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# SESSIONAL PAPERS

VOL. XXXI.—PART III.

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OF THE

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ARRANGED ALPHABETICALLY.

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- No. 2.. Report of the Minister of Education for the year 1898, with the Statistics of 1897. Presented to the Legislature 3rd March, 1899. *Printed.*

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- No. 4.. Estimates for the year 1899. Presented to the Legislature 8th February 1899. *Printed.* Estimates (supplementary) for the year 1899. Presented to the Legislature 30th March, 1899. *Printed.*
- No. 5.. Report of the Commissioner of Crown Lands for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

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- No. 7. . . Report of the Inspector of Division Courts for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*
- No. 8. . . Report on the working of the Tavern and Shop Licenses Acts for the year 1898. Presented to the Legislature 15th February, 1899. *Printed.*
- No. 9. . . Report of the Commissioner of Public Works for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*
- No. 10. . . Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1898. Presented to the Legislature 27th February, 1899. *Printed.*

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- No. 13. . . Report upon the Houses of Refuge and Orphan and Magdalen Asylums of the Province for the year ending 30th September, 1898. Presented to the Legislature 29th March, 1899. *Printed.*
- No. 14. . . Report upon the Hospitals of the Province for the year ending the 30th September, 1898. Presented to the Legislature 27th March, 1899. *Printed.*
- No. 15. . . Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1898. Presented to the Legislature 8th February, 1899. *Printed.*
- No. 16. . . Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1898. Presented to the Legislature 8th February, 1899. *Printed.*
- No. 17. . . Report of the Work under the Children's Protection Act for the year 1898. Presented to the Legislature 23rd February, 1899. *Printed.*

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- No. 19. . . Report of the Agricultural and Experimental Union of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

- No. 20. . . Report of the Fruit Growers' Association of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*
- No. 21. . . Report of the Fruit Experiment Stations of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*
- No. 22. . . Report of the Superintendent of Spraying for the year 1898. Presented to the Legislature 17th March, 1899. *Printed.*
- No. 23. . . Report of the Entomological Society of Ontario for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*
- No. 24. . . Report of the Bee Keepers' Association for the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*
- No. 25. . . Report of the Poultry and Pet Stock Association of the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

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- No. 27. . . Report of the Butter and Cheese Associations of the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*
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- No. 29. . . Report of the Superintendent of Farmers' Institutes of the Province for the year 1898. Presented to the Legislature 22nd March, 1899. *Printed.*

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- No. 31. . . Report of the Inspector of Legal Offices for the year 1898. Presented to the Legislature 10th March, 1899. *Printed.*
- No. 32. . . Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1897. Presented to the Legislature 27th February, 1899. *Printed.*
- No. 33. . . Report of the Ontario Game and Fish Commission. Presented to the Legislature 17th March, 1899. *Printed.*
- No. 34. . . Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1898. Presented to the Legislature 24th February, 1899. *Printed.*

No. 35.. Report of the Royal Commission on Forest Protection and Perpetuation in Ontario, 1898. Presented to the Legislature 25th March, 1899. *Printed.*

No. 36.. Analysis of Reports of Agricultural and Horticultural Societies of Ontario for the year 1897. Presented to the Legislature 22nd March, 1899. *Printed.*

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No. 44.. Copy of Minutes of the Department of Education approving of certain Regulations. Presented to the Legislature 10th August, 1898. *Not printed.*

No. 45.. Copy of an Order in Council approving of Regulations governing the disposal of Water Powers. Presented to the Legislature, 19th August 1898. *Not printed.*

No. 46.. Copy of an Order in Council respecting the terms and conditions governing the lease of Corundum Lands. Presented to the Legislature 19th August, 1898. *Not printed.*

No. 47.. Copy of an Order in Council approving of Regulations for Mining Divisions. Presented to the Legislature, 24th August, 1898. *Not printed.*



- No. 48... Copy of an Order in Council approving of certain amendments to the Regulations for Mining Divisions. Presented to the Legislature, 24th August, 1898. *Not printed.*
- No. 49... Copy of an Order in Council establishing the Michipicoten Mining Division. Presented to the Legislature, 24th August, 1898. *Not printed.*
- No. 50... Reports relating to Toronto University. Presented to the Legislature, 2nd March, 1899. *Printed.*
- No. 51... Report of the Librarian on the state of the Legislative Library. Presented to the Legislature, 2nd February, 1899. *Not printed.*
- No. 52... Report of the Inspector of the House of Refuge, County of Waterloo. Presented to the Legislature, 8th February, 1899. *Not printed.*
- No. 53... Copy of Order in Council respecting the payment of surplus Surrogate Court Fees to Judge Jamieson. Presented to the Legislature, 8th February, 1899. *Not printed.*
- No. 54... Copies of Orders in Council commuting Surrogate Court Fees of Judges Huges, Barron, Elliott, Doyle, Monck and Mosgrove. Presented to the Legislature, 8th February, 1899. *Not printed.*
- No. 55... Statement as to the disposal of the Sessional and Revised Statutes of Ontario. Presented to the Legislature, 8th February, 1899. *Not printed.*
- No. 56... Return to an Address to His Honour the Lieutenant-Governor of the tenth day of August, 1898, praying that he will cause to be laid before this House a Return of copies of all Orders in Council, correspondence and other documents relating to the deciding upon, and purchase of a site in the City of London for the proposed Normal School. Presented to the Legislature, 14th February, 1899. *Mr. Hodgens. Not printed.*
- No. 57... Return to an Order of the House of the seventeenth day of August, 1898, for a Return of copies of all correspondence and papers relating to, or connected with, the confinement of Hiram Augustus McCrea in the Asylums at Kingston and Brockville, and his release therefrom. Presented to the Legislature, 17th February, 1899. *Mr. Beatty (Leeds.) Not printed.*
- No. 58... Copy of an Agreement between the Inspector of Prisons and Public Charities and the Independent Cordage Company of Ontario (Limited), respecting the manufacture of Rope at the Central Prison, Toronto. Presented to the Legislature, 20th February, 1899. *Not printed.*
- No. 59... Report of the Master of Titles for the year 1898. Presented to the Legislature, 23rd March, 1899. *Not printed.*

- No. 60.. Report of the Principal of Upper Canada College for the year ending 30th June, 1898, and statements shewing receipts and disbursements for the same period. Presented to the Legislature, 23rd February, 1899. *Printed.*
- No. 61.. Copy of Contract, between Her Majesty the Queen and the Riordan Paper Company, for the supply of printing paper required by the Government of the Province of Ontario. Presented to the Legislature, 23rd February, 1899. *Not printed.*
- No. 62.. Return to an Order of the House of the seventeenth day of August, 1898, for a Return showing the number of saw-logs cut during the winter of 1897-1898 on the limits of the Georgian Bay and on Lakes Huron and Superior, which were driven to either of said lakes; the quantity cut in Provincial mills, and the quantity of exported uncut. Presented to the Legislature, 23rd February, 1899. Mr. *Beatty (Leeds.)* *Not printed.*
- No. 63.. Return to an Order of the House of the twenty fourth day of August, 1898, for a Return of copies of all correspondence between any member of the Government or representative thereof, and any party or parties, respecting the purchase of any timber berth that may have been sold since March 1st, 1898. Presented to the Legislature, 28th February, 1899. Mr. *Wardell.* *Not printed.*
- No. 64.. Return to an Order of the House of the twenty-second day of February, 1899, for a Return of copies of all correspondence between any member of the Government and the License Inspector for the County of Lincoln, and any other person or persons, referring to or respecting the alleged connection of the Inspector with the business of cigar manufacture. Presented to the Legislature, 28th February, 1899. Mr. *Jessop.* *Not printed.*
- No. 65.. Return to an Order of the House of the seventeenth day of February, 1899, for a Return of copies of all papers and documents in relation to the proposed contract for public printing, including specifications, tenders and a comparative statement shewing the different tenders for each item of the specification and the estimate of quantities required. Also, the total estimated amount of each tender. Also, of copies of all correspondence, if any, between the Queen's Printer and the heads of Departments as to preparation of specifications for contract for public printing. Also, of all reports, if any, of expert printers as to details of said specifications and also of all other correspondence appertaining thereto, or to the letting of the contract or conditions required from the contractor. Presented to the Legislature, 3rd March, 1899. Mr. *Matheson.* *Not printed.*
- No. 66.. Return to an Order of the House of the twenty-sixth day of February, 1897, for a Return giving the names of all High School Teachers who have received Specialists' Certificates since 1885 as the result of examinations. The names of such teachers who received Specialists' Certificates on any other ground, stating the year in

which such certificate was granted, on what grounds, and the University standing of the recipient. Names of all applicants for such certificates who have been refused them, and on what grounds such refusal was based. Presented to the Legislature, 9th March, 1899. Mr. *Matheson*. *Printed*.

- No. 67. . Return to an Order of the House of the twenty-seventh day of February 1899, for a Return of copies of all correspondence between the Government or any member thereof, and the Corporation of the Town of Lindsay, with reference to the appointment of a Police Magistrate and the salary to be paid him. Also, copy of Order in Council appointing Police Magistrate at Lindsay. Presented to the Legislature, 9th March, 1899. Mr. *Fox*. *Not printed*.
- No. 68. . Return to an Order of the House of the eighth day of March, 1899, for a Return of a copy of Miller's Report as to discovery of gold in the Township of Marmora, the same to be brought down during the present Session. Presented to the Legislature, 10th March, 1899. Mr. *McLaughlin*. *Not printed*.
- No. 69. . Return to an Order of the House of the fifteenth day of December, 1897, for a Return of copies of all correspondence between the Minister of Education, or any official in the Department and Mr. Stewart of Glencoe, or any other person, in reference to the case of C. C. Grant of St. Thomas, who was charged with having obtained copies of the examination papers before the Matriculation Examination in 1896. Presented to the Legislature, 13th March, 1899. Mr. *Brower*. *Not printed*.
- No. 70. . Return to an Order of the House of the sixth day of March, 1899, for a Return giving the number of circular letters, sent from the office of the Chief Game Warden, soliciting answers to a series of questions as to shooting deer while in the water. The names, addresses, occupations or professions of those to whom such circulars were addressed. Also, shewing the amount of money received from the sale of permits to kill deer during the season of 1898. Also, shewing balance left after paying salaries of Game Wardens, all expenses of offices and all moneys paid to or on behalf of Game and Fish Commissioners during the year 1898, in so far as the information is not contained in the Report of the Department. Presented to the Legislature, 21st March, 1899. Mr. *Pyne*. *Not printed*.
- No. 71. . Return to an Order of the House of the sixth day of March, 1899, for a Return, giving the names, addresses, occupations or professions of all persons to whom permits were granted, during the year 1898 to collect birds, birds nests and eggs under provisions of the Act of 1889 for the protection of insectivorous and other birds. Also, of renewals and new permits which have been granted during the current year. Also, shewing number of convictions for violations of the Act during the year 1898, and specifying localities. Presented to the Legislature, 21st March, 1899. Mr. *Pyne*. *Not printed*.

- No. 72.. Return to an Order of the House of the sixth day of March, 1899, for a Return, shewing all fees paid to Alfred Stunden, a constable of the Town of Bracebridge, in connection with the enforcement of the Game Laws of the Province. Presented to the Legislature, 21st March, 1899. Mr. Reid (*Addington*.) *Not printed.*
- No. 73.. Report of the Clerk of Forestry for the year 1898. Presented to the Legislature, 25th March, 1899. *Printed.*
- No. 74.. Copy of Agreement between Her Majesty the Queen and the Sturgeon Falls Pulp Company, Limited. Presented to the Legislature, 25th March, 1899. *Printed.*
- No. 75.. Return shewing the Fees and Emoluments of the Registrars of Deeds of the Province for the year 1898, with which are contrasted receipts of the same nature in the years 1896 and 1897. Presented to the Legislature, 27th March, 1899. *Not printed.*
- No. 76.. Return to an Order of the House of the eighth day of March, 1899, for a Return, shewing the number of Police Magistrates in Ontario, their names, residences, dates of appointment and territory over which they have jurisdiction, and shewing as well their respective salaries. Presented to the Legislature, 27th March, 1899. Mr. Fox. *Not printed.*
- No. 77.. Return to an Order of the House of the ninth day of March, 1899, for a Return shewing the number of cases entered in the County Court of the County of Ontario for the past five years: the amount of money collected through the Sheriff during the same period and shewing as well the number of cases entered in the Division Court of the same County during the past five years, and the amount of money collected in the Court during the same period. Also, shewing the number of cases that went to trial in each Court respectively. Together with a statement of the number of cases heard or tried in the County Judges Criminal Court, the number of days in which the County Judge was engaged in revising voter's lists, in attending board of audit criminal justice accounts, the selection of jurors, and in the performance of duties under the Overholding Tenants Act and in the performance of other duties imposed upon him by law during the said period. Presented to the Legislature, 27th March, 1899. Mr. Hoyle and Attorney-General. *Not printed.*
- No. 78.. Correspondence and general information in respect of the application for grants of public money in aid of the construction of certain portions of the Central Counties Railway, the Central Ontario Railway, the Haliburton, Whitney and Mattawa Railway, the Irondale, Bancroft and Ottawa Railway, the James' Bay Railway, the Ontario, Belmont and Northern Railway, the Ontario and Rainy River Railway, and the Ontario, Hudson's Bay and Western Railway. Presented to the Legislature, 29th March, 1899. *Printed.*
- No. 79.. Report of the Secretary and Registrar of the Province for the year 1898. Presented to the Legislature, 29th March, 1899. *Printed.*

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- No. 80.. Report on the operations of the Ontario Gold Concessions, Limited.  
Presented to the Legislature, 29th March, 1899. *Printed.*
- No. 81.. Report of the Attorney-General upon the indebtedness of the Town-  
ships of Dunwich and Aldborough in respect of certain drainage  
works. Presented to the Legislature, 31st March, 1899. *Not  
printed.*
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REPORT  
OF THE  
DEPARTMENT OF IMMIGRATION  
FOR THE  
PROVINCE OF ONTARIO  
FOR THE YEAR  
1898.

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO.



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1899.





*To His Honor the Lieutenant-Governor of Ontario :*

The undersigned has the honor to present to Your Honor the Annual Report of the Department of Immigration for the year ending December 31st, 1898.

Respectfully submitted,

JOHN DRYDEN,

Commissioner of Immigration.



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REPORT  
OF THE  
IMMIGRATION DEPARTMENT

FOR THE YEAR ENDING 31ST DECEMBER,

1898.

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*To the Honorable JOHN DRYDEN, M.P.*

*Commissioner of Immigration.*

SIR,—I have the honour to submit the following report on Immigration to this Province during the twelve months ending 31st December, 1898.

The total number of steerage passengers reported as settled in the Province of Ontario during the year 1898 was 3358 as against 3718 in the previous year, a decrease of 360. As this decrease was nearly all in children brought out by philanthropic individuals and societies the ordinary immigration was substantially the same as in 1897. There was a small increase in farm labourers and a corresponding decrease in general labourers, mechanics and clerks, and on the whole the immigrants of 1898 were superior to those of 1897. There were few cases of sickness, and the immigrants with rare exceptions were able to provide for their own wants till employment was provided for them.

In former years, cabin passengers settling in Ontario were included in the arrivals, but under the present mode of compiling the returns there are no means of determining their number, though well-to-do immigrants with funds to invest in farms, mines or other business come out as cabin passengers. Neither is there any record of the immigrants entering Ontario from, or by way of, the United States, except at the port of Montreal. It is evident, therefore, that the volume of immigration to this Province is much larger than is indicated by the returns.

### FARM LABOURERS.

Early last spring all available farm labourers were employed for the season at wages ranging from \$15 to \$18 a month with board and washing. During the harvest wages increased considerably and good ploughmen were scarce and in great demand at good wages. The increase in the wages of farm labourers averaged about \$2.50 a month. Workers of this class should arrive here as early in April as possible in order to be in time for the spring work. Even the last week in March is not too early.

### FAMILIES OF FARM LABOURERS.

Of late years, owing principally to high ocean fares, few families of skilled agricultural labourers immigrated to Ontario. This is to be regretted, as families of this class containing young men and young women by uniting their earnings soon provide for themselves comfortable homes. During the year 1898 there was an increased demand for families at fair wages. Some years ago when ocean fares were low there was a large immigration of this class. At present rates few families can raise money enough to pay their fare.

If farmers wish to obtain a liberal supply of skilled labourers from the British Isles they must recognize the fact that the price of all kinds of skilled labour has largely increased of late in the Old Land and that it requires more encouragement than formerly to induce good men to emigrate. Although in regard to the mere question of wages the inducements to the British farm labourer may not be as great as formerly, yet there are prospects of success here that cannot be hoped for in Britain. A labourer there is always a labourer, while in this Province he may by industry and economy become a farmer himself and an employer of labour. Instances of this can be counted by the hundred in almost every district of Ontario.

### FEMALE DOMESTIC SERVANTS.

There is considerable demand for female domestic servants in Ontario, but few are coming. Trained servants of good character are in demand in England at good wages so that the inducements offered to them here are not sufficient to tempt them to emigrate.

### GENERAL LABOURERS AND MECHANICS.

In the cities of Ontario, especially in Toronto, very little work was to be had, but the surplus labour was removed to the Northwest to be employed principally on railroads. The Province has all the mechanics it can employ.

### CLERKS, GROCERS, ETC.

There are but few openings for clerks and young men seeking similar employments. The best advice that can be given to them is to stay at home unless they have some promise of employment before leaving.

### JUVENILE IMMIGRATION.

The total number of children brought out in 1898 by societies and individuals was 599, a decrease of 325 as compared with 1897 and 694 as compared with 1896.

STATEMENT A.—Showing the number, nationalities and occupations, so far as ascertained, of the immigrants arriving at the ports of Halifax, St. John, N.B., Quebec and Montreal for the Province of Ontario during the year 1898:

	Total arrivals.	Nationalities.						Occupations, so far as ascertained.							
		English.	Irish.	Scotch.	German.	Scandinavian.	French and Belgian.	Other countries.	Farmers.	Farm laborers.	General laborers.	Mechanics.	Clerks and traders.	Female domestics.	Not classified.
Halifax .....	553	359	39	39	17	37	2	60	22	98	110	19	25	21	258
St. John, N.B. ....	43	28	3	7				5		8	15	4			16
Quebec .....	2,505	1,922	144	229	9	52	11	138	136	169	615	153	57	267	1,108
Montreal .....	257	143	12	17	23	35		27	16	32	52	20	12	15	110
Total, 1898 .....	3,358	2,452	198	292	49	124	13	230	174	307	792	196	94	303	1,492
Total, 1897 .....	3,718	2,404	238	459	66	133	96	322	262	227	856	217	134	368	1,654
Increase .....		48								80					
Decrease .....	360		40	167	17	9	83	92	88		64	21	40	65	162

The following is a statement of the number of immigrants settled in the Province of Ontario, with their nationalities, for each year from 1878 to 1898, inclusive:

Year.	English.	Scotch.	Irish.	German.	Other countries.	Total.
1878 .....	6,124	1,785	1,561	620	2,975	13,055
1879 .....	12,169	2,394	2,993	1,450	3,901	24,407
1880 .....	7,980	3,027	4,518	1,197	2,569	19,297
1881 .....	7,704	3,070	4,521	1,274	1,664	18,233
1882 .....	10,873	3,173	6,322	1,033	1,290	22,691
1883 .....	11,954	2,658	8,993	1,384	2,130	27,119
1884 .....	11,020	2,623	3,783	1,716	3,136	22,277
1885 .....	7,261	2,131	2,105	1,098	1,378	13,973
1886 .....	8,344	2,268	2,497	936	1,243	15,288
1887 .....	10,758	3,277	3,330	1,032	1,326	19,723
1888 .....	11,984	3,598	2,801	993	1,156	20,532
1889 .....	9,028	2,347	2,268	779	965	15,387
1890 .....	6,442	1,613	1,630	699	1,042	11,462
1891 .....	6,140	1,368	1,256	649	922	10,335
1892 .....	4,339	1,188	1,048	602	594	7,771
1893 .....	4,743	545	466	380	437	6,571
1894 .....	4,283	584	347	177	577	5,968
1895 .....	3,752	559	358	139	578	5,386
1896 .....	3,019	545	226	58	593	4,441
1897 .....	2,404	459	238	66	551	3,718
1898 .....	2,452	292	198	49	367	3,358

The following statement shows the number of immigrants who left the British Islands for places out of Europe, and the percentage settled in Ontario, during the years 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and 1898 respectively:

Year.	Number left.	Settled in Ontario.	Percentage.
1874 .....	241,014	25,254	10.55
1875 .....	173,809	17,655	10.16
1876 .....	138,322	11,432	8.27
1877 .....	119,971	11,654	9.77
1878 .....	147,663	13,055	8.84
1879 .....	217,163	24,407	11.23
1880 .....	322,294	19,291	5.80
1881 .....	392,514	18,233	4.64
1882 .....	413,288	22,691	5.49
1883 .....	397,157	27,119	6.83
1884 .....	304,074	22,277	7.32
1885 .....	264,986	13,973	5.27
1886 .....	330,881	15,288	4.62
1887 .....	396,494	19,723	4.97
1888 .....	398,494	20,532	5.16
1889 .....	342,641	15,387	4.49
1890 .....	315,980	11,426	3.61
1891 .....	334,543	10,335	3.09
1892 .....	321,397	7,771	2.42
1893 .....	307,633	6,571	2.13
1894 .....	226,827	5,968	2.63
1895 .....	271,772	5,386	1.98
.....	241,952	4,441	1.83
1897 .....	213,280	3,718	1.74
1898 .....	.....	3,358	.....



The following statement shows the aggregate number of children settled in this province since 1868 by the undermentioned parties :

Year.	Miss Rye.	Miss Macpherson.	Mrs. E. Bilbrough Wallace.	Mr. Middlemore.	Rev. Dr Stephenson.	Dr. Barnardo.	Shaftesbury's Boys' Home, London, Eng.	Cardinal Manning and others.	Mr. Quarrier.	Total.
1868 72.....	907	1,013								1,920
1873.....	534	358		102						594
1874.....	193	279		50	81					603
1875.....		184		78	43					305
1876.....		163		71						234
1877.....	91	115		83	28					317
1878.....	42	68	79	86	32					307
1879.....	96	95	126	57	24					398
1880.....	68	114	129	41	22		11	22		407
1881.....	117	90	158	60	43		49	45		562
1882.....	118	183	153	70	41	51	24	139		779
1883.....	170	193	194	125	53	172	43	183		1,133
1884.....	165	165	254	145	75	252	39	283		1,378
1885.....	125	183	351	115	87	395	32	323		1,611
1886.....	110	215	274	129	91	615	33	301		1,768
1887.....	120	212	316	202	75	406		77		1,408
1888.....	300	270	271	279	101	484	104	30		1,839
1889.....	160	249	295	85	86	481	92			1,448
1890.....	151	156	204		71	257	96		250	1,185
1891.....	135	230	282		66	369	108		233	1,423
1892.....	90	237	304		62	614	95		250	1,552
1893.....	140	120	242		59	770	123		268	1,722
1894.....	136	122	292		56	632	86		257	1,511
1895.....	75	58	230		39	633	92		262	1,389
1896.....	10	155	202		45	548	77		256	1,293
1897.....	34	37	100		34	407	77		235	294
1898.....	21	43	48		22	423	42			599
Total.....	3,708	5,309	4,834	1,778	1,336	7,509	1,223	1,403	2,011	28,609

## EXPENDITURE.

The total expenditure on account of immigration during the years 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897 and 1898 respectively, was as follows:—

—	1890		1891		1892		1893		1894		1895		1896		1897		1898	
	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.	§	c.
Agencies in Europe.....	3,870	50	4,409	97	4,080	66	4,304	05	4,625	00	4,614	85	4,724	99	4,935	95	4,725	00
Agencies in Canada.....	600	00	558	00	600	00	1,132	50	2,266	67	1,600	00	1,600	00	1,900	00	1,900	00
Carriage of immigrants in Ontario.....	114	49	144	64	179	11	188	44	246	77	161	60	94	70	90	82	95	90
Provisions and medical attendance.....	196	66	365	50	202	59	190	40	397	38	411	59	222	40	270	95	161	20
Incidentals.....	777	33	861	48	764	38	858	22	605	12	1,026	82	624	38	441	16	226	50
Immigration pamphlet and maps.....	27	00			2,087	08									2,067	15		
Rainy River district.....			289	25	421	04												
<b>Total.....</b>	<b>5,585</b>	<b>98</b>	<b>6,628</b>	<b>94</b>	<b>8,534</b>	<b>86</b>	<b>6,974</b>	<b>11</b>	<b>8,140</b>	<b>94</b>	<b>7,814</b>	<b>86</b>	<b>7,267</b>	<b>47</b>	<b>9,706</b>	<b>03</b>	<b>7,108</b>	<b>60</b>
Cost per head, including immigrants settled through agencies only.	.48		.74		1.07		1.06		1.36		1.45		1.63		2.51		2.11	

The following statement, condensed from the reports of the Commissioner of Crown Land, shows the progress of the settlement of the free grants districts since 1868 :

Year.	Number of townships set apart.	Number of persons located.	Number of acres located.	Number of purchasers.	Number of acres sold.	Number of lots the location of which have been cancelled.	Number of patents issued.
1868	15	511	46,336	82	2,120		
1869	24	566	56,311	52	956		
1870	14	1,200	155,427½	148	4,585½		
1871	1	1,113	133,105½	139	3,452½		
1872	18	875	115,065	97	2,268½	148	
1873	6	757	100,603½	79	5,038	381	
1874	10	919	119,070	57	2,141	453	755
1875	1	1,387	186,807	89	3,896	381	570
1876		463	192,858	110	2,261	462	546
1877	4	1,914	260,801	149	5,534	691	542
1878	1	2,115	274,238	188	6,637	1,118	472
1879		1,506	199,500	123	4,911	1,018	513
1880	23	1,292	181,745	110	3,621	876	458
1881	5	1,077	153,764	155	8,870	781	487
1882	1	932	129,535	150	5,562	624	502
1883	1	985	134,594	143	8,927	587	790
1884	3	1,157	161,964	125	5,809	635	609
1885	2	1,231	175,351	140	5,998	563	581
1885		1,149	162,734	133	5,474	607	706
1887	4	902	122,772	109	5,694	612	559
1888		842	109,002	74	2,797	556	523
1889	20	858	114,050	84	3,708	657	380
1890	1	610	83,273	53	2,345	575	476
1891		579	79,948	49	1,389	350	473
1892		461	59,733	62	3,354	396	352
1893	1	446	57,440	52	1,900	356	322
1894	3	736	94,435	55	3,079	437	322
1895		754	100,040	62	1,796	466	302
1896	3	725	95,496	50	1,781	470	271
1897		669	90,037	49	2,197	432	268
1898	2	780	102,947	109	4,449	459	254
Total	163	29,516	4,073,662	3,086	121,553	15,095	12,048

All of which is respectfully submitted,

DAVID SPENCE,  
Secretary.

TORONTO, January, 1899.



## A P P E N D I C E S.

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### No. 1.

ANNUAL REPORT OF PETER BYRNE, ESQ., IMMIGRATION AGENT,  
LIVERPOOL, ENGLAND.

ONTARIO GOVERNMENT AGENCY,  
9, JAMES STREET, LIVERPOOL,  
December 31st, 1898.

DAVID SPENCE, ESQ.,  
*Secretary, Immigration Department,*  
*Toronto.*

SIR,—I have the honor to submit for your information the following report of the operations of this agency during the year 1898

The work of directing public attention to the Province and disseminating facts regarding its varied resources and the advantages it offers as a place of settlement, especially for agriculturists, has been aided by advertising in upwards of 500 newspapers. The list of these embraces all the leading journals chiefly circulated among tenant farmers and the population of the rural districts generally. It also includes many provincial papers which are very widely read among all classes. The combined circulation of the whole list of these papers cannot be less than two and a half millions. Besides ordinary advertising, I have availed myself of the press, as far as possible, for the publication of paragraphs, official documents and occasional communications on matters affecting the interests of the Province. For example, the consignment of the printed matter from the Ontario Bureau of Mines consisting of Professor Coleman's report and other publications which reached me at the date of my last annual report, were all despatched early in the year to the mining journals and other papers as well as to public libraries and firms and persons interested in the subject of Canadian mining. The supplies of Professor Coleman's latest reports received in the course of the present year have been similarly disposed of, as were also a parcel of papers sent me containing Mr. Blue's full and interesting description of the extensive and valuable deposits of corundum lately discovered in the Province. These various publications were favourably noticed in many of the journals to which they were sent.

With a view of still more effectively disseminating a knowledge of Ontario's mineral wealth, I had a thousand copies of an eight-page leaflet printed, giving a summary of Part I. of the Ontario Bureau of Mines Report for the year 1897: also mining regulations. These were sent to public reading rooms and newspapers in various parts of the country and also to correspondents whom it was impossible to supply with copies of the report itself.

Two other leaflets were published in the course of the season—one on the subject of fruit farming in Ontario, and the other on the general resources of the Province and the advantages and opportunities it offers to capitalists and men of

enterprise, especially of the agricultural classes. Many thousands of these leaflets have been distributed at agricultural shows and sent to reading rooms throughout the country in order to stimulate inquiry and prepare the way for the fuller information and more attractive pages of the hand-book.

In my last annual report I mentioned that I had sent copies of the hand-book to a great many public reading rooms in all parts of the United Kingdom, and I have thought it well to send off a second batch to these institutions, having found such distributions an effective mode of advertising.

Notwithstanding all that is done to make Canada better known in the mother country, it must be admitted that much still remains to be accomplished in the same direction. But the demonstrations one is continually receiving of this fact are not always so original as one which came to hand the other day. It was contained in a letter written by a young man who, after informing me that he and his mate, having a small capital between them, had made up their minds to settle in Ontario, goes on to say:—"We are very fond of fruit-growing and agriculture with a very small farm. Please state if there are any free grants in Toronto as we would like to be as near the temperate zone as possible."

The numerous applications for information resulting from the advertising referred to have been answered as usual by sending hand-books, pamphlets and leaflets, as well as by letter. Inquiries on special subjects are always carefully considered and answered in writing. Personal applications at the office have also received every attention and a considerable number of our publications are handed over the counter to likely emigrants. In all cases careful discrimination is made between applicants who would make desirable or suitable settlers and those who would not, the latter being invariably dissuaded from emigrating.

Strong, healthy young men with a taste for farming and a desire to obtain situations with Ontario farmers, I have freely encouraged during the past season as I understand that openings for them have been more readily obtainable of late than for some time previously. A considerable proportion of these youths are well connected and have some prospects of being able to purchase farms for themselves when they shall have acquired skill and experience enough to work them successfully on their own account.

Female domestic servants have been rather more in evidence during this year than formerly. But they generally insist upon the privilege of free or assisted passages as an inducement to emigrate. As a rule those who apply would be willing to go if employers would advance their passage money, to be repaid out of wages. Needless to say, there are plenty of farm laborers and other desirable people who would gladly proceed to Ontario on the same terms. The agricultural laborer with a family finds it impossible, except in rare cases, to save out of his scanty earnings enough to meet the cost of emigration; whereas unmarried laborers and domestic servants could easily do so if they would.

The past year has been a very favorable one for British farmers. The crops have been the best they have raised for years, and markets have been good. The working classes, too, have been well employed, and prosperity has prevailed throughout the United Kingdom generally. How far this state of things has affected the emigration of the year it is impossible to say. Two main conditions, it is generally allowed, are necessary to give an effective stimulus to emigration. These are a succession of prosperous years, both in the Colonies and in the Mother Country, the former supplying the inducements and the latter the means to take advantage of them. Such conditions are now, happily, in a fair way of being realized, so that if the above theory holds good, a very decided exodus

Canada-wards ought soon to manifest itself. The early promise of the present year of an enlarged emigration to the Dominion has only been moderately fulfilled, the increase, according to the official returns, for the eleven months to Nov. 30th, being only 2002. There was, however, a decrease to the United States for the same period of 4,783, and taking all the countries of destination, a decrease of 5,871 as compared with the same period of 1897.

In the exercise of my new duties as Examiner or Inspector under the Act "to regulate the immigration into Ontario of certain classes of children" I have during the past session paid eighteen visits to twelve different Orphan Homes and their branches for the purpose of inspecting parties intended for emigration to our Province. The following is a list of the institutions referred to, namely :

- Dr. Barnardo's Boy' Home, Stepney Causeway, London
- Dr. Barnardo's Girls' Home, Barkingside, Essex.
- Southwark Catholic Emigration Society's Home, London.
- Southwark Catholic Emigration Society's Home, Orpington, Kent.
- Mr. Shaw's Childrens' Homes, Strangeways, Manchester.
- Mrs. Birt's Sheltering Homes, Liverpool.
- Dr. Stephenson's Childrens' Homes, Bomier Road, London.
- Dr. Stephenson's Childrens' Homes, Edgworth, Lancashire.
- Miss Macpherson's Homes, London.
- Mr. Fegan's Homes, Southwark, London.
- Mr. J. Galloway's Girls' Home, Ardrossan.
- "Waifs and Strays" Society, London.

The total number of children comprised in the several parties emigrated was 818, namely : 461 boys and 357 girls. Two or three small parties were inspected on their arrival at Liverpool, as I thought it was not worth while incurring the expense of a long journey to their Homes for the purpose.

I am happy to say that on all the occasions of my visits I was invariably received with the utmost courtesy by the Governor and other officials who offered me every facility for the proper discharge of my duties.

The children were first inspected while drawn up in line as in military parade, and afterwards brought before me one by one for closer and more minute examination. After ascertaining, as far as possible, that they were physically and mentally sound and free from any serious bodily defects, I made careful inquiry into their character and antecedents. In these investigations I was assisted by the Overseer or other official who, being especially acquainted with the facts and circumstances of each case, gave me all the information necessary to enable me to form a judgment upon it. Besides, the registers of the institutions, which contain the written particulars of each child's history, were also generally available for my inspection, if required. But so carefully had the children belonging to the several parties been selected that it was only in a few instances I found it necessary to reject a candidate for emigration honors. I may here remark that emigration is universally popular with the children, who have been led to look upon Canada as a land of promise, and rejoice at the prospect of being sent out there.

In the course of my enquiries I found that the educational attainments of a considerable proportion of the children, especially those who have been several years under training, were very good, some of them having passed the highest board school standards. But the schooling of others had left much to be desired, their backwardness being doubtless due to the wretched and poverty-stricken condition from which they had been rescued at a comparatively recent date. However, all I examined were certified as being able to read and write, except those of tender years, whom it was intended to have educated in Canada.

During the examination to which they were subjected, I usually put to the children a variety of questions to test their mental alertness, their general intelligence and their capacity and experience in doing different sorts of work. I thus learned from the children themselves that all of them, boys as well as girls, except the very young, had been taught and were accustomed to do many kinds of domestic and other work; also trained to be "handy" and to make themselves generally useful. The boys who were trained in country homes had learned gardening and nearly every kind of farm labor, including ploughing in some cases. Others had been taught various trades, such as baking, carpentry, brush-making, cobbling, etc., etc. In nearly all the Homes the bread for the establishment is baked by the boys themselves, under the superintendence of a foreman, the bakeries being fitted up with all the latest improvements. The laundry work, in like manner, is done by the girls and young women, the appliances being of the best obtainable. Dairying is another skilled industry which is carried on by the girls in some country branches of the larger Homes which have farms attached. And here again the most improved apparatus and up-to-date methods are employed, and the butter made is of the finest quality.

In short, these philanthropic institutions, at least the larger and more important of them, are lives of busy, well-equipped industry, where very many important kinds of labour are skillfully organized and successfully prosecuted, giving healthful occupation and valuable technical training to their youthful inmates, and thus qualifying them to earn their own living wherever their lot may be cast.

I found that in all the Homes due regard was paid to the health and comfort of the children. Their dormitories were pictures of cleanliness and order. Habits of personal tidiness and cleanliness are carefully encouraged and inculcated. Their food is plain, wholesome and abundant. Their time is duly apportioned to useful work, inside or outside, to schooling, recreation and rest. Opportunities are also afforded for indulging in games and pastimes, gymnastic exercises, swimming, etc. In addition to ordinary school lessons religious and moral instruction is daily imparted. Add to all this that in the systems of management adopted in the different Homes, the law of kindness is a dominant and all-pervading factor, and no one will be surprised to learn that the children whom they shelter and nurture testify by their looks and demeanour that they are happy and contented.

