories	Premium deposits uncollected	Other assets	Interest and dividends due and accrued	Market value of bonds over book value	Total admitted assets
Canadian Reciprocal Underwriters.....	\$ 103,000 00	\$ 17,539 24	\$ 2,400 40		\$ 699 16	\$ 137 56	\$ 123,776 36
Canners Exchange Subscribers.....	1,775,000 00	1,045,932 34	92,171 24		10,804 78	91,984 40	3,015,892 76
Warner Reciprocal Subscribers.....	473,583 25	378,501 61	43,334 50		3,881 34	29,682 38	928,983 08
Totals.....	2,351,583 25	1,441,973 19	137,906 14		15,385 28	121,804 34	4,068,652 20

LIABILITIES—DECEMBER 31ST, 1934

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Expenses and Reinsurance premiums accrued	Taxes accrued	Total liabilities	Excess of assets over liabilities
Canadian Reciprocal Underwriters.....	\$ 99 67	\$ 13,757 32	\$ 208 36	\$ 356 01	\$ 14,421 36	\$ 109,355 00
Canners Exchange Subscribers.....	21,353 51	588,597 51	7,222 50	11,154 36	628,327 88	2,387,564 88
Warner Reciprocal Subscribers.....	27,038 25	263,656 70	2,935 82	5,364 71	298,995 48	629,987 60
Totals.....	48,491 43	866,011 53	10,366 68	16,875 08	941,744 72	3,126,907 48

PROFIT AND LOSS ACCOUNT—1934

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net underwriting profit or savings for subscribers
Canadian Reciprocal Underwriters.....	\$ 45,522 88	\$ 42,616 34	\$ 28,859 02	\$ 3,008 68	\$ 10,107 07	\$ 15,743 27
Canners Exchange Subscribers.....	1,991,824 95	1,394,329 15	1,277,065 54	193,458 18	374,723 06	708,884 30
Warner Reciprocal Subscribers.....	756,840 71	596,818 86	560,051 30	199,497 80	141,919 64	215,633 86
Totals.....	2,794,188 54	2,033,764 35	1,865,975 86	395,964 66	529,749 77	940,261 43

SURPLUS ACCOUNT

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1934		Net underwriting profit or savings for subscribers	Other revenue (net)	Savings and profits returned to subscribers		Transferred to special surplus or reserve accounts	Amount held to credit of subscribers' surplus	Special surplus or reserve accounts	Non-admitted assets	Surplus of admitted assets over all liabilities	
	\$	C.			\$	C.						\$
Canadian Reciprocal Underwriters.....	92,543	55	15,743	27	1,768	75	1,957	20	1,957	20	109,355	00
Canners Exchange Subscribers.....	770,369	28	708,884	30	501,886	61	164,658	37	1,437,335	87	2,387,564	88
Warner Reciprocal Subscribers.....	207,781	90	215,633	86	40,904	23	27,207	51	360,904	13	629,987	60
Totals.....	1,070,694	73	940,261	43	188,099	93	193,823	08	1,334,953	71	3,126,907	48

ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO—1934

Name of Insurer	Gross premium deposits written		Return premiums		Net premium deposits written		Net premium deposits earned		Net losses incurred		Net savings and profits recredited to subscribers	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Canadian Reciprocal Underwriters.....	11,852	57	364	46	11,488	11	7,779	54	418	67	4,243	92
Canners Exchange Subscribers.....	47,386	88	13,158	25	34,228	63	24,189	14	6,005	39	13,427	39
Warner Reciprocal Subscribers.....	.....	.....	71	18	-71	18	94	84	.....	.....	36	52
Totals.....	59,239	45	13,593	89	45,645	56	32,063	52	6,424	06	17,707	83

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK, MUTUAL LIFE, AND CASH MUTUAL INSURANCE COMPANIES NOT REGISTERED UNDER THE DOMINION INSURANCE ACTS, FOR THE YEAR ENDING DECEMBER 31st, 1934

I—BONDS AND DEBENTURES PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Jan. 13	Dominion of Canada, 4½%, 1958	\$25,000 00	\$24,837 50	Waterloo Bond Corporation.
Jan. 17	Province of Ontario, 4½%, 1949	25,000 00	24,653 39	J. L. Graham & Co.
Feb. 14	Hydro-Electric Power Comm. 3½, 4 and 5%, 1952	33,000 00	29,117 00	A. E. Ames & Co.
Feb. 16	Province of Ontario, 5½%, 1942	26,000 00	24,399 00	Bell Gouinlock & Co.
Mar. 23	Dominion of Canada, 4%, 1952	25,000 00	24,937 50	Waterloo Bond Corporation.
Mar. 28	Dominion of Canada, 4%, 1952	25,000 00	25,062 50	Waterloo Bond Corporation.
Mar. 28	Beauharnois L. H. & P., 5½%, 1973	10,000 00	9,800 36	A. E. Ames & Co.
April 24	Duke-Price Power Comm., 6%, 1966	25,000 00	25,141 22	Bell, Gouinlock & Dom. Sec.
May 12	Dominion of Canada, 4½%, 1959	50,000 00	51,612 50	Cochran, Murray & McLeod.
May 15	Province of Alberta, 4½%, 1951	34,000 00	29,198 43	Dominion Sec. (Young & Weir.
May 30	Hydro-Electric Power Comm., 4½%, 1960	25,000 00	24,402 50	Seagram, Harris & Bricker.
June 14	Hydro-Elect. Power Comm., 4½%, 1970	20,000 00	20,552 25	J. L. Graham & Co.
June 21	Dominion of Canada, 4½%, 1958	25,000 00	24,653 39	Harrison & Co.
July 10	Colonial Steamships Ltd., 6%, 1954	17,500 00	17,500 00	Reorganization.
Aug. 2	Province of Alberta, 5%, 1955	29,000 00	28,732 50	Griffis, Fairclough & Norsworthy.
Oct. 10	Dominion of Canada, 3½%, 1949	55,000 00	49,825 00	Harris, Ramsay & Co.
Oct. 11	Dominion of Canada, 3½%, 1949	120,000 00	109,304 37	Waterloo Bond Corporation.
Oct. 10	Dominion of Canada, 3½%, 1949	20,000 00	17,349 61	Cochran, Murray & Co.
Oct. 13	Dominion of Canada, 4%, 1945	28,000 00	24,078 00	A. E. Ames & Co.
Oct. 17	Dominion of Canada, 3½%, 1949	42,000 00	35,445 20	A. E. Ames & Seagram Harris.
Oct. 29	Dominion of Canada, 4%, 1952	50,000 00	47,750 00	A. E. Ames & Co.
Oct. 31	Dominion of Canada, 4½%, 1958	50,000 00	50,147 84	Waterloo Bond Corporation.
Nov. 20	Dominion of Canada, 4½%, 1958	25,000 00	24,843 87	Hanson Bros., Inc.
Nov. 26	Dominion of Canada, 4½%, 1958	35,000 00	34,518 91	Wood, Gundy & Co.
Nov. 27	Dominion of Canada, 4½%, 1958	25,000 00	22,912 44	A. E. Ames & Co., Ltd.
Dec. 4	Dominion of Canada, 4½%, 1958	32,000 00	29,720 12	Cochran, Murray & Co.
Dec. 8	Province of Ontario, 5½%, 1942	26,000 00	23,995 50	A. E. Ames & Co.
	Accumulation of Book values towards par		763 24	
	Totals.....	\$902,500 00	\$855,255 04	

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
April 12	City of Galt, 5%, 1953	\$2,000 00	\$2,075 00	Matthews & Co.
Feb. 1	City of Hamilton, 5½%, 1941	1,000 00	1,031 00	A. E. Ames & Co., Ltd.
Mar. 2	City of Hamilton, 5%, 1937	1,000 00	1,006 30	Matthews & Co.
Mar. 2	City of Hamilton, 5%, 1938	1,000 00	1,008 00	Matthews & Co.
Mar. 2	City of Hamilton, 5%, 1939	1,000 00	1,009 60	Matthews & Co.
Mar. 2	City of Hamilton, 5%, 1940	1,000 00	1,011 10	Matthews & Co.
Mar. 2	City of Hamilton, 5%, 1941	2,000 00	2,025 00	Matthews & Co.
Mar. 2	City of Hamilton, 5%, 1948	1,000 00	1,020 70	Matthews & Co.
Mar. 2	City of Hamilton, 5½%, 1938	1,000 00	1,025 20	Matthews & Co.
Mar. 2	City of Hamilton, 6%, 1936	3,000 00	3,099 60	Matthews & Co.
Mar. 2	City of Hamilton, 6%, 1941	1,000 00	1,074 80	Matthews & Co.
Mar. 6	Town of Collingwood, 5½%, 1938	2,000 00	2,008 60	Matthews & Co.
Mar. 5	Town of Collingwood, 5½%, 1939	1,000 00	1,005 00	Matthews & Co.
Mar. 22	Town of Collingwood, 5%, 1953	4,000 00	3,901 20	Matthews & Co.
Mar. 12	Beauharnois Light, Heat & Power Co., 5½%, 1973	10,000 00	9,562 50	Matthews & Co.
May 22	Beauharnois Light, Heat & Power Co., 5½%, 1973	5,000 00	4,968 75	Matthews & Co.
April 12	Canadian Northern Power Co., 5%, 1955	10,000 00	9,500 00	Matthews & Co.
June 14	Dominion Realty Co., 5½%, 1950	1,000 00	1,061 50	Matthews & Co.
June 14	Dominion Realty Co., 5½%, 1945	1,000 00	1,041 90	Matthews & Co.
May 21	Gatineau Power Co., 5%, 1956	5,000 00	4,737 50	Matthews & Co.
Mar. 5	Ontario Hydro-Elec. Power Commission, 4¾%, 1970	10,000 00	10,175 00	Gardner & Co.
April 18	Ottawa Valley Power, 5½%, 1970	10,000 00	10,460 00	Matthews & Co.
Aug. 1	City of North Battleford, 5½%, 1953	9,733 33	10,324 51	Can. Order Oddfellows.
Aug. 1	City of Sault Ste. Marie, 5%, 1941	1,400 00	1,355 90	Can. Order Oddfellows.
Aug. 1	City of Sault Ste. Marie, 5%, 1940	1,000 00	972 30	Can. Order Oddfellows.
Aug. 1	Town of Drumheller, 6%, 1930-49	13,215 81	14,047 68	Can. Order Oddfellows.
Aug. 1	Town of Dryden, 5½%, 1950	1,000 00	1,054 19	Can. Order Oddfellows.
Aug. 1	Town of East End, 6%, 1937	1,412 38	1,432 04	Can. Order Oddfellows.
Aug. 1	Town of Glace Bay, 6%, 1950	22,000 00	24,452 13	Can. Order Oddfellows.
Aug. 1	Town of Hawkesbury, 6%, 1939	1,000 00	1,028 41	Can. Order Oddfellows.
Aug. 1	Town of Kerrobert, 6%, 1950-51-53	11,124 52	11,737 09	Can. Order Oddfellows.
Aug. 1	Town of Melfort, 6%, 1942	4,500 00	4,640 75	Can. Order Oddfellows.
Aug. 1	Town of The Pas, 6%, 1959	27,000 00	30,341 30	Can. Order Oddfellows.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

THE EMPIRE LIFE INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Aug. 1	Town of Sandwich, 5 1/2%, 1942	\$1,000 00	\$1,020 69	Can. Order Oddfellows.
Aug. 1	Town of Sandwich, 5 1/2%, 1943	1,000 00	1,022 05	Can. Order Oddfellows.
Aug. 1	Town of Sydney Mines, 6%, 1941	2,000 00	2,092 87	Can. Order Oddfellows.
Aug. 1	Town of Sydney Mines, 5 1/2%, 1944	1,000 00	1,000 00	Can. Order Oddfellows.
Aug. 1	Town of Vegreville, 6%, 1949-52	13,324 37	14,632 65	Can. Order Oddfellows.
Aug. 1	Town of Watrous, 5 1/2%, 1922-56	8,828 91	8,828 91	Can. Order Oddfellows.
Aug. 1	Town of Watrous, 5 1/2%, 1931-56	12,762 95	12,762 95	Can. Order Oddfellows.
Aug. 1	Township of Calvert, 5 1/2%, 1944-55	7,000 00	7,348 54	Can. Order Oddfellows.
Aug. 1	Township of Calvert, 5 1/2%, 1946-52	12,000 00	12,678 33	Can. Order Oddfellows.
Aug. 1	Township of Teck, 6%, 1946-49	18,194 02	19,750 16	Can. Order Oddfellows.
Aug. 1	Township of Teck, 6%, 1939-40	4,749 09	4,913 23	Can. Order Oddfellows.
Aug. 1	Township of Delisle, 5 1/2%, 1928-41	7,509 43	7,618 69	Can. Order Oddfellows.
Aug. 1	School District Denzil, 6%, 1930-49	9,134 56	9,829 17	Can. Order Oddfellows.
Aug. 1	School Dist. E. Kildonan, 6%, 1948-56	4,500 00	4,909 77	Can. Order Oddfellows.
Aug. 1	School Dist. E. Kildonan, 6%, 1951	19,000 00	20,687 60	Can. Order Oddfellows.
Aug. 1	School Dist. N. Kildonan, 6%, 1962	5,000 00	5,428 14	Can. Order Oddfellows.
Aug. 1	School Dist. Smiley Cons., 6%, 1932-50	3,775 98	4,076 62	Can. Order Oddfellows.
Aug. 1	School Dist. Smiley Cons., 6%, 1931-50	9,440 00	10,191 56	Can. Order Oddfellows.
Aug. 1	School Dist. Beaver Hill, 6%, 1932-41	2,521 17	2,493 96	Can. Order Oddfellows.
Aug. 1	School Dist. Norquay, 8%, 1933-47	3,500 00	4,003 18	Can. Order Oddfellows.
Aug. 1	School Dist. E. Kildonan, 6%, 1944-45	2,000 00	1,920 76	Can. Order Oddfellows.
Aug. 1	School Dist. Falher Cons., 6 1/2%, 1932-45	12,133 33	12,792 27	Can. Order Oddfellows.
Aug. 1	Village of Crystal Beach, 5 1/2%, 1936	1,235 65	1,221 50	Can. Order Oddfellows.
Aug. 1	Village of Romauld, 5%, 1939	5,000 00	5,027 87	Can. Order Oddfellows.
Aug. 1	Rural Mun. E. Kildonan, 6%, 1942	3,000 00	3,096 04	Can. Order Oddfellows.
Aug. 1	Rural Mun. N. Kildonan, 6%, 1945	5,000 00	5,244 02	Can. Order Oddfellows.
Aug. 1	Rural Mun. Woodlea, 6%, 1940-61	12,882 18	13,196 06	Can. Order Oddfellows.
Sept. 17	Province of Saskatchewan, 5%, 1942	15,000 00	14,805 00	Matthews & Co.
Nov. 20	Province of P. E. Island, 6%, 1947	2,000 00	2,330 00	Dymont Anderson & Co.
Nov. 21	Province of Manitoba, 4%, 1947	12,000 00	11,414 40	Matthews & Co.
Aug. 22	City of North Bay, 6%, 1950	2,000 00	2,159 00	Griffs, Fairclough & Norsworthy
Aug. 23	City of North Bay, 6%, 1950	12,000 00	12,954 00	Griffs, Fairclough & Norsworthy
Oct. 1	City of St. Thomas, 6%, 1940	3,500 00	3,735 90	Matthews & Co.
Nov. 21	City of Stratford, 5%, 1944	4,000 00	4,180 00	McLeod, Young, Weir & Co.
Nov. 21	City of Kitchener, 5%, 1945	1,000 00	1,079 00	Matthews & Co.
Nov. 21	City of Kitchener, 5%, 1952	1,000 00	1,113 80	Matthews & Co.
Nov. 21	City of Kitchener, 5%, 1954	1,000 00	1,122 00	Matthews & Co.
Nov. 22	City of Belleville, 5%, 1940	1,000 00	1,029 00	Matthews & Co.
Nov. 22	City of Saint John, 5%, 1957	3,000 00	3,255 30	Matthews & Co.
Nov. 22	City of Moncton, 5%, 1954	3,000 00	3,193 50	Matthews & Co.
Nov. 22	City of Halifax, 5%, 1961	1,000 00	1,127 00	Matthews & Co.
Nov. 22	City of Belleville, 5%, 1949	2,000 00	2,105 60	Matthews & Co.
Oct. 1	City of St. Thomas, 6%, 1939	1,000 00	1,056 30	Matthews & Co.
Oct. 25	Town of Gananoque, 5%, 1939	1,000 00	1,027 50	A. E. Ames & Co.
Nov. 20	Town of Gananoque, 6%, 1949	743 56	864 24	A. E. Ames & Co.
Nov. 28	Town of Port Hope, 5%, 1943	1,000 00	1,048 00	Dom. Securities Corp.
July 5	Calgary Power, 5%, 1964	25,000 00	24,062 50	Royal Securities Corp.
Aug. 31	Beauharnois Light, Heat & Power, 5 1/2% 1973	10,000 00	10,075 00	Matthews & Co.
Sept. 24	Gatineau Power Company, 5%, 1956	10,000 00	9,375 00	Matthews & Co.
Oct. 31	Dominion Realty Company, 5 1/2%, 1945	4,000 00	4,308 00	Matthews & Co.
Nov. 21	Canadian Cannery Ltd., 6%, 1950	3,500 00	3,736 25	Matthews & Co.
Nov. 21	Canadian Cannery Ltd., 6%, 1950	1,500 00	1,601 25	Matthews & Co.
Nov. 21	Acadia Sugar Refineries, 6%, 1946	10,000 00	10,500 00	Matthews & Co.
Dec. 7	Richmond Bay Ldg., 6 1/2%, 1947	5,000 00	4,900 00	John Stark & Co.
Dec. 3	Dom. Realty Company, 5 1/2%, 1945	5,000 00	5,458 50	Matthews & Co.
Dec. 3	Dom. Realty Company, 5 1/2%, 1950	9,000 00	10,018 80	Matthews & Co.
Dec. 27	School Dist. E. Kildonan, 5%, 1936-54	1,017 22	1,017 22	acquired through reorganization of East Kildonan School Dist. Bonds.
Dec. 27	School Dist. E. Kildonan, 5%, 1936-54	1,000 00	1,000 00	
Dec. 27	School Dist. E. Kildonan, 5%, 1936-54	1,000 00	1,000 00	
	Accumulation of Book values towards par		520 60	
	Totals	\$508,138 46	\$530,154 80	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Oct. 17	Dominion of Canada, 3 1/2%, 1949	\$15,600 00	\$15,922 50	Mara & McCarthy.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Mar. 24	Dominion of Canada, 4%, 1952.....	\$25,000 00	\$25,125 00	Gairdner & Co., Ltd.
June 26	Prov. of Nova Scotia, 3½%, 1939.....	100,000 00	99,500 00	McLeod, Young & Weir.
June 26	Township of Teck, 6%, 1945-46-47.....	23,000 00	22,599 30	Fergusson, Turner & Co.
Aug. 31	Township of Nepean, 5%, 1953-55.....	5,948 67	5,538 71	Fry, Mills, Spence & Co.
Aug. 31	Township of Nepean, 6%, 1955-1958.....	43,950 67	46,435 71	Fry, Mills, Spence & Co.
Oct. 12	Dominion of Canada, 3½%, 1949.....	25,000 00	24,125 00	Matthews & Co.
Dec. 10	Town of Rainy River, 6%, 1935-39.....	4,144 41	4,033 65	Fergusson, Turner & Co.
Dec. 10	MacLaren-Quebec Power Co., 5½%, 1964.....	20,000 00	20,000 00	Nesbitt, Thomson & Co.
Dec. 31	City of Montreal, 5%, 1954.....	20,000 00	21,050 00	Harris, Ramsay & Co.
	Totals.....	\$267,043 75	\$268,407 37	

HAND-IN-HAND INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Oct. 2	Dominion of Canada, 3½%, 1949.....	\$26,500 00	\$25,572 50	Dyment, Anderson & Co.
Nov. 15	Prov. of Nova Scotia, 5%, 1959.....	30,000 00	33,705 00	Dominion Securities.
Nov. 15	Prov. of Nova Scotia, 5%, 1960.....	5,637 50	5,000 00	Dominion Securities.
	Totals.....	\$ 62,137 50	\$ 64,277 50	

MERCHANTS FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
July	Township of York, 5%, 1956.....	\$25,000 00	\$16,750 00	Orient Ins. Co.
July	Province of Ontario, 4½%, 1965.....	4,000 00	4,320 00	Dom. Securities Corp.
Sept.	Province of Saskatchewan, 4%, 1954.....	55,000 00	46,579 50	J. L. Graham & Co., Ltd.
Dec. 10	McCull Frontenac Oil Co., 6%, 1949.....	25,000 00	26,000 00	J. L. Graham & Co., Ltd.
	Totals.....	\$109,000 00	\$ 93,649 50	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Mar. 12	British Columbia, 6%, 1941.....	\$10,000 00	\$10,025 00	Jemmett, McCarthy & Co.
Jan. 23	Ontario, 4½%, 1949.....	25,000 00	24,250 00	Chambers, Daly, Griffis, Fairclough & Norsworthy.
May 15	Ontario, 4%, 1961.....	1,000 00	991 18	W. J. Nunn, Brockville, Ont.
Jan. 13	Hydro-Electric Power, 3½-4-5%, 1952...	5,000 00	4,627 50	Jemmett, McCarthy & Co.
Jan. 18	Kitchener, 5%, 1940.....	5,000 00	5,056 25	A. E. Ames & Co., Ltd.
Feb. 12	Hamilton, 5%, 1947.....	2,000 00	2,000 00	Harrison & Co., Ltd.
Feb. 12	Brantford, 5%, 1937.....	1,000 00	985 80	Harrison & Co., Ltd.
Feb. 13	Brantford, 5%, 1941.....	1,000 00	974 30	Harrison & Co., Ltd.
Feb. 13	Brantford, 6%, 1940.....	1,000 00	1,038 10	McLeod, Young, Weir & Co.
Feb. 13	Brantford, 5%, 1945.....	1,000 00	978 00	A. E. Ames & Co., Ltd.
Feb. 13	Montreal, 4½%, 1947.....	10,000 00	9,485 00	R. H. Chambers & Co.
Feb. 13	Kingston, 6%, 1948.....	1,000 00	1,098 70	R. H. Chambers & Co.
Feb. 13	Hamilton, 5%, 1949.....	1,000 00	1,000 00	A. E. Ames & Co., Ltd.
Feb. 17	Montreal, 6%, 1941.....	7,000 00	7,362 60	Hanson Bros.
May 26	Three Rivers, 5½%, 1966.....	10,000 00	9,966 00	Wood, Gundy & Co., Ltd.
June 12	Charlottetown, 4½%, 1954.....	10,000 00	10,326 00	McLeod, Young, Weir & Co.
June 12	Montreal, 6%, 1944.....	10,000 00	11,000 00	McLeod, Young, Weir & Co.
Mar. 22	Duke-Price Power, 6%, 1966.....	25,000 00	24,250 00	Griffis, Fairclough & Norsworthy
Mar. 28	Duke-Price Power, 6%, 1966.....	25,000 00	24,187 50	Brawley, Cathers & Co.
April 16	MacLaren-Quebec Power, 5½%, 1961.....	5,000 00	4,812 50	Wood, Gundy & Co., Ltd.
Apr. 16	MacLaren-Quebec Power, 5½%, 1961.....	10,000 00	9,625 00	Wood, Gundy & Co., Ltd.
May 1	Beauharnois Power, 5½%, 1973.....	15,000 00	14,400 00	Wood, Gundy & Co., Ltd.
May 26	Beauharnois Power, 5½%, 1973.....	10,000 00	9,650 00	Wood, Gundy & Co., Ltd.
Apr. 21	McCull Frontenac Oil, 6%, 1949.....	5,000 00	5,025 00	Jemmett, McCarthy & Co.
Apr. 21	McCull Frontenac Oil, 6%, 1949.....	10,000 00	10,050 00	Jemmett, McCarthy & Co.
May 2	McCull Frontenac Oil, 6%, 1949.....	5,000 00	5,025 00	Angus & Co., Ltd.
June 12	McCull Frontenac Oil, 6%, 1949.....	10,000 00	10,275 00	R. A. Daly & Co.
Oct. 17	New Brunswick, 4½%, 1958.....	10,000 00	10,445 00	R. A. Daly & Co., Ltd.
Oct. 22	New Brunswick, 5%, 1960.....	20,000 00	22,050 00	Wood, Gundy & Co., Ltd.
Nov. 27	Saskatchewan, 4%, 1954.....	20,000 00	16,928 00	Cochran, Murray & Co., Ltd.
Nov. 23	Nova Scotia, 5%, 1960.....	25,000 00	28,125 00	Wood, Gundy & Co., Ltd.
Sept. 28	C.N.R., 4½%, 1954.....	15,000 00	15,712 50	Hanson Bros., Inc.
Oct. 10	C.N.R., 4½%, 1968.....	10,000 00	10,375 00	R. A. Daly & Co., Ltd.
Oct. 16	C.N.R., 4½%, 1970.....	10,000 00	10,400 00	Griffis, Fairclough & Norsworthy
Nov. 26	C.N.R., 4½%, 1968.....	25,000 00	26,437 50	Bell, Gouinlock & Co., Ltd.
Aug. 2	Leth. Nor. Irr. District, 6%, 1951.....	15,000 00	15,150 00	Dom. Sec. Corp., Ltd.
Oct. 23	Hydro-Electric Power, 4¾%, 1970.....	10,000 00	11,062 50	Bank of Montreal.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

MUTUAL RELIEF LIFE INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Nov. 1	Hydro-Electric Power, 4 $\frac{3}{4}$ % 1970	\$10,000 00	\$11,075 00	Brawley, Cathers & Co., Ltd.
July 5	Summerside, P.E.I., 4 $\frac{1}{2}$ % 1954	15,000 00	15,502 50	R. A. Daly & Co., Ltd.
Aug. 9	Belleville, Ont., 5% 1957	2,000 00	2,112 80	J. L. Graham & Co., Ltd.
Aug. 9	Belleville, Ont., 5% 1956	2,000 68	2,110 52	J. L. Graham & Co., Ltd.
Aug. 10	North Bay, Ont., 5 $\frac{1}{2}$ % 1945	8,000 00	7,864 00	Griffis, Fairclough & Norsworthy
Aug. 11	North Bay, Ont., 5 $\frac{1}{2}$ % 1945	8,083 89	8,014 37	Griffis, Fairclough & Norsworthy
Aug. 11	North Bay, Ont., 5 $\frac{1}{2}$ % 1947	901 77	893 20	Griffis, Fairclough & Norsworthy
Aug. 11	North Bay, Ont., 5 $\frac{1}{2}$ % 1948	886 37	877 51	Griffis, Fairclough & Norsworthy
Oct. 22	St. John, N.B., 4 $\frac{1}{2}$ % 1973	5,000 00	5,150 00	Johnston & Ward.
Oct. 26	Belleville, Ont., 5% 1941-44	5,080 80	5,248 49	C. H. Burgess & Co., Ltd.
Oct. 26	Ottawa, Ont., 5 $\frac{1}{2}$ % 1946	2,000 00	2,283 60	C. H. Burgess & Co., Ltd.
Nov. 14	St. Hyacinthe, Que., 4 $\frac{1}{2}$ % 1951	10,000 00	10,275 00	Bank of Montreal.
Oct. 11	Shawinigan Water and Power, 5% 1970	10,000 00	9,975 00	A. E. Ames & Co., Ltd.
Dec. 18	Saskatchewan, 5% 1959	20,000 00	20,000 00	Cochran, Murray & Co., Ltd.
Dec. 19	Alberta, 5% 1950	10,000 00	10,272 00	R. A. Daly & Co., Ltd.
Dec. 21	Manitoba, 4 $\frac{1}{2}$ % 1951	10,000 00	10,087 50	Wood, Gundy & Co., Ltd.
Dec. 19	Saskatchewan, 5% 1942	10,000 00	9,975 00	Bell, Gouinlock & Co., Ltd.
Dec. 21	Saskatchewan, 5% 1942	12,000 00	11,970 00	Bell, Gouinlock & Co., Ltd.
Dec. 18	C.N. Railway, 4 $\frac{1}{2}$ % 1957	10,000 00	11,200 00	Hanson Bros., Inc.
Dec. 1	Hydro-Electric Power, 4 $\frac{3}{4}$ % 1970	5,000 00	5,550 00	R. A. Daly & Co., Ltd.
Dec. 18	Hydro-Electric Power, 4 $\frac{3}{4}$ % 1970	10,000 00	11,400 00	Bank of Montreal.
Dec. 4	Belleville, 5% 1946-50	5,000 00	5,229 30	Hanson Bros., Inc.
Dec. 11	Montreal, 4 $\frac{1}{2}$ % 1947	10,000 00	9,512 45	Hanson Bros., Inc.
Dec. 17	Galt, 5% 1960	5,000 00	5,715 48	N. J. Robinson & Co.
Dec. 11	Ottawa Valley Power, 5 $\frac{1}{2}$ % 1970	10,000 00	10,600 00	Wood, Gundy & Co., Ltd.
	Accumulation of Book values towards par		2,697 61	
	Totals.....	\$576 953 51	\$590,741 26	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Mar. 13	Dominion of Canada, 4 $\frac{1}{2}$ % 1959	\$25,000 00	\$25,620 00	Wood, Gundy & Co.
Mar. 13	Dominion of Canada, 4 $\frac{1}{2}$ % 1958	25,000 00	25,620 00	Wood, Gundy & Co. \$5,000 each Seagram, Harris, Royal Securities, Griffis, Fairclough, T. Ross Boys.
Jan. 15	Province of Ontario, 4 $\frac{1}{2}$ % 1949	50,000 00	48,500 00	Cochran, Murray Gardner & Co. Fraser, Dingman R. A. Daly & Co. Isard, Robertson, R. N. Bryson & Co.
Feb. 7	Province of Ontario, 4 $\frac{1}{2}$ % 1949	25,000 00	24,468 75	Wood, Gundy & Co.
June 1	Province of P.E.I., 5 $\frac{1}{2}$ % 1952	1,000 00	1,130 00	Harrison & Co., Ltd.
Mar. 14	Canadian National Railway, 5% 1954	25,000 00	27,125 00	A. E. Ames & Co.
Jan. 15	City of Hamilton, 5% 1937	1,000 00	995 00	Nesbitt, Thomson.
Jan. 19	City of Quebec, 5% 1953	20,000 00	19,925 00	Nesbitt, Thomson.
Jan. 11	City of Hamilton, 5% 1950	6,000 00	5,955 00	Nesbitt, Thomson.
Feb. 6	Shawinigan Water & Power Co., 6% 1937	15,000 00	14,775 00	Wood, Gundy & Co.
Feb. 5	Ottawa Light, Heat & Power Co., 5% 1957	20,000 00	19,650 00	A. E. Ames & Co.
Feb. 6	Beauharnois Light, Heat & Power, 5 $\frac{1}{2}$ % 1973	20,000 00	18,800 00	A. E. Ames & Co.
Feb. 9	MacLaren-Quebec Power Co., 5 $\frac{1}{2}$ % 1961	10,000 00	9,127 50	Nesbitt, Thomson.
Feb. 21	Shawinigan Water & Power Co., 4 $\frac{1}{2}$ % 1970	15,000 00	12,600 00	A. E. Ames & Co.
Mar. 23	Canada Northern Power Co., 5% 1953	10,000 00	9,450 00	Nesbitt, Thomson.
April 10	Beauharnois Light, Heat & Power, 5 $\frac{1}{2}$ % 1973	10,000 00	9,425 00	Wood, Gundy & Co.
April 4	Beauharnois Light, Heat & Power, 5 $\frac{1}{2}$ % 1973	25,000 00	23,687 50	Dominion Securities
Jan. 24	Howard Smith Paper Mills, Ltd., 5 $\frac{1}{2}$ % 1953	3,000 00	2,550 00	Wood, Gundy & Co., Ltd.
Jan. 31	Howard Smith Paper Mills, Ltd., 5 $\frac{1}{2}$ % 1953	2,000 00	1,750 00	A. E. Ames & Co.
April 6	British American Oil Co., Ltd., (Deb.), 5% 1945	4,500 00	4,587 50	A. E. Ames & Co.
Mar. 12	British American Oil Co., Ltd., (Deb.), 5% 1945	7,500 00	7,650 00	McLeod, Young, Weir.
April 26	Roman Catholic Diocese of London, Ontario (1st mortgage bonds), 5% 1954	25,000 00	24,375 00	McLeod, Young, Weir.
Oct. 9	Dominion of Canada, 4 $\frac{1}{2}$ % 1959	10,000 00	10,600 00	McLeod, Young & Weir.
Oct. 19	Dominion of Canada, 4 $\frac{1}{2}$ % 1959	5,000 00	5,300 00	Harrison & Co., Ltd.
July 18	Province of New Brunswick, 5 $\frac{1}{2}$ % 1952	15,000 00	17,098 50	Dymont Anderson & Co.
July 24	Province of New Brunswick, 5 $\frac{1}{2}$ % 1952	10,000 00	11,395 00	A. E. Ames & Co.
Nov. 14	Province of British Columbia, 4 $\frac{1}{2}$ % 1947	10,000 00	9,487 50	A. E. Ames & Co.
April 1	Republic of Colombia (Arrears Certificate) 1937	2,350 00	2,350 00	Republic of Colombia
Mar. 1	Province of Buenos Aires (Arrears Certificate), 5%	313 60	313 60	Prov. of Buenos Aires.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
April 15	United States of Brazil (Scrip Certificates), 5%, 1931	\$ 910 00	\$ 910 00	U. S. of Brazil.
Sept. 5	Town of Riverside, 5½%, 1942	5,000 00	5,337 50	Wood, Gundy & Co.
Sept. 12	City of Windsor, 6%, 1938	1,000 00	1,048 00	A. E. Ames & Co.
Sept. 12	Sandwich, Windsor & Amherstburg Ry., 4½%, 1943	7,000 00	7,262 50	A. E. Ames & Co.
Nov. 19	Timmins R. C. Schools, 4½%, 1945	1,033 43	1,059 27	A. E. Ames & Co.
Nov. 19	Sandwich, Windsor & Amherstburg Ry., 4½%, 1943	1,000 00	1,025 00	A. E. Ames & Co.
Oct. 17	City of Ottawa, 4½%, 1942	3,000 00	3,090 00	Wood, Gundy & Co.
Aug. 10	City of Kitchener, 5½%, 1940-44	2,261 53	2,414 99	A. E. Ames & Co.
Aug. 10	Town of Waterloo, 6½%, 1935-51	4,319 65	5,001 78	A. E. Ames & Co.
Oct. 19	Town of Waterloo, 5¾%, 1938-45	2,596 04	2,791 26	A. E. Ames & Co.
Nov. 23	Town of Waterloo, 5¾%, 1935-54	4,943 89	4,943 89	Town of Waterloo.
Aug. 10	Village of Forest Hill, 5%, 1935-37	3,166 13	3,189 08	A. E. Ames & Co.
Aug. 10	Village of Forest Hill, 5%, 1935-37	1,018 10	1,025 97	A. E. Ames & Co.
May 21	Hanna Hospital Dist., Alta., 6%, 1935-54	4,860 00	4,860 00	Public Utility Comm.
Sept. 10	Toronto Housing Commission, 5%, 1953	22,000 00	23,430 00	A. E. Ames & Co.
July 6	Calgary Power Co., Ltd., 5%, 1964	10,000 00	9,625 00	Seagram, Harris & Bricker & Dominion Securities.
Aug. 29	Shawinigan Water & Power Co., 4½%, 1970	15,000 00	13,837 50	McLeod, Young, Weir.
Oct. 1	Ottawa Valley Power Corp., 5½%, 1970	20,000 00	20,875 00	Royal Securities.
Oct. 4	Ottawa Valley Power Corp., 5½%, 1970	6,000 00	6,270 00	Nesbitt, Thomson & Co., Ltd.
Nov. 26	St. John Dry Dock & Shipbuilding Co., Ltd., 4%, 1943	1,000 00	1,002 50	Wood, Gundy & Co., Ltd.
July 5	St. John Dry Dock & Shipbuilding Co., Ltd., 4%, 1954	25,000 00	24,177 50	Wood, Gundy & Co., Ltd.
Aug. 27	Sisters of Charity of Providence, 5%, 1942	23,000 00	24,400 70	McLeod, Young, Weir.
Sept. 12	Bell Telephone of Canada, 5%, 1960	10,000 00	10,875 00	Wood, Gundy & Co., Ltd.
Dec. 10	Ontario, 5½%, 1947	15,000 00	17,295 00	A. E. Ames & Co.
Dec. 11	MacLaren-Quebec Power Company, 5½%, 1964	15,000 00	14,887 50	McLeod, Young, Weir.
June 30	Burns & Co., Ltd., 1st Mtge. Sinking Fund Series "A", 2, 3½, 5%, 1958	12,500 00		
June 30	Burns & Co., Ltd., 1st Mtge. Sinking Fund Series "A", Income and 5%, 1958	12,500 00	24,337 50	
	Accumulation of book values towards par		3,572 39	
	Totals	\$626,772 37	\$632,855 68	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Jan. 22	Dominion of Canada, 4½%, 1958	\$15,000 00	\$14,805 00	Dominion Securities Corp.
Mar. 8	Dominion of Canada, 4½%, 1958	29,000 00	29,652 50	Bell, Gouinlock & Co.
Mar. 28	Dominion of Canada, 4½%, 1959	45,000 00	46,575 00	Wood, Gundy & Co.
June 29	Dominion of Canada, 4½%, 1959	25,000 00	26,150 00	Wood, Gundy & Co.
Mar. 28	Province of Nova Scotia, 4½%, 1960	25,000 00	25,562 50	Wood, Gundy & Co.
May 16	Province of New Brunswick, 4½%, 1961	17,000 00	17,276 25	Wood, Gundy & Co.
Aug. 3	Canadian National Railway, 5%, 1969	83,000 00	93,790 00	Wood, Gundy & Co.
Oct. 15	Dominion of Canada, 3½%, 1949	45,000 00	43,425 00	Scott, Crane Co.
Oct. 15	Province of New Brunswick, 4½%, 1961	10,000 00	10,600 00	Wood, Gundy & Co.
Oct. 15	City of Victoria, 5½%, 1948	5,000 00	5,018 75	Wood, Gundy & Co.
Oct. 15	City of Vancouver, 5%, 1970	10,000 00	9,600 00	Wood, Gundy & Co.
Oct. 15	City of Vancouver, 4½%, 1968	5,000 00	4,900 00	Wood, Gundy & Co.
Oct. 29	City of Winnipeg, 5½%, 1942	25,000 00	25,150 00	Wood, Gundy & Co.
Nov. 21	Dominion of Canada, 4½%, 1949-59	45,000 00	48,483 00	Wood, Gundy & Co.
	Accumulation of book values towards par		566 07	
	Totals	\$384,000 00	\$401,554 07	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
May 15	Dominion of Canada, 5%, 1937	\$20,000 00	\$21,550 00	Fry, Mills, Spence & Co.
April 16	Province of New Brunswick, 4¾%, 1940	25,000 00	25,750 00	Bell, Gouinlock & Co.
May 6	Province of Quebec, 4½%, 1950	25,000 00	26,468 75	Matthews & Co.
April 16	Temiskaming & Northern Ont. Rly., (Ontario Guaranteed), 4%, 1948	30,000 00	29,587 50	Matthews & Co.
Sept. 27	Dominion of Canada, 5½%, 1934	27,000 00	27,121 50	Can. Bank of Commerce.
Oct. 6	Dominion of Canada, 5½%, 1934	27,000 00	27,135 00	Dominion Securities Corp.
Oct. 6	Dominion of Canada, 2½%, 1939	27,000 00	26,500 50	Can. Bank of Commerce.
Oct. 6	Dominion of Canada, 3%, 1942	27,000 00	26,190 00	Can. Bank of Commerce.
Oct. 30	Dominion of Canada, 3½%, 1949	20,000 00	19,350 00	Bell, Gouinlock & Co.
Sept. 2	Can. National Railway, 4½%, 1951	16,000 00	10,950 00	Matthews & Company.
Sept. 1	Can. National Railway, 4½%, 1956	15,000 00	16,425 00	Can. Bank of Commerce.
Sept. 5	Can. National Railway, 4½%, 1956	10,000 00	10,950 00	Can. Bank of Commerce.
Aug. 2	Can. Northern Power Co., 5%, 1953	20,000 00	19,250 00	Dominion Securities Corp.
	Totals	\$283,000 00	\$287,228 25	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Jan. 29	Province of Ontario, 4½% 1949	\$12,000 00	\$11,640 00	L. G. Beaubien & Co., Ltd.
Feb. 15	Province of Ontario, 4½% 1949	3,000 00	2,910 00	L. G. Beaubien & Co., Ltd.
June 17	Province of New Brunswick, 4% 1948	15,000 00	14,850 00	L. G. Beaubien & Co., Ltd.
May 17	Ville de Chatham, 5% 1951	5,000 00	4,525 00	L. G. Beaubien & Co., Ltd.
June 12	City of Three Rivers, 5½% 1953	10,000 00	9,775 00	Hanson Bros.
June 19	City of Three Rivers, 5½% 1964	4,000 00	3,910 00	Ernest Savard Ltd.
June 28	City of Montreal (N.D.G.), 4% 1948	20,000 00	19,150 00	Hanson Bros.
April 18	Canada Atlantic Railway, 4% 1955	18,954 00	15,438 03	L. G. Beaubien & Co., Ltd.
April 18	Beauharnois, L. H. & Power, 5½% 1973	10,000 00	9,500 00	Nesbitt Thompson & Co., Ltd.
June 17	Halifax Harbour Comm., 3% 1938	15,000 00	13,050 00	Hanson Bros.
Aug. 1	Credit Foncier Franco-Can., 5% 1939	10,000 00	10,000 00	Crédit Foncier Franco-Canadien.
Oct. 22	Dominion of Canada, 3½% 1949	29,000 00	27,985 00	L. G. Beaubien & Cie.
Aug. 13	Province of Alberta, 5½% 1955	10,000 00	9,800 00	L. G. Beaubien & Cie.
July 4	Prov. of British Columbia, 5% 1949	1,000 00	965 00	Geoffrion & Perodeau.
July 17	Prov. of British Columbia, 4½% 1951	17,000 00	15,870 70	Geoffrion & Perodeau.
Aug. 27	Province of Quebec, 3% 1955	4,811 40	4,175 00	L. G. Beaubien & Cie.
Aug. 3	Province of Saskatchewan, 4½% 1951	10,000 00	9,250 00	L. G. Beaubien & Cie.
Aug. 3	Province of Saskatchewan, 5% 1959	10,000 00	14,720 00	Dom. Securities.
Aug. 7	Grand Trunk Pacific Rlys., 3% 1962	10,692 00	9,943 56	L. G. Beaubien & Cie.
Dec. 31	Village of Jonquiere, School Comm., 6% 1938	2,000 00	2,000 00	Payment of Account.
	Accumulation of book values towards par.		670 13	
	Totals	\$223,457 40	\$210,127 42	

QUEEN CITY FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
	Govern. of Newfoundland, 3% 1943-63	\$25,000 00	\$25,000 00	Conversion.
July 24	Province of Ontario, 5% 1960	5,000 00	5,787 50	Dominion Securities Corp.
Nov. 12	Province of New Brunswick, 4½% 1947	15,000 00	15,600 00	Bankers Bond Co., Ltd.
Nov. 12	Province of New Brunswick, 5½% 1952	15,000 00	17,137 50	Matthews & Co.
Nov. 15	Province of Nova Scotia, 5% 1960	15,000 00	16,912 50	Dominion Securities Corp.
	Totals	\$ 75,000 00	\$ 80,437 50	

THE STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
April 17	Brown Company, 5½% 1946	\$10,000 00	\$5,175 00	Royal Securities.
April 17	Brown Company, 5½% 1950	10,000 00	5,175 00	Royal Securities.
May 4	City of Sherbrooke, 5% 1958	10,000 00	10,175 00	Hanson Bros.
May 10	City of Sherbrooke, 5% 1958	15,000 00	15,337 50	A. E. Ames & Co.
June 26	City of Sherbrooke, 4½% 1947	4,600 00	4,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1948	1,500 00	1,503 75	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1949	1,000 00	1,002 50	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1948	1,000 00	1,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1949	1,000 00	1,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1952	1,000 00	1,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1954	1,000 00	1,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1955	1,000 00	1,000 00	Hanson Bros.
June 26	City of Sherbrooke, 4½% 1956	1,000 00	1,000 00	Hanson Bros.
July 17	City of Sherbrooke, 4½% 1946	3,500 00	3,508 75	Hanson Bros.
July 17	City of Sherbrooke, 4½% 1948	2,000 00	2,005 00	Hanson Bros.
Aug. 2	City of Sherbrooke, 4½% 1943	1,500 00	1,507 50	Hanson Bros.
Aug. 2	City of Sherbrooke, 4½% 1944	500 00	502 50	Hanson Bros.
Aug. 2	City of Sherbrooke, 4½% 1945	3,500 00	3,517 50	Hanson Bros.
Aug. 2	City of Sherbrooke, 4½% 1945	500 00	502 50	Hanson Bros.
Aug. 2	City of Sherbrooke, 4½% 1955	1,000 00	1,005 00	Hanson Bros.
Aug. 3	City of Sherbrooke, 4½% 1956	3,000 00	3,015 00	Hanson Bros.
Sept. 21	Sherbrooke Protestant Schools, 5½% 1947	5,000 00	5,250 00	A. E. Ames & Co., Ltd.
Sept. 25	Sherbrooke Trust Co. 4½% 1939	5,000 00	5,000 00	Sherbrooke Trust Co.
Oct. 15	Dom. of Canada Refunding Loan, 3½% 1949	35,000 00	33,775 00	Hanson Bros.
Oct. 20	Dom. of Canada Refunding Loan, 3½% 1949	17,000 00	16,405 00	Royal Securities Corp.
	Totals	\$135,000 00	\$124,362 50	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Feb. 19	Dominion of Canada, 4½%, 1958	\$15,000 00	\$15,037 50	Rogers, Lynch & Co.
Mar. 13	Dominion of Canada, 4½%, 1958	15,000 00	15,150 00	Rogers, Lynch & Co.
Jan. 4	Province of Ontario, 4½%, 1962	5,000 00	4,950 00	Bellinger & Co.
Jan. 10	Province of Nova Scotia, 4½%, 1961	25,000 00	24,175 00	Gardner & Co.
Feb. 1	Province of Ontario, 4½%, 1949	10,000 00	9,700 00	Harris, Ramsay & Co.
Feb. 21	Province of Nova Scotia, 5%, 1959	10,000 00	10,500 00	Gardner & Co.
May 2	Province of Alberta, 4½%, 1951	10,000 00	8,950 00	Fry, Mills, Spence & Co.
May 15	Province of New Brunswick, 5%, 1960	25,000 00	27,105 00	R. A. Daly & Co.
May 15	Province of Manitoba, 4½%, 1951	25,000 00	22,375 00	Harrison & Co.
May 23	Province of Saskatchewan, 4½%, 1951	10,000 00	9,837 50	Harrison & Co.
Feb. 27	Canadian National Railway, 4½%, 1957	15,000 00	15,150 00	Rogers, Lynch & Co.
May 2	Canadian Northern Rly. Co., 6½%, 1946	10,000 00	11,750 00	R. A. Daly & Co.
May 14	Canadian Northern Rly. Co., 6½%, 1946	15,000 00	17,625 00	R. A. Daly & Co.
May 7	City of Winnipeg, 4½%, 1960	5,000 00	4,462 50	Harrison & Co.
Jan. 1	Simpsons Ltd., Series 'A', 6%, 1949	10,000 00	8,200 00	Wood, Gundy & Co.
Feb. 19	Canada Cement Co., Sinking Fund Gold 5½%, 1947	10,000 00	8,975 00	Wood, Gundy & Co.
Mar. 1	Capital Trust Corp., G.I.R., 4½%, 1935	10,000 00	10,000 00	Capital Trusts.
June 15	Roman Catholic Diocese of London, 5% 1954	10,000 00	9,750 00	Canadian Ins. Shares.
July 1	Dominion of Canada, 4½%, 1959	5,000 00	5,237 50	Central Canadian Ins. Co.
Oct. 10	Dominion of Canada, 3½%, 1949	10,000 00	9,650 00	Wood, Gundy & Co.
Oct. 10	Dominion of Canada, 3½%, 1949	5,000 00	4,825 00	Wood, Gundy & Co.
Oct. 11	Dominion of Canada, 3½%, 1949	25,000 00	24,125 00	Gardner & Co.
Oct. 15	Dominion of Canada, 3½%, 1949	20,000 00	19,300 00	Canadian General Securities.
Oct. 15	Dominion of Canada, 3½%, 1949	5,000 00	4,825 00	Stewart, Scully & Co.
July 1	Province of Manitoba, 5½%, 1958	5,000 00	4,900 00	Central Canadian Ins. Co.
Nov. 26	Province of Saskatchewan, 4%, 1954	2,500 00	2,129 75	Wood, Gundy & Co.
July 1	Grand Truck Pacific Rly. Co., 4%, 1962	4,866 66	4,963 99	Central Canadian Ins. Co.
Sept. 5	City of Victoria, 5%, 1944	3,000 00	2,908 50	Fry, Mills, Spence & Co.
Sept. 10	City of Winnipeg, 4%, 1936	15,000 00	14,812 50	R. A. Daly & Co.
Sept. 13	City of Ottawa R. C. Schools, 6%, 1962	10,000 00	10,750 00	Gardner & Co.
Oct. 2	Hydro-Electric Power Comm., 3½, 4, 5% 1952	10,000 00	9,950 00	Griffis, Fairclough & Norsworthy
Aug. 1	Canadian Pacific Railway Co., 4%, 1949	30,000 00	29,175 00	Wood, Gundy & Co.
Aug. 9	Duke-Price Power Co., Ltd., 6%, 1966	15,000 00	14,062 50	Stewart, Scully & Co.
Aug. 31	Gatineau Power Co., 5%, 1956	10,000 00	9,225 00	R. A. Daly & Co.
Sept. 8	Huron & Erie Mtge. Corp. Deb., 4¾% 1939	10,000 00	10,000 00	Cronyn, Pocock & Robinson.
Nov. 14	Toronto General Trusts Corp., G.I.R., 4½%, 1937	5,000 00	5,000 00	Cronyn, Pocock & Robinson.
Dec.	Dominion of Canada, 4½%, 1946	2,000 00	1,947 77	Cent. Can. Insurance Co.
Dec.	Dominion of Canada, 4½%, 1956	10,000 00	9,796 74	Cent. Can. Insurance Co.
Dec.	Dominion of Canada, 4½%, 1959	5,000 00	5,119 14	Cent. Can. Insurance Co.
Dec.	Dominion of Canada, 4½%, 1958	5,000 00	5,225 00	Cent. Can. Insurance Co.
Dec.	Province of Alberta, 6%, 1947	10,000 00	10,056 80	Cent. Can. Insurance Co.
Dec.	Province of Manitoba, 4%, 1957	2,000 00	1,900 39	Cent. Can. Insurance Co.
Dec.	Province of Manitoba, 4%, 1957	29,000 00	27,555 91	Cent. Can. Insurance Co.
Dec.	Province of Manitoba, 4½%, 1957	3,000 00	2,951 70	Cent. Can. Insurance Co.
Dec.	Province of Manitoba, 4½%, 1957	8,000 00	7,871 27	Cent. Can. Insurance Co.
Dec.	Province of Saskatchewan, 4½%, 1957	10,000 00	9,482 17	Cent. Can. Insurance Co.
Dec.	City of Winnipeg, 4½%, 1958	10,000 00	9,754 85	Cent. Can. Insurance Co.
Dec.	City of Winnipeg, 4½%, 1960	5,000 00	4,998 90	Cent. Can. Insurance Co.
Dec. 18	City of Ottawa, R.C. Schools, 6%, 1962	5,000 00	5,430 00	Gardner & Co.
Dec. 10	McLaren-Quebec Power Co., 5½%, 1964	10,000 00	9,925 00	R. A. Daly & Co.
Dec.	Saskatchewan Gen. Trusts Corp., Trust Cert., 5%, 1934	1,500 00	1,500 00	Cent. Can. Insurance Co.
	Accumulation of book values towards par.		1,153 07	
	Totals	\$540,866 66	\$533,200 95	