I may further add that my appreciation of the service which these Orphan Homes render to humanity has been greatly increased and intensified by what I have seen and learned of their operations during my official visits. Indeed, it now seems clear to me that the rescuing of unfortunate children from want and misery, cleansing, clothing, feeding and instructing them; and to crown all placing them in a new environment favourable to their development into reputable and self-dependent members of society, is the very acme of philanthropic effort—the most Christ-like work in the world.



Early in the month of December I received an invitation to be present at the inauguration of the new Canadian Steamship Company which has been formed for the purpose of running a line of steamers from Milford, England, to Paspébiac in Quebec Province. The first vessel was despatched on the 7th inst., but the regular sailings will not commence till the month of March next when two fairly fast vessels will be ready to be put on the route. The new company expect that their enterprise will result in the development of new industries and the opening up of new markets both in the United Kingdom and in Canada, besides affording fresh facilities for trade and travel on both sides of the Atlantic. It will also doubtless aid in the work of enlightening the British public as to the boundless natural wealth of the Dominion.

I have received in the course of the year various inquiries from parties interested in different branches of trade and commerce between Britain and Canada and in each case have given them the best information I could collect in their behalf. Persons in private life have likewise occasionally availed themselves of the services of the agency in procuring information in this country affecting their interests.

The adoption of the Imperial Penny Postage Reform which has given universal satisfaction, has redounded greatly to the honor of Canada, the British press giving unstinted praise to the Postmaster-General of the Dominion for its practical initiation.

Another noteworthy event of the past year was the return from Canada of Lord and Lady Aberdeen. They met with a cordial reception in Liverpool and were entertained at a banquet by the Lord Mayor of the city, at which many leading merchants and other citizens were present. The Lord Mayor pronounced an able and well informed eulogy on the successful administration of Lord Aberdeen as Governor-General of the Dominion. Lord Aberdeen responded in an eloquent speech in which he paid a splendid tribute of praise to Canada and its people. The speech was an excellent advertisement for the Dominion, being reported in all the principal papers throughout the British Isles.

I have the honor to be,

Your obedient servant,

P. BYRNE,

Agent for Ontario.

## No. 2.

ANNUAL REPORT OF DUNCAN BOLE, ESQ., IMMIGRATION AGENT,  
SAULT STE. MARIE, ONTARIO.

DAVID SPENCE,

*Secretary of Immigration,  
Toronto, Ont.*

DEAR SIR.—The past year has been fairly good for immigration to Algoma and Nipissing. I have succeeded in locating nearly two hundred settlers in these districts who all seem contented and are in a fair way of making comfortable homes for themselves, as good prices are available for all sorts of farm produce and work can readily be obtained for both man and beast at good wages. I accompanied two lots of settlers in the Rainy River District and saw them located on their lands before leaving them. The past year was not favorable for settlement in that district on account of the unusually heavy rains during July, August and September. Notwithstanding those temporary drawbacks the country is filling up rapidly. Transportation facilities have increased wonderfully the past two years. There are now two lines of steamboats plying between Rat Portage and Fort Francis, the latest addition being the new iron steamer "Remora," furnished throughout in magnificent style, the property of the Rainy River Navigation Company, with Walter Ross, of Rat Portage, Manager. The Edna Bridges of the Pioneer Line with Capt. Bridges, Manager, is equally well equipped. The building of the Ontario and Rainy River Railroad will be a great advantage to this district and will no doubt be the means of attracting large numbers of settlers.

The recent rise in pulpwood is a great boon to the settlers as in some localities it has risen from \$2.50 to \$4.50 per cord delivered on the bank of the stream, and as there are several hundred thousand cords in these districts, it means a great deal to the settler.

On the whole Algoma offers as many inducements to the settler as any field that is available for settlement.

Your obedient servant,

D. BOLE,

Immigration Agent.

## No 3

ANNUAL REPORT OF J. A. KIRK, ESQ., DOMINION IMMIGRATION  
AGENT, HALIFAX, N.S.

GOVERNMENT IMMIGRATION AGENCY,

HALIFAX, NOVA SCOTIA, Jan. 1st, 1899.

D. SPENCE, Esq.,

*Secretary Ont. Immigration Dept.  
Toronto, Ont.*

SIR,—I have the honour to submit for your information a report of the arrivals of passengers at this agency for the year 1898.

The arrivals have been as follows :

CABIN.

Males .....	1,845	
Females .....	1,351	
Children .....	302	
Total .....	—	3,498

STEERAGE.

Males .....	4,584	
Females .....	2,330	
Children .....	2,789	
Total .....	—	9,703

Of the "Cabin Passengers" 2,316 were "Tourists" and Returned Canadians while but 41 of the others were destined for Ontario as per "Statement" attached.

Of the 9,703 Steerage Passengers, 8,149 remained in Canada while 1,554 went into the United States, which shows an increase over the previous year for Canada of 3,117, and for the United States 21, or a total increase of 3,138 over the arrivals of 1897.

Those entering the Province of Ontario during the year, numbered 553, a decrease from the year previous of 153, which, of course, is more than accounted for by the decrease in the number of children brought out by the different homes in your Province. The total number in 1897 of this class being 279, while for 1898 only 72, making a total decrease in the Juvenile Immigration for your Province of 207, which being taken into consideration shows a net increase of the regular immigration of 54.

The nationalities of those going into your Province were as follows :

English, 359 ; Irish, 39 ; Scotch, 39 ; Germans, 17 ; Scandinavians, 37 ; French and Belgians, 2 ; Russians, 2 ; Russian Jews, 7 ; Russian Fins, 37 ; Russian Poles, 2 ; Austrians 2 ; Italians, 5 ; Slavs, 2.

While a large number of these were booked to the manufacturing centres, quite a large number were going into the Rat Portage and neighboring districts, particularly the Scandinavians and Russian Fins.

Three parties of children only, numbering in all but 72, passed through this agency during the year, going to homes in your Province : Dr. Stephenson, 19 ; Mr. Wallace, 20, and Dr. Barnardo, 33.

The emigrants on the whole were of a superior class of people, and the larger portion of them seemed to have sufficient means to give them a fair trial in any section of the Dominion

For your further information I attach the usual statements, showing the monthly arrivals of cabin and steerage passengers.

I have the honor to be, Sir, your obedient Servant,

J. A. KIRK,

Dominion Government Immigration Agent.

## Statement showing monthly arrivals of

Months.	Sexes.					Destinations.									
	Adults.		Children.		Totals.	Maritime Provinces.	Quebec.	Ontario.	Manitoba.	Northwest Territories.	British Columbia.	Yukon.	Tourists.	Returned Canadians.	Totals.
	Males.	Females.	Males.	Females.											
January.....	123	21	5	5	154	36	17	30	21	7	31	.....	1	11	154
February....	284	60	17	15	376	67	46	60	63	14	91	.....	.....	35	376
March.....	813	160	74	68	1,115	137	81	155	391	121	198	.....	9	23	1,115
April.....	1,192	422	410	278	2,302	179	87	223	1,500	101	150	47	.....	15	2,302
May.....	486	433	420	382	1,721	207	3	.....	1,503	.....	5	.....	.....	3	1,721
June.....	243	208	160	192	803	58	.....	1	480	260	2	.....	.....	2	803
July.....	285	258	226	232	1,001	53	4	.....	764	176	.....	.....	3	1	1,001
August.....	68	30	6	3	107	100	2	1	.....	.....	.....	.....	.....	4	107
September....	27	38	1	9	75	73	.....	1	1	.....	.....	.....	.....	.....	75
October.....	26	71	6	14	117	114	3	.....	.....	.....	.....	.....	.....	.....	117
November....	82	35	7	9	135	73	13	25	1	7	7	.....	.....	7	133
December....	133	68	20	24	245	37	42	57	54	19	17	.....	1	18	245
Total.....	3,762	1,804	1,352	1,231	8,149	1,134	298	553	4,778	705	501	47	14	119	8,149

HALIFAX, N.S., January 1st., 1899.

## Steerage Passengers for Canada.

Nationalities.										Occupations.									
English.	Irish.	Scotch	German.	Scandinavians.	French and Belgians.	U S. Citizens.	Canadians.	Other countries.	Totals.	Farmers.	Farm laborers.	General laborers.	Mechanics.	Clerks and Traders.	Miners.	Domestics.	Not classed.	Totals.	
95	12	12	6	2	11	1	11	4	154	16	.....	53	21	33	.....	4	27	154	
250	20	18	6	9	12	2	35	24	376	59	4	145	25	51	.....	28	64	376	
707	13	122	62	45	20	1	16	129	1,115	302	4	306	87	114	.....	37	265	1,115	
940	53	91	60	74	21	.....	12	1,048	2,302	368	10	598	70	73	73	68	1,042	2,302	
216	.....	.....	12	.....	.....	.....	3	1,490	1,721	367	.....	105	5	9	.....	23	1,212	1,721	
49	.....	7	12	.....	.....	.....	2	733	803	184	.....	51	3	4	1	14	546	803	
57	.....	.....	5	.....	.....	.....	.....	939	1,001	222	.....	59	4	.....	.....	19	697	1,001	
84	1	12	.....	.....	6	.....	4	.....	107	2	.....	59	7	.....	.....	20	19	107	
69	1	3	.....	.....	.....	.....	.....	2	75	1	.....	22	4	.....	.....	20	28	75	
108	3	5	.....	.....	.....	.....	1	.....	117	1	.....	17	2	6	.....	53	38	117	
95	6	8	5	7	1	.....	5	6	133	3	1	56	8	14	.....	12	39	133	
129	10	13	8	24	7	4	15	35	245	28	.....	76	9	18	2	28	84	245	
2,799	119	291	176	161	81	8	104	4,410	8,149	1,553	19	1,547	245	322	76	326	4,061	8,149	

J. A. KIRK,  
Dominion Government Immigration Agent.

Statement showing the monthly arrivals of Cabin Passengers.

Month.	Sexes.				Nationalities.										Destinations.											
	Adults.		Children		Totals	English.	Irish.	Scotch.	Germans.	Scandinavians.	French and Belgians.	U. S. Citizens.	Canadians.	Other countries.	Totals	Maritime Provinces.	Quebec.	Ontario.	Manitoba.	North-West Territories.	British Columbia.	Tourists.	Returned Canadians.	United States.	Totals	
	Males.	Females.	Males.	Females.																						
January	114	50	14	13	191	80	1	10	1	2	10	87	1	191	191	191										191
February	222	80	12	3	317	114	4	8			95	74		317	43	24	5	5	4	18	52	74	92		317	
March	230	84	11	14	339	197	9	6	1		10	107		339	50	27	7	24	7	33	106	72	13		339	
April	227	120	26	15	388	207	3	11	1	3	4	147		388	92	58	19	18		17	32	146	6		388	
May	102	119	19	18	258	50		2	2		19	179	6	258	49							26	180	3		258
June	94	141	6	13	254	71					3	133		254	41							79	133	1		254
July	155	214	14	17	400	43		2			184	71		400	36							191	172	1		400
August	182	177	14	11	384	69		2			192	120	1	384	40	1		1				208	117	17		384
September	149	103	5	11	268	70		2	3		3	116		268	42	2	1			2		102	116	3		268
October	124	119	14	7	264	66	1	3			41	153		264	44							64	153	3		264
November	126	69	10	9	214	89	3	1		1	2	109		214	33	3	4	1		7		29	135	2		214
December	120	75	12	14	221	84	3	1		2	6	122		221	67	6	5	2		8		7	122	4		221
Totals	1,845	1,351	157	15	3,498	1,140	24	48	7	8	119	1,518	9	3,498	728	121	41	51	11	85	896	1,420	145		3,498	

J. A. KIRK,  
Dominion Government Immigration Agent.

HALIFAX, N.S., January 1st, 1899.

## No. 4

ANNUAL REPORT OF S. GARDNER, ESQ., DOMINION IMMIGRATION  
AGENT, ST. JOHN, N.B.

ST. JOHN, N.B., 31st December, 1898.

DAVID SPENCE, ESQ.,

*Secretary Department of Immigration,  
Toronto, Ont.*

SIR,—I have the honour to submit a report showing the operation of this agency during the year 1898, referring to immigration for Canada only, as per statements enclosed. Those passing to the United States number 1,228.

## IMMIGRANT ARRIVALS.

The immigrants passing through this agency and other outlets during the past year, and not reported at Halifax or Quebec, are 2,770, bringing cash \$32,094, effects \$74,232. The Customs at this port give 266 entries, effects \$31,302, all removals from United States.

The number of 2,770 quoted above, and by other lines, makes a total of 3,746—704 over last year.

I have the honour to be, Sir,

Your obedient Servant,

S. GARDNER.

## Cabin passengers for

Date.	Sexes.					Nation					
	Males.	Females.	Boys.	Girls.	Total.	English.	Irish.	Scotch.	West Indians.	Welsh.	Germans.
January.....	14	8	3	4	29	22	..	2	1	..	..
February .....	21	7	2	1	31	15	2	6	1	3	1
March .....	77	23	11	7	118	70	9	13	..	..	1
April .....	84	24	6	4	118	54	5	16	8	1	1
May .....	11	12	5	3	31	10	3	3	8	..	..
June .....	7	14	3	3	27	11	..	..	12	..	..
July .....	25	27	6	11	69	9	..	4	44	..	..
August .....	11	4	0	1	16	6	..	..	7	..	..
September.....	7	1	..	..	8	3	..	..	2	..	1
October .....	9	12	..	..	9	..	..	..	1	..	..
November.....	33	..	3	2	50	24	1	1	6	..	..
December .....	5	..	..	..	5	5	..	..	..	..	..
Total .....	304	132	39	36	511	229	20	45	90	4	4

ST. JOHN, N.B., 31st December, 1898.



Canada for 1898.

Nationalities.					Occupation.						Destination.											
French and Belgians.	Canadians.	China.	Other Countries.	Total.	Farmers.	Mechanics.	Clerks and Traders.	Miners.	Not Classed.	Total.	Nova Scotia.	New Brunswick.	Returned Canadians.	Quebec.	Ontario.	Manitoba.	North-West Territory.	British Columbia.	Hong Kong.	Yukon.	Total.	
..	2	..	2	29	..	2	16	..	11	29	22	...	...	...	...	...	...	...	...	...	...	29
..	3	..	..	31	3	2	15	..	11	31	1	4	3	2	2	10	2	1	2	...	...	31
1	20	..	4	118	21	26	30	..	41	118	2	26	20	4	1	21	13	6	...	...	118	
6	16	3	8	118	20	19	34	12	33	118	45	...	14	4	8	19	...	24	2	10	118	
1	6	..	..	31	..	3	7	1	20	31	21	2	6	9	7	...	...	12	2	...	31	
..	4	..	..	27	1	..	6	..	20	27	9	7	4	2	...	...	...	...	...	...	27	
..	10	3	2	69	2	..	22	..	45	69	26	16	14	7	8	3	...	...	...	...	69	
..	..	..	..	16	..	..	11	..	5	16	6	6	...	2	...	...	...	1	2	...	16	
..	2	..	..	8	..	7	7	..	1	8	3	4	...	1	...	...	...	...	...	...	8	
..	7	1	..	9	..	..	2	..	10	9	2	6	...	1	2	...	...	...	...	...	9	
..	10	4	4	50	..	21	14	..	..	50	2	28	7	5	...	1	...	1	4	...	50	
..	..	..	..	5	5	..	5	..	..	5	...	5	...	...	...	...	...	1	...	...	5	
8	80	11	20	511	52	80	169	13	197	511	139	104	68	37	28	54	15	46	12	10	511	

S. GARDNER,  
 Dominion Government Immigration Agent.

## Steerage passengers for

Date.	Sex.					Nationalities.											
	Adults.		Children			Total.	English.	Irish.	Scotch.	Germans.	French and Belgians	Canadians.	Austrians.	Danes.	Finland.	Other countries.	Total.
	Males.	Females.	Boys under 12.	Girls under 12.													
January.....	42	8	2	5	57	23	6	15	3	1	5				4	57	
February.....	12	1	1	1	15	71	2	5	1							15	
March.....	60	9	2	1	72	26		4	2	2	18		6		14	72	
April.....	33	7	7	3	50	26	4				2				18	50	
June.....	16	7	29	15	68	65		3								68	
July.....	9	10	3	2	33	17		16								33	
August.....	1				1	1										1	
September.....	5				5	5										5	
November.....	23	5	3	11	42	20	2			2		2		8	8	42	
December.....	118	2	2		122	104		1	5		1			9	2	122	
Total.....	319	59	49	38	465	294	14	44	11	5	26	2	6	17	46	465	

Canada for 1898:

Occupation.								Destination.								
Farmer.	Farm Laborers.	General Laborers.	Mechanics.	Clerks and Traders.	Female Servants.	No Class.	Total.	Lower Provinces.	Quebec.	Ontario.	N. W. Territories.	British Columbia.	Manitoba.	Returned Canadians.	Newfoundland.	Total
3	1	2	24	13	.....	15	57	14	8	13	.....	10	12	.....	.....	57
2	1	.....	5	5	.....	2	15	5	.....	.....	1	2	7	.....	.....	15
9	.....	22	25	4	.....	12	72	13	3	9	5	6	14	18	4	72
7	17	.....	11	1	1	15	50	26	5	7	.....	3	9	.....	.....	50
.....	16	.....	.....	.....	8	44	68	68	.....	.....	.....	.....	.....	.....	.....	68
1	.....	.....	1	3	17	11	33	33	.....	.....	.....	.....	.....	.....	.....	33
.....	.....	.....	.....	.....	.....	.....	1	1	.....	.....	.....	.....	.....	.....	.....	1
.....	1	4	.....	.....	.....	.....	5	5	.....	.....	.....	.....	.....	.....	.....	5
8	.....	5	3	.....	.....	26	42	3	8	11	.....	3	17	.....	.....	42
.....	3	.....	110	3	1	5	122	110	2	3	1	1	5	.....	.....	122
30	39	33	179	29	27	128	465	278	26	43	7	25	64	18	4	465

S. GARDNER,  
 Dominion Immigration Agent.

## No. 5.

ANNUAL REPORT OF P. DOYLE ESQ., DOMINION IMMIGRATION  
AGENT, QUEBEC.DOMINION OF CANADA, IMMIGRATION AGENCY,  
QUEBEC, 31st December, 1898.

SIR,—I have the honor to submit the following statement, showing the number, nationalities, occupations and destinations of immigrants for the Province of Ontario, during the year 1898.

I have the honor to be, Sir,

Your obedient servant,

P. DOYLE,  
Immigration Agent.

DAVID SPENCE, Esq.,  
Secretary Department of Immigration,  
Toronto.

TABLE giving the number of married and single men and women, and the sexes of children and infants of each nationality arrived in 1898, destined for the Province of Ontario.

	Adults.		Children.		Infants.	Total.
	Male.	Female.	Male.	Female.		
English .....	813	480	297	305	27	1,922
Welsh .....	1	1	1	.....	2	5
Irish .....	76	57	6	5	.....	144
Scotch .....	113	91	10	13	2	229
Germans .....	4	2	.....	3	.....	9
Swedes .....	13	3	3	4	.....	23
Norwegians .....	14	5	.....	.....	.....	19
Danes .....	5	2	.....	2	1	10
French and Belgians .....	6	3	.....	2	.....	11
Russians .....	11	2	1	.....	1	15
“ Jews .....	7	4	2	4	.....	17
“ Poles .....	9	.....	.....	.....	.....	9
“ Fins .....	42	14	6	6	2	70
Austrians .....	4	.....	.....	.....	.....	4
“ Galicians .....	2	.....	.....	.....	.....	2
Italians .....	3	3	.....	2	1	9
Hollanders .....	4	.....	.....	.....	.....	4
Spaniards .....	2	.....	.....	.....	.....	2
Swiss .....	1	.....	.....	.....	.....	1
	1,130	667	326	346	36	2,505

GOVERNMENT IMMIGRATION OFFICE,  
QUEBEC, 31st December, 1898.

P. DOYLE,  
Immigration Agent.

STEERAGE PASSENGERS.

Statement of Immigrant Arrivals and Departures at Quebec Immigration Agency for the Province of Ontario, for the twelve months ending 31st December, 1898.

Arrived via Ocean travel.	Sexes.		Declared destinations.					Nationalities.								Occupations.					Total.			
	Male.	Female.	Ottawa city.	Ottawa district.	Kingston city.	Kingston district.	Toronto city.	West of Toronto.	Eng'ish.	W'ish.	Irish.	Scotch.	German.	Scandinavian.	French and Belgian.	Other countries.	Farmers.	Farm laborers.	General laborers.	Mechanics.		Clerks and traders.	Female domestics.	Not classified.
Number .....	1,130	667	226	48	94	318	844	975	1,922	5	144	229	9	52	11	133	136	169	615	153	57	267	1,108	2,505
Total .....	1,130	667	226	48	94	318	844	975	1,922	5	144	229	9	52	11	133	136	169	615	153	57	267	1,108	2,505

The whole respectfully submitted.

I have the honor to be, Sir,

Your obedient servant,

P. DOYLE,

Dominion Government Immigration Agent.

GOVERNMENT IMMIGRATION OFFICE,  
QUEBEC, 31st December, 1898.

## No. 6.

## ANNUAL REPORT OF JOHN HOOLAHAN, ESQ., DOMINION IMMIGRATION AGENT, MONTREAL.

DOMINION IMMIGRATION AGENCY.

MONTREAL, 31st December, 1898.

DAVID SPENCE, ESQ.,

*Secretary Department of Immigration for the Province of Ontario,  
Toronto, Ont.*

SIR,—I have the honour to submit, for your information, a report of the operations on immigration at this Agency for the year ending 31st December, 1898.

## IMMIGRATION STATISTICS.

The record at this Agency of the number of immigrant arrivals at Montreal from the United States will be found in the Statements A and B, with full particulars.

Those steerage passengers who arrived from Europe at the ports of Quebec, Halifax, N.S., or St. John, N.B., and who are compelled to disembark there, are accounted for at these ports, being transferred to the different railways there. The first and second class passengers, as a general rule, during the season of St. Lawrence River navigation, remain on board until the steamship reaches Montreal.

## A SATISFACTORY CLASS OF IMMIGRANTS.

I am happy to state that the immigrants who arrived at the port of Montreal during the year just closing are much superior to those who have come to our shores in previous years. They were self-reliant, healthy and eager to work and, with a very few exceptions, came to Canada with a sufficient amount of capital to enable them to settle themselves comfortably in the land of their adoption. Manitoba, the North-West Territories and British Columbia received the larger portion of these immigrants. The agricultural class predominated and, in every instance, appeared to possess every qualification to make good settlers and add to the prosperity of the Dominion.

## THE HEALTH OF THE IMMIGRANTS.

The general health of the immigrants of the year 1898 was exceptionally good, there having been no cases of infectious or other diseases reported. This is, no doubt, due to the excellent supervision maintained by the medical staff at the Government's Quarantine Station at Grosse Isle.

There were, however, a few cases of illness to report. These were sent to the hospitals for medical treatment.

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 THE LABOUR MARKET.

For general labouring work during the past season there was a fair demand, particularly on the river-front among the shipping, for railway construction work and for building purposes.

The local labour market during the season was somewhat contracted on account of the numerous public works going on in Canada: the Royal Victoria Jubilee Bridge, projected by the Grand Trunk Railway Co., the Crow's Nest Pass Railway, by the Canadian Pacific Railway Co., not to speak of the rush to the Klondike, made it rather scarce. The bountiful harvest in the North-West and the necessity to see it properly garnered, compelled the railway companies to make a ten-dollar rate from this city to the North-West for harvest labourers.

## MECHANICS.

In the matter of mechanics I would strongly advise that intending emigrants should first make enquiries as to what outlook there was for their obtaining work. I may say that my experience of the past year shows me that the local supply is fully equal to the demand. It is a fact that large numbers of these workmen come to Montreal every season only to find that there is no opening for them.

## CLERKS, BOOKKEEPERS, ETC.

I would strongly advise people of this class desiring to emigrate to Canada to be very careful before severing their connections with the Old Land, unless they come to fill positions already secured for them, or to join friends willing and able to help them find employment. This advice applies to all persons whose training and habits unfit them for manual labour.

## FARM LABOURERS.

Every year there is a growing demand for farm labourers in the district of Montreal, and during the past season the demand has been even greater than in previous years. Good hands can receive regular and remunerative employment during the open season.

## FEMALE FARM SERVANTS.

The supply of female farm servants is, I am sorry to say, very limited and not at all equal to fill the applications for people for this class of work. The demand is growing every year.

## DOMESTIC SERVANTS.

In this connection I may say that there is always a good market for female domestic labour in Canada, and more especially in the Montreal district. Young women of good character, no matter at what season they come, can always be certain of securing service. It would, however, be well for all intending emigrants of this class to bring with them references as to character, as the possession of these documents will materially assist them in obtaining employment. The fact that young girls of the larger cities of Canada prefer factory, store or office work to domestic service, makes the demand for this class of labour very keen.

There is little or no demand for any females outside of domestic servants, and any of these, such as governesses, milliners and dressmakers, ought to be careful before emigrating, unless they come to join friends who will be ready to befriend them.

#### GARDENERS AND FLORISTS.

There is a special season for people of this class, and provided they arrive at the proper season (the spring of the year), and are honest and sober and know their business, they can find employment at good wages.

#### JUVENILE IMMIGRANTS.

In dealing with this subject I would wish to remark that there seems to be in certain minds an unfounded prejudice against these poor children. This is due simply to the fact that the offences of the few who happen to go wrong are eagerly seized upon by newspapers and published broadcast, while nothing is said of the good deeds of the small army of sturdy little workers, who are fighting the battle of life in a strange land. Of this class of immigrants, those who arrived this year are, if anything, of a better class than that of last year. I am happy to report that the Agency has had no complaints from this source, and the great majority are reported doing well.

Mr. A. Regimbal, of my staff, has made official visits to thirty-five of these children last spring and found all, with two exceptions, satisfied with their surroundings, and the people who had taken them satisfied with the children.

#### TRANSPORTATION.

Under this head I may say that, in the first place, I have received no complaint from any immigrant in this connection, but, on the contrary, all I have met have expressed themselves as well satisfied with the treatment accorded them both by the ocean and railway transportation companies. The accommodation provided for steerage passengers on board the steamships include bedding, eating and drinking utensils, and an abundant supply of wholesome and well-cooked food. For the railway journey inland the Canada Pacific, the Grand Trunk and the Government Railway systems all provide well-heated and equipped cars to carry the immigrants to their destinations.

#### IMMIGRATION PROSPECTS.

The abundant wheat crops of the past year, and the exceptionally high prices which were realized, have had a great stimulating influence on immigration for 1899. This, in connection with the development of the gold fields in British Columbia, the Yukon and other mining industries, as well as the general prosperity manifest in the Dominion, has brought Canada more strongly than ever before the people of the Empire and Europe. It has made the prospective emigrant make enquiries with a view to settlement, and all these circumstances combined will, no doubt, by being thoroughly followed up, attract to us a flow of immigration which can not but improve the whole country.

Judging from enquiries received at this Agency from prospective emigrants in the United Kingdom, the continent of Europe and the United States, I believe that Canada will obtain a larger immigration in the coming year than in the year just closed.



## CONCLUSION.

Before closing this report, I desire to tender you my sincere thanks for the valuable co-operation and assistance rendered in promoting the interests of immigration during the year 1898.

I have the honour to be, Sir,

Your obedient servant,

JOHN HOOLAHAN,

Dominion Government Immigration Agent.

The results of the year's operations, which, so far as present indications go, will be very satisfactory as compared with last year, is as follows:

Total number of immigrants arrived at Montreal per ocean travel via ports of New York, Boston and Portland during the year 1898, as per Statement A, Section 1 . . . . .	1,789
Total number of immigrants arrived at Montreal from United States during the year 1898, as per Statement B, Section 2 . . . . .	1,848
Grand Total . . . . .	<u>3,637</u>
Total number of immigrants arrived at Montreal from United States and per ocean travel via ports in United States, during the year 1897 . . . . .	2,840
An increase of as compared with the year 1897	<u>797</u>

STATEMENT A. SECTION I.

Immigrant arrivals and departures at the Montreal Agency by ocean travel via the United States for the year ended 31st December, 1898, for Canada.

Months.	Sexes.				Declared Destination.										Nationality.										Occupation.								Total.
	Adults.		Children.		Total number of souls.	N.S., N.B. & P.E.I.	Returned Canadians.	Yukon.	Pr. of Quebec.	Ontario.	Manitoba.	N.W. Territories.	British Columbia.	Tourists.	Total.	English.	Irish.	Scottish.	Germans.	Scandinavians.	French and Belgians.	Cana.ians.	Other countries.	Total.	Farmers.	Farm Labourers.	General Labourers.	Mechanics.	Gold Miners.	Clerks and Traders.	Female Servants.	Not classified.	
	Male.	Female.	Male.	Female.																													
January	171	43	17	24	255	31	14	67	59	24	36	51	3	955	157	101	51	7	12	10	14	21	255	26	20	59	19	53	8	76	259		
February	116	31	14	17	178	4	30	41	41	22	51	3	178	85	9	7	14	32	4	18	178	20	24	44	12	16	4	58	178				
March	146	39	18	21	224	13	31	30	58	33	51	5	221	87	8	20	18	10	42	13	26	224	31	42	28	15	27	11	67	224			
April	78	35	31	36	180	3	57	11	78	24	7	1	180	55	1	6	1	60	51	180	41	24	6	21	3	2	5	97	180				
May	87	48	38	61	234	17	17	2	211	2	2	2	231	37	2	5	7	11	211	234	49	16	17	5	3	3	13	134	231				
June	22	10	1	4	37	30	30	3	4	37	2	105	105	2	37	3	3	3	37	80	105	23	10	17	3	1	1	4	11	37			
July	51	17	18	19	105	165	20	14	62	9	9	7	105	98	1	9	9	25	88	98	19	11	4	1	1	2	5	57	98				
August	36	22	17	23	98	7	7	82	7	2	2	2	98	62	1	7	16	37	62	19	5	2	2	2	5	1	9	26	62				
September	27	19	9	7	62	22	7	4	40	9	2	2	62	32	3	9	1	32	28	73	12	9	9	1	2	1	6	45	73				
October	22	21	20	10	73	6	6	10	51	5	1	1	73	230	7	3	21	18	168	220	40	27	30	6	1	15	101	220					
November	104	56	37	23	220	40	40	181	134	12	16	16	220	123	6	3	1	12	101	123	20	13	16	2	2	15	55	123					
December	53	38	20	12	123	123	25	5	75	5	13	13	123	400	31	52	49	44	279	31	83	306	201	233	66	8	105	101	774				
Total	913	379	240	257	1,789	3	37	3	340	176	895	152	181	8	1,789	400	31	52	49	44	279	31	83	306	201	233	66	8	105	101	774	1,789	

DOMINION GOVERNMENT IMMIGRATION AGENCY.

JOHN HOOLAHAN,

MONTREAL, 31st December, 1898.

Dominion Government Immigration Agent.

STATEMENT B. SECTION 2.

Immigrant arrivals and departures at the Montreal Agency from United States during the year ending 31st December 1898, for Canada.

Months.	Sexes.				Declared Destination.							Nationality.							Occupation.							Total.				
	Adults.		Children		Returned Canadians.	Yukon.	Province of Quebec.	Ontario.	Manitoba.	Northwest Territories.	British Columbia.	Total.	English.	Irish.	Scotch.	Germans.	Scandinavians.	French and Belgians.	Canadians.	Other countries.	Total.	Farmers.	Farm Laborers.	General Laborers.	Mechanics.		Goldminers.	Clerks and Traders.	Female Servants.	Not classified.
	Male.	Female.	Male.	Female.																										
April.....	52	23	16	20	15	21	2	5	10	47	11	111	20	9	4	4	46	8	15	5	5	111	19	5	6	1	21	3	26	111
May.....	228	100	81	72	340	65	8	5	2	58	2	481	58	11	15	1	1	340	55	481	34	17	99	13	6			213	481	
June.....	261	25	28	20	74	.....	.....	7	9	4	240	334	7	4	13	.....	.....	74	246	334	8	1	250	1	.....	.....	.....	73	384	
July.....	54	55	28	40	177	136	12	5	6	16	2	177	10	3	3	13	.....	.....	136	8	177	31	4	17	1	.....	.....	118	177	
August.....	191	26	19	21	257	81	4	1	1	21	149	257	34	.....	.....	9	.....	.....	81	133	257	14	5	170	2	.....	.....	1	65	257
September.....	105	27	27	24	183	61	16	12	18	56	20	183	36	6	7	4	2	61	60	183	18	9	77	.....	.....	.....	.....	78	183	
October.....	53	31	22	17	123	56	9	17	9	25	7	123	16	8	2	25	.....	.....	16	7	123	40	4	6	5	.....	.....	.....	57	123
November.....	38	34	15	20	107	73	22	12	.....	.....	.....	107	10	7	5	.....	.....	.....	73	12	107	14	7	11	6	.....	.....	69	107	
December.....	36	19	9	11	75	45	15	14	.....	1	.....	75	7	8	2	.....	1	45	12	75	12	4	11	5	.....	.....	1	38	75	
Total.....	1,018	340	245	245	881	86	88	81	58	172	482	1,848	198	56	37	98	11	881	528	1,848	191	56	650	32	86	5	13	817	1,848	

NOTE.—The statistics for January, February and March are included in Statement A, Section 1.

DOMINION GOVERNMENT IMMIGRATION AGENCY,  
MONTREAL, 31st December, 1898.

JOHN HOOLAHAN,  
Dominion Government Immigration Agent.



ANNUAL REPORT  
OF THE  
INSPECTOR OF DIVISION COURTS  
FOR THE  
PROVINCE OF ONTARIO  
FOR THE YEAR  
1898.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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TORONTO:  
WARWICK BROS & RUTTER, PRINTERS, &c., &c., 68 AND 70 FRONT STREET WEST.  
1899.



ANNUAL REPORT  
OF THE  
INSPECTOR OF DIVISION COURTS  
FOR THE  
PROVINCE OF ONTARIO  
FOR THE YEAR 1898.

---

OFFICE OF THE INSPECTOR OF DIVISION COURTS,

PARLIAMENT BUILDINGS, TORONTO, December 31st, 1898

To His Honor

THE HON. SIR OLIVER MOWAT, K.C.M.G.,

*Lieutenant-Governor of Ontario.*

MAY IT PLEASE YOUR HONOR: .

I have the honor to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1898.\*

RETURNS OF BUSINESS.

The full details as to the volume of business transacted in the different Division Courts of the Province will be found in the accompanying tables.

The number of suits entered, amount of claims, total amount of suitors' moneys paid into court; total paid out, and other information will be found under properly tabulated heads in Table A.

From the returns it will be seen that the suits entered numbered 40,686, exclusive of transcripts of judgments and judgment summonses. The total amount of claims aggregated \$1,518,099.46. Total of moneys paid into-court, \$456,079.95, total paid out, \$452,690.36. As a very large proportion of the suits entered are invariably settled between the parties out of court, and of which no official returns are made, it will be readily understood that the figures given must necessarily fall far short of adequately representing the full collecting powers of the Division Courts of the Province.

REVENUE.

The returns of percentages on fees and emoluments of clerks payable to the treasurer gives a total of \$4,211.18. The figures show a perceptible decrease in the volume of business as compared with the figures given in the returns of the preceding years.

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\* NOTE.—As the printing of the report for 1898 has been delayed, owing to the concluding of new arrangements with the Government contractors, advantage is taken to introduce all changes made up to the time of going to press for the better information of suitors and the public.

Officers of the courts and others, having occasion to consult this section of the Division Courts Act (sec. 59, R. S. O. 1887), will be somewhat at a loss at not finding it in the Act as now revised in the R. S. O. 1897. Those responsible for the last revision of the statutes have placed it bodily in the Act respecting the fees of certain public officers, where it will be found as section 4 of cap. 18, p. 316, R. S. O. 1897.

#### TRIALS BY JURY—JURY FUND.

The total of trials by juries summoned numbered, according to the returns, 203. Amount paid to jurors summoned \$1,897.60. Amount paid to County Treasurers for Division Courts jury fund, \$1,305.59. The figures still continue to support the assurance of the sufficiency of the fund to meet the demands upon it. [Copies of this report are mailed to all County Treasurers, who should compare the figures in the returns with those in their books.]

#### APPOINTMENTS.

Seventeen appointments of clerks were made during the year to fill vacancies caused by resignations, deaths and removals from office, and 21 appointments of bailiffs to fill the same number of vacancies. The preceding year the numbers stood ten new clerks and 24 bailiffs to fill vacancies.

#### LEAVE OF ABSENCE.

Leave of absence was granted during the year to forty-five clerks and forty-nine bailiffs, whose appointments of deputies were approved. This is a decrease in the numbers of the preceding year, when the figures stood at fifty-nine clerks and fifty-seven bailiffs.

#### COMPLAINTS—INSPECTION.

The chief portion of my time is taken up with the duties of constant and continuous inspection—the wide extent of territory and large number of offices (now some 322) to be visited, requiring constant travelling from point to point. Special investigations into the more serious complaints against officers also take up a good deal of time. There is little diminution in the actual number of complaints, which were of the usual character—neglect in answering letters and in giving information to suitors; making charges not allowed by the tariff of fees; non-payment of “foreign fees”; collecting accounts without suit; not renewing covenants, and withholding moneys paid into court belonging to suitors.

In every case of complaint prompt enquiry followed, and the numerous letters of thanks received testify to the usefulness of the Department in securing the best results which quickly followed.

#### RETAINING SUITORS' MONEYS.

The withholding suitors' moneys has been amongst the worst and most frequent complaints heretofore made against officers of the courts. But I am very much pleased to be able to report that since the declaration of the Hon. the Treasurer, (the Minister under whose charge this branch of the public service is conducted),—made from his place in the Legislative Chamber, that instant dismissal would be the penalty for this offence,



the number of complaints is now fast decreasing. Clerks have become more attentive in giving immediate notice, as required by law, of moneys paid into court, and generally there is more promptitude and diligence observable in the discharge of this duty.

All officers of the courts should bear well in mind the serious effect of the Minister's declaration, and guard against giving cause of complaint of withholding moneys—for there is no escaping from the penalty once a delinquent is reported.

#### SURETIES.

The security of approved Guarantee Companies is favored by the Government as in every way more desirable than that of private parties, and should be furnished by clerks and bailiffs wherever possible. The low rate of forty cents per \$100, to which the premium has now been reduced, brings this class of security within the easy reach of all. And what officer respecting his own independence is there who would not pay the small fee required for premium in preference to placing himself under personal obligations to friends by asking them to join him in the liability of a covenant—which would necessarily carry with it at least some personal inconvenience, even if resulting in no more serious consequences?

#### NEW COURTS.

Additional courts have been established in Algoma and Nipissing districts—for the former at Chelmsford, V Algoma, and the latter at Warren, VI Nipissing, and two new courts, the III and IV in the District of Rainy River. The growth of population in these districts renders the creation of these new courts advisable. It will also be a great saving of fees in the long distance mileage to bailiffs, and hitherto chargeable by reason of the extensive limits of existing divisions.

#### PAYMENT OF FOREIGN FEES.

Complaints are constantly being received as to the non-payment of foreign fees. And I regret to have to say that in several cases those fees have been lost to the clerks who performed the services—besides having also had to pay their bailiffs for their share of the work done by them. This has happened where defaulting clerks have been forced to resign or have been removed from office. The matter has been from time to time made the subject of comment in these pages and should receive more strict attention from the officers of the courts. It cannot be too strongly impressed upon them that there is no liability on sureties in such cases. The fees are payable in advance, and if a clerk chooses to give credit he may do so of course, but it must be at his own risk. The obligation thus created is therefore simply a personal one between the home and foreign clerks. Like a "debt of honor," it should be held all the more sacred on this account, and I am well pleased to be able to bear testimony that such is the case amongst the great majority of the clerks, whom I find most scrupulous in making prompt payment of those fees when notified. There are others, however, I regret to have to add, who fail most lamentably in this duty, and although notified again and again allow their indebtedness to drag on, sometimes for years, until complaint has to be made to this Department, and then, perhaps, too late to be effective. Whether arising from mere neglect or indifference, or otherwise, the defaulter in this respect cannot be too strongly condemned. The

habitual offender brings the court into disrepute, as he will not be trusted, and this may lead into the more serious question of the consequences of delaying process of the court. And in this connection it should always be borne in mind that once a step is taken by a clerk on process sent to him, he would not be justified in afterwards delaying the same in order to secure payment of his fees. While a clerk need not act until his fees are paid, the rule is that, having acted, it is his duty to make an immediate return. And should a suitor suffer through his neglect or hindrance in this respect, the clerk and his sureties would be liable in an action for damages on their covenant.

#### COLLECTION OF INTEREST JUDGMENTS.

Again I would take occasion to call attention to a duty, which so many clerks and bailiffs appear to overlook, and the neglect of which is the cause of many complaints,—that is, the failure to collect interest upon judgments. In previous reports this matter has been referred to, and the duty of officers of the courts pointed out. But, notwithstanding all the warnings and directions given, there are still offenders who continue to give trouble, with the result also of loss to themselves. In every case the calculation and addition of interest should be made with the same carefulness as in giving the figures of the amount of debt and costs. Interest should be computed at the rate of six per cent. in the first place, by the clerk up to the date of issuing the execution, and afterwards added up to the date of payment by the bailiff. Where this is not done, and the officers charged with the duty are found in fault, they will personally be held responsible to make good the loss. Clerks should especially see to this, and should so instruct their bailiffs.

#### ENTERING INSURANCE CERTIFICATES.

There is a new duty imposed upon clerks by the Insurance Act, cap. 203, R.S.O. 1897. The certificate when received should be entered in the same way as a transcript, and then becomes a judgment of the court. The ordinary schedule of fees will apply, except in cases not exceeding \$10,—and then the fees specially made applicable to \$10 suits must govern. See secs. 135, 138, 193.

I have much pleasure in reporting favorably on the general efficiency of the officers of the court, and the carefulness and attention with which the duties are performed by the great bulk of the clerks. There are a few of the latter, however, who habitually, year after year, cause much inconvenience by delaying their annual returns until long after the time on which they should be sent in (15th January). The attention of the Hon. the Treasurer having now been called to the matter, the hope is expressed that with this intimation to them there will be no more habitual defaulters, but that greater promptitude by all, without exception, will characterize the sending in of the returns in future.

I have the honor to be

Your Honor's obedient servant,

J. DICKEY,  
Inspector.

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TABLES.

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TABLE

RETURN of Division Court business, from the first day of January

Name of county, united counties or district.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Number of divisions.	Number of suits entered, exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered, exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other courts.	Amount of claims received by transcripts of judgments from other courts.	Number of judgment summonses issued.	Balance of cash in court from previous year.	Total amount of suitors's money paid into court.	Total amount of suitors' money paid out of court.
			£ c.		£ c.		£ c.	£ c.	£ c.
Algona	1	99	4,770 81	11	820 38	2	.....	1,302 68	1,302 68
	2	72	2,699 45	4	322 88		9 80	984 10	984 10
	3	80	2,978 63	9	346 95	8	182 92	809 34	901 23
	4	133	5,337 23	3	12 07	2	128 79	1,497 49	1,424 37
	6	31	855 15	7	321 47	3	39 53	291 62	329 37
Brant	1	466	16,252 97	17	744 26	29	132 09	3,558 05	3,619 62
	2	88	2,451 39	7	231 60	4	4 58	973 26	967 81
	3	21	548 39	3	138 26	5	.....	188 58	188 58
	4	43	1,504 06	6	191 95	6	.....	785 97	783 07
	5	19	908 92	5	124 70	2	50 00	247 09	296 59
Bruce	1	267	6,779 64	15	662 08	12	363 17	2,452 41	2,406 80
	2	39	1,060 45	7	351 72	3	.....	606 93	606 93
	3	115	3,562 69	4	313 56	9	49 68	564 89	548 83
	4	65	871 56	4	53 26	1	71 03	686 15	692 09
	5	81	2,037 00	8	930 55	3	73 14	527 76	484 25
	6	9	786 17	3	161 50	.....	8 37	226 43	217 21
	7	40	2,387 67	3	238 87	1	.....	768 51	768 55
	8	219	6,566 27	21	1,310 33	10	44 00	2,384 16	2,284 14

A.

to the 31st day of December, A.D. 1893, inclusive, showing :

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
Balance of cash in court.	Number of suits entered where the amount claimed exceeds \$100, exclusive of transcripts of judgments from other courts.	Number of actions for tort, where the amount claimed exceeds \$40.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained, exceeds the sum of \$40.	Number of suits entered for claims not exceeding \$40.	Number of jury trials, by juries summoned.	Amount paid to juries summoned.	Number of trials, by jurors called, in pursuance of section 168 D, A. C.	Amount payable to county treasurer for " Division Court Jury Fee Fund."	Amount of fees and emoluments payable to the honorable the Treasurer for the use of the Province.	Number of instances in which the judge has allowed costs to be taxed for counsel, attorney or agents' fees.	The amount of costs so taxed.	Return of judgment debtors ordered to be committed.	The number of such debtors actually committed.
£	c.					£	c.	£	c.		£	c.	
.....	8	.....	.....	9	.....	.....	.....	.....	.....	2	7 00	.....	.....
9 80	6	.....	.....	18	.....	.....	.....	.....	.....	1	5 00	.....	.....
89 77	3	2	.....	13	.....	.....	.....	.....	.....	2	10 00	.....	.....
73 12	10	2	.....	13	.....	.....	.....	.....	.....	.....	.....	.....	.....
1 78	.....	.....	1	5	.....	.....	.....	.....	.....	.....	.....	.....	.....
70 52	26	5	1	109	3	23 00	.....	14 21	.....	4	24 00	3	.....
10 03	2	.....	.....	30	1	8 00	.....	1 70	.....	2	12 00	.....	.....
.....	.....	1	.....	7	.....	.....	.....	39	.....	.....	.....	.....	.....
2 00	3	.....	.....	12	1	12 00	.....	1 53	.....	.....	.....	3	1
50	3	.....	.....	6	.....	.....	.....	99	.....	.....	.....	.....	.....
408 78	10	1	.....	60	1	10 00	.....	6 16	.....	4	18 00	8	1
.....	.....	.....	.....	15	.....	.....	.....	72	.....	.....	.....	3	.....
65 74	6	.....	.....	37	.....	.....	.....	3 36	.....	.....	.....	4	.....
65 16	4	.....	.....	20	.....	.....	.....	1 99	.....	.....	.....	1	.....
43 51	2	.....	1	26	.....	.....	.....	1 58	.....	2	11 00	2	.....
17 59	1	.....	.....	.....	.....	.....	.....	49	.....	.....	.....	.....	.....
.....	7	.....	.....	6	.....	.....	.....	2 44	.....	.....	.....	.....	.....
100 02	9	.....	2	69	.....	.....	.....	5 37	.....	.....	.....	.....	.....

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			§ c		§ c		§ c	§ c	§ c.
Bruce— <i>Com.</i>	9	54	2,119 87	6	397 20	5	45 50	788 65	828 35
	10	65	1,529 07	4	181 24	4	3 77	364 59	338 40
	11	37	1,183 39	4	114 18	5	.....	470 00	441 59
	12	140	4,582 06	11	444 80	9	.....	1,445 95	1,445 95
Carleton .....	1	1,878	66,323 69	40	2,042 18	711	332 88	11,310 39	11,258 04
	2	66	1,951 17	6	554 52	4	97 58	1,139 56	949 97
	3	38	1,179 67	5	132 83	2	20 60	728 02	730 40
	4	50	2,116 52	6	415 05	4	66 60	1,245 90	1,258 67
	5	27	1,106 03	5	124 15	2	10 00	327 32	325 07
	6	53	1,414 87	4	76 54	6	.....	713 74	713 74
	7	56	1,467 02	6	278 49	12	76 61	525 11	514 11
.....	1	190	10,331 91	7	549 75	6	49 83	1,026 11	1,007 46
	2	182	8,513 05	12	815 70	7	124 33	1,811 90	1,806 01
	3	57	1,098 25	8	272 50	4	38 04	462 77	468 11
	4	20	980 63	1	.....	.....	28 93	116 34	127 64
	5	69	2,547 11	6	282 98	5	.....	876 58	876 58
Elgin .....	1	218	7,548 67	19	909 14	40	262 29	3,388 99	3,432 87
	2	54	1,667 58	8	256 30	7	.....	436 10	456 04
	3	474	16,189 48	13	497 03	45	15 42	4,176 78	4,060 92
	4	115	3,760 23	12	478 79	18	34 48	1,086 76	1,054 78
Essex .....	1	87	3,173 78	8	336 27	10	.....	1,168 28	1,168 28
	2	142	4,819 56	3	123 58	24	48 41	1,409 97	1,401 32
	3	123	3,708 50	9	165 62	27	16 55	1,328 27	1,266 96
	4	60	2,017 06	4	302 89	6	488 58	565 26	585 29
	5	176	6,484 38	11	472 42	14	67 60	2,570 93	2,423 88
	6	63	1,456 30	7	349 46	3	6 42	926 93	938 66
	7	556	23,361 00	26	1,566 68	142	264 98	4,269 74	4,229 03
	8	181	6,981 27	11	497 27	16	18 40	2,873 09	2,320 74
	9	131	4,872 38	2	72 95	18	.....	621 08	621 08

Court Business.—Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
§ c.						§ c.		§ c.	§ c.		§ c.		
.....	4			11				2 05		1	6 00	3	2
26 19	1			24				1 18					
29 06	2			8	1	11 00		1 10		1	5 00		
.....	10		1	45	1	12 00		12 00					2 1
385 23	138	11	2	408				67 92	1,722 87	20	163 00	295	14
287 47	3			11				3 00					
12 62	2			6				1 13					
53 83	2			4				1 73					
12 25	2			3				1 0		1	10 00		
.....	1			13				97					1
87 61	1			11				1 22		1	10 00	2	1
69 42	31			51	1	7 00		10 54		3	15 00	1	
5 89	27			33				9 48		2	19 00		
1 00				17				79					1
47 63	2			1	1	12 00		86					
.....	5			22				2 60					
218 41	23		2	43				9 47		4	40 00	6	2
11 96	3	1		12				1 44					
73 92	31	4		98	3	35 00		15 34		1	10 00	5	
16 46	6	2		23	1	11 00		3 75		3	18 00	1	
.....	6							2 62		1	5 00	7	
57 06	9	4		37				3 38		1	5 00	2	
77 86	3	1	1	39	1	9 00		2 76				6	
468 55	5			16	1	12 00		2 21				2	
164 65	16		1	54				6 40		2	16 00	10	
29 69	1	1		23				1 15				1	
40 71	53	6	2	124				22 85	37 84	7	32 00		
52 25	13	1		26				7 00		2	6 00	4	
.....	8			34				4 37					

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			§ c.		§ c.		§ c.	§ c.	§ c.
Frontenac ...	1	654	22,741 24	17	979 20	113	448 64	6,591 82	6,260 52
	2	No	business.						
	3	28	886 72	1	17 05	7		519 32	515 18
	4	60	1,894 84	4	123 17	9	4 78	680 27	628 01
	5	19	712 88	3	87 56	2	5 40	112 67	112 67
	6	62	1,689 90	11	591 87	9		889 89	822 41
Grey .....	1	356	11,730 81	25	1,158 64	93	100 00	4,650 00	4,750 00
	2	89	3,116 17	6	246 11	8		1,416 14	1,342 74
	3	95	3,804 18	6	154 30	12	29 97	959 11	959 11
	4	81	5,087 05	10	336 26	11	5 42	891 00	890 94
	5	155	5,970 96	16	1,146 26	12		2,307 14	2,292 04
	6	41	1,040 07	5	430 64	4	74 33	531 47	548 06
	7	107	4,061 22	9	587 06	6		2,248 65	2,248 65
	8	127	3,582 66	4	183 70	14		1,119 07	1,119 07
Haldimand ..	1	49	1,929 21	9	579 67	5	16 72	1,369 83	1,369 83
	2	21	1,007 69	2	128 45	2	15 00	371 03	366 08
	3	73	3,193 07	5	219 85	3	73 50	759 43	772 98
	4	12	406 66	1	11 80			229 50	229 50
	5	11	427 59	4	224 40			265 16	265 16
	6	85	3,543 52	5	383 50	7	112 11	1,138 33	1,201 03
Haliburton .	1	44	1,702 40	6	329 96	2	18 11	866 24	884 32
	2	7	226 74	2	179 80		110 63	86 77	197 40
	3	54	1,407 39	3	340 27	7	36 80	572 86	539 18
Halton .....	1	78	3,219 69	16	908 65	8	60 04	1,563 43	1,568 38
	2	90	3,469 73	1	21 70	6		765 55	651 00
	3	58	1,965 65	3	167 09	17	35 00	1,074 83	1,109 83
	4	111	2,990 70	5	91 05	9		1,193 57	1,193 57
	5	20	697 69	3	146 04	4		248 61	248 61
	6	52	2,614 02	4	290 11	5	1 50	866 64	865 14



Court Business.—Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
§ c.						§ c.		c.	§ c.		§ c.		
779 44	47	4	1	201	1	7 00	.....	22 04	80 72	6	41 00	22	.....
4 14	1	.....	.....	9	.....	.....	.....	79	.....	.....	.....	.....	.....
7 04	3	.....	.....	19	1	11	.....	1 95	.....	.....	.....	3	.....
.....	1	.....	.....	4	.....	.....	.....	52	.....	.....	.....	.....	.....
67 48	1	.....	.....	13	.....	.....	.....	1 33	.....	1	2 00	1	.....
.....	21	5	.....	112	1	12 00	.....	10 11	10 40	4	26 00	20	1
73 40	5	4	1	21	.....	.....	.....	2 75	.....	.....	.....	.....	.....
29 97	7	.....	.....	22	.....	.....	.....	3 79	.....	1	5 00	2	.....
5 48	2	.....	.....	21	.....	.....	.....	1 64	.....	.....	.....	2	.....
15 10	14	3	.....	32	.....	.....	.....	6 08	.....	2	6 00	.....	.....
17 74	.....	1	.....	8	.....	.....	.....	69	.....	.....	.....	1	.....
.....	10	.....	1	24	.....	.....	.....	4 36	.....	.....	.....	2	1
.....	4	2	.....	34	1	10 00	.....	2 77	.....	.....	.....	.....	.....
.....	4	1	.....	4	1	12 00	.....	1 68	.....	.....	.....	3	.....
4 95	2	2	.....	3	.....	.....	.....	94	.....	.....	.....	.....	.....
60 15	11	2	.....	16	.....	.....	1	3 86	.....	.....	.....	1	.....
.....	.....	.....	.....	4	.....	.....	.....	43	.....	.....	.....	.....	.....
.....	1	.....	.....	3	.....	.....	.....	37	.....	.....	.....	.....	.....
49 41	7	.....	.....	9	2	11 00	.....	3 43	.....	.....	.....	.....	.....
.....	2	2	.....	6	1	12 00	.....	1 16	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	18	.....	.....	.....	.....	.....
33 68	1	.....	.....	.....	.....	.....	.....	1 00	.....	1	8 00	.....	.....
55 09	5	1	.....	18	1	10 00	.....	2 78	.....	.....	.....	3	.....
84 55	8	.....	.....	21	1	11 00	.....	3 20	.....	1	5 00	2	.....
.....	3	.....	.....	13	.....	.....	.....	1 80	.....	.....	.....	2	.....
.....	4	1	.....	30	.....	.....	.....	2 59	.....	.....	.....	2	.....
.....	1	.....	.....	4	.....	.....	.....	73	.....	.....	.....	.....	.....
1 50	5	.....	.....	7	.....	.....	.....	2 30	.....	2	10 00	.....	.....

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			s c.		s c.		s c.	s c.	s c.
Hastings .....	1	352	13,346 25	11	430 08	19	149 46	3,956 89	3,921 97
	3	16	417 31	4	141 33	.....	5 00	429 66	431 86
	4	228	5,817 28	6	270 58	16	37 87	1,501 87	1,485 60
	5	85	2,082 51	2	21 23	2	24 69	586 96	593 13
	6	137	5,448 40	5	216 20	4	.....	2,819 68	2,819 68
	7	50	823 01	5	160 85	2	12 00	530 91	511 41
	9	191	5,727 46	17	795 88	11	2 49	1,723 68	1,708 68
	10	91	3,165 50	7	2,9 41	1	33 35	1,560 92	1,401 17
	11	62	3,517 87	16	812 69	.....	4 50	1,239 05	1,109 75
	12	118	3,571 21	6	388 76	.....	.....	1,318 12	1,318 12
Huron .....	1	165	5,284 87	10	583 82	19	89 79	1,458 91	1,444 29
	2	154	5,573 77	6	472 94	11	.....	1,773 94	1,614 59
	3	117	3,643 20	7	246 15	24	.....	519 93	519 93
	4	65	2,300 48	8	367 91	2	42 27	762 03	804 68
	5	56	1,881 59	3	56 69	2	.....	1,033 33	1,033 33
	6	21	993 48	4	460 35	1	139 00	345 91	345 91
	7	25	1,694 23	12	646 60	5	.....	961 40	961 40
	8	73	2,266 37	14	197 18	6	68 36	836 84	816 40
	9	47	1,432 91	2	29 22	9	81 82	520 05	535 96
	10	45	1,400 19	8	651 29	2	12 02	1,045 46	1,045 46
	11	38	1,543 88	.....	.....	.....	25 00	581 57	599 57
	12	29	1,108 53	7	442 73	4	33 09	169 55	184 55
Kent .....	1	381	15,393 47	32	1,421 09	53	740 37	5,430 74	5,095 24
	2	201	7,456 20	16	813 33	26	14 30	2,933 49	2,801 66
	3	105	3,095 80	19	708 47	3	15 88	1,443 76	1,452 34
	4	148	4,931 50	3	152 93	29	133 59	1,739 02	1,725 58
	5	182	7,726 62	28	1,392 40	24	250 43	2,567 32	2,329 95
	6	111	3,280 84	11	670 35	14	26 00	1,489 06	1,515 06
	7	238	7,145 00	29	1,249 00	3	267 50	2,785 12	2,856 23

Court Business.—Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
§ c.						§ c.		§ c.	§ c.		§ c.		
184 38	23	...	...	91	...	...	...	11 81	...	1	10 00	1	...
5 00	...	...	...	4	...	...	...	27	...	...	...	...	...
54 09	10	...	...	93	3	30 00	...	4 93	...	1	10 00	...	...
18 52	3	...	...	22	...	...	...	1 89	...	...	...	...	...
...	12	...	...	20	...	...	...	5 85	...	1	10 00	2	...
31 50	1	...	...	27	...	...	...	64	...	...	...	...	...
17 49	10	...	...	62	...	...	1	5 28	...	4	35 00	...	...
193 10	8	...	...	23	...	...	...	3 23	...	...	...	...	...
129 30	9	...	...	9	...	...	...	3 59	...	...	...	...	...
...	3	2	...	27	...	...	...	2 82	...	2	13 00	...	...
104 41	9	1	1	34	6	67 10	...	5 22	...	...	...	...	...
139 35	14	3	...	51	3	24 00	...	5 90	...	1	5 00	4	...
...	8	...	...	24	1	8 00	...	3 71	...	1	5 00	3	...
...	4	1	...	10	1	10 00	...	2 05	...	...	...	...	...
...	4	...	...	13	1	12 00	...	1 81	...	2	8 00	...	...
139 00	2	...	2	1	1	12 00	...	1 01	...	...	...	...	...
...	1	...	...	4	...	...	...	97	...	...	...	...	...
88 80	5	...	...	22	...	...	...	2 33	...	1	5 00	1	...
81 82	3	...	...	15	1	12 00	...	1 41	...	...	...	...	...
12 02	2	1	...	16	1	10 00	...	1 13	...	...	...	1	1
7 60	3	...	...	2	...	...	...	1 71	...	1	3 00	...	...
18 09	1	...	...	2	1	12 00	...	...	...	...	...	...	...
1,075 87	33	2	...	55	7	79 00	...	12 91	...	7	40 00	2	2
146 13	17	3	6	73	3	33 00	...	6 17	...	2	10 00	5	...
7 27	3	...	1	29	...	...	...	2 40	...	...	...	...	...
147 23	11	...	...	45	...	...	...	4 91	...	1	5 00	7	...
257 37	18	...	...	48	3	23 00	...	7 71	...	...	...	3	1
...	3	1	...	34	1	12 00	...	2 70	...	...	...	4	...
196 39	21	...	1	52	...	...	...	8 91	...	1	5 00	1	...

## RETURN of DIVISION

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			s    c		s    c		s    c.	s    c.	s    c.
Lambton ....	1	361	10,084 27	4	223 98	41	182 00	3,470 68	3,551 21
	2	90	3,150 65	8	501 36	4	3 00	1,250 60	1,219 12
	3	77	2,935 05	21	600 85	3	41 43	1,229 93	1,229 93
	4	70	2,305 48	13	248 19	11	.....	956 78	956 78
	5	63	2,348 85	5	269 40	4	.....	777 28	777 28
	6	37	1,149 28	2	250 51	2	14 09	312 31	269 79
	7	47	1,398 30	2	108 99	1	29 42	416 27	387 87
	8	215	6,444 53	26	1,765 82	22	80 33	3,400 44	3,266 70
	9	91	1,487 53	3	16 00	10	38 08	1,080 53	1,061 31
Lanark .....	1	186	6,118 96	8	402 84	15	124 06	1,460 49	1,429 94
	2	47	1,877 13	5	195 70	8	128 95	448 25	433 72
	3	140	4,196 00	9	481 31	56	1 90	1,442 85	1,444 75
	4	303	6,163 41	10	629 18	42	55 20	2,654 46	2,629 66
	5	10	185 03	.....	.....	.....	30 75	124 06	154 81
	6	60	2,345 00	8	557 97	23	.....	857 25	857 25
Leeds and Grenville ..	1	316	12,015 50	12	521 14	25	232 99	4,477 84	4,618 64
	2	119	3,894 37	10	483 03	11	165 85	884 81	941 87
	3	143	4,820 22	9	225 93	10	89 40	1,539 84	1,448 14
	4	81	1,862 45	3	122 14	4	268 75	877 74	972 06
	5	147	4,949 46	6	220 92	9	31 55	1,169 65	1,169 65
	6	99	3,143 33	10	383 27	9	.....	933 88	933 88
	7	61	2,378 11	4	265 68	5	137 94	693 55	722 94
	8	85	2,920 34	7	177 71	1	58 81	757 06	755 87
	9	44	1,370 91	.....	.....	.....	29 00	570 40	591 00
	10	26	1,082 01	4	165 57	3	10 99	554 43	531 67
	11	89	1,069 45	.....	.....	4	.....	474 25	453 61
	12	36	1,307 12	2	11 81	7	175 00	255 94	408 31
Lennox and Addington ..	1	121	4,245 40	5	286 39	41	5 00	1,171 60	1,134 60
	2	24	1,171 15	1	8 77	4	.....	349 77	349 77

Court Business —Continued

(10)	(11)	(12)	(13)	(14)	(15)	(16)	17	(18)	(19)	(20)	(21)	(22)	(23)
\$ c.						\$ c.		\$ c.	\$ c.		\$ c.		
111 48	10	1	1	137				7 21					7 1
31 48	6	1	1	18				2 64					
41 43	2		1	14				1 94		1	3 00		
	4	2		11				1 81					2 1
	1			25				1 03					
56 61	3			11	1	12 00		1 32					
57 82	1			10	4	25 00		1 21		1	5 00		
133 74	6			54	1	11 00		4 95		1	5 00		7
19 22	6		2	26				2 58		3	15 00		1
154 61	10	2		53	1	12 00		5 26		1	7 50		7 1
143 48	6	2		19				2 16					
	6			36				3 66					21
80 00	7			140				5 68					10
				2				12					
	7	1		13				2 31		1	10 00		4
92 18	19		1	86	1	9 00		10 18					3
108 79	7			32				3 55					2
91 70	11	1		29				5 57					1
174 42			2	26				1 08					3
	10			35				4 96		2	7 00		
	5			22				2 60					
118 55	4			11				2 11					1
60 00	2	1	1	16				2 30		1	5 00		
5 40	1			9				1 27					
33 75	3			9				1 08					
20 64	1			55				67					
22 63	3			12				1 32					
37 00	3	1		40				3 34					12 1
	3			5				1 26					1

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			%    c.		%    c.		%    c.	\$    c.	%    c.
Lennox and Addington. —Con .....	3	10	384 35					34 62	21 0
	4	88	2,106 36	5	276 04	38	71 42	519 77	550 00
	5	50	1,646 44	2	68 82	26	13 57	489 62	491 12
	6	34	1,077 36	2	165 42	4	35 00	479 44	451 42
	7	72	2,892 19	3	124 90	1	50 89	855 48	881 00
Lincoln .....	1	62	2,693 57	6	310 77	6		628 49	618 49
	2	338	12,316 68	24	1,360 75	74	1,121 36	4,192 71	3,913 31
	3	116	3,578 89	11	519 82	11		1,159 09	1,159 09
	4	95	4,073 54	15	749 63	18	4 27	1,348 80	1,348 63
Manitoulin ...	1	142	4,922 39	8	499 65	2	175 82	1,414 42	1,375 37
	2	44	1,354 30	5	181 61	4	35 09	580 83	606 04
	3	69	2,706 78	6	274 83	1		910 44	784 44
Middlesex....	1	1,370	48,449 02	30	1,300 11	150	1,670 02	15,585 47	15,578 46
	2	75	2,854 78	5	163 13	6	158 49	799 99	891 33
	3	27	941 73	6	454 41	6	15 60	285 24	238 77
	4	30	941 29	6	204 16	3		394 78	388 78
	5	100	3,199 92	12	451 69	5	225 45	1,267 38	1,234 48
	6	131	5,439 03	11	445 14	12	24 14	2,533 11	2,502 88
	7	25	786 42	2	63 70	5	50 50	465 43	438 08
	8	14	187 63	5	319 51	1	6 00	119 73	125 73
	9	627	9,836 17	12	293 89	104	22 99	3,030 03	3,011 89
Muskeoka ...	1	110	5,221 54	12	1,345 15	10	3 44	732 22	735 66
	2	120	3,756 06	31	1,579 53	15	4 00	913 92	868 33
	3	98	3,160 72	5	367 86	4	166 44	1,275 53	1,245 70
	4	20	507 66	2	30 14	2	10 62	500 11	467 23
Nipissing.....	1	92	4,391 85	11	958 72	4	175 08	1,125 27	1,220 95
	2	188	8,272 86	11	827 40	3	10 41	1,679 22	1,689 63

Court Business —Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
\$ c.						s c.	\$ c.		\$ c.	\$ c.			
13 62	1							46					
41 19	1	1		30				1 54				11	
12 07	4			17				2 75					
28 02	4			10				1 36					1
25 37	7	2		22				2 97		1	8 00		
10 00	6			9				2 61		2	12 00		
1,401 76	20	1		90				10 70		2	12 00	10	3
	5			48				3 02		2	12 00		
4 44	9	3		18	1	11 00		4 04		1	6 00		1
39 05	5	1		27						1	5 00		1
9 88	1			8									1
126 00	7	1		11						1	3 00		
1,684 03	85	6		354	4	32 00		43 87	515 02	15	112 00	48	4
69 92	6	2	1	18	1	12 00		2 64		1	5 00		1
46 47	2	1						83					1
6 00	1		3	3	1	12 00		97					3 1
258 35	5			23				3 02					3
54 37	15	3		27	2	24 00		5 70		1	5 00		2
77 85				4				63					
				8				9					
28 14	7	1	1	305	2	21 00		5 44	5 91				15
	10			22									
49 59	29												4
29 83	6		1	17						1	8 00		
43 50				5									
79 40	6			8						1	5 00		
	22			24									

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.
Nipissing.-Con	3	175	7,534 53	11	861 62	3	139 81	1,160 87	1,292 43
	4	222	9,911 19	15	1,192 06	4	116 33	4,229 27	4,125 67
	5	69	2,256 40	12	462 52	3	.....	514 65	514 65
Norfolk .....	1	183	4,304 81	3	90 75	43	149 61	995 74	1,055 85
	2	68	2,026 69	7	188 95	12	92 22	491 00	470 12
	3	37	787 59	1	21 58	.....	64 83	222 81	275 74
	4	57	2,731 75	26	1,075 82	8	131 93	630 41	710 85
	5	41	891 58	1	33 83	14	.....	715 27	715 27
	6	62	2,223 46	15	1,131 79	15	.....	1,473 18	1,473 18
	7	46	1,160 01	10	549 77	7	6 25	670 85	677 10
	8	67	1,631 86	5	370 33	2	.....	884 37	884 37
Northumber- land and Durham ...	1	142	4,554 37	8	703 10	11	119 80	1,177 90	1,239 91
	2	56	2,313 63	7	161 93	3	26 35	413 89	401 17
	3	194	7,760 00	9	392 73	8	47 92	1,595 99	1,628 07
	4	166	5,709 52	12	1,075 89	10	13 05	1,492 53	1,503 58
	5	215	4,793 38	8	358 46	32	.....	1,403 22	1,403 22
	6	40	1,348 22	5	360 24	4	37 02	389 70	423 05
	7	107	3,521 60	8	457 04	24	30 72	1,135 48	1,048 77
	8	86	3,511 51	6	171 69	15	.....	493 24	493 24
	9	47	1,463 60	6	282 69	14	263 78	789 34	718 21
	10	27	727 87	8	892 15	.....	9 95	568 17	555 12
	11	116	3,507 53	3	159 04	12	123 68	896 08	452 31
Ontario .....	1	165	13,705 00	12	737 19	5	20 01	2,151 17	2,171 18
	2	60	2,765 14	7	442 77	5	.....	904 13	904 13
	3	83	3,287 76	1	68 00	6	15 00	736 58	736 58
	4	84	3,664 62	11	636 57	12	35 00	548 32	562 32
	5	69	2,439 59	10	523 61	6	21 09	1,879 87	1,878 48
	6	55	2,466 07	3	137 46	3	10 35	712 06	717 25
	7	40	1,647 52	3	71 61	7	24 86	395 17	407 03



Court Business.—Continued

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
\$ c.						§ c.		§ c.	§ c.		§ c.		
8 25	13	2	1	22									
219 93	10	1		54						1	5 00		
	2			9						1	2 00		
60 11	16			79	1	12 00		5 83		1	10 18	6	1
113 10	3			26				2 01					2
11 90				12				51		2	18 00		
51 49	2	2		9				1 15					2
			1	14				57					5
	3			15				1 74					3
	2			17				1 01					1 1
	1			19				1 12					1
57 79	6	1		34	6	58 00		3 63		1	5 00	5	1
39 07	4			11				2 40		3	15 00		
15 84	26	2		29	3	34 00		9 77		1	5 00		2
2 00	10		2	29	1	12 00		5 11		1	10 00		5
	22			55	1	9 00		8 59		4	30 00		11
3 67	4			14				1 48		1	5 00		
117 43	4	1	1	24				2 89					35
	9	2		18	1	12 00		3 51		4	25 00		5
334 91	1	1		10	1	12 00	1	1 06					4
23 00	1			11	1	12 00		61					2
413 77	6			30	4			3 24					6
	14			28				8 87		3	15 00		
	4	1		7				1 90					1
	5	1		6				2 93					
11 00	10	2	2	20				3 73					
22 48	5			11				2 45		1	5 00		
5 16	5	4		8	4	48 00		2 39		2	20 00		
13 00	3			9	2	24 00		1 62		1	10 00		