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
April 19	Dominion of Canada, 4½%, 1958	\$36,000 00	\$37,530 00	Cochran, Murray Co.
June 26	Dominion of Canada, 4½%, 1958	30,000 00	31,462 50	Harris, Ramsay & Co.
Jan. 23	Province of Ontario, 4½%, 1949	10,000 00	9,700 00	Waterloo Bond Corp.
Jan. 1	Town of Melville, 5½%, 1959	31 51	31 51	Default.
Jan. 1	Redcliffe School District, 3%, 1975	63 04	63 04	Default.
Jan. 22	Acadia Sugar Refining Co., 6%, 1946	3,500 00	3,386 25	Seagram, Harris, Bricker.
Feb. 7	Beauharnois Light, Heat and Power Co., 5½%, 1973	10,000 00	9,400 00	Seagram, Harris, Bricker.
May 25	British Columbia Power Co., 5%, 1960	10,000 00	9,750 00	Hanson Bros.
May 19	Bell Telephone Co., Canada, 5%, 1955	10,000 00	10,875 00	McLeod, Young, Weir.
Jan. 29	Acadia Sugar Refining Co., 6%, 1946	6,000 00	5,805 00	Seagram, Harris, Bricker.
Feb. 2	Acadia Sugar Refining Co., 6%, 1946	500 00	483 75	Seagram, Harris, Bricker.
May 3	Beauharnois Light, Heat and Power Co., 5½%, 1973	10,000 00	9,600 00	Seagram, Harris, Bricker.
Jan. 15	Calgary Power Co., Ltd., 5%, 1960	10,000 00	8,800 00	Seagram, Harris, Bricker.
Mar. 23	Canada Northern Power Corp. Ltd., 5% 1953	25,000 00	23,750 00	Nesbit, Thomson Co.
Jan. 29	Canadian Cannery Ltd., 6%, 1950	2,500 00	2,475 00	Seagram, Harris, Bricker.
May 28	Canadian Cannery Ltd., 6%, 1950	5,000 00	5,150 00	Seagram, Harris, Bricker.
May 29	Canadian Cannery Ltd., 6%, 1950	2,000 00	2,060 00	Dominion Securities.
June 26	Canadian Cannery Ltd., 6%, 1950	4,000 00	4,100 00	Seagram, Harris, Bricker.
May 23	Dominion Realty Co., Ltd., 5½%, 1939	10,000 00	10,330 00	Harris, Ramsay Co.
May 25	Dominion Square Corp., 6%, 1948	5,000 00	2,850 00	Seagram, Harris, Bricker.
June 23	Duke-Price Power Co., Ltd., 6%, 1966	10,000 00	9,600 00	A. E. Ames & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Jan. 18	Harris Abattoir Co., 6%, 1947.....	\$5,000 00	\$5,150 00	Seagram, Harris, Bricker.
Feb. 7	Howard Smith Paper Mills, 5½%, 1953.....	5,000 00	4,425 00	Seagram, Harris, Bricker.
Feb. 8	Howard Smith Paper Mills, 5½%, 1953.....	5,000 00	4,425 00	Seagram, Harris, Bricker.
Jan. 18	Hydro-Electric Bond and Share Corp., 5%, 1957.....	1,500 00	1,215 00	Seagram, Harris, Bricker.
Jan. 19	Hydro-Electric Bond and Share Corp., 5%, 1957.....	1,000 00	810 00	Seagram, Harris, Bricker.
Jan. 29	Hydro-Electric Bond and Share Corp., 5%, 1957.....	5,000 00	4,050 00	Seagram, Harris, Bricker.
Feb. 7	Hydro-Electric Bond and Share Corp., 5%, 1957.....	1,000 00	815 00	Seagram, Harris, Bricker.
April 3	Hydro-Electric Bond and Share Corp., 5%, 1957.....	15,000 00	12,900 00	Frowde, Ltd.
Feb. 9	National Dairy Products, 5½%, 1948.....	2,000 00	1,570 00	Seagram, Harris, Bricker.
Feb. 28	North Western Utilities, 5½%, 1938.....	10,000 00	9,770 00	Seagram, Harris, Bricker.
Jan. 18	North Western Utilities, 5½%, 1938.....	10,000 00	9,900 00	Seagram, Harris, Bricker.
Jan. 18	Provincial Paper Co., 5½%, 1947.....	4,500 00	3,982 50	Seagram, Harris, Bricker.
May 22	Provincial Paper Co., 5½%, 1947.....	5,500 00	5,300 63	Seagram, Harris, Bricker.
April 30	Reliance Grain Co., Ltd., 6½%, 1948.....	15,000 00	12,900 00	Seagram, Harris, Bricker.
Jan. 25	Richmond Bay Co., 6½%, 1947.....	1,000 00	710 00	Nesbitt, Thomson Co.
Jan. 29	Shawinigan Water & Power, 4½%, 1967.....	10,000 00	8,100 00	Seagram, Harris, Bricker.
Feb. 22	United Corporations Ltd., 5%, 1953.....	18,100 00	12,411 75	Seagram, Harris, Bricker.
June 30	United Corporations Ltd., 5%, 1953.....	10,000 00	7,991 25	Seagram, Harris, Bricker.
Feb. 28	Colonial Steamships Ltd., 6%, 1954.....	7,000 00	7,000 00	Reorganization.
July 3	Dominion of Canada, 4½%, 1958.....	30,000 00	31,455 00	Harris Ramsay & Co.
Oct. 15	Dominion of Canada, 3½%, 1949.....	20,000 00	19,300 00	Wood, Gundy & Co.
Nov. 6	Dominion of Canada, 4½%, 1958.....	65,000 00	69,322 50	Wood, Gundy & Co.
Nov. 19	Dominion of Canada, 4½%, 1958.....	20,000 00	21,600 00	Harris Ramsay & Co.
Nov. 29	Dominion of Canada, 4½%, 1958.....	25,000 00	27,075 00	Seagram, Harris, Bricker.
Nov. 27	Dominion of Canada, 4½%, 1959.....	25,000 00	27,037 50	Wood, Gundy & Co.
Nov. 26	Dominion of Canada, 4½%, 1958.....	10,000 00	10,820 00	McTaggart, Hannaford.
Nov. 1	Dominion of Canada, 4½%, 1958.....	50,000 00	53,125 00	Harrison & Co.
Aug. 13	Alberta Pacific Grain Co., 6%, 1946.....	1,000 00	720 00	Royal Securities.
Aug. 3	Alberta Pacific Grain Co., 6%, 1946.....	14,000 00	10,080 00	Royal Securities.
Aug. 30	Acadia Sugar Refining Co., 6%, 1946.....	5,000 00	5,100 00	Royal Securities.
Sept. 21	Acadia Sugar Refining Co., 6%, 1946.....	5,000 00	5,100 00	Royal Securities.
July 27	British American Oil Co., 5%, 1945.....	1,000 00	1,030 00	Seagram, Harris.
Aug. 13	British American Oil Co., 5%, 1945.....	4,000 00	4,150 00	Royal Securities.
Nov. 23	British American Oil Co., 5%, 1945.....	3,000 00	3,142 50	Dominion Life.
Aug. 14	British Columbia Power Co., 5½%, 1960.....	1,000 00	1,030 00	Nesbitt Thompson.
Aug. 15	British Columbia Power Co., 5½%, 1960.....	4,000 00	4,110 00	Wood, Gundy & Co.
Aug. 20	British Columbia Power Co., 5½%, 1960.....	1,000 00	1,032 50	Nesbitt Thompson.
Aug. 14	British Columbia Power Co., 5½%, 1960.....	1,000 00	1,030 00	Nesbitt Thompson.
Oct. 26	British Columbia Power Co., 5½%, 1960.....	18,000 00	18,720 00	Seagram, Harris.
Aug. 1	Bell Telephone Co. of Can., 5%, 1955.....	5,000 00	5,425 00	Harris, Ramsay.
Aug. 8	Bell Telephone Co. of Can., 5%, 1955.....	5,000 00	5,400 00	Harris, Ramsay.
Nov. 9	British Columbia Telephone, 5%, 1960.....	10,000 00	10,300 00	Wood, Gundy & Co.
July 3	Calgary Power Co., 5%, 1964.....	25,000 00	24,062 50	Seagram, Harris.
Aug. 1	Beauharnois Light, Heat, 5½%, 1973.....	5,000 00	5,000 00	Harris, Ramsay.
July 25	Harris Abattoir Co., 6%, 1947.....	2,000 00	2,080 00	Harris, Ramsay.
July 26	Harris Abattoir Co., 6%, 1947.....	4,500 00	4,691 25	Harris, Ramsay.
Aug. 8	Harris Abattoir Co., 6%, 1947.....	1,500 00	1,560 00	Harris, Ramsay.
Aug. 8	Harris Abattoir Co., 6%, 1947.....	2,000 00	2,082 50	Harris, Ramsay.
Nov. 13	Manitoba Power Company, 5½%, 1951.....	8,000 00	4,415 00	Seagram, Harris.
Nov. 19	Manitoba Power Company, 5½%, 1951.....	2,000 00	1,105 00	Seagram, Harris.
Oct. 24	Nova Scotia Light & Power, 5%, 1958.....	5,000 00	4,900 00	Seagram, Harris.
Oct. 29	Nova Scotia Light & Power, 5%, 1958.....	5,000 00	4,925 00	Seagram, Harris.
July 27	Ottawa Valley Power Co., 5½%, 1970.....	3,000 00	3,180 00	Seagram, Harris.
July 25	Ottawa Valley Power Co., 5½%, 1970.....	10,000 00	10,600 00	Nesbitt, Thompson.
July 31	Ottawa Valley Power Co., 5½%, 1970.....	12,000 00	12,690 00	Seagram, Harris.
Aug. 9	Shawinigan Water & Power, 4½%, 1968.....	5,000 00	4,637 50	A. E. Ames & Co.
Nov. 14	Shawinigan Water & Power, 6½%, 1937.....	5,000 00	5,112 50	Wood, Gundy & Co.
Nov. 15	Sherbrooke Street Realty, 6½%, 1940.....	1,000 00	407 50	Royal Securities.
Aug. 16	United Corporations, 5%, 1953.....	10,000 00	7,250 00	Wood, Gundy & Co.
Nov. 9	United Corporations, 5%, 1953.....	1,600 00	1,232 00	Seagram, Harris.
July 7	West Kootenay Power Co., 5%, 1956.....	5,000 00	5,200 00	Griffis, Fairclough.
Dec. 29	Alberta Pacific Grain Co., 6%, 1946.....	6,000 00	5,445 00	Cochran, Murray.
Dec. 4	Bell Telephone Co. of Can., 5%, 1955.....	4,000 00	4,340 00	Seagram, Harris.
Dec. 13	British American Oil Co., 5%, 1945.....	25,000 00	26,125 00	Seagram, Harris.
Dec. 27	Dominion Square Corp., 6%, 1948.....	6,000 00	3,105 00	Seagram, Harris.
Dec. 4	Nova Scotia Light & Power, 5%, 1958.....	10,000 00	9,900 00	Wood, Gundy & Co.
	Accumulation of book values towards par.....		1,220 07	
	Totals.....	\$817,794 55	\$800,999 00	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1934				
Oct. 16	Dominion of Canada, 3½%, 1949.....	\$20,000 00	\$19,300 00	Matthews & Co. } The Dominion Bank. } (1/2)
Nov. 19	Township of North York, 6%,	5,000 00	5,000 00	Twp. North York.
Dec. 1	City of Toronto, 3½%, 1956.....	10,000 00	9,774 00	Trusts & Guarantee Co.
Dec. 3	Dominion of Canada, 3½%, 1949.....	10,000 00	10,000 00	Trusts & Guarantee Co.
Dec. 31	Dominion of Canada, 3½%, 1949.....	14,000 00	14,448 00	Trusts & Guarantee Co.
	Totals.....	\$ 59,000 00	\$ 58,522 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Jan. 9	Abitibi Power & Paper Co., 5%, 1953.		\$ 38 80	\$ 38 80	Seagram, H. & B.
Jan. 14	Town of Berlin, 4½%, 1934	237 45	237 45	237 45	Matured.
Jan. 17	Province of Ontario, 4½%, 1950	25,000 00	24,778 39	24,778 39	J. L. Graham & Co.
Jan. 30	Abitibi Power & Paper Co., 5%, 1953		155 20	155 20	Seagram, H & B.
Feb. 14	City of Kitchener, 5%, 1954-9	30,376 66	29,496 65	29,496 65	A. E. Ames & Co.
Feb. 16	New Brunswick, 5½%, 1950	26,000 00	23,944 00	23,944 00	Bell, Gounlock.
Feb. 20	Province of Manitoba, 6%, 1947.	12,000 00	11,452 62	11,878 03	Bell, Gounlock.
Feb. 22	Corp. of Point Grey, 5%, 1943.	22,000 00	19,952 37	20,226 80	J. L. Graham & Co.
Mar. 1	Ottawa Valley Power Co., 5½%, 1970	20,000 00	19,639 20	20,558 00	Gairdner & Co.
Mar. 21	Great West Saddlery Co., 6% 1948	30,000 00	29,713 98	28,500 00	Waterloo Bond.
Mar. 31	Town of Berlin, 5%, 1934	530 54	530 54	530 54	Matured.
Mar. 28	Gatineau Power Co., 5%, 1956.	10,000 00	9,269 36	9,269, 36	A. E. Ames & Co.
Apr. 24	Province of British Columbia, 5%, 1953.	25,000 00	23,516 22	23,516 22	Bell, G. & Dom. Sec.
May 12	Dominion of Canada, 4%, 1952.	25,000 00	24,937 50	24,937 50	Cochran, Murray.
May 17	Dominion of Canada, 4%, 1952.	25,000 00	25,062 50	25,062 50	McLeod, Y. & W.
May 15	Province of Alberta, 4%, 1953.	37,000 00	29,400 93	29,400 93	Dominion Securities.
May 31	Hydro-Electric Power Comm., 3½-5%, 1952	25,000 00	22,575 00	22,575 00	Seagram, H & B.
June 9	MacLaren - Quebec Power Co., 5½%, 1961	5,000 00	4,634 91	5,022 00	R. A. Daly & Co.
June 11	MacLaren - Quebec Power Co., 5½%, 1961	5,000 00	4,634 92	5,022 00	Waterloo Bond Corp.
June 12	Town of Berlin, 5%, 1935-37	1,756 16	1,756 16	1,764 87	Waterloo Bond Corp.
June 12	Town of Berlin, 4½%, 1935-39	5,120 64	5,120 64	5,146 94	Waterloo Bond Corp.
June 12	City of Kitchener, 5½%, 1934-36	2,709 10	2,709 10	2,723 00	Waterloo Bond Corp.
June 18	Ottawa Separate Schools, 6%, 1962.	10,000 00	10,080 65	10,259 07	Waterloo Bond Corp.
June 18	Ottawa Separate Schools, 6%, 1962	5,000 00	4,942 72	5,031 53	Waterloo Bond Corp.
June 14	Hydro - Electric Power Comm., 3½-5%, 1934	22,500 00	20,481 75	20,481 75	J. L. Graham.
June 21	Province of Ontario, 4½%, 1949.	25,000 00	24,653 39	24,653 39	Harrison & Co.
June 29	Ottawa Separate Schools, 6%, 1962.	20,000 00	19,770 88	20,588 00	Waterloo Bond Corp.
July 10	Mathews Steamships Co., Ltd., 6%, 1941.	25,000 00	25,203 90	17,500 00	Reorganization.
July 14	Town of Berlin, 4½%, 1934	895 70	895 70	2,895 70	Matured.
July 26	Village of Arthur, 6%, 1945-62.	25,000 00	24,549 01	27,984 00	Dymont Anderson Co.
Aug. 17	Province of Alberta, 4½%, 1951.	34,000 00	29,198 43	32,130 00	Dominion Sec. Corp.
Aug. 10	Province of Alberta, 4½%, 1957.	30,000 00	28,500 00	28,500 00	Griffis, Fairclough & Nors-
Oct. 10	Dominion of Canada, 4½%, 1945.	25,000 00	24,125 00	24,125 00	Harris, Ramsay & Co. [wor
Oct. 10	Dominion of Canada, 4½%, 1945.	25,000 00	24,125 00	24,125 00	Harris Ramsay & Co.
Oct. 11	Dominion of Canada, 4½%, 1958	5,000 00	4,834 98	4,834 98	Waterloo Bond Corp.
Oct. 10	Dominion of Canada, 4½%, 1958	25,000 00	24,837 50	24,837 50	Waterloo Bond Corp.
Oct. 11	Dominion of Canada, 4½%, 1959	50,000 00	51,612 50	51,612 50	Waterloo Bond Corp.
Oct. 11	Dominion of Canada, 4½%, 1958	25,000 00	24,653 39	24,653 39	Waterloo Bond Corp.
Oct. 10	Hydro - Electric Power Comm., 3½-5%, 1952	20,000 00	17,647 20	17,647 20	Cochran, Murray & Co.
Oct. 13	Province of Ontario, 5½%, 1942	26,000 00	24,399 00	24,399 00	A. E. Ames & Co.
Oct. 13	City of Kitchener, 6%, 1934.	141 01	141 01	141 01	Matured.
Oct. 17	Hydro - Electric Power Comm., 3½-5%, 1952	29,000 00	24,734 30	24,734 30	Ames, Seagram & Harris.
Oct. 17	Hydro - Electric Power Comm., 3½-5%, 1952	13,000 00	11,470 70	11,470 70	A. E. Ames & Co.
Oct. 29	Dominion of Canada, 3½%, 1949	55,000 00	49,825 60	49,825 00	A. E. Ames & Co.
Oct. 29	Province of British Columbia, 5%, 1953.	33,000 00	30,924 67	32,076 04	Royal Sec. Corp.
Oct. 31	Dominion of Canada, 3½%, 1949	55,000 00	50,097 84	50,097 84	Waterloo Bond Corp.
Nov. 20	Dominion of Canada, 3½%, 1949	26,000 00	23,682 62	25,682 62	Hanson Bros., Inc.
Nov. 27	Dominion of Canada, 3½%, 1949	39,000 00	35,523 91	35,523 91	Wood, Gundy & Co.
Nov. 27	Dominion of Canada, 3½%, 1949	27,000 00	22,786 19	22,786 19	A. E. Ames & Co.
Nov. 29	McCull-Frontenac Oil Co., 6%, 1949	10,000 00	9,907 07	10,420 53	Hanson Bros., Inc.
Nov. 29	McCull-Frontenac Oil Co., 6%, 1949	5,000 00	4,951 31	5,207 98	Hanson Bros., Inc.
Nov. 29	Province of British Columbia, 5%, 1949.	8,000 00	7,509 08	7,910 00	Hanson Bros., Inc.
Dec. 4	Dominion of Canada, 3½%, 1949	20,000 00	17,349 61	17,349 61	Cochran, Murray & Co.
Dec. 4	Dominion of Canada, 3½%, 1949	15,000 00	12,659 01	12,659 01	Cochran, Murray & Co.
Dec. 31	Dominion of Canada, 4%, 1945.	28,000 00	24,078 00	24,078 00	A. E. Ames & Co.
Dec. 8	Province of British Columbia, 5%, 1953.	15,000 00	14,467 51	15,000 00	Royal Sec. Corp.
Dec. 31	Province of Saskatchewan, 5%, 1958.	10,000 00	9,697 59	9,855 00	Waterloo Bond Corp.
	Amortization of book values towards par		219 54		
	Totals	\$1,119,267 26	\$1,048,182 40	\$1,048,949 93	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Jan. 20	Village of Norwich, 5½%, 1934	\$ 91 59	\$ 91 59	\$ 91 59	Matured.
Mar. 6	Province of Ontario, 6%, 1935	10,000 00	10,251 70	10,251 70	Matthews & Co.
April 1	County of Wentworth, 5%, 1934	1,033 45	1,033 45	1,033 45	Matured.
Nov. 23	Town of Glace Bay, 5%, 1934	1,032 11	1,032 11	1,032 11	Matured.
Nov. 5	Town of Glace Bay, 6%, 1950	9,000 00	10,031 50	8,505 00	W. L. McKinnon & Co.
Nov. 1	Town of Drumheller, 6%, 1934	514 92	587 91	587 91	Repayment.
Sept. 1	Town of Melfort, 6%, 1942	500 00	526 35	526 35	Repayment.
Nov. 2	Town of Vegreville, 6%, 1949-52	2,715 00	3,278 40	2,715 00	W. L. McKinnon & Co.
Sept. 1	School Dist. Beaver Hills, 6% 1933	118 11	118 11	118 11	Repayment.
Aug. 7	Dominion of Canada, 5½%, 1934	15,000 00	15,094 50	15,082 50	Dominion Sec. Corp.
Aug. 17	Province of Ontario, 6%, 1936	10,000 00	10,275 40	10,437 50	Matthews & Co.
Aug. 29	Province of Ontario, 6%, 1936	15,000 00	15,413 10	15,693 75	Matthews & Co.
Aug. 22	City of Three Rivers, 5%, 1957	14,000 00	14,196 00	14,193 20	Griffis, Fairclough & Nors-
Sept. 11	City of Montreal, 4½%, 1953	2,968 66	2,767 59	3,070 76	Matthews & Co. [worthy.
Aug. 1	Village of Bath, 5½%, 1934	226 92	226 92	226 92	Matured.
Oct. 1	McKinnon Industries Ltd., 6½% 1945	3,000 00	3,101 04	3,120 00	Recalled.
Dec. 1	Town of Exbridge, 5%, 1934	827 43	827 43	827 43	Matured.
Dec. 31	Town of Dunnville, 5%, 1934	1,471 00	1,471 00	1,471 00	Matured.
Dec. 31	City of Oshawa, 5%, 1934	5,000 00	5,000 00	5,000 00	Matured.
Dec. 4	Town of Glace Bay, 6%, 1950	2,000 00	2,218 40	1,890 00	W. L. McKinnon & Co.
Dec. 20	Town of Glace Bay, 6%, 1950	1,000 00	1,109 20	945 00	W. L. McKinnon & Co.
Dec. 11	School Dist. Beaver Hills, Sask., 6%, 1941	96 69	96 69	96 69	Repayment.
	Amortization of book values towards par		1,142 38		
	Totals	\$ 95 880 88	\$ 99,890 77	\$ 96,915 97	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Dec. 31	Town of Oshawa, 5½%, 1934	\$8,859 64	\$8,961 06	\$8,859 64	Matured.

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
May 1	City of Galt, 5%, 1934	\$ 1,341 17	\$ 1,341 17	\$ 1,341 17	Matured.
May 12	Town of Port Frances, 5½%, 1934	1,000 00	1,000 00	1,000 00	Matured.
June 22	City of Toronto, 6%, 1948	40,000 00	40,000 00	47,876 00	Harris, Ramsay & Co.
June 22	City of Toronto, 6%, 1949	40,000 00	40,000 00	48,288 00	Harris, Ramsay & Co.
June 22	City of Toronto, 6%, 1950	20,000 00	20,000 00	24,340 00	Harris, Ramsay & Co.
July 4	Town of Rainy River, 6%, 1934	809 43	809 43	809 43	Matured.
Aug. 1	City of Galt, 5½%, 1934	1,000 00	1,000 00	1,000 00	Matured.
Oct. 12	Dominion of Canada, 4%, 1952	25,000 00	25,125 00	25,512 50	Matthews & Co.
Nov. 15	Village of Watford, 5½%, 1934	285 54	285 54	285 54	Matured.
Dec. 10	Ottawa Valley Power Co., 5½% 1970	20,000 00	19,925 00	21,150 00	Nesbitt, Thomson & Co.
Dec. 1	Twp. East Flamboro, 5%, 1934	418 28	418 28	418 28	Matured.
Dec. 15	Twp. of Teck, 5½%, 1934	3,892 80	3,892 80	3,892 80	Matured.
	Totals	\$153,747 22	\$153,797 22	\$175,913 72	

HAND-IN-HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Oct. 2	Grand Trunk Railway Co., 6% 1936	\$25,000 00	\$26,028 00	\$25,875 00	Dymont, Anderson & Co.
Nov. 15	Province of Ontario, 6%, 1935	20,000 00	18,650 00	20,634 00	Dom. Sec. Corp.
Nov. 15	Province of Ontario, 6%, 1935	20,000 00	18,650 00	20,634 00	Dom. Sec. Corp.
Aug. 1	Town of Goderich, 5%, 1934	264 18	240 41	264 18	Matured.
Dec.	Town of Southampton, 5%, 1934	268 99	242 42	268 99	Matured.
	Amortization of book values towards par		26 57		
	Totals	\$ 65,533 17	\$ 63,837 40	\$ 67,676 17	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
April 1	City of Hamilton, 4%, 1934	\$ 1,460 00	\$ 1,460 00	\$ 1,460 00	Matured.
Mar. 29	Township of King, 6%, 1934	92 20	92 20	92 20	Matured.
April 18	Town of Wingham, 6½%, 1934	182 41	182 41	182 41	Matured.
June 30	City of Guelph, 5½%, 1934	5,000 00	5,181 50	5,000 00	Matured.
July 1	City of Kingston, 6%, 1934	2,100 00	2,100 00	2,100 00	Matured.
July 2	Town of Thorold, 5%, 1934	1,000 00	896 44	1,000 00	Matured.
July 4	City of Ottawa, 4%, 1934	5,000 00	5,000 00	5,000 00	Matured.
Sept.	City of Calgary, Alta., 4½%, 1942	48,666 66	46,179 80	46,963 34	J. L. Graham & Co., Ltd.
Dec. 10	Canada Cement Co., Ltd., 5½%, 1947	25,000 00	25,625 00	24,750 00	J. L. Graham & Co., Ltd.
	Totals	\$ 88,501 27	\$ 86,717 35	\$ 86,547 95	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
May 26	Three Rivers, 5½%, 1947	\$20,000 00	\$20,000 00	\$20,000 00	Wood, Gundy & Co., Ltd.
June 12	Toronto Guar. R.C. Schools, 5½%, 1940	20,000 00	21,352 00	21,352 00	McLeod, Young & Weir.
April 13	Jamaica Public Service, 5%, 1950.	5,000 00	4,664 53	4,675 00	Jemmett, McCarthy & Co.
April 16	Jamaica Public Service, 5%, 1950.	5,000 00	4,664 53	4,675 00	Wood, Gundy & Co., Ltd.
April 17	Jamaica Public Service, 5%, 1950.	10,000 00	9,329 05	9,350 00	Jemmett, McCarthy & Co.
April 27	Jamaica Public Service, 5%, 1950.	5,000 00	4,664 53	4,675 00	Angus & Co., Ltd.
May 1	MacLaren-Quebec Power, 5½%, 1961	15,000 00	14,437 50	14,587 50	Wood, Gundy & Co., Ltd.
June 12	MacLaren-Quebec Power, 5½%, 1961	4,000 00	3,418 06	4,030 00	R. A. Daly & Co., Ltd.
June 12	MacLaren-Quebec Power, 5½%, 1961	6,000 00	5,127 05	6,045 00	R. A. Daly & Co., Ltd.
Feb. 9	Architects Building, 6%, 1945.	25,000 00	24,155 28	18,750 00	Called.
Mar. 22	Inter. P. & P. of Nfld., 5%, 1968.	25,000 00	22,349 95	22,656 25	Griffis, Fairclough & Norsworthy.
Mar. 28	Rolland Paper, 5½%, 1948	25,000 00	23,591 90	23,875 00	Brawley, Cathers & Co.
April 16	Consumers Glass, 5%, 1948	10,000 00	9,315 72	9,350 00	Wood, Gundy & Co., Ltd.
Feb. 23	Renfrew, 5%, 1935-45	413 10	413 10	413 10	Matured.
Mar. 1	Elgin, 5%, 1935-40	464 26	462 26	462 26	Matured.
Mar. 1	Sarnia, 6%, 1935-37	2,528 28	2,528 28	2,528 28	Matured.
Mar. 15	Haileybury, 6%, 1935-39	329 49	329 49	329 49	Matured.
April 1	Smiths Falls, 6%, 1935-39	627 10	627 10	627 10	Matured.
April 27	Renfrew, 5%, 1935-50	134 47	134 47	134 47	Matured.
April 27	Renfrew, 5%, 1935-43	136 54	136 54	136 54	Matured.
May 12	Fort Frances, 5½%, 1934	2,128 94	2,128 94	2,128 94	Matured.
May 27	Teck, 6%, 1934	2,463 54	2,463 54	2,463 54	Matured.
June 1	High River, 7%, 1934	3,021 56	3,021 56	3,021 56	Matured.
Aug. 2	Alberta, 6%, 1947	5,000 00	5,011 91	5,100 00	Dom. Sec. Corp. Ltd.
Aug. 2	Alberta, 6%, 1947	10,000 00	10,119 05	10,200 00	Dom. Sec. Corp. Ltd.
Oct. 16	British Columbia, 6%, 1941	10,000 00	10,023 65	10,025 00	Griffis, Fairclough & Norsworthy.
Oct. 22	Manitoba, 5½%, 1955	20,000 00	20,000 00	20,450 00	Wood, Gundy & Co., Ltd.
Oct. 10	Saskatchewan, 6%, 1952	10,000 00	9,975 77	10,175 00	R. A. Daly & Co., Ltd.
Oct. 11	Saskatchewan, 5%, 1958	17,000 00	15,863 02	15,852 50	Bank of Montreal.
Oct. 17	Saskatchewan, 6%, 1952	5,000 00	4,940 26	5,087 50	R. A. Daly & Co., Ltd.
Oct. 17	Saskatchewan, 6%, 1952	4,000 00	3,942 64	4,070 00	R. A. Daly & Co., Ltd.
Nov. 1	Manitoba, 4½%, 1956	10,000 00	9,532 32	9,533 00	Brawley, Cathers Co., Ltd.
Aug. 11	Three Rivers, Que., 5½%, 1966	10,000 00	9,966 00	9,966 00	Griffis, Fairclough & Norsworthy.
Sept. 28	Sault Ste. Marie, Ont., 5½%, 1945	15,000 00	14,689 68	14,682 00	Hanson Bros., Inc.
Oct. 19	Beeton, Ont., 5%, 1936-47	7,844 45	7,484 70	7,700 00	C. H. Burgess & Co., Ltd.
Oct. 31	Seaforth, Ont., 6%, 1937-50	5,000 00	5,246 28	5,375 00	Bell, Gouinlock Co., Ltd.
July 1	Tillsonburg, Ont., 5%, 1935-42	314 48	314 48	314 48	Matured.
July 9	Renfrew, Ont., 6½%, 1935-48	327 53	327 53	327 53	Matured.
Aug. 1	North Bay, Ont., 5½%, 1935-42	429 09	429 09	429 09	Matured.
Aug. 10	Strathroy, Ont., 6½%, 1935-38	916 45	916 45	916 45	Matured.
Sept. 1	Shelburne, Ont., 4%, 1935-39	274 22	274 22	274 22	Matured.
Sept. 1	Strathcona, Alta., 4½%, 1935-56	189 63	189 63	189 63	Matured.
Oct. 1	Drumheller, Alta., 5½%, 1934	2,537 71	2,537 71	2,537 71	Matured.
Oct. 1	Renfrew, Ont., 5½%, 1935-41	220 14	220 14	220 14	Matured.
Nov. 8	Seaforth, Ont., 6%, 1937-50	15,500 00	16,263 68	16,225 65	Bell, Gouinlock Co., Ltd.
Nov. 27	Three Rivers, Que., 5%, 1963	18,000 00	18,000 00	17,640 00	Cochran, Murray Co., Ltd.
Nov. 1	Haileybury, Ont., 5%, 1935-37	321 11	321 11	321 11	Matured.
Nov. 5	Brooks, Alta., 6%, 1935-38	203 05	203 05	203 05	Matured.
Oct. 11	Canada Northern Power, 5%, 1953	10,000 00	9,555 08	9,555 00	A. E. Ames & Co., Ltd.
Aug. 10	Simpsons, Ltd., 6%, 1949	8,000 00	7,982 72	7,984 00	Griffis, Fairclough & Norsworthy.
Nov. 23	United Grain Growers, 5½%, 1949	17,000 00	16,648 93	16,660 00	Jas. Richardson & Sons.
Dec. 18	Saskatchewan, 4%, 1954	20,000 00	16,928 00	18,000 00	Cochran, Murray Co., Ltd.
Dec. 11	Montreal, 4½%, 1947	10,000 00	9,512 45	9,512 45	Hanson Bros., Inc.
Dec. 21	Burlington, 6%, 1942-45	12,000 00	11,687 40	12,180 00	Bell Gouinlock Co., Ltd.
Dec. 4	Duke-Price Power, 6%, 1966	10,000 00	9,678 24	9,675 00	Cochran, Murray Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

MUTUAL RELIEF LIFE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Dec. 5	Duke-Price Power, 6%, 1966.....	\$15,000 00	\$14,517 37	\$14,550 00	Hanson Bros., Inc.
Dec. 4	Int. Power & Paper of Nfld., 5%, 1968.....	5,000 00	4,861 53	4,950 00	Hanson Bros., Inc.
Dec. 5	Int. Power & Paper of Nfld., 5%, 1968.....	10,000 00	9,723 07	9,900 00	A. E. Ames & Co., Ltd.
Dec. 11	Int. Power & Paper of Nfld., 5%, 1968.....	10,000 00	9,723 10	9,900 00	Wood, Gundy & Co. Ltd.
Dec. 1	Collingwood, 5%, 1935-45.....	253 56	253 56	253 56	Matured.
Dec. 1	Oakville, 5½%, 1935-42.....	1,612 50	1,612 50	1,612 50	Matured.
Dec. 1	Souris, 5%, 1935-40.....	462 31	462 31	462 31	Matured.
Dec. 1	Souris, 5%, 1935-40.....	508 53	508 53	508 53	Matured.
Dec. 1	Yorkton, 5%, 1935-41.....	224 55	224 55	224 55	Matured.
Dec. 2	Lethbridge, 6%, 1935-37.....	399 22	399 22	399 22	Matured.
Dec. 30	Smiths Falls, 5½%, 1935-42.....	180 38	180 38	180 38	Matured.
Dec. 31	Hanna, 6%, 1935-47.....	45 54	45 54	45 54	Matured.
Dec. 31	Oshawa, 5%, 1935-52.....	900 00	900 00	900 00	Matured.
Dec. 31	Tompkins, 7½%, 1935-38.....	333 34	333 34	333 34	Matured.
	Amortization of book values to- wards par.....		4,959 08		
	Totals.....	\$487,245 07	\$476,804 65	\$471,867 47	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Jan. 19	Town of Yorkton, 7%, 1934.....	\$8,066 27	\$8,468 27	\$8,066 27	Maturity.
Jan. 18	Town of Eastview, 5½%, 1933.....	4,000 00	4,004 80	4,000 00	Maturity.
Mar. 31	Town of Preston, 5½%, 1934.....	124 42	135 14	124 42	Maturity.
Mar. 31	Town of Preston, 5½%, 1934.....	660 20	688 80	660 20	Maturity.
June 30	Township of Tisdale, 5½%, 1934.....	3,615 43	3,629 74	3,615 43	Maturity.
Mar. 27	Rural Munic. of Whitemouth, 6%, 1933.....	600 28	600 28	600 28	Maturity.
Jan. 2	Hanna Mun. Hospital District, 6%, 1933.....	51 20	51 20	51 20	Maturity.
Jan. 12	School District of Iris, 8%, 1932.....	34 60	48 00	34 60	Maturity.
Jan. 26	School District of Cummings, 5½%, 1934.....	106 60	106 60	106 60	Maturity.
Jan. 31	City of Edmonton Separate Schools, 6%, 1934.....	1,000 00	1,000 00	1,000 00	Maturity.
Jan. 3	Harmonien S.D., 8%, 1933.....	133 34	137 76	133 34	Maturity.
Jan. 9	Lemberg S.D., 6%, 1934.....	125 00	131 61	125 00	Maturity.
Jan. 13	Striy S.D., 6½%, 1934.....	90 00	91 74	90 00	Maturity.
Jan. 8	Edzell S.D., 6%, 1933.....	250 00	258 97	250 00	Maturity.
Jan. 8	Hanna S.D., 6%, 1933.....	105 69	105 69	105 69	Maturity.
Feb. 5	Hussar S.D., 8%, 1931.....	250 78	250 78	250 78	Maturity.
Feb. 5	Clay Centre S.D., 6%, 1933.....	182 95	190 89	182 95	Maturity.
Mar. 12	Sambor S.D., 6½%, 1934.....	96 39	103 98	96 39	Maturity.
Mar. 12	Bradbury S.D., 6½%, 1934.....	100 00	101 93	100 00	Maturity.
Mar. 7	St. Henry's R.C. Sept. School, 6½%, 1932-33.....	1,250 00	1,384 28	(Written off)	Maturity.
Mar. 16	S.D. of Brightstone, 8%, 1934.....	80 00	84 99	80 00	Maturity.
April 16	Norway Valley S.D., 8%, 1934.....	120 00	123 15	120 00	Maturity.
May 1	Greenvale S.D., 7%, 1933.....	63 89	63 89	63 89	Maturity.
May 26	Waskasoo, S.D., 7%, 1934.....	93 33	93 33	93 33	Maturity.
June 21	St. Henry's R.C. Sep. Schools, 6½%, 1934.....	625 00	663 23	(Written off)	Maturity.
Feb. 12	Aylmer S.D., 5%, 1955.....	500 00	457 45	475 00	
Jan. 10	Eastern Edam R.T. Co., 7½%, 1943.....	236 73	258 87	236 73	Maturity.
May 21	Pilger R.T. Co., 6%, 1934.....	171 11	172 46	171 11	Maturity.
Feb. 7	Architects Bldg. Corp., Ltd., 6%, 1945.....	35,000 00	33,790 00	26,250 00	Surrendered to Montreal Trust Co.
May 7	Grand Trunk Pacific Railway, 4%, 1955.....	24,300 00	21,019 50	22,040 10	A. E. Ames & Co.
Nov. 14	British Columbia, 4½%, 1951.....	10,000 00	8,845 00	9,762 50	A. E. Ames & Co.
Sept. 12	Ont. Hydro-Electric Power Com. 3½, 4, 5%, 1952.....	8,000 00	8,000 00	7,932 80	A. E. Ames & Co.
Nov. 16	Ont. Hydro-Electric Power Com., 3½, 4, 5%, 1952.....	1,000 00	1,000 00	992 50	R. N. Bryson & Co.
Nov. 16	Ont. Hydro-Electric Power Com., 3½, 4, 5%, 1952.....	25,000 00	22,480 89	24,812 50	R. N. Bryson & Co.
July 30	Town of Kenora, 7%, 1934.....	454 91	464 34	454 91	Maturity.
Sept. 30	Town of Waterloo, 5½%, 1934.....	1,910 16	1,910 16	1,910 16	Maturity.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Aug. 30	Village of Crystal Beach, 5½% 1934	\$ 154 08	\$ 153 40	\$ 154 08	Maturity.
Aug. 8	Village of St. Emilien, 5½% 1934	300 00	303 78	300 00	Maturity.
Sept. 6	Township of Tisdale, 6% 1934	8,559 52	8,640 31	8,559 52	Maturity.
May. 21	Hanna Mun. Hospital District, Alta., 8% 1933-41	4,074 22	4,194 96	4,074 22	Public Utility Com.
July 9	Whitecourt S.D., 8% 1932	108 04	124 71	108 04	Maturity.
July 30	Hussar S.D., 8% 1931	215 89	257 57	215 89	Maturity.
July 30	Hussar S.D., 8% 1932	466 66	494 10	466 66	Maturity.
Aug. 30	Noranda Catholic School Board, 5% 1934	2,500 00	2,371 07	2,500 00	Maturity.
Sept. 14	Lebanon S.D., 8% 1934	63 00	64 77	63 00	Maturity.
Oct. 31	Tuxedo S.D., 6% 1934	1,000 00	1,018 60	1,000 00	Maturity.
Nov. 12	St. Jean S.D., 6½% 1934	100 00	101 86	100 00	Maturity.
Aug. 2	Toronto Suburban Railway, 4½% 1961	7,300 50	3,686 50	1,775 18	British Empire Trust.
Aug. 2	Toronto Suburban Railway, 4½% 1961	43,021 33	22,220 22	10,461 75	British Empire Trust.
Aug. 2	Toronto Suburban Railway, 4½% 1961	9,733 33	2,000 00	2,366 91	British Empire Trust.
Dec. 31	City of Oshawa, Ont., 5% 1934	2,046 42	2,046 42	2,046 42	Maturity.
Dec. 1	Town of Waterloo, Ont., 5½% 1934	288 65	288 65	288 65	Maturity.
Dec. 21	Town of Coronation, Alta., 6% 1934	538 12	548 41	538 12	Maturity.
Dec. 31	Town of Preston, Ont., 5½% 1934	198 31	224 08	198 31	Maturity.
Dec. 31	Town of Timmins, Ont., 7% 1934	1,920 72	1,937 97	1,920 72	Maturity.
Dec. 3	Village of Cayuga, Ont., 5½% 1934	928 69	968 14	928 69	Maturity.
Dec. 17	Rural Municipality of White- mouth, Man., 6% 1934	21 35	21 35	21 35	Maturity.
Dec. 19	Hanna Municipal Hospital, Dis- trict, Alta., 6% 1934	54 27	54 27	54 27	Maturity.
Dec. 15	Harmonien School Dist., Alta., 8% 1934	133 33	136 73	133 33	Maturity.
Dec. 8	Wrentham School Dist., Alta., 7½% 1934	404 38	481 84	404 38	Maturity.
June 30	Burns & Company, Limited, 5½% 1948	25,000 00	24,337 50	25,000 00	Exchanged.
	Amortization of book values to- wards par		1,407 96		
	Totals	\$237,529 09	\$199,002 89	\$178,668 17	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Mar. 8	Dominion of Canada, 4% 1952	\$10,000 00	\$9,365 92	\$9,837 50	Bell, Gouinlock & Co.
Mar. 8	Dominion of Canada, 4% 1945	10,000 00	9,650 00	9,885 00	Bell, Gouinlock & Co.
Mar. 8	Dominion of Canada, 4% 1952	10,000 00	9,325 06	9,837 50	Bell, Gouinlock & Co.
Mar. 28	Province of Ontario, 6% 1943	45,000 00	45,000 00	50,962 50	Wood, Gundy & Co.
Mar. 28	Province of Ontario, 6% 1943	9,000 00	9,000 00	10,192 50	Wood, Gundy & Co.
Mar. 28	Province of Ontario, 6% 1943	10,000 00	10,000 00	11,325 00	Wood, Gundy & Co.
Jan. 2	Village of Tavistock, 5% 1934	838 65	838 65	838 65	Matured.
Jan. 27	Town of Renfrew, 5% 1934	177 96	177 96	177 96	Matured.
Jan. 27	Town of Renfrew, 5% 1934	119 20	119 20	119 20	Matured.
June 1	Town of Preston, 6% 1934	1,038 21	1,638 21	1,038 21	Matured.
April 1	Lethbridge School, 6% 1934	333 33	333 33	333 33	Matured.
May 16	B. C. Power Corp., 5½% 1960	17,000 00	17,000 00	17,170 00	Wood, Gundy & Co.
Aug. 3	Can. National Rlys., 5% 1954	13,000 00	13,000 00	14,690 00	Wood, Gundy & Co.
Aug. 3	Can. National Rlys., 5% 1954	35,000 00	35,000 00	39,550 00	Wood, Gundy & Co.
Aug. 3	Can. National Rlys., 5% 1954	25,000 00	25,000 00	28,250 00	Wood, Gundy & Co.
Aug. 3	Can. National Rlys., 5% 1954	10,000 00	10,000 00	11,300 00	Wood, Gundy & Co.
Oct. 15	Province of Ontario, 5% 1948	20,000 00	20,000 00	22,300 00	Scott, Crane Co.
Oct. 15	Province of Ontario, 5% 1948	4,000 00	4,000 00	4,460 00	Scott, Crane Co.
Oct. 15	City of Stratford, 5% 1944	15,000 00	15,000 00	15,750 00	Wood, Gundy & Co.
Oct. 15	City of Stratford, 5% 1944	15,000 00	15,000 00	15,750 00	Wood, Gundy & Co.
Oct. 29	Quebec Power Co., 5% 1968	25,000 00	25,000 00	25,375 00	Wood, Gundy & Co.
Nov. 21	Dominion of Canada, 3½% 1949	45,000 00	43,425 00	44,505 00	Wood, Gundy & Co.
July 15	Village of Blyth, 5% 1934	306 46	306 46	306 46	Matured.
Aug. 31	Town of Mitchell, 5% 1934	272 59	272 59	272 59	Matured.
	Amortization of book values to- wards par		110 25		
	Totals	\$321,086 40	\$317,962 57	\$344,226 40	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
April 16	Dominion of Canada, 4 ⁰ / ₂ %, 1960	\$30,000 00	\$28,236 00	\$29,925 00	Matthews & Co.
May 15	Province of Nova Scotia, 5 ⁰ / ₂ %, 1959	20,000 00	20,882 00	21,850 00	Fry, Mills, Spence & Co.
April 16	Can. National Rly., 4 ¹ / ₂ %, 1968...	25,000 00	25,187 50	26,187 50	Bell, Gouinlock & Co.
May 6	Montreal Light, Heat and Power Co., 5 ⁰ / ₂ %, 1951.....	25,000 00	25,742 50	27,125 00	Matthews & Co.
Feb. 9	Sin-Mac Lines Limited, 6 ⁰ / ₂ %, 1949	5,000 00	4,938 50	800 00	Matthews & Co.
Feb. 3	Great Lakes Paper Co., 6 ⁰ / ₂ %, 1950	5,000 00	4,980 00	2,000 00	Harrison & Co., Ltd.
Feb. 9	Donnacona Paper Co., 5 ¹ / ₂ %, 1948	5,000 00	4,976 00	2,200 00	Matthews & Co.
Oct. 6	Dominion of Canada, 5 ¹ / ₂ %, 1934	54,000 00	54,256 50	54,000 00	Matured, Converted to New Issue.
Sept. 27	Dominion of Canada, 5 ⁰ / ₂ %, 1937	25,000 00	26,152 50	26,750 00	Can. Bank of Commerce.
Aug. 1	Province of Nova Scotia, 5 ⁰ / ₂ %, 1934	10,000 00	10,025 00	10,000 00	Matured.
Sept. 27	Province of Ontario, 4 ¹ / ₂ %, 1945	25,000 00	24,887 50	26,750 00	Dominion Securities Corp.
Aug. 2	Can. Pacific Railway, 4 ¹ / ₂ %, 1960	20,000 00	19,976 00	18,850 00	Dominion Securities Corp.
Oct. 30	Canada Northern Power Co., 5 ⁰ / ₂ %, 1953	20,000 00	19,250 00	19,100 00	Bell, Gouinlock & Co.
Nov. 17	Howard Smith Paper Co., 5 ¹ / ₂ %, 1953	5,000 00	4,913 00	4,950 00	Matthews & Co.
Dec. 31	Hinde and Dauch Paper Co., 5 ¹ / ₂ %, 1948	5,000 00	5,000 00	4,950 00	Matthews & Co.
Dec. 31	Hamilton Cotton Company, 5 ¹ / ₂ %, 1948	5,000 00	4,903 00	4,900 00	Matthews & Co.
	Totals.....	\$284,000 00	\$284,306 00	\$280,337 50	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
June 17	Province of Ontario, 4 ¹ / ₂ %, 1949.	\$15,000 00	\$14,550 00	\$15,787 50	L. G. Beaubien & Co., Ltd.
Jan. 29	Canadian National Rlys., 4 ¹ / ₂ %, 1954	12,000 00	12,000 00	11,992 80	L. G. Beaubien & Co., Ltd.
Feb. 15	Canadian National Rlys., 4 ¹ / ₂ %, 1954	3,000 00	3,000 00	2,998 20	L. G. Beaubien & Co., Ltd.
April 18	Cité de Montréal, 4 ¹ / ₂ %, 1943.	14,000 00	13,602 26	13,594 00	L. B. Beaubien & Co., Ltd.
April 18	Town of Montreal West, 5 ⁰ / ₂ %, 1954.	2,000 00	1,933 83	1,988 80	L. G. Beaubien & Co., Ltd.
June 19	Ville de Grand Mère, 5 ¹ / ₂ %, 1946.	4,000 00	3,830 57	3,987 60	Ernest Savard.
April 18	Shawinigan W. & Power, 5 ⁰ / ₂ %, 1970	10,000 00	9,845 62	9,744 00	Nesbit, Thompson & Co.
June 17	Gatineau Power Co., A., 6 ⁰ / ₂ %, 1941.	15,000 00	11,677 50	13,641 00	Hanson Bros.
June 17	Canada Northern Power, 5 ⁰ / ₂ %, 1953	1,000 00	783 57	964 40	Hanson Bros.
June 17	Beauharnois Light, Heat & Power, 5 ¹ / ₂ %, 1973	10,000 00	9,500 00	9,994 00	Hanson Bros.
June 28	Gatineau Power Co., 5 ⁰ / ₂ %, 1956.	20,000 00	18,859 78	18,788 00	Hanson Bros.
Feb. 13	Dominion Square Bldg., 6 ⁰ / ₂ %, 1948.	6,000 00	2,704 54	2,981 40	L. G. Beaubien & Co., Ltd.
May 17	Ouvres N.D. de la Merci, 5 ¹ / ₂ %, 1943	5,000 00	4,965 92	4,965 75	L. G. Beaubien & Co., Ltd.
Jan. 22	Holdings Ltd., 1939.	9 03	9 03	9 03	
July 16	Canada Atlantic Rly., 4 ⁰ / ₂ %, 1955	18,954 00	15,438 03	15,673 03	Geoffrion & Perodeau.
Aug. 7	Canadian National Rlys., 4 ¹ / ₂ %, 1954	10,000 00	10,000 00	10,331 50	L. G. Beaubien & Co., Ltd.
July 11	Comm. Scol. Ste-Madeleine, Outremont, 5 ⁰ / ₂ %, 1943.	1,500 00	1,496 59	1,499 10	Geoffrion & Perodeau.
Oct. 17	Crédit Foncier Franco-Canadien, 5 ⁰ / ₂ %, 1945	4,000 00	3,502 65	3,535 42	Cr. Anglo-Fr.
Oct. 18	Crédit Foncier Franco-Canadien, 5 ⁰ / ₂ %, 1945..	1,000 00	875 66	886 58	Cr. Anglo-Fr.
Sept. 29	Crédit Foncier Franco-Canadien, 5 ⁰ / ₂ %, 1945.	5,000 00	4,378 31	4,422 00	Cr. Anglo-Fr.
Oct. 22	Dominion of Canada, 4 ¹ / ₂ %, 1958.	29,000 00	29,258 58	30,885 00	L. G. Beaubien & Co., Ltd.
Oct. 18	Grand Trunk Pacific Rly., 3%, 1962	10,692 00	9,943 56	10,150 98	Geoffrion & Perodeau.
Aug. 18	Halifax Harbour Comm., 3%, 1938	15,000 00	13,050 00	13,341 00	L. G. Beaubien & Co., Ltd.
Aug. 13	St. Mary's Hospital, 5 ⁰ / ₂ %, 1948	10,000 00	9,953 23	10,094 00	L. G. Beaubien & Co., Ltd.
July 17	Montreal Metrop. Comm., 5 ⁰ / ₂ %, 1966	5,000 00	5,045 35	5,047 00	Geoffrion & Perodeau.
July 17	Province of British Col., 5 ¹ / ₂ %, 1945	10,000 00	9,586 00	9,625 00	Geoffrion & Perodeau.
Aug. 27	Province of Quebec, 4 ¹ / ₂ %, 1958..	5,000 00	4,867 79	5,200 00	L. G. Beaubien & Co., Ltd.
Aug. 17	Province of Saskatchewan, 5%, 1959	16,000 00	14,720 00	15,280 00	L. G. Beaubien & Co., Ltd.
July 17	Town of Montreal West, 5%, 1954	2,000 00	1,933 83	2,003 80	Geoffrion & Perodeau.
Aug. 5	Town of Mount Royal, 5%, 1944.	16,000 00	15,958 57	15,830 40	Dominion Securities.
Aug. 3	Province of Saskatchewan, 5 ¹ / ₂ %, 1952.	10,000 00	9,620 00	9,925 00	L. G. Beaubien & Co., Ltd.
Dec. 6	Three Rivers, Que., 5 ¹ / ₂ %, 1964..	2,000 00	1,955 00	2,013 00	L. G. Beaubien & Co., Ltd.
Dec. 6	Province of British Col., 4 ¹ / ₂ %, 1951	15,000 00	14,003 50	14,850 00	Mead & Co.
	Amortization of book values towards par.....		8 07		
	Totals.....	\$303,155 03	\$282,856 74	\$292,029 29	

STATEMENT SHOWING THE MOVEMENTS OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

QUEEN CITY FIRE INSURANCE COMPANY

Date Sold or Matured		Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934 Nov. 15	Province of Ontario, 6%, 1935...	\$10,000 00	\$9,325 00	\$10,317 00	Dominion Securities.

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934 May 4	Dominion of Canada, 4%, 1960	\$10,000 00	\$9,400 00	\$9,900 00	Hanson Bros.
April 17	Donnacona Paper Corp., 5½%	20,000 00	19,800 00	9,400 00	Royal Securities.
May 10	Province of Ontario, 6%, 1943	13,500 00	13,356 00	15,356 25	A. E. Ames & Co.
May 1	St. Antoine Cote, 4%, 1934	1,000 00	1,000 00	1,000 00	Matured.
Oct. 15	Dominion of Canada, Conversion Loan, 4½%, 1958	20,000 00	20,150 00	21,300 00	Hanson Bros.
Oct. 15	Dominion of Canada, 4½%, 1959	10,000 00	9,939 00	10,650 00	Hanson Bros.
Oct. 15	Dominion of Canada, Refunding Loan, 4½%, 1944	1,000 00	970 00	1,065 00	Hanson Bros.
Oct. 20	Province of Quebec, 4½%, 1963	15,000 00	14,850 00	16,237 50	Royal Securities Corp.
	Quebec Apartments Ltd., 5%, 1940	11,500 00	10,925 00		Reorganization.
	Totals.....	\$102,000 00	\$100,390 00	\$ 84,908 75	

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934 Feb. 27	Dominion of Canada, Refunding Loan Bonds, 4%, 1945	\$10,000 00	\$9,650 00	\$9,700 00	Gairdner & Co.
Feb. 21	Dominion of Canada Bonds, 4½%, 1958	15,000 00	15,037 50	15,150 00	Rogers, Lynch & Co.
Jan. 11	Province of Ontario Bonds, 4½%, 1950	25,000 00	24,757 35	24,781 25	Gairdner & Co.
Feb. 1	Province of Ontario Bonds, 4½%, 1949	10,000 00	9,700 00	9,800 00	Harris, Ramsay & Co.
May 2	Province of Ontario Bonds, 4%, 1964	10,000 00	9,353 68	9,950 00	R. A. Daly & Co.
May 14	Province of Ontario Bonds, 4%, 1964	15,000 00	14,030 53	14,925 00	R. A. Daly & Co.
May 7	Province of British Columbia, 25-year Gold Debentures, 4½%, 1955	5,000 00	4,790 96	4,350 00	Harrison & Co.
May 2	Province of British Columbia, 30-year Gold Coupon Debentures, 4½%, 1957	10,000 00	9,882 87	8,650 00	Fry, Mills, Spence & Co.
May 15	Province of Manitoba Bonds, 4½%, 1951	25,000 00	22,375 00	22,375 00	R. A. Daly & Co.
May 23	Province of Saskatchewan Bearer Bonds, 5%, 1939	10,000 00	10,000 00	10,000 00	Harrison & Co.
Feb. 19	Canadian National Rlys., Gold Bonds, Dom. of Canada Guar., 4½%, 1957	15,000 00	15,000 00	15,141 00	Rogers, Lynch & Co.
Mar. 13	Canadian National Rlys., Gold Bonds, Dom. of Canada Guar., 4½%, 1957	15,000 00	15,150 00	15,253 50	Rogers, Lynch & Co.
June 11	Canadian Northern Rly. Co., Bonds, Dom. of Canada Guar., 6½%, 1946	25,000 00	28,730 77	29,610 00	H. D. Bellinger & Co.
Mar. 5	Hydro-Electric Power Comm. Bonds, Prov. of Ontario Guar., 4¾%, 1970	10,000 00	10,049 32	10,144 00	Gairdner & Co.
Jan. 1	Roman Catholic School, Town of Cobalt, Prov. of Ontario, 5%, 1934	607 92	607 92	607 92	Matured.
Jan. 6	Beauharnois, Light, Heat & Power Co., 1st Mtge. Bonds, 5½%, 1973	50 00	47 50	47 50	Canadian Gen. Ins. Co.
Feb. 19	Simpsons Ltd., 1st Mtge. & Coll. Sinking Fund Gold Bonds, 6%, 1949	10,000 00	8,200 00	9,269 00	Wood, Gundy & Co.
Mar. 12	Famous Players Can. Corp., 1st Mtge. 20 Sinking Fund Gold Bonds, 6%, 1948	11,000 00	9,711 38	9,948 40	Gairdner & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

TORONTO GENERAL INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
April 12	Canada Cement Co., 1st Mtge. Sinking Fund Gold Bonds, 5½%, 1947.	\$15,000 00	\$13,154 31	\$13,641 00	Rogers, Lynch & Co.
April 10	Restigouche Co., Ltd., Sinking Fund Mtge. Bonds, 6%, 1948.	5,000 00	1,900 00	3,359 50	Harris, Ramsay & Co.
Mar. 1	Canada Perm. Mtge. Corp., 4¾%, 1934.	10,000 00	10,000 00	10,000 00	Matured.
May 15	National Trans. Br. Lines, 30-year Sinking Fund Gold Bonds, 4½%, 1955.	25,000 00	24,223 85	24,860 00	Harrison & Co.
May 23	National Trans. Br. Lines, 30-year Sinking Fund Gold Bonds, 4½%, 1955.	14,000 00	13,568 41	13,991 60	Harrison & Co.
June 1	Canada Realty Corp., 1st Mtge. Serial Gold Bonds, 6%, 1934.	1,000 00	1,035 30	1,000 00	Matured.
June 19	McColl-Frontenac Oil Co., 6%, 1949.	30,000 00	29,313 25	30,882 00	Wood, Gundy & Co.
Oct. 10	Dominion of Canada, 4½%, 1958.	10,000 00	10,072 06	10,650 00	Wood, Gundy & Co.
Oct. 10	Dominion of Canada, Conversion Loan, 4½%, 1959.	5,000 00	5,237 50	5,325 00	Wood, Gundy & Co.
Oct. 11	Dominion of Canada, 4½%, 1959	25,000 00	24,909 79	26,625 00	Gardner & Co.
Aug. 3	Province of Manitoba, 4%, 1947.	20,000 00	18,638 30	17,600 00	Stewart, Scully & Co.
Aug. 14	Canadian Northern Rly. Bonds, Gtd. by Dom. of Canada, 6½%, 1946.	10,000 00	11,680 00	11,669 00	H. D. Bellinger & Co.
Oct. 15	Grand Trunk Pacific Railway Co., 4%, 1962.	4,866 66	4,963 99	5,051 46	Stewart, Scully & Co.
Nov. 26	Grand Trunk Pacific Railway Co., 4%, 1939.	2,430 00	2,381 47	2,367 75	Wood, Gundy & Co.
Aug. 9	Beauharnois Light, Heat & Power, 5½%, 1973.	15,000 00	13,720 72	14,878 50	Stewart, Scully & Co.
Sept. 5	Canada Permanent Mtge. Corp., 5%, 1934.	15,000 00	15,000 00	15,000 00	Matured.
Sept. 11	General Steel Wares Ltd., 6%, 1952.	5,000 00	4,959 77	4,145 75	H. D. Bellinger & Co.
Nov. 14	Toronto General Trusts Corp., G.I.R., 5½%, 1934.	1,000 00	1,000 00	1,000 00	Matured.
Dec. 31	Dom. of Canada Bonds, 3½%, 1949.	5,000 00	4,825 00	4,825 00	Can. Insc. Shares Ltd.
Dec. 28	Province of Alberta, 6%, 1947.	10,000 00	10,056 80	10,800 00	Dominion Securities Ltd.
Dec. 31	Province of Manitoba, 4%, 1947.	20,000 00	18,638 30	19,325 00	Bellinger & Co.
Dec. 31	Province of New Brunswick, 4¾%, 1936.	25,000 00	25,000 00	25,000 00	Can. Insc. Shares Ltd.
Dec. 6	City & County of St. John, 4½%, 1971.	25,000 00	24,837 88	26,016 25	Gairdner & Co.
Dec. 28	City of Montreal, 4½%, 1947.	10,000 00	9,640 17	9,956 50	Bellinger & Co.
Dec. 31	City of Winnipeg, 4%, 1936.	15,000 00	14,812 50	14,812 50	Can. Insc. Shares Ltd.
Dec. 31	Can. Pac. Rlwy. Co., 4%, 1949.	36,000 00	29,175 00	29,175 00	Can. Insc. Shares Ltd.
Dec. 1	Can. Realty Corp., 6%, 1934.	1,000 00	1,035 30	1,000 00	Matured.
	Amortization of book values towards par.		400 89		
	Totals.	\$575,954 58	\$561,255 34	\$572,659 38	

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
April 15	Dominion of Canada, 4½%, 1945.	\$18,000 00	\$16,147 91	\$18,225 00	Cochran, Murray & Co.
April 15	Dominion of Canada, 4½%, 1945.	18,000 00	16,147 91	18,225 00	Cochran, Murray & Co.
May 19	Province of British Columbia, 6%, 1946.	25,000 00	24,676 22	24,500 00	J. L. Graham & Co.
Jan. 15	Province of British Columbia, 6%, 1946.	25,000 00	24,667 68	24,000 00	Seagram, Harris, Bricker.
Feb. 2	Province of Manitoba, 5½%, 1958.	17,000 00	17,674 93	15,597 50	Seagram, Harris, Bricker.
Jan. 18	Province of Manitoba, 5½%, 1958.	5,000 00	5,198 51	4,575 00	Seagram, Harris, Bricker.
Jan. 18	Province of Manitoba, 5½%, 1958.	5,000 00	5,198 51	4,587 50	Seagram, Harris, Bricker.
May 10	Province of Manitoba, 5½%, 1958.	25,000 00	23,239 44	24,062 50	J. L. Graham & Co.
Jan. 12	Canadian Northern Pacific Rly., 4%, 1950.	1,460 00	1,297 26	1,255 60	Cochran, Murray & Co.
April 13	Canadian Northern Western Rly., 4½%, 1942.	5,000 00	4,566 27	4,700 00	Cochran, Murray & Co.
June 20	Hydro-Elec. Power Comm., 3½%, 4.5%, 1952.	30,000 00	27,317 65	29,250 00	Harris, Ramsay Co.
Mar. 9	City of Belleville, 5%, 1955.	7,094 35	7,094 35	7,005 67	Wood, Gundy & Co.
Mar. 3	City of Brantford, 6%, 1951.	5,800 00	5,800 00	6,075 50	W. M. McDonald & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Jan. 24	City of Kitchener, 5½%, 1936...	\$ 5,000 00	\$ 5,188 13	\$ 5,025 00	Waterloo Bond Corp.
Jan. 25	City of Kitchener, 6%, 1949	10,000 00	10,000 00	10,835 00	Waterloo Bond Corp.
Jan. 25	City of Kitchener, 5½%, 1952.	5,000 00	5,101 30	5,237 50	Waterloo Bond Corp.
May 10	City of Moosejaw, 5%, 1951.	9,733 33	9,569 27	8,370 66	Wood, Gundy & Co.
Jan. 22	City of Toronto, 4½%, 1955.	15,000 00	14,187 60	14,512 50	Wood, Gundy & Co.
Jan. 25	City of Toronto, 4½%, 1949.	6,000 00	5,672 26	5,820 00	Wood, Gundy & Co.
Mar. 23	Town of Melville, 5½%, 1934.	31 51	31 51	31 51	Maturity.
Feb. 6	Town of Preston, 5½%, 1939.	12,036 00	12,313 30	12,096 18	Waterloo Bond Corp.
May 16	Town of Renfrew, 5%, 1934.	51 73	47 64	51 73	Maturity.
May 16	Town of Renfrew, 5%, 1934.	153 93	133 53	153 93	Maturity.
May 17	Town of Waterloo, 6½%, 1934.	137 53	137 53	137 53	Maturity.
Mar. 3	Town of Wingham, 6%, 1942.	10,000 00	10,244 28	10,200 00	Seagram, Harris, Bricker
Feb. 23	Village of Forest Hill, 5%, 1934.	956 51	956 51	956 51	Maturity.
Mar. 1	Village of Forest Hill, 5%, 1934	351 53	351 53	351 53	Maturity.
April 1	Village of Forest Hill, 5%, 1934	367 17	367 17	367 17	Maturity.
Mar. 1	Village of Port Erie, 5½%, 1934.	789 39	789 39	789 39	Maturity.
Jan. 18	Greater Winnipeg Water District, 6%, 1951.	25,000 00	25,000 00	24,250 00	Seagram, Harris, Bricker.
June 20	Blain Lake School District, 6¾%, 1934	150 00	150 00	150 00	Maturity.
April 1	Brant Consolidated School District, 6%, 1934.	550 00	550 00	550 00	Maturity.
Feb. 1	Innisfree School District, 7%, 1934	200 00	199 05	200 00	Maturity.
June 21	Lethbridge School District, 5%, 1934.	266 66	266 86	266 66	Maturity.
Mar. 23	Melville School District, 5½%, 1933	400 00	383 74	400 00	Maturity.
Jan. 9	Neudorf School District, 6%, 1933	500 00	500 00	500 00	Maturity.
Feb. 16	Penhold School District, 7%, 1934.	325 00	325 00	325 00	Maturity.
Mar. 24	Santaluta School District, 6%, 1933	380 00	388 55	380 00	Maturity.
Jan. 4	Santaluta School District, 6%, 1933	760 00	760 00	760 00	Maturity.
Jan. 15	Stettler School District, 5½%, 1942.	353 95	353 95	353 95	Maturity.
Feb. 8	Roman Catholic Board of School Commissioners of the City of Quebec, 5%, 1955.	20,000 00	20,000 00	19,900 00	W. M. MacDonald & Co.
June 21	Beauharnois Power Corporation, Ltd., 5%, 1973.	15,000 00	12,416 15	8,625 00	Seagram, Harris, Bricker.
June 25	British Columbia Power Corporation, 5%, 1960.	10,000 00	9,750 00	9,950 00	A. E. Ames & Co.
April 4	Consumers' Glass Co., Ltd., 5%, 1948.	15,000 00	14,388 51	14,025 00	Cochran, Murray & Co.
Jan. 17	Gatineau Power Co., 5%, 1956.	25,000 00	19,029 90	20,662 50	Seagram, Harris, Bricker.
Sept. 1	The Great West Saddlery Co., 6%, 1948.	10,000 00	10,000 00	5,500 00	Bell, Gouinlock & Co.
May 19	Inter-city Baking Co., 5½%, 1948.	2,000 00	1,570 00	1,685 00	Royal Securities Co.
Feb. 28	Matthews Steamship (Colonial Steamship), 6%, 1940.	10,000 00	10,600 00	10,000 00	We received \$7,000 00 Colonial Steamship 6% Bonds for \$10,000, Matthews Steamship.
Mar. 1	National Dairy Products, 5½%, 1948	10,000 00	8,770 00	8,770 00	Dominion Life Assce.
April 13	Richmond Bay Co., 6½%, 1947.	1,000 00	710 00	800 00	Seagram, Harris, Bricker.
Jan. 16	Stop & Shop, Ltd., 6%, 1947.	5,000 00	5,000 00	3,675 00	Seagram, Harris, Bricker.
Jan. 16	United Corporations Ltd., 5%, 1953.	18,100 00	12,411 75	13,575 00	Seagram, Harris, Bricker.
Nov. 19	Dominion of Canada, 3½%, 1949	20,000 00	19,300 00	19,900 00	Harris, Ramsay & Co.
Oct. 15	Dominion of Canada, 4%, 1952	20,000 00	18,484 00	20,450 00	Wood, Gundy & Co.
July 17	Province of New Brunswick, 5%, 1957.	10,000 00	9,863 96	11,050 00	Harrison & Co.
Nov. 16	Province of Ontario, 4½%, 1950	50,000 00	44,724 91	53,150 00	Wood, Gundy & Co.
Nov. 6	Province of Ontario, 4½%, 1949	10,000 00	9,706 98	10,612 50	Wood, Gundy & Co.
Nov. 6	Province of Ontario, 5½%, 1946	4,600 00	4,166 52	4,560 00	Wood, Gundy & Co.
July 3	City of Toronto, 5%, 1950.	25,000 00	24,420 00	27,663 40	Harris Ramsay & Co.
July 3	City of Toronto, 4½%, 1949.	8,000 00	7,572 09	8,340 00	Harris Ramsay & Co.
July 3	City of Toronto, 5½%, 1951.	2,000 00	2,101 88	2,320 00	Harris Ramsay & Co.
July 24	City of Belleville, 5%, 1956-7.	4,101 41	4,101 41	4,198 82	Dymnt Anderson.
Oct. 20	City of Brantford, 4%, 1941.	10,000 00	10,000 00	9,625 00	Seagram, Harris, Bricker.
Oct. 22	City of Port William, 6%, 1953	35,000 00	37,015 68	37,012 50	Seagram, Harris, Bricker.
Aug. 3	City of Kitchener, 5½%, 1937	2,000 00	2,261 51	2,065 00	Seagram, Harris, Bricker.
Aug. 3	City of Kitchener, 5½%, 1935.	2,000 00	2,149 12	2,012 50	Seagram, Harris, Bricker.
Aug. 4	City of Kitchener, 5½%, 1944.	2,261 53	2,024 76	2,366 89	Seagram, Harris, Bricker.
Aug. 3	City of Kitchener, 5½%, 1937.	4,000 00	4,000 00	4,430 00	Seagram, Harris, Bricker.
Sept. 22	City of London, 6%, 1948.	2,000 00	2,182 88	2,380 00	Midland Securities.
Aug. 22	City of Woodstock, 5½%, 1950	1,000 00	1,043 39	1,130 00	Midland Securities.
Aug. 8	City of Oshawa, 5%, 1939-44.	5,000 00	5,000 00	4,093 75	Seagram, Harris, Bricker.
Aug. 7	Town of Carleton Place, 5½%, 1948-52.	9,431 58	9,828 65	9,799 48	Bell, Gouinlock & Co.
Sept. 18	Town of Hanover, 6%, 1942.	1,151 49	1,195 89	1,210 56	Cochran, Murray Co.
Nov. 19	Town of Kenora, 5½%, 1953.	4,000 00	3,927 70	3,840 00	Harrison & Co.
Nov. 5	Town of Mimico, 5½%, 1954.	10,385 00	10,790 43	5,395 22	C. H. Burgess & Co.
Sept. 15	Town of Preston, 5½%, 1934-43	2,906 86	2,997 05	3,000 73	Cochran, Murray & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Aug. 3	Town of Waterloo, 6½%, 1951.	\$4,319 64	\$4,319 64	\$4,867 24	Seagram, Harris, Bricker.
Aug. 8	Village of Forest Hill, 5%, 1935-37	1,018 10	1,018 10	1,018 10	Seagram, Harris, Bricker.
Aug. 8	Village of Forest Hill, 5%, 1935-6-7.	3,166 13	3,157 42	3,166 13	Seagram, Harris, Bricker.
Sept. 25	Village of Forest Hill, 5%, 1941.	3,421 52	3,400 41	3,488 24	Cochran, Murray Co.
Sept. 10	Village of Port Dover, 5½%, 1942-53.	6,579 25	6,579 25	6,756 23	Bell, Gouinlock & Co.
Nov. 20	County of Carleton, 6%, 1940.	1,000 00	1,046 02	1,072 50	Wood, Gundy & Co.
Oct. 17	County of Richmond, 4%, 1943.	5,000 00	5,000 00	4,787 50	Seagram, Harris, Bricker.
Nov. 27	County of Richmond, 4%, 1943.	5,000 00	5,000 00	4,775 00	Seagram, Harris, Bricker.
Nov. 1	Moosejaw School District, 5%, 1934.	855 86	855 86	855 86	
Nov. 5	Quebec City R. C. Schools, 5%, 1955.	10,000 00	10,000 00	10,100 00	Cochran, Murray Co.
Nov. 30	Sintaluta School District, 6%, 1934.	386 95	386 95	386 95	
Oct. 22	Acadia Sugar Refining Co., 6%, 1946.	15,000 00	14,776 00	15,450 00	Dominion Life.
Oct. 25	Alberta Pacific Grain Co., 6%, 1946.	15,000 00	10,800 00	12,075 00	Wood, Gundy & Co.
July 3	Calgary Power Co., Ltd., 5%, 1960.	10,000 00	8,810 94	9,725 00	Seagram, Harris, Bricker.
July 3	Calgary Power Co., Ltd., 5%, 1960.	10,000 00	9,073 05	9,725 00	Seagram, Harris, Bricker.
Nov. 7	Canadian Cannery, 6%, 1950.	13,500 00	13,799 45	14,242 50	Dominion Life.
July 3	General Steel Wares, 6%, 1952.	10,000 00	10,000 00	8,500 00	Seagram, Harris, Bricker.
Nov. 7	McColl-Frontenac Oil, 6%, 1949.	9,000 00	8,912 36	9,382 50	Dominion Life.
Nov. 23	McColl-Frontenac Oil, 6%, 1949.	1,000 00	990 26	1,045 00	W. J. McGibbon.
Nov. 16	McLaren-Quebec Power Co., 5½%, 1961.	25,000 00	23,509 05	25,125 00	McLeod, Young, Weir
Nov. 6	Harris Abattoir Co., Ltd., 6%, 1947.	15,000 00	15,573 36	15,525 00	Harris, Ramsay & Co.
Oct. 22	Provincial Paper Co., 5½%, 1947.	10,000 00	9,283 13	9,925 00	Dominion Life.
Oct. 22	Reliance Grain Co., 6%, 1948.	15,000 00	12,988 50	13,500 00	Dominion Life.
Nov. 13	Shawinigan Water & Power, 4½%, 1968.	15,000 00	12,751 17	14,100 00	McLeod, Young, Weir.
Dec. 13	Town of Waterloo, 4%, 1934.	186 84	186 84	186 84	Maturity.
Dec. 17	Town of Kenora, 5½%, 1953.	6,000 00	6,218 94	5,760 00	Harrison & Co.
Dec. 31	Town of Melville, 5½%, 1959.	33 25	33 25	33 25	Maturity.
Dec. 31	Town of Macleod, 4%, 1974.	83 56	83 56	83 56	Maturity.
Dec. 17	City of Windsor, 4½%, 1960.	21,000 00	18,721 43	9,135 00	Harrison & Co.
Dec. 15	Township of Waterloo, 5%, 1934.	445 04	445 04	445 04	Maturity.
Dec. 15	Township of Waterloo, 5%, 1934.	562 99	562 99	562 99	Maturity.
Dec. 30	Port Reeve School District, 8%, 1934.	570 05	572 70	570 05	Maturity.
Dec. 31	Taber School District, 4%, 1934.	112 21	112 21	112 21	Maturity.
Dec. 31	Melville School District, 5½%, 1942.	400 00	385 10	400 00	Maturity.
Dec. 31	Redcliff School District, 3%, 1975.	64 93	64 93	64 93	Maturity.
Dec. 29	United Corporations, 5%, 1953.	21,600 00	16,473 25	18,252 00	Wood, Gundy & Co.
Dec. 29	General Steel Wares, 6%, 1952.	6,000 00	6,000 00	5,580 00	Cochran, Murray & Co.
	Amortization of book values towards par.		393 96		
	Totals	\$938,492 78	\$888,118 38	\$893 384 49	

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1934					
Dec. 1	Province of Saskatchewan Guaranteeing Grand Trunk Pacific Branch Lines, 4%, 1939.	\$ 9,720 00	\$8,796 60	\$ 9,428 40	Trusts & Guarantee.
Dec. 3	City of London, 3½%, 1936.	10,000 00	9,100 00	10,100 00	Trusts & Guarantee.
	Totals	\$ 19,720 00	\$ 17,896 60	\$ 19,528 40	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
July 10	Colonial Steamships Ltd.....			Reorganization.
Dec. 15	Maple Leaf Milling Co.....		\$275 00	Reorganization.

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
Nov. 16	Burns & Company.....	\$1 00		Dividend. Exchange. Exchange.
	Maple Leaf Milling.....	None	\$420 00	
	Maple Leaf Milling, Class "A".....		28 00	
	Total.....	\$1 00	\$428 00	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
	Burns & Company, Limited.....		\$1 00	} Received in Bond Adjustments
	Donnacona Paper Co., Ltd.....		1 00	
	Gleneagles Investment Co.....		1 00	
	Total.....		\$3 00	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
June 30	Burns & Company, Limited.....	None		Received with bond exchange.

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
June 20	British Colonial Fire Ins. Co.....	\$31,210 00	\$32,929 54	M. Koeepke.
July 4	British Colonial Fire Ins. Co.....	9,735 00	9,553 48	American Res. Ins. Co.
July 9	British Colonial Fire Ins. Co.....	340 00	337 45	C. F. Sturham.
July 9	British Colonial Fire Ins. Co.....	215 00	213 39	B. N. Carvalho.
Sept. 24	British Colonial Fire Ins. Co.....	85 00	85 00	J. E. Lemieux.
Aug. 3	British Colonial Fire Ins. Co.....	5 00	5 25	Geoffrion & Pérodeau.
Aug. 9	British Colonial Fire Ins. Co.....	1,850 00	3,700 00	T. Meunier.
Aug. 9	British Colonial Fire Ins. Co.....	305 00	610 00	T. Meunier.
	Total.....	\$43,745 00	\$47,434 11	

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
	Quebec Apartments Ltd., Common.....	\$5 00	\$5 00	Reorganization.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III.—STOCKS PURCHASED—Continued

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
June 13	Canadian Oil Company	\$25,000 00	\$26,250 00	Burns Bros. & Co.
Nov. 24	Canadian Oil Company	10,000 00	11,825 00	Canadian Insurance Shares Ltd.
Dec. 7	Ottawa Light, Heat & Power Co., Cumulative Preferred Stock.....	10,000 00	10,400 00	Bellinger & Co.
	Total	\$45,000 00	\$48,475 00	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1934				
Jan. 25	Canadian Cannerns. Limited.....	\$10,000 00	\$8,095 00	Seagram, Harris & Bricker.
Feb. 28	Goodyear Tire & Rubber Co.....	10,000 00	11,000 00	Seagram, Harris & Bricker.
Feb. 28	Public Service Corp. of N.J.....	5,000 00	3,856 25	Seagram, Harris & Bricker.
Feb. 22	McColl-Frontenac Oil Co.....	5,000 00	3,850 00	Nesbitt, Thomson & Co.
Mar. 6	Provincial Paper, Ltd.....	4,000 00	3,000 00	Dominion Securities.
July 12	Canadian Cannerns Ltd.....	10,000 00	8,412 50	Seagram, Harris & Bricker.
July 26	Goodyear Tire & Rubber Co.....	15,000 00	16,800 00	Seagram, Harris & Bricker.
Nov. 30	Beauharnois Light, Heat & Power Co.	1 00	1 00	Reorganization.
Nov. 30	Burns & Company.....	1 00	1 00	Reorganization.
Nov. 30	Colonial Steamship.....	1 00	1 00	Reorganization.
Nov. 30	Fraser Companies.....	1 00	1 00	Reorganization.
Nov. 30	Maple Leaf Milling Co.....	1 00	1 00	Reorganization.
	Total.....	\$59,005 00	\$55,018 75	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

IV—STOCKS SOLD

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 Nov. 16	Maple Leaf Milling.....	\$5,000 00	\$5,530 00	.....	Exchange.

PILOT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 Feb. 9	Donnacona Paper Co., Ltd.....	None	\$9 25	.....	Matthews & Co.

THE PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 Nov. 7	Steel of Canada.....		\$1,965 00	\$1,982 50	Geoffrion & Pérodeau.
Nov. 15	Steel of Canada.....		3,144 00	3,172 00	Geoffrion & Pérodeau.
Nov. 15	Steel of Canada.....		2,751 00	2,775 50	Geoffrion & Pérodeau.
Dec. 29	National Breweries.....		13,029 00	13,179 00	Geoffrion & Pérodeau.
Dec. 31	National Breweries.....		2,121 00	2,145 00	Geoffrion & Pérodeau.
	Total.....		\$23,010 00	\$23,254 00	

TORONTO GENERAL INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 Mar. 19	Bell Telephone Co., Ltd.....	\$8,000 00	\$8,704 00	\$9,289 60	Cameron, Pointon & Merritt.
June 15	Canadian Oil Company.....	10,000 00	10,500 00	11,817 00	Canadian Insurance Shs.
June 15	Canadian Oil Company.....	1,000 00	1,050 00	1,181 20	D. E. Stewart & Co.
Jan. 6	Beauharnois Power Corp.....		2 00		Can. General Ins. Co.
July 7	Canadian Oil Company.....	4,000 00	4,200 00	4,544 80	D. E. Stewart & Co.
Nov. 29	Canadian Oil Company.....	3,000 00	3,547 50	3,498 60	D. E. Stewart & Co.
Dec.	Canadian Oil Company.....	7,000 00	8,277 50	8,163 40	D. E. Stewart & Co.
	Total.....	\$33,000 00	\$36,281 00	\$38,494 60	

QUEEN CITY FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 Oct. 30	Consumers' Gas Co. of Toronto...	\$19,000 00	\$28,382 00	\$36,113 00	Dyment, Anderson & Co.

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1934 April 6	Canadian Cannery, Limited.....	\$10,000 00	\$8,095 00	\$8,700 00	Seagram, Harris & Bricker
April 23	Provincial Paper, Limited.....	1,000 00	750 00	850 00	Seagram, Harris & Bricker
May 2	Provincial Paper, Limited.....	3,000 00	2,250 00	2,550 00	Seagram, Harris & Bricker
April 30	McCull-Fontenac Oil Co.....	5,000 00	3,850 00	4,250 00	Seagram, Harris & Bricker
Oct. 29	Canadian Cannery.....	10,000 00	8,412 50	8,750 00	Seagram, Harris & Bricker
Nov. 16	Goodyear Tire & Rubber Co.....	21,000 00	23,400 00	24,123 75	Seagram, Harris & Bricker
Dec. 19	Goodyear Tire & Rubber Co.....	4,000 00	4,400 00	4,585 70	Seagram, Harris & Bricker
	Total.....	\$54,000 00	\$51,157 50	\$53,809 45	

IV
STATISTICAL TABLES

TABLE I.—SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1902 TO 1934, INCLUSIVE

TABLE I (a)

Year	Number of Companies	Total assets	Total net premium note residue	Total liabilities (not including unearned premium liability)	Total net resources [(1) + (2) - (3)]	Total net amount at risk	Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)	
1902	74	\$ 393,077 07	\$ 4,870,293 47	\$ 33,379 76	\$ 5,229,990 78	\$ 150,981,746 00	3.464
1903	73	437,463 00	5,154,575 34	33,187 04	5,558,851 30	160,385,333 00	3.466
1904	72	478,974 70	5,428,499 31	30,841 27	5,876,632 74	169,847,278 00	3.460
1905	70	515,701 78	5,730,400 77	17,654 85	6,228,447 70	179,925,052 00	3.462
1906	69	534,791 16	6,012,173 29	15,885 45	6,531,079 00	190,139,952 00	3.435
1907	69	593,373 54	6,366,625 93	21,507 51	6,938,491 96	201,055,392 00	3.451
1908	69	619,974 73	6,623,552 43	38,331 27	7,205,195 89	210,097,305 00	3.429
1909	68	708,807 30	6,969,488 51	26,043 62	7,652,252 19	220,054,980 00	3.477
1910	69	718,331 37	7,306,805 48	17,767 24	8,007,369 61	231,991,755 00	3.452
1911	69	722,541 26	7,660,897 34	23,620 86	8,359,817 74	244,064,150 00	3.425
1912	69	797,853 10	7,916,593 35	20,344 37	8,694,102 08	255,573,924 64	3.402
1913	69	821,370 49	8,195,157 64	27,219 55	8,989,308 58	266,766,720 77	3.370
1914	70	913,622 99	8,504,623 93	37,274 82	9,380,972 10	276,865,089 54	3.388
1915	70	985,722 62	8,799,787 57	31,426 88	9,754,083 31	288,861,052 43	3.377
1916	70	1,011,981 69	9,199,124 58	48,152 38	10,162,953 89	302,138,372 22	3.364
1917	70	1,045,645 43	9,610,009 21	42,501 96	10,613,152 68	318,485,423 61	3.332
1918	71	1,078,899 96	10,307,516 58	58,519 04	11,327,897 50	341,798,832 10	3.314
1919	71	1,205,318 17	11,211,527 43	21,689 31	12,395,156 29	369,951,356 10	3.350
1920	72	1,435,113 18	12,490,584 59	22,832 97	13,902,864 80	409,858,341 60	3.392
1921	72	1,422,618 15	13,220,108 49	50,760 36	14,591,966 28	435,225,899 50	3.352
1922	73	1,293,125 26	13,839,241 88	78 712 65	15,053,654 49	456,407,519 54	3.298
1923	71	1,241,522 58	14,409,974 50	130,239 30	15,521,257 78	477,873,681 28	3.248
1924	71	1,267,311 72	14,971,606 40	475,990 96	15,762,927 16	499,206,379 76	3.158
1925	71	1,502,849 38	14,779,956 18	512,727 95	15,770,077 61	523,055,132 00	3.015
1926	71	2,079,731 74	14,698,117 02	582,475 22	16,195,373 54	547,940,886 65	2.955
1927	71	2,370,112 45	14,716,178 79	641,441 70	16,454,327 98	574,876,643 36	2.862
1928	71	2,632,059 92	15,069,017 06	659,532 18	17,041,544 80	599,257,271 05	2.844
1929	71	2,633,619 22	15,314,130 77	762,951 78	17,184,798 21	618,768,649 15	2.777
1930	71	2,488,527 64	15,693,998 17	890,213 39	17,292,312 42	640,749,385 14	2.699

TABLE I (b)

Year	Number of Companies	Total assets	Total net premium note residue	Total liabilities (including unearned premium liability)	Total net resources [(1) + (2) - (3)]	Total net amount at risk	Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)	
1931	69	\$ 2,363,643 70	\$ 15,277,948 57	\$ 1,728,213 26	\$ 15,913,379 01	\$ 633,569,360 41	2.512
1932	68	2,120,817 94	13,734,582 83	1,464,259 36	14,391,141 41	575,471,505 90	2.501
1933	68	2,070,257 66	12,995,784 83	1,353,519 07	13,712,523 42	545,522,076 08	2.514
1934	68	2,258,500 28	12,878,331 75	1,130,493 25	14,006,338 78	528,164,772 26	2.652

NOTE:—Beginning 1924, companies were required to set up in their Annual Statements the liability for unearned portions of Cash Payments paid three years in advance; beginning 1931, they were further required to set up the liability for unearned portions of annual instalments of Cash Payments. Total liabilities reported increased accordingly.

TABLE II.—SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1901 TO 1934, INCLUSIVE

Year	Cash collected from members (including assessments)		Returned premiums, rebates, reinsurance, etc.		Net cash collected		Net losses paid		Cost of management		Percentages	
	(1)	(2)	(3)	(4)	(5)	of (4) to (3)	of (5) to (3)					
1901.....	\$ 322,704	c. 27	\$ 8,327	c. 19	\$ 314,377	c. 08	\$ 188,824	c. 02	\$ 69,547	c. 83	60.1	22.1
1902.....	335,325	60	7,627	93	327,697	67	202,472	04	71,022	23	61.8	21.7
1903.....	369,781	43	8,320	85	361,460	58	255,227	06	74,380	42	70.6	20.6
1904.....	392,045	25	8,920	38	383,124	87	279,325	92	78,315	96	72.9	20.4
1905.....	389,040	94	9,840	97	379,199	97	270,772	86	79,574	83	71.4	21.0
1906.....	452,584	29	11,975	69	440,608	60	359,980	45	85,601	85	81.7	19.4
1907.....	442,300	65	12,876	78	429,423	87	303,589	53	86,070	51	70.7	20.0
1908.....	476,861	45	13,880	72	462,980	73	373,068	39	91,123	04	80.6	19.7
1909.....	482,424	27	14,576	98	467,847	29	297,227	63	95,764	15	63.5	20.5
1910.....	509,707	13	15,378	52	494,328	61	408,241	65	101,345	51	82.6	20.5
1911.....	558,815	83	17,752	35	541,063	48	468,013	40	107,189	31	86.5	19.8
1912.....	587,336	78	16,870	49	570,466	29	408,215	23	113,039	67	71.6	19.8
1913.....	640,241	34	18,349	59	621,891	75	514,314	23	121,124	31	82.7	19.5
1914.....	623,814	36	19,720	47	604,093	89	434,191	36	115,922	54	71.9	19.2
1915.....	635,763	48	19,957	00	615,806	48	445,143	23	124,821	93	72.3	20.3
1916.....	673,028	69	23,622	53	649,406	16	534,732	89	132,656	25	82.3	20.4
1917.....	728,219	77	24,849	69	703,370	08	575,894	83	142,989	74	81.9	20.3
1918.....	790,796	02	30,339	91	760,456	11	628,764	35	149,382	66	82.7	19.6
1919.....	889,514	75	36,259	97	853,254	78	595,902	43	164,506	59	69.84	19.3
1920.....	1,016,650	73	54,692	69	961,958	04	605,162	84	183,305	87	62.9	19.1
1921.....	1,037,645	17	54,417	07	983,228	10	911,706	56	191,863	84	92.7	19.5
1922.....	1,050,740	45	55,064	66	995,675	79	1,020,528	07	203,004	05	102.5	20.4
1923.....	1,277,179	12	69,867	85	1,207,311	27	1,143,368	83	225,243	71	94.7	18.7
1924.....	1,398,243	06	75,378	65	1,322,864	41	1,059,984	93	230,975	70	80.1	17.5
1925.....	1,640,280	36	107,738	88	1,532,541	48	1,074,456	22	268,446	68	70.1	17.5
1926.....	1,802,779	84	164,258	61	1,638,521	23	818,128	24	272,996	53	49.9	16.7
1927.....	1,841,326	44	175,623	18	1,665,703	26	1,202,316	65	279,703	06	72.2	16.8
1928.....	1,904,142	30	243,777	72	1,660,364	58	1,209,342	60	313,042	99	72.8	18.8
1929.....	1,975,108	91	228,551	50	1,746,557	41	1,669,570	59	315,609	87	95.6	18.1
1930.....	2,090,619	56	217,363	91	1,873,255	65	1,836,030	24	324,365	09	98.0	17.3
1931.....	2,269,179	85	209,787	82	2,059,392	03	2,233,922	62	348,692	14	108.5	16.9
1932.....	2,163,399	99	162,964	97	2,000,435	02	1,805,753	28	318,974	33	90.3	15.9
1933.....	1,883,441	65	170,300	85	1,713,140	80	1,506,306	54	311,157	29	87.9	18.2
1934.....	1,840,492	13	166,784	32	1,673,707	81	1,098,108	00	305,138	85	65.6	17.9
Totals.....	35,491,535	86	2,476,020	69	33,015,515	17	26,738,587	71	6,096,899	33	81.0	18.5
Interest received, 1901-34.....									1,674,006	52		
Management cost, less interest.....									4,422,892	81		13.4

TABLE III.—SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1901 TO 1934, INCLUSIVE

Year	Number of companies	Average of total net amounts at risk at beginning and end of year (1)		Total amount of cost of management (2)		Percentage of (2) to (1)	Total amount of net incurred losses (3)		Percentage of (3) to (1)	Cost of \$100 of insurance during year cents
		\$	c.	\$	c.		\$	c.		
1901	75	138,076.	465 00	69,547	83	.0504	194,621	13	.1410	19.14
1902	74	146,980.	151 50	71,022	23	.0483	198,617	24	.1351	18.34
1903	73	155,683.	539 50	74,380	42	.0478	246,641	77	.1584	20.62
1904	72	165,166.	305 50	78,315	96	.0474	287,738	24	.1742	22.16
1905	70	174,886.	165 00	79,574	83	.0455	270,158	13	.1545	19.00
1906	69	185,032.	502 00	85,601	85	.0463	353,816	91	.1912	23.75
1907	69	195,597.	672 00	86,070	51	.0440	310,671	58	.1588	20.28
1908	69	205,576.	398 50	91,123	04	.0443	389,294	74	.1894	23.37
1909	68	215,076.	142 50	95,764	15	.0445	288,207	74	.1340	17.85
1910	69	226,023.	367 50	101,345	51	.0448	402,612	25	.1781	22.29
1911	69	238,027.	952 50	107,179	31	.0450	466,618	35	.1960	24.10
1912	69	249,819.	037 00	112,707	67	.0451	400,800	32	.1604	20.55
1913	69	261,170.	322 00	121,415	61	.0465	523,238	37	.2003	24.68
1914	70	271,815.	904 50	115,922	54	.0426	436,690	57	.1607	20.33
1915	70	282,863.	070 50	124,383	07	.0440	445,316	73	.1574	20.14
1916	70	295,499.	712 00	132,656	25	.0449	544,299	84	.1842	22.91
1917	70	310,311.	897 50	142,989	74	.0461	569,486	52	.1835	22.96
1918	71	330,142.	127 50	149,382	66	.0452	633,436	28	.1919	23.71
1919	71	355,875.	094 00	164,467	12	.0462	575,305	19	.1617	20.79
1920	72	389,904.	848 50	183,164	87	.0470	617,694	38	.1584	20.54
1921	72	422,542.	120 00	191,863	84	.0454	924,855	29	.2189	26.43
1922	73	445,816.	709 00	203,004	05	.0455	1,034,465	24	.2320	27.75
1923	71	467,190.	600 00	225,243	71	.0472	1,151,282	86	.2464	29.36
1924	71	488,540.	030 00	230,975	70	.0473	1,096,035	61	.2243	27.16
1925	71	511,130.	755 50	261,446	68	.0511	1,020,812	78	.1997	25.08
1926	71	535,498.	009 00	272,996	55	.0510	829,620	02	.1549	20.59
1927	71	561,408.	764 50	280,380	07	.0499	1,206,519	33	.2149	26.48
1928	71	587,066.	957 00	313,042	99	.0533	1,205,450	58	.2053	25.86
1929	71	609,012.	960 00	315,609	87	.0518	1,686,656	95	.2769	32.87
1930	71	629,759.	017 00	324,365	08	.0515	1,884,650	49	.2994	35.19
1931	69	637,159.	372 50	341,092	14	.0535	2,558,545	10	.4016	45.51
1932	68	604,520.	432 50	318,974	33	.0528	1,761,541	95	.2914	34.42
1933	68	560,496.	790 50	311,157	29	.0555	1,475,427	12	.2632	31.87
1934	68	536,843.	424 00	305,138	85	.0568	1,022,874	79	.1905	24.73

TABLE IV.—COMPARATIVE SUMMARY OF NET AMOUNTS AT RISK, RESOURCES, ETC., RESPECTING BUSINESS OF ONTARIO INCORPORATED INSURERS TRANSACTED ON THE PREMIUM NOTE PLAN, FOR YEAR ENDING 31ST DECEMBER, 1934

Name of Insurer	Net amount at risk		Premium note residue		Total net resources (including premium note residue)		New and renewed business taken during 1934		Premium notes taken during 1934	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PURELY MUTUAL										
1 Algoma	\$ 3,292,303	c. 33	\$ 63,399	c. 93	\$ 70,643	c. 59	\$ 1,163,825	c. 00	\$ 34,914	c. 75
2 Amherst Island	355,800	00	11,377	20	19,470	29	100,175	00	4,007	00
3 Ayr Farmers	8,899,423	00	189,096	09	193,831	57	4,483,680	00	110,429	50
4 Bay of Quinte	9,168,468	00	211,960	05	218,123	02	3,416,360	00	100,230	50
5 Bertie and Willoughby	5,120,273	00	163,970	79	178,075	00	2,127,327	50	71,541	00
6 Blanshard	3,293,384	50	83,901	70	96,814	23	1,288,212	50	36,959	20
7 Blenheim North	3,817,773	80	80,098	04	97,867	53	1,919,479	14	44,872	30
8 Brant County	6,492,981	00	141,818	28	155,286	84	3,105,076	00	84,855	25
9 Canadian Millers	1,471,350	00	108,704	00	426,875	79	520,200	00	62,547	00
10 Canadoc Farmers	4,431,936	00	105,467	89	120,600	33	1,573,400	00	44,555	70
11 Clinton Township	5,035,935	00	123,821	11	120,606	12	1,752,875	00	51,086	10
12 Culross	3,496,487	00	46,831	00	65,845	33	1,476,748	00	39,188	00
13 Dereham and West Oxford	3,877,614	16	74,172	59	68,424	51	1,708,883	26	34,359	11
14 Dorchester, North and South	6,867,700	00	166,997	25	165,976	43	2,877,278	00	74,475	13
15 Downie	4,485,615	00	110,511	70	137,363	34	1,515,338	00	39,805	50
16 Dufferin Farmers	9,333,510	25	208,097	76	211,009	60	3,737,273	25	97,966	65
17 Dumfries, North, and Waterloo, South	8,030,647	00	151,558	35	155,330	25	3,681,839	50	88,897	10
18 Dunwich Farmers	5,384,045	00	133,972	93	157,424	58	2,435,430	00	70,011	00
19 Easthope, South	11,147,835	00	418,579	81	480,570	57	5,124,920	00	206,696	80
20 Ekfrid	4,111,141	00	69,944	48	77,098	64	1,361,276	00	40,570	53
21 Elma Farmers	4,951,925	00	218,127	65	235,852	94	2,192,300	00	109,615	00
22 Eramosa	1,872,582	00	85,818	50	95,569	74	811,580	00	33,997	50
23 Erie Farmers	4,206,707	00	100,080	38	123,842	06	2,266,387	50	64,843	50
24 Farmers' Central	37,412,062	00	955,343	55	947,015	20	14,864,277	00	446,656	00
25 Farmers' Union	16,922,963	00	350,930	86	426,070	75	6,986,265	00	191,804	15
26 Formosa	8,615,932	00	182,635	20	199,918	69	3,798,898	00	92,161	00
27 Germania	7,818,430	16	187,150	57	195,227	33	3,200,801	00	83,696	01
28 Glenarry	7,628,025	00	154,595	90	129,930	71	2,842,250	00	84,505	50
29 Grand River	3,716,233	00	83,337	28	87,500	56	1,242,628	00	35,611	34
30 Grenville Patron	13,197,828	00	292,850	68	278,976	47	4,677,970	00	140,339	10
31 Grey and Bruce	6,137,397	00	136,003	27	130,249	13	2,637,317	00	70,799	00
32 Guelph Township	964,015	00	43,894	38	46,674	66	368,600	00	17,180	50
33 Halton Union	10,344,198	50	314,728	85	325,967	55	3,825,855	00	136,519	60
34 Hamilton Township	6,218,893	00	157,856	81	180,620	96	2,210,537	00	69,981	38
35 Hay Township	7,744,120	00	205,090	64	255,936	30	3,462,325	00	103,873	50
36 Hopewell Creek	1,204,054	00	30,397	56	40,832	37	652,897	00	16,928	00
37 Howard Farmers	9,507,906	00	221,740	98	244,223	50	3,130,273	00	92,482	50
38 Howick Farmers	14,273,388	50	348,729	59	360,881	65	7,450,772	00	199,985	25
39 Huron Weather	4,144,925	00	131,322	59	120,205	97	731,250	00	29,546	00
40 Kent and Essex	21,202,643	00	352,728	84	401,703	30	7,781,265	00	224,411	40
41 Lambton Farmers	14,596,111	00	401,326	74	408,294	03	5,137,244	00	180,803	50
42 Lanark	16,301,659	00	346,951	65	337,869	37	5,483,335	00	161,309	55
43 Lennox and Addington	4,476,140	00	99,091	55	122,328	79	1,574,909	00	44,885	75
44 Lobo	3,563,884	00	85,450	41	111,926	90	1,098,052	00	31,907	46
45 London Township	4,937,945	00	120,466	47	152,233	24	1,747,468	00	54,087	84
46 McGillivray	1,430,706	00	31,977	84	37,252	28	505,100	00	14,464	20
47 McKillop	7,732,088	50	178,295	69	202,280	03	3,624,552	50	97,594	33
48 Maple Leaf	16,215,611	00	374,256	45	358,954	56	6,559,174	00	201,182	00
49 Nissour	11,251,837	00	246,303	58	274,903	14	3,793,026	00	109,199	12
50 Norfolk Farmers	3,124,440	00	82,387	65	78,460	35	1,231,525	00	42,407	85
51 North Kent	4,749,013	50	100,474	39	97,940	45	1,662,618	00	49,065	00
52 Oneida Farmers	1,458,005	00	34,686	51	34,054	15	631,290	00	17,642	70
53 Ontario Farmers' Weather	6,163,644	00	159,868	35	174,975	78	2,045,180	00	62,029	35
54 Ontario Threshermen's	435,675	00	32,692	99	32,401	25	445,975	00	44,597	50
55 Otter	8,516,092	00	199,214	47	230,007	20	4,363,842	00	114,694	95
56 Oxford	2,226,022	06	34,130	10	34,116	47	985,892	50	20,250	04
57 Peel County	24,568,147	50	664,495	65	658,165	35	8,901,606	00	268,804	00
58 Peel and Maryborough	11,781,004	00	263,965	47	262,842	85	6,392,426	00	156,670	70
59 Prescott Farmers	4,171,765	00	46,925	80	33,704	00	726,170	00	15,731	10
60 Puslinch	1,599,980	00	69,002	56	63,813	39	278,505	00	13,925	25
61 Saltfleet and Binbrook	3,858,400	00	73,768	66	72,078	56	1,040,400	00	28,314	56
62 Southwold Farmers	3,245,130	00	73,970	29	81,541	51	1,498,743	00	43,062	00
63 Townsend Farmers	1,313,445	00	80,830	40	81,857	40	1,165,885	00	35,429	37
64 Usborne and Hibbert	12,001,335	00	318,625	00	401,431	27	5,809,550	00	171,830	40
65 Walpole Farmers	3,080,821	00	140,005	00	118,341	91	1,570,261	00	76,818	90
66 Waterloo, North	41,877,305	00	938,852	07	1,004,004	53	19,654,820	00	509,927	85
67 Wawanosh, West	13,721,752	50	477,453	58	489,200	53	6,937,880	50	272,423	20
68 Western Farmers' Weather	19,613,539	00	316,558	27	522,052	48	5,730,460	00	115,472	00
69 Westminster Township	4,570,538	00	118,580	53	133,710	52	1,852,038	00	50,735	64
70 Williams, East	3,590,552	00	88,163	76	87,014	82	1,385,130	00	41,286	90
71 Yarmouth	3,284,470	00	70,911	02	67,477	56	1,066,175	00	30,647	75
Totals	557,473,896	26	13,487,327	93	14,809,672	07	225,403,276	15	6,658,434	31
CASH MUTUAL										
72 Economical	4,863,799	00	190,848	04	*1,650,181	48	2,707,743	00	129,706	38
73 Gore	3,361,469	32	148,543	00	*1,775,677	93	1,396,853	33	85,247	00
74 Perth	3,244,433	00	74,173	75	*1,207,824	86	1,560,325	00	45,034	65
75 Waterloo	4,340,255	00	143,986	45	*1,274,375	66	2,265,313	00	93,483	70
Totals	15,809,956	32	557,551	24	*5,908,059	93	7,930,234	33	353,471	73

*Does not include premium note residue.

NOTE:—See also pages 362 and 363 for companies' 1934 loss ratios.