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			\$    c.		\$    c.		\$    c.	\$    c.	\$    c.
Oxford .....	1	431	15,342 22	26	1,438 92	89	257 60	5,389 22	5,263 04
	2	142	4,405 92	15	682 67	17	3 33	1,931 41	1,900 17
	3	70	2,211 83	4	157 25	6	33 02	763 59	786 09
	4	104	3,317 17	7	398 24	11	77 24	1,257 52	1,289 60
	5	481	15,810 92	15	484 41	20	420 92	4,926 24	5,152 66
	6	160	5,782 87	13	1,002 99	26	21 85	1,527 12	1,436 25
Parry Sound..	1	194	6,790 00	14	1,090 00	18	4 42	2,407 02	2,411 44
	2	67	1,446 02	4	259 36	4	.....	422 09	422 09
	3	16	1,118 43	2	87 68	.....	15 29	160 17	171 17
	4	120	4,329 97	8	580 91	9	59 61	1,878 67	1,870 00
	5	45	1,459 54	4	261 39	3	6 85	597 61	582 00
	6	80	3,389 40	14	519 26	1	.....	1,357 21	1,310 71
	7	85	2,122 98	5	146 81	6	17 00	710 31	675 10
Peel .....	1	91	5,538 27	8	446 90	23	40 47	1,578 28	1,618 75
	2	71	3,131 70	7	291 17	7	.....	860 32	860 32
	3	60	3,106 13	4	264 86	14	.....	468 73	468 73
	4	52	2,171 91	2	35 00	6	.....	653 20	646 20
Perth .....	1	341	10,242 88	14	898 33	50	110 94	2,920 22	2,854 67
	2	103	3,159 74	8	644 19	16	57 69	1,563 27	1,574 32
	3	63	2,451 19	8	546 60	12	.....	1,314 07	1,314 07
	4	67	2,164 60	7	217 73	3	10 00	703 27	685 52
	5	63	2,741 78	14	550 07	9	.....	1,229 19	1,216 19
	6	110	3,374 79	7	468 66	19	.....	1,801 99	1,801 99
Peterborough.	1	617	24,097 14	27	1,447 08	70	.....	7,014 73	7,014 73
	2	90	3,743 89	7	278 28	5	44 26	1,261 50	1,222 73
	3	5	239 27	.....	.....	.....	.....	54 27	54 27
	4	80	3,533 47	2	22 49	1	107 19	1,474 97	1,429 75
	5	3	277 21	6	601 18	.....	.....	29 54	29 54

Court Business.—Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
\$ c.						\$ c.		\$ c.	\$ c.		\$ c.		
383 78	32			97	4	48 00		15 56	11 93	1	5 00	14	1
31 24	4			34				3 70					
10 52	4	1		46	1	12 00		2 08					
45 16	8			33	1	11 00		3 59					
194 50	23			106	4	41 00		14 72	3 68				3
112 75	9	3	1	39	1	12 00		5 01					5
	10			16			1						1
	1			18									
4 29	4												
68 28	5			21									2
22 46	1			9									1
47 50	3			5									
35 21	1			28									3 1
	16		1	12	2	17 00		5 89					5 1
	4		1	15	2	48 00		2 90		2	15 00		1
	10			9				3 52					2
6 74	1			9	2	24 00							2 1
176 49	21	2		110	2	40 00		10 00		2	10 00	10	1
46 64	3	3	1	25	1	12 00		2 49		1	10 00		5
	4			4				2 11					3
17 75	2	1	2	22				1 55					
13 00	5			13	1	12 50		3 00					1
	10	1		24	1	9 00		4 21		1	5 00		4
	47	2		127	1	12 00		22 58	48 48	2	10 00	21	2
83 03	2	3		18									
	1							37					
152 41	7	1	1	11				3 15		1	7 50		1
								15					

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			§ c.		§ c.		§ c.	§ c.	§ c.
Prescott and Russell.....	1	32	1,080 00	2	20 00	6	411 38	411 38	411 38
	2	86	3,120 08	2	55 10	11	149 64	1,460 88	1,459 85
	3	38	1,087 62					368 56	368 56
	4	83	3,248 99	6	253 86	20	82 11	952 15	995 30
	5	88	3,148 48	17	158 73	5	9 10	1,293 44	1,293 44
	6	34	991 73	3	170 06	1		836 48	836 48
	7	153	2,469 63	2	145 95	36	181 08	590 73	506 70
	8	31	690 58	1	65 03	1	4 00	376 32	354 08
	9	77	1,747 95	1	30 59	2	8 34	1,059 31	1,059 31
	10	145	3,924 51	3	115 05	5		1,013 30	1,013 30
	11	76	2,390 57	9	373 02	6		829 13	780 97
Prince Edward....	1	208	5,877 57	4	198 02	33		1,239 81	1,239 81
	2	35	1,223 86	1		5		247 59	80 65
	3	8	445 00	2	53 80			285 67	285 67
	4	10	520 44	4	442 00			391 63	391 63
	5	12	339 55	1	7 25	1		67 70	67 70
	6	64	1,008 30	5	29 99	5		317 60	317 60
	7	24	739 76	1	93 00			264 08	264 08
	8	10	386 05	1	46 35			174 16	147 16
Rainy River..	1	476	23,085 77	7	533 28	21	123 30	4,654 45	4,604 32
	2	10	550 22	1	37 74			68 25	68 25
Renfrew.....	1	309	8,906 29	3	68 30	15	82 00	2,330 09	2,281 34
	2	43	1,442 29	2	33 26	5	73 51	461 70	503 46
	3	270	8,980 51	16	748 24	11	47 04	3,149 82	3,131 71
	4	185	6,898 09	11	536 19	16	53 16	2,989 56	2,981 11
	5	31	1,097 03				9 15	481 93	468 11
	6	135	4,764 03	6	232 65	1	2 73	2,284 88	2,257 93
	7	91	3,178 32	2	89 74	1	26 74	889 18	775 22
	8	132	5,869 44	4	193 68	1	5 00	1,777 43	1,782 43

Court Business — *Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
.....	2	.....	.....	5	.....	.....	.....	1 13	.....	.....	.....	3	.....
150 67	4	.....	.....	24	1	10 00	.....	2 62	.....	1	5 00	2	.....
.....	3	.....	.....	19	.....	.....	.....	1 89	.....	.....	.....	.....	.....
38 96	6	1	.....	16	.....	.....	.....	3 36	.....	1	5 00	3	.....
.....	3	.....	.....	11	.....	.....	.....	2 73	.....	.....	.....	2	.....
.....	2	1	.....	9	.....	.....	.....	95	.....	.....	.....	1	.....
265 11	3	.....	.....	84	.....	.....	.....	1 65	.....	.....	.....	8	2
26 24	.....	.....	.....	11	1	11 00	.....	36	.....	.....	.....	.....	.....
.....	1	.....	.....	26	2	12 00	.....	1 33	.....	.....	.....	2	.....
.....	4	.....	.....	30	.....	.....	.....	3 45	.....	2	10 00	.....	.....
48 16	2	.....	.....	12	.....	.....	.....	1 82	.....	.....	.....	.....	.....
.....	5	4	.....	105	5	57 00	.....	2 80	.....	1	5 00	2	2
.....	2	.....	.....	11	.....	.....	.....	1 13	.....	.....	.....	6	.....
.....	2	.....	.....	3	.....	.....	.....	62	.....	.....	.....	.....	.....
.....	3	.....	.....	1	.....	.....	.....	90	.....	.....	.....	.....	.....
.....	.....	.....	.....	3	.....	.....	.....	18	.....	.....	.....	.....	.....
.....	1	.....	.....	26	3	14 00	.....	1 03	.....	.....	.....	.....	.....
.....	.....	.....	1	1	1	12 00	.....	54	.....	.....	.....	.....	.....
.....	1	.....	.....	.....	.....	.....	.....	43	.....	.....	.....	.....	.....
173 43	43	1	.....	59	.....	.....	.....	.....	5 86	.....	.....	9	1
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30 75	15	.....	.....	78	1	12 00	.....	8 49	.....	4	30 50	.....	.....
31 75	3	.....	.....	14	.....	.....	.....	1 29	.....	1	10 00	.....	.....
65 21	12	1	1	68	.....	.....	.....	7 38	.....	.....	.....	5	.....
61 61	14	.....	.....	39	.....	.....	.....	6 80	.....	5	18 00	3	.....
22 97	1	.....	.....	.....	.....	.....	.....	88	.....	.....	.....	.....	.....
29 68	11	1	1	34	.....	.....	.....	4 88	.....	4	20 00	.....	.....
113 96	4	.....	.....	22	.....	.....	.....	2 47	.....	.....	.....	1	.....
.....	12	.....	.....	21	.....	.....	.....	5 94	.....	1	10 00	.....	.....

## RETURN OF Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			§ c.		§ c.		§ c.	§ c.	§ c.
Simcoe .....	1	281	10,744 01	16	1,350 75	17	81 82	3,433 27	3,324 05
	2	73	2,631 78	1	61 71	4	101 62	1,399 36	1,500 98
	3	106	3,907 58	12	676 77	7	30 72	1,462 64	1,462 64
	4	201	6,538 05	12	626 63	13	1,274 91	2,400 61	2,265 55
	5	70	3,177 72	3	123 75	4	122 65	820 04	877 42
	6	231	11,893 95	21	1,264 55	26	217 02	2,868 15	2,881 34
	7	49	1,853 10	6	400 85	1	540 33	415 33	488 18
	8	172	7,139 11	20	1,448 72	12	164 09	3,159 52	3,266 19
	9	114	4,630 00	6	321 00	10	175 73	689 77	557 68
	10	144	3,565 53	6	221 26	5	42 57	1,841 32	1,762 71
Stormont, Dundas and Glengarry ..	1	88	3,023 39	2	146 36	15	52 24	1,434 32	1,331 00
	2	206	7,637 71	4	82 25	11	.....	1,481 52	1,218 92
	3	434	12,527 79	10	215 61	47	140 17	4,081 59	4,109 67
	4	119	3,517 40	4	192 13	21	37 41	1,685 94	1,723 35
	5	85	2,949 70	.....	.....	6	36 61	1,003 47	1,040 08
	6	195	3,984 61	40	1,287 40	27	.....	1,223 08	1,223 08
	7	47	600 02	5	340 37	3	.....	940 39	888 11
	8	151	4,618 31	6	226 03	5	146 51	2,106 81	2,075 22
	9	40	1,355 39	3	162 95	10	11 11	678 12	676 96
	10	114	5,155 62	10	459 99	1	.....	1,817 10	1,817 10
	11	66	1,960 72	6	423 36	14	2 37	893 92	878 92
	12	68	2,856 60	6	98 45	11	326 08	609 84	872 30
Thunder Bay.	1	86	4,930 22	4	143 13	.....	.....	938 55	938 55
	3	157	5,731 06	2	112 41	3	32 50	1,947 70	1,836 83
Victoria.....	1	104	2,919 31	8	225 13	2	.....	954 79	954 79
	2	84	2,818 36	5	217 42	3	.....	1,030 96	1,030 96
	3	65	1,486 36	5	319 73	2	19 60	1,080 38	1,070 01
	4	20	465 60	5	125 14	6	.....	228 42	228 42
	5	240	11,595 65	14	414 75	9	158 37	3,166 61	3,119 90

Cour: Business.—*Con inuel.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
§ c.						§ c.		§ c.	§ c.		§ c.		
191 04	22			58	1	10 00		10 07		2	12 00	2	
	6	2	2	16	1	12 00		2 39				2	
	19			18	5	34 00		4 48		3	4 00	1	
152 31	8	1		49				5 42			2 00		
65 27	8		1	9	2	12 00		3 66				1	
203 83	34	1	2	42	4	45 00		12 97		5	30 00	10	
457 39	3			10				1 62					
57 42	20	1	1	29	2	20 00		7 29		1	6 00	5	2
301 82	11			21				4 67		1	6 00	4	
78 61	7			22		12 00		3 97					
155 56	2			24				2 39					4
262 60	17	2		59	1		1	8 84		1	4 00		
112 09	22	1		104				10 20		1	3 00	6	2
31 20	7			35				4 24		1	3 00	6	
	4			19				2 47					
	4			68				3 25					
52 28	2			19				1 28					
178 10	4			22				3 88				1	
12 27	3	1		7				1 41				1	1
	9			23				4 47					
17 37	2			20				1 64				2	
63 62	4			13				2 44				2	
	12		1	8						1	3 00		
143 37	14	2		28						1	5 00		
	4			43			1	1 90		1	10 00		
	4			25				2 26		1	5 00		
10 37	2			31				91					
				4				24					2
205 08	42	3		46	3	31 00		14 16		6	30 00	1	

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			§ c.		§ c.		§ c.	§ c.	§ c.
Victoria— <i>Con.</i>	6	84	4,586 68	6	377 30	8	33 27	542 05	540 32
	7	77	2,433 42	11	550 51	5	23 98	644 55	610 51
Waterloo.....	1	335	11,702 08	21	653 60	30	553 71	3,495 89	3,964 78
	2	131	3,630 46	15	765 14	11	.....	1,588 05	1,570 90
	3	222	5,011 70	7	334 26	16	.....	2,269 23	2,266 87
	4	102	3,061 16	12	600 30	11	25 33	1,207 75	1,147 59
	5	100	3,148 41	8	637 02	10	1 61	2,032 25	2,029 71
	6	85	2,351 90	3	60 65	10	.....	1,107 57	1,107 57
	7	34	1,066 69	2	243 60	3	39 00	511 42	479 42
Welland . . . .	1	323	9,880 88	4	154 31	43	57 14	3,449 58	3,439 72
	2	49	1,492 83	7	225 90	3	41 89	762 97	799 93
	3	201	8,191 03	5	212 86	20	109 55	3,742 27	3,822 30
	4	244	9,154 23	7	341 18	15	677 29	2,771 35	2,779 16
	5	104	3,176 26	8	543 96	12	.....	815 28	808 13
	6	41	832 99	3	112 88	6	50 18	619 47	581 29
Wellington...	1	265	6,584 53	18	895 66	29	198 56	1,545 85	1,353 10
	2	23	659 36	3	46 41	3	.....	205 42	205 42
	3	14	352 17	2	152 48	....	14 11	85 43	98 54
	4	67	3,964 50	9	324 18	5	96 49	602 85	623 14
	5	75	3,311 20	7	276 75	6	37 20	1,384 02	1,421 22
	6	55	1,576 78	5	215 36	2	3 37	471 44	471 81
	7	76	2,682 22	17	808 14	13	1 00	1,084 07	1,072 39
	8	133	4,584 26	12	316 81	20	197 88	2,125 94	2,245 07
	10	116	2,769 46	17	920 50	19	299 11	1,240 65	1,063 89
	11	76	2,978 47	7	213 20	12	103 17	685 02	724 44
Wentworth . .	1	705	30,639 08	22	995 06	150	452 09	6,458 04	6,713 77
	2	76	2,975 55	2	51 07	12	.....	881 88	881 88
	3	23	843 25	2	48 69	3	.....	201 23	201 23
	4	39	1,260 45	9	895 79	7	30 30	676 18	687 48



Court Business.—Continued.

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
S c.							S c.						
S c.							S c.		S c.		S c.		
35 00	8	1	1	28				2 81					2
33 98	1			26				1 37		1	10 00		2 2
84 82	27			79				11 85		4	18 50		3
17 15	5		1	51				2 78					
2 36	10			73	2	10 00		5 71		2	15 00		
60 16	7			16	1	12 00	1	3 25		1	5 00		1
4 13	6	1		26				3 12					2
	2			27			1	1 91					
71 00	2							92					
67 00	15			90				7 80		1	10 00		5 4
4 93	2			17				1 25					1
29 52	23	1		42				9 05		1	10 00		
669 48	20			61				9 11		1	10 00		2
7 15	6			39				2 38					4
88 36				23				51					
192 75	9			78	1	12 00		5 99					1
			12	1	12			39					
1 00				11	1	10 00	1	15					
76 20	7			5				3 04		2	15 00		4
	9			13				3 51					1
3 00	4			23				1 63					
12 68	6			21				2 52					2 1
78 75	9	3	3	36				4 38		1	6 00		3
475 87	9			35				3 96		1	5 00		3
63 75	8			12				3 17		1	5 00		
196 36	38		3	173	4	40 00		20 87	256 61	7	44 00		19
	6	1		12				2 64		3	25 00		2
	1			3				67					
19 00	1			8				97					

## RETURN of Division

County.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			s. c.		s. c.		s. c.	s. c.	s. c.
Wentworth.— <i>Continued</i> ..	5	30	1,025 11					127 49	127 49
	7	9	297 81	1	76 92			215 11	215 11
	8	9	481 49			1		266 83	266 83
	9	314	13,294 06	7	225 29	56	1,081 05	2,614 46	2,990 23
Y rk.....	1	1,742	80,387 55	44	3,573 33	347	878 96	14,072 71	13,648 22
	2	114	5,298 42	14	885 71	11	260 57	879 49	920 72
	3	40	1,202 05	4	128 87	3	39 50	1,022 76	1,025 76
	4	275	9,985 31	14	716 30	7	616 97	2,013 66	2,326 14
	5	43	2,034 09	6	193 03	2	123 16	396 58	340 54
	6	82	3,344 84	7	264 04	6	62 13	981 07	927 12
	7	41	1,995 46	6	277 05	20	46 75	603 99	623 99
	8	164	4,800 67	10	538 30	2		1,440 81	1,232 44
	9	45	2,040 78	2	27 86	11	44 35	643 05	667 05
	10	1,515	70,392 18	38	1,958 56	346	570 05	12,020 37	11,709 46
Grand totals..	319	40,686	1,518,099 46	2,578	131,415 74	5,290	26,732 65	456,079 95	452,690 36

Court Business — *Continued.*

(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
\$ c.						\$ c.		% c.		\$ c.		\$ c.	
.....	1	.....	.....	5	.....	.....	.....	85	.....	.....	.....	.....	.....
.....	.....	1	.....	1	.....	.....	.....	15	.....	.....	.....	.....	.....
.....	1	.....	.....	.....	.....	.....	.....	46	.....	.....	.....	.....	.....
705 28	28	3	.....	71	.....	.....	.....	13 06	.....	8	35 00	15	.....
454 49	177	12	4	291	4	21 00	.....	78 84	799 59	3	25 00	124	.....
219 34	13	.....	1	15	.....	.....	.....	4 64	.....	3	12 50	2	.....
36 50	2	.....	.....	12	.....	.....	.....	1 01	.....	.....	.....	.....	.....
304 49	20	5	3	54	7	69 00	.....	9 23	.....	1	5 00	.....	.....
179 20	5	.....	.....	8	.....	.....	.....	2 03	.....	.....	.....	2	.....
53 95	8	.....	2	12	.....	.....	.....	3 59	.....	.....	.....	1	.....
26 75	4	.....	.....	12	1	12 00	.....	1 87	.....	.....	.....	14	.....
208 37	7	5	.....	42	2	11 00	.....	4 15	.....	1	3 00	1	.....
20 35	3	.....	2	6	.....	.....	.....	1 80	.....	.....	.....	3	.....
880 96	174	.....	2	253	6	47 00	.....	72 12	718 18	13	76 00	119	1
25365 75	2,899	209	101	10,177	203	1,897 60	10	1,307 31	4,217 09	293	1,794 00	1,292	68

TABLE B.

LIST of Division Court clerks, their post office address, the county and number of division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1898, inclusive

County.	No. of Division.	Name of clerk.	Post office address.
Algoma .....	1	E. Biggins .....	Sault. Ste. Marie.
	2	Thomas Sullivan .....	Bruce Mines.
	3	Wm. L. Nichols .....	Thessalon.
	4	D. M. Brodie .....	Webbwood.
	5	H. A. Madden .....	Chelmsford.
	6	Wm. J. Smith .....	Richard's Landing.
Brant .....	1	Joseph Robinson .....	Brantford.
	2	John K. Finlayson .....	Paris.
	3	David Reid .....	St. George.
	4	Hy. Cox .....	Burford.
	5	Walter E. Hooker .....	Scotland.
Bruce .....	1	Wm. Collins .....	Walkerton.
	2	John K. McLean .....	Teeswater.
	3	Joseph Barker .....	Kincardine.
	4	N. McKechnie .....	Paisley.
	5	Robert Munro .....	Port Elgin.
	6	Hugh Murray .....	Underwood.
	7	W. R. Hilborn .....	Tara.
	8	James Walmsley .....	Warton.
	9	Angus Martyn .....	Ripley.
	10	W. Broshier .....	Lion's Head.
	11	R. P. Somerville .....	Lucknow.
	12	M. A. Halliday .....	Chesley.
Carleton .....	1	J. R. Armstrong .....	Ottawa.
	2	Wm. Henderson .....	Fallowfield.
	3	Henry W. McDougall .....	Carp.
	4	Matthew Riddell .....	Galetta.
	5	John Kerr .....	North Gower.
	6	Daniel McLaurin .....	Metcalf.
	7	F. W. Harmer .....	Mosgrove.
Dufferin .....	1	Joseph Pattulo .....	Orangeville.
	2	Hugh Falconer .....	Shelborne.
	3	J. A. Love .....	Stanton.
	4	James Henry .....	Mono Mills.
	5	R. E. Hamilton .....	Grand Valley.
Elgin .....	1	A. Love .....	Aylmer.
	2	Alex. McBride .....	St. Thomas.
	3	Alex. McBride .....	St. Thomas.
	4	Samuel Maccoll .....	Dutton.
Essex .....	1	C. H. Ashdown .....	Sandwich.
	2	J. A. C. Leggatt .....	Amherstburg.
	3	E. Allworth .....	Kingsville.
	4	C. Bell .....	Oxley.
	5	George A. Morse .....	Leamington.
	6	F. P. Boutellier .....	Belle River.
	7	John McCrae .....	Windsor.
	8	Wm. Laing .....	Essex.
	9	Wm. Manning .....	Comber.

## LIST of Division Court Clerks, etc.—Continued.

County.	No. of Division.	Name of clerk.	Post office address.	
Frontenac.....	1	Wm. Robinson .....	Kingston.	
	2	.....	.....	
	3	C. Ruttan .....	Sydenham.	
	4	W. H. Reynolds .....	Verona	
	5	F. W. Vanluven .....	Sunbury.	
	6	Matthew W. Price.....	Sharbot Lake.	
Grey .....	1	Benjamin Allen .....	Owen Sound.	
	2	Arch'd. Davidson .....	Durham.	
	3	Thomas Plunkett.....	Meaford.	
	4	W. L. Tyson .....	Clarksburg.	
	5	A. S. VanDusen .....	Flesherton.	
	6	John McDonald .....	Chatsworth.	
	7	Duncan Campbell .....	Hanover.	
	8	Richard L. Stephen.....	Markdale.	
Haldimand.....	1	D. McGregor .....	Caledonia.	
	2	David T. Rogers .....	Cayuga.	
	3	T. Armour .....	Dunville.	
	4	R. A. Havill .....	Rainham.	
	5	Robert E. Johnson .....	Canboro'.	
	6	C. E. Bourne.....	Jarvis.	
Haliburton .....	1	C. D. Curry .....	Minden.	
	2	Wm. Prust.....	Haliburton.	
	3	Stephen Kettle.....	Ursa.	
Halton .....	1	Wm. Panton .....	Milton.	
	2	Chas. B. Patterson .....	Oakville.	
	3	Lachlan Grant .....	Georgetown.	
	4	R. J. McNabb .....	Acton.	
	5	M. Beatty .....	Nassagaweya.	
	6	James Robinson .....	Burlington.	
Hastings .....	1	Hartford Ashley .....	Belleville.	
	3	A. B. Randall .....	Shannonville.	
	4	T. McCann .....	Tweed.	
	5	F. B. Parker .....	Stirling.	
	6	Arthur W. Coe .....	Madoc.	
	7	J. G. Johnston .....	Deseronto.	
	9	James R. Young .....	Trenton.	
	10	B. C. Hubbell .....	Marmora.	
	11	James Haryett .....	Maynooth.	
	12	Dermott Kavanagh.....	Umfraville.	
	Huron .....	1	James Yates .....	Goderich.
		2	John Beattie .....	Seaforth.
3		W. W. Farran .....	Clinton.	
4		A. Hunter .....	Brussels.	
5		Chas. Snell .....	Exeter.	
6		Jas. Whyard .....	Dungannon.	
7		John Morgan .....	Bayfield.	
8		James McGuire .....	Wingham.	
9		Joseph Cowan .....	Wroxeter.	
10		Michael Zeller .....	Zurich.	
11		Wm. Lewis .....	Crediton.	
12		Wm. Campbell.....	Blyth.	

## List of Division Court Clerks, etc.—Continued.

County.	No. of Division.	Name of clerk.	Post office address.
Kent .....	1	W. B. Wells .....	Chatham.
	2	Arthur McKinlay .....	Ridgetown.
	3	Jas. T. Smith .....	Dre-den.
	4	Arch'd Samson .....	Blenheim.
	5	D. C. McDonald .....	Wallaceburg.
	6	George Moore. ....	Bothwell.
	7	D. R. Farquharson .....	Fletcher.
Lambton.....	1	George Leys. ....	Sarnia.
	2	Wm. McLeay .....	Watford.
	3	John Webster .....	Florence.
	4	Wm. W. Stover .....	Sombra.
	5	Robert R. Dickey .....	Fore-t.
	6	Chas. Hall .....	Theford.
	7	John McRae .....	Moore.
	8	W. G. Fraser .....	Petrollea.
	9	Richard Code .....	Alvinston.
Lanark .....	1	R. Jamieson .....	Perth.
	2	W. A. Field .....	Lanark.
	3	F. McEwan .....	Carleton Place.
	4	G. F. McKimm .....	Smith's Falls.
	5	Alex. Graham .....	Bakenham.
	6	Wm. P. McEwan .....	Almonte.
Leeds and Grenville .....	1	D. B. Jones .....	Brockville.
	2	J. B. White .....	Prescott.
	3	S. McCammon .....	Gananoque.
	4	Oliver Bascom .....	Kemptville.
	5	W. H. McCrea.....	Merrickville.
	6	N. L. Puelps .....	Delta.
	7	Cyrus A. Wood .....	Toledo.
	8	L. S. Lewis .....	Newboro'.
	9	Isaac C. Alguire.....	Athens.
	10	C. W. McLean.....	Spencerville.
	11	J. B. Bellamy .....	North Augusta.
	12	M. J. Connolly.....	Caintown.
Lennox and Addington ..	1	A. Knight .....	Napanee.
	2	Fred. W. Armstrong .....	Bath.
	3	Joseph B. Allison .....	Adolphu-town.
	4	G. A. Aylsworth .....	Camden East.
	5	W. Whelan .....	Centreville.
	6	J. A. Timmerman .....	Odessa.
	7	James Aylesworth .....	Tanworth.
Lincoln .....	1	James McKimmie .....	Niagara.
	2	W. A. Mittleberger .....	St. Catharines.
	3	John Roszel .....	Smithville.
	4	C. E. Riggins .....	Beamsville.
Manitoulin .....	1	Samuel P. Jackson .....	Gore Bay.
	2	John Carruthers .....	Little Current.
	3	W. J. Tucker .....	Manitowaning.
Middlesex.....	1	J. W. McIntosh .....	London.
	2	William Dickson .....	Parkhill.
	3	Robert J. McNamee .....	Lucan.
	4	W. C. Harris .....	Delaware.
	5	G. Wilson.....	Glencoe.
	6	Ed. Rowland .....	Strathroy.
	7	Ed. Thos. Shaw .....	Dorchester Station.
	8	Walter R. Westlake .....	Arva.
	9	E. S. Jarvis .....	London.

LIST of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Muskoka .....	1	Chas. Bard .....	Bracebridge.
	2	Robert K. Sharpe .....	Gravenhurst.
	3	J. R. Reece .....	Huntsville.
	4	Fred D. Stubbs .....	Port Carling.
Nipissing .....	1	J. D. Cockburn .....	Sturgeon Falls.
	2	John McMeekin .....	Mattawa.
	3	M. W. Flannery .....	North Bay.
	4	Thomas J. Ryan .....	Sudbury.
	5	Thomas Cahill, Jr. ....	Bonfield.
	6	J. T. Froyssell .....	Warren.
Norfolk .....	1	Charles E. Freeman .....	Simcoe.
	2	Abraham M. Tobin .....	Waterford.
	3	R. Green .....	Windham Centre.
	4	E. A. Buchner .....	Ronson.
	5	M. J. McColl .....	Vittoria.
	6	Arthur P. Barrett .....	Port Rowan.
	7	Wm. W. Williams .....	Fairground.
	8	Lawrence Skey .....	Port Dover.
Northumberland and Durham .....	1	John Moorecraft .....	Bowmanville.
	2	S. Wilmott .....	Newcastle.
	3	G. M. Furby .....	Port Hope.
	4	H. M. Wood .....	Millbrook.
	5	Jno. G. Orr .....	Cobourg.
	6	Reuben Lawless, Jr. ....	Grafton.
	7	S. S. Brintnell .....	Colborne.
	8	R. B. Macklam .....	Brighton.
	9	R. P. Hurlburt .....	Warkworth.
	10	T. R. Garratt .....	Wooler.
	11	Ed. C. West .....	Campbellford.
Ontario .....	1	D. C. Macdonell .....	Whitby.
	2	M. Gleeson .....	Greenwood.
	3	J. W. Burnham .....	Port Perry.
	4	Jos. E. Gould .....	Uxbridge.
	5	Geo. Smith .....	Cannington.
	6	G. F. Bruce .....	Beaverton.
	7	Thos. P. Hart .....	Uptergrove.
Oxford .....	1	F. W. Macqueen .....	Woodstock.
	2	Chas. K. Currey .....	Drumbo.
	3	James Munro .....	Embro.
	4	Jas. Barr .....	Norwich.
	5	James Stevens .....	Ingersoll.
	6	John C. Ross .....	Tilsenburg.
Parry Sound .....	1	D. Macfarlane .....	Parry Sound.
	2	David Patterson .....	McKellar P. O.
	3	Wm. Ditchburn .....	Rosseau.
	4	Walter Sharpe .....	Burk's Falls.
	5	Saml. G. Best .....	Maganetawan.
	6	R. B. Maw .....	Commanda.
	7	James Dunn .....	Sundridge.

## LIST of Division Court Clerks, etc.—Continued.

County.	No. of Division.	Name of clerk.	Post office address.
Peel .....	1	J. W. Main .....	Brampton.
	2	H. H. Shaver .....	Cooksville.
	3	John Harris .....	Caledon.
	4	David Pearcy .....	Bolton.
Perth .....	1	D. B. Burritt .....	Stratford.
	2	George K. Matheson .....	Mitchell.
	3	E. Long .....	St. Mary's.
	4	G. Brown .....	Shakespeare.
	5	Thomas Trow .....	Milverton.
	6	F. W. Hay .....	Listowel.
Peterborough .....	1	Francis James Bell .....	Peterborough.
	2	Thomas Fraser .....	Norwood.
	3	Jas. McNeil .....	Keene.
	4	W. Sherin .....	Lakefield.
	5	Wm. Gallon .....	Apsley.
Prescott and Russell.....	1	David S. Buchan .....	L'Orignal.
	2	John Shields .....	Vankleek Hill.
	3	L. J. Labrosse .....	St. Eugene.
	4	Joseph Belanger .....	Plantagenet.
	5	J. S. Cameron .....	Cumberland.
	6	A. Carson .....	Russell.
	7	M. J. Costello .....	Hawkesbury.
	8	J. Downing .....	Fournier.
	9	F. W. Langrell .....	Alfred.
	10	Moise Rochon .....	Clarence Creek.
	11	Peter Stewart .....	Grant.
Prince Edward.....	1	Fred Slavin .....	Picton.
	2	Theodore Dodge .....	Milford.
	3	Charles H. Wright .....	Demorsetville.
	4	William C. Delong .....	Ameliasburg.
	5	John W. Clarke .....	Wellington.
	6	A. B. Saylor .....	Bloomfield.
	7	Geo. H. Crane .....	Consecon.
	8	B. E. Harrison .....	Waupoos.
Rainy River.....	1	P. H. Clark .....	Rat Portage.
	2	C. S. Smith .....	Fort Francis.
	3	.....	.....
	4	.....	.....
Renfrew .....	1	W. C. Irving .....	Pembroke.
	2	Hugh R. Dunn .....	Beachburg.
	3	George Eady, Jr. ....	Renfrew.
	4	James W. Tierney .....	Arnprior.
	5	Thomas F. German .....	Shamrock.
	6	James Reeves .....	Eganville.
	7	Robert Allan .....	Cobden.
	8	J. C. Gurney .....	Rockingham.



LIST of Division Court Clerks, etc.—*Continued.*

County.	No. of Division.	Name of clerk.	Post office address.
Simcoe .....	1	W. C. McLean .....	Barrie.
	2	Thomas S. Graham .....	Bradford.
	3	Geo. Chrystal .....	Beeton.
	4	R. G. Campbell .....	Collingwood.
	5	A. Craig .....	Craighurst.
	6	J. P. Henderson .....	Orillia.
	7	J. A. Mather .....	New Lowell.
	8	J. G. Hood .....	Alliston.
	9	Ed. Gendron .....	Penetanguishene.
	10	J. C. Steele .....	Coldwater.
Stormont, Dundas and Glengarry .....	1	G. H. McGillivray .....	Williamstown.
	2	Hugh R. Macdonald .....	Alexandria.
	3	C. J. Mattice .....	Cornwall.
	4	Asaph Dawson .....	Dickinson's Landing.
	5	F. F. Plantz .....	Morrisburg.
	6	A. F. Sherman .....	Iroquois.
	7	M. J. Cleland .....	South Mountain.
	8	J. A. Cockburn .....	Crysler.
	9	Duncan C. McRae .....	Bridge End.
	10	W. Rae .....	Chesterville.
	11	D. McIntosh .....	Strathmore.
	12	John D. McIntosh .....	Dominionville.
Thunder Bay .....	1	Hugh Munro .....	Port Arthur.
	3	J. J. Wells .....	Fort William.
Victoria .....	1	Peter McIntyre .....	Woodville.
	2	Edward D. Hand .....	Fenelon Falls.
	3	W. C. Moore .....	Bobcaygeon.
	4	James D. Thornton .....	Omeme.
	5	Elias Bowes .....	Lindsay.
	6	J. F. Cunnings .....	Oakwood.
	7	A. C. Graham .....	Victoria Road.
Waterloo .....	1	A. J. Peterson .....	Berlin.
	2	James D. Webster .....	Preston.
	3	Michael Giverin .....	Galt.
	4	J. Allchin .....	New Hamburg.
	5	Alfred Boomer .....	Linwood.
	6	Wm. H. Winkler .....	St. Jacobs.
	7	W. D. Watson .....	Ayr.
Welland .....	1	G. L. Hobson .....	Welland.
	2	Paul J. Wilson .....	Marshville.
	3	Ernest Cruikshank .....	Fort Erie.
	4	Jos. G. Cadham .....	Niagara Falls, South.
	5	D. J. C. Munro .....	Thorold.
	6	A. K. Schofield .....	Port Colborne.

LIST of Division Court Clerks, etc.—*Concluded.*

County.	No. of Division.	Name of clerk.	Post office address.
Wellington .....	1	Geo. Howard .....	Guelph.
	2	Wm. Nicoll .....	Morrison.
	3	Hugh Black .....	Rockwood.
	4	James Philip .....	Fergus.
	5	Thomas Young .....	Erin.
	6	Henry Clarke .....	Elora.
	7	John Patterson .....	Drayton.
	8	Joseph Driscoll .....	Arthur.
	10	John Livingston .....	Harriston.
	11	J. C. Wilkes .....	Mount Forest.
	Wentworth .....	1	H. T. Bunbury .....
2		F. D. Suter .....	Dundas.
3		Hugh Thompson .....	Waterdown.
4		W. McDonald .....	Rockton.
5		J. C. Moore .....	Stoney Creek.
7		J. McClement .....	Glanford
8		Samuel C. Wright .....	Binbrook.
9		R. L. Gunn .....	Hamilton.
York .....		1	A. McL. Howard .....
	2	J. Stephenson .....	Unionville.
	3	Thos. F. McMahon .....	Richmond Hill.
	4	D. Lloyd .....	Newmarket.
	5	Warren P. Cole .....	Sutton West.
	6	A. Armstrong .....	Lloydtown.
	7	John Nattress .....	Woodbridge.
	8	Jno. Hamshaw .....	Toronto Junction.
	9	J. H. Richardson .....	West Hill.
	10	E. H. Duggan .....	Toronto.

TABLE C.

LIST of Division Court Bailiffs, their Post Office Addresses, the County and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1898, inclusive.