TABLE VI.—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1934

Companies	DEATH CLAIMS				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
JOINT STOCK									
Aetna.....	\$ 37,852 00	\$ c.	160,450 00	482,302 00	\$ 58,138 67	208,002 47	22,206 24	26,420 00	797,159 40
Canada.....	1,624,424 68		278,436 00	1,972,900 68	261,472 56	1,424,079 71	1,190 70	365,753 47	4,812,048 12
Capital.....	28,472 21		49,060 88	28,472 21	30,200 00	101,725 31	1,190 70	2,788 08	164,373 30
Commercial Union.....	492,819 25		7,394 00	541,880 13	285,373 00	928,801 81	469,924 93	78,892 53	2,304,872 40
Confederation.....	80,957 86		7,750 00	80,957 86	64,669 35	221,602 46	40,588 91	11,426 91	419,245 49
Continental.....	338,482 28		7,394 00	338,482 28	38,000 00	369,029 66	86,838 03	20,526 83	852,876 80
Crown.....	312,334 39		7,750 00	319,728 39	140,550 50	640,388 65	301,649 34	34,305 71	4,436,622 59
Dominion.....	10,040 00		7,750 00	10,790 00	26,390 95	60,390 95	9,257 32	600 00	37,789 95
Edison, T.....	45,487 20		7,750 00	45,487 20	45,263 00	94,695 41	9,257 32	194,702 93	155,986 69
Empire.....	69,877 17		7,750 00	69,877 17	10,500 00	69,615 38	2,984 87	3,009 27	195,986 69
Excess.....	265,024 50	110 00	8,100 00	265,134 50	113,174 19	464,698 87	149,667 48	7,066 79	999,741 83
Great West.....	688,178 05		7,000 00	696,278 05	215,077 50	1,704,819 92	873,256 44	21,897 43	3,511,329 34
Imperial.....	656,655 68		7,000 00	663,655 68	250,233 00	1,479,734 08	481,586 90	35,613 18	2,910,822 84
Liverpool & London & Globe.....	604,427 81	375,687 85	86,908 19	1,067,023 85	576,899 64	1,976,784 29	1,048,087 73	110,144 70	4,778,940 21
London & Scottish.....	27,740 00		19,033 00	27,740 00	67,257 50	52,222 18	14,640 40	933 20	162,793 28
Manufacturers.....	568,170 92		19,033 00	587,203 92	197,835 00	1,509,103 19	563,852 06	64,645 05	9,222,666 72
Marine.....	68,270 85		21,314 00	68,270 85	16,500 00	110,214 45	25,642 56	34,537 43	255,164 70
Montreal.....	59,658 83		3,000 00	80,972 83	39,033 63	68,983 10	10,603 09	1,876 20	201,468 85
Mutual Life & Citizens.....	8,251 32	13,798 01	3,000 00	22,049 33	34,420 62	40,970 20	52,001 68	1,020 95	150,462 78
National of Canada.....	62,541 69		3,000 00	65,541 69	32,544 00	151,047 50	25,311 58	3,542 92	277,987 69
North British & Mercantile.....	99,690 29		9,500 00	109,190 29	65,954 00	176,375 14	56,275 17	5,160 66	412,955 26
Northern.....	20,000 00		45,000 00	20,000 00	36,500 00	176,375 14	56,275 17	672 54	22,819 68
Occidental.....	142,297 00		45,000 00	187,297 00	15,228 25	197,733 19	5 90	9,414 19	430,944 38
Ontario Equitable.....	15,528 25		1,000 00	15,528 25	9,654 20	24,366 29	385 84	64 00	49,998 58
Phoenix Assurance.....	63,902 25		1,000 00	64,902 25	75,879 67	2,989 00	13,498 70	2,323 74	83,713 69
Prudential Assurance.....	75,879 67		20,100 00	75,879 67	6,090 00	42,708 76	16,670 76	954 44	142,303 63
Royal.....	20,100 00		397,738 34	20,100 00	5,000 00	46,914 75	6,391 04	920 00	79,325 79
Sauvegarde.....	25,511 68		63,375 00	25,511 68	15,990 00	66,974 20	21,055 45	1,013 60	130,544 93
Sovereign.....	2,164,574 71		63,375 00	2,562,313 05	416,356 49	2,930,329 15	1,574,090 15	397,856 25	7,880,945 06
Sun.....	214,739 95		13,000 00	278,114 95	110,935 95	1,531,566 91	163 15	120,279 25	643,060 21
Travelers of Hartford.....	13,000 00		3,000 00	13,000 00	127 18	11,883 78	2,389 20	.....	127 18
Union Labor.....	.....		.....	.....	.....	85 00	.....	.....	24,883 78
United States.....	.....		.....	.....	.....	.....	.....	.....	85 00
Western.....	.....		.....	.....	.....	.....	.....	.....	.....
MUTUAL									
Metropolitan.....	1,091,568 00	755,648 37	238,531 00	2,085,747 37	612,515 64	4,989,977 40	1,862,441 02	375,549 09	9,926,331 42
Mutual Relief.....	200,928 00		3,000 00	200,928 00	57,275 00	572,485 01	1,931 40	260 00	2,406,538 09
New York Life.....	465,323 57	740,647 55	47,625 97	1,448,598 89	412,334 37	4,067,608 32	1,108,399 38	87,324 40	7,346,324 42
Prudential.....	657,230 37	2,864 20	.....	657,230 37	3,000 00	18,127 09	1,117 53	232,390 46	7,346,324 42
Royal Guardians.....	5,625 00		.....	5,625 00	61,495 00	17,995 73	41,081 38	7,289 70	409,120 82
Standard.....	201,568 00		.....	201,568 00	22,527 96	21,992 00	1,936 98	961 54	47,439 08
State.....	22,527 96		.....	22,527 96	9,134 18	12,170 52	2,389 20	.....	48,265 56
Union Mutual.....	24,621 66		.....	24,621 66	.....	.....	.....	.....	.....
OTHER									
Mutual of Canada.....	1,766,179 56	125 00	32,370 12	1,798,549 68	838,619 07	2,627,867 84	2,128,832 48	48,096 28	7,441,875 35
North American.....	488,721 41		3,000 00	491,846 41	188,016 00	786,823 25	457,903 22	19,846 22	1,944,135 10
Totals.....	14,183,260 02	1,888,880 98	1,479,586 50	17,551,727 50	5,327,020 46	28,511,521 53	12,691,755 13	2,135,284 54	66,217,309 16

TABLE VII.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1934

Companies	At end of 1933			Amounts			Deductions			At end of 1934		Amount Returned			
	No.	Amount	No.	New issued	Other additions		Ceased by death		Ceased by maturity		No.		Amount		
					No.	Amount	No.	Amount	No.	Amount				No.	Amount
JOINT STOCK															
Aetna.....	4,687	\$ 37,661,902	221	\$ 8,440,372	13	\$ 57,922	65	\$ 455,208	34	\$ 27,160	396	\$ 4,749,827	4,426	\$ 40,808,900	26,242
Canada.....	55,358	209,297,092	2,802	10,689,750	352	5,741,353	533	2,331,133	131	57,230	3,757	14,716,841	54,091	208,422,091	8,277
Capital.....	2,842	4,800,401	262	5,249,957	16	21,237	14	50,500	18	24,900	1,048	1,655,758	2,040	3,615,437	355,735
Commercial Union.....	13	27,684												27,684	
Confederated.....	39,859	89,516,685	3,128	9,792,416	309	2,619,192	277	905,505	277	297,610	3,569	8,920,809	39,313	92,009,139	7,279,601
Continental.....	10,395	18,305,707	1,756	3,643,386	167	271,889	41	70,640	56	70,221	1,582	3,067,422	10,636	18,987,675	1,715,312
Crown.....	6,953	34,857,165	1,898	4,337,772	113	3,029,816	78	329,323	23	37,055	2,697	3,633,774	17,154	35,327,259	2,078,259
Dominion.....	25,873	70,046,348	2,071	8,775,576	143	596,615	172	741,929	96	150,196	2,695	7,077,021	25,424	71,349,573	2,906,795
Dominion of Canada General.....	2,496	5,228,894	530	1,092,801	28	119,502	12	24,499	12	24,499	327	703,457	2,715	5,713,331	1,060,376
Edison, T.....	6,045	13,695,704	745	1,921,536	54	117,155	26	93,548	37	45,263	519	994,801	6,232	13,970,788	1,910,264
Empire.....	6,858	12,991,801	806	1,761,987	12,433	971,879	40	74,500	71	10,500	1,080	2,011,860	7,810	13,628,807	600,298
Excelsior.....	20,596	43,271,861	3,256	6,300,366	1,233	2,367,344	158	538,109	71	127,404	4,076	2,995,999	20,800	43,978,059	2,329,512
Great West.....	5,423	13,422,949	3,458	8,775,877	125	5,632,746	273	6,632,746	107	308,073	4,664	18,348,207	56,460	12,911,764	6,644,514
Imperial.....	40,636	104,544,101	2,742	7,296,304	417	1,291,071	231	795,151	137	313,769	3,267	8,534,307	40,337	103,588,339	6,071,020
Liverpool & London & Globe.....	22	42,354				1,068			1	4,800	96		21	38,626	
Liverpool & London & Lancashire.....	349,224	307,529,451	84,167	56,638,080	20,665	13,828,754	2,049	1,232,024	2,497	568,139	68,611	54,914,750	380,894	321,281,372	3,571,145
London & Scottish.....	2,708	6,229,053	215	483,314	20	52,560	21	32,560	52	27,785	283	536,326	2,587	6,125,323	97,000
Manufacturers.....	49,728	112,072,206	3,806	10,160,252	545	2,207,011	270	707,368	149	238,683	4,529	10,692,784	49,131	112,800,631	2,124,492
Monarch.....	10,117	5,990		1,863,776		503,640				16,500				10,960,596	250,972
Montreal.....	2,360	7,446,539	292	797,576	44	392,831	24	111,007	36	38,591	424	1,071,773	2,212	7,415,575	600,189
National Life & Citizens.....	36,314	8,738,414	8,286	2,070,939	4,761	919,903	185	59,039	233	30,795	10,570	27,295,604	32,367	8,929,888	8,787
National of Canada.....	6,431	14,611,758	698	2,328,893	85	877,107	32	92,136	32	39,544	882	2,580,769	6,271	15,120,439	.....
North British & Mercantile.....	10,713	17,757,076	777	2,054,173	836	1,287,000	57	152,300	61	63,554	1,925	3,883,909	10,283	17,019,673	178,070
Northwestern.....	6,77	2,038,483	181	451,158	12	48,800	10	24,000	15	438,067	718	2,079,074	6,77	2,079,074	.....
Ontario Equitable.....	14,747	33,552,963	1,098	2,825,513	218	48,800	116	298,903	33	37,500	2,590	5,387,920	13,457	31,239,630	2,317,531
Phoenix Assurance.....	487	1,955,592	6	76,948	103	1,013	8	41,992	11	10,477	515	1,114,933	487	2,032,540	41,875
Prudential Assurance.....	1,898	3,507,107	1,099	2,938,112	156	306,912	6	41,500	5	6,090	105	337,825	2,632	5,595,708	248,575
Royal.....	1,245	6,033,008	106	400,125	16	186	14	72,380	5	5,000	311	431,579	1,684	6,007,024	74,095
Savoie.....	1,412	2,089,507	235	419,456	363	567,561	10	37,500	15	15,990	436	803,747	3,031	2,599,848	238,515
Sovereign.....	2,941	4,872,052	544	1,236,726	263	45,923	16	50,000	15	5,000	31	403,747	2,941	5,297,464	85,006
Sun.....	97,309	304,247,923	5,740	21,755,505	11,122	9,795,658	550	2,517,706	293	431,053	9,502	31,948,805	93,712	300,901,572	2,619,280
Travelers of Hartford.....	7,309	39,911,316	353	1,890,500	4	1,980,402	65	300,475	31	94,489	623	3,979,034	7,007	39,413,280	224,694
Union Labor.....	43	82,500	5	6,000										77,500	
United States.....	153	530,281	2	4,800			8	15,500			17	67,613	130	452,000	74,500
Western.....	102	154,750	24	42,000							36	60,000	90	136,750	4,000
MUTUAL															
Metropolitan.....	901,364	378,692,787	116,897	54,720,695	38,761	31,854,844	5,685	2,033,699	3,765	661,079	136,127	71,183,688	911,445	391,389,860	26,242
Mutual Relief.....	8,279	9,737,370	568	1,133,430	359	508,398	190	202,050	190	202,050	739	1,330,659	8,277	9,847,489	815,700
New York Life.....	20,804	48,919,591	825	1,777,889	10	21,208	152	455,485	44	51,275	1,499	3,445,173	20,034	46,766,755	356,600
Prudential.....	746,735	260,028,524	103,382	41,531,383	15,475	7,133,863	4,344	1,418,971	3,078	420,140	125,770	47,533,135	732,400	259,321,518	54,000
Royal Guardians.....	5,392	2,188,481	1,214	390,790	114	30,151	24	8,732	3,300	3,000	1,229	487,625	5,463	2,110,065	.....
Standard.....	3,519	9,564,099	171	478,620	10	193,102	57	225,725	33	64,001	228	590,684	3,382	9,355,411	55,462
State.....	1,131	1,131,136	148	149	3	6,000	6	22,528	21	91,536	21	102,321	124	1,023,221	.....
Union Mutual.....	211	438,823	1	1,406			12	24,674	4	9,000	12	29,422	184	377,133	19,168
OTHER															
Mutual Life of Canada.....	103,341	257,509,037	6,705	20,936,351	4,615	13,053,072	678	1,893,495	531	879,776	10,175	26,073,579	103,277	262,651,610	15,694,647
North American.....	28,251	61,804,743	3,061	8,916,567	280	703,758	195	575,325	126	167,600	2,344	5,324,655	28,927	65,357,488	3,219,684
Totals.....	2,688,200	2,681,329,201	364,095	311,025,759	94,094	109,749,433	16,701	19,538,349	12,012	15,529,242	408,918	359,857,601	2,708,758	2,717,179,201	165,580,385

TABLE VIII.—FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO—1934

Companies	Premiums (including dues)						Disbursements														
	Mortuary Funds		Sick and Funeral Funds		General Fund		Other Funds		Total		Mortuary Funds		Sick and Funeral Funds		General Fund		Other Funds		Total		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Aid Association of Lutherans.....	4,668	34	143	35	1,347	45	236	89	6,496	03	1,964	97	45	00	2,163	14	16	95	4,190	06	
Alliance Nationale.....	7,902	72	1,131	08	1,827	15	258	81	11,119	76	11,151	33	699	94	730	74			12,582	01	
La Societe des Artisans Canadiens-Francais.....	17,811	45	3,643	41	4,690	68	4,24	97	26,570	51	19,350	00	4,774	91	3,054	73			27,179	64	
Canadian Order of Chosen Friends.....	32,324	96	7,680	93	10,389	93	1,125	25	51,620	84	235,743	75	8,755	40	1,978	22			245,196	37	
Catholic Mutual Benefit Association.....	36,686	69	274	17	2,958	29			39,919	15	52,355	61	380	37	6,244	35			54,714	35	
Civil Service Mutual Benefit Society.....	12,220	87							12,220	87	6,989	97			6,24	50			17,979	50	
Commercial Travelers Association of Canada.....	91,265	00			16,460	00			91,265	00	117,979	50			18,826	98			117,979	50	
Com. Travelers Mutual Accident Ass'n of America.....	177,834	00	40,303	72	10,082	64	2,548	15	230,768	51	169,238	25	31,363	55	10,876	98			212,278	98	
Foresters, Ancient Order of.....	419,549	35	30,636	18	32,584	99	1,233	04	514,003	56	496,003	44	28,181	70	71,518	39			596,330	53	
Foresters, Canadian Order of.....	69,837	54			13,335	72	2,308	87	85,482	13	86,817	51			8,283	41			96,448	17	
Foresters, Catholic Order of.....	651,229	70	41,061	94			4,640	48	696,932	12	1,060,715	93	26,862	21					1,088,079	17	
Grand Orange Lodge of British America.....					70,570	90			70,570	90					59,602	52			59,602	52	
Hamilton Firemen's Benefit Fund.....			53,917	71					53,917	71					13,434	37			13,434	37	
Hamilton Police Benefit Fund.....			19,169	01					19,169	01					9,812	16			9,812	16	
Jewish National Workers Alliance.....	2,813	16	1,401	29	1,745	32			5,959	80	3,617	77	1,321	07	576	88			5,515	72	
Knights of Columbus.....	21,227	82			10,426	60			31,653	42	6,000	00			2,589	58			8,589	58	
London Police Benefit Fund Association.....					7,643	51			7,643	51	150	48			6,617	66			6,617	66	
Lutheran Brotherhood.....	1,075	14			1,716	66			3,842	28	167	79			1,019	16			1,186	95	
Lutheran Mutual Aid Society.....	1,865	25			406	31			2,399	26	24	05			280	24			304	29	
Macedonian Theatrical Society of the Deaf.....	84,652	65	2,953	84	24,179	10			115,202	18	185,330	83	3,433	69	14,493	34			204,457	86	
National Fraternal Travelers' Association.....	25,436	00	831	00	466	35			4,075	12	46,388	20	1,070	00	2,45	30			1,315	30	
Ontario Commercial Travelers' Association.....									25,436	00					6,072	31			6,072	31	
Ottawa Firemen's Superannuation and Benefit Fund.....			24,897	74					24,897	74					14,568	81			14,568	81	
Ottawa Police Benefit Fund.....			54,429	11					54,429	11					3,529	29			62,034	34	
Royal Arcanum, Supreme Council of the.....	2,210	05			4,452	04			41,800	86	58,505	05			26	35			26	35	
Royal Clan, Order of Scottish Clans.....	56,705	00	13,400	57	22,430	61	1,552	44	95,064	65	62,226	00	7,751	65	48,034	00	185	00	118,196	65	
St. Joseph Union of Canada.....	1,692	66	658	90	141	39	2,05	99	2,698	94	1,000	00	836	00	155	00	253	46	2,244	46	
Stovene National Benefit Society.....	29,166	41	282	87	19,007	21			49,116	49	27,266	59			31,977	54			59,244	13	
Sons of England Benevolent Association.....	57,466	09	699	91			351	62	67,021	98	73,115	41	525	00	21,163	02			94,803	43	
Sons of Scotland Benevolent Association.....			8,504	96					8,504	96					3,238	61			3,238	61	
Stratford Municipal Benefit Fund.....			255,846	75					255,846	75					62,990	73			62,990	73	
Toronto Firemen's Benefit Fund.....			452,373	17					452,373	17					128,690	13			128,690	13	
Toronto Police Benefit Fund.....			4,100	03					4,100	03					28,783	26			28,783	26	
United Commercial Travelers of America.....	150,156	34	9,010	76	3,833	50	1,305	08	184,405	68	103,328	98	3,086	59	9,606	94			9,606	94	
Woodmen of the World, The Canadian.....	6,488	12			2,398	76	321	80	9,108	68	1,190	42			3,433	97			137,943	99	
Women's Benefit Association.....			155,113	92					155,113	92					548,111	15			548,111	15	
Totals.....	2,232,954	13			1,141,465	43	52,926	74	3,382,460	22	2,826,671	05	119,087	08					443,543	243	02

TABLE IX.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1934

Companies	At end of 1933		ADDITIONS				DEDUCTIONS				At end of 1934			
	No.	Amount \$	New Issued		Other additions		Ceased by death		Ceased by maturity		Other deductions		No.	Amount \$
			No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$		
Aid Association of Lutherans.....	190	249,372	42	53,000	7	6,204	1	1,000	12	17,000	7	17,127	219	273,449
Alliance Nationale.....	514	389,127	10	17,500	6	3,005	5	4,350	1	1,000	46	14,422	475	357,869
Ancient Order of Foresters.....	6,310	4,213,116	6,289	1,671,917	19	19,306	55	33,869	19	16,208	2,480	953,951	10,164	4,001,248
Artisans Canadiens-Français.....	1,434	2,238,840	26	12,500	28	25,506	22	20,850	.....	.....	323	108,127	7,353	1,917,207
Canadian Order of Chosen Friends.....	7,605	6,330,261	191	21,750	175	138,102	219	204,514	.....	.....	1,122	2,985,267	20,087	6,043,732
Canadian Order of Foresters.....	26,835	19,412,710	490	490,500	438	430,006	554	490,621	.....	.....	184	1,258,916	3,007	18,547,332
Canadian Woodmen of the World.....	3,444	3,093,482	211	240,500	17	11,710	86	93,012	.....	.....	18	158,478	4,383	3,001,504
Catholic Order of Foresters.....	4,305	3,720,049	194	190,500	55	57,250	87	86,317	.....	.....	52	55,557	1,203	1,384,649
Catholic Mutual Benefit Association.....	1,257	1,448,068	3	3,000	45	48,530	49	59,492	.....	.....	16	8,048	1,443	1,384,649
Civil Service Mutual Benefit Society.....	1,466	656,306	67	34,307	.....	1,500	6,074	.....	.....	.....	673	8,766	1,443	677,991
Com. Travelers Association of Canada.....	8,986	.....	608	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,107	.....
Com. Travelers Mutual Accident Ass'n of America.....	29,988	28,960,539	1,107	1,355,100	1,782	1,711,691	666	717,129	65	22,853	4,648	4,271,444	28,313	27,015,904
Independent Order of Foresters.....	837	2,774,800	35	10,500	35	10,750	6	3,350	.....	.....	87	33,638	322	111,262
Jewish National Workers Alliance.....	1,811	2,431,500	46	80,000	32	37,000	7	9,000	211	244,000	16	23,500	1,659	2,078,349
Knights of Columbus.....	60	80,632	44	57,500	3	4,500	.....	.....	.....	.....	.....	.....	91	143,000
Lutheran Brotherhood.....	60	80,632	44	57,500	3	4,500	.....	.....	.....	.....	.....	.....	60	80,632
Lutheran Mutual Aid Society.....	4,224	3,329,481	1,749	698,260	531	279,688	86	81,743	.....	.....	1,584	852,620	4,834	3,373,006
Macabees, The.....	168	150,195	11	4,000	.....	1,000	.....	.....	.....	.....	58	39,492	151	115,703
National Fraternal Society of the Dead.....	2,531	1,548,082	85	15,204	.....	31,042	44	25,874	.....	.....	83	43,333	2,489	1,525,121
Ontario Commercial Travelers Ass'n.....	2,455	2,625,515	114	111,900	54	27,000	44	42,410	.....	.....	23	47,800	2,556	2,674,205
Orange Grand Lodge of British America.....	7,728	1,067,256	136	134,000	113	157,000	27	46,500	55	70,571	99	141,500	846	1,099,685
Royal Canadian Mounted Police.....	152	83,165	.....	.....	8	3,250	.....	.....	.....	.....	19	8,896	141	77,519
Royal Canadian Mounted Police (Scottish Clans).....	66	54,350	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	47	39,600
Slavonic National Benefit Society.....	838	822,814	10	10,750	1	9,588	1	1,000	18	13,750	.....	.....	765	579,496
Sons of England Benefit Society.....	4,277	2,845,542	458	227,385	41	21,900	78	65,077	26	37,134	20	105,000	4,305	2,811,625
Sons of Scotland Benefvolent Association.....	3,981	3,511,061	340	356,579	67	60,135	67	60,135	.....	.....	284	300,311	4,037	3,576,846
St. Joseph Union of Canada.....	432	341,022	81	67,500	.....	.....	1	1,000	.....	.....	77	87,422	435	320,100
Women's Benefit Association.....	108,474	88,634,064	14,097	5,864,052	3,465	3,095,645	2,300	2,065,722	419	422,576	12,361	9,152,057	110,950	85,953,406
Totals.....	108,474	88,634,064	14,097	5,864,052	3,465	3,095,645	2,300	2,065,722	419	422,576	12,361	9,152,057	110,950	85,953,406

TABLE X—FRATERNAL SOCIETIES—
EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1934

Companies	Number at end of 1933	Number new issued	Number revived	Termin- ated by death	Termin- ated by lapse	Number at end of 1934
Aid Association of Lutherans.....	23	8	1	.....	1	31
Alliance Nationale.....	154	4	6	.....	28	136
Artisans Canadien-Francais.....	867	6	9	14	80	788
Canadian Order of Chosen Friends.....	1,441	6	51	31	132	1,335
Canadian Order of Foresters.....	9,251	141	217	118	857	8,634
Canadian Woodmen of the World.....	469	58	.....	6	47	474
Catholic Mutual Benefit Association.....	39	.....	.....	.....	2	37
Jewish National Workers Alliance.....	231	33	27	4	21	266
Maccabees, The.....	376	44	75	7	53	435
Order of United Commercial Travelers of America.....	1,038	80	44	7	132	1,023
Sons of England Benefit Society.....	9,364	392	.....	181	566	9,009
Sons of Scotland Benevolent Association....	224	49	6	2	33	244
St. Joseph Union of Canada.....	2,869	548	32	37	392	3,020
Totals.....	26,346	1,369	468	407	2,344	25,432

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$	\$	\$	\$	\$	
Acadia Fire.....	93,420 79	35,525 83	57,894 96	58,634 38	24,639 61	42.02
Aetna.....	161,816 52	2,832 83	158,983 69	160,075 68	51,358 88	32.08
Agricultural.....	25,911 77	5,709 23	20,202 54	19,718 90	9,492 19	48.14
Alliance Assurance.....	108,133 16	1,057 63	107,075 53	114,532 17	51,074 34	44 59
Alliance Insurance.....	40,998 36	8,750 80	32,247 56	48,221 90	5,240 56	10.87
American Alliance.....	25,750 08	16,768 10	8,981 98	8,959 31	4,153 64	46.36
American Central.....	44,552 08	20,779 21	23,772 87	20,849 13	9,117 17	43.73
American Equitable.....	57,004 06	7,090 58	49,913 48	46,404 63	37,478 22	80.76
American Home Fire.....	45,789 00	3,281 09	42,507 91	32,804 36	10,755 67	32.78
American Insurance.....	43,112 44	12,619 02	30,493 42	28,053 10	7,160 63	25.52
Anglo-Scottish.....	66,696 45	18,170 98	48,525 47	53,696 74	23,020 34	42.87
Atlas Assurance.....	205,831 15	29,527 51	176,303 64	173,144 90	62,841 54	36.29
Automobile Insurance.....	721 56	73 45	648 11	936 44	1 33	.14
Balaise Fire.....	44,060 92	732 30	43,328 62	40,832 90	33,428 45	81.86
Beaver Fire.....	8,179 80	4,948 09	3,231 71	3,521 49	1,347 21	38.25
Bee Fire.....	62,934 68	2,323 73	60,610 95	51,727 38	14,342 76	27.73
Boston Insurance.....	10,397 23	1,123 72	9,273 51	11,499 71	3,243 91	28.21
British America.....	192,481 94	27,556 89	164,925 05	175,758 59	72,509 60	41 25
British Canadian.....	19,246 20	1,430 79	17,815 41	19,548 52	3,428 94	17.54
British Colonial.....	29,064 26	4,090 47	24,973 79	29,686 85	28,949 15	97 51
British Crown.....	122,376 18	3,906 32	118,469 86	122,612 89	43,323 53	35.33
British Empire.....	32,501 77	2,934 89	29,566 88	31,180 01	7,259 62	23.78
British & European.....	26,297 43	12,033 71	14,263 72	14,522 08	5,462 45	37.61
British General.....	59,154 23	35,381 36	23,772 87	25,042 15	9,897 60	39.52
British Law.....	55,262 00	24,453 58	30,808 42	26,279 15	7,469 95	28.42
British Northwestern.....	125,357 23	56,397 37	68,959 86	65,397 71	35,551 54	54.36
British Oak.....	28,852 91	244 51	25,608 40	30,734 28	20,003 33	65.08
British Traders.....	102,041 86	20,753 70	81,288 16	77,110 27	35,844 99	46.49
Caledonian American.....	18,247 04	4,490 76	13,756 28	12,899 20	2,542 28	19.71
Caledonian Insurance.....	122,362 19	9,535 83	112,826 36	117,029 01	43,776 93	37.41
California Insurance.....	56,437 37	42,173 65	14,263 72	15,532 94	6,159 90	39.66
Camden Fire.....	15,782 99	608 58	15,174 41	14,710 66	5,480 11	37.25
Canada Accident & Fire.....	123,449 87	66,394 99	57,054 88	54,214 75	24,608 06	45.39
Canada Security.....	70,685 95	25,046 86	45,639 09	43,979 98	18,934 64	43.05
Canadian Fire.....	117,009 76	2,947 70	114,062 06	114,477 69	39,436 71	34.44
Canadian General.....	101,193 17	14,829 01	86,364 16	83,125 00	36,477 64	43.88
Canadian Indemnity.....	41,183 01	541 17	40,641 84	40,212 60	20,787 40	51.69
Canadian Surety.....	44,997 22	20,715 50	23,381 72	22,303 65	6,888 26	30.88
Car & General.....	29,157 83	4,175 83	24,982 00	24,301 79	3,580 24	14.73
Casualty Co. of Canada.....	32,817 80	1,630 78	31,187 02	34,795 85	7,428 49	21.34
Central Insurance.....	55,248 67	17,320 88	37,927 79	39,175 84	15,754 77	40.22
Central Union.....	12,419 42	8,101 60	4,317 82	4,427 76	2,104 59	147.40
Century Insurance.....	116,908 00	48,672 64	68,235 96	59,626 12	31,585 32	52.97
China Fire.....	12,405 03	881 35	11,524 58	12,453 10	445 90	3.58
Citizens of New Jersey.....	24,227 76	18,663 42	5,564 34	5,351 59	374 99	7.01
*City of New York Insurance.....	3,513 89	45 00	3,468 89	4,761 10	4,496 95	94.45
Columbia Insurance.....	53,311 84	34,013 53	19,298 31	19,381 17	8,213 20	42.38
Commercial Union Assurance.....	574,395 12	345,495 25	228,899 87	242,890 97	88,419 99	36.40
Connecticut Fire.....	88,069 85	38,551 09	49,518 76	46,905 83	14,272 45	30.43
Consolidated Fire & Casualty.....	80,682 68	14,988 04	65,694 64	55,124 29	33,413 09	60.61
Continental Insurance.....	116,589 41	17,091 78	99,497 63	102,954 00	42,604 09	41.38
Cornhill Insurance.....	59,545 96	3,938 73	55,607 23	54,414 95	33,497 71	61 56
County Fire of Philadelphia.....	34,358 75	32,113 26	2,245 49	2,213 81	1,038 40	46.90
Dominion of Canada General.....	205,372 48	21,691 36	183,681 12	224,500 56	52,092 58	23.25
Dominion Fire.....	230,918 06	41,122 75	189,796 15	179,624 12	67,049 86	37.33
Eagle, Star & British Dominion.....	132,050 59	8,354 57	123,696 02	133,092 98	35,347 81	26.56
Employers' Liability.....	251,784 73	31,875 23	219,909 50	222,490 17	85,991 23	38.64
Ensign Insurance.....	38,276 85	4,078 96	34,197 89	31,332 88	8,564 28	27.33
Equitable Fire & Marine.....	35,333 97	25,430 21	9,903 76	9,387 57	2,854 48	30.41
Essex & Suffolk Equitable.....	54,564 57	31,208 01	23,356 56	20,559 67	8 59	43.09
Federal Fire.....	266,504 92	85,409 78	181,095 14	178,469 94	89,509 02	50.15
Federal Insurance.....						
Fidelity-Phenix.....	116,618 20	7,201 51	109,416 69	114,154 00	35,855 49	31.41
Fire Association of Philadelphia.....	35,428 02	15,028 61	23,399 41	22,109 30	3,373 99	15.26
Fire Insurance of Canada.....	196,558 88	1,890 78	194,668 10	217,514 35	138,747 97	63.79
Firemen's Fund.....	65,855 03	8,187 38	57,667 65	58,031 20	25,404 42	43.78
Firemen's Insurance of Newark.....	46,504 18	47 61	36,456 57	38,180 86	9,361 12	24.52
First American Fire.....	9,855 53	1,056 25	8,799 28	9,967 58	7,784 51	78.09
First National of America.....	4,090 02	4,090 02				
Ponciere Fire of Paris, France.....	19,471 63	2,070 89	17,400 74	14,713 54	10,559 36	71.77
*Franklin Fire of Philadelphia.....	25,632 00	148 00	25,484 00	26,666 19	13,977 83	52.42
General Accident of Canada.....	57,520 28	9,254 97	48,265 31	49,323 34	18,494 24	37.50
General Accident, Fire & Life.....	168,068 43	21,357 82	146,710 61	146,362 95	42,494 80	29.03
General Fire of Paris, France.....	39,917 10	13,972 57	25,944 53	30,344 62	5,572 42	18.36
General Insurance of America.....	23,228 28	346 96	22,881 32	22,886 92	17,350 01	75.81
Girard Fire & Marine.....	15,255 09	119 77	15,135 32	14,376 19	5,559 06	38.67
Glens Falls.....	43,798 13	6,749 40	37,048 73	30,707 72	11,919 82	38.82
Globe Indemnity of Canada.....	115,094 95	67,685 20	47,409 75	48,959 69	19,693 48	40.22
Grain Insurance & Guarantee.....	68 00	58 00	10 00	19 24		
Granite State Fire.....	7,485 89	1,619 39	5,866 50	5,857 40	1,568 32	26.77

*Reinsured with Home Insurance Co. of New York.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Great American Insurance.....	119,924 52	16,763 77	103,160 75	103,903 60	48,735 75	46 90
Guardian Assurance.....	257,013 49	16,237 98	240,775 51	240,104 01	83,289 10	34.68
Guardian Insurance.....	57,254 78	16,664 70	40,590 08	44,177 72	11,360 76	25 71
Guildhall.....	35,245 06	10,387 06	24,858 00	23,940 50	10,104 66	42 21
Halifax Fire.....	76,603 93	16,217 33	60,386 60	48,455 36	25,489 49	52.60
Hand-in-Hand.....	46,821 79	1,027 84	45,793 95	48,061 91	22,564 35	46 94
Hanover Fire.....	42,082 68	7,966 47	34,116 21	35,159 91	17,865 08	50 81
Hartford Fire.....	253,770 77	10,175 11	243,595 66	269,863 58	95,645 13	35 44
Home Fire & Marine.....	25,925 20	174 64	25,750 56	28,004 95	13,842 18	49 42
Home Insurance.....	247,151 91	6,504 34	240,647 57	257,846 04	93,296 15	36 18
*Homestead.....	19,011 75		19,011 75	21,333 19	6,104 56	28 62
Hudson Bay.....	130,374 83	71,051 87	59,322 96	62,054 59	24,642 21	39 71
Imperial Assurance.....	75,177 17	36,580 55	38,596 62	37,762 36	16,426 38	42 38
Imperial Guarantee & Accident.....	23,767 87	5,582 64	18,185 23	19,424 95	5,027 27	25 88
Imperial Insurance Office.....	70,931 46	3,840 86	67,090 60	70,269 37	16,643 12	23 68
Insurance Co. of North America.....	191,356 28	25,408 39	165,947 89	199,921 79	74,333 29	37 18
Law, Union & Rock.....	86,206 01	4,272 08	81,933 93	85,075 62	35,702 57	41 97
Legal & General.....	66,387 13	6,761 74	59,625 39	67,855 55	41,840 61	61 66
Liverpool & London & Globe.....	873,644 05	524,531 91	349,112 14	366,945 52	151,099 47	41 18
Liverpool-Manitoba.....	196,848 82	120,993 23	75,855 59	78,335 26	31,509 58	40 22
Local Government Guarantee.....	7,287 93	1,449 07	5,838 86	5,995 07	965 13	16 10
London Assurance.....	158,102 68	20,153 42	137,949 26	134,815 22	52,462 89	38 91
London-Canada.....	110,286 67	33,816 70	76,469 97	85,311 43	40,614 27	47 61
London & County.....	14,914 28	1,699 65	13,214 63	12,733 00	17,485 46	137 32
London Guarantee & Accident.....	106,092 28	67,495 64	38,596 64	38,767 05	16,426 38	42 37
London & Lancashire Guarantee & Accident of Canada.....	26,851 01	14,884 51	11,966 50	10,037 18	4,556 22	45 39
London & Lancashire.....	472,558 21	61,643 74	410,914 47	416,998 71	178,856 07	42 89
London & Provincial Marine & Gen.....	14,432 04	1,772 67	12,659 37	13,328 09	11,143 31	83 61
London & Scottish.....	27,811 31	6,527 90	21,283 41	21,898 46	6,426 77	29 35
Lumbermen's Insurance Marine.....	49,539 22	207 32	49,331 90	49,670 83	30,412 88	61 23
Maryland.....	10,312 69	1,688 99	8,623 70	8,775 44	3,300 57	37 61
Mercantile Fire.....	106,186 00	51,805 62	54,380 38	54,316 91	16,385 18	30 17
Merchants Fire of New York.....	81,471 97	858 32	80,613 65	82,896 68	38,520 90	46 47
Merchants Fire.....	169,169 08	6,169 43	162,999 65	169,047 81	62,118 91	36 75
Merchants & Manufacturers.....	56,483 45	6,614 58	49,868 87	54,927 84	23,845 03	43 41
Merchants Marine.....	55,184 11	5,263 60	49,920 51	51,453 04	18,455 23	35 86
Mercury Insurance.....	23,084 76	4,106 14	18,978 62	20,618 25	5,393 71	26 16
Michigan Fire & Marine.....	10,207 00	4,288 54	5,918 46	5,813 66	1,910 37	32 86
Motor Union.....	26,396 92	3,061 50	23,335 42	26,076 35	14,600 00	55 99
National-Ben Franklin.....	85,058 42	396 86	84,661 56	84,656 96	49,095 44	57 99
National Fire of Hartford.....	71,834 92	6,089 45	65,745 47	61,428 57	9,408 83	15 31
*National Liberty.....	1,572 34	270 00	1,302 34	2,486 67	180 41	7 25
National-Liverpool.....	93,972 23	56,048 44	37,927 79	38,818 20	15,754 77	40 58
National Provincial.....	34,376 11	6,305 49	28,096 62	27,556 46	6,297 18	22 85
National Union Fire.....	79,082 69	1,318 44	77,764 25	66,705 03	41,270 03	61 83
Nationale Fire of Paris.....	109,582 67	2,787 00	106,795 67	113,400 08	76,115 64	67 12
Newark Fire.....	80,385 44	39,585 60	40,799 84	44,131 50	16,941 46	38 39
*New Brunswick.....	30,924 80	316 75	30,608 05	33,400 45	12,897 76	38 61
New Hampshire Fire.....	44,697 36	6,662 96	38,034 40	38,813 39	20,452 11	52 69
New Jersey.....	12,354 53		12,354 53	14,215 68	5,627 36	39 59
New York Fire.....	34,848 46	6,958 03	27,890 43	29,790 87	26,551 89	89 13
New York Underwriters.....	90,810 04	58,710 39	32,099 65	26,610 01	8,603 43	32 33
Niagara Fire.....	68,842 28	6,096 07	62,746 21	63,917 03	20,785 85	32 52
North British & Mercantile.....	296,491 17	41,980 59	254,510 58	270,751 46	77,290 69	28 55
North Empire.....	75,652 24	37,055 62	38,596 62	38,762 36	16,426 38	42 38
North River.....	36,635 36	2,299 25	34,336 10	35,473 58	10,593 20	29 86
North West Fire.....	49,876 05	26,103 18	23,772 87	24,392 78	9,385 15	38 48
Northern Assurance.....	171,685 57	13,865 24	157,820 33	169,240 54	77,131 84	45 57
Northwestern National.....	82,570 55	1,614 04	80,956 51	83,180 01	21,890 78	26 32
Norwich Union.....	379,938 26	39,351 83	340,586 43	340,863 94	128,845 49	37 79
Occidental Fire.....	54,026 39	10,588 95	43,437 44	47,385 43	7,095 12	14 97
Ocean Accident & Guarantee.....	150,349 46	18,217 49	132,131 97	139,573 05	50,718 01	36 33
Pacific Coast Fire.....	69,458 41	20,308 73	49,149 68	56,472 57	22,098 32	39 13
Pacific Fire.....	105,521 52	329 72	105,191 80	111,435 78	61,168 90	54 89
Palatine Insurance.....	118,027 32	51,465 69	66,564 63	70,853 46	27,479 07	38 78
Patriotic Assurance.....	46,859 43	6,332 17	40,527 26	37,853 11	20,657 53	54 57
Pearl Assurance.....	87,122 17	5,076 82	82,045 35	80,378 79	27,676 56	34 43
Phenix Fire of Paris, France.....	33,987 14	8,644 49	25,342 65	28,223 73	6,145 79	21 77
Philadelphia Fire & Marine.....	15,666 73	1,438 08	14,228 65	15,847 38	3,506 39	22 12
Phoenix Assurance.....	489,481 26	259,344 86	230,136 40	238,489 60	125,175 79	52 49
Phoenix of Hartford.....	161,070 13	78,708 53	82,361 60	77,791 66	23,651 48	30 40
Pilot Insurance.....	31,857 86	12,753 70	19,104 16	18,061 60	11,090 03	61 40
Pioneer.....	60,785 34	27,416 18	33,369 16	34,988 15	13,860 55	39 61
Planet Assurance.....	35,317 81	11,100 56	24,217 25	26,544 65	12,467 47	46 97
Providence Fire of Paris, France.....	20,811 69	4,213 18	16,598 51	14,589 83	5,668 47	38 85
Providence-Washington.....	25,143 90	4,185 22	20,958 68	20,360 42	5,761 13	28 30
Provident Assurance.....	61,976 64	6,305 76	55,670 88	56,688 66	29,604 32	52 22
Provincial Insurance.....	76,968 42	6,149 10	70,819 32	67,286 18	43,210 09	64 21

*Reinsured with Home Insurance Co. of New York.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934—Continued

Companies	PREMIUMS WRITTEN			Net	Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned			
	Gross less return premiums	Licensed reinsurance ceded										
	\$	c.	\$	c.	\$	c.	\$	c.				
JOINT STOCK												
Prudential Assurance	286,523	57	77,615	12	208,908	45	203,333	82	69,830	42	34	34
Quebec Fire	62,976	56	24,787	98	38,188	58	35,949	73	19,728	72	54	87
Queen City	80,042	48	1,374	35	78,668	13	80,701	79	35,657	22	44	18
Queen Insurance	302,125	45	131,541	43	170,584	02	176,129	97	70,845	72	40	22
Railway Passengers	24,529	38	4,556	02	19,973	36	16,806	35	1,978	10	11	77
Reliance Insurance	24,047	94	5,865	26	18,182	68	17,630	19	2,387	39	13	54
Rhode Island	1,218	68	1,275	59	10,853	09	9,406	19	3,964	60	42	15
Royal Exchange	198,939	00	23,126	43	170,812	57	174,924	02	48,636	25	27	80
Royal Insurance	1,106,362	48	573,137	18	533,225	30	567,131	88	234,516	46	41	35
Royal Scottish	57,067	73	11,937	51	45,130	22	48,917	72	26,374	20	36	20
St. Paul Fire & Marine	48,809	81	12,941	72	55,098	76	57,220	23	20,717	49	36	20
Scottish Canadian	44,809	48	5,347	86	39,614	95	37,768	26	7,158	04	18	94
Scottish Metropolitan	78,204	16	9,585	12	68,619	04	71,197	02	39,710	01	55	77
Scottish Union & National	102,848	09	3,531	22	99,316	87	100,882	59	49,653	11	49	22
Sea Insurance	47,928	06	4,087	59	43,840	47	46,212	39	21,218	13	45	91
Security Insurance of New Haven	37,821	98	9,863	40	27,958	58	25,403	21	5,362	36	21	11
Sentinel Fire	15,205	93	13,785	79	1,420	14	1,572	87	479	84	30	51
Southern Insurance	22,984	66	8,508	50	14,476	16	21,986	83	9,770	32	44	44
Springfield Fire & Marine	81,938	59	26,569	37	55,369	22	65,123	34	18,551	75	28	48
State Assurance	11,563	16	504	32	11,058	84	13,188	80	4,324	53	32	79
Sun Insurance Office	265,636	68	20,329	36	245,307	32	248,027	92	98,516	30	39	72
Sussex Fire	11,789	65	383	43	11,406	22	10,696	42	5,667	92	52	98
Tokio Marine & Fire												
Toronto General	102,382	28	15,425	53	86,956	75	94,917	36	36,462	80	38	41
Trans-Canada	26,553	86	493	29	26,060	57	22,559	31	27,984	88	124	04
Travelers Fire	78,182	05	-4	10	78,186	15	57,998	46	29,957	61	51	65
Union Assurance	228,547	09	133,455	62	95,091	47	100,813	39	36,479	82	36	18
Union Fire, Accident & General	38,151	16	1,176	23	36,974	93	35,141	78	12,707	57	36	16
Union Insurance of Canton	84,960	79	11,304	91	73,655	88	76,411	00	27,305	95	35	73
Union Marine & General	77,846	41	39,249	79	38,596	62	38,994	33	16,426	38	42	12
United British	26,236	16	2,641	60	23,594	56	25,886	11	9,223	14	35	63
United Firemen's	29,111	93	9,813	62	19,298	31	19,381	18	8,213	20	42	38
United States Fire	90,193	08	945	66	89,247	42	70,352	05	47,763	81	67	89
Urbane Fire	25,488	38	512	69	24,975	69	23,330	94	19,205	22	82	32
Wellington Fire	292,243	01	95,229	48	197,013	53	189,352	53	80,755	91	42	65
Westchester Fire	37,420	64	13,898	92	23,521	72	22,022	26	8,793	82	39	93
Western Assurance	362,980	20	80,878	46	282,101	74	294,926	31	135,483	44	45	94
Westminster Fire Office	14,135	34	14,135	34								
World Fire & Marine	26,821	48	1,249	50	25,571	98	30,615	05	9,776	95	31	93
World Marine & General	34,809	41	5,299	68	29,509	73	32,063	36	15,333	94	47	82
Yorkshire Insurance	108,262	23	5,576	45	102,685	78	104,174	77	29,363	10	28	19
Totals	18,662,702	03	5,031,502	46	13,631,199	57	13,958,380	36	5,692,983	60	40	78
FARMERS' MUTUALS												
Algoma	14,039	93	447	75	13,592	18	13,611	61	14,496	49	106	50
Amherst Island	796	53			796	53	951	48	900	00	94	59
Ayr	25,519	26	1,002	32	24,516	94	24,630	37	25,370	84	103	01
Bay of Quinte	30,910	72	617	17	30,293	55	30,463	41	28,940	61	95	00
Bertie & Willoughby	19,398	06	1,357	15	18,040	91	17,411	44	14,771	25	84	84
Blanshard	11,117	71	834	85	10,282	86	9,839	92	509	49	5	18
Blenheim, North	10,888	45	1,125	55	9,762	90	8,340	25	6,828	35	81	87
Brant County	19,834	80	2,144	37	17,690	43	18,291	91	24,357	25	133	16
Canadian Millers	6,898	62			6,898	62	6,895	94	13,620	40	197	51
Caradoc Farmers'	13,284	95	347	71	12,937	24	12,340	99	4,597	01	37	25
Clinton	11,534	67	312	26	11,222	41	11,581	33	12,769	76	110	26
Culross	8,760	24	343	71	8,416	53	7,697	29	3,411	68	44	32
Dereham & W. Oxford	14,688	78	3,528	65	11,160	13	11,335	33	7,986	16	70	45
Dorchester, N. & S.	23,910	38	3,771	86	20,138	52	21,216	56	14,963	86	70	53
Downie	9,710	75	735	34	8,975	41	8,864	88	2,328	70	26	27
Dufferin Farmers'	29,624	74	2,759	54	26,865	20	26,296	83	17,633	93	67	06
Dumfries, N., & Waterloo S.	24,154	76	3,170	34	20,984	42	23,542	43	14,966	45	63	57
Dunwich	13,785	88	336	30	13,449	58	13,831	45	18,251	46	131	96
Easthope, South	21,559	67			21,559	67	21,418	98	9,413	43	43	95
Ekfrid	12,413	77	477	43	11,936	34	12,250	61	11,376	98	92	87
Elma	14,699	39			14,699	39	16,042	37	9,691	33	60	41
Eramosa	6,860	25	1,955	35	4,904	90	5,492	89	2,040	85	37	15
Erie	13,659	63	1,693	51	11,966	12	12,570	59	2,407	90	19	16
Farmers' Central	145,152	02	15,249	40	129,902	62	139,690	68	83,455	63	59	74
Farmers' Union	40,071	61	1,958	64	38,112	97	55,941	82	36,006	10	64	36
Formosa	151,363	45	6,660	83	44,702	62	48,521	83	21,541	38	44	40
Germania	30,160	59	3,141	71	27,018	88	25,276	62	12,728	35	50	36
Glengarry	28,064	37	2,019	00	26,045	37	26,478	48	22,662	53	85	59
Grand River	11,484	67	396	00	11,088	67	11,472	87	3,154	24	27	49
Grenville Patron	46,976	88			46,976	88	46,186	68	31,912	98	69	10
Grey & Bruce	24,866	76	4,421	19	20,445	57	20,975	54	16,052	03	76	53
Guelp Township	3,232	77	536	35	2,696	42	2,753	80	561	35	20	38

†In these companies, "Premiums Written" consist of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1934 assessment.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
‡FARMERS' MUTUALS	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Halton Union.....	33,160 60	4,235 15	28,925 45	29,437 51	13,783 40	46 82
Hamilton Township.....	18,556 21	1,192 24	17,363 97	17,438 60	15,206 39	87 20
Hay Township.....	11,510 00		11,510 00	11,470 13	11,067 09	96 49
Hopewell Creek.....	3,352 14	527 78	2,824 36	2,741 15	35 35	1 29
Howard.....	30,525 30	640 55	29,884 75	31,264 59	12,109 91	38 73
Howick.....	48,946 66	7,715 93	41,230 73	45,664 69	24,699 51	54 09
Kent & Essex.....	69,077 37	1,340 36	67,737 01	69,809 75	54,252 85	77 71
Lambton.....	45,750 51	726 95	45,023 56	45,953 87	18,272 83	39 76
Lanark County.....	75,161 76	1,252 25	73,909 51	72,428 11	24,541 50	33 88
Lennox & Addington.....	15,900 33	603 30	15,387 03	15,256 01	9,787 70	64 16
Lobo.....	6,794 35	280 20	6,514 15	7,067 71	5,426 75	76 78
London Township.....	10,432 52	208 80	10,223 72	10,256 14	4,878 70	47 57
McGillivray.....	3,002 90	80 10	2,922 80	3,017 86	7,820 73	259 15
McKillop.....	22,527 43	740 23	21,787 20	21,482 53	3,905 45	18 18
Maple Leaf.....	55,810 95	4,540 71	51,270 24	51,531 58	31,558 32	61 24
Nissouri.....	23,626 26	896 71	22,729 55	23,068 77	23,048 25	99 91
Norfolk.....	10,884 48	345 05	10,539 43	11,366 39	6,204 16	54 58
North Kent.....	17,335 55	315 00	17,020 55	17,111 02	8,822 51	51 56
Oneida.....	4,750 10	728 00	4,022 10	4,335 35	788 45	18 19
Ontario Threshermen's.....	10,676 51		10,676 51	11,153 82	3,269 85	29 32
Otter.....	28,915 14	2,776 07	26,139 07	25,906 19	20,303 33	78 37
Oxford.....	8,207 87	1,445 90	6,761 97	6,739 67	5,968 14	88 55
Peel County.....	80,897 23	7,001 50	73,895 73	70,049 45	45,708 75	65 25
Peel & Maryborough.....	37,599 90	4,322 46	33,277 44	32,032 97	20,973 95	65 48
Prescott.....	†60,522 15	219 83	60,302 32	62,635 80	17,637 70	28 16
Pushinch.....	4,794 74		4,794 74	4,947 58	2,769 55	55 98
Saltfleet & Binbrook.....	†26,727 09	476 40	26,250 69	30,076 80	11,985 35	39 85
Southwold.....	12,385 30	1,009 82	11,375 48	11,560 95	2,211 55	19 13
Townsend.....	11,268 71	534 60	10,734 11	10,281 10	7,342 58	71 42
Usborne & Hibbert.....	21,285 80		21,285 80	20,992 80	4,688 53	22 33
Walpole.....	9,651 80	753 90	8,897 90	9,019 66	7,718 88	85 58
Waterloo North.....	110,164 76	2,984 75	107,180 01	107,173 90	56,424 77	52 65
Wawanosh West.....	41,956 73	787 10	41,169 63	42,363 64	25,266 02	59 64
Westminster Township.....	12,576 25	985 46	11,590 79	11,678 89	5,125 49	43 89
William East.....	11,390 08	151 30	11,238 78	11,497 41	5,953 99	51 79
Yarmouth.....	10,277 72	1,118 50	9,159 22	9,708 41	13,607 74	140 16
Totals.....	1,745,917 46	112,281 18	1,633,636 28	1,680,738 07	1,022,874 79	*60 86
**ASSOCIATED NEW ENGLAND FACTORY MUTUALS						
American Mutual Fire Ins. Co., Providence, R.I.....	23,074 17		23,074 17	28,853 95	1,878 30	6 51
Arkwright Mutual Fire Ins. Co., Boston, Mass.....	50,893 08		50,893 08	77,841 40	9,748 78	12 52
Blackstone Mutual Fire Ins. Co., Providence, R.I.....	39,127 63		39,127 63	54,373 22	4,073 93	7 49
Boston Mfrs. Mutual Fire Ins. Co., Boston, Mass.....	55,945 60		55,945 60	92,546 26	5,164 39	5 58
Cotton & Woollen Mfrs. Mutual, Boston, Mass.....	16,872 50		16,872 50	24,181 03	2,526 05	10 45
Enterprise Mutual Fire Ins. Co., Providence, R.I.....	23,074 18		23,074 18	28,853 95	1,878 29	6 51
Fall River Mutual Fire Ins. Co., Fall River, Mass.....	23,035 61		23,035 61	31,036 87	5,253 66	16 93
Firemen's Mutual Insurance Co., Providence, R.I.....	56,486 77		56,486 77	80,778 34	5,213 13	6 45
Hope Mutual Fire Insurance Co., Providence, R.I.....	18,308 82		18,308 82	25,773 45	2,225 58	8 63
Industrial Mutual Fire Ins. Co., Boston, Mass.....	8,436 28		8,436 28	12,049 42	1,263 02	10 48
Manufacturers Mutual Fire Ins. Co., Providence, R.I.....	38,456 94		38,456 94	48,089 93	3,130 50	6 51
Mechanics Mutual Fire Ins. Co., Providence, R.I.....	23,074 18		23,074 18	28,853 94	1,878 30	6 51
Mercantile Mutual Fire Ins. Co., Providence, R.I.....	17,837 93		17,837 93	27,927 34	1,645 99	5 89
Merchants Mutual Fire Ins. Co., Providence, R.I.....	22,819 84		22,819 84	32,715 38	2,523 50	7 71
Mill Owners Mutual Fire Ins. Co., Chicago, Ill.....	5,463 85		5,463 85	12,094 62	985 14	8 14
Paper Mill Mutual Insurance Co., Boston, Mass.....	4,605 53		4,605 53	6,308 98	1,129 74	17 90
Philadelphia Mfrs. Mutual Ins. Co., Philadelphia, Pa.....	19,119 88		19,119 88	36,644 62	2,145 47	5 85

‡In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1934 assessment.

*Ratio of total management cost (including adjustment expense) to total net premiums earned—18.16%.