County.	No. of Division.	Name of bailiff.	Post office address.
Algoma . . . . .	1	Thos. A. Cragg . . . . .	Sault Ste. Marie.
	2	John Knight . . . . .	Bruce Mines.
	3	J. C. McKay . . . . .	Thessalon.
	4	Wm. Irving . . . . .	Webbwood.
	5	Isaie Hortier . . . . .	Chelmsford.
	6	Daniel McPhail . . . . .	Marksville, St. Jos. Is.
Brant . . . . .	1	Joseph Jackson . . . . .	Brantford.
	2	Horace Huson . . . . .	Paris.
	3	Geo. S. Wait . . . . .	St. George.
	4	Daniel Dunn . . . . .	Burford.
	5	A. M. Malcolm . . . . .	Scotland.
Bruce . . . . .	1	Dan'l Proctor . . . . .	Walkerton.
	2	P. Corrigan . . . . .	Hollywood.
	3	John Farquharson . . . . .	Teeswater.
	4	Alex. Campbell . . . . .	Kincardine.
	5	W. W. Hogg . . . . .	Paisley.
	6	James Caven . . . . .	Port Elgin.
	7	Gore Leggett . . . . .	Underwood.
	8	Charles A. Richards . . . . .	Tara.
	9	M. C. Bell . . . . .	Wiarton.
	10	John McRitchie . . . . .	Ripley.
	11	Wm. Laidlaw . . . . .	Lion's Head.
	12	William Little . . . . .	Lucknow, Chesley.
Carleton . . . . .	1	E. A. Lapiere . . . . .	Ottawa.
	2	John Whitten . . . . .	Ottawa.
	3	W. H. Hamilton . . . . .	Richmond.
	4	Wm. Falls . . . . .	Carp.
	5	Ed. W. Owens . . . . .	Antrim.
	6	Wesley Hicks . . . . .	Kars.
	7	John Watt . . . . .	Metcalf.
Dufferin . . . . .	1	A. Wilson . . . . .	Hintonburgh.
	2	James McQuarrie . . . . .	Orangeville.
	3	E. F. Bowes . . . . .	Shelburne.
	4	A. Cauthers . . . . .	Stanton.
	5	James McQuarrie . . . . .	Orangeville.
Elgin . . . . .	1	T. W. Rounding . . . . .	Grand Valley.
	2	W. W. White . . . . .	Aylmer.
	3	John McKenzie . . . . .	St. Thomas.
	4	John McKenzie . . . . .	St. Thomas.
Essex . . . . .	1	Malcolm C. Leitch . . . . .	Dutton.
	2	Alois Master . . . . .	Sandwich.
	3	William Kelley . . . . .	Amherstburgh.
	4	C. Wright . . . . .	Amherstburgh.
	5	John S. Middough . . . . .	Kingsville.
	6	Arthur T. Munger . . . . .	Harrow.
	7	Jesse T. Brown . . . . .	Leamington.
	8	Charles F. Cornetel . . . . .	Belle River.
	9	W. A. Mi lard . . . . .	Windsor.
	1	Clement Reaume . . . . .	Windsor.
	2	Daniel Sinclair . . . . .	Essex.
	3	Raphael Marion . . . . .	Chevalier.

LIST of Division Court Bailiff's, etc.—*Continued*

County.	No. of Division.	Name of bailiff.	Post office address.
Frontenac .....	1 {	George Greenwood .....	Wolfe Island.
		J. A. Gardner .....	Kingston.
	2 {	Jacob J. Gardiner .....	Kingston.
		John A. Gardner .....	Kingston.
		Edwin G. Ruttan .....	Sydenham.
		Isaac L. Smith .....	Verona.
6 {	Wm. J. Arthur .....	Battersea.	
	Joshua A. McDermott .....	Tichborne.	
Grey .....	1 {	John Critchelly .....	Plevna.
		James Cochrane .....	Owen Sound.
	2 {	James Carson .....	Durham.
		George Brown .....	Meaford.
		George Mitchell .....	Clarksburg.
		John Wright, jr. ....	Flesherton.
		Wm. Donlon .....	Chatsworth.
		John Small .....	Hanover.
8 {	W. G. Pickell .....	Markdale.	
Haldimand .....	1 {	James Thorburn .....	Caledonia.
		John Farrell .....	Cayuga.
	2 {	W. R. McIndoe .....	Dunnville.
		Jno. H. Fite .....	Selkirk.
		Eli Piper .....	Canboro'.
		F. Hartwell .....	Jarvis.
Haliburton .....	1 {	R. C. Garrett .....	Minden.
		W. J. Austin .....	Haliburton.
	3 {	Adam Graham .....	Ursa.
Halton .....	1 {	J. A. Frazer .....	Milton.
		Albert E. Cross .....	Oakville.
	2 {	Alfred Benham .....	Georgetown.
		John Lawson .....	Acton.
		S. Jackson Worthington .....	Campbellville.
		J. W. Henderson .....	Burlington.
Hastings .....	1 {	John H. Gordon .....	Kelleville.
		Jones Phillips .....	Belleville.
	3 {	W. E. Pearsall .....	Shannonville.
		W. J. Howell .....	Tweed.
	5 {	C. Butler .....	Stirling.
		H. W. Harris .....	Stirling.
	6 {	John Alien Huff .....	Madoc.
		J. L. Ferguson .....	Deseronto.
	9 {	Lewis Cruikshank .....	Trenton.
		W. D. Ketcheson .....	Trenton.
	10 {	James C. Bowen .....	Marmora.
		B. H. Sweet .....	Maynooth.
12 {	Geo. B. Sweet .....	Bancroft.	
Huron .....	1 {	Thos Gundry .....	Goderich.
		Joseph P. Brine .....	Seaforth.
	3 {	D. Dickenson .....	Clinton.
		Finlay S. Scott .....	Brussels.
	5 {	John Gill .....	Exeter.
		James Mallough .....	Dungannon.
	7 {	J. Ferguson .....	Bayfield.
		Francis Patterson .....	Wingham.
	9 {	John Brethauer .....	Wroxeter.
		Phillip Sipple .....	Zurich.
	11 {	J. Beanes .....	Crediton.
		Richard Somers .....	Blyth.

List of Division Court Bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Kent.....	1 {	Charles J. Moore .....	Chatham.
	2	T. H. Nelson .....	Chatham.
	3	W. A. Gosnell .....	Ridgetown.
	4 {	Alex. Cuthbert .....	Dresden.
	5	W. Fellows .....	Blenheim.
	6 {	John M. Burke .....	Blenheim.
	7	Thomas Forham .....	Wallaceburg.
Lambton .....	1	G. A. Bobier .....	Thamesville.
	2	S. J. Thomas .....	Bothwell.
	3	M. Dillon .....	Merlin.
	1	Rich. Macdonald .....	Sarnia.
	2	J. F. Elliott .....	Watford.
	3	Richard L. Bobier .....	Florence.
	4	N. Cornwall .....	Sombra.
	5	Eugene Mason .....	Wyoming.
	6	J. G. Braddon .....	Thedford.
7	John McGill .....	Corunna.	
8	John Sinclair .....	Petrolia.	
9	Wm. Irving .....	Alvinston.	
Lanark .....	1	P. J. Lee .....	Perth.
	2	James Patterson .....	Perth.
	3	James D. McInnes .....	Lanark.
	4	John McPherson .....	Carleton Place.
	5	James Murray .....	Smith's Falls.
	6	Arthur H. Ellis .....	Pakenham.
Leeds and Grenville .....	1	John Slattery .....	Almonte.
	1 {	H. McPhail .....	Brockville.
	2	Matthew White .....	Brockville.
	3	Charles H. Row .....	Prescott.
	4	Edward McE. Hiscocks .....	Gananoque.
	5	Michael Sweeney .....	Kemptville.
	6 {	Wm. J. McCarney .....	Merrickville.
	7	W. H. Denaut, jr. ....	Delta.
	8 {	S. R. Ransom .....	Delta.
	9	R. Richards .....	Frankville.
	10 {	Chester Stewart .....	Newboro'.
	11	Delorma Deacon .....	Westport.
12	G. W. Brown .....	Athens.	
Lennox and Addington .....	1	Wm. Stitt, jr. ....	Spencerville.
	2	James P. Lawrence .....	Spencerville.
	3	S. J. Whaley .....	North Augusta.
	4	W. I. Mallory .....	Mallory town.
	1 {	Z. Ham .....	Napanee.
	2	W. H. Huff .....	Napanee.
	3	R. R. Finkle .....	Bath.
	4 {	D. Daverne .....	Adolphustown.
5	Z. Ham .....	Napanee.	
6	Jno. Finn .....	Newburgh.	
7 {	P. Vandewater .....	Centreville.	
8	John W. Denyes .....	Odessa.	
9 {	P. F. Carscallen .....	Tamworth.	
10	Samuel J. Sweetnam .....	Vennachar.	
11	P. A. Wickware .....	Cloyne.	
Lincoln .....	1	Cornelius Murphy .....	Niagara-on-the-Lake.
	2	Richard E. Boyle .....	St. Catherine's.
	3	A. D. Lacy .....	Smithville.
	4	Cyrus Russ .....	Beamsville.

LIST of Division Court Bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Manitoulin .....	1	S. M. Fraser .....	Gore Bay.
	2	Ed. M. Bradley .....	Little Current.
	3	John Gorley .....	Manitowaning.
Middlesex .....	1	John Burrs .....	London.
	2	Edward Manes .....	Parkhill.
	3	Sylvanus Gibson .....	Lucan.
	4	Henry Lockwood .....	Delaware.
	5	James Poole .....	Glencoe.
	6	Malcolm McIntyre .....	Strathroy.
	7	W. H. Shaw .....	Dorchester Station.
	8	Chas. E. Smith .....	Arva.
	9	L. W. Stevens .....	London.
Muskoka .....	1	Fred. Sanders .....	Bracebridge.
	2	T. M. Robinson .....	Gravenhurst.
	3	Wm. Rumsey .....	Huntsville.
	4	Francis Fowler .....	Port Carling.
Nipissing .....	1	J. B. Belanger .....	Sturgeon Falls.
	2	Ed. J. Smith .....	Mattawa.
	3	L. W. Brennan .....	North Bay.
	4	M. J. Powell .....	Sudbury.
	5	J. L. Manseau .....	Bonfield.
	6	L. N. Gervais .....	Warren.
Norfolk .....	1	John Allgeo .....	Simcoe.
	2	Orlando H. Duncombe .....	Waterford.
	3	D. C. Wood .....	Simcoe.
	4	Robert Power .....	Delhi.
	5	James M. Brown .....	Vittoria.
	6	Henry C. Ellis .....	Port Rowan.
	7	J. W. Massacar .....	Clear Creek.
	8	Hiram Fairchild .....	Port Dover.
Northumberland and Durham .....	1	R. J. Mallory .....	Bowmanville.
	2	David Rutherford .....	Newcastle.
	3	H. Sing .....	Port Hope.
	4	Wm. Carveth .....	Millbrook.
	5	O. Dean .....	Cobourg.
	6	Chas. S. Bradley .....	Grafton.
	7	Jas. E. Alyea .....	Colborne.
	8	Jav Chapin .....	Brighton.
	9	Luke Berry .....	Warkworth.
	10	Arthur Terrill .....	Wooler.
	11	Geo. Hay .....	Campbellford.
Ontario .....	1	B. F. Campbell .....	Brooklin.
	2	Levi Mackey .....	Greenwood.
	3	James D. Paxton .....	Port Perry.
	4	J. C. Widdifield .....	Uxbridge.
	5	R. J. Harwood .....	Cannington.
	6	John H. Smith .....	Beaverton.
	7	Joseph Fox .....	Millington.

List of Division Court bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Oxford .....	1 {	M. Virtue .....	Woodstock.
	2 {	M. Virtue, jr. ....	Woodstock.
	3 {	L. S. Kennedy .....	Richwood.
	4 {	George C. McKay .....	Embros.
	5 {	C. E. Burgess .....	Burgessville.
	6 {	James Stirton .....	Ingersoll.
		M. Dillon .....	Tilsonburg.
Parry Sound.....	1 {	T. W. George .....	Parry Sound.
	2 {	Duncan McRae.....	French River.
	3 {	W. J. Moffatt .....	McKellar.
	4 {	Jas. Harvey.....	Rosseau.
	5 {	Wm. Alexander .....	Burk's Falls.
	6 {	Ed. B. Parker .....	Maganetawan.
	7 {	David Ricker.....	Commanda.
		Archibald McDonald .....	Sundridge.
Peel .....	1	Jno. W. Smith .....	Brampton.
	2	Wm. Henry Rutledge.....	Cooksville.
	3	James K. Leslie .....	Caledon.
	4	J. C. Switzer.....	Albion.
Perth .....	1 {	Thos. Tobin .....	Stratford.
	2 {	Thos. S. Tobin .....	Stratford.
	3 {	J. S. Coppin .....	Mitchell.
	4 {	William Box .....	St. Mary's.
	5 {	J. A. Donaldson .....	Shakespeare.
	6 {	W. D. Weir .....	Milverton.
		W. H. Hay.....	Listowel.
Peterborough .....	1	Thos. Laplante .....	Peterborough.
	2	Jas. Pengelly.....	Norwood.
	3	Joseph Elmhirst .....	Keene.
	4	Thos. Nicolls .....	Lakefield.
	5	W. H. Webster.....	Apsley.
Prescott and Russell.....	1	S. W. Wright .....	L'Original.
	2	Thomas Shields.....	Vankleek Hill.
	3	Michael Kelly .....	St. Eugene.
	4	Wm. Adolphus McKay .....	Plantagenet.
	5	Docitte Lavergne .....	Cumberland.
	6	Thomas Young.....	Russell.
	7	S. Wright .....	L'Original.
	8 {	C. Gates .....	Fournier.
	9 {	Napoleon Dupuis .....	St. Isidore.
	10 {	Oliver Miron .....	Alfred.
	11 {	John A. Dent .....	Rockland.
		Moise Lavoilette .....	Clarence Creek.
		Wm. D. Heron .....	South Indian.
		Eugene Parent .....	Casselman.
rin Edward .....	1	D. A. Spencer .....	Picton.
	2	Marshall Palen.....	Milford.
	3	George Farrell .....	Demorestville.
	4	A. Harvey .....	Ameliasburg.
	5	Chas. Harrington .....	Wellington.
	6	Alex. McDonald .....	Bloomfield.
	7	Harman W. Weeks.....	Consecon.
	8	E. A. Williams.....	Waupoos.

LIST of Division Court bailiffs, etc.—*Continued.*

County.	No. of Division.	Name of bailiff.	Post office address.
Rainy River.....	1	W. H. McKay .....	Rat Portage.
	2	Wm. Neil .....	Fort Francis.
	3	.....	.....
	4	.....	.....
Renfrew .....	1	Henry Mitchell.....	Pembroke.
	2	James Millar.....	Pembroke.
		Chas. Taylor.....	Westmeath.
	3	Jno. Beaupre.....	Beachburg.
		Jno. Devine.....	Renfrew.
	4	Wm. Wilson.....	Arnprior.
	5	John Lyons.....	Arnprior.
	6	Thos. J. Gorman.....	Shamrock.
7	Hugh Gallagher.....	Eganville.	
8	George Marshall.....	Cobden.	
Simcoe .....	1	John Weymouth.....	Barrie.
	2	L. Algeo.....	Bradford.
	3	John Wilson.....	Tottenham.
	4	A. W. S. Cunningham.....	Collingwood.
	5	James Martin.....	Hillsdale.
	6	J. G. Wilson.....	Orillia.
	7	Andrew Patton.....	New Lowell.
	8	Thos. A. Whitesides.....	Alliston.
	9	Ed. E. J. Hewson.....	Penetanguishene.
	10	Thos. Blaney.....	Coldwater.
Stormont, Dundas and Glengarry.. ..	1	P. W. Robertson.....	Williamstown.
	2	H. J. Patterson.....	Maxville.
	3	Homer Stiles.....	Cornwall.
		R. J. Gravely.....	Cornwall.
	4	Simon Warner.....	Osnabrock Centre.
	5	G. S. Casseleman.....	Aultsville.
	6	Jacob Hopper.....	Morrisburg.
	7	Wm. A. Coons.....	Iroquois.
	8	Andrew Redmond.....	South Mountain.
	9	Samuel Dillobough.....	Crysler.
	10	Danl. McLeod.....	Lancaster.
	11	A. Stallmayer.....	Chesterville.
Milo Knowland.....		Chesterville.	
12	Ed. J. Molony.....	McMillan's Corners.	
13	Chas. P. Robertson.....	Maxville.	
Thunder Bay .....	1	Thos. Connor.....	Port Arthur.
	3	Thos. Connor.....	Port Arthur.
Victoria.....	1	M. F. McPhaden.....	Woodville.
	2	Steven Nevison.....	Penelon Falls.
	3	W. R. Given.....	Bobcaygeon.
	4	Wm. Glass.....	Omeme.
	5	Peter Mitchell.....	Lindsay.
	6	Lyman Minthorn.....	Oakwood.
	7	Wm. Boden.....	Victoria Road.
Waterloo .....	1	J. Klippert.....	Berlin.
	2	Peter Gillies.....	Galt.
	3	Peter Gillies.....	Galt.
	4	Alex. Fraser.....	New Hamburg.
	5	Benj. J. Ballard.....	Hawkesville.
	6	Benj. J. Ballard.....	Hawkesville.
	7	Ed. Bourchier.....	Washington



List of Division Court bailiffs, etc — *Concluded.*

County.	No of Division.	Name of bailiff.	Post office address.
Welland .....	1	Casper Ramey .....	Welland.
	2	John S. Stayzer .....	Marshville.
	3	Irwin E. Teal .....	Ridgeway.
	4	Geo. E. Buckley .....	Niagara Falls, South.
	5	P. R. Warner .....	Thorold.
	6	Elias Augustine .....	Humberstone.
Wellington .....	1	John H. Doughty .....	Guelph.
	2	J. H. Doughty .....	Guelph.
	3	John W. Farriés .....	Rockwood.
	4	Wm. M. Frank .....	Fergus.
	5	James Brodly .....	Erin.
	6	Wm. Findlay .....	Elora.
	7	S. B. Trask .....	Drayton.
	8	David T. Small .....	Arthur.
	10	Henry Torrance .....	Cliff rd.
	11	A. Godfrey .....	Mount Forest.
	Wentworth .....	1	Wm. Hunter .....
2		F. P. Hanes .....	Dundas.
3		W. Harvey .....	Waterdown.
4		Emerson, Clement .....	Troy.
5		H. A. Combs .....	Stoney Creek.
7		A. de C. Boyers .....	Binbrook.
8		A. de C. Boyers .....	Binbrook.
9		J. Greenfield .....	Hamilton.
York .....		1	J. M. Wingfield .....
	2	P. L. Barkey .....	Ringwood.
	3	P. L. Barkey .....	Ringwood.
	4	Wm. Malloy .....	Newmarket.
		A. E. Widdifield .....	"
	5	Amos H. Wilson .....	"
		R. A. Sheppard .....	Sutton, West.
	6	Geo. E. Reynolds .....	L'oydton.
	7	Wm. Suggitt .....	Lambton Mills.
	8	Wm. Suggitt .....	"
9	Jno. Annis .....	Scarboro'.	
10	Peter Small .....	Toronto.	

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 TABLE D.
 

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 DIVISION COURTS AND THE LIMITS OF THE RESPECTIVE DIVISIONS IN THE PROVINCE OF ONTARIO.
 

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## DISTRICT OF ALGOMA.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude, and east by Barr River, including all the islands in front.

2.—Bounded west by Barr River, and east by the westerly boundary of the Townships of Thessalon River, Kirkwood, Bridgeland and Houghton, and by said boundary line of the last three named townships, produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon River, Kirkwood, Bridgeland and Houghton, and the boundary line of the last named three townships, produced northerly, and on the east by the eastern boundary of the Township of Sprague, produced northerly.

4.—Bounded on the west by the boundary line between the Townships of Sprague and Lewis, produced north to the northern boundary of the District of Algoma, thence along the northern boundary of the said district, thence south along the eastern boundary to the waters of Lake Huron, thence westerly along the southern boundary of the District of Algoma, to a point opposite the boundary line between the Townships of Sprague and Long, thence northerly to said last-mentioned boundary line, thence easterly along the said southern boundary line of the Township of Sprague to the place of beginning, except the territory comprised in the limits of Division No. 5.

5.—The Townships of Rayside, Balfour, Snyder, Creighton, Fairbank, Dowling, Lanark, Morgan, Lumsden, Carscaden, Cartier, Ermatinger, Hart, Hess, Moncreif and Craig, and all those portions of Algoma lying adjacent to the main line of the Canadian Pacific Railway, south of said railway and west of the westerly boundary of the Township of Moncreif to the westerly boundary of the Provisional Judicial District of Algoma, and all that portion of the said district lying north of the said C. P. R. and west of the said westerly boundary of the said Township of Moncreif. And that such portions of the said territory above described as has been and is a portion of the other Division Court divisions in said district shall be separated from such several divisions; and that the said divisions are altered accordingly.

6.—Consisting of St. Joseph's Island.

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## COUNTY OF BRANT.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora, and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and the part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of a continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

#### COUNTY OF BRUCE.

1.—The Town of Walkerton and the Township of Carrick, and all the Township of Brant, south of the line between the 11 and 12th concessions, in lots up to No. 25, and south of the line between concessions 9 and 10, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, all the Township of Culross, and that part of the Township of Greenock lying south of the line between the 11th and 12th concessions.

3.—The Town of Kincardine and that part of the Township of Kincardine lying south of a line drawn between the 9th and 10th concessions.

4.—The Village of Paisley and that part of the Township of Brant lying north of a line drawn between the 11th and 12th concessions of the Township of Brant.

That part of the Township of Elderslie, except lots 16 to 36, both inclusive, in concessions 12, 13 and 14 of said Township, except so much of said Township as lies south of concession 12 and east of lot 25, and so much of the Township of Brant as lies north and east of lot 25.

All the Township of Greenock lying north of a line drawn between concessions 11 and 12 of said Township.

Lots 26 to 35, both inclusive, in the 8th, 9th, 10th, 11th, 12th, 13th and 14th concessions of the Township of Bruce; and that part of the Township of Saugeen lying east of a line between lots 28 and 29, and south of the production of the town line between the Townships of Arran and Elderslie to the Saugeen River.

5.—All Saugeen Township not included in No. 4, all that part of the Township of Arran lying west of a line between lots 10 and 11 and north of Arran Lake and the outlet of said lake, and that part of the Township of Amabel lying north of the 10th concession and west of the eastern boundary of concession C. of Amabel, and the Villages of Port Elgin and Southampton.

6.—The Village of Tiverton, and that portion of Kincardine Township north of a line drawn between concessions 9 and 10 in said Township, and all the Township of Bruce, except that part included in No. 4.

7.—That part of the Township of Elderslie not included in No. 4, and that part of Arran Township not included in No. 5, that part of the Township of Amabel which lies south of the 8th concession and east of concession lettered C in said Township, and the said Village of Tara.

8.—The village of Wiarton, the Township of Albemarle, and that part of the Township of Amabel lying north of a line between the 9th and 10th concessions.

9.—All the Township of Huron.

10.—All the Townships of Eastnor, Lindsay and St. Edmunds.

11.—The Village of Lucknow ; all of the Township of Kinloss.

12.—The Village of Chesley ; that part of the Township of Elderslie lying east of the 25th side line and south of 12th concession of the said Township ; all that part of the Township of Brant lying east of the 25th side line and north of the 9th concession of said Township.

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### COUNTY OF CARLETON.

1.—Comprising all the City of Ottawa, and the Township of Gloucester, to lot 15, inclusive, Rideau front and concessions 1 to 6, inclusive, Ottawa front and the islands in the Ottawa River opposite thereto.

2.—All the Township of Goulbourn ; the 8th, 9th and 10th concessions of the Township of Marlborough ; all that portion of the Township of Nepean south of the River Goodwood ; and the 4th, 5th and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last mentioned concessions.

3.—All the Township of Huntley, and all the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4.—All the Townships of Fitzroy and Torbolton.

5.—All the Township of North Gower ; Long Island in the Rideau River and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—All the Township of Osgoode ; the 6th, 7th and 8th concessions Ottawa front and from lots 16 to 30, inclusive, of the Rideau front of the Township of Gloucester.

7.—All the Township of Nepean, except the City of Ottawa, and the part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6 north of said River Goodwood to the boundary line between lots 20 and 21 in the said last mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 in Township of March.

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### COUNTY OF DUFFERIN.

1.—The Town of Orangeville, the Township of East Garafraxa, and all that portion of the Township of Amaranth lying south of the southerly boundary of lot number 26, in each concession of the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southerly boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

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#### COUNTY OF ELGIN.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas.)

3.—The City of St. Thomas.

4.—The Townships of Aldborough and Dunwich.

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#### COUNTY OF ESSEX.

1.—Town of Sandwich and Township of Sandwich West.

2.—Town of Amherstburg and Townships of Alden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all that part of Colchester North, south of the 9th concession, exclusive of the said concession and the lots on both sides of Malden street.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Middle Road in said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville and all part of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, all that part of the Township of Maidstone lying west of the first concession and south of the Middle Road; so much of Sandwich East as is south of Talbot street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Street, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lot No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

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 COUNTY OF FRONTENAC.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and part of the Township of Pittsburg.

2.—Cataragui, comprising the Township of Kingston and the Village of Portsmouth.

3.—Loughboro,' comprising the Townships of Loughboro' and Bedford.

4.—Verona, comprising the Townships of Portland and Hinchinbrooke.

5.—Sudbury, comprising the Township of Storrington and part of the Township of Pittsburg.

6.—Comprising the Townships of Kennebec, Olden, Oso, Barrie, Clarendon, Palm-erston, Miller, North Canonto and South Canonto.

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 COUNTY OF GREY.

1.—The Town of Owen Sound, the Village of Brook, and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows :—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia excepting that part thereof lying west of the line between the 4th and 5th concessions and south of the lots between lots 12 and 13, and east half of the Township of Osprey

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia, consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the line between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road; and south of the line between lots 50 and 51.

7.—All the lots from 1 to 30, inclusive, in the three concessions south, and the three concessions north of the Durham Road, in the said Township of Bentinck; and all the lots from 1 to 15 inclusive, in the 12th concession, from the 4th to the 5th concessions inclusive, of the said Township of Bentinck; and all the lots from 1 to 20 inclusive, in all the concessions from 4 to 18 inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions from parallel to (and being north-east and south-west) of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg, and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14 inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the south west of the 3rd concession, south-west of the said Toronto and said Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 12, inclusive, in concessions 5 and 6, and the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16 in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, in the 7th concession, and lots 28, 29 and 30, in the 8th concession of the said Township of Holland; and all the lots lying east of the allowance for road between lots 10 and 11, in all the concessions from 7 to 15, inclusive, in the said Township of Glenelg

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#### COUNTY OF HALDIMAND.

1.—All the Townships of Seneca except the first and second concessions the Young tract, and the property of the late Richard Martin, and the late Robert Weir; all the Township of Oneida, except the first range north of the Cayuga line; the Dennis tract and the lots southerly of said tract.

2.—The whole of the Township of North Cayuga, except that portion thereof lying north-east of side line between lots 12 and 13; the first and second concessions of the Township of Seneca, except that portion thereof lying north-east of the side line between lots 12 and 13; the Young tract and the lands of the late Robert Weir and the late Richard Martin, Esquires; the first range of Oneida and north of Cayuga line; also the Dennis tract and River lots lying south.

3.—The Townships of Moulton, Sherbrooke and Dunn, including the Village of Dunnville.

4.—The Townships of South Cayuga and Rainham.

5.—The Township of Canboro,' and those portions of North Cayuga and Seneca not included in the other divisions.

6.—The Township of Walpole.

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 COUNTY OF HALIBURTON.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon, Sherbourne and McClinton.

2.—The Townships of Dysart, Guilford, Havelock, Livingston, Lawrence, Eyre, Harburn, Dudley, Harcourt, Bruton, Clyde and Nightingale and that portion of Monmouth not included in the third Division.

3.—The Township of Cardiff, the Township of Monmouth (except lots 1 to 19 inclusive) in the 13th, 14th, 15th, 16th and 17th concessions; the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

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 COUNTY OF HALTON.

1.—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5 and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in said township.

2.—That part of the Township of Trafalgar known as the Old Survey.

3.—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4.—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5, and 6 in the Township of Esquesing.

5.—The Township of Nassagaweya.

6.—The Township of Nelson.

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 COUNTY OF HASTINGS.

1.—To comprise the City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession, and east of the line between lots 18 and 19.

2.—(Order made discontinuing this court, from 1st of March, 1897. The territory to be divided amongst the 1st, 5th and 9th courts as given under these respective divisions.)

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 8th concession, and to the east of lot No. 6 in each concession north of the 8th concession, and all that part of the Township of Rawdon, which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession; also Block A. and lots 1, 2, 3, 4, 5 and 6 in the 8th and 9th concessions of the Township of Sidney, (heretofore forming part of the 2nd division) together with all that portion of the Township of Sidney lying north of the 7th concession, and east of the line between lots 6 and 7.



6.—The Townships of Madoc, Tudor, Limerick, excepting that part lying north of the 10th concession, and also that part lying west of lot 25 in the different concessions south of the 11th concession of said township, and including all that part of the Township of Huntingdon north of the 6th concession of said township, the Townships of Elzevir, Grimsthorpe, Cashel, excepting that part of Cashel lying north of the 10th concession of the said Township.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney which lies to the west of lot 7 in each of the concessions of the township, including Mill Island. Also, all of said Township of Sidney lying south of the 8th concession and west of the line between 18 and 19, and east of the line between lots 6 and 7.

10.—The Townships of Marmora, Lake, and all that part of the Township of Rawdon which lies to the north of the 8th concession.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Wollaston, Faraday, Dungannon, Mayo, and all that part of the Township of Cashel lying north of the 10th concession of said township, and all those parts of the Township of Limerick lying north of the 10th concession, and west of lot No. 25 in the several concessions of the said Township of Limerick.

#### COUNTY OF HURON.

1.—Comprising that part of the Township of Goderich to the north of the Out Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions; then back along the Huron Road to its junction with the Out Line; then west by the road allowance between concessions 11 and 12 to the River Maitland; then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division, south of the blind line between the 7th and 8th concessions of the said Township of Hullett.

3.—Comprising the Township of Hullett; that part of the Township of Goderich not included in Nos. 1 and 7; 1st, 2nd, 3rd and 4th concessions Township of Stanley; 1st and 2nd concession Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey; all of the Township of Morris east of side road between lots numbers 10 and 11 (which is not included in No. 12), and the Village of Brussels.

5.—Comprising the Township of Osborne and Stephen, and the Village of Exeter.

6.—Comprising the Townships of Ashfield and West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich south of Out Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield; all Stanley not included in number 3; and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury; all that part of East Wawanosh not included in number 12, and all the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the north-east angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line, between the 7th and 8th concessions of said township; thence westerly along said line to the western boundary of the township; thence northerly along the westerly boundary of the township to the Maitland River at the south eastern corner of the Maitland Block; thence along the said river northerly till the western boundary of East Wawanosh is reached; thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh; thence easterly along said road to the easterly limit of said township; thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris; thence easterly along said road to the line between lots 10 and 11; thence southerly along said line between the 6th and 7th concessions; thence easterly along said line to the line between lots 15 and 16; thence southerly to the boundary line between the Townships of Morris and Hullett; thence easterly to the place of beginning, including the Village of Blyth.

#### COUNTY OF KENT.

1.—The First Division to consist of the Town of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East; and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side road between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the eastern boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and 7th concession line, and all of the said township north of the said last mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that part of the Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden; and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side road between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the third concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13, and the road to the Lake shore through lot 146 on the Talbot road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham, and that part of the Township of Chatham northwest of the 12th and 13th concession line and west of the said road between lots 12 and 13, and that part of Dover East lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany road aforesaid, and of that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Town of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romany, and that part of the Township of Raleigh, south of the 6th and 7th concession line and west of the side road between lots 12 and 13 in the said township, and the road through lot 147 on Talbot road.

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#### COUNTY OF LAMBTON.

- 1.—The external boundaries of the Township of Sarnia and the Town of Sarnia.
- 2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.
- 3.—The external boundaries of the Townships of Euphemia and Dawn.
- 4.—The external boundaries of the Township of Sombra.
- 5.—The external boundaries of the Township of Plympton.
- 6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.
- 7.—The external boundaries of the Township of Moore.
- 8.—The external boundaries of the Township of Enniskillen.
- 9.—The external boundaries of the Township of Brock.

## COUNTY OF LANARK.

1.—The Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark and west of lot No. 12 in each concession.

2.—The Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Township of Beckwith, and the first six lots in the first seven concessions of the Township of Ramsay.

4.—The Township of Montague, and that part of the Township of North Elmsley from lot No. 1 to lot No. 12, in each concession, both inclusive.

5.—The Township of Pakenham.

6.—The Township of Ramsay, with the exception of the first six lots on the first seven concessions of the said township.

## UNITED COUNTIES OF LEEDS AND GRENVILLE.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions, and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburgh, to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots numbers 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburgh.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowance of roads within and between them), lots No. 1 to 10 inclusive, in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and the allowance of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each, respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in the rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession, and west of lot number 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—To consist of the Township of Edwardsburg.

11.—To consist of that part of the Township of Augusta, in rear of the 5th concession and west of lot number 18, in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots number 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots numbers 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowances for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowance for roads embraced therein.

The said 1st, 2nd, 3rd and 12th Divisions shall, respectively, embrace and comprehend within their limits those portions of the River St. Lawrence, and Islands therein, within the exterior side lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

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#### COUNTY OF LENNOX AND ADDINGTON.

1.—The Town of Napanee; Township of Richmond; all that part of North Fredericksburgh and Adolphustown lying north of Hay Bay; and all that part of North Fredericksburgh lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburgh and all that part of North Fredericksburgh and Adolphustown, not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Townships of Sheffield, Kalada, Anglesea, Abinger, Effingham, Ashby and Denbigh.

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 COUNTY OF LINCOLN.

- 1.—The Town and Township of Niagara.
- 2.—The Township of Grantham (including the City of St. Catharines, the Villages of Merriton and Port Dalhousie), and the Township of Louth.
- 3.—The Townships of Caistor and Gainsborough, and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.
- 4.—The Villages of Grimsby and Beamsville; the Township of Clinton and the Township of Grimsby, except the 9th concession and 1st and 2nd included as part of the said 9th concession.

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 DISTRICT OF MANITOULIN.

- 1.—The Town of Gore Bay, the Townships of Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson, the islands known as Cockburn, Barrie, Clapperton and the Duck Islands and that part of the Township of Billings lying west of the road allowance between lots fifteen and sixteen in the several concessions thereof and so much of the Township of Carnarvon as lies west of Lake Mindemoya and north of the line between the sixth and seventh concessions thereof.
- 2.—The Town of Little Current, the Township of Howland and those parts of the Townships of Sheguindah and Bidwell, lying north of the line between the sixth and seventh concessions of Sheguindah, and fourth and fifth concessions of the Township of Bidwell, and the sixth and seventh concessions of the line between lots seventeen and eighteen in the Township of Billings, and the adjacent islands lying north and east of the said Townships, except the Clapperton Island.
- 3.—Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield and those parts of the Township of Sheguindah lying south of the line between the sixth and seventh concessions of Sheguindah, and fourth and fifth concessions of the Township of Bidwell, and the sixth and seventh concessions of the Township of Billings to the line between lots seventeen and eighteen of said township, and the Township of Carnarvon, except so much of the same as lies west of Mindemoya Lake, and all that part of Manitoulin lying east of the Township of Assiginack, Manitowaning and South Bays and the islands adjacent thereto.

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 COUNTY OF MIDDLESEX.

- 1.—That part of the City of London lying to the west of Maitland street, with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly or a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clarke's Bridge across the Thames; south to the line between the 1st and 2nd concessions; and westerly to the line between lots 42 and 43, and extending northerly to the River Thames; and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Oraig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions ; and east of the line between lots numbers 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the second concession ; then southerly on the line between lots 20 and 21, to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster, lying west of the line between lots numbers 42 and 43, not included in the first division ; with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions, to the River Thames ; and with that portion of the Township of Lobo, lying south of the line, between the 6th and 7th concessions, to the River Thames.

5.—The Townships of Exfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe ; the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line, between the 3rd and 4th concessions ; with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames ; that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15 ; and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions, and east of the line between lots 30 and 31 in the second concession, and thence east of the line between lots 27 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions ; that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13, to the line between the 11th and 12th concessions, and with all that portion of the Township of West Nissouri which lies north of the line between lots numbers 14 and 15.