**For this class of insurer the columns should read: Col. 1 to 3, "Premium deposits written"; Col. 4, "Net premium deposits earned"; Col. 6, "Ratio of net losses incurred to premium deposits earned."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
**ASSOCIATED NEW ENGLAND FACTORY MUTUALS						
Protection Mutual Fire Ins. Co., Chicago, Ill.	\$ 8,195 70	\$	\$ 8,195 70	\$ 19,057 23	\$ 1,477 68	7.75
Rhode Island Mutual Fire Ins. Co., Providence, R.I.	38,456 95		38,456 95	48,089 93	3,130 51	6.51
Rubber Mfrs. Mutual Insurance Co., Providence, R.I.	16,872 50		16,872 50	24,173 96	2,526 05	10.45
State Mutual Fire Insurance Co., Providence, R.I.	46,148 35		46,148 35	57,707 90	3,756 60	6.51
What Cheer Mutual Fire Ins. Co., Providence, R.I.	18,273 51		18,273 51	25,771 97	2,225 61	8.63
Worcester Mfrs. Mutual Ins. Co., Worcester, Mass.	20,241 95		20,241 95	27,741 27	4,602 33	16.59
Totals	594,821 81		594,821 81	851,464 96	70,371 55	8.26
OTHER MUTUALS						
Central Manufacturers	49,369 45	863 02	48,506 43	43,402 23	7,399 37	17.07
Hardware Dealers	90,896 34	5,355 81	85,540 53	89,251 23	25,640 43	28.73
Hardware Mutual	92,427 82	3,521 64	88,906 18	92,723 17	27,693 54	29.87
Indiana Lumbermen's	61,526 32	3,641 77	57,884 55	53,728 01	20,632 18	38.41
Lumber Mutual	40,487 22	1,796 10	38,691 12	37,860 82	10,415 85	27.50
Lumbermen's Mutual	22,920 91	146 49	22,774 42	23,978 22	7,969 09	33.28
Mill Owners	115,824 88	12,422 63	103,402 25	94,250 16	43,673 91	46.34
Minnesota Implement	91,887 60	5,389 63	86,497 97	89,264 17	25,640 43	28.73
Northwestern Mutual	226,610 93	45,488 01	181,122 92	186,039 33	57,931 04	31.14
Pennsylvania Lumbermen's	27,677 49	3,460 50	24,216 99	23,003 54	9,035 13	39.27
Union Mutual Fire	9,653 52	2,397 85	7,255 67	5,953 37	1,126 09	18.91
United Mutual	65,587 94	18,367 43	47,220 51	46,631 15	22,542 56	48.34
Totals	894,870 42	102,850 88	792,019 54	786,085 40	259,699 62	33.04
CASH MUTUALS						
(Without Share Capital)						
Economic	290,860 58	38,421 26	252,439 32	255,354 68	86,328 62	33.80
Gore District	324,226 41	41,408 35	282,818 06	264,572 42	106,892 10	40.40
Millers National	80,971 05	5,537 15	75,433 90	67,520 70	51,202 44	75.83
Perth	243,079 63	60,444 64	182,634 99	179,148 69	80,407 01	44.88
Portage La Prairie	154,844 89	11,797 09	143,047 80	171,265 21	91,266 97	53.28
Waterloo	310,002 27	55,396 62	254,605 65	250,151 63	128,942 99	51.54
Wawanesa	365,457 28		365,457 28	381,377 05	215,448 19	56.49
Totals	1,769,442 11	213,005 11	1,556,437 00	1,569,390 38	760,488 32	48.46
CASH MUTUALS						
(With Share Capital)						
Commerce Mutual	96,316 86		96,316 86	66,850 06	27,248 36	40.76
Stanstead and Sherbrooke	109,921 24	16,284 09	93,637 15	87,181 74	42,001 23	48.18
Totals	206,238 10	16,284 09	189,954 01	154,031 80	69,249 59	44.96
RECIPROCAL EXCHANGES						
Affiliated Underwriters	18,270 60		18,270 60	15,441 90	-125 35	.....
American Exchange Underwriters	2,046 82		2,046 82	3,733 95	.....	.....
Canadian Reciprocal Underwriters	11,488 11		11,488 11	7,779 54	418 67	5.38
Canners Exchange Subscribers	34,228 63		34,228 63	24,189 14	6,005 39	24.83
Fireproof Sprinklered	4,685 23		4,685 23	3,464 34	883 46	25.50
Individual Underwriters	24,471 41		24,471 41	25,891 52	8,477 27	32.81
Inter-Insurers Exchange	558 77		558 77	583 21	.....	.....
Lumbermen's Underwriting Alliance	122,297 07		122,297 07	101,764 42	265,200 63	260.60
Mfg. Lumbermen's Underwriters	23,666 74	2,388 84	21,277 90	33,366 42	184,580 10	553.26
Metropolitan Inter-Insurers	13,583 32		13,583 32	16,345 91	4,364 27	26.69
New York Reciprocal Underwriters	16,338 91		16,338 91	18,793 66	387 14	2.05
Tornado Inter-Insurance Exchange	520 20		520 20	498 54	.....	.....
Underwriters Exchange	2,085 31		2,085 31	2,158 62	.....	.....
Warner Reciprocal Insurers	-71 18		-71 18	94 84	.....	.....
Totals	274,169 94	2,388 84	271,781 10	254,106 01	470,191 58	185.04

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net premium deposits earned"; Col. 6, "Ratio of net losses incurred to premium deposits earned."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1934—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
RECAPITULATION	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Joint Stock Companies.....	18,662,702 03	5,031,502 46	13,631,199 57	13,958,380 36	5,692,983 60	40.78
Mutual Insurance Corporations:						
(a) Farmers' Mutuals.....	1,745,917 46	112,281 18	1,633,636 28	1,680,738 07	1,022,874 79	60.86
(b) Associated New England Factory Mutuals.....	594,821 81	.....	594,821 81	851,464 96	70,371 55	8.26
(c) Other Mutuals.....	894,870 42	102,850 88	792,019 54	786,085 40	259,699 62	33.04
Cash Mutual Insurance:						
(a) Without Share Capital.....	1,769,442 11	213,005 11	1,556,437 00	1,569,390 38	760,488 32	48.46
(b) With Share Capital.....	206,238 10	16,284 09	189,954 01	154,031 80	69,249 59	44.96
Reciprocal Exchanges.....	274,169 94	2,388 84	271,781 10	254,106 01	470,191 58	185.04

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1934

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Alliance Assurance	36,686 16		36,686 16	34,975 90	42,499 82	121.51
Alliance Insurance	3,160 65		3,160 65	3,429 72	2,301 77	67.11
American Alliance	233 14	5 50	227 64	203 42	60 39	29.69
American Automobile Fire	87,183 03		87,183 03	92,364 42	28,751 92	31.13
American Automobile Insurance	336,826 77		336,826 77	339,370 72	198,283 00	58.43
American Home Fire	3,160 77		3,100 77	2,721 21	569 84	20.96
American Insurance	1,041 35		1,041 35	982 94	170 59	17.34
Anglo-Scottish Insurance	17,029 30	16,461 79	30,568 11	30,952 53	9,686 86	31.29
Atlas Assurance	22,769 41		22,769 41	19,986 52	9,503 05	47.55
British America Assurance	72,762 89	600 88	72,162 01	72,163 75	39,779 28	55.12
British Canadian	15,542 85	86 67	15,456 18	16,483 95	2,871 47	17.42
British Colonial Fire	54,297 98	1,612 58	52,685 40	51,225 18	43,607 15	85.13
British Crown					-124 15	
British Empire	45,663 27	268 29	45,394 98	46,629 25	32,070 13	68.78
British General	4,552 81		4,552 81	5,879 06	2,313 53	39.34
British Oak	25,259 38		25,259 38	24,058 68	13,691 97	56.91
British Traders	24,397 49	12 80	24,384 69	24,642 79	13,450 86	54.58
Caledonian Insurance	2,437 96		2,437 96	2,234 73	342 06	15.31
Camden Fire	2,499 48	78 23	2,421 25	1,879 45	1,064 77	56.68
Canada Accident & Fire	51,763 90	20 33	51,743 57	60,745 38	27,434 48	45.16
Canada Security	23,735 96		23,735 96	24,609 94	16,408 74	66.67
Canadian Fire Insurance	61,154 29	422 62	60,731 67	60,335 11	28,665 02	47.50
Canadian General Insurance	159,125 30	1,502 19	157,623 11	157,367 17	80,526 74	51.17
Canadian Indemnity	57,483 74	366 88	57,116 86	55,232 53	36,588 56	66.24
Canadian Surety	35,725 50	2,095 90	33,629 60	35,756 62	16,350 13	45.72
Car & General	6,273 45	40 03	6,233 42	5,960 70	1,900 28	31.88
Casualty Co. of Canada	50,506 20	1,028 88	49,477 32	50,010 43	25,013 16	50.01
Central Insurance	4,684 27	4,684 27				
Century Insurance	74,258 60	43,690 48	30,568 12	30,952 43	4,686 86	15.14
Commercial Union	22,878 74	143 28	22,735 46	21,567 08	9,781 06	45.35
Consolidated Fire & Casualty	79,507 26		79,507 26	67,457 43	43,665 37	64.73
Continental Casualty	43,732 29	128 24	43,604 05	46,469 15	28,790 51	61.96
Cornhill Insurance	39,642 67		39,642 67	37,241 27	37,241 77	99.89
County Fire	1,372 30	1,315 39	56 91	50 86	15 09	29.67
Dominion of Canada General	293,566 53	4,013 45	289,553 08	295,396 28	157,058 20	53.16
Dominion Fire	44,357 72	37,567 34	6,790 30	6,574 93	1,751 72	26.64
Employers' Liability	262,206 32	205 05	262,001 27	258,284 81	217,187 58	84.08
Federal Insurance	21,512 66		21,512 66	20,386 86	9,315 52	45.69
Fidelity of Canada	39,062 39	2,014 75	37,047 64	36,852 82	27,919 49	75.76
Fire Association of Philadelphia	181 35		181 35	237 43	25 45	10.72
First National	34 15	34 15				
Fonciere Fire	8,227 32		8,227 32	5,350 80	1,984 74	37.08
Fonciere Transport & Accident	66,338 15	1,165 95	65,172 20	42,648 60	25,087 89	58.82
*Franklin Fire	147 71		147 71	129 09	408 75	316.63
General Accident	185,104 58	3,794 25	181,310 33	180,883 33	87,351 97	48.29
General Accident, Fire & Life	28,017 22	270 53	27,746 69	25,248 40	10,191 68	40.36
General Casualty of America	15,890 85	292 69	15,598 16	12,660 02	8,703 20	68.75
General Casualty of Paris	21,892 75	44 83	21,847 92	24,071 29	19,969 38	82.96
General Exchange	255,241 24		255,241 24	183,378 53	104,009 68	56.72
General Insurance of America	5,116 43		5,116 43	4,272 60	1,236 93	28.95
Glens Falls	85,552 63		85,552 63	67,345 85	40,903 15	60.74
Globe Indemnity	235,619 73	136,478 30	99,141 43	96,424 25	72,216 78	74.89
Great American Indemnity	8,169 79		8,169 79	6,532 42	4,672 57	71.52
Great American Insurance	2,845 51	284 55	2,560 96	2,288 43	679 20	29.68
Guardian Insurance of Canada	44,046 89	1,159 81	42,887 08	41,511 24	32,697 87	78.76
Guildhall Insurance	110,357 30		110,357 30	108,178 82	95,244 19	88.04
Halifax Fire	92,020 27	1,547 18	90,473 09	47,618 47	71,506 28	150.16
Hand-in-Hand	6,017 46		6,017 46	6,258 85	4,210 03	67.26
Hartford Accident & Indemnity	44,084 82		44,084 82	41,266 27	31,946 83	77.42
Hartford Fire	7,182 79		7,182 79	7,195 08	1,883 98	26.18
Home Insurance	39,820 56		39,820 56	41,639 75	25,782 65	61.92
*Homestead Fire	8,638 35		8,638 35	5,500 01	5,472 75	99.50
Hudson Bay	3,938 00	3,938 00				
Imperial Guarantee & Accident	34,671 34	338 06	34,333 28	35,186 08	15,864 04	45.09
Imperial Insurance Office	14,952 34	30 40	14,921 94	15,330 05	4,712 74	30.74
Indemnity Insurance of N.A.	28,404 65		28,404 65	23,413 17	15,190 21	64.88
Insurance Co. of North America	8,343 39		8,343 39	9,027 30	2,109 17	23.36
Law, Union & Rock	95,171 83	8,385 21	86,786 62	92,567 38	33,482 76	36.17
Legal & General	76,437 65		76,437 65	89,913 46	72,592 15	80.73
Liverpool & London & Globe	255,073 80	199,974 19	55,099 61	57,936 48	36,150 06	62.40
Liverpool-Manitoba	17,893 15	7,350 67	10,542 48	10,938 40	7,267 37	66.44
London Assurance	6,556 12	48 08	6,508 04	7,580 34	1,767 54	23.31
London-Canada	14,049 16	1,354 71	12,694 45	12,962 93	10,231 71	78.93
London & County	168 17	19 68	148 49	93 44		
London Guarantee & Accident	107,745 65		107,745 65	109,924 57	58,086 50	52.84
London & Lancashire Guar. & Acc.	86,901 49	11,589 10	75,312 39	79,135 87	44,606 47	56.36
London & Lancashire	28,511 14	163 50	28,347 64	28,829 34	13,175 61	45.70
London Provincial Marine & Gen.	8,722 90	22 74	8,700 16	7,427 34	9,578 88	128.97
London & Scottish	4,671 66		4,671 66	4,355 81	2,029 95	46.60

*Reinsured with Home Insurance Co. of New York.

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1934—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Marine Insurance.....	2,310 29	1,183 98	1,126 31	1,336 71	549 81	41.14
Maryland Casualty.....	13,729 98		13,729 98	11,301 69	6,269 80	55.48
Merchants Casualty.....	102,441 95		102,441 95	96,532 77	45,291 29	46.91
Merchants Fire.....	6,693 94	120 20	6,573 74	6,790 69	3,972 17	58.49
Merchants Marine.....	233 56	-4 12	237 68	168 93	317 74	188.08
Mercury.....	1,303 83		1,303 83	2,534 32	95 55	3.77
Metropolitan Casualty of N.Y.....	37,505 04		37,505 04	35,148 76	27,552 00	78.39
Motor Union Insurance.....	21,294 59	436 05	20,858 54	22,615 76	14,170 62	62.66
National-Ben Franklin.....	659 53		659 53	627 17	1,436 35	229.02
National Union Fire.....	2,566 60		2,566 60	2,366 07	338 75	14.32
Newark Fire.....	20,452 14	12,764 75	7,687 39	7,927 25	3,167 67	39.96
New Hampshire Fire.....	1,637 81		1,637 81	1,415 85	513 53	36.27
New York Underwriters Insurance.....	300 00	208 28	91 72	78 22		
North British & Mercantile.....	41,846 07		41,846 07	41,777 53	11,440 83	27.39
Northern Assurance.....	41,766 76	898 26	40,868 50	42,683 22	27,173 87	63.66
Northwest Casualty.....	14,401 18		14,401 18	9,149 68	8,180 27	89.40
Northwestern National.....	2,357 63		2,357 63	2,427 88	736 64	30.34
Norwich Union Fire.....	144,034 37		144,034 37	144,446 17	78,327 18	54.22
Occidental Fire.....	6,788 98	339 45	6,449 53	6,089 25	5,680 14	93.28
Ocean Accident & Guarantee.....	163,262 77	6,044 49	157,218 28	164,061 33	92,266 87	56.23
Pacific Coast Fire.....	37,737 24	7,169 11	30,568 13	30,952 44	9,686 86	31.29
Palatine Insurance.....	5,813 46	-3 44	5,816 90	6,134 97	1,494 58	24.36
Patriotic Assurance.....	458 80		458 80	294 26	338 37	114.99
Pearl Assurance.....	21,915 69		21,915 69	17,969 22	17,275 86	96.14
Phoenix Assurance.....	23,079 18		23,079 18	23,385 70	5,555 69	23.76
Pilot.....	533,470 51	865 47	532,605 04	519,827 02	254,446 47	48.95
Providence-Washington.....	2,071 27		2,071 27	3,077 57	1,033 25	33.57
Provident Assurance.....	183,968 05	6,190 65	177,777 40	155,021 70	108,462 62	69.96
Provincial Insurance.....	42,622 00		42,622 00	43,070 80	27,813 78	64.58
Prudential Assurance.....	45,841 78	352 30	45,489 48	40,333 26	37,213 77	92.27
Queen.....	12,780 91	3,500 28	9,280 63	9,652 29	3,981 20	41.25
Railway Passengers.....	26,893 35	149 75	26,743 60	26,508 36	6,369 08	24.03
Royal Exchange.....	34,008 89	899 24	33,109 65	31,708 59	29,685 96	93.62
Royal Insurance.....	195,890 89	73,336 27	122,554 62	126,430 66	89,390 61	70.70
St. Paul Fire & Marine.....	49,844 52		49,844 52	44,207 36	27,699 77	62.45
St. Paul Mercury Indemnity.....	2,321 57		2,321 57	3,094 39	-93 32	
Scottish Metropolitan.....	20,196 01		20,196 01	20,083 67	18,595 96	92.59
Scottish Union & National.....	13,170 03		13,170 03	13,778 86	4,562 10	33.11
Security Insurance of New Haven.....	1,249 90		1,249 90	1,219 50	165 18	13.54
Sentinel Fire.....						
Southern.....	15,337 73	5,148 34	10,189 39	10,317 65	3,228 89	31.29
Springfield Fire & Marine.....						
Sun Insurance Office.....	29,611 11	295 28	29,315 83	28,512 40	16,547 92	58.04
Toronto General.....	170,060 96	952 69	169,108 27	158,907 32	78,772 47	49.57
Trans-Canada.....	42,625 96	652 28	41,973 68	54,739 99	43,498 69	79.46
Travelers Fire.....	19,083 40		19,083 40	19,806 25	5,545 63	28.00
Travelers Indemnity.....	122,067 85		122,067 85	123,546 60	47,296 63	38.28
Union Assurance.....	16,140 44		16,140 44	16,106 70	2,366 00	14.69
Union Fire, Accident & General.....	55,388 65		55,388 65	45,851 60	33,948 02	73.99
Union of Canton.....	79,551 66	141 81	79,409 85	79,454 40	35,583 55	44.78
Union Marine & General.....	10,511 30		10,511 30	10,160 98	9,415 06	92.66
United British.....	18,302 98	1,054 30	17,248 68	17,011 69	11,682 29	68.67
United States Fidelity & Guaranty.....	41,381 10	113 59	41,267 51	47,110 62	34,702 68	73.66
United States Guarantee.....	4,104 54		4,104 54	3,635 78	2,533 76	69.69
Wellington Fire.....	112,175 86		112,175 86	104,241 89	84,255 39	80.80
Western Assurance.....	142,175 27	1,391 75	140,783 52	139,663 37	67,084 84	48.03
Westminster Fire Office.....	3,463 56	3,463 56				
World Marine & General.....	28,534 76	14,267 38	14,267 38	15,507 49	9,901 20	58.36
Yorkshire Insurance.....	40,227 89	265 08	39,962 81	41,944 03	18,980 11	45.25
Zurich Gen. Acc. & Liability.....	93,968 11		93,968 11	92,598 49	61,424 82	66.33
MUTUALS						
Central Manufacturers.....	29,402 31		29,402 31	30,188 17	4,055 88	13.44
Hardware Dealers.....	1,035 54		1,035 54	964 02	110 10	11.42
Hardware Mutual.....	1,035 54		1,035 54	964 02	110 10	11.42
Lumbermen's Mutual Casualty.....	156,228 11		156,228 11	167,829 71	112,720 54	67.16
Lumbermen's Mutual Insurance.....	124 51		124 51	170 42	39 68	23.29
Minnesota Implement.....	1,035 54		1,035 54	964 02	110 10	11.42
Northwestern Mutual.....	19,923 62		19,923 62	17,532 71	5,621 54	32.07
Portage La Prairie.....	103,088 86	9,153 83	93,935 03	102,961 28	81,250 55	78.99
Wawanesa Mutual.....	123,635 72		123,635 72	125,477 35	82,227 50	65.53
Totals.....	7,579,899 62	648,003 26	6,931,896 36	6,748,426 33	4,007,387 91	59.38

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934,
ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Aetna Life	387 52		387 52	444 78	50 00	11.24
Alliance Assurance	3,240 49	309 42	2,931 07	2,997 59	2,749 77	91.73
Atlas Assurance						
British America	5,103 84	491 53	4,612 31	4,563 98	2,282 81	50.02
British Canadian	1,368 35	9 50	1,358 85	1,419 88	357 85	25.20
British Empire	2,425 64	25 00	2,400 64	2,373 43	-114 86	
British North Western	873 76	36 00	837 76	793 98	551 97	69.52
Canada Accident & Fire	21,366 30	2,479 40	18,886 90	19,422 85	17,073 12	87.90
Canada Security	2,707 80	265 61	2,442 19	2,347 58	1,102 60	46.97
Canadian Fire	1,325 77		1,325 77	1,163 51	275 61	23.69
Canadian General	1,255 97		1,255 97	1,793 31	129 00	7.19
Canadian Indemnity	3,364 27	1,325 77	2,038 50	1,608 55	499 66	31.06
Canadian Surety						
Car & General	1,517 39	60 57	1,456 82	1,474 83	6,389 39	433.23
Casualty Co. of Canada	20,275 92	1,566 19	18,709 73	18,683 34	3,869 57	20.71
Century Insurance	3,677 46		3,677 46	3,527 45	-18,959 45	
Commercial Union	3,003 54	706 05	2,297 49	2,351 41	1,760 42	74.87
Confederation	2,864 30		2,864 30	2,657 30		
Consolidated Fire	1,284 35		1,284 35	881 11		
Continental Casualty	95,853 63	353 06	95,500 57	91,948 87	38,582 49	42.00
Dominion of Canada General	134,294 69	12,415 26	121,879 43	125,340 90	66,009 61	
Dominion Fire	585 50	585 50				
Employers' Liability	131,994 52	503 21	131,491 31	131,554 08	81,032 64	61.59
Fidelity Insurance of Canada	23,888 05	7,165 74	16,722 31	14,343 80	16,464 29	114.78
Fidelity & Casualty of New York	764 47		764 47	388 18		
Fonciere Transport	12,332 06	106 32	12,225 74	7,483 68	3,947 73	52.75
General Accident of Canada	53,637 15	4,255 85	49,381 30	50,246 80	30,747 33	61.19
General Accident, Fire & Life	13,153 62	1,462 62	11,691 00	10,320 34	6,203 62	60.11
General Casualty of Paris	9,440 51	98 26	9,342 25	9,237 63	5,395 91	58.40
Globe Indemnity	54,709 44	30,330 83	24,378 61	25,705 17	15,440 47	60.06
Guardian Insurance of Canada	13,052 66	5 00	13,047 66	12,180 50	9,671 62	79.40
Guildhall	1,712 99	66 30	1,646 69	1,574 08	487 71	30.98
Hartford Accident & Indemnity	4,373 10	371 11	4,001 99	4,261 79	677 22	15.89
Hudson Bay	134 30	134 30				
Imperial Guarantee & Accident Co.	41,522 41	3,057 32	38,465 09	39,535 52	26,266 63	66.44
Imperial Insurance Office	4,927 31	76 83	4,850 48	4,629 72	1,204 21	
Indemnity Ins. of North America	6,609 09	266 33	6,342 76	5,176 38	2,850 62	55.07
Law, Union & Rock	9,244 08	383 03	8,861 05	7,907 13	5,001 30	63.25
Legal & General	116 50		116 50	118 66	70 70	59.58
Liverpool & London & Globe	43,523 92	40,380 44	3,143 48	3,939 64	1,659 50	42.12
London Guarantee & Accident	31,472 08	223 33	31,248 75	32,503 41	24,634 19	75.79
London & Lancashire G. & A.	25,962 71	2,729 43	23,233 28	23,237 65	16,042 85	69.04
London & Provincial	3,794 37		3,794 37	2,953 89	2,411 82	81.65
London & Scottish	621 88	3 00	618 88	604 80	30 00	4.96
Maryland Casualty	7,599 72	256 00	7,343 72	7,621 26	4,030 50	52.89
Metropolitan Casualty	2,016 90		2,016 90	2,000 15	4,359 36	217.95
Motor Union	1,824 45	32 30	1,792 15	1,898 03	1,656 88	87.29
North American Accident	1,319 15	46 10	1,273 05	1,369 52	296 55	21.65
North British & Mercantile	9,003 16		9,003 16	8,828 37	1,615 94	18.30
Northern Assurance	10,143 17	3,850 05	6,293 12	6,497 66	1,528 59	23.52
Norwich Union	28,255 28	3,325 07	24,930 21	25,009 33	15,275 37	61.07
Occidental Fire	1,542 24	314 08	1,228 16	1,077 55	501 64	46.55
Occidental Life	1,911 49		1,911 49	1,821 27	361 77	19.90
Ocean Accident & Guarantee	79,893 56	13,072 67	66,820 89	70,324 75	14,578 50	20.73
Pacific Coast Fire						
Pearl Assurance	900 91	103 35	797 56	764 89	15,859 53	2,073.43
Phoenix Assurance	3,516 88		3,516 88	2,813 75	8,566 21	304.44
Pilot	453 66		453 66	493 86	-2 00	
Provident						
Prudential Assurance	7,740 90	391 55	7,349 35	6,408 39	1,399 92	21.85
Railway Passengers	17,771 44		17,771 44	17,797 81	13,367 04	75.10
Royal Exchange	6,286 04	1,158 30	5,127 74	5,370 94	7,680 24	143.00
Royal Insurance	32,064 25	8,386 23	23,678 02	23,551 74	14,740 26	62.58
Scottish Metropolitan	1,923 69	61 20	1,862 49	1,914 74	2,143 55	111.94
Sun Insurance Office	8,612 74	228 29	8,384 45	7,493 06	2,039 62	27.35
Toronto General	2,096 37		2,096 37	7,338 98	382 86	5.21
Trans-Canada	2,274 33	45 44	2,228 89	4,278 68	4,400 77	102.82
Travelers Indemnity						
Travelers Insurance	123,977 50		123,977 50	124,391 99	31,662 41	25.45
Union Assurance Society	4,011 09	98 49	3,912 60	3,727 14	4,648 21	124.71
Union of Canton	21,199 71	78 17	21,121 54	20,484 39	5,751 69	28.09
Union Marine	1,350 83		1,350 83	1,352 74	870 25	64.33
U.S. Fidelity & Guarantee	34,804 07	1,177 88	33,626 19	38,032 61	51,048 03	134.22
Western	12,365 21	755 36	11,609 85	11,500 43	7,991 26	69.49
World Marine & General	7,826 63	4,713 48	3,113 15	3,357 65	768 45	22.88
Yorkshire	30,309 64	95 52	30,214 12	27,088 76	22,428 25	82.79
Zurich	18,158 56		18,158 56	17,478 09	5,889 81	33.70

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—Continued

ACCIDENT—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
MUTUALS	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Lumbermen's.....	990 34		990 34	1,058 34	310 00	29.30
Metropolitan Life.....	79,803 52		79,803 52	78,770 62	66,266 21	84.13
Prudential Insurance.....	688 92		688 92	702 37		
Totals.....	1,356,400 06	150,437 64	1,205,962 42	1,206,317 36	685,271 59	56.81

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK						
Aetna Life.....	25,410 26		25,410 26	24,967 22	16,858 84	67.52
Alliance Ass'ce.....						
British America.....						
British Canadian.....						
British Empire.....						
British North Western.....						
Canada Accident.....						
Canada Security.....						
Canadian Indemnity.....						
Car and General.....						
Casualty of Canada.....	507 35		507 35	507 35		
Commercial Union.....						
Confederation Life.....	35,384 48	6,293 48	29,091 00	28,349 31	18,677 94	65.88
Consolidated Fire.....						
Continental Casualty.....						
Dominion of Canada General.....	5,354 48		5,354 48	5,354 48	1,704 53	31.83
Employers' Liability.....						
Fidelity and Casualty.....						
Fidelity of Canada.....						
General Accident of Canada.....	26,452 32	-14 84	26,467 16	26,783 17	8,684 81	32.43
Gen. Accident, Fire & Life.....	529 70		529 70	531 51	786 75	148.02
Gen. Casualty of Paris.....						
Globe Indemnity.....						
Guardian Insurance of Canada.....						
Guildhall.....						
Hartford Accident.....						
Hudson Bay.....						
Imperial Guarantee.....						
Imperial Insurance Office.....						
Indemnity of North America.....						
Law, Union & Rock.....						
Legal and General.....						
Liverpool & London & Globe.....						
London Guarantee & Accident.....	17,430 82		17,430 82	18,368 98	9,240 03	50.30
London & Lancashire Guarantee.....						
London Life.....	113,742 90	10,741 31	103,001 59	102,776 59	57,903 08	56.34
London & Provincial.....	3,122 15		3,122 15	2,792 91	1,035 37	37.07
London & Scottish.....						
Loyal Protective Insurance.....	130,509 96		130,509 96	131,221 58	63,300 78	48.24
Maryland Casualty.....						
Merchants Casualty.....	81,741 23	1,005 94	80,735 29	81,757 55	32,170 14	39.34
Metropolitan Casualty.....						
Metropolitan Life (Mutual).....	193,664 04		193,664 04	193,587 00	103,990 77	53.72
North American Accident.....	22,258 56		22,258 56	22,258 56	9,292 94	41.75
North British & Mercantile.....						
Northern Ass'ce.....						
Norwich Union.....						
Occidental Fire.....						
Occidental Life.....						
Ocean Accident.....						
Phoenix of London.....						
Pilot.....						
Protective Association.....	212,499 37	41,975 41	170,523 96	172,004 10	111,514 06	64.83
Provident.....	15,334 00	705 92	14,628 08	14,928 00	6,732 54	45.10
Prudential Ass'ce.....	10,613 78		10,613 78	9,623 96	8,368 18	86.95
Prudential Insurance (Mutual).....						
Railway Passengers'.....						
Royal Exchange.....						
Royal Guardians (Mutual).....						
Royal Insurance.....						
Scottish Metropolitan.....						
Sun Insurance Office.....	629 70		629 70	728 38	161 40	22.16
Travelers Insurance.....						

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT AND SICKNESS COMBINED—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Union Assurance.....						.....
Union of Canton.....						.....
Union Marine.....						.....
United States Fidelity.....						.....
Western Ass'ce.....						.....
World Marine & General.....						.....
Yorkshire.....	16,211 20		16,211 20	16,730 59	10,710 51	64.02
Zurich.....						.....
Totals.....	911,396 30	60,707 22	850,689 08	853,271 24	461,132 67	54.02

AIRCRAFT

Continental Insurance.....	350 54		350 54	395 04		.....
Fidelity & Casualty of New York.....	633 01		633 01	659 20		.....
Fidelity of Canada.....						.....
Great American Indemnity.....	3,689 11		3,689 11	2,506 07		.....
Great American Insurance.....	3,704 70	1,852 45	1,852 25	2,139 38	-263 95	.....
Hartford Accident.....						.....
Hartford Fire.....						.....
Imperial Guarantee.....	5 00		5 00	1 66		.....
Marine Insurance.....	557 17	77 70	479 47	465 32		.....
Maryland Casualty.....						.....
National Fire of Hartford.....						.....
New York Underwriters.....						.....
Pilot.....						.....
Travelers Fire.....						.....
United States Fidelity.....						.....
United States Fire.....						.....
Westchester.....						.....
Western Ass'ce.....	-1 56		-1 56	-2 45		.....
Totals.....	8,937 97	1,930 15	7,007 82	6,164 22	-263 95	.....

BOILER AND MACHINERY

Boiler Inspection.....	220,265 19	315 00	219,950 19	157,155 11	18,913 44	12.03
British Canadian.....	153 88	124 68	29 20	20 05		.....
Canada Accident.....	1,460 39	1,460 39				.....
Dominion of Canada General.....	11,854 16	24,186 55	-12,332 39	2,423 51		.....
Employers' Liability.....	17,516 03	529 98	16,986 95	12,086 02	494 05	4.08
Fidelity & Casualty of New York.....	2,996 83		2,996 83	840 67		.....
General Accident of Canada.....	87,322 99	-39 23	87,362 22	67,235 10	597 59	.89
Globe Indemnity.....	6,627 90	1,985 00	4,642 90	858 97		.....
Guardian Insurance of Canada.....	859 74		859 74	289 39		.....
Hudson Bay.....						.....
Liverpool & London & Globe.....	6,410 82	5,554 60	856 22	139 19		.....
London Guarantee.....	44 31		44 31	564 22		.....
Maryland Casualty.....	7,128 59		7,128 59	6,773 26	58 13	.86
Northern Assurance.....	818 44	818 44				.....
Ocean Accident & Guarantee.....	42,631 47	-199 53	42,831 00	21,000 92	3,226 24	15.36
Pilot.....						.....
Royal Insurance.....	8,395 57	4,088 52	4,307 05	5,736 59		.....
Travelers Indemnity.....	34,248 34		34,248 34	42,508 23	1,204 08	.....
Western.....	697 32	697 32				.....
World Marine & General.....	350 12	350 12				.....
Yorkshire.....	325 48	325 48				.....
Totals.....	450,108 47	40,197 32	409,911 15	317,631 23	24,493 53	7.71

CREDIT

American Credit.....	76,038 83	2,238 01	73,800 82	80,519 53	11,757 32	14.60
National Surety.....				5,067 53	24,177 48	477.10
Totals.....	76,038 83	2,238 01	73,800 82	85,587 06	35,934 80	41.99

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—*Continued*

EMPLOYERS' LIABILITY

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Aetna Life.....						
Atlas Assurance.....						
Alliance Assurance.....	81 39		81 39	110 01		
British America.....	1,473 48		1,473 48	937 85		
British Canadian.....						
British Empire.....	8 75		8 75	19 03		
British Northwestern Fire.....	281 92		281 92	251 31		
Canada Accident.....	42 93		42 93	44 10	255 58	579.55
Canada Security.....	46 50		46 50	15 72		
Canadian General.....	945 00		945 00	864 72	107 25	12.40
Canadian Indemnity.....	3,351 03	18 40	3,332 63	1,632 98		
Canadian Surety.....	93 55		93 55	134 24		
Car & General.....	79		79	64		
Casualty Co. of Canada.....	68 48		68 48	34 81		
Consolidated Fire.....						
Continental Casualty.....						
Dominion of Canada General.....	1,290 01	348 06	941 95	609 73	-92 80	
Employers' Liability.....	89,637 70	2,818 46	86,819 24	79,042 26	32,995 89	41.74
Fidelity Casualty of New York.....	145 77		145 77	97 19		
Fidelity Insurance of Canada.....						
Ponciere Transport.....	242 50		242 50	145 50	51 00	35.05
General Accident of Canada.....	12,064 04	75 16	11,988 88	11,294 34	4,018 38	35.58
General Accident, Fire & Life.....	128 38		128 38	129 82	9 35	7.20
General Casualty of Paris.....	284 04		284 04	288 30		
Globe Indemnity.....	20,417 88	13,053 43	7,364 45	6,859 98	5,401 45	78.73
Guardian Insurance of Canada.....						
Hartford Accident & Indemnity.....	1,378 16		1,378 16	1,330 86	452 16	33.98
Hudson Bay.....	35 00	35 00				
Imperial Guarantee & Accident.....	396 44	-11 08	407 52	305 61		
Imperial Insurance Office.....						
Law, Union & Rock.....	2,542 47		2,542 47	2,565 57	-3,492 78	
Liverpool & London & Globe.....	14,792 64	13,685 99	1,106 65	1,356 40	500 61	36.90
London Guarantee & Accident.....	431 28		431 28	370 21	28 48	7.69
London & Lancashire Guar. & Acc.....	1,481 58	69 31	1,412 27	1,600 27	-677 50	
London & Provincial.....	-12 90		-12 90	-12 90		
London & Scottish.....	299 28		299 28	352 39		
Maryland Casualty.....	101 11		101 11	16 50		
Merchants Casualty.....						
Metropolitan Casualty.....						
North British & Mercantile.....	1,031 56		1,031 56	1,046 36	549 20	52.49
Northern Assurance.....	2,685 20		2,685 20	2,330 68	735 21	31.54
Norwich Union.....	862 69	30 50	832 19	1,031 62	44 10	4.27
Ocean Accident & Guarantee.....	2,495 09		2,495 09	2,132 22	1,518 48	71.21
Phoenix of London.....	205 95		205 95	311 87		
Pilot.....						
Provident Assurance.....						
Prudential Assurance.....	219 93		219 93	162 81	5 00	3.07
Railway Passengers.....	263 32		263 32	359 92		
Royal Exchange.....	47 13	79	46 34	708 93	119 23	16.82
Royal Insurance.....	7,732 24	761 79	6,970 45	6,295 91	8,777 81	139.42
Scottish Metropolitan.....	18 12	3 91	14 21	17 78		
Sun Insurance Office.....						
Toronto General.....	258 45		258 45	167 35	20 00	11.95
Travelers Insurance.....	9,272 32		9,272 32	8,480 19	6,021 23	71.00
Union of Canton.....	6,566 63		6,566 63	6,808 87	8,257 29	121.27
Union Marine.....					11 00	
United States Fidelity.....				171 31	3,298 67	
Western.....	1,012 26	34 04	978 22	761 96	56 00	7.35
World Marine & General.....	4,672 24	2,364 88	2,307 36	2,184 60	735 21	33.65
Yorkshire.....	253 71		253 71	199 91	93 78	41.91
Zurich.....	2,734 18		2,734 18	3,407 20	103 06	3.02
MUTUAL						
Lumbermen's Mutual Casualty.....						
Totals.....	192,380 22	33,288 64	159,091 58	146,976 93	69,902 29	47.56

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

HAIL—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Canadian Fire						
Canadian Indemnity						
Citizens Insurance						
City of New York						
Connecticut						
Continental Insurance	8,868 50	197 00	8,671 50	8,671 50	38,479 80	443 75
County Fire	116 21		116 21	116 21	621 11	534 47
Equitable Fire & Marine						
Fidelity-Phenix	366 50		366 50	366 50	776 34	211 83
Firemen's Insurance						
First American	378 60		378 60	378 60	256 77	67 82
Franklin Fire						
General Casualty of Paris	46,503 92		46,503 92	46,503 92	85,122 34	183 04
Girard						
Great American Insurance	11,296 20	6,066 57	5,229 63	5,229 63	27,949 69	534 45
Hartford Fire						
Home Insurance	589 20		589 20	589 20	62 00	10 52
Homestead						
Insurance of North America						
London-Canada						
London & Lancashire Guarantee						
London and Provincial						
London & Scottish						
Maryland Insurance						
Merchants Fire Insurance						
Mercury Insurance						
Michigan Fire & Marine						
National Liberty						
New Brunswick						
New York Underwriters						
Niagara	16 00		16 00	16 00	159 50	996 87
Norwich Union						
Occidental Fire						
Phoenix of Hartford						
Pilot						
Providence-Washington						
Reliance						
National Liberty						
New Brunswick						
New York Underwriters						
Niagara						
Norwich Union						
Occidental Fire						
Security						
Sentinel						
Springfield						
Travelers Fire						
Westchester						
World Fire and Marine						
Yorkshire						
Totals	68,599 99	6,263 57	62,336 42	62,336 42	155,911 96	250 11

INLAND TRANSPORTATION

JOINT STOCK						
Aetna Insurance	121,105 91	2,062 50	119,043 41	115,263 59	64,295 05	55 78
Alliance Assurance	652 74		652 74	585 50	36 75	6 28
Alliance of Philadelphia	17,519 64		17,519 64	13,720 25	4,401 91	32 08
American Alliance	114 80	12 33	102 47	91 41	08	09
American Home						
Atlas Assurance	2,550 09		2,550 09	1,734 38	228 13	13 15
Automobile	13,293 36	563 76	12,729 60	10,770 19	5,827 04	54 11
British America	24,746 69	7,811 94	16,934 75	15,203 15	3,821 06	25 13
British Canadian						
British Empire						
British & Foreign	2,085 88		2,085 88	1,646 66		
British Northwestern	5,729 33	48 52	5,680 81	6,209 40	555 54	8 95
British Oak	567 77		567 77	403 16	32 00	7 95
Canada Security	639 38	54 12	585 26	605 81	127 73	21 08
Canadian Fire	-250 00		-250 00	-150 00		
Canadian General	5,817 30	339 12	5,478 18	5,278 58	2,646 70	50 14

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Canadian Indemnity.....	868 00	-150 00	1,018 00	1,584 00	494 34	31.20
Citizens Insurance of New Jersey City of New York.....						
Columbia.....						
Commercial Union.....	7,151 13		7,151 13	7,151 13	10 63	.15
Connecticut Fire.....	6,434 41	76 17	6,358 24	6,415 96	2,654 64	41.38
Continental Insurance.....	4,459 86	959 43	3,500 43	3,928 31	1,431 08	36.43
County Fire.....	25 62		25 62	27 91	02	
Dominion of Canada General.....	11,807 71	319 18	11,488 53	11,749 82	3,259 36	27.73
Eaton, T. General.....	6,895 62		6,895 62	6,895 62	65 93	.96
Equitable Fire.....	1,360 96	89 31	1,271 65	1,283 20	531 12	41.39
Federal Insurance of New Jersey.....	11,866 96		11,866 96	5,092 46		
Fidelity Phenix Fire.....	1,608 88		1,608 88	1,864 64	544 63	29.21
Fire Association of Philadelphia.....	17,988 75	1,067 04	16,921 71	14,302 70	3,821 06	26.72
Firemen's Fund Insurance Co.....	8,485 33	100 95	8,384 38	7,998 05	1,039 52	12.99
First American.....	310 22		310 22	282 10	112 22	39.78
Fonciere Transport.....						
Franklin.....	776 30		776 30	638 19	34 05	5.33
General Accident, Fire & Life.....	4,741 51	447 54	4,293 97	3,578 12	578 83	16.18
General Casualty of Paris.....	263 30		263 30	175 80	4 25	.24
General Insurance of America.....	1,487 00		1,487 00	802 39		
Glens Falls.....	9,875 53	651 25	9,224 28	10,226 35	6,673 48	65.26
Globe Indemnity.....						
Great American.....	1,382 54	229 61	1,152 93	1,237 06	89	.07
Guardian Insurance of Canada.....	3,038 81	537 60	2,501 21	2,107 28	1,805 79	85.69
Hartford Fire.....	22,239 69		22,239 69	22,266 55	8,438 69	37.90
Home.....	7,648 22	267 43	7,380 79	7,395 14	1,595 58	21.57
Homestead Fire.....						
Imperial Guarantee & Acc. Co.....						
Indemnity Mutual.....	17,201 19	580 49	16,620 70	12,008 56	3,575 05	29.77
Insurance Co. of North America.....	61,469 83	4,284 35	57,185 48	49,581 59	80,657 15	162.67
Legal & General.....	12,069 28		12,069 28	14,548 63	11,159 70	76.71
Liverpool & London & Globe.....	4,315 04	1,330 95	2,984 09	2,855 63	1,255 11	43.95
London Assurance.....	4,082 88	200 00	3,882 88	2,809 11	-1,123 77	
London-Canada.....						
London Guarantee & Accident.....	1,638 14	175 67	1,462 47	1,611 71	2,993 58	185.74
London & Lancashire G. & A.....	297 50		297 50	257 70		
London & Lancashire Insurance.....	5,105 23	847 97	4,257 26	8,264 25	987 25	11.95
Marine Insurance.....	7,822 62	23 70	7,798 92	8,817 87	841 82	9.55
Maryland Insurance.....						
National Fire of Hartford.....						
National Liberty.....						
National Union Fire.....	3,462 05		3,462 05	4,033 21	712 35	17.65
New Brunswick Fire.....						
New York Underwriters.....						
Niagara Fire.....	1,046 25		1,046 25	1,100 19	-373 70	
North British & Mercantile.....	3,933 20	74 64	3,858 56	3,788 90	1,735 81	45.81
North River.....						
Northern Assurance.....	1,201 72	37 50	1,164 22	1,071 57	168 72	15.74
Northwestern National.....	209 39		209 39	174 84		
Norwich Union.....	10,075 13	2,048 16	8,026 97	7,105 43	557 56	7.84
Ocean Accident.....	2,175 93	633 32	1,542 61	1,147 45	619 97	54.03
Pearl Assurance.....	1,286 61		1,286 61	1,185 33	236 07	19.91
Philadelphia Fire.....	894 53		894 53	899 04	135 83	15.11
Phoenix Assurance.....	3,913 92	1,284 15	2,629 77	2,326 45	445 63	19.16
Phoenix of Hartford.....	18,309 31	7,772 79	10,536 52	10,632 21	4,400 75	41.39
Pilot.....	1,560 05		1,560 05	1,042 17	902 16	86.58
Providence-Washington.....	1,068 81		1,068 81	1,091 53	1,391 74	127.50
Provident.....	3,190 35	728 62	2,470 73	2,618 77	1,322 86	50.51
Prudential Assurance Co.....	1,773 15	743 86	1,029 29	713 78	252 85	32.62
Queen Insurance Co. of America.....	2,291 20	600 00	1,691 20	1,729 14	431 35	24.95
Railway Passengers.....	964 95		964 95	1,094 94	-93 83	
Royal Exchange.....	89 50		89 50	115 67		
Royal Insurance.....	6,416 60	2,690 78	3,725 82	2,830 36	1,484 70	52.45
St. Paul Fire & Marine.....	36,944 93		36,944 93	39,452 81	4,475 97	11.00
Scottish Metropolitan.....						
Sea Insurance.....	288 00		288 00	172 80	16 84	9.75
Standard Marine.....						
Springfield.....	2,311 04		2,311 04	1,796 68	742 25	45.21
Sun Insurance (Office).....	999 10		999 10	1,117 18	221 35	19.81
Tokio Marine & Fire.....	18,163 90	1,110 59	17,053 31	15,258 06	3,821 06	25.04
Toronto General.....	3,538 41	1,147 21	2,391 20	3,871 99	1,589 24	41.04
Travelers Fire.....	6,432 88	747 60	5,685 28	5,155 30	4,245 04	82.34
Union Assurance Society.....	6,437 88	5,913 45	524 43	373 46	10 50	2.81
Union of Canton.....	26,358 81		26,358 81	26,414 90	15,573 81	58.96
Union Marine.....	8,902 06	5,555 75	3,346 31	3,366 67	75 51	2.24

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—Continued

INLAND TRANSPORTATION—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
United States Fire.....	21,817 92	4,897 54	16,920 38	13,044 70	3,821 06	2.93
Westchester Fire.....	16,918 63		16,918 63	14,412 90	3,812 03	26.45
Western.....	157,303 99	101,990 26	55,313 73	42,469 04	8,624 69	20.31
World Fire & Marine.....	8,789 40		8,789 40	7,041 89	871 80	13.01
World Marine & General.....	2,300 55	1,592 83	707 72	638 04	92 75	14.53
Yorkshire.....	7,284 28	2,641 23	4,643 05	4,649 21	809 82	17.42
Totals.....	829,144 47	165,111 21	664,033 26	613,056 52	278,528 55	45.43

LIVE STOCK

Hartford Accident & Indemnity...						
Hartford Live Stock.....	12,633 89		12,633 89	13,011 65	15,289 57	117.51
Indemnity of North America.....	3,849 68		3,849 68	2,201 29	1,762 00	80.04
Yorkshire.....	250 03		250 03	290 52	17 20	5.92
Totals.....	16,733 60		16,733 60	15,503 46	17,068 77	110.10

MARINE

Aetna.....						
Agricultural.....						
Alliance of Philadelphia.....	2,563 90		2,563 90	1,363 48	101 81	7.47
Automobile.....	9,680 13		9,680 13	9,751 01	43,808 85	449.27
Boston.....	241 84		241 84	169 84		
British America.....	89,980 25	57,775 01	32,205 24	33,705 18	17,825 56	52.89
British Canadian.....						
British Empire.....						
British Traders.....	6,463 25		6,463 25	6,567 09	3,484 91	53.07
City of New York.....						
Columbia.....						
Connecticut Fire.....						
Continental Insurance.....					319 06	
Eagle, Star & British Dominions.....	12,293 36		12,293 36	12,320 11	33,427 03	271.32
Federal Insurance.....						
Fidelity-Phenix Fire of New York.....	6,223 08		6,223 08	6,223 08	3,123 89	50.20
Fire Association of Philadelphia.....	32,491 54	286 21	32,205 33	33,495 99	18,187 56	54.30
Firemen's Fund.....	10,170 07	2,293 44	7,876 63	8,339 86	5,546 64	66.50
Franklin.....					4 50	
Great American.....						
Hartford Fire.....	13,381 33		13,381 33	13,381 33	9,933 79	74.24
Home Fire & Marine.....	798 83		798 83	978 31	672 47	68.73
Home Insurance.....	8,273 87		8,273 87	8,273 87	3,391 77	40.99
Homestead.....						
Imperial Guar. & Accident Co.....						
Indemnity Mutual.....	33,875 68	570 81	33,304 87	29,790 37	21,772 97	73.09
Insurance Co. of North America.....	11,426 96		11,426 96	8,387 39	2,166 45	25.83
Liverpool & London & Globe.....	6,028 76	549 41	5,479 35	5,479 35	670 35	12.23
London Assurance.....						
Marine Insurance.....	2,780 43		2,780 43	2,930 50	-153 67	
New Brunswick Fire.....						
New York Underwriters.....						
Norwich Union.....	6,084 89	988 20	5,096 69	3,037 05	1,206 58	39.72
Philadelphia.....						
Phoenix of London.....	8,125 52	8,125 52				
Pilot.....						
Providence-Washington.....	6,607 84	72 61	6,535 23	6,535 23	2,906 26	44.47
Queen.....	2,602 60		2,602 60	2,602 60	913 53	35.10
Royal Exchange.....	7,260 10		7,260 10	7,260 10	33,427 03	460.42
Royal Insurance.....	670 12		670 12	670 12	323 05	48.21
St. Paul Fire & Marine.....	11,977 31	94 58	11,882 73	11,882 73	11,309 65	95.00
Scottish Metropolitan.....					28 51	
Standard Marine.....	7,341 72	1,462 99	5,878 73	6,258 09	846 29	13.52
Tokio Marine & Fire.....	34,450 88	2,240 55	32,210 33	33,098 84	17,825 56	53.86
Union of Canton.....	48,475 44	4,272 68	44,202 76	42,314 85	23,082 38	54.55
Union Marine.....	9,205 18	4,212 03	4,993 15	5,268 08	1,206 57	22.90
United States Fire.....	33,872 11	1,666 87	32,205 24	31,584 05	17,797 05	56.30
Westchester Fire.....	32,795 87	590 63	32,205 24	30,873 22	18,006 79	58.32
Western Assurance.....	246,323 67	158,812 56	87,511 11	88,607 66	41,861 42	47.24
World Fire & Marine.....						
Yorkshire.....	908 52		908 52	750 06		
Totals.....	703,375 05	244,014 10	459,360 95	451,899 44	335,024 61	74.14

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Alliance Assurance	2,024 20		2,024 20	1,907 60	842 76	41.79
Anglo-Scottish Insurance	45 79		45 79	14 24		
Atlas Insurance	46 87		46 87	28 96		
British America	1,936 35		1,936 35	1,491 06	377 87	25.34
British Canadian	276 85		276 85	338 69		
British Empire	39 59		39 59	259 36	25 73	9.92
British Northwestern	206 32		206 32	771 61	177 88	23.05
Canada Accident & Fire	5,563 52	183 21	5,880 31	4,588 07	2,646 93	57.09
Canada Security	958 17		958 17	344 67	909 81	263.97
Canadian Fire	1,991 84		1,991 84	1,996 86	752 90	37.70
Canadian General	3,532 76	456 03	3,076 73	3,946 94	2,227 37	56.43
Canadian Indemnity	2,851 53		2,851 53	2,568 39	1,671 61	65.08
Canadian Surety	2,334 65	134 74	2,199 91	2,388 51	945 42	39.57
Casualty Co. of Canada	8,506 10	29 63	8,476 47	9,022 26	4,075 87	45.17
Century Insurance	338 23		338 23	221 64	129 47	58.41
Commercial Union	524 40		524 40	440 36	118 86	26.99
Consolidated Fire	1,662 02		1,662 02	1,188 29	533 33	44.88
Continental Casualty	5,653 71		5,653 71	5,416 49	2,817 93	52.00
Dominion of Canada General	12,226 74	58 90	12,167 84	12,479 01	4,844 66	38.82
Dominion Fire	2,331 30		2,331 30	2,032 54	568 26	27.96
Eagle, Star & British Dominion	3,785 13		3,785 13	3,622 05	1,404 98	38.79
Employers' Liability	7,949 79	382 68	7,567 11	7,069 34	2,421 40	34.25
Federal Fire	5,389 93		5,389 93	5,226 32	2,747 10	52.56
Fidelity & Casualty, N.Y.	1 2 93		1 2 93	9 71		
Fidelity Insurance of Canada	1,542 77		1,542 77	1,349 29	297 29	22.03
General Accident of Canada	15,213 52	31 68	15,181 84	13,772 56	6,747 89	49.00
General Accident, Fire & Life	2,019 67		2,019 67	1,853 75	758 20	40.24
General Casualty of America	345 24		345 24	96 94		
General Casualty of Paris	1,412 90		1,412 90	1,115 13	751 63	67.41
Globe Indemnity	5,250 07	1,066 08	4,183 99	3,084 98	1,032 01	33.45
Great American Indemnity	1,627 70		1,627 70	3,546 16	1,475 88	41.61
Guardian Insurance of Canada	2,904 69		2,904 69	2,754 95	1,661 23	60.29
Guildhall	509 31		509 31	412 19	208 98	50.70
Halifax Fire	702 00		702 00	644 04	415 28	64.48
Hand-in-Hand	2,568 66		2,568 66	2,117 31	875 37	41.34
Hartford Accident & Indemnity	1,634 87		1,634 87	1,524 66	453 60	29.75
Hudson Bay	802 51	802 51				
Imperial Guarantee & Accident	491 76		491 76	584 37	142 48	24.38
Imperial Insurance Office	436 60	8 47	428 13	370 99	101 15	27.26
Indemnity of North America	957 87		957 87	1,317 02	501 22	38.07
Law, Union & Rock	563 90		563 90	540 04	140 73	26.06
Legal & General	399 82		399 82	564 60	304 62	53.95
Liverpool & London & Globe	6,049 86	5,584 97	464 89	361 37	115 66	32.00
London Guarantee & Accident	2,865 18		2,865 18	2,739 55	1,164 91	42.52
London & Lancashire Guar. & Acc	6,179 36		6,179 36	5,774 79	2,397 64	41.52
London & Provincial	241 06		241 06	98 13		
London & Scottish	1,099 66		1,099 66	832 01	331 15	39.80
Maryland Casualty	1,170 88		1,170 88	1,234 75	1,019 35	81.77
Metropolitan Casualty	508 72		508 72	274 94	56 10	20.40
Motor Union	702 42		702 42	546 84	137 57	25.16
National Provincial	3,134 61		3,134 61	2,756 11	816 20	29.61
North British & Mercantile	4,666 11		4,666 11	4,329 06	3,170 64	73.24
Northern Assurance	6,864 73		6,864 73	6,826 83	2,991 51	43.81
Northwest Casualty	1,934 61		1,934 61	1,025 08	357 60	34.88
Norwich Union	7,067 92		7,067 92	7,108 54	3,781 82	53.20
Occidental Fire	463 91		463 91	182 03	127 95	70.29
Ocean Accident & Guarantee	48,198 71	135 00	48,063 71	44,931 81	18,410 67	40.97
Phoenix of London	445 97		445 97	532 53	154 81	29.07
Pilot	2,772 51		2,772 51	2,535 49	809 56	31.93
Provident	1,600 70		1,600 70	1,035 02	407 84	39.40
Prudential Assurance Co., Ltd.	1,647 81		1,647 81	1,549 98	602 65	38.88
Railway Passengers	1,216 04		1,216 04	889 80	551 42	61.97
Royal Insurance	9,964 40	3,004 24	3,960 16	4,016 77	977 09	24.33
Scottish Metropolitan	793 58		793 58	620 51	151 74	24.45
Southern						
Sun Insurance Office	645 67	47 93	597 74	447 84	73 89	16.50
Toronto General	2,344 40	18 50	2,325 90	2,685 38	1,563 70	58.23
Trans-Canada	102 03		102 03	23 93	139 85	584.41
Travelers Indemnity	5,529 08		5,529 08	4,616 33	1,614 69	34.98
Union Assurance Society	375 88		375 88	398 77	144 76	36.30
Union of Canton	3,437 91		3,437 91	2,866 55	1,266 53	44.18
Union Marine	515 35		515 35	313 38	203 50	64.94
United States Fidelity	4,118 46		4,118 46	3,755 51	1,524 87	40.60
Western	3,234 16	96 43	3,137 73	3,076 35	1,151 97	37.45
World Marine & General	11,178 04	5,589 02	5,589 02	5,737 10	2,301 72	40.11
Yorkshire	2,166 21		2,166 21	1,920 79	851 84	44.35
Zurich	2,703 51		2,703 51	3,601 35	1,977 20	54.90

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
CASH MUTUALS						
Portage La Prairie.....	\$ 990 10	\$	\$ 990 10	\$ 764 37	\$ 477 55	62.47
Wawanesa.....						
MUTUALS						
Lumbermen's Mutual Casualty Co.	1,358 78		1,358 78	2,440 38	1,724 29	70.67
Totals.....	254,850 94	17,630 02	237,220 92	225,901 92	99,657 94	44.12

PROPERTY DAMAGE

JOINT STOCK						
Aetna.....	5 00		5 00	2 85		
Alliance Ass'ce.....						
Alliance Insurance.....						
American Alliance.....						
American Equitable.....						
American Home Fire.....						
American Insurance.....						
Anglo-Scottish.....						
Atlas Ass'ce.....						
Automobile Insurance.....						
Bee Fire Insurance.....						
British America Ass'ce.....						
British Canadian.....				63 53		
British Crown Ass'ce.....						
British Empire.....				4 84		
British Northwestern.....						
British Traders.....						
Camden Fire Insurance.....						
Canada Security.....						
Canadian Fire.....						
Canadian Indemnity.....						
Canadian Surety.....	1,102 06	332 11	769 95	1,445 25	12,068 51	835.04
The Casualty Co. of Canada.....						
Central Union Insurance.....						
Century Insurance.....						
China Fire Insurance.....						
Citizens Insurance.....						
City of New York.....						
Columbia Insurance.....						
Connecticut.....						
Consolidated Fire & Casualty.....						
Continental Casualty.....						
Continental Insurance.....						
Cornhill Insurance Co.....						
County Fire Insurance.....						
Dominion of Canada General.....						
Eagle.....						
Employers' Liability Ass'ce.....	792 17		792 17	666 86	636 78	95.48
Equitable Fire & Marine.....						
Federal Insurance Co.....						
Fidelity Insurance of Canada.....						
Fidelity-Phenix.....						
Fire Assoc. of Philadelphia.....						
Fireman's Fund Insurance.....						
First National.....						
Franklin Fire.....						
General Accident of Canada.....						
General Accident, Fire & Life.....						
General Insurance of America.....						
Glens Falls.....						
Globe Indemnity.....						
Great American Insurance.....						
Guardian Ass'ce.....						
Guardian Insurance of Canada.....						
Hartford Fire.....	12 50		12 50	9 06		
Home Fire & Marine Insurance.....						
Home Insurance.....						
Homestead.....						
Imperial Ass'ce.....						
Imperial Guarantee.....	-1 12	- 91	- 21	6 31		

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

PROPERTY DAMAGE—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK (Continued)						
Indemnity of North America						
Indemnity Mutual Marine						
Insurance of North America	7,067	1,510	5,557	3,488	57	
Law, Union & Rock						
Legal & General						
Liverpool & London & Globe	82		82	-39	84	
Liverpool-Manitoba	80	80				
London Ass'ce	15		15	8	69	
London-Canada						
London Guarantee & Accident						
London & Lancashire Guarantee						
London & Lancashire Insurance	1,443		1,443	2,522	28	2.84
London & Provincial						
London & Scottish						
Lumbermen's Mutual Casualty						
Marine Insurance Co.						
Maryland Casualty						
Mercantile Fire						
Merchants Casualty						
Merchants Fire Ass'ce						
Merchants & Manufacturers						
Merchants Marine						
Metropolitan Casualty						
Michigan Fire & Marine						
Mill Owners						
National Fire Insurance Co.						
National Liberty						
National-Liverpool						
New Brunswick						
New York Fire						
New York Underwriters						
Niagara						
North British & Mercantile						
North Empire Fire						
North River	141		141	151	90	
Northern Ass'ce	4,434		4,434	5,425	90	-253 12
Norwich Union						
Occidental Fire						
Ocean Accident						
Pacific Coast						
Pacific Fire						
Pearl Ass'ce Co.						
Pennsylvania Lumbermen's						
Philadelphia Fire & Marine						
Phoenix of London						
Phoenix of Hartford						
Pilot						
Providence-Washington						
Provident						
Provincial Insurance Co.						
Prudential Ass'ce						
Queen Insurance Co.						
Railway Passengers						
Reliance						
Royal Insurance				31	79	
St. Paul Fire & Marine						
Scottish Union & National	9		9	3	00	
Sea Insurance Co.						
Security						
Sentinel						
Southern						
Springfield						
Sun Insurance Office	208		208	144	91	
Tokio Marine & Fire						
Trans-Canada						
Travelers Fire						
Travelers Indemnity						
Union of Canton						
Union Marine						
United Firemen's Insurance						
United States Fidelity						
United States Fire Insurance						
Westchester						
Western Assurance	929	276	653	732	38	
Westminster Fire Office						
World Fire & Marine	12		12	16	77	
World Marine & General	8,191	4,751	3,440	4,164	30	-379 38
Yorkshire						
Zurich						
Totals	24,527	6,949	17,578	18,849	35	64.43