9.—That part of the City of London lying east of Maitland street ; that part of the Township of London lying south of the line between the 4th and 5th concessions and east of the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions ; and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

## DISTRICT OF MUSKOKA.

1.—The Village of Bracebridge, and the Townships of Macaulay, McLean, Ridout, Monck and Cardwell, concessions 1, 2, 3, 4, 5, 6, 7, 8 and 9 in the Townships of Stephenson, Bruce and Franklin, and that part of the Township of Watt, situated east of lot 21, in the several concessions thereof; and concessions 7, 8, 9, 10, 11, 12 and 13 in the Townships of Muskoka and Draper.

2.—The Village of Gravenhurst; the Townships of Morrison, Ryder and Oakley, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Village of Huntsville; the Townships of Stisted, Chaffey and Sinclair; and concessions 10, 11, 12, 13 and 14 in the Townships of Stevenson, Brunel and Franklin.

4.—The Townships of Wood, Medora and Humphrey, and that part of the Township of Watt situated west of lot 21 in the several concessions thereof.

## DISTRICT OF NIPISSING.

1.—To be composed of the Townships of Springer, Field, Badgerow, Caldwell and all that part of the District of Nipissing which is situated west of the line between the Indian Reserve and the Township of Widdifield, produced north and south, to the boundary of the said district and east of the eastern boundary of the fourth division.

2.—To be composed of the Townships of Mattawan, Orlig, Calvin, Papineau, Lauder, Pentland, Boyd, Osler, McLaughlin, Canisby, Sabine, Lyell, Airy, Murchison and Robinson, and all that part of the District of Nipissing situated east of the line between the Townships of Bonfield and Calvin, produced south to the provisional County of Haliburton, and east of the line between the Townships of Phelps and Orlig, produced north to the Ottawa River.

3.—To be composed of the Townships of Widdifield, Merrick, Mulock, Phelps, Ferris-Chisholm, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck and all that part of the District of Nipissing situated west of the line between the Townships of Phelps and Orlig, produced north to the Ottawa River and east of the eastern boundary of first division.

4.—To be composed of the Townships of McKim, Neelon, Dryden, Blezard and all that part of the District of Nipissing which is situated west of the line between the said Township of Awrey and the Township of Hagar, produced north and south to the boundary of the said district.

5.—To be composed of the Townships of Bonfield and Boulter.

6.—To be composed of Awrey, Hagar, Rutter, Hugel, Kirkpatrick, Dunnett, Appleby and Hawley, together with that portion of the said District of Nipissing lying north and south of the said district townships between lines produced northerly and southerly along the easterly and westerly boundaries of the said division.

7.—To be composed of the townships of Lorain, Buckley, Dymond, Harris, Oasey, Brethour, Harley, Hilliard, Ingram, Hudson, Kerns, Armstrong, Evanturell, Marter, Henwood, Beauchamp, Dack, Chamberlain, Pacard, Bryce, Robillard, Savard, Marquis, Otto, Eby, Blain and Sharpe, and those portions of the unsurveyed parts of the said District lying northerly of the line marking the northerly boundary of the township of Wyse, produced westerly till it meets the line between the townships of Badgerow and Hugel, produced northerly for a distance of eighteen miles and easterly of the last mentioned line, produced northerly to the boundary of the said district.



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COUNTY OF NORFOLK.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse, and all that part of said township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the side line between lots 12 and 13.

2.—The Township of Townsend, and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton, and the Village of Delhi.

5.—The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division No. 1, viz.: all that part of the 1st, 2nd and 3rd concessions lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 12 in said township.

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UNITED COUNTIES OF NORTHUMBERLAND AND DURHAM.

1.—Townships of Cartwright and Darlington, and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Caven, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

7.—Township of Cramahe and Village of Colborne.

8.—Township of Brighton and Village of Brighton.

9.—Township of Percy and Village of Hastings.

10.—Township of Murray.

11.—Township of Seymour and Village of Campbellford.

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COUNTY OF ONTARIO.

- 1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.
  - 2.—The Township of Pickering.
  - 3.—The Townships of Reach and Scugog and the Village of Port Perry.
  - 4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.
  - 5.—The Township of Brock and the Village of Cannington.
  - 6.—The Township of Thorah, and all that part of the Township of Mara lying south of the line between the 4th and 5th concessions.
  - 7.—All that part of the Township of Mara lying north of the line between the 4th and 5th concessions thereof, and the Township of Rama.
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COUNTY OF OXFORD.

- 1.—Comprising the Town of Woodstock, the Townships of Blandford, East Zorra, East Oxford, and that part of the Township of North Oxford situated east of lot 16, and that part of West Oxford lying east of lot No. 7 to the Stage Road, thence on the north side of the Stage Road to where the said road intersects the Township of East Oxford.
  - 2.—Comprises the Township of Blenheim.
  - 3.—Comprises the Townships of West Zorra and East Nissouri.
  - 4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.
  - 5.—Comprises all those portions of the Townships of North Oxford and West Oxford not comprised in the 1st Division; the Town of Ingersoll, and those portions of the 1st and 2nd concessions of the Township of Durham west of the Middle Town line.
  - 6.—Comprises the Town of Tilsonburg and all that portion of the Township of Durham not included in the 5th Division.
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DISTRICT OF PARRY SOUND.

- 1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.
- 2.—The Townships of McKellar, Croft, Hagerman, Ferguson and all that portion of the district lying between the east boundary of Ferris and the west boundary of Ferguson, produced to the French River.

3.—Townships of Humphrey, Christie, Monteith and Oonger.

4.—Townships of McMurrich, Perry and Armour.

5.—The Townships of Spence, Chapman, Ryerson, Lount, Proudfoot, Bethune and Sinclair.

6.—That territory bounded on the west by the western boundaries of Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Hims-worth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Jolly.

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#### COUNTY OF PEEL.

1.—Town of Brampton, Township of Chinguacousy and northern Division of Town-ship of Toronto Gore.

2.—Village of Streetsville, Township of Toronto, and southern Division of Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

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#### COUNTY OF PERTH.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line, between lots 25 and 26; all that part of the Township of Downie and Gore north and east of the conces-sion line, between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to the 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullerton not included in Division No. 3, and the Townships of Hibbert and Logan.

3. To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullerton comprising the 13th and 14th concessions, and south of a road leading from the Mitchell Road, between lots 24 and 25, east to lot 3 in the 10th concession; thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line, between lots 25 and 26, and north of the 8th concession, inclusive, with the 9th and 10.h concession; all that part of the Township of South Easthope not included in Division No. 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 53 to 72, both numbers inclusive, of the 1st concession, and from lots No. 27 to 36, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11th, 12th, 13th and 14th of the Township of North Easthope.

6.—To consist of the Township of Wallace, and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26, inclusive, from the 2nd to the 18th concession, both concessions inclusive.

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### COUNTY OF PETERBOROUGH.

1.—Composed of the Town of Peterborough, the Village of Ashburnham, the Townships of North Monaghan and Ennismore, and all that part of the Township of Harvy lying west of Pigeon Lake and south of Bobcaygeon; and all the Township of Smith lying south of the 7th concession; and all the Township of Otonabee lying west of the 8th concession and north of lots 21 from the said 8th concession to the western boundary of said Township of Otonabee; and all the Township of Douro lying south of lots numbered 11; and all that part of the Township of Dummer lying south of lots numbered 11 and west of the 5th concession.

2.—Composed of the Township of Asphodel, Belmont and Methuen, and that part of the Township of Dummer lying east of the 4th concession and south of lots numbered 11.

3.—Composed of all that part of the Township of Otonabee lying east of the 9th concession; and all that part of the said Township of Otonabee lying south of lots numbered 22 and west of the 8th concession.

4.—Composed of all that part of the Township of Smith lying north of the 6th concession; all that part of the Township of Douro lying north of lots numbered 10; and all that part of the Township of Dummer lying north of lots numbered 10; and also of the Village of Lakefield, and of the Township of Galway, and all the Township of Harvey, except that portion lying west of Pigeon Lake and south of Bobcaygeon.

5.—Composed of the Townships of Burleigh Cavendish, Anstruther and Ohandos.

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### UNITED COUNTIES OF PRESCOTT AND RUSSELL.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of the 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet, lying north of the Nation River.

5.—Comprising the whole of the Township of Cumberland.

6.—Comprising the whole of the Township of Russell.

7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.

8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.

9.—Comprises the whole of the Township of Alfred.

10.—Comprises the whole of the Township of Clarence.

11.—Comprises the whole of the Township of Cambridge.

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#### COUNTY OF PRINCE EDWARD.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract," from the west line of lot No. 13, eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place; 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCann Gores, all in the Township of Hallowell; Block "I" the concessions north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point, to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliaburg lying east of the line between lots Nos. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said Township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th Division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north of and west of lot No. 7 in the 2nd concession, and the west part of the 2nd concession produced west of lot No. 74, in that concession, in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of lots No. 13 in those concessions, Gore "E" 1st and 2nd concessions north of West Lake and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots Nos. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots Nos. 36 and 87, and the third concession west of the line between lots Nos. 22 and 23, with that part of the 2nd concession lying north of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

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#### DISTRICT OF RAINY RIVER.

1.—That part of the district composed of the territory lying west of a line commencing at Pickerel Rapids, on Oedar and Manitou Lakes, and extending northwards parallel with the Sixth Meridian line to the northern boundary of the district, and north of the line drawn from the mouth of Rainy River, at Hungry Hall, in a north and easterly direction along the shore of the Lake-of-the-Woods to the easterly end of Sabiskong Bay, thence easterly to the said Pickerel Rapids.

2.—That part of the district composed of the territory lying south of said line, drawn from the mouth of Rainy River, at Hungry Hall, in a north-westerly direction along the shore of the Lake-of-the-Woods to the eastern end of Sabiskong Bay, thence easterly to where it intersects a line extending northwards, from its easterly boundary line to the Townships of Aylesworth, Lash and Carpenter, and west of the said line extended northwards from the eastern boundary of the said townships.

3.—That part of the district composed of the said line forming the eastern boundary of the said above mentioned townships, extended northward and south of the said line running eastward from the east end of Sabiskong Bay to Pickerel Rapids, and extended further in an easterly direction to the boundary line, between the Districts of Rainy River and Thunder Bay, at the south-west angle of Hawke Lake.

4.—That part of the district lying north of the western boundary of the said Third Division Court, and east of the eastern boundary of the said First Division Court.

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#### COUNTY OF RENFREW.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchanan, Rolph, Wylie, McKay, Fraser, Herd, Olara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concession, both inclusive; and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River and all those parts of the Township of Ross, from the 5th to the 9th concession, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions of Ross, both inclusive, of the said Township of Ross.

3.—Comprising the Village of Renfrew, and the Townships of Horton and Admaston, excepting the lots numbered 1 to 22 inclusive, in the 9th, 10th, 11th and 12th concessions and the whole of the concessions numbering 13, 14, 15 and 16 in said township.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Bagot, Blythefield, Brougham, and Matawatchan, and all the lots numbered 1 to 22, inclusive, in the 9th, 10th, 11th and 12th concessions in the said Township of Admaston, and the whole of the concessions numbered 13, 14, 15 and 16 in the said townships.

6.—Comprising the Townships of Grattan, Sebastopol, South Algoma, North Algoma, and all that part of the Township of Wilberforce from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

7.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 4th concessions, both inclusive, east of Muskrat Lake, and from the 1st to the 6th of the other concessions, both inclusive, of the said Township of Ross.

8.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

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#### COUNTY OF SIMCOE.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40 in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions, respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the Ranges) and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions, respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford; the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, except that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions.

3.—The Township of Tecumseth, except concessions 12, 13, 14 and 15; the Township of Adjala, except that portion lying north of lots Nos. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lots Nos. 18 in the 12 concessions thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Flos lying west of the Nottawasaga River; the Islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Flos, except that portion lying west of the Nottawasaga River, the Township of Medonte, except that portion lying east of the 10th concession; and north of lots Nos. 10 in the 9th and 10th concessions, respectively; that portion of the Township of Oro, lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions, respectively; lots 38, 39 and 40 in the first and second concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th and 14th concessions; the Islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lots Nos. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots Nos. 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that portion of the Township of Innisfil being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseth; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene, and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the Islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the ninth division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the Island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.



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 UNITED COUNTIES OF STORMONT, DUNDAS AND GLENGARRY.

- 1.—Township of Charlottenburg, in the County of Glengarry.
- 2.—Township of Lochiel, in the County of Glengarry.
- 3.—Town and Township of Cornwall, in the County of Stormont.
- 4.—Township of Osnabruck, in the County of Stormont.
- 5.—Township of Williamsburg, in the County of Dundas.
- 6.—Township of Matilda, in the County of Dundas.
- 7.—Township of Mountain, in the County of Dundas.
- 8.—Township of Finch, in the County of Stormont.
- 9.—Township of Lancaster, in the County of Glengarry.
- 10.—Township of Winchester, in the County of Dundas.
- 11.—Township of Roxborough, in the County of Stormont.
- 12.—Township of Kenyon, in the County of Glengarry.

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 DISTRICT OF THUNDER BAY.

1.—All that part of the District lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting there from the Municipality of Neebing.

2.—

3.—Comprising the Municipality of Neebing.

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 COUNTY OF VICTORIA.

1.—The first consists of the following townships and parts of Townships, viz.: of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of Portage Road.

2.—The second consists of the following Townships: all of the Township of Fene- lon, except that portion lying east of the Scugog River, and South of Sturgeon Lake, and the Township of Somerville.

3.—The third consists of the Township of Verulam.

4.—The fourth consists of the Township of Emily.

5.—The fifth consists of the Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The sixth consists of the Township of Mariposa, except the 15th concession.

7.—The seventh consists of the Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

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### COUNTY OF WATERLOO.

1.—All that portion of the Township of Waterloo lying north of Block line on the west side of the Grand River, and that part of the upper block of said township lying on the east side of the Grand River, north of lots Nos. 115, 109, 104, 86 and 95 to the Guelph Township line, including the Towns of Berlin and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Block line on the west of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19, in the 7th concession, and running a course with the eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 18, in the 7th concession; thence along the eastern limits of said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession, to the township line, including the Village of Ayr.

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### THE COUNTY OF WELLAND.

1.—Comprising the Township of Crowland; that part of the Township of Thorold lying south of the line between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—Comprising the Township of Wainfleet.

3.—Comprising the Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—Comprising the Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137 ; easterly from the western limit of the Township to the southeast angle of lot No. 133 ; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the Township, including the Towns of Clifton and Navy Island.

5.—Comprising those parts of the Township of Stamford, Thorold and Pelham, not included in any other Division, and the Town of Thorold.

6.—Comprising all the Township of Humberstone, lying south of the 5th concession, and west of the side lines, between lots Nos. 9 and 10 in the several other concessions thereof, and the Village of Port Colborne.

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#### COUNTY OF WELLINGTON.

1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

3.—The Township of Eramosa.

4 —Consisting of the Township of Nichol, excepting the 11th and 12th concessions ; the Municipality of Fergus ; the first eight concessions of the Township of Garafraxa, and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel, lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21, in the 17th concession of the Township of Peel.

5 —The Township of Erin.

6.—Consisting of the Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol ; the Municipality of the Village of Elora, and lots numbers 19 and upwards ; belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Consisting of concessions 1 to 16, inclusive, of the Township of Maryboro', and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that Township.

8.—Consisting of that part of the Township of Arthur, south end southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur ; that part of the Township of Luther, from 1 to 16, both inclusive ; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel ; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel ; and lots 19 to 23, both inclusive, of concessions " A " and " B " of said Township of Peel.

9.—The territory formerly comprised in this Division is now in the County of Dufferin.

10.—Consists of the Township of Minto.

11.—Consists of the Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road ; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

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#### COUNTY OF WENTWORTH.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson Street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverley, and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

6.—The whole of the Township of Glanford.

7.—The whole of the Township of Binbrook.

8.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson Street.

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#### COUNTY OF YORK

1.—The City of Toronto, east of Yonge Street, at date of 14th September, 1875 (*i.e.*, Bloor, Sherbourne and Howard Streets on the north, the Don on the east, down to Queen Street, and all south of Queen Street as far as Lee avenue.

2.—Concessions 5 to 11, inclusive, of the Township of Markham ; and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham ; and concessions 1 to 4, inclusive, of the Township of Whitchurch from lots 1 to 10, inclusive ; and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward ; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The<sup>s</sup> Township of King and the incorporated Village of Aurora.

7.—Concessions 1 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge Street and the Township of Etobicoke

9.—Township of Scarboro' and all that portion of the Township of York which lie east of Yonge Street and the Village of Leslieville.

10. The City of Toronto, west of Yonge Street, at date of 10th Sept. 1875, (*i. e.*, Bloor Street on the north and Dufferin Street on the west).

DIVISION COURT TARIFF.

Fees to be received by the several Clerks and Bailiffs of Division Courts, from and after 1st July, 1894.

FORM 1.

CLERK FEES.

- 1. Receiving claim, numbering and entering in procedure book.....\$0 15  
 (This item to apply to entering in the procedure book a transcript of judgment from another Court, but not an entry made for the issue of a judgment summons.)
- 2. Issuing summons, with necessary notices and warnings thereon, or judgment summons (as provided in the forms) in all :
  - Where claim does not exceed \$20..... 40
  - “ exceeds \$20 and does not exceed \$60..... 50
  - “ exceeds \$50 and does not exceed \$100..... 60
  - “ exceeds \$100..... 1 00

(*N. B.*—In the replevin and interpleader suits the value of goods to regulate the fee.)

- 3. Copy of summons, including all notices and warnings thereon..... 25
- 4. Copy of claim (including particulars), when not furnished by plaintiff..... 25
- 5. Copy of set off or counterclaim (including particulars) when not furnished by the defendant ..... 25

(NOTE.—In either of the last two preceding items the fees may be taxed against the party ordered to pay costs.)

- 6. Receiving and entering bailiff return to any summons, writ or warrant issued under the seal of the Court (except summons to witness and return to summons or papers from another division)..... 15
- 7. Taking confession of judgment..... 10  
 (This does not include affidavit and oath, chargeable under item 8.)
- 8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent..... 25
- 9. Furnishing duly certified copies of the summons and notices and papers with all proceedings, for purposes of appeal (under section 151), as required by either party, per folio of 100 words..... 05

10. Certificate therewith..... 80 25

11. Certifying under the seal of the Court, and delivering to a judgment creditor a memorandum of the amount of judgment and costs against a judgment debtor, under The Creditor's Relief Act, or for any other purpose..... 25

12. Copies of papers for which no fee is otherwise provided, necessarily required for service or transmission to the judge, each..... 10

If exceeding two folios, per folio..... 05

13. Every notice of defence or admission entered, or other notice required to be given by the Clerk to any party to a cause or proceeding, including mailing, but not postages..... 15

14. Entering final judgment by clerk, on special summons, where claim not disputed. 50

15. Entering every judgment rendered at the hearing, or final order made by the judge..... 50

NOTE.—This fee does not apply to any proceeding on judgment summons.)

(This note fee of 50 cents will include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree and order in its entirety, rendered or made at the trial. If a garnishee proceeding before a judgment, the fee of 50 cents will be allowed for the judgment in respect to the primary debtor, and a like fee of 50 cents for the adjudication, whenever made, in respect to the garnishee.)

16. Subpoena to witness..... 25

(The subpoena may include any number of names therein, and only one original subpoena shall be taxed, unless the judge otherwise orders.)

17. For every copy of subpoena required for service..... 05

18. Summons for jury (including copy for each jurymen when required by the parties) 1 25

19. Calling and returning jury ordered by the judge..... 25

20. Every order of reference or order for adjournment made at hearing and every order requiring the signature of the Judge and entering the same, including final order of judgment debtor's examination..... 25

(Any warning necessary with order, *v. g.*, the warning in Form 73 forms part of the order.)

21. Transcript of judgment to another Division Court..... 25

23. Every writ of execution, warrant or attachment, or warrant of commitment and delivering same to bailiff..... 50

24. Renewal of every writ of execution, when ordered by the judgment creditor, or of warrant of commitment, when ordered by the judge..... 15

25. Every bond (when necessary and prepared by the clerk including affidavits of justification and of execution)..... 1 00

26. For necessary entries in the debt attachment book, in each case (in all)..... 20

27. Transmitting transcript of judgment: or transmitting papers for service to another division, or to the Judge, on application to him, including necessary entries and mailing, but not including postages..... 15

28. Receiving papers from another division for service, entering the same, handing to the bailiff, receiving and entering his return, and transmitting the same, (if return made promptly, not otherwise).....	30
29. Search by person not party to the suit or proceeding, to be paid by the applicant.....	10
Search by party to the suit or proceeding, where the suit or proceeding is over one year old .....	10
(No fee is chargeable for search to a party to the suit or proceeding, if the same is not over one year old.)	
30. Taxing costs in defended suits, after judgment pronounced.....	25
31. Making out statement of costs in detail (including bailiff's fees), at the request of any party, or for the purpose of settlement, or upon entering judgment by default .....	10
(Neither item 30 or 31 applies to statement of costs endorsed on summons or copy to be served.)	
32. Taxing bailiff's costs, under section 7 of the Division Courts Act, 1889.....	25
33. Copying and transmitting to municipal clerk, judge's decision to appeal.....	50

2. BAILIFF'S FEES.

1. Service of summons issued under the seal of the Court, or judge's summons or order on each person (except summons to witness and summons to jurymen):	
Where claim does not exceed \$20.....	30
"    exceeds \$20 and does not exceed \$60.....	40
"    exceeds \$60 and does not exceed \$100.....	50
"    exceeds \$100.....	75
(In interpleader suits the value of the goods to regulate the fee.)	
2. For every return as to service under item 1; attending at the clerk's office and making the necessary affidavit (as provided by Rule 183).....	15
3. Service of summons on witness or jurymen, or service of notice.....	15
4. Taking confession of judgment and attending to prove.....	10
5. For calling parties and their witnesses at the sittings of the Court, in every defended case, and at the hearing of every judgment summons.....	15
6. Enforcing every writ of execution, or summons in replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed \$20.....	50
"    exceeds \$20 and does not exceed \$60.....	75
"    exceeds \$60.....	1 00

(When goods replevied, the value of the goods to regulate the amount of the fee. This fee does not include service of summons in replevin on defendant.

Fees under Creditor's Relief Act (see section 7 of 52 Vict. cap. 12; and section 25 of R. S. O. cap. 65) shall be taxed according to this tariff.

7. Every mile necessarily travelled to serve summons, or process or other necessary papers, or in going to replevy goods, or to seize an attachment, or in going to seize on a writ of execution, where money paid on demand, or made on execution, or case settled after seizure.....	12
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8. Mileage going to arrest under a warrant, when arrest made, per mile.....	80	2
9. Mileage carrying delinquent to prison, including all expenses and assistance, per mile.....		20
10. Every schedule of property assized, attached or replevied, including affidavit of appraisal, when necessary :		
Not exceeding \$20.....	30	
Exceeding \$20 and not exceeding \$60.....	50	
Exceeding \$60.....	75	
11. Every bond, when necessary, when prepared by the bailiff, including affidavit of justification and execution.....		50
12. Every notice of sale, not exceeding three, under execution or under attachment, each.....		15
13. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property :		
(a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.		
(b) If he takes a bond, then to 50 cents, instead of disbursements for removal of property.		
(c) If assistance is necessary in the seizure, or securing, or removal, or retaining of property, the bailiff is entitled to the disbursements, for such assistance.		
(d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the judge.		
(e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.		
(f) The clerk is in all cases to sign the memorandum of his taxation and preserve it among the papers in the cause, together with the execution, for future reference, and thereby enable the clerk to certify the bailiff's returns properly.		
14. If execution, or process in attachment in the nature of execution, be satisfied, in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied, or on the amount of the value of the property seized, which ever shall be the lesser amount.		
15. Pomdage on execution, and on attachments in the nature of executions, 5 per cent, exclusive of mileage for going to seize and sell, upon the amount realized from property necessarily sold.		

3.—FEES TO WITNESSES AND APPRAISERS.

*Allowance to Witnesses.*

Attendance, <i>per diem</i> , to witnesses residing within three miles of the place where the Court is held, if within the county.....	75
And if without the county.....	1 00
Attendance, if witness resides over three miles from the place of sittings, and within the county, <i>per diem</i> .....	1 00
Attendance, if witness resides without the county and more than three miles from the place of sittings, <i>per diem</i> .....	1 75
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, <i>per diem</i> ...	4 00

(NOTE.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees by statute, are to be taxed, as authorized by such statute.)



If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportionate part in each case only.

The travelling expenses of witnesses, over three miles, shall be allowed, according to the sums reasonably and actually paid, but in no case shall exceed twenty cents per mile, one way.

FEEs TO APPRAISERS.

*Fees to Appraisers of Goods, etc., Seized Under Warrant of Attachment.*

To each appraiser, 50 cents, per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff, and allowed as costs in the cause.

FEEs IN SUITS NOT EXCEEDING \$10.

(57 Vict. cap. 23, sec. 11.)

*Clerk.*

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment, or interpleader summons, in case the action proceeds to judgment or final order.....	81 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.	
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent, and entering the return thereto.....	50

*Bailiff.*

For all services rendered in serving summons and making return, and any other service that may be necessary, before the judgment is entered by the clerk or pronounced by the judge, mileage excepted.....	40
For enforcing execution, schedule of property seized, or attached, bond, where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy.....	1 00

(Necessary disbursements incurred in the care and removal of property shall be allowed, to be first allowed by the clerk, subject to the approval of the judge.)



REPORT  
OF  
THE HONORABLE THE PROVINCIAL TREASURER  
ON THE WORKING OF THE  
**TAVERN AND SHOP LICENSES ACTS**  
FOR THE YEAR  
1898.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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1899.



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# LICENSE REPORT.

PROVINCIAL TREASURER'S OFFICE,

LICENSE BRANCH,

TORONTO, January, 1899.

To the Honourable SIR OLIVER MOWAT, K C.M.G.,

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR :

I have the honour to submit the Twenty-Third Annual Report, and accompanying Schedules, representing the operation of the Liquor License Laws.

## NUMBER OF LICENSES.

Schedule A is a comparative Statement of the number of Licenses of the various denominations issued and of the number extended, transferred or removed in each of the License Districts of the Province, during the past three license years, and may be thus summarized :

Years.	Licenses.							Extensions, transfers, and removal of licenses.			
	Tavern.		Six months.		Shop.	Wholesale.	Total.	Extensions.	Transfers.	Removals.	Total.
	Yearly.		Ordinary.	Beer and wine.							
	Ordinary.	Beer and wine.									
1895-6 .....	2,731	48	44	15	327	26	3,191	26	548	36	610
1896-7 .....	2,697	50	50	14	323	26	3,160	20	436	37	493
1897-8 .....	2,672	53	46	13	317	22	3,123	22	433	26	481

## PROVINCIAL REVENUE.

The same Schedule shows the Revenue derived by the Province from Licenses and fines to have been for :

1895-6 .....	§273,212 44
1896-7 .....	270,906 00
1897-8 .....	268,247 40

## LICENSES IN COUNTIES AND CITIES.

Schedule B is a Statement of the number of Licenses issued in the several Counties and Cities during the past twenty-three years.

## LICENSES IN MINOR MUNICIPALITIES.

Schedule C gives in detail as regards each City, Town, Incorporated Village, and Township, and the Unorganized Territory of the Province, the number of Licenses, and of extensions, transfers and removals granted during the past three years.

## TOTAL COLLECTIONS.

This Schedule also gives the amounts collected on account of Licenses and Fines, including the sums imposed by municipal by-laws, the totals of which were as follows :

1895-6 .....	§615,290 38
1896-7 .....	608,067 14
1897-8 .....	602,853 51

## MUNICIPAL REVENUE.

The payments to the Municipalities are shown by the same Schedule to have been in :

1895-6 .....	§267,072 40
1896-7 .....	263,330 48
1897-8 .....	259,873 38

The amounts imposed in each Municipality by by-laws, in excess of statutory duties, are also given in this Schedule.

## FINES.

The fines collected during the past year, as shown by Schedule D, amounted to \$15,006.50 as compared with \$14,457.01 in 1896-7.

## SALARIES OF INSPECTORS—EXPENSES OF COMMISSIONERS.

The payments under these heads are also shown in the same Schedule D.



---

 MISCELLANEOUS EXPENDITURE.

Schedule E shows the expenditures of enforcing the Act in the several districts other than those included in Schedule D, consisting of office rent, postage, stationery, printing, advertising, magistrates, constables, witness, counsel and detective fees, etc.

## COMMITMENTS FOR DRUNKENNESS.

Schedule F shows the number of prisoners committed for drunkenness during the years from 1876 to 1898 inclusive. The number committed during the year 1898 as compared with 1897 shows a decrease of nine.

The average yearly commitments for each period of five years from 1876 to 1895 inclusive are as follows :

From 1876 to 1880, inclusive	.....	3,812
1881 to 1885	“ .....	4,016
1886 to 1890	“ .....	4,311
1891 to 1895	“ .....	2,703

## THE INSPECTOR OF LICENSES.

The names and post office addresses of the Inspectors of Licenses are set out in Schedule G.

## SPECIAL INSPECTION OF LICENSE DISTRICTS.

The special inspection of the License Districts, and the examination of the work of the license officials therein, from time to time, have been continued during the past year.

Respectfully submitted,

R. HARCOURT,

Provincial Treasurer.



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# SCHEDULES.

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## SCHEDULE A.

COMPARATIVE STATEMENT, BY LICENSE DISTRICTS, showing the number of (Provincial) Tavern, transferred or removed, and the amount of revenue received by the Province therefrom

License District.	Tavern licenses issued.														
	Yearly licenses.						Six months' license.			Tavern licenses extended.			Shep licenses issued.		
	Ordinary.			Beer and wine.			Ordinary.	Beer and wine.							
	1856.	1857.	1858.	1856.	1857.	1858.	1856.	1857.	1858.	1856.	1857.	1858.	1856.	1857.	1858.
Addington	26	24	25				1					1			
Algoma	37	36	35				1	2				1			
Brant, North	13	13	13									2		1	1
Brant, South	5	5	5											1	1
Brantford	16	16	16									2		5	5
Brockville and Leeds	34	34	31	1	1		2	2	2	3	5			4	4
Bruce, Centre	24	24	23											3	2
Bruce, North	28	28	28									1			
Bruce, South	37	36	36	1										2	2
Cardwell	32	29	26				1	1	1			1			
Carleton	24	24	23	2	2	2							1		
Cornwall	23	22	22											3	3
Dufferin	19	19	18											2	2
Dundas	13	14	14											1	1
Durham, East	17	17	17											3	4
Durham, West	12	10	10				1	1	1			1	1		2
Elgin, East	25	23	20				2	3	3					1	1
Elgin, West	34	33	34		1		1							4	4
Essex, North	72	73	47				3	4	2				1	8	8
Essex, South	28	24	24	2	2	2	2	2	2			3		2	2
Frontenac	22	21	21	2		2	2	2	2	2					
Glengarry	24	23	22	1	1	1	1	1	1				1		
Grenville	30	26	26									1		3	3
Grey, Centre	26	25	24									1		1	1
Grey, North	19	18	18											3	3
Grey, South	31	30	28				2							1	1
Haldimand	31	31	27	2	2	2								2	2
Haliburton	8	8	7												
Halton	28	26	23									1	3		
Hamilton	75	75	75		1				1	1				20	20
Hastings, East	25	24	24									1		2	2
Hastings, North	28	25	26	1	3	3								4	2
Hastings, West	39	39	39		1	1								5	5
Huron, East	20	19	19	1	1	1						1			
Huron, South	35	33	32		1	1	1	1	1				2	3	4
Huron, West	34	34	32									1		1	2
Kent, East	27	28	26										1	1	1
Kent, West	34	36	34											3	3
Kingston	58	57	37				1	1	1			1		12	12
Lambton, East	24	24	24						1	1	1				
Lambton, West	37	38	38				1	1	1				1	5	4
Lanark, North	23	23	23	1	1									3	3
Lanark, South	20	20	20											3	3
Lennox	14	13	14											1	1
Lincoln	28	27	27				2	2	2					1	1
London	35	34	34											6	6

\* Including Wisco

## SCHEDULE A.

Shop, Wholesale and Six Months' Licenses issued and the number of such licenses extended, including the proportion of fines, in the license years '95-6, '96-7 and '97-8 respectively.

Shop licenses extended.			Wholesale licenses issued.			Licenses transferred and removed.					Totals.			Proportion of duties for provincial licenses, fees for transfers and removals and fines received by the Province.												
						Transfers		Removals.																		
1895-6	1896-7	1897-8	1895-6	1896-7	1897-8	1895-6	1896-7	1897-8	1895-6	1896-7	1897-8	1895-6	1896-7	1897-8	1895-6		1896-7		1897-8							
															£	c.	£	c.	£	c.						
			1			9	4	2	1			27	30	27	1,242	64	1,123	44	1,143	78						
							5	7		1		48	45	45	2,486	49	2,494	45	2,269	10						
						1	12	2		1		17	16	17	853	54	804	02	850	49						
			1			1	1					6	6	5												
						8	2	3				32	24	27	2,876	51	2,743	61	2,808	30						
						4	5	3				48	49	45	4,561	28	4,561	98	4,463	73						
						9	2	3				36	28	28	1,796	70	1,654	95	1,540	99						
						5	8	7		1		33	37	36	1,744	77	1,801	08	1,793	95						
						4	6	2				44	44	40	2,468	46	2,373	62	2,339	34						
						8	5	5				41	36	32	1,868	23	1,701	91	1,457	92						
						3	4	6				29	30	32	1,230	43	1,207	08	1,166	33						
						8	5	5				37	30	30	1,966	19	1,875	79	1,861	94						
						4	4	1		1		25	26	21	1,379	80	1,392	14	1,355	51						
						3	3	5				17	18	20	922	67	981	23	934	65						
								2		1		20	21	22	1,745	75	1,766	98	1,643	75						
						3	4	4	1	1		18	17	16	621	43	532	82	550	10						
						10	6	5				33	33	29	1,628	41	1,560	13	1,402	50						
						5	5	8		1		44	43	46	3,749	82	3,573	71	3,509	16						
						14	21	7	1	1	1	98	108	61	7,301	94	7,403	15	3,091	76						
						8	6	7				42	39	37	2,345	47	1,926	75	1,824	36						
						1	1	4				27	26	29	1,065	91	1,016	80	1,062	29						
4						3	2	3	2	1	1	35	28	29	1,348	82	1,216	71	1,204	96						
						7	4	8				40	33	38	2,192	82	2,047	15	2,061	24						
			1			6	5	3				33	32	28	1,423	40	1,357	40	1,230	48						
						2	5	2				24	26	23	1,746	97	1,665	44	1,716	84						
						3	6	3				35	37	33	1,716	83	1,660	53	1,576	28						
						5	5	4		1		40	41	35	1,995	61	1,985	57	1,697	37						
						2	3	1				10	11	8	327	06	318	12	262	03						
						7	4	6				35	31	32	1,920	16	1,734	07	1,587	78						
				4	4	3	11	17	12	5	2	116	119	112	17,968	02	17,906	11	17,702	26						
						3	2	4	1			32	28	30	1,570	25	1,488	66	1,451	40						
						8	3	6	1			42	34	38	1,671	96	1,441	85	1,514	06						
				2	1	1	5	3	6		1	51	50	52	5,058	59	4,957	77	4,872	05						
						2	4		1			24	25	20	1,018	46	976	60	966	23						
				1			4	3	4		1	44	43	45	2,493	07	2,440	18	2,412	77						
						11	10	10	1		2	49	46	47	2,666	80	2,752	26	2,595	81						
						5	5	8		1		33	34	38	2,027	85	2,075	34	2,046	37						
						5	3	6		1		42	43	43	4,092	97	4,436	48	4,221	24						
						4	4	2		2		57	56	52	6,429	24	6,422	70	6,464	03						
						4	3	4				29	28	29	1,635	80	1,621	00	1,598	86						
						13	9	6				56	53	50	3,195	03	3,270	08	3,220	39						
						3	4	4				30	31	30	2,084	22	2,070	67	1,980	20						
						5	3	4				28	26	27	1,889	68	1,843	21	1,798	34						
						2	2	1				17	16	16	1,027	49	955	96	1,069	99						
						2	6	5				33	36	35	2,068	88	2,053	49	2,057	83						
			2	2	2	7	7	7		1		50	43	47	7,763	16	7,437	64	7,432	14						

in 1895-6 and 1896-7.