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

PUBLIC LIABILITY

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Aetna Life						
Alliance Assurance	2,046 44		2,046 44	2,225 96	73 46	3.30
Atlas Assurance	1,120 83		1,120 83	588 29	216 75	36.84
British America	1,530 40	-27 32	1,557 72	1,409 21	-583 20	
British Canadian	316 15	27 11	289 04	515 90		
British Empire	425 74	16 98	408 76	414 28	132 36	31.95
British Northwestern Fire	1,183 85	28 07	1,155 78	1,086 68	500 00	46.01
Canada Accident	8,443 34	2,412 60	6,030 74	5,580 27	-792 83	
Canada Security	2,589 43		2,589 43	2,272 15	590 34	25.98
Canadian Fire	148 00		148 00	90 21		
Canadian General	21,203 11	1,293 75	19,909 36	18,531 56	13,338 48	71.97
Canadian Indemnity	14,151 14	129 60	14,021 54	11,521 62	8,557 68	74.27
Canadian Surety	6,395 09	460 55	5,934 54	5,144 71	626 21	12.16
Car & General	176 98		176 98	110 91		
Casualty Co. of Canada	4,439 59	195 90	4,243 69	4,035 04	1,866 32	46.25
Commercial Union	1,234 03	174 66	1,059 37	691 96	2 50	.36
Consolidated Fire	22,046 27	-35 83	22,082 10	23,637 44	16,956 70	71.73
Continental Casualty	7,139 72	194 25	6,945 47	6,454 83	1,665 02	25.00
Dominion of Canada General	16,692 90	1,701 47	14,991 43	13,726 16	2,247 57	16.37
Employers' Liability						
Federal Fire	3,057 34	500 44	2,556 90	2,444 99	823 50	33.68
Fidelity Casualty of New York						
Fidelity Insurance of Canada						
General Accident of Canada	45,503 41	1,240 97	44,262 44	47,924 61	17,093 86	35.67
General Accident, Fire & Life	1,873 54	10 42	1,863 12	1,674 51	206 03	12.30
General Casualty of Paris	4,519 92		4,519 92	4,022 49	8,493 07	211.14
Globe Indemnity	228,332 56	147,448 16	80,884 40	85,006 92	65,853 91	77.46
Guardian Insurance of Canada	13,855 40	104 25	13,751 15	10,993 65	5,722 26	52.05
Gulldhall	3,557 17		3,557 17	3,847 43	461 35	11.99
Hartford Accident & Indemnity	10,182 51		10,182 51	10,842 15	3,405 27	31.41
Hudson Bay	66 60	66 60				
Imperial Guarantee & Accident	6,679 52	38 54	6,640 98	6,484 50	3,551 33	54.77
Imperial Insurance Office						
Indemnity of North America	6,888 22		6,888 22	5,352 69	3,260 79	60.92
Law, Union & Rock	10,208 82	233 25	9,975 57	11,613 65	2,477 89	21.34
Legal & General	161 30		161 30	261 32	1 30	.49
Liverpool & London & Globe	160,254 81	148,378 86	11,875 95	11,870 27	6,399 73	53.91
London Guarantee & Accident	35,580 82	12,596 39	22,984 43	23,829 72	6,352 22	26.66
London & Lancashire Guar. & Acc.	27,502 91		27,502 91	18,514 09	2,341 50	12.65
London & Provincial	303 32		303 32	553 44	-100 78	
London & Scottish	1,284 76		1,284 76	1,278 16	881 00	68.92
Maryland Casualty	3,598 57		3,598 57	1,788 34	268 05	14.93
Merchants Casualty	936 66	4 54	932 12	1,144 67	75 40	6.58
Metropolitan Casualty	1,533 22		1,533 22	1,316 31	30 45	2.31
Motor Union	460 36	10 87	449 49	354 29	-135 00	
North British & Mercantile	3,928 74		3,928 74	3,834 51	1,384 01	36.02
Northern Assurance	9,292 79	19 24	9,273 55	8,583 98	1,125 02	13.10
Norwich Union	9,759 66		9,759 66	8,522 42	5,944 63	69.75
Occidental Fire	386 09	175 99	210 10	233 94	30 73	13.14
Ocean Accident & Guarantee	10,399 99	124 09	10,275 90	8,576 25	843 24	9.83
Pearl	1,164 00		1,164 00	873 33	-64 00	
Phoenix of London	4,410 55		4,410 55	4,314 66	6,518 57	151.08
Pilot	6,326 22		6,326 22	6,320 17	1,034 10	16.36
Provident Assurance	11,106 81	172 98	10,933 83	10,047 23	4,418 61	43.97
Prudential Assurance	4,858 16		4,858 16	3,412 14	1,848 14	54.16
Railway Passengers	1,373 77		1,373 77	784 37	1,060 20	135.16
Royal Exchange	6,881 33	250 72	6,630 61	9,984 11	284 21	2.84
Royal Insurance	87,478 48	10,638 93	76,839 55	73,190 45	60,111 18	82.13
Scottish Metropolitan	243 63		243 63	321 36	-188 14	
Sun Insurance Office						
Toronto General	29,905 66	6,860 29	23,045 37	21,827 26	3,064 08	14.03
Travelers Indemnity	5,874 27		5,874 27	4,708 23	6,551 30	139.15
Travelers Insurance	55,086 18		55,086 18	31,913 86	7,849 09	24.59
Union Assurance Society	2,682 66	3 75	2,678 91	2,051 99	1,055 15	51.42
Union of Canton	57,820 54		57,820 54	55,451 67	44,650 89	80.52
Union Marine	4,693 46		4,693 46	3,573 77	12,388 32	346.62
United States Fidelity						
United States Guarantee						
Western	10,054 62	147 85	9,906 77	8,918 46	7,756 16	86.97
World Marine & General	11,999 25	6,319 59	5,679 66	4,653 48	463 87	9.96
Yorkshire	3,420 00		3,420 00	2,857 30	-1,136 45	
Zurich	16,144 63		16,144 63	17,809 73	7,083 86	39.77

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

PUBLIC LIABILITY—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
CASH MUTUAL						
Wawanesa.....	38 25		38 25	22 95		...
MUTUAL						
Lumbermen's Mutual Casualty....	814 90		814 90	972 50	51 25	5.27
Totals.....	1,033,769 39	341,918 31	691,851 08	642,935 00	346,988 51	53.97

SICKNESS

JOINT STOCK						
Aetna Life.....	45 30		45 30	59 16		....
Alliance Assurance.....	2,257 13	177 96	2,079 17	2,106 65	1,486 38	70.56
British America.....	1,470 64	73 07	1,397 57	1,339 28	443 16	33.09
British Canadian.....	542 85		542 85	567 27	299 17	52.74
British Empire.....	622 69		622 69	631 25	715 66	113.37
British Northwestern.....	81 91		81 91	108 01	220 68	204.31
Canada Accident.....	7,602 19	568 44	7,033 75	7,066 87	4,400 89	62.27
Canada Security.....	1,112 06	203 87	908 19	926 63	620 42	66.95
Canadian Fire.....	-156 31		-156 31	-122 11	-31 50	....
Canadian Indemnity.....	1,182 84	-156 31	1,339 15	1,209 15	826 68	68.36
Car & General.....	580 64	20 30	560 34	573 33	123 78	21.59
Casualty Co. of Canada.....	11,337 12	871 54	10,465 58	10,369 22	4,539 42	43.77
Commercial Union.....	1,780 36	265 41	1,514 95	1,456 41	224 41	15.41
Confederation Life.....						
Consolidated Fire.....	2,999 31		2,999 31	3,060 71	2,571 88	84.03
Continental Casualty.....	82,142 22	159 45	81,982 77	80,424 42	11,827 97	15.00
Dominion of Canada General.....	48,739 93	5,266 26	43,473 67	45,321 06	22,985 50	50.71
Employers' Liability.....	50,850 56	20 33	50,830 23	52,857 97	34,350 50	64.79
Fidelity & Casualty of N.Y.....						
Fidelity Insurance of Canada.....	5,297 04	2,769 13	2,527 91	2,334 38	2,619 55	112.22
General Accident of Canada.....	30,442 26	2,237 97	28,204 29	30,263 71	16,762 27	55.39
General Accident, Fire & Life.....	8,332 16	949 40	7,382 76	6,485 28	3,965 73	61.15
General Casualty of Paris.....	6,458 96	160 43	6,298 53	6,030 12	7,518 17	124.48
Globe Indemnity.....	26,225 02	14,757 00	11,468 02	12,149 14	5,035 64	41.44
Guardian Insurance of Canada.....	1,265 07		1,265 07	1,282 64	1,017 10	79.29
Guildhall.....	459 50	70 10	389 40	403 86	306 64	75.93
Hartford Accident & Indemnity.....	646 66	186 90	459 76	493 61	7 41	1.50
Hudson Bay.....	178 00					
Imperial Guarantee & Accident.....	18,040 81	549 50	17,491 31	18,050 83	9,214 54	51.05
Imperial Insurance Office.....	1,488 79		1,488 79	1,496 39	660 01	44.11
Indemnity Co. of North America.....	402 90	20 00	382 90	433 84	310 71	71.62
Law, Union & Rock.....	1,455 13	102 00	1,353 13	1,376 79	985 84	71.60
Legal & General.....	99 32		99 32	79 00	229 29	290.24
Liverpool & London & Globe.....	20,890 75	19,554 84	1,335 91	1,620 97	593 88	36.64
London Guarantee & Accident.....	9,120 33	291 67	8,828 66	9,308 68	3,224 55	34.64
London & Lancashire Guar. & Acc.....	10,890 17	701 50	10,188 67	10,789 14	7,671 76	71.11
London Life.....						
London & Provincial.....						
London & Scottish.....						
Loyal Protective.....						
Maryland Casualty.....	2,201 94		2,201 94	2,615 90	1,791 89	68.52
Merchants Casualty.....						
Metropolitan Casualty Co.....	578 00		578 00	563 35	416 27	73.89
North American Accident.....	1,195 91	41 79	1,154 12	1,231 52	691 89	56.18
North British & Mercantile.....	2,415 80		2,415 80	2,208 78	1,422 89	64.42
Northern Assurance.....	4,456 91	2,749 14	1,707 77	1,818 88	395 72	21.75
Norwich Union Fire.....	12,700 64	1,487 17	11,213 47	11,438 50	6,412 60	56.06
Occidental Fire.....	623 95	47 75	576 20	536 02	120 12	22.41
Occidental Life.....	1,045 15		1,045 15	908 34	534 07	59.00
Ocean Accident & Guarantee.....	22,581 71	2,026 05	20,555 66	20,625 51	13,607 53	65.97
Phoenix of London.....	1,458 22		1,458 22	1,139 28	283 64	24.90
Plot.....						
Protective Association.....						
Provident Assurance.....						
Prudential Assurance.....	3,295 60	-41 20	3,336 80	2,906 87	1,323 24	45.52
Royal Passengers.....	6,567 28		6,567 28	6,571 58	4,029 57	61.32
Royal Exchange.....	2,475 49	543 32	1,932 17	1,831 77	1,789 64	97.70
Royal Insurance.....	14,103 54	3,249 03	10,854 51	10,750 95	4,855 84	45.16
Scottish Metropolitan.....						
Sun Insurance Office.....	2,003 32		2,003 32	2,054 11	846 86	41.23

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—Continued

SICKNESS—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Travelers Insurance	28,465 72		28,465 72	26,515 09	16,659 28	62 83
Union Assurance Society	1,348 86	9 92	1,338 94	1,201 39	306 62	26 35
Union of Canton	13,930 21	35 00	13,895 21	14,053 67	6,180 91	43 98
Union Marine	349 71		349 71	361 04	238 50	66 06
United States Fidelity	9,578 76	33 31	9,545 45	11,292 75	5,148 57	45 59
Western	4,313 28	374 00	3,939 28	3,902 31	1,085 23	27 81
World Marine	4,015 10	2,313 33	1,701 77	1,804 92	395 71	21 92
Yorkshire						
Zurich	24,657 36		24,657 36	23,700 99	14,111 66	59 54
MUTUALS						
Metropolitan Life	11,720 42		11,720 42	11,749 27	8,072 92	68 71
Prudential Insurance	1,343 80		1,343 80	1,286 45	723 97	56 28
Royal Guardians	1,147 32		1,147 32	1,224 03	843 92	68 94
Totals	533,458 31	62,867 37	470,590 94	474,846 94	238,007 15	50 12

SPRINKLER LEAKAGE

Alliance of Philadelphia	528 09	22 64	505 45	228 87	5,822 57	2,544 05
British America	222 06	29 42	193 24	249 16		
British Canadian	2 40		2 40	3 82		
British Empire	49 53	7 25	42 28	87 31		
British Oak	18 91		18 91	11 34		
Canadian Fire	649 56		649 56	1,098 54	245 18	22 32
General Fire of Paris	19 28		19 28	4 84		
Imperial Guarantee	300 78	130 35	170 43	227 27		
Insurance Co. of North America	3,946 45		3,946 45	1,317 72	2,682 98	203 61
Law, Union & Rock	209 19		209 19	65 64		
London-Canada	72 66	53 30	19 36	17 08		
London & Lancashire Insurance	647 06	43 06	604 00	566 19	2,672 30	471 98
Maryland Casualty	764 23		764 23	1,179 57	68 13	5 77
Mercantile Fire	148 37	42 56	105 81	21 02	5 69	
North River	288 20	73 29	214 91	221 85	60 85	27 43
Quebec Fire	96 90	1 80	95 10	15 28		
Western Ass'ce	767 19	177 47	589 72	771 71	4 75	62
Totals	8,731 46	581 14	8,150 32	6,087 21	11,551 07	189 76

THEFT

Alliance Assurance	1,780 33	72 86	1,707 47	1,765 07	2,270 71	128 65
American Surety	1,953 11		1,953 11	2,119 36	539 00	25 41
Atlas Assurance	1,926 22		1,926 22	1,901 41	2,153 24	113 24
Automobile Insurance						
British America	3,790 07	311 65	3,478 42	3,225 12	2,045 35	
British Canadian	650 49	26 66	623 83	732 02	145 55	
British Empire	1,010 89	73 60	937 29	1,075 67	119 85	11 14
British Northwestern	-700 55	-325 26	-375 29	2,751 84	475 00	17 26
Canada Accident	4,779 18	1,128 86	3,650 32	3,899 89	3,735 15	95 78
Canada Security	1,012 31		1,012 31	971 90	555 45	57 15
Canadian Fire	3,362 75		3,362 75	1,700 49	6,125 65	360 23
Canadian General	8,076 46	1,176 64	6,899 82	7,909 08	2,616 98	33 08
Canadian Indemnity	31,483 52	4,668 20	26,815 32	19,982 94	19,093 40	95 55
Canadian Surety	14,633 11	3,232 28	11,400 83	14,170 03	1,027 46	7 25
Casualty Co. of Canada	10,436 60	618 38	9,818 22	10,970 32	5,230 57	47 67
Century Insurance	1,294 09		1,294 09	2,906 65	50 00	1 72
Commercial Union	2,311 03	1,280 56	1,030 47	928 55	639 24	68 84
Continental Casualty	1,161 75	-18 75	1,180 50	1,651 33	648 73	39 00
Continental Insurance						
Dominion of Canada General	30,458 02	2,343 48	28,114 54	29,525 36	12,408 15	42 02
Employers' Liability	27,335 85	1,062 74	26,273 11	24,414 86	19,132 46	78 36
Federal Fire	6,372 92		6,372 92	5,638 61	2,233 95	39 62
Fidelity & Casualty of New York	83 64		83 64	140 30		
Fidelity Insurance of Canada	20,462 59	2,652 23	17,810 36	12,747 95	17,701 66	138 86
Fidelity-Phenix						
Fonciere Transport	439 25		439 25	50 75	297 43	586 06

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—Continued

WEATHER INSURANCE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
British Crown Ass'ce.						
British Empire Ass'ce.	6 15		6 15	9 65	16 87	174.82
British & European Insurance						
British General Insurance						
British Law Insurance	7 45		7 45	3 97		
British Northwestern Fire						
British Traders Insurance	-1 77		-1 77	87		
Caledonian-American Insurance						
Caledonian Insurance Co.						
California Insurance Co.						
Canada Accident & Fire						
Canada Security	4 28		4 28	-111 83		
Canadian Fire	117 37		117 37	99 18		
Canadian General	650 42	64 26	586 16	999 98	297 66	29.76
Car & General Insurance Corp.						
Central Union Insurance						
Century Insurance Co.						
China Fire Insurance Co.						
Citizens Insurance						
City of New York						
Columbia Insurance Co.	28 14		28 14	8 06	2 67	33.12
Commercial Union Ass'ce.						
Connecticut	322 05	126 51	195 54	60 92	15 48	25.41
Continental Insurance	1,466 12	159 94	1,306 18	2,113 93	784 92	37.13
Cornhill Insurance						
County Fire Insurance	49 12	46 68	2 44	- 53		
Eagle, Star & British Dom. Ins.						
Employers' Liability Ass'ce.	509 01	204 81	304 20	379 81	77 50	20.40
Equitable Fire & Marine	275 32	236 21	39 11	12 23	3 10	25.35
Fidelity-Phenix	1,104 36		1,104 36	1,812 96	2,306 47	127.22
Fire Assoc. of Philadelphia	207 83	38 00	169 83	12 57	52 85	420.45
Fireman's Fund Insurance						
Firemen's Insurance	1,729 25		1,729 25	1,556 53	690 81	44.38
First American Fire	47 17		47 17	44 92		
First National Insurance						
Franklin Fire	91 65		91 65	103 21	41 50	40.20
General Accident Ass'ce.						
General Accident, Fire & Life						
General Fire of Paris	2 65		2 65	1 50		
General Insurance of America	175 00		175 00	48 82		
Girard						
Glens Falls	599 59		599 59	955 86	451 57	47.24
Globe Indemnity						
Great American Insurance	122 09	12 21	109 88	4 11		
Guardian Ass'ce Co.						
Guardian Insurance of Canada						
Gulldhall	7 45		7 45	3 97		
Hartford Fire	25,990 68		25,990 68	31,640 03	4,686 48	14.81
Home Fire & Marine						
Home Insurance	24,545 41		24,545 41	25,634 51	10,550 98	41.16
Homestead	258 30		258 30	147 59	33 43	22.67
Hudson Bay						
Imperial Ass'ce Co.	463 37	407 09	56 28	16 11	5 32	33.02
Imperial Guarantee	22 00	1 19	20 81	-1 56		
Imperial Insurance Office						
Insurance of North America	2,411 11	48 68	2,362 43	1,405 75	1,601 68	113.94
Law, Union & Rock	10 00		10 00	3 34		
Liverpool & London & Globe						
Liverpool-Manitoba Ass'ce						
Local Government						
London Assurance	153 40	15 40	138 00	66 94		
London-Canada	195 92	282 52	-86 60	3 53		
London & County Insurance						
London Guarantee & Accident	56 28		56 28	16 10	5 32	33.04
London & Lancashire Insurance	2,432 96		2,432 96	295 29	51 64	17.49
London & Lancashire Guar. & Acc.						
Maryland Insurance	868 74		868 74	731 56		
Mercantile Fire Insurance	49 68	21 05	28 63	26 18	10 00	38.20
Merchants Marine Insurance	32 87		32 87	484 57	4 17	86
Mercury	301 61		301 61	44 40	23 54	53.00
Michigan Fire & Marine	24 66		24 66	32 03	2 10	6.55
Motor Union Insurance						
National Fire	389 33		389 33	488 88	99	02
National Liberty						
National-Liverpool						
National Provincial						
National Union	1,489 32		1,489 32	1,631 97	85 82	5.21
Newark Fire Insurance						

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORD-
ING TO CLASSES OF INSURANCE—*Continued*

WEATHER INSURANCE—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
New Brunswick	135 03		135 03	52 19	15 00	28.74
New York Underwriters	190 69	117 29	73 40	94 15		
Niagara	200 15		200 15	403 20		
North British & Mercantile						
North Empire Fire Insurance	66 28	10 00	56 28	16 11	5 32	33.02
North River Insurance Co.				5 63		
Northwestern National	5,426 31		5,426 31	4,907 12	1,934 24	39.42
North West Fire Insurance						
Northern Ass'ce.						
Norwich Union	75 28	55 64	19 64	-406 40		
Occidental Fire						
Ocean Accident						
Pacific Coast						
Palatine Insurance						
Patriotic Ass'ce.						
Pearl	193 50		193 50	40 89		
Philadelphia Fire & Marine	19 75		19 75	23 63		
Phoenix of Hartford	561 98	249 22	312 76	98 12	25 65	26.14
Phoenix of London	761 11	365 82	395 29	275 16	146 30	53.17
Pilot						
Pioneer Insurance						
Planet Ass'ce.				31		
Providence-Washington	5 29		5 29	2 21	39 78	1,800.00
Provident				79 68		
Provincial Insurance Co.						
Prudential Ass'ce.						
Quebec Fire Ass'ce.						
Queen Insurance of America						
Railway Passengers'						
Reliance	105 52	22 05	83 47	89 65	3 73	4.16
Rhode Island Insurance						
Royal Exchange						
Royal Insurance						
Royal Scottish Insurance						
St. Paul Fire & Marine	2,216 05	220 08	1,995 97	1,557 28	1,949 67	125.00
Scottish (Canadian Ass'ce.						
Scottish Metropolitan						
Scottish Union & National						
Sea Insurance Co.						
Security	30 75	15 91	14 84	-2 74	5 44	
Sentinel	6 16		6 16	10 78	52	4.82
Southern Insurance						
Springfield	246 67	30 82	215 85	304 68	18 33	6.01
State Ass'ce.						
Sun Insurance Office	28 25	13 13	15 12	78 28		
Toronto General Insurance	1,809 19	143 91	1,665 28	2,192 82	1,354 56	61.77
Travelers Fire						
Union Ass'ce.						
Union of Canton	37 00		37 00	- 11		
Union Marine	56 28		56 28	15 25	5 32	34.89
United British Insurance						
United Firemen's	28 14		28 14	8 06	2 67	33.12
United States Fidelity						
United States Fire	85 84		85 84	114 79	7 13	6.10
Westchester	55 92		55 92	12 58	2 15	17.09
Western Ass'ce.	681 41	47 15	634 26	727 37	27 41	3.77
World Fire & Marine	130 00		130 00	97 71		
World Marine & General						
MUTUAL						
Hardware Dealers	76 66		76 66	-27 92		
Hardware Mutual	76 66		76 66	-27 92		
Indiana Lumbermen's	83 19	5 73	77 46	44 52		
Lumbermen's Mutual	-6 66		-6 66			
Lumber Mutual	198 43	106 71	91 72	93 09		
Mill Owners Mutual	110 70		110 70	56 96		
Minnesota Implement	76 66		76 66	-27 92		
Northwestern Mutual	62 00		62 00	32 66	18 40	56.34
Pennsylvania Lumbermen's	10 75	57 67	-46 94	23		
Portage La Prairie	534 49		534 49	407 11	320 32	78.68
Wawanesa	11,223 57		11,223 57	13,853 27	2,405 36	17.36
FARMERS' MUTUAL						
Huron Weather	4,251 82		4,251 82	7,479 94	969 86	12.97
Ontario Farmers' Weather	12,398 28		12,398 28	12,146 42	4,487 63	36.95
Western Farmers' Weather	29,013 72		29,013 72	22,929 73	11,373 54	49.60
Totals	139,336 36	3,173 68	136,162 68	139,384 00	46,976 10	33.70

TABLE XIII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1934, ACCORDING TO CLASSES OF INSURANCE—*Continued*

WORKMEN'S COMPENSATION INSURANCE

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
JOINT STOCK						
Canada Security						
Employers' Liability						
Fidelity Insurance of Canada						
Hartford Accident & Indemnity	5,057 83		5,057 83	4,892 26	-62 62	
Imperial Insurance Office America						
Indemnity of North America	49 75		49 75	45 52		
Law, Union & Rock						
London Guarantee & Accident						
London & Lancashire Guar. & Acc.						
Maryland Casualty	-92 00		-92 00	-72 66		
Northern Assurance						
North British & Mercantile						
Norwich Union						
Ocean Accident & Guarantee						
Pilot						
Provident Assurance	391 25		391 25	361 25	349 45	96.73
Prudential Assurance						
Railway Passengers						
Royal Exchange						
Royal Insurance						
Scottish Metropolitan						
Sun Insurance Office						
Union of Canton	6,261 00		6,261 00	6,338 02	1,216 02	19.19
United States Fidelity						
Western	143 03		143 03	66 87		
World Marine & General						
Totals	11,810 86		11,810 86	11,631 26	1,502 85	12.92

TABLE XIV.—PREMIUMS AND LOSSES (ALL CLASSES OTHER THAN LIFE) IN ONTARIO FOR YEAR 1934

Class	Gross less return premiums		Licensed reinsurance ceded		Net premiums written		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Fire—											
Joint Stock	18,662,702	03	5,031,502	46	13,631,199	57	13,958,380	36	5,692,983	60	40.78
Farmers' Mutuals	1,745,917	46	112,281	18	1,633,636	28	1,680,738	07	1,022,874	79	60.86
New England Factory Mutuals	594,821	81			594,821	81	851,464	96	70,371	55	8.26
Other Mutuals	894,870	42	102,850	88	792,019	54	786,085	40	259,699	62	33.04
Cash Mutuals Without Capital	1,769,442	11	213,005	11	1,556,437	00	1,569,390	38	760,488	32	48.46
Cash Mutuals with Capital	206,238	10	16,284	09	189,954	01	154,031	80	69,249	59	44.96
Reciprocal Exchanges	274,169	94	2,388	84	271,781	10	254,106	01	470,191	58	185.04
Automobile	7,579,899	62	648,003	26	6,931,896	36	6,748,426	33	4,007,387	91	59.38
Accident	1,356,400	06	150,437	64	1,205,962	42	1,206,317	36	685,271	59	56.81
Accident and Sickness combined	911,396	30	60,707	22	850,689	08	853,271	24	461,132	67	54.02
Aircraft	8,937	97	1,930	15	7,007	82	6,164	22	—	263	95
Boiler and Machinery	450,108	47	40,197	32	409,911	15	317,631	23	24,493	53	7.71
Credit	76,038	83	2,238	01	73,800	82	85,587	06	35,934	80	41.99
Employers' Liability	192,380	22	33,288	64	159,091	58	146,976	93	69,902	29	47.56
Guarantee	1,135,666	01	218,279	48	917,386	53	897,984	67	205,661	54	22.90
Hail	68,599	09	6,263	57	62,336	42	62,336	42	155,911	96	250.11
Inland Transportation	829,144	47	165,111	21	664,033	26	613,056	52	278,528	55	45.43
Live Stock	16,733	60			16,733	60	15,503	46	17,068	77	110.10
Marine	704,375	05	244,014	10	459,360	95	451,899	44	335,024	61	74.14
Plate Glass	254,850	94	17,630	02	237,220	92	225,901	92	99,657	94	44.12
Property Damage	24,527	25	6,949	04	17,578	21	18,849	35	12,144	39	64.43
Public Liability	1,033,769	39	341,918	31	691,851	08	642,945	00	346,988	51	53.97
Sickness	533,458	31	62,867	37	470,590	94	474,846	94	238,007	15	50.12
Sprinkler Leakage	8,731	46	581	14	8,150	32	6,087	21	11,551	07	189.76
Theft	555,119	18	57,878	16	497,241	02	476,051	34	214,303	50	45.02
Weather	139,336	36	3,173	68	136,162	68	139,384	00	46,976	10	33.70
Workmen's Compensation	11,810	86			11,810	86	11,631	26	1,502	85	12.92
Totals	40,038,446	21	7,539,780	88	32,498,665	33	32,655,038	88	15,593,044	83	47.75

TABLE XV.—COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31st, 1932, 1933 AND 1934

Class	1932				1933				1934									
	Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned							
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
Fire—																		
Joint Stock.....	15,846,423	20	9,565,944	18	60	37	7,162,581	82	50	38	13,958,380	36	5,692,983	60	40	78		
Farmers' Mutuals.....	2,236,457	23	1,766,050	68	78	97	1,475,527	12	81	33	1,680,738	07	1,022,874	79	60	86		
New England Factory Mutuals.....	684,404	25	190,138	18	27	78	66,939	29	8	90	851,464	96	70,371	55	8	26		
Other Mutuals.....	746,073	50	406,424	02	54	47	281,117	48	37	37	786,085	40	259,699	02	33	04		
Cash Mutuals.....	1,424,122	10	948,533	58	66	60	1,469,193	06	839,360	70	1,569,390	38	760,488	32	48	46		
Without Share Capital	99,971	81	58,071	73	58	69	110,812	62	49,945	49	154,031	80	69,249	59	43	96		
With Share Capital.....	2,077,643	57	1,188,870	66	241	52	233,861	07	110,475	98	47,24	254,106	01	4,700,191	58	185	04	
Reciprocal Exchanges.....	8,017,672	59	3,805,268	64	47	46	6,904,414	81	3,551,142	85	51	43	6,748,426	33	4,007,387	91	59	38
Automobile.....	1,284,231	22	690,549	71	53	77	1,173,365	49	508,344	40	43	32	1,206,317	36	685,271	59	56	81
Accident.....	953,926	46	608,264	87	63	76	869,741	45	537,142	55	61	76	853,271	24	461,132	67	54	02
Accident and Sickness.....	10,127	50	591	85	5	84	7,849	43	1,290	80	16	44	6,164	22	—	263	95	.....
Aviation.....	4,475	08	16,609	53	371	16	1,036	36	897,984	67	205,661	54	22	90	.....	.....	.....	.....
Bond.....	889,086	64	379,196	00	42	65	864,338	75	418,074	54	48	37	.....	.....	.....	.....	.....	.....
Guarantee.....	128,895	70	141,842	88	110	04	108,432	69	76,358	30	70	42	.....	.....	.....	.....	.....	.....
Credit.....	72,166	14	28,264	02	39	16	70,216	85	40,956	28	58	33	.....	.....	.....	.....	.....	.....
Hail.....	22,819	77	16,029	73	70	24	19,643	66	19,898	17	101	30	.....	.....	.....	.....	.....	.....
Live Stock.....	242,015	82	87,948	16	36	34	214,047	77	90,126	63	42	11	.....	.....	.....	.....	.....	.....
Plate Glass.....	557,417	95	382,060	59	68	54	487,460	96	322,663	08	66	19	.....	.....	.....	.....	.....	.....
Sickness.....	471,216	85	107,197	17	22	75	422,914	16	164,231	08	38	83	.....	.....	.....	.....	.....	.....
Burglary.....	31,568	10	12,452	30	57	85	2,301	52	212	99	9	24	.....	.....	.....	.....	.....	.....
Explosion.....	123,824	20	114,801	66	92	67	107,784	66	31	97	.....	.....	.....	.....	.....	.....	.....	.....
Forgery.....	423,880	00	110,048	43	23	58	524,844	71	164,067	00	46	49	.....	.....	.....	.....	.....	.....
Inland Marine.....	70,084	89	326,999	86	41	07	283,082	43	324,458	83	45	28	.....	.....	.....	.....	.....	.....
Liability.....	255,543	42	26,765	58	22	49	253,758	17	57,068	17	36	51	.....	.....	.....	.....	.....	.....
Liability.....	118,779	60	26,765	58	22	49	135,738	17	218,728	69	3	40	.....	.....	.....	.....	.....	.....
Ocean Marine.....	118,779	60	26,765	58	22	49	135,738	17	218,728	69	3	40	.....	.....	.....	.....	.....	.....
Property.....	241,924	00	104,559	60	43	13	104,559	60	43,133	13	41	25	.....	.....	.....	.....	.....	.....
Steam Boiler.....	104,559	60	43,133	13	41	25	104,559	60	43,133	13	41	25	.....	.....	.....	.....	.....	.....
Weather.....	36,109,167	84	20,655,408	93	57	20	32,711,905	49	16,677,388	57	50	98	.....	.....	.....	.....	.....	.....
Totals.....	36,109,167	84	20,655,408	93	57	20	32,711,905	49	16,677,388	57	50	98	.....	.....	.....	.....	.....	.....
Totals.....	32,655,048	88	15,593,044	83	47	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*Owing to changes in definitions during 1934 it is not possible to make definite comparisons of these classifications between 1934 and previous periods.

V

APPENDICES

APPENDIX I

REVIEW OF 1935 LEGISLATION, ONTARIO

At the 1935 Session of the Legislature certain amendments were effected to the Insurance Act, R.S.O. 1927, Chapter 222, by two amendatory Acts cited *The Insurance Amendment Act, 1935* (25 Geo. V, Chapter 29), and *The Insurance Amendment Act, 1935 (2)* (25 Geo. V, Chapter 30). It is provided that the former comes into force on a day to be named by the Lieutenant-Governor by his Proclamation. Sections 30-36 have been proclaimed effective July 1st, 1935. The latter Act came into force on the date of Royal Assent, April 18th, 1935.

The following is a synopsis of the amendments effected by *The Insurance Amendment Act, 1935*:

Life Insurance:

The first twenty-nine sections of Chapter 29 contain only miscellaneous minor amendments to the part of the Insurance Act dealing with life insurance contracts (Part V). These sections contain only those amendments finally approved by the Association of Superintendents of Insurance of the Provinces of Canada, and recommended by it for enactment. They are not reviewed herein as it is not proposed to bring them into force until a uniform date to be agreed upon among the provinces.

Automobile Insurance:

Sections 30-36 of Chapter 29 contain minor amendments to the so-called Uniform Automobile Insurance Act, and came into force on July 1st, 1935.

Section 174 of the Insurance Act is amended by striking out the first twelve lines and inserting three subsections. Subsection 1 is a re-enactment of Section 174 without change. Subsection 2 is intended to enable the Superintendent to approve special forms of policy, such as garage and sales agency and non-ownership liability contracts. Subsection 3 will enable the Superintendent to approve a form of policy necessary to insure a limited or restricted use of the automobile, e.g., where the company declines to issue the policy unless the reckless son is prohibited from driving, or where a reduced premium rate is available in consideration of acquiescence by the insured in some restricted use, for example, where a farmer agrees that his truck will be chiefly used about his farm. Rights of third parties are in no way prejudiced by such restrictions.

Statutory Condition 2 of Section 174 is repealed and a revised condition substituted therefor. The revision was imperative in view of the decision of Supreme Court of Canada in *Home Insurance Company of New York et al. vs. Lindal and Beattie* (1934) S.C.R. page 33, wherein it was held that the wording then in force yielded the absurd result that the prohibition against driving whilst intoxicated applied to persons driving with the consent of the insured but not to the insured himself.

Statutory Condition No. 5 is amended by adding thereto a new subsection 3a relating to "repairs". Prior to the enactment of the Uniform Act (1932, Chapter 25) this condition was contained in all policies. The amendment restores the former condition.

Statutory Condition No. 11 is amended by adding thereto a new subsection (3) defining "paid premium" to mean premium actually paid by the insured to the insurer or its agent, and does not include any premium or part thereof paid to the insurer by an agent unless actually paid to the agent by the insured. Formerly Condition 11 suggested that in order to effect cancellation, the insurer must refund the excess of "paid premium" even where payment had not been made by the insured but only by the agent to the company and only credited by the insurer to the agent as "paid".

Section 181 relating to subrogation is repealed and a new subsection substituted therefor. The former section was considered unsatisfactory because it did not define how, in the case of a partial recovery, the moneys recovered should be distributed. The new section removes doubt and uncertainty, and makes provision for fair distribution between the insurer and the insured.

Subsection 1 of Section 183a is amended by striking out the words "or is responsible for the use of". Under the former section it has been contended that the employer of an insured owner-employee was entitled to indemnity under the latter's policy although the employer was not named therein, had paid no premium, and was not intended to be covered. Moreover, if this contention was correct, the employer was probably liable under Section 183h, subsection 6, to reimburse the insurer for any breach of the policy conditions by the owner-employee. The effect of the amendment will be to deprive the employer of indemnity (for which he has not paid) on the one hand, and to relieve him of liability to reimburse the insurer, on the other. An employer can protect himself by a non-ownership liability policy under the new subsection 2 of section 174.

Clause *b* of section 183d is amended by striking out the words "any person insured by the policy, or the children, wife or husband of any such person" and inserting in lieu thereof the words "the insured or the son, daughter, wife, husband, mother, father, brother or sister of the insured". Since 1930, when the insurer was made absolutely liable to third party claimants under all circumstances, there has been a great increase in the number and amount of claims made by relatives which appear to be collusive in character. The amendment is intended to strike at such claims and thereby keep down the cost of insurance.

Section 183e is amended by striking out the word "for" where it precedes the words "bodily injury" in the third and sixth lines and inserting in lieu thereof the words "against loss or damage resulting from." In view of the decision of the Ontario Court of Appeal in *Kelly et al vs. Constitution Indemnity* (1933, 3 D.L.R. 50), it seemed desirable to use in Section 183e the same wording employed in Section 183a.

Section 183f relating to "extended coverage" is amended to remove doubt as to the validity of an endorsement permitting not more than three passengers to be carried by commercial vehicles and to make it clear that limited extensions of coverage may be granted.

Subsection 5 of section 183h relating to defence where excess or extended coverage is granted, is amended to make the intention clear. It was intended that the insurer should only be absolutely liable and debarred of all defences in respect of the standard coverage and that where coverage was extended by endorsement, e.g., to gratuitous passengers or to employees, the insurer should be entitled to its defences in respect of such extended coverage. On the other hand, it was intended that where coverage is extended under Statutory Condition 3, e.g., permission to attach a trailer, third party claimants should be as fully protected as though the coverage had not been extended. The amendment is necessary to remove doubt and to make clear this intention.

Section 183h is further amended by adding a new subsection 7 under which the insurer may be made a third party in any action. Where an action has been brought by a claimant against the insured and the insurer believes that there has been a breach of condition by the insured or collusion between the claimant and the insured, it is desirable that the insurer shall have the right to appear in the action and see that the facts are fully and properly presented to the court. The insurer is absolutely liable to the claimant and therefore has a definite interest in the result of the litigation.

The following is a synopsis of the amendments effected by *The Insurance Amendment Act 1935 (2)*:

Definitions:

Section 2 contains new definitions of accident insurance, adjuster, fraternal society and inland transportation insurance. The new definition of accident insurance is the one approved by the Inter-provincial Insurance Conference and adopted by all provinces.

The revision of the definition of "adjuster" leaves the law with reference to "company adjusters" and "public adjusters" of fire insurance losses as it has stood since 1922 but permits and requires only "company adjusters" of automobile insurance losses to be licensed.

The former definition of "fraternal society" was defective in that it referred at the end to "payments to beneficiaries" whereas in fact payment is sometimes made to the members themselves, e.g., under endowment contracts.

The new definition of "inland transportation insurance" is an enlargement of the definition adopted in 1934 which has proved to be too narrow to cover the miscellaneous forms of contract coming under this class.

Determination of Classes of Insurance.

Section 24 of the Act as amended in 1929 and 1934 is further amended by adding thereto the following subsection:

(1a) Where a question arises as to the class of insurance into which any specific contract of insurance or form of policy falls, the Superintendent may determine the question, and his determination shall be effective and final for the purposes of this Act.

Doubts sometimes arise as to the class of insurance into which a particular form of policy falls, with resulting confusion as to the application of different parts of the Act relating to special classes of insurance, e.g., as to how government returns showing insurance transactions by classes of insurance should be completed. All provinces are adopting uniform definitions of classes of insurance and have been recommended by the Inter-provincial Insurance Conference to empower their Superintendents as provided in the new subsection.

Extra-provincial or Foreign Corporations.

Sections 25 of the Act as amended in 1931 and in 1933 is further amended by adding thereto the following subsection (7):

(7) A license shall not be granted to a corporation which is incorporated under the law of a legislative jurisdiction other than that of the Province of Ontario unless the head office and chief place of business of such corporation is situate within the boundaries of such legislative jurisdiction.

It is deemed contrary to the public interest to permit a company incorporated under the laws of another jurisdiction, to be licensed in Ontario unless its head office and chief place of business is situated within the jurisdiction under which it was incorporated. A company not complying with this prohibition would not be subject to the safeguarding provisions of Part XVI of the Companies Act relating to insurance companies or subject to Dominion Statutes respecting insurance companies.

Prohibition of Certain Policies.

Section 92c of the Act as enacted in 1933 and which requires the Superintendent to report to the Minister any policy which, in his opinion, is "unfair, fraudulent or not in the public interest" is renumbered Section 76c in order that it will be applicable to contracts of life, accident or sickness insurance, to which it previously did not apply by virtue of Section 79.

Mutual Benefit Societies.

Clause c of Section 236 (1) of the Act is amended to read as follows:

(c) if it contracts for sick benefits for an amount in excess of twelve dollars per week, exclusive of hospital benefits not exceeding public ward rates, or for a funeral benefit in excess of two hundred and fifty dollars.

Department inspections show that some long-established societies have been paying certain hospital benefits in addition to sick benefits, and also funeral benefits in excess of two hundred dollars. The purpose of the amendment is to broaden the powers of these societies to the extent indicated.

Prohibition Against Public Adjusters of Motor Accident Claims.

Section 7 of the amendments contains a new section 263a reading as follows:

263a—(1) Subject to the provisions of subsection 2, no person shall, on behalf of himself or any other person, directly or indirectly:

(a) solicit the right to negotiate, or negotiate or attempt to negotiate, for compensation, the settlement of a claim for loss or damage arising out of a motor vehicle accident resulting from bodily injury to or death of any person or damage to property on behalf of a claimant; or

(b) hold himself out as an adjuster, investigator, consultant or otherwise as an adviser, on behalf of any person having a claim against an insured for which indemnity is provided by a motor vehicle liability policy.

(2) This section shall not apply to a barrister or solicitor acting in the usual course of his profession.

In 1934 the definition of "adjuster" was revised to include claims under automobile as well as fire insurance policies. By Department regulation, adjusters are licensed as "company adjusters," i.e., authorized to act on behalf of insurance companies, or as "public adjusters," i.e., authorized to act on behalf of insured policyholders or claimants. The experience of the Department in licensing "public adjusters" in connection with automobile insurance establishes the desirability of prohibiting any person, other than a barrister or solicitor acting in the usual course of his profession, from undertaking, for compensation, to settle claims arising out of motor vehicle accidents. The new section 263a is supposed to accomplish this intention.

This section came into force on July 1st, 1935.

Synthetic Fleets.

Section 8 of the amendments contains a new section 273a, reading as follows:

273a (1) No rating bureau and no insurer authorized to transact the business of insurance within Ontario shall fix or make any rate or schedule of rates or charge a rate for automobile insurance to any group of persons by reason of such group being engaged in any trade, calling, profession or occupation, or by reason of membership in any guild, union, society, club or association or by reason of common employment or by reason of common occupancy of the same building or group of buildings or for any other reason, which would result in a lower cost to an individual in such group than such individual would have had to pay if insured individually; and every insurer or other person who violates the provisions of this section shall be guilty of an offence.

(2) Nothing in this section contained shall be deemed to prohibit the fixing or charging of a special rate for the insurance of two or more motor vehicles owned by and registered in the name of the same person.

This amendment is aimed at so-called "synthetic fleets," i.e., the practice of a small minority of insurance companies in undertaking to insure the privately owned cars of groups of persons in common employment or belonging to the same trade or profession, etc., at lower premium rates than the individual members of the group would be required to pay if they insured as individuals. The practice has proved demoralizing to the automobile insurance business and constitutes unfair discrimination against the general body of policyholders. The amendment does not interfere in any way with legitimate "fleet rating," i.e., the charging of a special experience premium rate in respect of a fleet of cars or trucks owned by the same person or corporation.

In addition to the amendments effected to the Insurance Act heretofore described, certain amendments respecting other laws in Ontario and affecting the business of insurance were enacted as follows:

The Companies Act.

By section 5 of the Statute Law Amendment Act, 1935, (1935, Chapter 66) Section 242 of the Companies Act is amended by adding thereto the following subsection:

(3) Before the application is granted, the Superintendent shall prepare a report upon the application for the Lieutenant-Governor in Council.

Section 242 relates to the incorporation of joint stock insurance companies and requires applicants for incorporation to give one month's notice to the Superintendent of Insurance. The purpose of the amendment is to require the Superintendent to report upon the application to the Lieutenant-Governor in Council.

Section 5 of the Statute Law Amendment Act 1935 contains a new section 243a as an amendment to the Companies Act. This provides for a reduction of capital in the case of a life insurance company having insurance in force of less than \$25,000,000 and having a surplus to policyholders in excess of \$500,000. The decrease must not be more than fifty per cent.

The purpose of the new section 243a is to permit a life insurance company which has a large paid-in capital and a small amount of insurance in force to reduce its capital so long as its surplus to policyholders is not thereby or thereafter decreased by dividends to shareholders.

Section 317 (1) of the Companies Act as re-enacted by Section 14 of the Companies Act, 1928, is amended by adding thereto the following clause:

(dd) Reversionary interests involving life contingencies; provided that the assets of the reversion are permissible investments under this section and provided the purchase price shall be less than the value of the reversion based on the British Officers' Select Life Annuity Tables, 1893, with interest at three and one-half per centum per annum.

Section 317 of the Companies Act describes the securities in which insurance companies may invest their funds. Although life insurance companies are expressly authorized to invest in or purchase life or endowment policies or contracts, there is no express authority for them to invest in or purchase reversionary interests involving life contingencies. Prominent actuaries who have been consulted think it only proper that life insurance companies should be authorized as provided by the amendment.

The Highway Traffic Amendment Act, 1935.

Section 41a of the Highway Traffic Act as enacted in 1930 is amended by adding thereto a new subsection 2 so that the whole section now reads as follows:

41a—(1) The owner of a motor vehicle shall be liable for loss or damage sustained by any person by reason of negligence in the operation of such motor vehicle on a highway unless such motor vehicle was without the owner's consent in the possession of some person other than the owner or his chauffeur, and the driver of a motor vehicle not being the owner shall be liable to the same extent as such owner. 1930, c. 48, s. 10.

(2) Notwithstanding the provisions of subsection 1 the owner or driver of a motor vehicle, other than a vehicle operated in the business of carrying passengers for compensation, shall not be liable for any loss or damage resulting from bodily injury to, or the death of any person being carried in, or upon, or entering, or getting on to, or alighting from such motor vehicle. 1935, c. 26, s. 11.

The purpose of this amendment is to abolish the liability of the owner or driver of a motor vehicle to gratuitous passengers.

The Negligence Amendment Act, 1935.

Section 3 of the Negligence Act, 1930, as amended in 1931 is further amended and two new subsections added thereto so that the whole section now reads as follows:

3.—(1) Where damages have been caused or contributed to by the fault or neglect of two or more persons the court shall determine the degree in which each of such persons is at fault or negligent, and except as provided by subsection 2 where two or more persons are found at fault or negligent, they shall be jointly and severally liable to the person suffering loss or damage for such fault or negligence, but as between themselves, in the absence of any contract express or implied, each shall be liable to make contribution and indemnify each other in the degree in which they are respectively found to be at fault or negligent. 1930, c. 27, s. 3; 1931, c. 26, s. 2; 1935, c. 46, s. 2 (1).

(2) In any action brought for any loss or damage resulting from bodily injury to, or the death of any person being carried in, or upon, or entering, or getting on to, or alighting from a motor vehicle other than a vehicle operated in the business of carrying passengers for compensation, and the owner or driver of the motor vehicle which the injured or deceased person was being carried in, or upon or entering, or getting on to, or alighting from, is one of the persons found to be at fault or negligent, no damages, contribution or indemnity shall be recoverable for the portion of the loss or damage caused by the fault or negligence of such owner or driver, and the portion of the loss or damage so caused by the fault or negligence of such owner or driver shall be determined although such owner or driver is not a party to the action.

(3) In any action founded upon fault or negligence and brought for loss or damage resulting from bodily injury to, or the death of any married person where one of the persons found to be at fault or negligent is the spouse of such married person, no damages, contribution or indemnity shall be recoverable for the portion of loss or damage caused by the fault or negligence of such spouse, and the portion of the loss or damage so caused by the fault or negligence of such spouse shall be determined although such spouse is not a party to the action. 1935, c. 46, s. 2 (2).

The amendments contained in subsections (1) and (2) necessarily follow the amendment to Section 41a of the Highway Traffic Act which abolishes the liability of drivers and owners of motor vehicles to gratuitous passengers. The new subsection 3 provides for the case where a wife who has suffered loss or damage has brought suit against a person and it is found by the Court that the husband is partly responsible for the loss or damage suffered by the wife.

The Succession Duty Amendment Act, 1935.

Clause f of subsection (2) of Section 6 of The Succession Duty Act, 1934, is amended to read as follows:

(f) Money received or payable at the time of a person's death, or money representing the value of any future payments, ascertained as provided herein, as at the time of such death, under a policy of life, accident or sickness insurance, whether such insurance is payable to or in favour of a preferred beneficiary within the meaning of The Insurance Act or not, effected, contracted for or applied for by such person, where the policy is wholly kept up by him for the benefit of any existing or future donee, whether nominee or assignee, or for any person who may become a donee, or a part of such money in proportion to the premiums paid by him, where the policy is partially kept up by him for such benefit.

The purpose of this amendment is to more clearly establish that money payable under a policy of life, accident or sickness insurance is "property" within the meaning of the Succession Duty Act.

APPENDIX II

REPORT OF STANDING COMMITTEE ON VALUATION OF SECURITIES

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA

The following resolution was adopted at the 14th Annual Conference of the Association held in Winnipeg, Manitoba, September 9th to 11th, 1931:

"Whereas it is desirable that all provinces should prescribe the same basis of valuation of securities for use by insurers in completing annual statement blanks:

"Be it resolved that the Provinces of Quebec and Ontario are hereby constituted the Association "Standing Committee on Valuation of Securities" with full power to determine the basis of valuation of securities and with instructions to publish through the Secretary not later than the 15th of January in each year a list of securities held by insurers as at the December 31st next preceding, with valuations thereof, to be used in completing annual statement blanks."

Each year since 1931 your Committee has submitted reports determining the basis of valuation of bonds, debentures and stocks in respect of annual statements for each of the past three years and subsequently Lists of Securities held by insurance companies showing the values so determined were published and used to complete the said annual statements for all provinces.

The question of valuation of securities in respect of annual statements for the current year has been under consideration by your Committee for the past several months. Three weeks ago your Committee attended the annual meeting of the National Convention of Insurance Commissioners and the meetings of the Committee on Valuation of Securities held in connection therewith when the Commissioners of Insurance of the United States agreed upon the manner in which securities should be required to be valued for the purpose of completing annual statements to the several state departments in the United States. Your Committee is pleased to report again this year that, in its opinion, the basis of valuation approved by the National Convention of Insurance Commissioners is a sound one and again recommends that, having regard to the peculiarly international character of the insurance business, with United States companies carrying on business in every province of Canada and numerous Canadian companies doing a large and increasing business in the United States, the several provinces of Canada approve the same basis of valuation as that adopted by the several states of the United States.

The resolution unanimously adopted by the National Convention of Insurance Commissioners is appended to this report. Your Committee has unanimously concluded to determine that the values of bonds, debentures and stocks shall be fixed, for the purposes of the provinces of Canada, upon the same basis as the value of such securities has been determined by the said resolution for the states of the United States, subject only to such minor adjustments as are necessary to adapt the said basis to Canadian statutes, practices and forms.

On or about January 15th, 1935, a List of Securities held by insurance companies, other than

- (a) securities required to be valued at market quotations,
- (b) securities permitted to be valued on an amortized basis, and
- (c) securities authorized to be valued at the Association values as of December 31st, 1933,

within the terms of the said resolution will be published showing the value of each security listed to be used in completing annual statement blanks as of December 31st, 1934, and distributed to all insurers by the Secretary of the Association.

(Sgd.) B. ARTHUR DUGAL (P.Q.).

(Sgd.) R. LEIGHTON FOSTER (Ont.).

Dated at Toronto this 30th day of December, A.D. 1934.

RESOLUTION ADOPTED BY
THE NATIONAL CONVENTION OF INSURANCE COMMISSIONERS
AT THE ANNUAL MEETING HELD IN ST. PETERSBURG, FLORIDA,
ON WEDNESDAY, DECEMBER 5TH, 1934

RESOLVED, that the Committee on Valuation of Securities of the National Convention of Insurance Commissioners recommends the following basis of valuing stocks and bonds for the inventory of such securities in the annual statements of insurance companies as of December 31st, 1934:

1. Stocks and bonds should be valued at market quotations of December 31st, 1934, except as hereinafter provided.
2. All bonds amply secured and not in default should be valued on an amortized basis wherever permitted by law.
3. Bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof, not eligible to amortization, should be valued at the Convention values as of December 31st, 1933, except that where such bonds shall have been in default for a period longer than two years prior to November 1st, 1934, the values should be the Convention values as of December 31st, 1931, less 30 per cent of the difference between such values and the market quotations of November 1st, 1934. Such bonds acquired since December 31st, 1931, except by exchange for betterment of portfolio, should be valued at market quotations of December 31st, 1934.

FURTHER RESOLVED, that the cost or book value of stocks, whichever is lower in the aggregate held by life insurance companies, as of December 31st, 1934, may be used in the aggregate as the fair market value of such stocks, provided the income received by such companies on such stocks during each of the five years preceding the date of valuation shall have been at the rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as used herein shall be held to include stocks received as exchanges or rights received as dividends or otherwise and not to exceed the market value quoted on the date acquired.

FURTHER RESOLVED, that in cases where the condition of insurance companies may require the immediate disposition of securities, it is the opinion of this committee that the discretion of the State Supervisory officials of Insurance should be exercised to vary the general formula herein set forth, so as to adopt prices reflected by the exchanges.

The Superintendents of Insurance of the provinces of Canada and the states of the United States have reached an agreement upon the basis of valuation of securities for the purpose of insurers' annual statements to the several provincial and state Departments as of December 31st, 1934. The complete text of the report of the Standing Committee on Valuation of Securities of this Association, dated December 30th, 1934, is printed at the back of this booklet (*see page 394 of this Report*). This List of Securities is published and distributed by the Secretary of the Association in furtherance of the said Report.

The securities listed herein (*not printed in this Report*) are bonds and debentures of the political subdivisions of the provinces of Canada and the United States of America which are not eligible for amortization and which are valued on a calculated basis.

The values of securities not payable in Canadian currency have been determined by reference to the various British and foreign stock exchanges and allowance made for exchange. Due and accrued interest has also been considered. In other words, the values are flat Canadian values not subject to increase, directly or indirectly, on account of premium on exchange, interest or otherwise.

Where exchange quotations of December 31st, 1934, were not available or the quoted prices seemed merely nominal, an arbitrary quotation was determined as the facts appeared to the financial adviser to the Committee to warrant and the deduction formula thereupon applied.

There follows some general instructions prepared for the convenience and guidance of insurers.

GENERAL INSTRUCTIONS

Schedule of bonds, debentures and stocks owned or held as security for loans by insurers as of December 31st, 1934, required to be filed with the several Provincial Departments of Insurance in Canada shall be valued in accordance with the foregoing and with these instructions:

1. *Stocks and Bonds Generally.* Except as hereinafter provided, stocks and bonds shall be valued at market quotations as of December 31st, 1934.

2. *Amortization Basis for Bonds Not in Default:* All bonds having a fixed term and rate of interest and not in default as to principal or interest, shall be valued on an amortized basis.

3. *Municipal Bonds in Default:* Bonds of states of the United States and of the provinces of the Dominion of Canada and political subdivisions thereof, not eligible to amortization, shall be valued, (a) if in default for a period less than two years prior to November 1st, 1934, at the values authorized as of December 31st, 1933; (b) if in default for a period longer than two years prior to November 1st, 1934, at the value shown in this booklet (*not printed in this Report*).

4. *Stocks of Life Companies:* Stocks held by life insurance companies shall be valued, where eligible, in accordance with the second last paragraph of the Convention's resolution, i.e., cost or book value.

Omissions or inaccuracies in this publication or requests for additional information should be drawn to the attention of or made to the Secretary.

R. LEIGHTON FOSTER,
Secretary.

Toronto, January 16th, 1935.

APPENDIX III.
UNLICENSED INSURANCE PLACED DURING 1934 BY SPECIAL INSURANCE BROKERS
LICENSED PURSUANT TO SECTION 250 OF THE INSURANCE ACT

NAME	Barton & Ellis, Ltd.	Dale & Co., Ltd.	Hardy, E. D., & Co.	Hunter-Rowell & Co., Ltd.	Irish & Maulson	Martin N. Merry	Mitchell & Ryerson	Muntz & Beatty, Ltd.	Murray & Co.	Reed Shaw & McNaught	Ring, Chas. E.	Willis, Faber & Co.	Total
American Eagle, N. Y.	\$145,000							\$29,350					\$145,000
Economic, London, Eng.													29,350
Employers' Fire Insur. Co., Pa.													
Excess Insur. Co., London, Eng.	1,843,240	\$551,379	\$7,500	\$27,500	\$3,013,443	\$236,000	\$88,500	567,650	\$19,250	\$1,437,166	\$34,250	\$257,450	8,083,328
Lloyds, London, Eng.	77,250												77,250
Lloyds, Chicago, Ill.													
National Fire & Marine, N. J.					94,655			150,000				66,900	150,000
National Petroleum Mutual, Pa.													161,555
Richmond Insurance Co., N. Y.	20,000							110,000					130,000
Standard Insurance Co., N. Y.						64,000							64,000
World Auxiliary, London, Eng.						\$300,000	\$88,500	\$857,060	\$19,250	\$1,437,166	\$34,250	\$324,350	\$8,840,483
Gross Amount Insurance Placed	\$2,085,490	\$551,379	\$7,500	\$27,500	\$3,108,098	\$300,000	\$88,500	\$857,060	\$19,250	\$1,437,166	\$34,250	\$324,350	\$8,840,483
Amount Cancellations	\$194,340	\$10,000	Nil	Nil	Nil	\$150,000	Nil	\$25,000	Nil	\$104,200	\$23,750	\$81,500	\$588,790
Net Amount Insurance Placed	1,891,150	541,379	\$7,500	\$27,500	\$3,108,098	150,000	\$88,500	832,060	\$19,250	1,332,966	10,500	242,850	8,251,693
Gross Amount in Force, Dec. 31, 1934	\$1,891,150	\$541,379	\$7,500	\$27,500	\$3,108,098	\$150,000	\$88,500	\$832,060	\$19,250	\$1,332,966	\$10,500	\$242,850	\$8,212,793
Gross Premiums	\$21,650	\$683	\$683	\$499	\$7,782	\$4,800	\$454	\$4,033	\$273	\$7,928	\$400	\$9,494	\$58,679
Return Premiums	1,656	158	Nil	Nil	Nil	1,780	Nil	30	Nil	524	247	1,628	6,023
Net Premiums Written	\$19,994	\$525	\$683	\$499	\$7,782	\$3,020	\$454	\$4,003	\$273	\$7,404	\$153	\$7,866	\$52,656

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officers
Algoma Mutual.....	Mutual.....	Sault Ste. Marie..	H. Knight.....
Amherst Island.....	Mutual.....	Stella.....	Samuel Miller.....
Ayr.....	Mutual.....	Ayr.....	L. E. Peterson.....
Bay of Quinte Agricultural.....	Mutual.....	Picton.....	E. B. Purtelle.....
Bertie and Willoughby Farmers'.....	Mutual.....	Wainfleet.....	F. J. King.....
Blanshard.....	Mutual.....	Science Hill.....	Duncan McVannell..
Blenheim, North.....	Mutual.....	Plattsville.....	Geo. G. McKay.....
Brant County.....	Mutual.....	Brantford.....	Chas. McIntyre.....
Canadian Millers'.....	Mutual.....	Hamilton.....	A. L. Noble.....
Caradoc Farmers'.....	Mutual.....	Mount Brydges..	Archie Walker.....
Chosen Friends, Canadian Order Soc.....	Fraternal.....	Hamilton.....	Albert Chevalier.....
Civil Service Mutual Benefit.....	Fraternal.....	Ottawa.....	A. G. Kingston.....
Clinton Township.....	Mutual.....	Beamsville.....	W. A. Griffiths.....
Culross.....	Mutual.....	Teeswater.....	Thomas P. McDonald
Dereham and W. Oxford.....	Mutual.....	Ingersoll.....	J. Campbell.....
Dorchester, North and South.....	Mutual.....	Harrietsville.....	S. S. McDermand....
Downie.....	Mutual.....	St. Paul's.....	Leslie Brown.....
Dufferin Farmers.....	Mutual.....	Shelburne.....	W. J. Jelly.....
Dumfries, N., and Waterloo, S.....	Mutual.....	Galt.....	Wm. Lockie.....
Dunwich Farmers'.....	Mutual.....	Iona Station.....	D. K. Andrew.....
Easthope, South.....	Mutual.....	Tavistock.....	Joseph Quinlin.....
Economical.....	Cash-Mutual.....	Kitchener.....	G. C. H. Lang.....
Ekfrid.....	Mutual.....	Appin.....	D. A. McCallum.....
Elma Farmers'.....	Mutual.....	Atwood.....	Frank Boyd.....
Empire Life Insurance Company.....	Stock.....	Toronto.....	C. P. Fell.....
Eramosa.....	Mutual.....	Rockwood.....	John Grieve.....
Erie Farmers'.....	Mutual.....	South Cayuga....	J. Honsberger.....
Farmers' Central.....	Mutual.....	Walkerton.....	Moses Bilger.....
Farmers' Union.....	Mutual.....	Lindsay.....	Bruce McNevin.....
Federal Fire Insurance Co.....	Stock.....	Toronto.....	W. S. Morden.....
Foresters, Canadian Order of.....	Fraternal.....	Brantford.....	W. M. Couper.....
Formosa.....	Mutual.....	Formosa.....	Jno. F. Waechter....
Germania Farmers'.....	Mutual.....	Ayton.....	Andrew Schenk.....
Glengarry Farmers'.....	Mutual.....	Alexandria.....	E. L. McNaughton...
Gore District.....	Cash-Mutual.....	Galt.....	A. R. Goldie.....
Grand River.....	Mutual.....	Caledonia.....	John Bell.....
Grenville Patron.....	Mutual.....	Spencerville.....	Robt. Mulholland....
Grey and Bruce.....	Mutual.....	Hanover.....	D. McKinnon.....
Guelph Township.....	Mutual.....	Guelph.....	J. P. Henderson.....
Halton Union.....	Mutual.....	Campbellville....	T. L. Leslie.....
Hamilton Firemen's Benefit Fund.....	Fraternal.....	Hamilton.....	Edmund Nixon.....
Hamilton Police Benefit Fund.....	Fraternal.....	Hamilton.....	John Duffy.....
Hamilton Township.....	Mutual.....	Cobourg.....	E. H. Martyn.....
Hand-in-Hand.....	Stock.....	Toronto.....	W. R. Houghton.....
Hay Township.....	Mutual.....	Zurich.....	Albert Hendrick.....
Hopewell Creek.....	Mutual.....	New Germany...	A. G. Brohman.....
Howard Farmers'.....	Mutual.....	Ridgetown.....	R. L. Smyth.....
Howick Farmers'.....	Mutual.....	Wroxeter.....	John A. Bryans.....
Huron Weather.....	Mutual.....	Zurich.....	Andrew Christie....
Kent and Essex.....	Mutual.....	Merlin.....	Alfred Poisson.....

*Secretary pro-tem.

DIX IV

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sault Ste. Marie	J. A. Donaghue	Sault Ste. Marie	Lt.-Col. T. H. Elliott	Sault Ste. Marie
Stella	A. N. Hitchins	Stella	E. C. McDonald	Stella
Drumbo	R. G. Bailey	Galt	A. L. Easton	Ayr
Picton	Frank Eaton	Picton	W. A. Davis	Picton
Ridgeway	E. O. Disher	Ridgeway	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
Woodstock	A. R. G. Smith	New Hamburg	Stuart Hastings	Plattsville
Scotland	U. O. Kendrick	Cainsville	E. M. Edy	Brantford
Norval	R. A. Thompson	Lynden	*Viola McGregor	Hamilton
Muncey	Ephraim Howlett	Southwold	E. W. J. Sutherland	Mt. Brydges
Montreal			C. H. Fitch	Hamilton
Ottawa			J. J. McGill	Ottawa
St. Catharines	W. E. Boughner	Beamsville	G. A. Tinlin	Beamsville
Teeswater	Levi Boyle	Holyrood	F. G. Moffat	Teeswater
Salford	R. H. Mayberry	Ingersoll	C. H. Kipp	Ingersoll
Port Burwell	H. Rickard	Dorchester	S. E. Facey	Harrietsville
Motherwell	A. J. Bradshaw	St. Paul's	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Galt	Robt. E. Cowan	Galt	W. R. Cross	Galt
West Lorne	John McPherson	Dutton	W. A. Galbraith	Iona Station
Stratford	Sidney Goring	Woodstock	Edwin Caister	Tavistock
Kitchener	L. J. Breithaupt	Kitchener	F. W. Snyder	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Atwood	Thomas Cleland	Listowel	J. A. McBain	Atwood
Toronto	A. H. K. Russell	Toronto	L. T. Boyd	Toronto
Rockwood	Jos. R. Rutherford	Rockwood	W. A. Dickieson	Rockwood
Dunnville	Walter Ebert	Cayuga	A. E. Havill	South Cayuga
Mildmay	John Oswald	Chesley	B. W. Schumacher	Walkerton
Reboro	J. J. Robertson	Dunsford	Miss P. James	Lindsay
Toronto	Hon. H. C. Schofield	Toronto	H. Begg	Toronto
Montreal			Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	Miss G. Kuntz	Formosa
Ayton	Adam Ries	Clifford	Ada B. Fortune	Ayton
Lancaster	W. J. Denovan	Dalkeith	V. G. Chisholm	Alexandria
Galt	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Glanford Stn.	W. Teasdale	Cayuga	J. E. Stubbs	Caledonia
South Mountain	E. D. Perrin	Prescott	W. M. Snyder	Spencerville
Chesley	A. McArthur	Priceville	Wm. Ruttie	Hanover
Guelph	D. Small	Guelph	A. B. Falconbridge	Guelph
Georgetown	W. A. Lasby	Acton	Thos. Moore	Campbellville
Hamilton			Jas. Cochran	Hamilton
Hamilton			Jas. McKay	Hamilton
Port Hope	A. E. Eagleson	Cobourg	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Dashwood	Geo. Armstrong	Exeter	H. K. Eilber	Crediton
Ariss	Hy. Prong	Breslau	A. J. Frank	New Germany
Blenheim	David Wilson	Ridgetown	A. Gillanders	Ridgetown
Fordwich	A. McKercher	Wroxeter	J. H. Wylie	Wroxeter
Cromarty	Chas. Barnett	St. Mary's	Hy. Strang	Hensall
Belle River	T. R. Clark	Fletcher	T. B. Harvey	Merlin

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Lambton Farmers'	Mutual	Watford	J. P. McVicar
Lanark	Mutual	Perth	J. Homer Shaw
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	T. G. Turnbull
London Police Benefit Fund	Fraternal	London	R. Fraleigh
London Township	Mutual	London	H. J. Hardy
McGillivray	Mutual	Parkhill	Wm. E. Lee
McKillop	Mutual	Seaforth	Alex. Broadfoot
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nissouri	Mutual	Kintore	W. C. Vining
Norfolk	Mutual	Simcoe	Wm. S. Collings
North Kent	Mutual	Dresden	Irwin Bedford
Oneida Farmers'	Mutual	Hagersville	David Smith
Ontario Commercial Travellers' Ass'n	Fraternal	London	A. A. Morrison
Ontario Equitable Life and Accident	Stock	Waterloo	Hon. C. A. Dunning
Ontario Farmers' Weather	Mutual	Grand Valley	Walter Richardson
Ontario Threshermen's Mutual	Mutual	Chatham	Byrell Harris
Ottawa Firemen	Fraternal	Ottawa	S. Lewis
Ottawa Police Benefit Fund Ass'n	Fraternal	Ottawa	R. J. Axcell
Otter	Mutual	Norwich	John Slattery
Oxford Farmers'	Mutual	Embro	J. A. Bolton
Peel County	Mutual	Brampton	J. M. Dolson
Peel and Maryborough	Mutual	Drayton	P. J. Cunningham
Perth	Cash-Mutual	Stratford	G. G. McPherson, K.C.
Pilot Insurance Company	Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	F. X. Cadieux
*Provident Assurance Co.	Stock	Montreal, Que.	Hon. P. R. Du Tremblay
Puslinch	Mutual	Arkell	W. J. Little
Queen City	Stock	Toronto	W. R. Houghton
Saltfleet and Binbrook	Mutual	Hannon	N. A. Fletcher
Sons of England	Fraternal	Toronto	W. V. Oglesby
Sons of Scotland	Fraternal	Toronto	Rev. D. W. Christie
Southwold Farmers'	Mutual	Shedden	Jas. R. Gunning
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
*Stanstead and Sherbrooke	Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	O. J. Kerr
Toronto General Ins. Co.	Stock	Toronto	G. Larrett Smith, K.C.
Toronto Firemen's Benefit Fund	Fraternal	Toronto	Ralph C. Day
Toronto Police Benefit Fund	Fraternal	Toronto	John Wm. Elliott
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	W. H. Coates

*Incorporated under Quebec laws.

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Inwood	T. L. McCormick	Watford	A. G. Minielly	Watford
Perth	M. L. Dowdall	Perth	J. E. Anderson	Perth
Napanee	A. Hartman	Odessa	D. A. Garrison	Napanee
Komoka	W. H. Salisbury	Ilderton	A. E. McKay	Ilderton
London			P. W. Harpur	London
London	V. A. Tachabury	London, R. 7	Alfred T. Pattison	Denfield
Clandeboye	D. Drummond	Ailsa Craig	A. E. Taylor	Parkhill
Seaforth	Jas. Connolly	Goderich	M. A. Reid	Seaforth
Oshawa	D. M. Morgan	Claremont	P. G. Purves	Columbus
Toronto			Chas. M. Horswell	Toronto
Kingston	D. A. Shaw	Kingston	W. T. Fortye	Kingston
Belton	Harold Quinn	Thamesford	E. J. Gleason	Lakeside
Langton	M. W. Porter	Pt. Dover	N. S. Boughner	Simcoe
Dresden	J. E. Richardson	Wallaceburg	W. S. Holmes	Dresden
Hagersville	Allan Anderson	Caledonia	Knud Wodskou	Hagersville
London	D. S. McGugan	London	Geo. T. Hair	London
Montreal, Que.	{ Sen. H. W. Laird J. C. Breithaupt J. C. Haight, K.C.	{ Regina, Sask. Kitchener Waterloo	M. J. Smith	Waterloo
Grand Valley	D. L. Gear	Orton	Miss N. M. Foster	Grand Valley
Chatham	E. S. Down	Shedden	Miss G. A. Rouse	Chatham
Ottawa			James J. O'Kelly	Ottawa
Ottawa			J. Barlow	Ottawa
Woodstock	W. R. Carroll	Norwich	H. C. Cayley	Norwich
St. Mary's	Alex. Smith	Embro	H. W. Sutherland	Embro
Brampton	Albert Hewson	Weston	F. J. Thompson	Brampton
Rothesay	R. A. Cherry	Drayton	Mrs. E. Cragg	Drayton
Stratford	H. W. Strudley	Perth	A. E. Dodds	Stratford
Detroit	C. C. Bowen	Detroit	N. G. Duffett	Toronto
L'Orignal	Geo. Menard	Casselman	B. G. Parisien	Alfred
Montreal	M. Raymond	Montreal	J. H. Pigeon	Montreal
Hespeler	Thos. S. Doyle	Guelph	Fred Roszell	Hespeler
Toronto	Jos. Walmsley	Toronto	H. F. Crighton	Toronto
Hannon	B. E. Corman	Stoney Creek	R. E. Smith	Ancaster
Ottawa	W. L. Baynes-Reid		David J. Proctor	Toronto
Toronto			D. M. Robertson	Toronto
Port Stanley	Manwell Hunter	Southwold Stn.	John H. Sells	Shedden
Sherbrooke			Charles Leclerc	Ottawa
Sherbrooke, Que.	C. B. Howard	Sherbrooke, Que.	J. G. Armitage	Sherbrooke
Stratford			A. S. Kappel	Stratford
Toronto	{ Rt. Hon. A. Meighen W. P. Fess	{ Toronto Toronto	P. H. Horst	Toronto
Toronto			G. A. Lascelles	Toronto
Toronto			Insp. Wm. Kelly	Toronto
Waterford	C. D. Renner	Waterford	D. A. Hill	Waterford
Exeter	Samuel Norris	Staffa	B. W. F. Beavers	Exeter

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	W. G. Weichel
Waterloo, North, Farmers'	Mutual	Waterloo	Leander Bowman
Wawanosh, West	Mutual	Dungannon	Ernest Ackert
Wellington	Stock	Toronto	H. Begg
Western Farmers' Weather	Mutual	Woodstock	J. C. Henderson
Westminster Township	Mutual	Wilton Grove	M. E. Hooper
Williams, East	Mutual	Kerrwood	Jno. McCallum
Yarmouth	Mutual	St. Thomas	C. F. Evans

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Nanticoke.....	Geo. E. Pond.....	Selkirk.....	Geo. L. Miller.....	Jarvis
Waterloo.....	J. H. Simpson.....	Guelph.....	F. H. Moser.....	Waterloo
Conestogo.....	H. Bowman.....	Ariss, R.R.....	Jos. H. Woods.....	Waterloo
Holyrood.....	Dan MacKay.....	Ripley R.R.....	G. C. Treleven.....	Dungannon
Toronto.....	.....	.....	W. H. Buscombe.....	Toronto
Lakeside.....	Jas. Donaldson.....	Atwood.....	H. W. Sutherland.....	Woodstock
Lambeth.....	Geo. Gartley.....	Wilton Grove.....	R. S. Nichol.....	Wilton Grove
Denfield.....	.....	Denfield.....	Jno. A. McLeish.....	Kerrwood
St. Thomas.....	C. A. Campbell.....	Belmont.....	A. E. Bucke.....	St. Thomas

APPENDIX V

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1929-33
(EXCLUDING EXPERIENCE OF RETROGRADE EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED				FRAME UNPROTECTED				BRICK PROTECTED				BRICK UNPROTECTED				FIRE-PROOF			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)		
	\$	\$		\$	\$		\$	\$		\$	\$		\$	\$		\$	\$			
2	107,248	82,298	76.74	119,160	113,819	95.52	20,979	10,610	50.57	5,037	1,849	36.71	482					2		
4	100,315	82,475	82.22	116,576	29,112	24.97	923,171	855,774	92.70	137,820	40,452	29.35	9,048	2,888	31.92	9,048	2,888	31.92		
6	71,354	14,603	20.47	89,406	32,565	36.42	514,011	251,870	49.00	46,233	11,682	25.27	17,959	2,223	12.40	17,959	2,223	12.40		
8	103,892	20,367	19.63	123,772	70,843	57.28	1,123,772	552,493	49.16	237,381	34,712	14.62	132,759	20,076	15.12	132,759	20,076	15.12		
10	9,616,330	4,179,535	43.46	3,419,035	2,707,886	79.20	8,789,818	3,158,344	35.93	718,784	424,793	59.10	45,547	10,366	22.76	45,547	10,366	22.76		
14	14,928	35,745	47.71	1,807,170	926,391	51.26	12,106	23,364	193.00	36,087	17,920	49.66	2,712	115	4.24	2,712	115	4.24		
16	14,204	21,797	153.36	4,172,318	4,521,633	108.37	4,509	4,607	102.17	199,312	138,570	69.61	542			654		16		
22	106,439	53,937	50.67	40,749	25,626	62.89	54,532	11,685	21.43	4,351	1,249	28.72	654			654		22		
24	34,018	10,526	30.94	24,466	4,751	19.42	243,301	31,208	12.82	40,384	2,711	6.68	68,004	1,883	2.77	68,004	1,883	2.77		
101	1,233,861	625,953	50.66	722,813	434,627	60.13	4,202,956	2,369,704	53.82	346,301	131,919	38.09	300,474	16,633	5.54	300,474	16,633	5.54		
102	36,299	13,710	37.77	15,105	13,798	91.35	140,827	63,900	45.46	11,254	503	4.47	8,975	56	0.62	8,975	56	0.62		
103	17,791	11,018	61.93	3,829	4,000	104.47	108,985	77,443	71.06	8,257	14,588	176.67	4,823	83	1.72	4,823	83	1.72		
110	46,808	36,238	77.42	14,540	4,733	32.55	257,228	241,803	94.00	14,326	13,697	95.61	4,947			4,947		110		
112	6,836	2,342	34.26	2,663	4,311	1.16	35,965	24,886	68.08	671			671			671		112		
114	117,860	167,394	142.03	34,228	19,442	56.80	716,163	897,831	125.37	32,654	16,724	51.22	14,752	1,605	10.88	14,752	1,605	10.88		
116	6,917	519	7.50	2,414	9,412	22.14	45,269	84,932	187.62	2,955	1,021	34.55	3,392	2,218	65.39	3,392	2,218	65.39		
124	72,911	41,740	57.25	42,506	512	32.04	333,938	193,670	58.00	49,776	7,367	14.80	4,340	301	6.94	4,340	301	6.94		
126	2,624	2,115	80.60	1,598	512	32.04	23,663	15,900	67.57	149	252	169.13	897			897		126		
128	82,206	122,578	149.11	28,166	13,729	48.74	344,911	486,524	141.06	25,871	5,710	22.07	3,860	9,992	258.86	3,860	9,992	258.86		
130	1,481	343	23.16	1,003			17,347	13,246	76.36	73	33	45.21	11,336			11,336		130		
132	64,617	37,488	58.02	25,186	6,101	24.22	297,085	239,362	80.57	21,551	4,943	22.94	7,703	719	9.33	7,703	719	9.33		
136	298,334	167,759	56.23	115,805	80,918	69.87	460,356	260,607	47.92	49,708	23,220	46.71	7,070	660	9.34	7,070	660	9.34		
138	38,071	14,626	38.42	12,982	9,182	70.73	208,610	153,549	72.61	21,083	30,510	144.71	13,415	435	3.24	13,415	435	3.24		
140	182,504	154,376	84.64	170,605	112,083	65.70	552,337	406,090	73.52	116,449	27,467	23.59	16,494	187	1.13	16,494	187	1.13		
142	10,647	2,943	22.38	1,503	2,257	150.17	86,828	142,837	164.51	484			484			484		142		
146	163,849	108,408	66.16	111,057	55,211	49.71	367,635	142,802	38.84	45,611	8,870	19.45	4,225	4	0.09	4,225	4	0.09		
154	5,895	1,939	32.89	5,070	820	16.17	39,916	22,237	55.70	3,108	1,322	42.25	1,322			1,322		154		
156	307,758	120,247	39.07	42,665	23,122	54.19	134,844	59,501	44.19	19,639	6,048	30.80	5,339	650	12.17	5,339	650	12.17		
160	448,329	330,247	73.66	179,846	129,679	72.11	1,811,313	1,312,000	72.43	94,548	45,794	48.43	57,811	14,318	24.77	57,811	14,318	24.77		
164	272	89	32.72	1,333	4,246	316.96	4,246	1,000	23.55	189			189			189		164		
168	44,342	7,693	17.35	18,429	25,674	139.33	525,328	224,850	42.80	45,279	16,632	36.73	295,608	10,333	3.46	295,608	10,333	3.46		
176	44,210	24,103	54.52	22,427	3,912	17.44	166,720	176,389	105.80	8,381	1,697	20.25	5,480	274	5.00	5,480	274	5.00		
180	2,364	4,455	188.45	4,547	201,670	44,993	33,857	10,089	29.77	355			355			355		180		
184	5,397	5,112	94.71	134,993	134,993	66.94	5,377	1,392	25.89	37,947	11,825	31.16	301			301		184		
186	15,320	9,361	61.12	787,051	474,947	60.35	344,968	322,139	93.38	241,635	90,519	37.46	18,132	533	2.94	18,132	533	2.94		
188	16,582	11,550	69.63	11,875	7,583	63.93	14,053	24,260	172.63	1,961	29	1.48	759			759		188		
196	10,193	390,102	3,832.82	42,359	418,869	9,912.82	11,855	715,773	31,477	175,551	29	3.84	663	13	1.96	663	13	1.96		
200	2,057	3,104	150.89	7,367	2,737	37.18	2,274,355	1,396,767	61.43	73,821	20,806	28.10	5,261	4,130	77.75	5,261	4,130	77.75		
254	2,686	3,101	115.41	13,030	1,300	9.98	7,482	1,576	20.94	2,914	84,280	48.07	4,300	261	6.05	4,300	261	6.05		
256	407,684	285,648	70.07	91,627	234,698	256.13	544,909	576,769	105.86	13,229	17,146	129.61	47,626	40,340	84.70	47,626	40,340	84.70		
266	4,950	1,375	27.57	2,444	5,483	224.35	4,677	17,095	41.65	750			545			545		266		
268	14,215	2,517	17.71	1,877	5,714	304.42	63,313	17,095	27.00	750			28,085	1,173	4.18	28,085	1,173	4.18		
276	18,859	3,638	19.20	4,814	11,003	228.56	20,793	783	3.77	3,557	1,008	42.35	810			810		276		
278	7,691	2,962	38.78	2,962	1,561	52.70	13,926	634	4.55	2,380			2,380			2,380		278		
280	6,965	6,707	96.30	1,641	144,063	747.14	19,282	144,063	747.14	32,921	2,144	6.9	1,421	104,370	7,344.83	1,421	104,370	7,344.83		

300	41,748	8,105	19,41	8,956	7,953	88,80	102,897	18,547	18,02	9,742	148	1,52	1,124	300
301	47,25	9,613	23,04	13,924	3,086	22,16	25,546	4,254	16,65	2,668	1,790	1,52	790	301
302	61,747	25,247	37,38	19,468	11,394	58,53	74,844	42,202	56,39	10,403	1,078	10,36	1,096	302
303	53,180	82,596	155,31	16,119	8,004	49,06	104,833	146,493	139,74	13,403	2,236	1,75	4,158	303
308	48,457	3,527	7,28	15,293	18,085	118,26	26,585	1,560	5,87	2,471	4,366	24,41	2,134	308
316	262,019	130,405	49,77	130,481	75,491	57,86	145,281	82,400	56,72	17,885	4,366	24,41	1,896	316
318	190,051	144,422	75,99	629,444	991,161	157,47	19,383	5,303	27,36	9,548	2,333	24,41	794	318
320	12,306	1,231	17,32	8,866	2,891	32,61	3,904	5,960	152,06	1,355	77,502	1,27	648	320
322	10,407	7,250	69,66	8,892	27	3,03	35,028	11,318	32,31	1,356	4,980,85	1,27	648	322
324	298,772	204,107	68,32	35,955	41,622	115,76	1,105,921	522,864	47,28	36,253	27,753	76,55	939	324
326	33,782	20,189	59,76	4,955	1,394	28,13	104,453	103,530	43,06	10,089	36,2	3,59	14,097	326
338	12,624	16,719	132,44	1,901	1,878	18,13	89,844	158,631	172,11	2,218	55	4,51	15,877	338
346	112,446	66,301	158,96	54,637	53,503	97,92	345,474	128,060	37,07	1,219	1,755	7,93	11,423	346
350	4,493	5,319	118,38	7,791	50	6,49	23,268	40,677	174,82	1,450	577	39,79	635	350
352	7,426	2,403	32,36	1,293	67	7,7	36,766	24,001	64,58	1,460	667	37,79	9,300	352
354	23,826	3,756	15,76	8,700	193	2,44	258,235	144,356	55,90	9,074	32	35	18,498	354
356	6,491	3,756	5,70	7,905	193	2,44	17,352	2,806	14,44	1,353	5	37	813	356
358	109,573	7,285	6,65	222,879	12,409	5,52	167,201	11,873	7,10	60,531	407	67	2,055	358
366	1,040	960	14,77	8,135	616	16,024	3,910	13,080	334,53	3,714	235	507	507	366
368	6,498	6,498	57,38	85,449	90,083	105,42	16,024	448	2,80	2,714	19,743	79,72	6,684	368
370	50,200	28,805	17,78	85,449	90,083	105,42	59,364	42,000	70,77	34,765	16,114	435,75	3,70	370
372	17,478	3,785	21,66	10,459	621	5,94	83,263	63,970	76,83	11,997	154	4,10	7,061	372
374	21,526	3,971	14,85	20,581	4,368	21,22	77,653	4,671	6,02	3,594	1,839	15,33	7,534	374
386	13,766	4,433	32,20	143,012	226,148	158,13	226,148	158,13	226,148	2,892	8,487	293,46	12,245	386
388	75	434	439	439	439	439	439	439	439	60	60	60	84	388
390	3,909	1,090	27,88	4,300	10,307	239,70	1,660	4,280	257,83	199	26	4,28	84	390
394	1,210	4,891	404,21	6	3,557	119,100	35,57	119,100	354,92	607	3,378	388,72	1,955	394
396	10,693	4,809	44,97	464	76,837	83,01	869	83,01	869	869	869	869	407	396
402	166	592	356,63	63	396	396	396	396	396	1,704	86	4,79	838	402
404	4,204	8,582	204,14	4,503	10,097	224,23	122,915	30,945	135,03	74,921	61,469	82,05	12,433	404
406	75,587	65,314	86,41	260,611	206,891	79,39	159,094	51,345	26,37	3,771	2,721	112	1,813	406
412	20,151	20	3,10	4,756	19,350	36,52	159,025	53,345	3,54	70,450	17,435	21,94	102,515	412
416	26,754	14,513	54,25	53,068	19,350	2,58	139,682	53,329	14,35	2,191	2,424	110,63	9,934	416
418	6,435	24,329	30,18	4,075	123,777	174,26	210,256	140,765	66,95	41,064	41,658	101,45	9,934	418
424	80,618	11,183	15,33	71,032	8,736	1,605,88	108,457	114,742	108,80	3,704	9,792	264,36	4,582	424
424	11,183	15,33	15,33	1,046	8,736	1,605,88	57,295	47,584	83,05	3,704	9,792	264,36	4,582	424
430	138,402	255,000	183,80	89,792	17,190	19,14	88,700	58,704	66,18	4,323	67,946	12,98	523,494	430
432	4,504	3,700	45,38	124,144	77,286	62,26	12,460	5,365	43,06	5,419	13,616	4,332	13,616	432
438	21,684	3,517	12,27	2,509	100	3,99	12,256	5,054	41,24	1,26	2,084	35	1,109	438
442	79,539	32,836	41,28	6,159	1,666	18,19	24,878	5,473	22,00	1,691	6	65,27	4,782	442
450	11,718	1,912	16,32	3,362	40	1,19	188,575	77,445	41,07	3,193	2,084	65,27	4,782	450
452	1,215	6	6	2,558	50	1,95	63,581	36,561	57,50	1,294	2,084	65,27	4,782	452
458	102,300	70,945	69,29	999,503	1,025,786	102,63	20,558	935	4,55	21,345	57,022	267,14	10,313	458
460	212,909	95,463	44,82	135,629	33,566	24,75	767,030	415,697	54,20	58,786	16,172	27,51	47,434	460
464	599	53	8,85	2	20	1,000,00	4,874	3,449	70,76	88,79	1,298	42,23	3,074	464
466	—	—	—	—	—	—	68	2,311	3,398,53	557	—	—	—	466
468	212	1,797	847,64	68	17,231	98,86	1,422	356	25,04	4,726	1,177	24,90	16	468
470	37,066	11,283	30,44	17,430	17,231	98,86	167,316	68,537	40,96	4,726	1,177	24,90	22,192	470
472	6,338	3,999	63,10	2,001	67	3,35	1,998	1,599	8,88	2,914	1,795	61,60	1,844	472
474	48,978	23,426	47,83	17,721	3,843	21,69	110,231	22,377	20,30	7,388	651	8,81	9,184	474
476	9,376	1,863	19,87	2,835	688	24,27	49,911	12,069	34,18	4,641	1,538	33,14	48	476
480	30,391	1,790	5,89	45,967	10,088	21,95	92,255	28,400	30,78	38,972	12,773	32,77	39,932	480
484	45,201	12,196	26,98	100,951	15,690	15,54	13,277	15,49	89,472	7,545	8,43	603	603	484
486	57,499	7,481	13,01	20,949	3,303	15,77	592,418	343,005	57,90	32,611	2,412	7,40	65,142	486
490	4,450	1,26	2,83	1,098	179	16,30	34,577	46,298	133,90	2,712	438	16,15	294	490
492	20,739	9,402	45,33	9,964	15,150	75,89	19,964	15,150	75,89	1,029	337	16,15	337	492
494	919	9,964	1,09	9,964	25,389	254,27	9,985	25,389	254,27	1,135	854	16,15	854	494
498	6,093	42	42	22,499	143,29	32,238	22,499	143,29	32,238	1,468	1,391	16,15	1,391	498

APPENDIX V—Continued
 CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1929-33
 (EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	
502	\$ 207	\$		\$	\$		\$	\$		\$	\$		\$	\$		502
504	2,198	518	23.6	2,198	518	23.6	10,665	492	4.61	664	664	100.0	7,708	45	.58	504
506	6,181	2,166	35.0	6,181	2,166	35.0	14,022	1,022	7.28	2,659	2,659	100.0	4,533			506
508	7,289	2,275	31.2	7,289	2,275	31.2	19,361	1,772	9.15	3,535	3,535	100.0	3,328			508
510	2,061	18	.87	2,061	18	.87	3,311	5	.15	—	—	—	137			510
514	11,655	16,561	142.09	11,655	16,561	142.09	17,334	16,448	94.89	17,334	16,448	94.89	1,345			514
516	24,756	3,149	12.72	24,756	3,149	12.72	5,816	5,816	69.87	1,217	1,217	100.0	1,181			516
522	3,776	2,121	56.17	3,776	2,121	56.17	8,253	3,674	44.51	3,674	3,674	100.0	3,720			522
526	6,897	4,500	65.25	6,897	4,500	65.25	17,065	5,068	29.72	5,068	5,068	100.0	1,811			526
528	17,438	17,017	97.59	17,438	17,017	97.59	95,317	391,670	410.91	19,696	9,266	47.05	1,427			528
533	14,942	79	.53	14,942	79	.53	756	504	66.53	417	417	100.0	218			533
534	3,765	85,841	2273.3	3,765	85,841	2273.3	1,112	1,112	100.0	286	286	100.0	218			534
604	2,670	402	15.06	2,670	402	15.06	59,688	51,234	85.841	1,112	1,112	100.0	244			604
606	113,374	49,071	43.28	113,374	49,071	43.28	15,866	13,136	83.46	8,782	4,233	48.20	244			606
617	24,756	3,149	12.72	24,756	3,149	12.72	33,800	8,143	24.09	70,923	16,373	23.09	2,892			617
620	168,311	81,372	48.35	168,311	81,372	48.35	67,048	21,401	31.78	14,680	58,378	397.67	54,040	7,043	13.03	620
622	112,115	44,500	39.69	112,115	44,500	39.69	535,686	412,867	77.07	63,865	42,758	66.95	59,526	2,918	4.90	622
624	189,211	62,235	32.89	189,211	62,235	32.89	24,505	301,194	1230.2	48,881	7,483	15.31	2,653	1,335	50.32	624
626	1,190	37	3.11	1,190	37	3.11	17,714	4,001	22.62	640	640	100.0	349			626
628	370,916	120,609	32.52	370,916	120,609	32.52	289	289	100.0	50	50	100.0	145			628
630	330,474	130,525	39.49	330,474	130,525	39.49	190,231	28,514	14.96	11,131	1,313	11.80	40,540	13,331	43.64	630
636	350,771	145,272	41.45	350,771	145,272	41.45	1,034,410	350,636	33.90	120,642	25,096	20.80	103,610	2,368	2.29	636
642	35,097	5,091	14.51	35,097	5,091	14.51	1,868	1,868	100.0	—	—	—	553			642
650	41,227	145,272	351.55	41,227	145,272	351.55	3,360	14,573	438.46	941	71	3.27	1,535			650
654	124,163	37,555	30.25	124,163	37,555	30.25	6,863	2,641	38.31	3,996	3,299	82.57	2,230			654
654	40,940	21,434	52.35	40,940	21,434	52.35	23,289	4,243	18.31	4,243	4,243	100.0	2,230			654
656	503,544	220,153	43.72	503,544	220,153	43.72	854,884	308,223	35.98	61,606	18,546	30.10	73,248	7,102	9.70	656
670	158,315	104,953	66.29	158,315	104,953	66.29	298,853	107,537	35.98	27,621	7,621	27.59	38,827	30,511	78.58	670
674	15,418	20,134	130.59	15,418	20,134	130.59	1,612	11,577	720.85	4,259	197	4.63	6,297	78	1.24	674
674	30,494	10,239	33.58	30,494	10,239	33.58	31,972	6,001	18.79	4,581	433	21.11	2,051	433	21.11	674
680	27,877	36,419	130.64	27,877	36,419	130.64	379,859	115,071	30.29	20,653	2,205	10.68	143,540	11,794	8.22	680
682	3,916	1,340	34.22	3,916	1,340	34.22	409,949	270,968	66.90	129	2	.65	323	96	29.72	682
686	3,188	310	9.72	3,188	310	9.72	129,645	61,687	47.58	3,437	3,437	100.0	11,194	8,304	74.18	686
702	133,786	52,272	39.07	133,786	52,272	39.07	218,592	98,993	45.29	21,720	3,269	15.05	11,194	8,304	74.18	702
703	8,743	239	2.74	8,743	239	2.74	395	508	129.1	—	—	—	116			703
704	60,797	1,624	2.66	60,797	1,624	2.66	1,675	547.60	32.71	143	143	100.0	116			704
705	47,022	20,195	42.95	47,022	20,195	42.95	194	194	100.0	7	7	100.0	116			705
706	116	621	535.34	116	621	535.34	582	582	100.0	7	7	100.0	304	9	2.96	706
708	2,233	150	6.72	2,233	150	6.72	21,217	5,033	23.72	666	452	67.87	304	9	2.96	708
711	60	2	3.33	60	2	3.33	21	916	45.89	17	25	147.06	21			711
712	135	4,006	2963.7	135	4,006	2963.7	27	21	77.8	15	15	100.0	3,059	21	15.5	712
714	30,339	6,260	20.63	30,339	6,260	20.63	4,006	9,669	28.23	6,625	9	.14	106			714
720	548	442	80.66	548	442	80.66	34,250	828	153.05	11	11	100.0	404			720

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1929 TO 1933

Year	1,590	1,350	84.91	998	25,496	4,497	17.64	715	.....	5,516	80	1.45
802	11,445	6,282	54.89	2,007	749,596	169,238	22.58	7,169	.....	147,761	11,614	7.86
804	9,296	1,111	11.95	2,060	353,272	92,465	26.17	6,262	.....	60,058	11,420	19.01
820	166,590	24,289	14.58	37,994	451,835	167,937	37.12	24,864	.....	11,006	10,698	97.20
842	34,710	12,632	36.39	4,364	541,477	129,047	23.83	21,713	.....	38,671	6,647	17.19
852	12,829	437	3.41	2,102	128,199	27,011	21.07	4,882	.....	6,225	—	0
858	82,689	1,100	1.33	19,414	208,592	29,779	14.85	11,759	.....	41,746	6,164	14.77
862	9,371	27,820	296.87	3,311	385,668	124,16	12.41	12,311	.....	36,116	46,551	128.89
866	159,744	37,003	23.16	50,116	1,073,653	1,073,650	38.71	174,372	.....	328,282	100,679	30.67
886	16,140	960	5.95	7,479	159,637	28,082	17.59	4,249	.....	23,688	2,246	9.48
952	1,140	.....	.....	752	15,880	1,444	9.09	256	.....	12,975	154	1.19
956	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	20,846,076	10,061,391	48.27	21,319,938	42,563,975	22,052,859	51.81	4,325,857	1,904,213	3,518,959	713,201	20.27

Year	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF		
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)
1929	\$ 4,704,330	\$ 1,785,138	37.47	\$ 4,925,127	\$ 3,179,260	64.55	\$ 9,513,248	\$ 4,752,861	49.96	\$ 1,004,420	\$ 538,745	53.64	\$ 725,516	\$ 87,920	12.12
1930	4,370,304	2,409,966	57.20	4,622,003	3,240,330	70.11	8,955,205	5,021,252	56.07	953,798	476,210	49.93	724,701	283,714	39.15
1931	4,175,876	2,193,128	52.52	4,285,993	3,701,471	86.36	8,872,260	4,533,952	51.10	902,374	327,547	36.29	733,872	117,176	15.96
1932	3,975,100	1,880,683	47.31	3,948,281	3,592,468	90.99	7,921,838	3,946,587	49.82	786,732	267,088	33.95	654,512	114,150	17.44
1933	3,560,406	1,702,476	47.82	3,538,534	2,785,007	78.71	7,301,424	3,798,207	52.02	678,533	294,623	43.42	680,358	110,241	16.20
Totals	20,846,076	10,061,391	48.27	21,319,938	16,498,536	77.39	42,563,975	22,052,859	51.81	4,325,857	1,904,213	44.02	3,518,959	717,201	20.27

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.	NON-HAZARDOUS	CLASS NO.	
2.	Barns and Stables, Private, other than farm.	140.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
4.	Churches and Chapels.	142.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
6.	City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (public), Museums of Art, and Natural History.	146.	Household Furniture in Mercantile Buildings.
8.	Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.	154.	Mercantile Stocks—Liquors and Wines, wholesale.
10.	Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings (Apartment Houses having one general Dining Room, classify with Hotels, see 620).	156.	Lodge and Society Rooms (Masonic, Oddfellows, etc.), Contents only.
14.	Dwellings and Outbuildings—Summer or Winter only.	160.	Mercantile Stocks — Miscellaneous, wholesale and retail.
16.	Farm Risks (buildings and contents), including Live Stock.	164.	Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
22.	Garages (private).	168.	Offices and Banks, Telephone Exchanges, Buildings and Contents.
24.	Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.	176.	Restaurants, Contents only.
	MERCANTILE	180.	Saloons (Liquor), Contents only.
101.	Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (see 168, 200, 184 and 186).	184.	Stores, Country (Remote or Crossroad), usually of moderate or small values, Buildings and Contents.
103.	Mercantile Buildings with Wholesale Occupancy exclusively.	186.	Stores, General (village or city), including Department Stores, Contents only.
102.	Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.	196.	Mercantile Stocks — Tobacco, Cigars, Smokers' Articles, wholesale.
110.	Mercantile Stocks—Boots and Shoes, retail.	197.	Wharf risks, Ferry Houses, Contents.
112.	Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.	200.	Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.
114.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.		WAREHOUSES
116.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.	254.	Cold Storage, Contents only.
124.	Mercantile Stocks—Drugs, Chemicals and Medicines, retail.	256.	Cotton (no compressing), Building and Contents.
126.	Mercantile Stocks—Drugs, Chemicals and Medicines, wholesale.	260.	General storage, not specifically classed. Contents only.
128.	Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, retail.	266.	Fibres (other than Cotton and Wool and Tobacco), Contents only.
130.	Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, wholesale.	268.	Household Furniture, Contents only.
132.	Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.	276.	Tobacco, Building and Contents.
136.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.	278.	Whiskey, Building and Contents.
138.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.	280.	Wool, Contents only.
			MANUFACTURING SPECIALS
			WOODWORKERS
			(Building and Contents)
		300.	Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.	CLASS NO.
302. General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.	370. Cereal Mills—Grist and Feed Mills and Rice Mills.
304. General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories—Carpenter Shops with power.	372. Chemical works of the milder hazards.
306. Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.	374. Chemical works of hazardous nature or with explosive hazard.
308. Marine Railways, Shipyards, Boat Building, Dry Docks	386. Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
316. Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.	388. Coal Breakers and Mining Buildings—Anthracite.
318. Saw Mills.	390. Coal Tipples and Top Works—Bituminous.
320. Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.	394. Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
METAL WORKERS	
(Building and Contents)	
322. Automobile Factories.	396. Confectionery, Chocolate and Chewing Gum Factories.
324. Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected)—Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.	402. Cotton Gins.
326. Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories, Miscellaneous Metal Workers, not otherwise specified, Silver, Aluminum and Tableware Factories—Electro-plating.	404. Cotton Mills (Full Process).
338. Stamping Works—Tin, Hollowware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.	406. Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
OTHER OCCUPATIONS	
(Building and Contents)	
346. Bakeries and Macaroni Factories.	412. Distilleries and Rectifying Works (Steam).
350. Bleacheries, Dye and Print Works.	416. Electric light and power plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
352. Boot, Shoe, Slipper, Heel and Counter Factories.	418. Fertilizer and Phosphate Factories.
354. Breweries.	420. Flour Mills.
356. Brush and Broom Factories.	424. Fur Hat, Fur Cutting, Forming and Dressing Mills.
358. Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.	426. Glass Works.
366. Celluloid Works—Celluloid and Celluloid Goods Factories.	430. Grain Elevators and Warehouses—Terminal.
368. Cement Mills.	432. Grain Elevators and Warehouses—Country.
	438. Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Batting Factories.
	442. Ice Factories.
	446. Laundries (hand or power)—Cleaning Establishments.
	450. Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag, Leather Trunk, Whip and Sporting Goods.
	452. Malt Houses.
	458. Mining Risks (other than Coal, including Mining Dredges).
	460. Miscellaneous manufacturing establishments not otherwise classified.
	464. Oil Works—Vegetable.
	466. Oil—Vegetable in tanks.
	468. Oil Works—Fish.
	470. Oil Works—Minerals—Refineries, Oil Derricks, Pipe Lines.
	472. Oil—Mineral—in Tanks or Sumps.
	474. Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.
	476. Paint, Varnish, White Lead and Oil Colour Works—Turpentine Refineries, Printing Ink Works.
	480. Paper, Pulp, Leather Board and Straw Board Mills.
	484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
	486. Printing Establishments, Lithographers, Book Binderies.

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.	CLASS NO.
490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.	636. Garages (public).
492. Salt Works.	642. Hay Presses and Barns. <i>Hotels, see 620 and 622.</i>
494. Silk Mills.	648. Ice Storage Houses.
498. Soap Factories (when insured separately from Packing Houses or other plants).	650. Lumber Yards, Wholesale and Mill.
502. Sugar Houses.	652. Lumber Yards, retail.
504. Sugar (Cane and Beet) Refineries.	654. Marble and Stone Yards with Power and Mills (not stone crushers).
506. Tanneries—(Heavy Leather).	656. Miscellaneous Non-manufacturing Specials not otherwise classified.
508. Tanneries—(Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).	670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
510. Tanneries—(Light), with Japanning or Enamelling.	672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
514. Tobacco, Cigar, Cigarette and Snuff Factories.	674. Stock Yards.
516. Tobacco Stemmeries, Prizeries and Re-handling Houses.	680. Theatres and Opera Houses, Moving Picture Houses.
522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.	682. Tobacco Barns.
526. Wineries.	686. Tobacco Curing Barns Using Artificial Heat.
528. Woollen Mills (full process—all Wool or Mixed Stocks), Worsted, Carpet, Knitting, Felting, Wool Hat Factories.	
533. Pulpwood in connection with mills.	
534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.	
NON-MANUFACTURING SPECIALS	
(Building and Contents)	
604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.	
606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.	
617. Builders' Risks—Buildings in Process of Construction.	
620. Club Houses (city), Y.M.C.A., Y.W.C.A.—Gymnasiums and Hotels and Boarding Houses (all the year round).	
622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs, Hotels and Boarding Houses (Summer or Winter only).	
624. Coal and Wood Yards, Coal Trestles.	
626. Cotton Compresses, with Warehouses with Platforms if communicating therewith.	
628. Cotton Yards and Platforms, when not communicating with Compress.	
630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement Properties.	
	MISCELLANEOUS
	702. Floaters, except Automobile and Cotton.
	703. Grain Growing in Fields.
	704. Hay and Grain in Stacks in Field.
	705. Floaters, Automobiles.
	706. Cotton, All Classes not otherwise provided for, including Floaters.
	708. Motion Picture Studios.
	710. Films Stored at Studios.
	712. Film Exchanges.
	714. Oil and Gasoline Filling Stations.
	720. Standing Timber.
	AUTOMATIC SPRINKLERED RISKS
	(Building and Contents)
	802. Miscellaneous—Non-hazardous.
	804. Miscellaneous—Mercantile Risks.
	820. Miscellaneous—Warehouses.
	842. Miscellaneous—Woodworkers.
	852. Miscellaneous—Metal Workers.
	858. Leather Workers.
	862. Cereal, Flour and Rice Mills and Elevators.
	866. Textile and Cloth Workers.
	886. Miscellaneous Manufacturing Specials not otherwise classified.
	952. Miscellaneous Non-manufacturing Specials.
	956. Street Railway and Traction Properties.

APPENDIX VI

RE "THE AUTOMOBILE INSURANCE ACT" AND STANDARD FORMS

(Note.—The following is an extract from the "Foreword" and "Table of Contents" of the pamphlet containing the Automobile Insurance "Standard Forms" recommended to the Association of Superintendents of Insurance of the Provinces of Canada by the Committee of Underwriters and approved for use under the uniform automobile insurance Acts in all provinces (except Quebec). This foreword replaces the "Letter of Transmittal and Approval" dated September 15th, 1934.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADASTANDING COMMITTEE ON
AUTOMOBILE INSURANCE STANDARD FORMS

This pamphlet (as amended to date) contains the automobile insurance "Standard Forms" (not printed in this Report) which have been recommended to the Standing Committee on Automobile Insurance Standard Forms of this Association by the Committee of Underwriters for use under *The Uniform Automobile Insurance Act*. The Standing Committee has concurred in the recommendations of the Committee of Underwriters, and the "Standard Forms" and "General Instructions" which follow herein (not printed in this Report) have been placed on file with the Superintendent of Insurance or other supervising official in every province of Canada (except Quebec). In accordance with the agreement entered into between all provinces such approval and filing automatically carries approval under the uniform Act in all provinces.

All application, endorsement and policy forms not included herein must be filed with the Superintendent in each province for special approval in strict conformity with the Act.

Complete information as to the work of the Standing Committee of this Association and as to the proceedings, personnel, etc., of the Committee of Underwriters will be found in the "Minutes of Proceedings" of the Annual Conferences of the Association.

Additional copies of this loose-leaf booklet of "Standard Forms" and of new or reprinted pages may be obtained at cost direct from the printers, Thompson and Sons, Limited, 384 Adelaide Street West, Toronto.

All communications respecting automobile insurance Standard Forms should be addressed to Mr. John Edwards, F.C.A.S., Casualty Actuary, Ontario Insurance Department, Parliament Buildings, Toronto, who is Secretary of the Committee of Underwriters and of the Standing Committee on Automobile Insurance Standard Forms.

R. LEIGHTON FOSTER,
Chairman.

August 31st, 1935.

STANDARD FORMS

Revised to August 15th, 1935.

1. ENDORSEMENT FORMS:

- (1) Passenger Hazard Included Endorsement.
- (1a) Restricted Passenger Hazard Endorsement.
- (2) Drive Other Automobiles Endorsement (Restricted Form).
- (2a) Drive Other Automobiles Endorsement (Broad Form).
- (3) Employer's Liability Endorsement.
- (4) Permission to Carry Explosives Endorsement.
- (5) Permission to Rent or Lease Endorsement.
- (6) Permission to Carry Passengers for Compensation or Hire Endorsement.
- (7) Inclusive Coverage Endorsement.
- (8) Automobile Plate Glass Endorsement.
- (9) Permission to Use Trailer Endorsement.
- (10) Farmer's Truck Endorsement.
- (11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
- (12) Additional Coverage Endorsement.
- (13) Deleted Coverage Endorsement (Insured's Form).
- (13a) Deleted Coverage Endorsement (Insurer's Form).
- (14) Funeral Directors Endorsement.
- (15) Substitution or Addition of Automobile Endorsement.
- (16) Winter Cancellation Endorsement.
- (17) Reinstatement of Winter Cancellation Endorsement.
- (18) Radio Endorsement.
- (19) \$50 Deductible Property Damage Endorsement.
(Commercial and Public Automobiles.)