SCHEDULE A.—Comparative Statement showing the number of (Provincial)

License District.	Tavern licenses issued.											Tavern licenses extended.	Shop licenses issued.					
	Yearly census.						Six months' licenses.						1895-6.	1896-7.	1897-8.			
	Ordinary.			Beer and wine.			Ordinary.		Beer & wine.									
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.					1897-8.		
Manitoulin	16	19	19									13						
Middlesex, East	29	29	29	3	2	2	1							3	3	3		
Middlesex, North	19	19	17			2								1	2	1		
Middlesex, West	18	18	17									2		1	1	1		
Monck	9	9				1								1	2	2		
Muskoka	20	20	21	2	2	1	3	5	3	1	1	1		1	1	1		
Nipissing	31	34	35				1	1						6	6	6		
Norfolk, North	18	14	15	2	2	3								2	2	2		
Norfolk, South	14	13	12	3	2	3			1			1						
Northumberland, East	15	15	16	3	2	1	1			1		1		3	3	3		
Northumberland, West	19	20	17				3	3	4	1	1	1		2	2	2		
Ontario, South	22	22	22	1	1	1	1	1	1					2	2	2		
Ontario, South	22	21	22			1						1		2	2	2		
Ottawa	70	76	77				1	1				1		33	33	33		
Oxford, North	28	28	28											2	2	2		
Oxford, South	20	18	18		1	1						1		3	3	3		
Parry Sound, E. & W.	38	37	36		1	1		2	2	2		2	1					
Peel	35	37	37	3	3	3						1		2	2	2		
Perth, North	49	48	48									1		3	3	3		
Perth, South	28	26	27											4	4	4		
Peterborough, East	12	13	11				1	1	2									
Peterborough, West	34	33	31	1	1	1							1	6	6	6		
Pt. Arthur & Ft. William	25	24	28				1	1				1		7	8	6		
Prescott	41	41	44				3	3	2					3	3	4		
Prince Edward	15	14	12			1	1	1	1		1			2	2	2		
Rainy River, North	12	12	14						1					3	3	5		
Rainy River, South	6	8	10											2	1	3		
Renfrew, North	27	27	26			1								5	5	4		
Renfrew, South	31	32	34	4	4	1								12	11	10		
Russell	49	50	51															
St. Catharines	24	25	25	2	1	1	1	1						3	2	2		
Simcoe, Centre	19	19	23											3	2	1		
Simcoe, East	29	28	27				1	1	1					3	3	3		
Simcoe, West	33	33	31				1						1	5	5	5		
Stormont	19	19	19									1		1				
Toronto	150	150	150					1	1	1				50	50	50		
Victoria, East	15	15	14	1	1	1	1	1	1									
Victoria, West	17	17	18											2	2	1		
Waterloo, North	45	46	44									1		2	5	5		
Waterloo, South	44	44	44											5	5	5		
Welland	64	62	61	2	3	2	6	6	6					10	9	9		
Wellington, East	28	28	26			1								1	1	1		
Wellington, South	28	28	27						1			1		2	2	2		
Wellington, West	31	30	29		1	1												
Wentworth, North	22	21	20	1	1	1						2		2	2	2		
Wentworth, South	18	16	17					1						1	1	1		
Windsor			27													3		
York, East	28	28	28	1						1				1	1	1		
York, North	31	30	30	6	5	5			2	1	1	1		1	1	1		
York, West	37	37	37											2	2	2		
Totals	2,731	2,697	2,672	48	50	53	44	50	46	15	14	13	20	19	20	327	323	317

\*Rainy River Divided 1895-6.

## Tavern, Shop, Wholesale, and Six Months' Licenses, etc.—Continued.

Shop licenses extended.			Wholesale licenses issued.			Licenses transferred and removed.					Totals.			Proportion of duties for provincial licenses, fees for transfers and removals, and fines received by the Province.						
						Transfers.			Removals.											
1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	\$	c.	\$	c.		
.....	.....	.....	.....	.....	.....	5	2	4	.....	.....	.....	21	21	23	945	96	1,091	25	1,089	30
.....	.....	.....	.....	.....	.....	8	1	8	.....	.....	.....	41	32	39	1,401	40	1,300	35	1,316	79
.....	.....	.....	.....	.....	.....	5	3	1	2	.....	.....	29	25	23	1,364	68	1,429	70	1,324	16
.....	.....	.....	.....	.....	.....	3	2	.....	1	.....	.....	25	21	18	1,257	79	1,209	27	1,114	70
.....	.....	.....	.....	.....	.....	2	1	1	.....	.....	.....	12	12	11	538	42	620	27	536	41
.....	.....	.....	.....	.....	.....	2	2	1	1	.....	.....	30	31	28	1,548	43	1,645	58	1,698	32
.....	.....	.....	.....	.....	.....	6	8	5	1	1	.....	45	50	47	3,195	83	3,552	57	3,521	09
.....	.....	.....	.....	.....	.....	8	1	4	1	.....	.....	31	19	24	1,561	50	1,178	19	1,296	89
.....	.....	.....	.....	.....	.....	7	1	5	.....	.....	1	26	16	21	791	39	706	43	649	13
.....	.....	.....	.....	.....	.....	5	3	3	.....	.....	.....	29	24	23	1,272	51	1,187	69	1,199	20
.....	.....	.....	.....	.....	.....	3	3	1	1	.....	.....	30	29	24	1,609	37	1,701	66	1,448	51
.....	.....	.....	.....	.....	.....	4	5	5	.....	.....	.....	30	31	31	1,397	89	1,413	95	1,366	10
.....	.....	.....	.....	.....	.....	2	3	4	.....	1	.....	26	28	33	1,681	90	1,702	66	1,716	26
.....	.....	.....	.....	.....	.....	11	12	6	.....	1	.....	119	133	124	19,105	99	20,233	37	20,514	81
.....	.....	.....	.....	.....	.....	9	7	10	1	.....	.....	40	37	40	2,036	15	2,072	96	2,013	90
.....	.....	.....	.....	.....	.....	9	5	6	1	.....	.....	33	28	28	1,881	22	1,654	68	1,683	98
.....	.....	.....	.....	.....	.....	6	2	15	.....	.....	.....	46	44	55	1,977	98	2,027	05	1,877	79
.....	.....	.....	.....	.....	.....	5	8	7	.....	.....	.....	46	50	49	2,171	09	2,264	43	2,245	22
.....	.....	.....	.....	.....	.....	9	5	5	.....	.....	.....	61	57	56	4,267	36	4,298	07	4,268	63
.....	.....	.....	.....	.....	.....	6	4	2	.....	.....	.....	38	34	33	2,126	73	1,922	28	1,966	61
.....	.....	.....	.....	.....	.....	13	4	.....	.....	.....	.....	13	18	13	630	00	679	90	571	43
.....	.....	.....	.....	.....	.....	3	4	3	.....	.....	.....	44	44	42	3,559	29	3,526	74	3,227	87
.....	.....	.....	.....	.....	.....	9	6	7	1	2	.....	44	41	44	2,962	22	2,018	12	3,183	13
.....	.....	.....	.....	.....	.....	3	2	3	.....	.....	.....	50	52	53	2,238	57	2,450	59	2,639	97
.....	.....	.....	.....	.....	.....	5	1	.....	.....	.....	.....	23	18	17	1,137	31	1,115	26	1,001	48
.....	.....	.....	.....	.....	.....	1	2	5	1	1	.....	17	18	28	1,370	66	1,369	76	2,153	10
.....	.....	.....	.....	.....	.....	6	2	5	.....	.....	.....	14	11	18	377	85	491	21	877	81
.....	.....	.....	.....	.....	.....	6	7	8	.....	.....	.....	34	39	39	2,150	00	2,194	92	2,161	67
.....	.....	.....	.....	.....	.....	6	5	2	1	.....	.....	57	52	47	3,232	37	2,983	92	2,976	86
.....	.....	.....	.....	.....	.....	10	8	7	.....	.....	.....	59	58	58	2,535	29	2,517	66	2,518	89
.....	.....	.....	.....	.....	.....	7	3	1	.....	2	.....	37	34	29	3,606	75	3,573	36	3,443	42
.....	.....	.....	.....	.....	.....	11	7	2	3	3	1	36	31	27	1,528	76	1,410	09	1,707	67
.....	.....	.....	.....	.....	.....	8	6	2	.....	1	.....	41	39	33	2,405	80	2,317	85	2,270	91
.....	.....	.....	.....	.....	.....	8	9	4	3	.....	.....	50	47	41	2,794	44	2,801	32	2,695	99
.....	.....	.....	.....	.....	.....	2	2	2	.....	.....	.....	22	21	22	771	32	786	26	797	54
.....	.....	.....	.....	.....	.....	8	9	6	.....	.....	.....	230	229	233	37,618	32	37,637	37	37,424	94
.....	.....	.....	.....	.....	.....	3	3	2	.....	2	.....	20	22	18	933	13	887	43	808	98
.....	.....	.....	.....	.....	.....	6	2	4	1	.....	.....	26	21	23	1,420	88	1,397	48	1,405	34
.....	.....	.....	.....	.....	.....	3	5	3	.....	.....	.....	10	6	59	3,742	83	4,069	07	3,950	89
.....	.....	.....	.....	.....	.....	8	2	4	.....	.....	.....	57	51	55	3,319	80	3,217	87	3,254	35
.....	.....	.....	.....	.....	.....	19	9	11	.....	2	.....	101	91	90	5,757	60	5,594	14	5,481	21
.....	.....	.....	.....	.....	.....	6	3	4	1	.....	.....	36	32	32	1,991	95	2,000	68	1,829	03
.....	.....	.....	.....	.....	.....	5	6	7	.....	.....	.....	36	36	37	2,858	51	2,883	23	2,849	24
.....	.....	.....	.....	.....	.....	7	7	3	.....	.....	.....	38	38	33	2,153	14	2,126	40	1,978	49
.....	.....	.....	.....	.....	.....	5	4	2	.....	.....	.....	30	30	25	1,466	60	1,383	55	1,346	56
.....	.....	.....	.....	.....	.....	2	2	2	.....	.....	.....	21	20	20	811	44	718	26	728	76
.....	.....	.....	.....	.....	.....	1	.....	3	.....	.....	.....	.....	.....	35	.....	.....	.....	4,185	13	.....
.....	.....	.....	.....	.....	.....	5	5	4	.....	.....	.....	34	35	33	1,458	00	1,454	64	1,557	69
.....	.....	.....	.....	.....	.....	4	2	6	.....	.....	.....	45	39	43	2,238	63	2,101	35	2,110	47
.....	.....	.....	.....	.....	.....	16	7	7	.....	.....	.....	55	46	46	2,528	02	2,384	58	2,489	86
6	1	2	26	26	22	548	436	433	36	37	26	3,801	3,653	3,604	273,212	45	270,906	00	268,247	40

## SCHEDULE B.

COMPARATIVE STATEMENT BY COUNTIES AND CITIES, showing the number of (Provincial) Tavern, shop, Wholesale and Vessel Licenses issued in the several Counties of the Province, and the Cities separated from Counties, for the license years 1874-5-6-7-8-9-80-1-2-3 4-5-6-7-8-9-90-1-2-34-5 6-7.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Algoma (including Thunder Bay.....)	1874	30	14	.....	3	
	1875	36	15	.....	3	
	1876	18	6			
	1877	19	5			
	1878	19	5			
	1879	21	8	1		
	1880	22	6	1		
	1881	29	9	1		
	1882	35	9	1		
	1883	56	6	1		
	1884	74	12	2		
	1885	58	12	1		
	1886	62	16	1		
	1887	78	11	2		
	1888	83	16	1		
	1889	90	17			
	1890	94	15			
	1891	94	11			
	1892	92	11			
	1893	95	13			
1894	93	12				
1895	96	13	1			
1896	99	13				
1897	108	15				
Brant (not including City of Brantford).....	1874	95	29			
	1875	73	22	2		
	1876	56	14	4		
	1877	.....	.....	7	.....	Dunkin Act in force.
	1878	53	11	5		
	1879	55	14	1		
	1880	57	14	1		
	1881	55	14	1		
	1882	59	13	1		
	1883	58	11	1		
	1884	49	7			
	1885	44	7	1		
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	26	2			
	1890	26	2			
	1891	22	2			
	1892	23	2			
	1893	23	1			
1894	22	1				
1895	18	1				
1896	18	1				
1897	18	1				



## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Bruce .....	1874	180	25			
	1875	119	22			
	1876	88	13	3		
	1877	83	12	2		
	1878	83	9	2		Dunkin Act in force for 10 months.
	1879	93	12			
	1880	98	14			
	1881	105	15			
	1882	109	18			
	1883	108	16			
	1884	99	15			
	1885					Can. Tem. Act in force.
	1886					do
	1887					do
	1888	97	6			
	1889	102	6			
	1890	98	6			
	1891	97	6			
	1892	96	5			
	1893	97	5			
	1894	90	5			
1895	90	5				
1896	88	4				
1897	87	4				
Carleton (not including Ottawa).....	1874	89	5			
	1875	79	8			
	1876	44	1	2		
	1877	55	3			
	1878	43	3			
	1879	43	1			
	1880	42	3			
	1881	50	3			
	1882	54	1			
	1883	58				
	1884	58	1			
	1885	55				
	1886					Can. Tem. Act in force.
	1887					do
	1888					do
	1889	44	1			
	1890	44	1			
	1891	45				
	1892	46				
	1893	44				
	1894	45				
1895	45					
1896	44					
1897	44					

## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop Licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Dufferin .....	1881	33	7			New county, erected 24th January, 1881.
	1882	33	5			
	1883	34	5			
	1884	34	4			
	1885					Can. Tem. Act in force.
	1886					
	1887					do
	1888	24	2			
	1889	27	2			
	1890	26	2			
	1891	24	2			
	1892	24	2			
	1893	21	2			
	1894	21	2			
	1895	19	2			
	1896	19	2			
1897	18	2				
Elgin .....	1874	113	25			
	1875	110	24			
	1876	66	16			
	1877	66	10			
	1878	69	12			
	1879	72	16			
	1880	74	12			
	1881	74	13			
	1882	74	13			
	1883	74	16			
	1884	74	12			
	1885	71	10			
	1886					Can. Tem. Act in force.
	1887					
1888					do	
Not including St. Thomas.	1889	48	2			
" ..	1890	44	1			
" ..	1891	43	1			
" ..	1892	44	1			
" ..	1893	42	1			
" ..	1894	41	1			
" ..	1895	41	1			
" ..	1896	39	1			
" ..	1897	36	1			

SCHEDULE B — Comparative Statement, etc. — *Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Essex . . . . .	1874	120	28	6			
	1875	101	25	6			
	1876	62	14	5	1		
	1877	69	18	1	1		
	1878	69	18	2	1		
	1879	71	18	3	1		
	1880	70	19	2	1		
	1881	74	21	2			
	1882	71	20	2			
	1883	74	19	2			
	1884	70	15	1			
	1885	77	13				
	1886	74	16				
	1887	84	15				
	1888	82	10				
	1889	95	12				
	1890	94	8				
	Not including Windsor. . . . .	1891	68	5			
	“ “ . . . . .	1892	71	5			
	“ “ . . . . .	1893	73	5			
“ “ . . . . .	1894	70	6				
“ “ . . . . .	1895	75	6				
“ “ . . . . .	1896	72	6				
“ “ . . . . .	1897	73	6				
Frontenac (not including Kingston) . . . . .	1874	71	2				
	1875	57	20				
	1876	29		1			
	1877	17					
	1878	34					
	1879	36					
	1880	33	1				
	1881	33	1				
	1882	33	2				
	1883	36	2				
	1884	34	2				
	1885	34	1				
	1886						
	1887						
	1888						
	1889	23					
	1880	25					
	1891	28					
	1892	24					
	1893	22					
1894	22						
1895	24						
1896	21						
1897	23						
						Dunkin Act assumed to be in force until quash- ed, December 28th.	
						Can. Tem. Act in force, do do	

## SCHEDULE B—Comparative Statement—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Grey.....	1874	115	20	.....	3	
	1875	114	16	.....	2	
	1876	77	11	5	2	
	1877	.....	.....	6	2	Dunkin Act in force.
	1878	72	7	4	1	Dunkin Act in force un-
	1879	91	12	1	1	til September.
	1880	88	17	1	2	Melancthon and Shel-
	1881	84	16	.....	1	burne attached to new
	1882	88	18	.....	1	county of Dufferin.
	1883	95	20	.....	3	
	1884	91	19	.....	1	
	1885	92	18	.....	.....	
	1886	92	16	.....	3	
	1887	86	14	.....	3	
	1888	84	7	.....	4	
	1889	84	6	.....	1	
	1890	81	6	.....	.....	
	1891	75	5	.....	.....	
	1892	76	5	.....	.....	
	1893	77	5	.....	.....	
	1894	76	5	.....	.....	
	1895	76	5	.....	.....	
	1896	73	5	.....	.....	
1897	72	3	.....	.....		
Haldimand .....	1874	96	16	.....	.....	
	1875	83	13	.....	.....	
	1876	45	5	.....	.....	
	1877	49	4	.....	.....	
	1878	49	4	.....	.....	
	1879	50	5	.....	.....	
	1880	47	5	.....	.....	
	1881	51	5	.....	.....	
	1882	52	5	.....	.....	
	1883	51	5	.....	.....	
	1884	47	5	.....	.....	
	1885	47	3	.....	.....	
	1886	48	4	.....	.....	
	1887	49	4	.....	.....	
	1888	43	4	.....	.....	
	1889	45	3	.....	.....	
	1890	49	3	.....	.....	
	1891	47	3	.....	.....	
	1892	47	3	.....	.....	
	1893	44	3	.....	.....	
1894	42	3	.....	.....		
1895	42	3	.....	.....		
1896	42	4	.....	.....		
1897	37	4	.....	.....		

SCHEDULE B—Comparative Statement—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Haliburton .....	1886	7				
	1887	6				
	1888	6				
	1889	7				
	1890	7				
	1891	8				
	1892	8				
	1893	8				
	1894	10				
	1895	8				
	1896	8				
1897	7					
Halton .....	1874	61	4			
	1875	58	5			
	1876	39	2	1		
	1877	38	1			
	1878	38	1			
	1879	42	1			
	1880	41	1			
	1881	41	1			
	1882	.....	.....	.....	.....	Car. Temp. Act in force.
	1883	.....	.....	.....	.....	do
	1884	.....	.....	.....	.....	do
	1885	.....	.....	.....	.....	do
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	28				
	1889	28				
	1890	27				
	1891	27				
	1892	26				
	1893	27				
	1894	28				
1895	28					
1896	26					
1897	23					

## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Hastings .....	1874	117	23	1			
	1875	100	21	2			
	1876	76	11	3	1		
	1877	82	14	3	1		
	1878	89	15	3	2		
	1879	94	15	3	1		
	1880	91	16	3			
	1881	90	15	3			
	1882	95	13	3			
	1883	97	15	3			
	1884	90	15	3			
	1885	98	17	3			
	1886	104	16	2			
	1887	102	13	2			
	1888	96	13	3			
	Not including Belleville....	1889	73	9			
	" " .....	1890	74	8			
	" " .....	1891	74	8			
	" " .....	1892	72	7			
	" " .....	1893	70	7			
" " .....	1894	67	7				
" " .....	1895	68	8				
" " .....	1896	66	6				
" " .....	1897	67	7				
Huro .....	1874	150	38				
	1875	164	37	2			
	1876	113	16	3			
	1877	124	16				
	1878	127	20				
	1879	134	21				
	1880	131	16				
	1881	128	15				
	1882	124	15				
	1883	124	15				
	1884	111	14				
	1885	.....	.....	.....		Can. Tem. Act in force.	
	1886	.....	.....	.....		do.	
	1887	.....	.....	.....		do.	
	1888	108	11				
	1889	109	8				
	1890	103	6				
	1891	104	5				
1892	102	5	1				
1893	94	5	1				
1894	92	5	1				
1895	90	5	1				
1896	88	6					
1897	85	6					

SCHEDULE B.—Comparative Statement, etc—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Kent.....	1874	128	41	.....	1	
	1875	118	34	.....	1	
	1876	66	13	4	1	
	1877	67	15	.....	1	
	1878	65	13	.....	.....	
	1879	67	14	.....	.....	
	1880	67	13	.....	.....	
	1881	69	13	.....	1	
	1882	69	14	.....	1	
	1883	70	14	.....	.....	
	1884	75	11	.....	.....	
	1885	71	8	.....	.....	
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	72	6	.....	.....	
	1890	75	6	.....	.....	
	1891	63	5	.....	.....	
	1892	61	4	.....	.....	
	1893	61	4	.....	.....	
1894	61	4	.....	.....		
Not including Chatham...	1895	44	2	.....	.....	
	1896	46	2	.....	.....	
	1897	43	3	.....	.....	
	.....	.....	.....	.....	.....	
Lambton. ....	1874	89	44	1	.....	
	1875	85	33	.....	.....	
	1876	65	28	1	.....	
	1877	65	25	.....	.....	
	1878	70	27	.....	.....	
	1879	72	26	.....	.....	
	1880	71	25	.....	.....	
	1881	72	22	.....	.....	
	1882	75	22	.....	.....	
	1883	73	19	.....	.....	
	1884	74	16	1	.....	
	1885	70	10	1	.....	
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	65	9	.....	.....	
	1890	70	10	.....	.....	
	1891	64	6	.....	.....	
	1892	62	5	.....	.....	
	1893	64	5	.....	.....	
1894	63	5	.....	.....		
1895	61	5	.....	.....		
1896	62	5	.....	.....		
1897	62	4	.....	.....		

SCHEDULE B—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Lanark, .....	1874	62	20	2			
	1875	62	14	1			
	1876	32	9	2			
	1877	32	9				
	1878	7	4				
	1879	33	6				
	1880	34	8			Dunkin Act in force, ex cept in Perth.	
	1881	36	6				
	1882	36	7				
	1883	35	7				
	1884	36	7				
	1885	37	6				
	1886						Can. Tem. Act in force.
	1887						do.
	1888						do.
	1889	39	6				
	1890	45	7				
	1891	44	6				
	1892	44	7				
	1893	44	7				
1894	44	6					
1895	44	6					
1896	44	6					
1897	43	6					
Leeds and Grenville .....	1874	145	32	1			
	1875	136	23	1			
	1876	79	23	3			
	1877	101	25				
	1878	97	19				
	1879	97	18				
	1880	97	20	1			
	1881	89	18				
	1882	92	21				
	1883	94	21				
	1884	88	17				
	1885	87	17				
	1886						Can. Tem. Act in force.
	1887						do.
	1888						do.
	1889	73	13				
	1890	70	10				
1891	69	10					
1892	66	8	1				
1893	67	7	1				
1894	64	7					
1895	65	7					
1896	61	7					
1897	57	7					



SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Lennox and Addington ...	1874	52	7	.....	1	
	1875	46	8			
	1876	28	6	1		
	1877	.....	.....	1	.....	Dunkin Act in force.
	1878	36	6			
	1879	37	5			
	1880	37	5			
	1881	41	5			
	1882	43	6			
	1883	45	6			
	1884	44	5			
	1885	42	5			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	52	3			
	1890	49	2			
	1891	46	2			
	1892	47	2			
	1893	47	2			
	1894	44	1			
	1895	40	1			
	1896	37	1			
1897	39	1				
Lincoln (not including St. Catharines) .....	1874	94	23			
	1875	103	37			
	1876	70	31			
	1877	70	25			
	1878	69	21			
	1879	72	16			
	1880	73	12			
	1881	69	14			
	1882	73	15			
	1883	72	13			
	1884	71	11			
	1885	64	10			
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do.
	1888	.....	.....	.....	.....	do.
	1889	36	3			
	1890	36	3			
	1891	35	3			
	1892	34	1			
	1893	29	1			
1894	28	1				
1895	28	1				
1896	27	1				
1897	27	1				

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Middlesex (not including London) .....	1874	188	17	1			
	1875	174	33				
	1876	122	26	3			
	1877	139	23				
	1878	143	21				
	1879	141	19				
	1880	134	18				
	1881	138	18				
	1882	133	16				
	1883	130	18				
	1884	126	17				
	1885	128	16		1		
	1886						Can. Temp. Act in force.
	1887						do
	1888						do
	1889	82	8				
	1890	93	6				
	1891	93	5				
	1892	90	5				
	1893	80	4				
	1894	73	4				
	1895	69	4				
	1896	68	4				
1897	67	4					
Muskoka and Parry Sound	1874	9					
	1875	23					
	1876	19					
	1877	22					
	1878	29					
	1879	38	1				
	1880	44	4				
	1881	45	4				
	1882	48	5				
	1883	49	6				
	1884	48	4				
	1885	37	1				
	1886	23					
	1887	21					
	1888	32	1				
	1889	45	2				
	1890	47	1				
	1891	47	1				
1892	53	1					
1893	50	2					
1894	56	2					
1895	60	1					
1896	60	1					
1897	59	1					

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Nipissing.....	1878	2	1			
	1879	3	1			
	1880	3	1			
	1881	11	8			
	1882	8	5			
	1883	9	5			
	1884	5	5			
	1885	23	6			
	1886	22	4			
	1887	24	5			
	1888	23	4			
	1889	23	4			
	1890	27	4			
	1891	26	5			
	1892	30	6			
	1893	30	6			
	1894	28	5			
	1895	31	6			
1896	34	6				
1897	36	6				
Norfolk.....	1874	73	6			
	1875	74	6			
	1876	51	4	2		
	1877	51	5	1		
	1878	55	5			
	1879	51	7			
	1880	51	6			
	1881	55	6			
	1882	56	6			
	1883	54	6			
	1884	51	4			
	1885	.....	.....	.....		Can. Temp. Act in force.
	1886	.....	.....	.....		do
	1887	.....	.....	.....		do
	1888	37	4			
	1889	41	3			
	1890	39	2			
	1891	39	2			
	1892	41	2			
	1893	39	2			
1894	35	2				
1895	37	2				
1896	31	2				
1897	33	2				

## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Northumberland and Dur- ham.....	1874	135	35	2	1	
	1875	121	32	2	1	
	1876	102	27	4	1	
	1877	103	25	2	1	
	1878	89	21	2	2	Dunkin Act in force for
	1879	98	21	.....	1	10 months, except in
	1880	100	22	.....	1	Port Hope and Co-
	1881	100	23	.....	1	bourg.
	1882	102	23	.....	1	
	1883	104	23	.....	1	
	1884	101	19	.....		
	1885	97	16	.....		
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	81	14	.....	.....	
	1890	74	13	.....	.....	
	1891	77	15	.....	.....	
	1892	76	11	.....	.....	
	1893	75	10	.....	.....	
	1894	68	9	.....	.....	
	1895	66	8	.....	.....	
	1896	64	9	.....	.....	
1897	61	7	.....	.....		
Ontario .....	1874	86	35			
	1875	87	23			
	1876	60	10			
	1877	58	9			
	1878	55	8	2	.....	Dunkin Act in force for
	1879	61	9		.....	10 months.
	1880	65	11		.....	
	1881	66	12		.....	
	1882	71	13		.....	
	1883	72	12		.....	
	1884	68	11		.....	
	1885	67	12		.....	
	1886	.....	.....	.....	.....	Can. Tem. Act in force.
	1887	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	do
	1889	64	7		.....	
	1890	62	7		.....	
	1891	60	4		.....	
1892	57	6		.....		
1893	50	5		.....		
1894	47	4		.....		
1895	45	4		.....		
1896	44	4		.....		
1897	50	4		.....		

SCHEDULE B.--Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Oxford .....	1874	104	29				
	1875	102	25				
	1876	73	9	4			
	1877	70	10	1			
	1878	71	10				
	1879	74	12				
	1880	74	14				
	1881	73	13				
	1882	74	11				
	1883	72	9				
	1884	62	8				
	1885	.....	.....	.....	.....	.....	Can. Tem. Act in force.
	1886	.....	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	.....	do
	1888	.....	.....	.....	.....	.....	do
	1889	52	6	1			
	1890	58	7	1			
	1891	57	5	1			
	1892	50	5	1			
	1893	50	6				
	1894	48	6				
	1895	48	5				
	1896	47	5				
1897	47	5					
Peel .....	1874	91	15				
	1875	86	15				
	1876	49	10				
	1877	57	9				
	1878	60	8				
	1879	57	7				
	1880	62	7				
	1881	56	7				
	1882	57	6				
	1883	57	5				
	1884	55	4				
	1885	58	4				
	1886	55	5				
	1887	56	4				
	1888	57	3				
	1889	52	3				
	1890	52	3				
	1891	51	3				
	1892	47	3				
	1893	48	2				
1894	47	2					
1895	46	2					
1896	47	2					
1897	47	2					

## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Perth .....	1874	145	33				
	1875	135	25				
	1876	101	13	3			
	1877	105	17				
	1878	105	17				
	1879	110	18				
	1880	110	19				
	1881	106	19				
	1882	110	19				
	1883	109	17				
	1884	102	14				
	1885	93	14				
	1886	95	12				
	1887	95	13				
	1888	96	10				
	(Not including Stratford) ..	1889	74	5			
	do ..	1890	72	5			
	do ..	1891	69	4			
	do ..	1892	68	5			
	do ..	1893	65	6			
do ..	1894	62	5				
do ..	1895	61	5				
do ..	1896	58	5				
do ..	1897	59	5				
Peterborough .....	1874	98	16				
	1875	72	16				
	1876	40	11	2	1		
	1877	43	11		1		
	1878	35	11		1	Dunkin Act in force in	
	1879	42	13		1	part of West Riding for	
	1880	46	12		1	10 months.	
	1881	46	14		1		
	1882	50	15		1		
	1883	50	14		1		
	1884	46	13		1		
	1885	43	12				
	1886					Can. Tem. Act in force.	
	1887					do	
	1888					do	
	1889	43	10		1		
	1890	41	11				
	1891	45	9				
	1892	46	8				
	1893	48					
1894	39						
1895	47	6					
1896	47	6					
1897	43	6					

## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Prescott and Russell.....	1874	63	10			
	1875	58	11	1		
	1876	52	.....			
	1877	46	5			
	1878	49	5			
	1879	41	5			
	1880	42	4			
	1881	50	5			
	1882	53	6			
	1883	62	7			
	1884	65	4			
	1885	65	3			
	1886	68	1			
	1887	78	1			
	1888	76	1			
	1889	76	1			
	1890	78	2			
	1891	75	3			
	1892	77	2			
	1893	72	2			
	1894	69	3			
1895	71	3				
1896	76	3				
1897	76	4				
Prince Edward .....	1874	22	3	.....	3	
	1875	23	3	.....	1	
	1876	.....	.....	1	1	Dunkin Act in force.
	1877	.....	.....	.....	.....	do
	1878	.....	.....	.....	.....	do
	1879	23	2	.....	1	
	1880	24	2	.....	3	
	1881	24	3	.....	1	
	1882	22	3	.....	2	
	1883	23	4	.....	2	
	1884	21	1	.....	2	
	1885	23	2	.....	2	
	1886	24	2	.....	.....	
	1887	21	2	.....	2	
	1888	18	2	.....	2	
	1889	16	2	.....	2	
	1890	18	2	.....	.....	
	1891	18	2	.....	.....	
	1892	17	2	.....	.....	
1893	16	2	.....	.....		
1894	15	2	.....	.....		
1895	15	2	.....	.....		
1896	14	2	.....	.....		
1897	13	2	.....	.....		

SCHEDULE B—Comparative Statement, etc.—*Continued.*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Renfrew.....	1874	100	55	.....	1	
	1875	102	30	1	1	
	1876	51	20	.....	1	
	1877	42	17			
	1878	31	15			
	1879	36	16			
	1880	42	21			
	1881	17	17			
	1882	48	23			
	1883	63	30			
	1884	44	20			
	1885	.....	.....	.....	.....	Can. Ten p. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	55	12			
	1889	55	16			
	1890	56	16			
	1891	50	13			
	1892	58	14			
	1893	60	13			
	1894	66	15			
1895	65	17				
1896	63	16				
1897	62	14				
Simcoe .....	1874	223	42			
	1875	196	35	2	2	
	1876	135	24	2	2	
	1877	157	24	1	2	
	1878	149	21	1	1	
	1879	142	20	1	1	
	1880	155	23	1	1	
	1881	144	23	1	1	
	1882	146	23	1		
	1883	147	26			
	1884	138	24			
	1885	.....	.....	.....	.....	Can. Temp. Act in force.
	1886	.....	.....	.....	.....	do
	1887	.....	.....	.....	.....	do
	1888	121	17			
	1889	124	18			
	1890	123	17			
	1891	113	15			
	1892	117	12			
	1893	113	11			
	1894	166	11			
1895	105	11				
1896	162	10				
1897	100	9				



## SCHEDULE B.—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Stormont, Dundas and Glengarry .....	1874	122	31			
	1875	80	28			
	1876	82	22			
	1877	87	17			
	1878	94	17			
	1879	91	16			
	1880	91	18			
	1881	96	18			
	1882	95	18			
	1883	89	17			
	1884	92	15			
	1885					Can. Temp. Act in force.
	1886					do
	1887					do
	1888	105	8			
	1889	111	10			
	1890	103	8			
	1891	96	10			
	1892	94	10			
	1893	84	8			
	1894	82	8	1		
1895	80	4				
1896	79	4				
1897	78	4				
Victoria.....	1874	78	13	1		
	1875	70	9		1	
	1876	55	5	1		
	1877	66	5			
	1878	56	6			
	1879	60	6			
	1880	59	5			
	1881	62	4			
	1882	62	3		1	
	1883	62	3		2	
	1884	58	3			
	1885	54	3			
	1886					Can. Temp. Act in force.
	1887					do
	1888					do
	1889	46	2			
	1890	44	2			
	1891	47	2			
1892	40	3				
1893	39	3				
1894	38	3				
1895	33	2				
1896	33	2				
1897	33	1				

## SCHEDULE B—Comparative Statement, etc.—Continued.

County.	Year.	Tavern licenses.	Shop licensea.	Wholesale licenses.	Vessel licenses.	Remarks.
Waterloo . . . . .	1874	135	21			
	1875	136	20	3		
	1876	86	19	13		
	1877	84	17	10		
	1878	87	17			
	1879	89	15			
	1880	87	15			
	1881	88	16			
	1882	90	17			
	1883	91	15		1	
	1884	92	14			
	1885	90	13			
	1886	87	12			
	1887	87	12			
	1888	90	9		1	
	1889	91	10		1	
	1890	92	10		1	
	1891	91	10		1	
	1892	90	11		1	
	1893	90	10		1	
	1894	88	10		1	
	1895	89	10		3	
	1896	90	10		3	
1897	88	10		3		
Welland . . . . .	1874	145	28	3		
	1875	151	23			
	1876	73	19			
	1877	80	19			
	1878	89	21			
	1879	92	25			
	1880	87	29			
	1881	81	19			
	1882	78	29			
	1883	79	18			
	1884	82	14			
	1885	79	15			
	1886	82	12			
	1887	78	10			
	1888	70	8			
	1889	73	9			
	1890	73	9			
	1891	70	9			
	1892	71	5			
	1893	66	10			
1894	64	10				
1895	66	10				
1896	65	9				
1897	63	9				

## SCHEDULE B.—Comparative Statement, etc.—Continued.

Counties.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Wellington . . . . .	1874	183	52				
	1875	182	41	3			
	1876	138	29	3			
	1877	130	28	3			
	1878	134	29				
	1879	138	29				
	1880	145	30				
	1881	134	24				
	1882	128	26			Orangeville, Amaranth and East Garafraxa attached to new county of Dufferin.	
	1883	126	22				
	1884	116	19				
	1885	104	13				
	1886					Can. Temp. Act in force.	
	1887					do	
	1888					do	
	Not including Guelph . . . . .	1889	78	5			
		1890	77	4			
do		1891	80	3			
do		1892	79	3			
do		1893	76	2			
do		1894	72	2			
do		1895	71	1			
do		1896	71	1			
do		1897	68	1			
Wentworth (not including Hamilton) . . . . .		1874	110	32	4		
	1875	107	19	2			
	1876	61	11	2			
	1877	56	10				
	1878	47	6				
	1879	63	6				
	1880	56	6				
	1881	55	6				
	1882	51	6				
	1883	52	6				
	1884	54	6				
	1885	54	6				
	1886	49	6				
	1887	51	5				
	1888	47	4				
	1889	49	3				
	1890	49	4				
	1891	49	3				
	1892	46	3				
1893	45	3					
1894	42	3					
1895	41	3					
1896	38	3					
1897	38	3					

SCHEDULE B.—Comparative Statement, etc.—*Continued*

County.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
York (not including Toronto) .....	1874	148	39			
	1875	161	35			
	1876	108	16	1		
	1877	97	15			
	1878					Dunkin Act in force.
	1879	114	15			do one.
	1880	117	16			month (May).
	1881	128	21			
	1882	131	24			
	1883	132	23			
	1884	121	13			
	1885	114	12			
	1886	116	10			
	1887	169	7			
	1888	107	2			
	1889	112	1			
	1890	168	2			
	1891	105	3			
	1892	108	4			
	1893	104	4			
1894	103	4				
1895	102	4				
1896	100	4				
1897	100	4				

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licensees.	Vessel licenses.	Remarks.
Toronto .....	1874	309	184	21	16	
	1875	299	128	28	9	
	1876	216	100	39	9	
	1877	182	100	26	6	
	1878	181	92	20	10	
	1879	195	88	19	6	
	1880	204	94	18	4	
	1881	210	95	15	6	
	1882	216	100	14	7	
	1883	197	98	14	5	
	1884	217	88	13	3	
	1885	227	71	14*	2*	
	1886	224	66	13	3	
	1887	150	50	13	1	
	1888	150	50	12	3	
	1889	152	50	14	3	
	1890	150	50	11		
	1891	150	50	11		
	1892	150	50	10		
	1893	149	50	10		
	1894	150	50	11		
	1895	150	50	8		
	1896	150	50	9		
1897	150	50	6			
Hamilton .....	1874	127	93		3	
	1875	110	72			
	1876	68	61	11	1	
	1877	68	55	7	2	
	1878	68	64	7	2	
	1879	68	61	8		
	1880	74	67	7		
	1881	89	55	7		
	1882	98	58	8		
	1883	105	54	8		
	1884	97	47	4		
	1885	110	48	3		
	1886	112	45	5		
	1887	107	40	4		
	1888	111	37	2		
	1889	91	38	3		
	1890	92	38	3		
	1891	91	37	3		
	1892	94	34	3		
1893	94	30	3			
1894	75	20	4			
1895	75	20	4			
1896	76	20	4			
1897	75	20	3			

\* Dominion issues.