- (20) More Automobiles than Operators Endorsement.
- (21) Automatic Coverage Endorsement. (Fleets.)
- (22) Motorcycle Endorsement. (Theft.)
- (23) Mortgage Endorsement.
- (24) Fire Apparatus Endorsement.
- (25) Alteration Endorsement.

II. APPLICATION FORMS:

- (1) Owner's Form.
- (2) Driver's Form.
- (3) Application and Agreement for Winter Cancellation.

III. POLICY FORMS:

- (1) Owner's Form (revised July 1st, 1935).
- (2) Driver's Form.
- (3) Standard Automobile Renewal Certificate.

APPENDIX VII

AUTOMOBILE INSURANCE LOSS-COST EXPERIENCE IN ONTARIO
FOR POLICY YEARS 1931, 1932, 1933 AND 1934

The following statistical tables, numbered 1 to 14, inclusive, have been filed by the Canadian Underwriters' Association, the statistical agency designated to compile the Ontario Automobile Insurance Loss-Cost Experience pursuant to Section 69a of *The Insurance Act*.

Tables 1 (a) (b) (c). *Private Passenger Public Liability Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

Table 1 (a) furnishes experience covering "passenger hazard" only, and Table 1 (b) public liability, excluding passenger hazard. Table 1 (c) includes both classes of coverage shown in Tables 1 (a) and 1 (b). Reference to column 6 of Table 1 (c) indicates a uniform loss-cost for the policy years 1933 and 1934, with little variation between the two years. On the other hand, by reference to column 9 it would seem that in each of the four years the public liability coverage loss ratio was high and apparently unprofitable to the companies. With the 1935 amendment to The Highway Traffic Act respecting the non-liability for injuries to gratuitous passengers, it is anticipated that some improvement in the public liability experience will follow.

Table 2. *Private Passenger Property Damage Liability Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

No definite trend is indicated in the loss experience for property damage for the four-year period, 1931-1934, inclusive, except in the percentage of losses incurred to premiums earned, which appears definitely upward.

Tables 3 and 4. *Private Passenger Collision Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

Due to the limited volume of experience the collision coverage results are unreliable. By reference to Table 3, column 2, it will be seen that more collision business was written for 1934 policy year than in any of the preceding three years, due, no doubt, to the premium rate reductions which were effected during 1934 and which is reflected in the higher loss ratio for 1934, shown in column 9.

Table 5. *Private Passenger Fire Damage Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

Reference to column 6 of Table 5, "pure premiums," indicates for 1933 and 1934 a substantial decline in loss-cost compared with 1931, due apparently to the decline in the amount of the average claim shown in column 8, as the loss-frequency shown in column 7 of the Table shows little variation for the past four years.

Table 6. *Private Passenger Theft Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

Reference to column 7 of Table 6 indicates a definite upward trend in the theft loss frequency. This, however, is not reflected in the loss-cost shown in Table 6, "pure premiums," due to the fact that the amount of average claim shown in Table 8 declined from \$32 in 1931 to \$18 for 1934.

Tables 7-12, inclusive. *Commercial Automobile Insurance Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

Due to lack of sufficient volume the experience reported for commercial vehicles is merely a guide and lacks credibility for the purpose of rate-making. No definite trend for the four-year period, 1931-1934, inclusive, is noted except in the fire coverage, where the trend is definitely downward in loss-cost, claim frequency and average claim cost and shown in columns 6, 7 and 8 of Table 11.

Tables 13 and 14. *Taxicabs, Jitneys, Buses, Public Vehicles, Fleet Policies, Garages, Automobile Dealers and Manufacturers. Experience in Ontario for the complete policy years 1931, 1932 and 1933, and the incomplete policy year 1934, developed as of June 30th, 1935.*

These Tables shown the premiums earned, losses incurred with the resultant percentage of losses incurred to such premiums earned for the four-year period, 1931 to 1934, inclusive.

TABLE 1
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—PUBLIC LIABILITY
ALL ONTARIO TERRITORIES COMBINED

(a) **Passenger Hazard Only**

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicate Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	175,766	.....	\$ 443,654	\$ 901	\$2.52	.5%	\$492	.....
1932.....	164,655	.....	452,354	914	2.75	.6	495	.....
1933.....	159,268	\$ 79,634	445,310	838	2.80	.5	531	559%
1934.....	137,460	274,920	369,679	743	2.69	.5	498	134
Total.....	637,149	\$354,554	\$1,710,997	3,396	\$2.69	.5%	\$504	483

(b) **Excluding Passenger Claims**

1931.....	175,766	\$2,394,486	\$1,193,441	3,088	\$6.79	1.8%	\$386	50%
1932.....	164,655	2,194,111	1,178,340	2,998	7.16	1.8	393	54
1933.....	164,046	2,038,158	1,261,943	3,046	7.69	1.9	414	62
1934.....	150,904	1,750,127	1,194,481	2,960	7.92	2.0	404	68
Total.....	655,371	\$8,376,882	\$4,828,205	12,092	\$7.37	1.8%	\$399	58%

(c) **All Public Liability Claims**

1931.....	175,766	\$2,394,486	\$1,637,095	3,989	\$9.31	2.27%	\$410	68.37%
1932.....	164,655	2,194,111	1,630,694	3,912	9.90	2.38	417	74.32
1933.....	164,046	2,117,792	1,707,253	3,884	10.41	2.37	440	80.61
1934.....	150,904	2,025,047	1,564,160	3,703	10.37	2.45	422	77.24
Total.....	655,371	\$8,731,436	\$6,539,202	15,488	\$9.98	2.36%	\$422	74.89%

In 1931 no separation was provided in the Statistical Plan for Passenger Hazard Claims. Consequently the Losses Incurred and Number of Claims for Passenger Hazard are estimated on the basis of 1932-33 Province-wide figures. †Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months. ‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1934 experience is reduced to an earned basis.

TABLE 2
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	173,505	\$1,802,960	\$ 746,331	20,053	\$4.30	11.6%	\$37	41%
1932.....	162,452	1,609,927	575,311	17,530	3.54	10.8	33	36
1933.....	162,341	1,134,274	540,946	17,021	3.33	10.5	32	48
1934.....	162,916	1,041,768	581,024	17,300	3.54	10.6	34	56
Total.....	662,214	5,588,929	2,443,612	71,904	\$3.69	10.9%	\$34	44%

TABLE 3
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE
ALL COVERAGES COMBINED
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	27,324	\$ 902,665	\$ 383,135	3,253	\$14.02	11.9%	\$118	42%
1932.....	22,012	690,481	230,946	2,143	10.49	9.7	108	33
1933.....	21,271	517,002	212,494	1,884	9.99	8.9	113	41
1934.....	27,970	527,332	280,179	2,404	10.02	8.6	117	53
Total.....	98,577	\$2,637,480	\$1,106,754	9,684	\$11.23	9.8%	\$114	42%

†Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months. ‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1934 experience is reduced to an earned basis.

TABLE 4
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE
 ALL ONTARIO TERRITORIES COMBINED
 COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	1,001	\$ 81,091	\$ 40,830	710	\$40.79	70.9%	\$58	50%
1932.....	611	51,311	17,408	440	28.49	72.0	40	34
1933.....	403	32,760	9,536	288	23.66	71.5	33	29
1934.....	364	25,939	16,847	313	46.28	86.0	54	65
Total.....	2,379	\$191,101	\$84,621	1,751	\$35.57	73.6%	\$48	44%
COLLISION (\$25 DEDUCTIBLE)								
1931.....	13,342	\$ 469,483	\$219,306	1,830	\$16.44	13.7%	\$120	47%
1932.....	10,449	353,380	135,831	1,193	13.00	11.4	114	38
1933.....	9,347	262,122	119,320	1,070	12.77	11.4	112	46
1934.....	9,302	234,106	133,566	1,131	14.36	12.2	118	57
Total.....	42,440	\$1,319,091	\$608,023	5,224	\$14.33	12.3%	\$116	46%
COLLISION (\$50 DEDUCTIBLE)								
1931.....	7,926	\$241,101	\$ 91,388	556	\$11.53	7.0%	\$164	38%
1932.....	6,605	193,145	58,544	404	8.86	6.1	145	30
1933.....	6,945	150,920	63,110	409	9.09	5.9	154	42
1934.....	12,163	190,900	101,391	759	8.34	6.2	134	53
Total.....	33,639	\$776,066	\$314,433	2,128	\$9.35	6.3%	\$148	41%
COLLISION (\$100 DEDUCTIBLE)								
1931.....	5,055	\$110,990	\$31,611	157	\$6.25	3.1%	\$201	28%
1932.....	4,347	92,645	19,163	106	4.41	2.4	181	21
1933.....	4,576	71,200	20,528	117	4.49	2.6	175	29
1934.....	6,141	76,387	28,375	201	4.62	3.3	141	37
Total.....	20,119	\$351,222	\$99,677	581	\$4.95	2.9%	\$172	28%

TABLE 5
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—FIRE DAMAGE
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	172,588	\$ 819,542	\$305,595	2,931	\$1.77	1.7%	\$104	37%
1932.....	156,062	731,335	211,694	2,759	1.36	1.8	77	29
1933.....	149,552	618,463	138,000	2,433	.92	1.6	57	22
1934.....	153,768	564,694	153,655	2,540	1.00	1.7	60	27
Total.....	631,970	\$2,734,034	\$808,944	10,663	\$1.28	1.7%	\$76	30%

TABLE 6
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—THEFT
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	149,202	\$ 563,922	\$142,470	4,515	\$0.95	3.0%	\$32	25%
1932.....	134,953	487,944	123,798	4,950	.92	3.7	25	25
1933.....	132,775	350,971	115,260	5,704	.87	4.3	20	33
1934.....	139,081	330,211	128,936	7,150	.93	5.1	18	39
Total.....	556,011	\$1,733,048	\$510,464	22,319	\$0.92	4.0%	\$23	29%

†Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.
 ‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1934 experience is reduced to an earned basis.

TABLE 7
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—PUBLIC LIABILITY
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Eared Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicate Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	24,833	\$ 528,973	\$ 290,506	768	\$11.70	3.1%	\$378	55%
1932.....	23,531	461,458	328,299	751	13.95	3.2	437	71
1933.....	22,658	412,970	249,396	754	11.01	3.3	331	60
1934.....	22,030	386,061	294,238	688	13.36	3.1	428	76
Total.....	93,052	\$1,789,462	\$1,162,439	2,961	\$12.49	3.2%	\$393	65%

TABLE 8
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	23,735	\$ 582,154	\$266,348	7,047	\$11.22	29.7%	\$38	46%
1932.....	22,648	556,810	195,643	5,792	8.64	25.6	34	35
1933.....	21,239	505,369	207,758	6,426	9.78	30.3	32	41
1934.....	20,983	476,682	192,739	6,131	9.19	29.2	31	40
Total.....	88,605	\$2,121,015	\$862,488	25,396	\$9.73	28.7%	\$34	41%

TABLE 9
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18Months)
COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE
 ALL ONTARIO TERRITORIES COMBINED

COLLISION (FULL COVERAGE)								
Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)‡	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	209	\$13,334	\$ 3,356	76	\$16.06	36.4%	\$44	25%
1932.....	134	8,949	3,865	51	28.84	38.1	76	43
1933.....	77	4,764	2,003	49	26.01	63.6	41	42
1934.....	76	4,548	2,258	33	29.71	43.4	68	50
Total.....	496	\$31,595	\$11,482	209	\$23.15	42.1%	\$55	36%
COLLISION (\$25 DEDUCTIBLE)								
1931.....	1,620	\$ 60,727	\$22,089	174	\$13.64	10.7%	\$127	36%
1932.....	1,374	45,127	13,359	111	9.72	8.1	120	30
1933.....	1,199	37,076	12,787	97	10.66	8.1	132	34
1934.....	1,073	30,931	13,253	87	12.35	8.1	152	43
Total.....	5,266	\$173,861	\$61,488	469	\$11.68	8.9%	\$131	35%
COLLISION (\$50 DEDUCTIBLE)								
1931.....	1,120	\$ 36,785	\$14,420	84	\$12.88	7.5%	\$172	39%
1932.....	875	26,682	10,968	57	12.53	6.5	192	41
1933.....	885	23,468	18,188	95	20.55	10.7	191	78
1934.....	983	22,090	10,032	70	10.21	7.1	143	45
Total.....	3,863	\$109,025	\$53,608	306	\$13.88	7.9%	\$175	49%
COLLISION (\$100 DEDUCTIBLE)								
1931.....	1,759	\$ 46,658	\$16,705	57	\$ 9.50	3.2%	\$293	36%
1932.....	1,208	29,355	10,241	54	8.48	4.5	190	35
1933.....	1,264	28,390	14,816	60	11.72	4.7	247	52
1934.....	2,439	39,261	22,294	125	9.14	5.1	178	57
Total.....	6,670	\$143,664	\$64,056	296	\$ 9.60	4.4%	\$216	45%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months, †Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1934 experience is reduced to an earned basis.

TABLE 10
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE—ALL COVERAGES
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	4,708	\$157,504	\$ 56,570	391	\$12.02	8.3%	\$145	36%
1932.....	3,591	110,113	38,433	273	10.70	7.6	141	35
1933.....	3,425	93,698	47,794	301	13.95	8.8	159	51
1934.....	4,571	96,830	47,837	315	10.47	6.9	152	49
Total.....	16,295	\$458,145	\$190,634	1,280	\$11.70	7.9%	\$149	42%

TABLE 11
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—FIRE DAMAGE
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	25,180	\$188,599	\$123,180	528	\$4.89	2.1%	\$233	65%
1932.....	23,194	176,425	114,239	486	4.93	2.1	235	65
1933.....	21,991	152,735	72,504	428	3.30	1.9	169	47
1934.....	22,463	148,842	69,909	403	3.11	1.8	173	47
Total.....	92,828	\$666,601	\$379,832	1,845	\$4.09	2.0%	\$206	57%

TABLE 12
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—THEFT
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2)†	(3)	(4)	(5)	(6)‡	(7)	(8)	(9)
1931.....	15,181	\$ 30,344	\$ 9,248	228	\$0.61	1.5%	\$41	30%
1932.....	13,936	24,033	10,633	230	.76	1.7	46	44
1933.....	13,325	22,348	12,400	272	.93	2.0	46	55
1934.....	14,319	26,400	13,245	330	.92	2.3	40	50
Total.....	56,761	\$103,125	\$45,526	1,060	\$0.80	1.9%	\$43	44%

†Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1934 experience is reduced to an earned basis.

TABLE 13
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
PUBLIC VEHICLES—TAXICABS AND JITNEYS—ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931.....	\$20,172	\$17,036	84%
1932.....	20,184	8,665	43
1933.....	9,134	5,468	60
1934.....	14,915	8,528	57
Total.....	\$64,405	\$39,697	62%

PUBLIC VEHICLES—BUSES—ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931.....	\$146,014	\$ 52,769	36%
1932.....	111,685	30,991	28
1933.....	100,327	39,974	40
1934.....	84,852	25,211	30
Total.....	\$442,878	\$148,945	34%

PUBLIC VEHICLES (Excluding TAXIS, JITNEYS AND BUSES)—ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931.....	\$ 54,138	\$ 25,097	46%
1932.....	59,996	46,540	78
1933.....	68,899	43,142	63
1934.....	70,248	70,348	100
Total.....	\$253,281	\$185,127	73%

The 1934 experience is reduced to an earned basis.

TABLE 14
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933 and Incomplete 1934 (18 Months)
FLEETS—PRIVATE PASSENGER, COMMERCIAL AND PUBLIC VEHICLES—
ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931.....	\$1,242,792	\$ 591,980	48%
1932.....	1,146,218	598,936	52
1933.....	1,049,820	573,114	55
1934.....	980,047	521,639	53
Total.....	\$4,418,877	\$2,285,669	52%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS
PUBLIC LIABILITY, PROPERTY DAMAGE AND COLLISION COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931.....	\$153,873	\$ 71,140	46%
1932.....	136,182	60,452	44
1933.....	124,190	89,231	72
1934.....	129,549	105,964	82
Total.....	\$543,794	\$326,787	60%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS
FIRE AND THEFT COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931.....	\$ 63,145	\$14,904	24%
1932.....	45,829	6,828	15
1933.....	37,527	10,806	29
1934.....	41,808	9,617	23
Total.....	\$188,309	\$42,155	22%

The 1934 experience is reduced to an earned basis.

APPENDIX VIII

REPRESENTATIVE AUTOMOBILE INSURANCE PREMIUM RATES FOR PRIVATE PASSENGER CARS
PROMULGATED BY THE CANADIAN AUTOMOBILE UNDERWRITERS' ASSOCIATION
COVERING THE PERIOD FROM APRIL 1ST, 1928, TO MARCH 31ST, 1935.

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929

	Public Liability (Standard Limits)			Property Damage (Standard Limits)		
	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 117 W.B.), Hupmobile (8)	Cadillac, Stutz, Pierce- Arrow	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 117 W.B.), Hupmobile (8)	Cadillac, Stutz, Pierce- Arrow
Toronto, Hamilton and Windsor*	\$11 00	\$13 00	\$17 00	\$9 00	\$11 00	\$14 00
Remainder of Province*.....	9 00	11 00	14 00	7 00	9 00	12 00

EFFECTIVE FEBRUARY 1ST, 1929, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*	\$16 00	\$19 00	\$25 00	\$13 00	\$16 00	\$21 00
Remainder of Province*.....	13 00	16 00	21 00	10 00	13 00	18 00

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

Toronto, Hamilton and Windsor.	\$15 00	\$19 00	\$23 00	\$11 00	\$15 00	\$19 00
18 smaller cities and towns.....	11 00	16 00	18 00	9 00	12 00	15 00
Remainder of Province.....	10 00	14 00	16 00	8 00	11 00	13 00

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor‡	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
18 smaller cities and towns‡...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.....	10 00	14 00	16 00	6 00	8 00	10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)

Toronto, Hamilton and Windsor‡	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
18 smaller cities and towns‡...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.....	10 00	14 00	16 00	6 00	8 00	10 00

1935 PREMIUM RATES (EFFECTIVE APRIL 1ST, 1935)

Toronto, Hamilton, Windsor and Niagara Falls‡.....	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
11 smaller cities and towns‡...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.....	10 00	14 00	16 00	6 00	8 00	10 00

‡Deduct from the combined 1933 Public Liability and Property Damage Rates 10 per cent. for "no claims bonus" allowed for 12 months accident free record. After April 15th, 1933, the "no claims bonus" was changed to 10 per cent discount for 12 months accident-free record, 15 per cent discount for 24 months accident-free record, and 20 per cent for 36 months accident-free record.

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent was allowed.

COLLISION INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929, ON CHEVROLET AND FORD CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$81 00	\$37 00	\$24 00	\$13 00	\$54 00	\$24 00	\$17 00	\$12 00

EFFECTIVE FEB. 1ST, 1929, TO FEB. 1ST, 1931, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$101 00	\$46 00	\$30 00	\$16 00	\$67 00	\$30 00	\$21 00	\$15 00

EFFECTIVE FEB. 1ST, 1931, TO DEC. 1ST, 1932, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00

EFFECTIVE DEC. 1ST, 1932, TO APRIL 15TH, 1933, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns and Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00	\$46 00	\$21 00	\$14 00	\$10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns				Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87.00	\$35.10	\$20.80	\$9.80	\$57.00	\$23.40	\$14.40	\$9.10	\$57.00	\$26.00	\$18.00	\$13.00	\$46.00	\$18.90	\$11.20	\$7.00

1935 PREMIUM RATES (EFFECTIVE APRIL 1ST, 1935)
ON CHEVROLET (MASTER), FORD (8) AND PLYMOUTH CARS

Toronto, Hamilton, Windsor and Niagara Falls				11 Smaller Cities and Towns				Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$78.30	\$28.40	\$16.80	\$7.90	\$51.30	\$19.00	\$11.70	\$7.40	\$51.30	\$23.40	\$16.20	\$11.70	\$41.40	\$17.00	\$10.10	\$6.30

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent was allowed.

AUTOMOBILE FIRE INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*		Northern Ontario*		Remainder of Province*	
Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
\$2 20	\$3 05	\$6 70	\$9 10	\$2 20	\$3 05
(1) ON FORD CARS					
\$3 05	\$3 45	\$9 10	\$10 30	\$3 05	\$3 45
(2) ON CHEVROLET CARS					

EFFECTIVE FEBRUARY 1ST, 1931, TO JANUARY 20TH 1932

(1) ON FORD CARS					
\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
(2) ON CHEVROLET CARS					
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25

EFFECTIVE JANUARY 20TH, 1932, TO APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)					
\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
(2) ON FORD CARS (8 CYLINDER)					
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
(3) ON CHEVROLET CARS (1931 AND EARLIER 4 AND 6-CYLINDER MODELS)					
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
(4) ON CHEVROLET CARS (1932 MODELS)					
\$3 25	\$3 65	\$6 70	\$7 50	\$3 25	\$3 65

1933 AND 1934 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)					
\$1 80	\$2 45	\$4 35	\$5 95	\$1 80	\$2 45
(2) ON FORD CARS (8 CYLINDER)					
\$2 45	\$2 75	\$5 95	\$6 70	\$2 45	\$2 75
(3) ON CHEVROLET (1932 MODELS)					
\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10
(4) ON CHEVROLET (1933 AND 1934 STANDARD MODEL)					
\$2 45	\$2 45	\$5 95	\$5 95	\$2 45	\$2 45
(5) ON CHEVROLET (1933 AND 1934 MASTER MODEL)					
\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10

1935 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

Northern Ontario	Remainder of Province
(1) ON FORD CARS (4 CYLINDER)	
\$4 35	\$1 80
(2) ON FORD CARS (8 CYLINDER)	
\$5 95	\$2 45
(3) CHEVROLET (STANDARD)	
\$4 35	\$1 80
(4) CHEVROLET (MASTER)	
\$5 95	\$2 45

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent was allowed.

AUTOMOBILE THEFT (FULL COVERAGE) INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

		(1) ON FORD CARS		Remainder of Province*	
Toronto, Hamilton and Windsor*		Open Models	Closed Models	Open Models	Closed Models
\$2 70			\$3 70	\$1 75	\$2 35
		(2) ON CHEVROLET CARS			
\$3 70			\$4 15	\$2 35	\$2 65

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

		(1) ON FORD CARS (4 CYLINDER)			
		Open Models	Closed Models		
\$1 95		\$2 70		\$1 70	\$2 30
		(2) ON CHEVROLET CARS (1931 AND EARLIER)			
\$2 70		\$3 05		\$2 30	\$2 60
		(3) ON FORD (V8) CARS			
\$2 70		\$3 05		\$2 30	\$2 60
		(4) ON CHEVROLET CARS (1932)			
\$3 05		\$3 40		\$2 60	\$2 95

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor		Northern Ontario		Remainder of Province	
Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
\$1 60	\$2 15				
		(1) ON FORD CARS (4 CYLINDER)			
		\$1 70	\$2 30	\$1 35	\$1 85
		(2) ON FORD (V8) CARS			
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
		(3) ON CHEVROLET CARS (1931 AND EARLIER)			
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
		(4) ON CHEVROLET CARS (1932)			
\$2 45	\$2 70	\$2 60	\$2 95	\$2 10	\$2 35

1933 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933

		(1) ON FORD CARS (4 CYLINDER)			
		Open Models	Closed Models		
\$1 35	\$1 85	\$1 70	\$2 30	\$1 15	\$1 55
		(2) ON FORD (V8) CARS			
\$1 85	\$2 05	\$2 30	\$2 60	\$1 55	\$1 80
		(3) ON CHEVROLET CARS (1932)			
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00
		(4) ON CHEVROLET CARS (1933 AND 1934 STANDARD)			
\$1 85	\$1 85	\$2 30	\$2 30	\$1 55	\$1 55
		(5) ON CHEVROLET CARS (1933 AND 1934 MASTER)			
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00

1935 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

Northern Ontario	Toronto, Hamilton, Windsor, Niagara Falls	Remainder of Province
	(1) ON FORD CARS (4 CYLINDER)	
\$1 70	\$1 35	\$1 15
	(2) ON FORD CARS (8 CYLINDER)	
\$2 30	\$1 85	\$1 55
	(3) ON CHEVROLET CARS (STANDARD)	
\$1 70	\$1 35	\$1 15
	(4) ON CHEVROLET CARS (MASTER)	
\$2 30	\$1 85	\$1 55

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent was allowed.

APPENDIX IX

REPORT OF QUARTERLY RETURN OF AGENTS' BALANCES
AS OF SEPTEMBER 30TH, 1935

To the Members of the Special Committee of the Association of Superintendents of Insurance of the Provinces of Canada:

In accordance with the request of your Committee, we beg to submit a further Comparative Report of the results obtained by Ontario in calling for the Quarterly Return of Agents' Balances more than ninety days overdue for the five quarterly periods, September 30th, December 31st, 1934, March 31st, June 30th and September 30th, 1935.

This report is prepared as of November 15th, 1935, when all returns have been filed.

1. *Completeness of Data:* The following table shows the number of companies filing returns, and the number which made "NIL" returns at each period.

Period Ending	No. of Companies Filing Returns	No. of "NIL" Returns
Sept. 30th, 1934.....	245	48
Dec. 31st, 1934.....	249	87
Mar. 31st, 1935.....	248	81
June 30th, 1935.....	248	73
Sept. 30th, 1935.....	245	93

The following table shows the number of "General Agents" filing returns, and the number which made "NIL" returns at each period. (General Agents were not required to file returns as of June 30th, 1934.)

Period Ending	No. of General Agents Filing Returns	No. of "NIL" Returns
Sept. 30th, 1934.....	91	52
Dec. 31st, 1934.....	91	67
Mar. 31st, 1935.....	89	69
June 30th, 1935.....	89	70
Sept. 30th, 1935.....	83	69

2. *Number of Agents Reported in Returns:* The following table shows the number of agents reported and by how many offices for the five periods. The figures for September 30th, December 31st, 1934, March 31st, June 30th and September 30th, 1935, include the agents reported on the Return of General Agents. A comparison of the figures by amounts outstanding will be found in paragraph 6.

Number Reported by	PERIODS ENDING				
	1934		1935		
	Sept. 30th	Dec. 31st	Mar. 31st	June 30th	Sept. 30th
One company.....	866	618	642	633	723
Two companies.....	240	141	160	165	183
Three ".....	105	48	46	42	77
Four ".....	45	24	31	21	27
Five ".....	33	9	13	13	18
More than 5 companies.....	46	14	20	21	27
More than 10 companies.....	15	6	5	4	3
More than 20 companies.....	3	1	1	1	1
TOTALS.....	1,353	861	918	900	1,059

3. *Aggregate Amounts of Balances Overdue:* The following table shows the aggregate amount of balances reported by the *companies only*, as ninety days or more overdue, for the five periods:

Period Ending	Amount Outstanding	Increase or Over Preceding Period	Decrease
Sept. 30th, 1934.....	\$533,862 10	\$131,722 75	\$.....
Dec. 31st, 1934.....	273,181 67	.....	260,680 43
Mar. 31st, 1935.....	295,984 14	22,802 49	.....
June 30th, 1935.....	255,738 57	.....	40,245 57
Sept. 30th, 1935.....	322,332 53	66,399 96	.....

4. *Amount Reported by General Agents:* The amount of balances reported by General Agents as being ninety days or more overdue from sub-agents or brokers or other persons from whom they accept business and to whom they pay commissions was as follows (for the five periods):

Period Ending	Amount Outstanding	Increase or Over Preceding Period	Decrease
Sept. 30th, 1934.....	\$42,140 97	\$.....	\$.....
Dec. 31st, 1934.....	21,005 27	.....	21,145 70
Mar. 31st, 1935.....	18,335 05	.....	2,670 22
June 30th, 1935.....	12,657 80	.....	5,683 25
Sept. 30th, 1935.....	27,604 49	14,946 69	.....

5. *General Agents Reported by Insurers as Owning Balances More than Ninety Days Overdue.*

Nineteen agencies understood by the Department to be General Agencies were reported as being in arrear on the Quarterly Returns.

6. *Comparison of the Number of Agents Reported in the Five Periods, i.e., September 30th and December 31st, 1934, and March 31st, June 30th and September 30th, 1935:*

Period Ending	Under \$1,000	Over \$1,000	Over \$2,000	Over \$3,000	Over \$4,000	Over \$5,000	Over \$10,000	Over \$20,000	TOTAL
<i>1934</i>									
Sept. 30th.....	1,228	65	25	7	9	12	7	..	1,353
Dec. 31st.....	800	33	11	5	5	7	..	..	861
<i>1935</i>									
Mar. 31st.....	862	29	10	7	2	6	2	..	918
June 30th.....	846	32	9	2	2	8	1	..	900
Sept. 30th.....	974	47	17	6	5	10	..	..	1,059

7. *Analysis of Agencies by Territories and by Amounts of Balances Owning.*

The following table shows an analysis of the Quarterly Returns, wherein the Province is divided into five districts and the premiums reported as "Under \$1,000," "Over \$1,000," "Over \$2,000," etc.

Statement of number of agents with balances ninety days or more in arrear as of Sept. 30th, 1935.

Location	Under \$1,000	Over \$1,000	Over \$2,000	Over \$3,000	Over \$4,000	Over \$5,000	Over \$10,000	Over \$20,000	TOTAL
Toronto.....	320	18	5	2	3	7	..	..	355
Hamilton.....	37	5	2	1	..	..	..	..	45
London.....	24	..	2	1	..	..	..	..	27
Windsor.....	18	2	..	1	..	1	..	..	22
Ottawa.....	45	5	2	1	..	..	..	..	53
Elsewhere.....	530	17	6	..	2	2	..	..	557
TOTALS.....	974	47	17	6	5	10	..	..	1,059

8. This report, as did the previous one, covers five quarterly periods, and thus a comparison of the same period for two years is made. In compiling the data it is noted that the amount outstanding more than ninety days, according to the Returns of the companies, shows an increase over the June 30th period of \$66,399.96, and the amount reported by General Agents a further increase of \$14,946.69, making an aggregate increase of \$81,346.65. Compared with the period ending September 30th, 1934, however, there is a considerable decrease shown, *viz.*, \$50,376.10, but it is regrettable that the decrease previously shown has not been continued.

9. As in previous Returns it is noted that the majority of the items classified as "Under \$1,000" are less than \$100.00, particularly in the small towns and rural centres classified under "Elsewhere."

10. There is one feature which has not been commented upon in making previous reports to which we should like to call attention in this report, namely, that the Returns from the companies and general agents indicate that a total of \$34,811.07 has been paid on the outstanding accounts between the 30th of September and the date upon which the Returns were submitted to the Department, which, generally speaking, would be within fifteen days of the end of the quarterly period. This amount, however, does not alter the figures shown above.

11. While upon all sides we hear favourable comment on the calling for Returns, we are wondering if we are accomplishing what we set out to accomplish and if the practice should be continued. This is a matter for consideration by all parties concerned, and the Department would be glad to receive comments from companies and agents as to whether or not the Returns should be continued. Of course, it must be understood that, until further notice from the Department, the Returns are to be filed at the end of each quarterly period.

12. We wish to express once more our appreciation of the splendid co-operation volunteered by the companies and the majority of general agents in the filing of Returns. There was some delay, however, in making this report, occasioned by the dilatoriness of some of the companies and general agents, and a great deal of extra work involved by the Department having to write "follow-up" letters where the reports are not filed at the proper time. It is to be hoped that companies and general agents will in future file their Returns as soon as possible after the end of each quarterly period.

HARTLEY W. MCNAIR,
Superintendent of Insurance.

Toronto, Ont.
November 18th, 1935.

APPENDIX X

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Employers' Liability Assurance Corporation, Limited	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
Hardware Mutual Fire Insurance Company of Minnesota	Canadian Hardware and Implement Underwriters' Agency.
Minnesota Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	
Lumbermen's Mutual Casualty Company	Canadian Motor Underwriters' Agency.
Central Manufacturers' Mutual Fire Insurance Company	
Westchester Fire Insurance Company	Delaware Underwriters' Agency.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Home Insurance Company	Home Underwriters' Agency.
London Assurance	London Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Pearl Assurance Company, Limited	Pearl Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters' Agency.
Provident Assurance Company	Retail Merchants Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX XI

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1935:

Barton & Ellis, Limited, Toronto.	Osborne & Lange, Limited, Montreal.
Dale & Company, Toronto.	Ring, Charles Edward, Toronto.
Irish & Maulson, Limited, Toronto.	Reed, Shaw & McNaught, Toronto.
Merry, Martin N., Toronto.	Murray & Company, Toronto.
Mitchell & Ryerson, Toronto.	Willis Faber & Co., Toronto.
Muntz & Beatty, Limited, Toronto.	Hunter, Rowell & Co., Toronto.

APPENDIX XII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1927, Chap. 230, or The Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

Alliance Assurance Company.	London and Provincial Marine and General Insurance Company, Limited.
American Surety Company of New York.	Maryland Casualty Company.
British America Assurance Company.	Metropolitan Casualty Insurance Company of New York.
British Canadian Insurance Company.	National Surety Corporation.
British Empire Assurance Company.	North British and Mercantile Insurance Company.
Canada Security Assurance Company.	Northern Assurance Company, Limited.
Canada Accident and Fire Assurance Company.	Norwich Union Fire Insurance Society Limited.,
Canadian General Insurance Company.	Ocean Accident and Guarantee Corporation, Limited.
Canadian Indemnity Company.	Pearl Assurance Company, Limited.
Canadian Surety Company.	Phoenix Assurance Company, Limited.
Casualty Company of Canada.	Pilot Insurance Company.
Century Insurance Company, Limited.	Provident Assurance Company.
Dominion of Canada General Insurance Company.	Prudential Assurance Company, Limited.
Employers' Liability Assurance Corporation, Limited.	Railway Passengers' Assurance Company of London, England.
Fidelity and Casualty Company of New York.	Royal Exchange Assurance Company.
Fidelity Insurance Company of Canada.	Royal Insurance Company.
General Accident Assurance Company of Canada.	Scottish Metropolitan Assurance Company, Limited.
General Casualty Company of Paris.	Sun Insurance Office, Limited.
Globe Indemnity Company of Canada.	Toronto General Insurance Company.
Guarantee Company of North America.	Union Insurance Society of Canton, Limited.
The Guardian Insurance Company of Canada, Montreal, Quebec.	Union Marine and General Insurance Company, Limited.
Hartford Accident and Indemnity Company.	United States Fidelity and Guaranty Company.
Imperial Guarantee and Accident Insurance Company of Canada.	Western Assurance Company.
Imperial Insurance Office.	World Marine and General Insurance Company, Limited.
London and Lancashire Guarantee and Accident Company of Canada.	Yorkshire Insurance Company.
London Guarantee and Accident Company, Limited.	

APPENDIX XIII

*CHARTS SHOWING EXPERIENCE OF ONTARIO PURELY MUTUAL
FIRE INSURANCE COMPANIES

EXPLANATORY NOTES

The following charts are designed to show the aggregate experience of the so-called Ontario farmers' mutual fire insurance companies over a period of years. The explanatory notes shown below indicate some of the sources of the figures, and some of the outstanding features thereof.

A. "*Relation Between Net Loss and Management Costs, Net Cash Receipts, and Relative Net Amount of Insurance in Force—1900-1934.*"

This chart is for the most part based upon Table II of this Report.

In brief, the shaded areas indicate periods during which the companies were accumulating surplus; the chequered areas indicate periods during which they were losing surplus; and the black area (1931), a period in which expenditure for losses alone (*i.e.*, apart from cost of management) exceeded net premium receipts.

It will be noted that a prosperous period followed the special legislation of 1924 (which resulted from unfavourable experience in 1920-1924), and that this surplus accumulation of 1924-1928 was a great aid in carrying the companies through the disastrous years 1929-1933. Recovery in 1933 and 1934 is also shown.

B. "*Net Cash Receipts and Expenditures—1924-1934.*"

This chart is a development of the more recent section of (A) above, emphasizing year by year comparisons. In addition to the various receipts and expenditures of underwriting, interest receipts is shown.

The strongest contrasts will be noted by comparing the years 1926, 1931, 1934.

Operation of the assessment feature of these companies in the period of excessive loss cost (1929-1933) will be particularly noted.

C. "*Relation Between Loss Cost and Cash Surplus—1914-1934.*"

Cost of insurance in this chart is based upon Table III of this Report.

The increasing momentum of the reaction of a period of increasing loss cost on cash surplus will be noted in the periods 1920-1923 and 1926-1931. The opposite reaction in a period of decreasing loss cost (1923-1926 and 1931-1934) is also of interest, and the lag in increase of cash surplus in 1924 and in 1932 should be specially observed.

D. "*Cash Assets and Liabilities—1914-1924.*"

This chart is a development of the various items combined in arriving at cash surplus, upon which the dotted line in (C) is based.

Attention is directed to the substantial margin of security (even in 1931) and to the marked improvement in 1934.

*NOTE:—These are *aggregate* figures. The corresponding charts of individual companies will in many cases vary widely therefrom.

GRAPH SHOWING RELATION BETWEEN NET LOSS AND MANAGEMENT COSTS, NET CASH RECEIPTS AND RELATIVE NET AMOUNT OF INSURANCE IN FORCE OF ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES FOR PERIOD - 1900 - - - - 1934

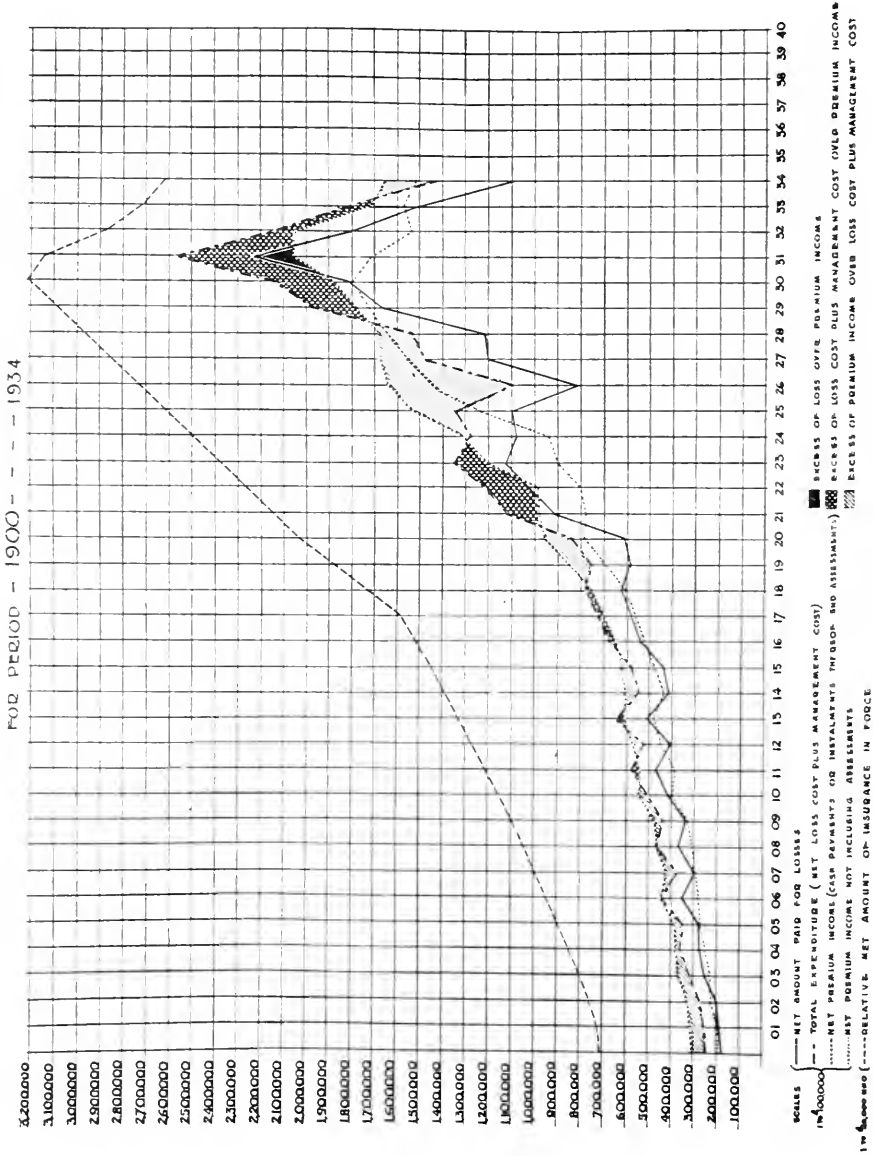


CHART A

NET CASH RECEIPTS AND EXPENDITURES OF ONTARIO PURELY MUTUAL FIDE INSURANCE COMPANIES
FOR PERIOD 1924 - - - - 1934

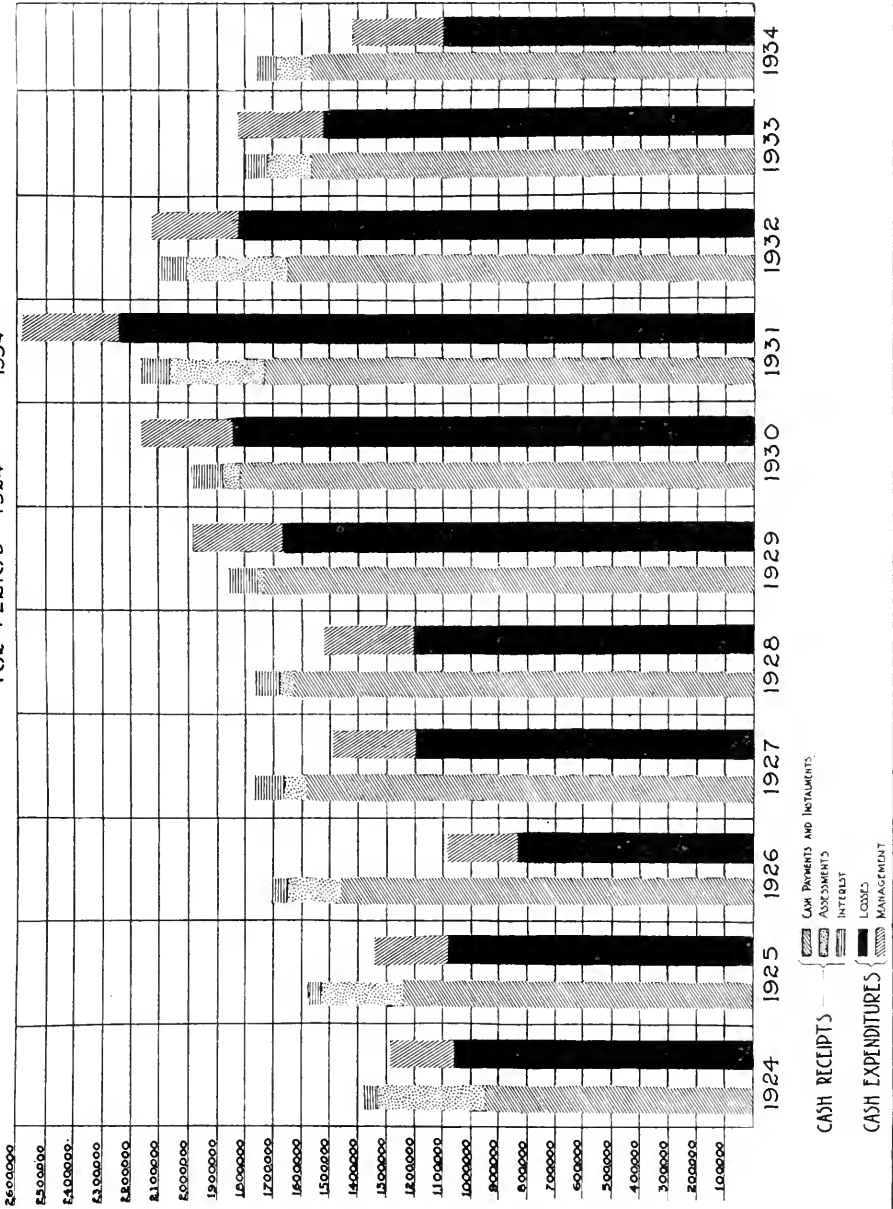
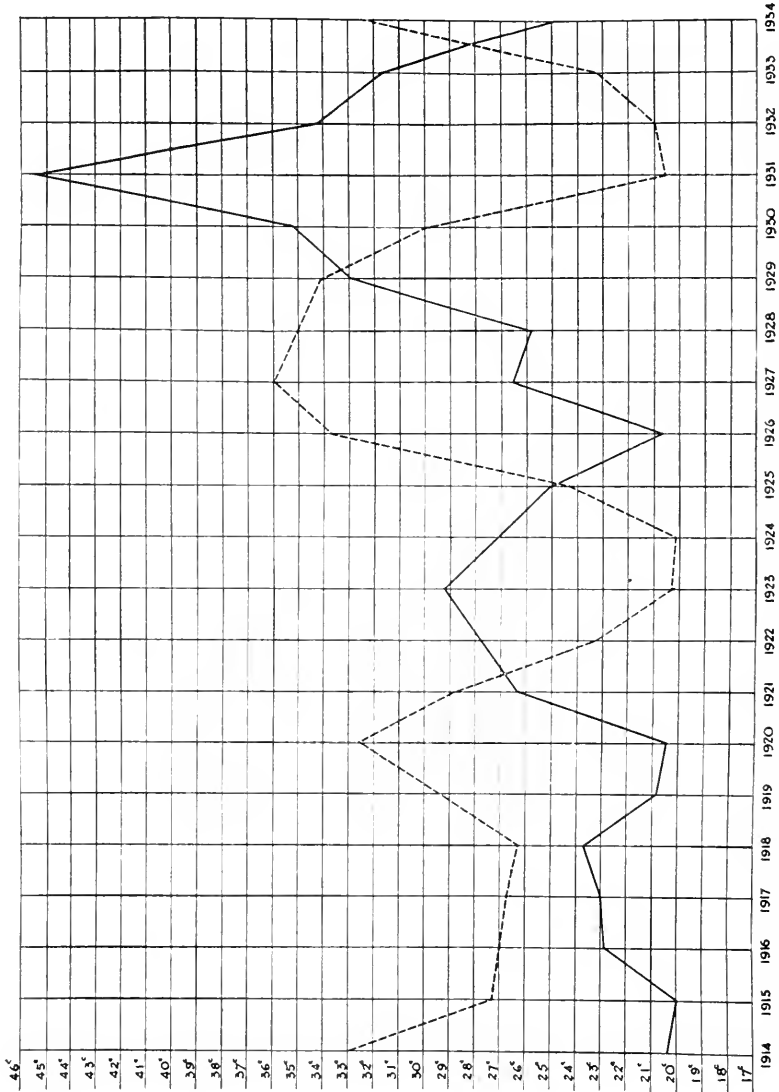


CHART B

GRAPH SHOWING RELATION BETWEEN LOSS COST AND CASH SURPLUS OF ONTARIO PURELY MUTUAL FIRE INSURANCE COMPANIES FOR PERIOD 1914-1934 INCLUSIVE



— COST OF INSURANCE PER ANNUM IN TERMS OF CENTS PER \$100 OF AVERAGE OF INSURANCE IN FORCE AT BEGINNING AND END OF YEAR
 - - - - CASH SURPLUS (EXCESS OF CASH MONIES OVER NET LOSSES UNPAID, BORROWED MONEY) IN TERMS OF CENTS PER \$100 OF AVERAGE OF INSURANCE IN FORCE AT BEGINNING AND END OF YEAR.

CHART C

CASH ASSETS AND LIABILITIES IN RELATION TO INSURANCE IN FORCE OF ONTARIO
PURELY MUTUAL FIRE INSURANCE COMPANIES
FOR PERIOD 1914 - - - - 1934

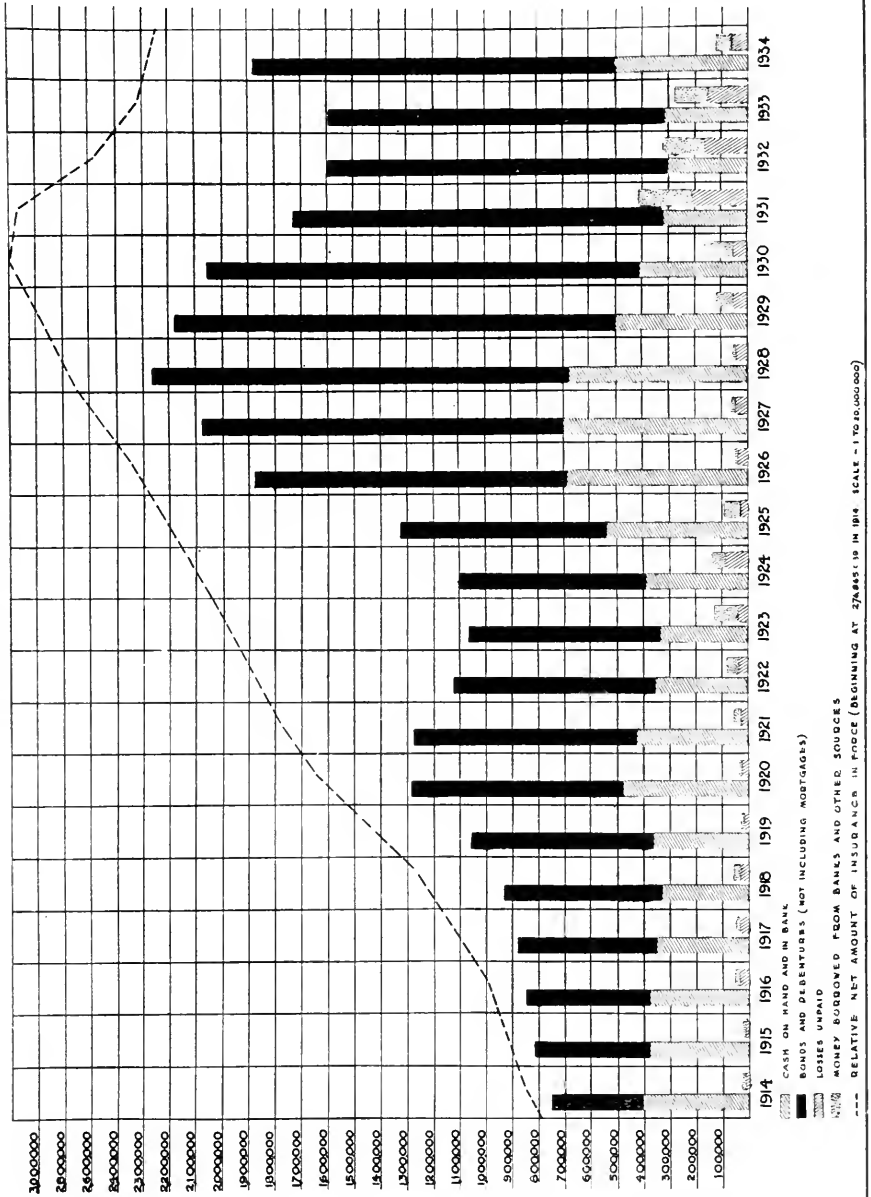
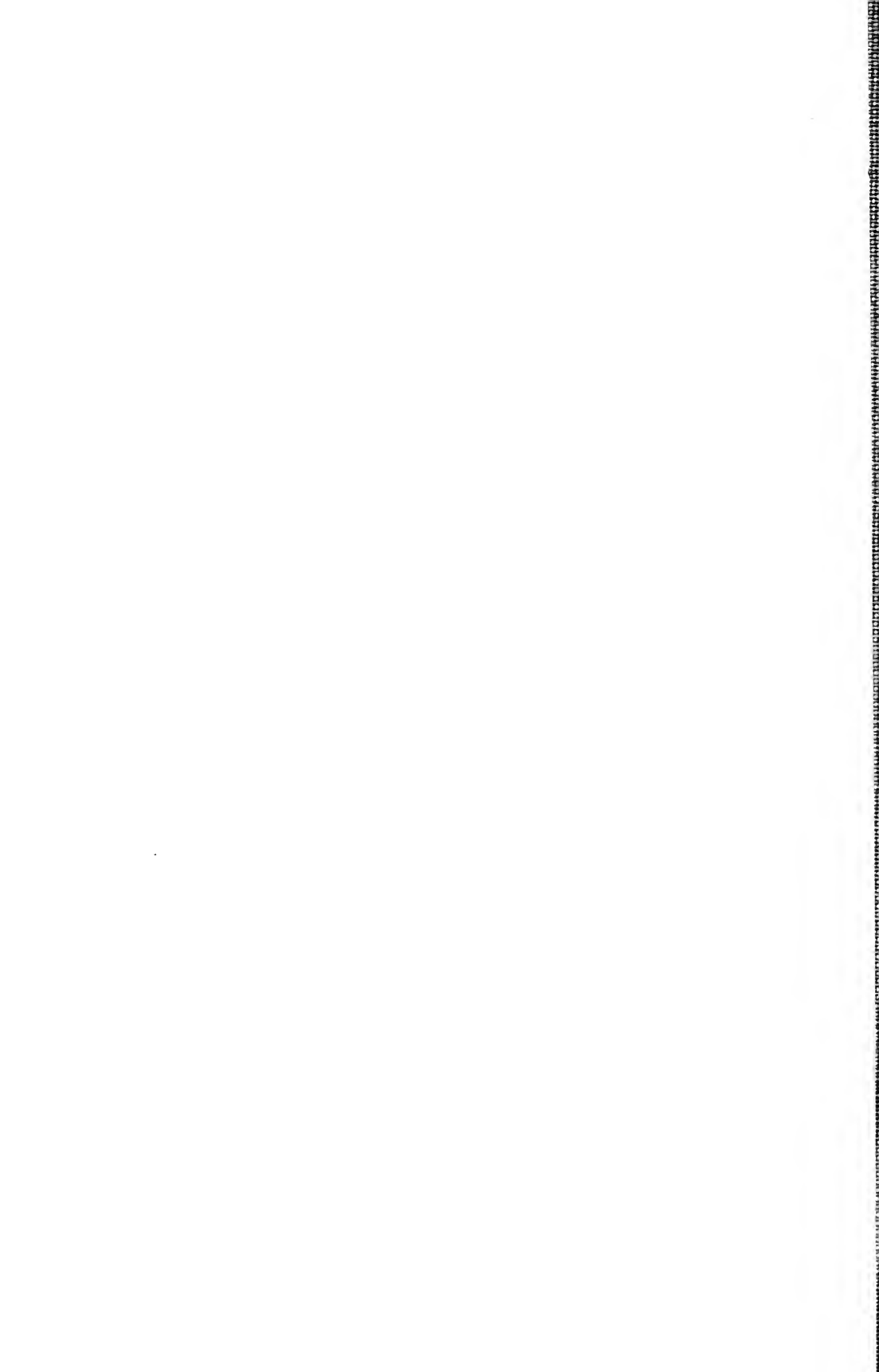


CHART D



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