## SCHEDULE B.—Comparative Statement, etc.—Continued.

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.	
Ottawa .....	1874	120	77	6			
	1875	114	148	7			
	1876	75	77	7	1		
	1877	75	86	2	1		
	1878	73	77	.....	1		
	1879	73	71	.....	1		
	1880	75	72	.....	1		
	1881	75	77	.....	1		
	1882	75	76	.....	1		
	1883	75	84	.....	1		
	1884	75	78	.....	1		
	1885	75	77	.....			
	1886	75	69	1			
	1887	75	68	1	1 B. & W.		
	1888	76	54	2	1		
	1889	80	76	1	1 B. & W.		
	1890	88	59	2			
	1891	87	59	1			
	1892	77	46	1			
	1893	72	46	5			
	1894	71	38	5			
	1895	70	33	3			
	1896	76	33	4			
	1897	77	33	5			
	London .....	1874	75	40	3		
		1875	75	74	2		
1876		57	34	5			
1877		58	35	1			
1878		58	37	1			
1879		57	36	2			
1880		45	27	2			
1881		45	24	2			
1882		47	26	3			
1883		47	24	2			
1884		48	22	2			
1885		49	22	1			
1886		61	21	2			
1887		54	19	2			
1888		57	14	1			
1889		58	13	1			
1890		56	12	1			
1891		41	10	1			
1892		34	6	3			
1893		34	6	5			
1894	34	6	2				
1895	35	6	2				
1896	34	6	2				
1897	34	6	2				

## SCHEDULE B—Comparative Statement, etc.—Continued.

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
Kingston .....	1874	97	25		1	
	1875	75	20	3	1	
	1876	53	23	6	5	
	1877	61	21	3	8	
	1878	61	21	3	8	
	1879	62	20	3	8	
	1880	62	20	3	8	
	1881	64	20	2	11	
	1882	53	22	2	9	
	1883	53	23	3	6	
	1884	39	20	2	6	
	1885	38	22	1	4	
	1886	41	22	1	6	
	1887	43	20	1	6	
	1888	44	15	1	7	
	1889	49	15	1		
	1890	38	15	1		
	1891	39	15	1		
	1892	41	15	1		
	1893	40	14	1		
	1894	39	13	1		
	1895	38	12	1		
	1896	37	12			
	1897	37	12			
St. Catharines.....	1886	29	7			
	1887	23	7			
	1888	26	7			
	1889	26	6			
	1890	25	5			
	1891	26	4			
	1892	26	3			
	1893	26	3			
	1894	26	3			
	1895	26	3			
	1896	26	2			
1897	26	2				
Brantford .....	1886	19	5	3		
	1887	18	5	3		
	1888	18	5	3		
	1889	18	5	3		
	1890	18	5	2		
	1891	18	5	1		
	1892	18	5	1		
	1893	18	5	1		
	1894	18	5	1		
	1895	16	5	1		
	1896	16	5	1		
1897	16	5	1			

SCHEDULE B.—Comparative Statement, etc.—*Continued.*

City.	Year.	Tavern licenses.	Shop licenses.	Wholesale licenses.	Vessel licenses.	Remarks.
St. Thomas .....	1889	20	6			
	1890	18	4			
	1891	18	4			
	1892	18	4			
	1893	18	4			
	1894	18	4			
	1895	18	4			
	1896	18	4			
	1897	18	3			
Stratford .....	1889	21	4			
	1890	21	4			
	1891	21	4			
	1892	21	4			
	1893	19	4			
	1894	16	2			
	1895	16	2			
	1896	16	2			
	1897	16	2			
Guelph .....	1889	16	2			
	1890	16	2			
	1891	16	2			
	1892	16	2			
	1893	16	2			
	1894	16	2			
	1895	16	2			
	1896	16	2			
	1897	16	2			
Belleville .....	1889	25	3	2		
	1890	25	3	2		
	1891	25	3	2		
	1892	25	3	2		
	1893	24	3	2		
	1894	24	3	2		
	1895	25	3	2		
	1896	26	3	1		
	1897	26	3	1		
Windsor .....	1891	22	4			
	1892	25	5			
	1893	27	4			
	1894	27	4			
	1895	27	4			
	1896	27	4			
	1897	27	3	1		
Chatham .....	1895	17	2			
	1896	18	2			
	1897	17	2			



SCHEDULE B.—*Concluded.*

RECAPITULATION, showing the total number of provincial licenses issued in the several counties in the province, including the cities, during the license years 1874-5-6-7 8-9-80-1-2-3-4 5 6 7-8 9 90-1 2-3-4-5-6 7.

Years.	Tavern.	Shop.	Wholesale.	Vessel.	Total.
1874.....	4,793	1,307	52	33	6,185
1875.....	4,459	1,237	78	24	5,818
1876.....	2,977	787	147	27	3,938
1877.....	2,845	739	65	27	3,676
1878.....	2,910	724	52	29	3,715
1879.....	3,199	757	42	22	4,020
1880.....	3,227	760	40	22	4,049
1881.....	3,311	764	34	24	4,133
1882.....	3,317	787	35	24	4,163
1883.....	3,363	781	36	21	4,201
1884.....	3,253	675	28	14	3,970
1885.....	2,574	525	24	9	3,132
1886.....	1,567	367	28	12	1,974
1887.....	1,496	325	28	13	1,862
1888.....	2,066	336	26	17	2,445
1889.....	3,073	445	27	15	3,560
1890.....	3,071	428	24	....	3,523
1891.....	2,990	403	21	....	3,414
1892.....	2,966	378	25	....	3,369
1893.....	2,888	357	31	....	3,276
1894.....	2,785	337	29	....	3,151
1895.....	2,779	327	26	....	3,132
1896.....	2,747	323	26	....	3,096
1897.....	2,725	317	22	....	3,064

The six Months' Licenses and the Licenses *extended* do not appear in the above Schedule or recapitulation, and as a consequence the total number of Licenses issued, according to the Statement, does not correspond with the number as shown in Schedules A and C. Beer and Wine Licenses are included with the ordinary licenses, under the heads of Tavern Licenses and Vessel Licenses respectively. An *extended* License is good for a period not exceeding three months. It is not in the nature of a new license, but simply a permission, granted by the Board of Commissioners, to the holder of a license expiring in April, to continue his business under the old license for the specified period, that he may be enabled to dispose of his stock on hand and quit the business without loss. Six Months' Licenses run from the first day of May to the thirty-first day of October, and are not valid after the latter date. They are granted in localities which are largely resorted to in summer by visitors, where the Board of Commissioners are of the opinion that increased tavern accommodation for the summer months is necessary.

SCHEDULE C.

COMPARATIVE STATEMENT BY MUNICIPALITIES, showing the number of Provincial Licenses, whether Ordinary or Beer and Wine, issued, and the number extended, transferred or removed, the gross sums deposited to the credit of the License Fund Accounts therefor, and for fines, the amount imposed by municipal by-laws for licenses in excess of statutory duties, for 1895-6, 1896-7 and 1897-8, and the revenue paid over to the municipal treasurers during the license years, 1895-6, 1896-7 and 1897-8 respectively.

License District.	Municipality.	Tavern.						Wholesale.			Extended shop.			Six months.						
		Ordinary.			Beer and wine.			Shop.	Wholesale.		Extended tavern.		Extended shop.		Six months.					
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.			
Addington.	Newburg.....	2	1	1																
	Camden.....	10	10	10																
	Sheffield.....	6	6	6																
	Kaladar and Anglesa.....	1	1	1																
	Barrie.....	1	1	1																
	Kennelbec.....	1	1	1																
	Olden.....																			
	Oso.....	2	1	1																
	Hinchinbrooke.....	2	3	3																
	Palmerston and N. & S. Canonito.....	1	1	1																
	Clarendon and Miller.....																			
	Denbigh.....																			
	Algoma.....	Sault Ste. Marie.....	1	7	7															
		St. Joseph.....	2	2	2															
Hilton.....		1	1	1																
Thessalon.....		3	3	3																
Balfour.....		2	2	2																
Plummer Additional.....		1	2	2																
Rayside.....		1	1	1																
Sault Ste. Marie Tp.....		1	1	1																
Thessalon Township.....		1	1	1																
Hallam.....		3	3	3																
Whitefish.....		1	1	1																
Salter and May and 116 Nainn, Lorne & Hyman.....		2	2	2																
Unorganized Territory.....		11	12	10																

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses transferred, renewals and fines in each municipality.			Proportions thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties			Remarks.
		Transferred.	Removed.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
Addington.	Newburg	1	1	2	2	240 00	150 00	136 00	52 81	41 41	28 95	60 00	30 00	30 00	
	Camden	2	1	3	3	970 00	910 00	1,010 00	291 84	270 67	293 50				
	Sheffield	1	1	2	2	670 00	540 00	610 00	215 63	132 25	130 16				
	Kaladar and Anglesea	1	1	2	2	90 00	90 00	90 00	26 41	25 37	24 80				
	Barrie	1	1	2	2	140 00	90 00	90 00	18 41	25 37	24 80				
	Kennebec	1	1	2	2	90 00	100 00	90 00	26 41	29 60	54 80				
	Olden	1	1	2	2	240 00	170 00	310 00	112 81	76 53	90 95	60 00	30 00	30 00	
	Oso	1	1	2	2	200 00	320 00	320 00	61 61	97 27					
	Hichenbrooke	1	1	2	2	90 00	90 00	90 00	26 41	25 37	24 80				
	Palmerston and N. & S. Ca. onto	1	1	2	2	90 00	90 00	90 00	26 41	25 37	24 80				
	Clarendon and Miller	1	1	2	2	90 00	90 00	90 00	26 41	25 37	24 80				
	Denbigh	1	1	2	2	90 00	90 00	90 00	26 41	25 37	24 80				
	Algonia	Saint Ste Marie	1	3	4	9	1,650 00	1,460 00	1,510 00	638 59	628 12	615 00	350 00	350 00	375 00
St. Joseph		1	1	2	3	190 00	190 00	190 00	52 11	58 31	50 55				
Hilton		1	1	2	3	100 00	90 00	90 00	48 00	26 91	24 00				
Thessalon		1	1	2	3	60 00	600 00	600 00	246 00	257 65	246 00	150 00	150 00	150 00	
Balfour		1	3	4	7	290 00	280 00	290 00	152 00	133 83	152 00	100 00	100 00	100 00	
Plummer Additional		1	1	2	3	280 00	290 00	28 00	148 00	178 31	140 61	100 00	100 00	100 00	
Ray-side		1	1	2	3	90 00	90 00	90 00	24 00	26 91	24 00				
Saint Ste. Marie Tp		1	1	2	3	90 00	100 00	100 00	24 00	68 46	67 00				
Thessalon Township		1	1	2	3	85 30	85 30	85 30	24 00	48 31					
Hallam		2	5	7	13	520 00	625 00	450 00	298 18	335 74	262 00	210 00	253 00	180 00	
Whitefish		1	1	2	3	110 00	110 00	110 00	44 00	16 91	44 00	20 00	20 00	20 00	
Salter and May and 116		1	1	2	3	230 00	220 00	230 00	92 00	93 83	90 55	40 00	40 00	40 00	
Nairn, Lorne & Hymen		1	1	2	3	100 00	100 00	100 00	92 00	93 83	90 55	40 00	40 00	40 00	
Unorganized Territory	2	2	4	13	1,100 00	1,220 00	1,010 00	100 00							

Payable to province less proportion of expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.					Shop.	Wholesale.	Extended Tavern.	Extended Shop.	Six Months.				
		Ordinary.		Beer and wine.		1895-6.					1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
North Brant	South Dumfries.....	2	2	1897-8.	1	1895-6.		1897-8.				1895-6.			1897-8.
	Brantford Township.....	3	2	1896-7.		1896-7.		1896-7.					1896-7.		1896-7.
	Onondaga.....	2	6	1897-8.		1897-8.		1897-8.					1897-8.		1897-8.
	Paris.....	6	6	1895-6.	1	1895-6.		1895-6.	1				1895-6.		1895-6.
Brantford City	Brantford Township.....	2	2	1897-8.											
	Burford.....	2	2	1896-7.											
	Oakland.....	1	1	1895-6.											
		16	16	1895-6.	5	1895-6.		1895-6.	2				1895-6.		
Brockville and Leeds	Brockville.....	10	10	1897-8.											
	Gananoque.....	6	6	1896-7.											
	Newboro.....	2	2	1895-6.											
	Barstard and Burgess.....	2	3	1897-8.											
	North Crosby.....	3	3	1896-7.											
	Front of Leeds and Lausdowne.....	1	1	1897-8.											
	Front of Yonge and Escoth.....			1896-7.											
	Rear of Yonge and Escoth.....	1	1	1895-6.											
	Rear of Leeds and Lan downe.....	4	3	1897-8.											
	Elizabethtown.....	1	1	1896-7.											
South Crosby.....	1	2	1895-6.												
Athens.....	2	2	1895-6.												

SCHEDULE C.—Continued.

License District.	Municipal ty.	Licenses transferred and removed.		Totals.		Amount received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	
North Brant	South Dumfries.....	1	1	3	3	265 00	260 00	210 00	60 79	44 72	67 62	22 50	20 00	20 00	
	Brantford, Township.....	3	3	270 00	300 00	39 38	37 08	60 77	.....	.....	.....	.....	.....	.....	
	Onondaga.....	2	2	180 00	180 00	26 25	24 72	34 73	.....	.....	.....	.....	.....	.....	
	Paris.....	1	2	1,570 00	1,430 00	515 66	471 53	517 85	352 50	350 00	350 00	350 00	350 00	350 00	
	Brantford, Township.....	2	2	180 00	180 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	Barford.....	1	1	210 00	190 00	90 00	90 00	90 00	.....	.....	.....	.....	.....	.....	
South Brant	Oakland.....	1	1	90 00	90 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	
	.....	8	3	6,620 00	6,280 00	6,445 00	3,673 00	2,867 20	2,936 61	1,820 00	1,780 00	1,820 00	1,820 00	1,820 00	
Brantford City	.....	12	13	6,700 00	6,780 00	6,710 00	3,612 51	3,691 33	3,651 73	4,840 00	4,840 00	4,840 00	4,840 00		
Brockville and Leeds	Gananoque.....	1	1	2,170 00	2,335 00	2 160 00	1,280 23	1,390 00	1,277 97	960 00	1,020 00	960 00	960 00	960 00	
	Newboro'.....	3	2	330 00	320 00	300 00	144 04	130 17	119 62	80 00	60 00	60 00	60 00	60 00	
	Bostard and Burgess.....	3	3	380 00	360 00	120 00	188 53	180 22	59 81	80 00	90 00	90 00	90 00	90 00	
	North Crosby.....	1	1	300 00	300 00	310 00	118 67	120 22	124 39	30 00	30 00	30 00	30 00	30 00	
	Front of Leeds and Lansdowne.....	1	1	158 75	158 75	207 50	61 58	62 65	81 46	.....	.....	.....	.....	.....	
	Front of Yonge and Escott.....	2	2	56 25	56 25	147 50	22 17	22 55	124 91	.....	.....	.....	.....	110 00	
	Rear of Yonge and Escott.....	2	2	150 00	150 00	160 00	59 84	60 11	61 68	15 00	15 00	15 00	15 00	15 00	
	Rear of Leeds and Lansdowne.....	2	2	360 00	320 00	320 00	118 23	115 28	114 27	.....	.....	.....	.....	.....	
	Elizabethtown.....	1	2	228 75	168 75	168 75	126 51	102 72	72 11	60 00	10 00	10 00	10 00	10 00	
	South Crosby.....	2	2	135 00	180 00	185 00	41 31	60 11	69 55	.....	.....	.....	.....	.....	
	A hens.....	1	2	270 00	270 00	284 00	73 90	75 18	81 49	.....	.....	.....	.....	.....	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

Licence District.	Municipality.	Tavern.					Shop.	Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.	Beer and Wine.																
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Centre Bruce.	Paisley.....	4	4																
	Kincardine, Town.....	6	6	5	1	1													
	Chesley.....	3	3	3															
	Greenock.....	7	7	7															
	Huron.....	3	3	3	1	1	1												
	Kincardine, Township. Elderslie.....	1	1																
North Bruce.	Tiverton.....	2	2	2															
	Port Elgin.....	4	4	4															
	Southampton.....	2	3	3															
	Tara.....	2	2	2															
	Winton.....	5	5	5															
	Bruce.....	2	2	2															
	Saugeen.....	1	1	1															
	Arran.....	1	1	1															
	Amabel.....	3	3	3															
	Eastnor.....	4	4	4															
	Albemarle.....	2	2	2															
	Lindsay & St. Edmunds																		
	South Bruce.	Lucknow.....	4	4	4														
Teeswater.....		4	3	3															
Walkerton.....		8	8	8	1	1	1												
Culross.....		3	3	3	1														
Carriek.....		10	10	10															
Brant Kinloss.....		6 2	6 2	6 2	6 1														

SCHEDULE C.—Continued.

License District.	Municipality.	License transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.								
		Transfers.	Re-movals.	1895-6.	1896-7.	1897-8.	1895-6.		1896-7.		1897-8.		1895-6.			1896-7.		1897-8.					
							\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	\$	c.	\$	c.		
Centre Bruce	Paisley Kincardine, Town Chesley Greenock Huron Kincardine, Township Elderslie	2	1	1,070 00	810 00	5	5	1,390 00	1,390 00	431 12	425 53	400 00	320 00	300 00	300 00	165 00	165 00	120 00					
		3	1	1,530 00	1,490 00	7	8	545 00	545 00	274 29	241 37	212 95	165 00	165 00	165 00	165 00	165 00	120 00					
		3	1	565 00	545 00	3	4	700 00	690 00	214 21	202 40	175 36	120 00	120 00	120 00	120 00	120 00	120 00					
		4	4	505 00	485 00	1	1	100 00	90 00	30 00	25 81	25 39											
		2	1	100 00	90 00	1	1																
		10	8	810 00	810 00	7	8	1,390 00	1,390 00	431 12	425 53	400 00	320 00	300 00	300 00	300 00	165 00	165 00	120 00				
		7	8	545 00	545 00	3	4	700 00	690 00	214 21	202 40	175 36	120 00	120 00	120 00	120 00	120 00	120 00	120 00				
		4	4	505 00	485 00	1	1	100 00	90 00	30 00	25 81	25 39											
		2	1	100 00	90 00	1	1																
		North Bruce	Tiverton Port Elgin Southampton Tara Warton Bruce Saugeen Aran Anabel Eastnor Albemarle Lindsay & St. Edmunds	2	1	300 00	320 00	4	4	990 00	990 00	594 44	594 64	583 55	480 00	180 00	180 00	180 00	180 00	60 00	60 00		
3	1			440 00	400 00	2	3	600 00	670 00	227 83	316 43	381 99	160 00	240 00	300 00	300 00	160 00	160 00	160 00				
2	2			400 00	400 00	2	2	1,000 00	1,010 00	419 53	424 09	459 27	250 00	250 00	250 00	250 00	250 00	250 00	250 00				
5	6			210 00	200 00	3	3	90 00	90 00	25 43	25 47	25 89	20 00	20 00	20 00	20 00	20 00	20 00	20 00	20 00			
1	1			90 00	90 00	1	1	300 00	27 50	53 91	11 37	8 63	20 00	5 00	5 00	5 00	5 00	5 00	5 00	5 00			
3	3			300 00	420 00	3	3	420 00	300 00	106 29	157 38	107 67	30 00	30 00	30 00	30 00	30 00	30 00	30 00	30 00	30 00		
5	5			530 00	510 00	5	5	510 00	450 00	254 44	246 14	187 87	140 00	140 00	140 00	140 00	140 00	140 00	140 00	140 00	80 00	80 00	
1	1			182 00	192 00	2	2	192 00	192 00	32 87	57 20	75 35	2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00		
2	2			182 00	192 00	2	2	192 00	192 00	32 87	57 20	75 35	2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00		
South Bruce	Lucknow Teeswater Walkerton Culross Carriek Brant Kilmoss			1	1	970 00	1,000 00	5	6	800 00	600 00	438 21	327 56	511 57	350 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00	
		3	3	2,215 00	2,235 00	9	11	2,215 00	2,235 00	1,204 40	1,219 57	1,187 53	835 00	835 00	835 00	835 00	835 00	835 00	835 00	835 00			
		2	3	280 00	290 00	4	3	280 00	290 00	305 37	291 88	328 67	181 86	176 27	176 27	176 27	176 27	176 27	176 27	176 27			
		1	2	900 00	900 00	10	10	900 00	970 00	305 37	291 88	328 67	181 86	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27		
		2	2	560 00	560 00	8	8	560 00	540 00	187 16	181 86	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27		
		4	2	251 50	185 00	6	2	185 00	180 00	30 62	60 81	58 77											
		5	6	1,000 00	1,000 00	5	6	1,000 00	980 00	567 60	520 27	511 57	350 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00		
		4	3	800 00	600 00	3	3	800 00	600 00	438 21	327 56	511 57	350 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00	240 00	
		2	3	2,215 00	2,235 00	9	11	2,215 00	2,235 00	1,204 40	1,219 57	1,187 53	835 00	835 00	835 00	835 00	835 00	835 00	835 00	835 00	835 00	835 00	
		1	3	280 00	290 00	4	3	280 00	290 00	305 37	291 88	328 67	181 86	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27	176 27	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License district.	Municipality.	Tavern.						Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.			Beer and wine.			Hop.			1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Carlisle.	Adjala.....	6	5	5	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Bradford.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Tecumseth.....	3	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Bolton.....	3	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Albion.....	5	4	4	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Innisfil.....	4	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	West Gwillimbury.....	1	1	1	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Beeton.....	3	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Tottenham.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Allandale.....	3	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
Carleton.	Hintonburg.....	1	1	1	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Richmond.....	1	1	1	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	March.....	1	1	1	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Huntley.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	North Gower.....	3	3	3	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Goulburn.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Marlborough.....	1	1	1	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Fitzroy.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Napan.....	9	9	8	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	East Ottawa.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
Cornwall.	Cornwall, Town.....	13	12	10	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Cornwall, Township.....	10	10	10	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Orangeville.....	8	8	8	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
Dufferin.	Mtlnur.....	3	3	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Mono.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Melancthon.....	2	2	2	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Garafaxa, East.....	4	4	4	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Shelburne.....	4	4	4	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.
	Amaranth.....	4	4	4	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.



SCHEDULE C.—Continued.

License district.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.						Proportion thereof paid to municipalities.						Amounts imposed by municipal by-laws in excess of statutory duties.						Remarks.		
		Transfers.		Totals.		1893-6.		1896-7.		1897-8.		1893-6.		1896-7.		1897-8.		1893-6.		1896-7.		1897-8.				
		T. s.	R. s.	T. s.	R. s.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Cardwell	Adjala	2	2	8	7	560	00	470	00	450	00	179	56	141	65	126	98	60	00	60	00	60	00	1897-8.		
	Bradford	1	1	3	3	310	00	310	00	340	00	121	43	117	55	127	78	90	00	90	00	150	00	1896-7.		
	Tecumseth	3	3	3	3	360	00	360	00	270	00	175	00	169	68	76	19	150	00	150	00	150	00	1893-6.		
	Belfon	1	1	3	4	510	00	520	00	565	00	234	11	249	47	234	11	150	00	150	00	150	00	1896-7.		
	Albion	1	1	6	4	490	00	390	00	360	00	160	67	119	52	101	59	88	89	88	89	88	89	1897-8.		
	Innisfil	1	1	5	6	405	00	347	50	315	00	127	58	104	03	88	89	88	89	88	89	88	89	1893-6.		
	West Gwillimbury	1	1	2	1	100	00	90	00	90	00	33	08	26	56	25	40	90	00	90	00	90	00	1896-7.		
	Beeton	1	2	4	3	530	00	470	00	480	00	212	86	178	53	178	89	80	00	80	00	80	00	1897-8.		
	Tottenham	2	2	2	2	320	00	330	00	320	00	136	70	137	65	130	80	80	00	80	00	80	00	1893-6.		
	Allandale	2	2	5	3	470	00	450	00	450	00	184	50	169	68	169	68	80	00	80	00	80	00	1896-7.		
Carleton	Hintonburg	1	1	1	1	120	00	200	00	200	00	26	57	105	77	25	11	80	00	80	00	80	00	1897-8.		
	Richmond	1	1	1	1	146	00	120	00	130	00	38	07	25	77	29	30	80	00	80	00	80	00	1896-7.		
	March	2	2	2	3	127	50	157	50	157	50	39	84	38	64	60	23	50	23	50	23	50	23	1893-6.		
	Huntley	1	1	2	3	180	00	190	00	190	00	53	13	55	82	50	23	110	68	124	62	92	09	1896-7.		
	North Gower	1	1	4	4	347	50	387	50	317	50	110	68	124	62	92	09	53	13	55	82	54	41	1897-8.		
	Goulburn	1	1	2	3	180	00	190	00	190	00	53	13	55	82	54	41	38	64	25	11	38	64	25	1893-6.	
	Marlborough	2	1	3	2	130	00	120	00	90	00	44	27	38	64	25	11	51	53	51	53	51	53	1896-7.		
	Fitzroy	1	1	2	3	200	00	180	00	180	00	61	39	51	53	51	53	232	32	232	32	232	32	1897-8.		
	Nepean	1	1	10	10	840	00	820	00	802	50	232	32	232	32	232	32	70	84	70	84	70	84	1893-6.		
	East Ottawa	1	1	2	2	280	00	240	00	250	00	70	84	51	53	51	53	2,496	25	1,920	00	50	00	1896-7.		
Cornwall	Cornwall, Town	6	3	22	18	4,450	00	4,240	00	4,210	00	2,636	38	2,496	40	2,496	25	1,920	00	50	00	500	00	1897-8.		
	Cornwall, Township	2	2	12	12	1,090	00	1,050	00	990	00	425	38	402	21	377	65	50	00	50	00	500	00	1896-7.		
	Orangeville	4	2	14	12	2,050	00	2,020	00	2,040	00	751	24	759	55	770	38	500	00	500	00	500	00	1893-6.		
	Mulmur	1	1	3	4	270	00	300	00	180	00	53	20	66	47	38	71	66	47	38	71	66	47	1896-7.		
Dufferin	Mono	2	2	2	2	180	00	180	00	180	00	35	47	37	99	38	71	180	00	180	00	180	00	1897-8.		
	Melancthon	2	2	2	2	180	00	180	00	180	00	35	47	37	99	38	71	180	00	180	00	180	00	1893-6.		
	Garatara, East	2	1	4	6	725	00	700	00	700	00	284	24	282	30	283	87	200	00	200	00	200	00	1896-7.		
	Shelburne	2	1	4	6	725	00	700	00	700	00	284	24	282	30	283	87	200	00	200	00	200	00	1897-8.		
Dufferin	Amaranth	2	1	4	6	725	00	700	00	700	00	284	24	282	30	283	87	200	00	200	00	200	00	1893-6.	Local option	
	East Luther	2	1	4	6	725	00	700	00	700	00	284	24	282	30	283	87	200	00	200	00	200	00	1896-7.	do	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License district.	Municipality.	Tavern.				Shop.	Wholesale.			Extended tavern.			Extended shop.			Six months.									
		Ordinary.	Beer and wine.	1897-8.	1898-9.		1896-7.	1897-8.	1898-9.	1899-0.	1897-8.	1898-9.	1899-0.	1896-7.	1897-8.	1898-9.	1899-0.	1896-7.	1897-8.	1898-9.					
Dundas	Froquois.....	2																							
	Chesterville.....	2		2																					
	Marisburg.....	5		4																					
	Winchester, Township.....	1		1		1																			
	Williamsburg.....	2		1																					
	Winchester, Village.....	1		2																					
Moncton.....																									
E. Durham	Port Hope.....	7		7																					
	Millbrook.....	4		4																					
	Hope.....	1		1																					
	Caven.....	3		3																					
	Manvers.....	2		2																					
W. Durham	Rowmanville.....	3		3																					
	Newcastle.....	2		1																					
	Clarke.....	3		3																					
	Darlington.....	2		2																					
	Curtwight.....	1		1																					

SCHEDULE C.—Continued.

License district.	Municipality.	Licenses trans-ferred and removed.		Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.		
		Trans-fers.	Re-mov-als.	1895-6.	1896-7.	1897-8.	1895-6.			1896-7.			1897-8.					
							\$	c.		\$	c.		\$	c.			\$	c.
Dundas .....	Iroquois .....	1895-6.	1	2	2	520 00	520 00	610 00	308 59	312 11	340 84	280 00	280 00	280 00				
		1896-7.	2	2	2	1,800 00	440 00	410 00	207 65	202 81	200 57	160 00	160 00	160 00				
		1897-8.	1	7	5	1,320 00	1,370 00	1,080 00	603 57	656 46	511 27	500 00	500 00	420 00				
		1895-6.	1	2	2	155 00	115 00	125 00	41 20	33 73	35 29	15 00	15 00	15 00				Local of Con.
		1896-7.	3	3	3	538 00	530 00	580 00	312 87	314 78	325 64	280 00	280 00	280 00				
		1897-8.	1	5	5	340 00	630 00	710 00	180 49	337 59	470 71	140 00	140 00	280 00				
E. Durham	Fort Hope .....	1895-6.	1	9	9	3,090 00	3,070 00	2,800 00	1,653 83	1,643 20	1,526 41	1,720 00	1,720 00	1,030 00				
		1896-7.	5	5	5	1,170 00	1,120 00	1,150 00	641 91	621 42	628 72	500 00	500 00	500 00				
		1897-8.	1	1	1	190 00	190 00	150 00	123 01	122 77	82 07	100 00	100 00	60 00				
		1895-6.	3	3	3	375 00	375 00	375 00	174 04	173 29	171 20	105 00	105 00	105 00				
		1896-7.	2	2	2	370 00	440 00	350 00	223 70	258 29	214 13	170 00	170 00	170 00				
		1897-8.	2	2	2	370 00	440 00	350 00	223 70	258 29	214 13	170 00	170 00	170 00				
W. Durham	Bowmanville .....	1895-6.	2	4	4	850 00	840 00	882 00	400 00	41 80	419 80	360 00	360 00	360 00				
		1896-7.	1	1	1	390 00	200 00	210 00	158 57	80 86	82 35	140 00	140 00	70 00				
		1897-8.	1	5	5	720 00	580 00	540 00	304 29	316 03	312 21	360 00	285 00	270 00				
		1895-6.	1	2	2	310 00	300 00	325 00	138 57	138 63	147 83	120 00	120 00	120 00				
		1896-7.	1	2	2	273 33	300 00	280 00	127 27	128 27	129 35	110 83	105 00	105 00				
		1897-8.	2	2	2	273 33	300 00	280 00	127 27	128 27	129 35	110 83	105 00	105 00				

SCHEDULE C. Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.										Six months.									
		Ordinary.					Beer and wine.														
		1893-6.	1896-7.	1897-8.	1898-9.	1899-0.	1893-6.	1896-7.	1897-8.	1898-9.	1899-0.										
East Elgin.	Aylmer .....	4	4	4	1	1	1897-8.	1898-9.	1899-0.	1900-1.	1901-2.	1897-8.	1898-9.	1899-0.	1900-1.	1901-2.	1897-8.	1898-9.	1899-0.	1900-1.	1901-2.
	Port Stanley .....	2	2	2	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Springfield .....	1	1	1	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Vienna .....	1	1	1	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Yanmouth .....	6	6	5	5	5	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Malshide .....	4	3	2	2	2	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
Bayham .....	7	6	5	5	5	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	
West Elgin.	St. Thomas .....	18	18	18	4	4	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Southwold .....	6	6	6	6	6	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Dunwich .....	2	2	2	2	2	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Alborough .....	6	5	6	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Dutton .....	2	2	2	2	2	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	.....	2	2	2	2	2	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
North Essex.	Maldstone .....	4	4	4	4	4	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Rochester .....	6	5	5	5	5	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	East Sandwich .....	12	13	14	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	West Sandwich .....	9	11	11	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Sandwich, Town .....	6	6	5	5	5	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Belle River .....	3	3	3	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
	Anderton .....	1	1	1	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.
Walkerville .....	3	2	3	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	
South Sandwich .....	1	1	1	1	1	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals			Amounts received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	
East Elgin.	Aylmer	2	1	6	1,090 00	1,120 00	1,190 03	478 40	493 01	507 50	250 00	250 00	250 00	250 00	250 00	
	Port Stanley	1	1	5	560 00	560 00	550 00	273 20	273 47	262 93	180 00	180 00	180 00	180 00	180 00	
	Springfield	1	1	2	120 00	150 00	130 00	27 97	42 05	30 55	20 00	20 00	20 00	20 00	20 00	
	Vienna	1	1	1	140 00	140 00	140 00	47 97	48 04	46 19	20 00	20 00	20 00	20 00	20 00	
	Yarmouth	4	1	5	670 00	625 00	560 00	228 40	207 96	152 75	121 17	121 17	121 17	121 17	121 17	
	Malahide	1	5	6	380 00	315 00	225 00	121 17	98 13	65 46	121 17	121 17	121 17	121 17	121 17	
	Bayham	3	2	7	660 00	560 00	470 00	209 73	177 58	139 66	209 73	209 73	209 73	209 73	209 73	
West Elgin.	St. Thomas	3	4	26	7,015 00	6,710 00	6,445 00	3,426 60	3,402 34	3,293 26	2,250 00	2,250 00	2,250 00	2,250 00	2,100 00	
	Southwold	1	1	6	550 00	540 00	550 00	202 53	187 38	196 99	187 38	187 38	187 38	187 38	187 38	
	Dunwich	1	1	2	180 00	200 00	190 00	65 69	72 87	69 21	49 10	49 10	49 10	49 10	49 10	
	Aldborough	1	3	7	802 00	757 50	820 00	449 10	427 38	452 97	240 00	240 00	240 00	240 00	240 00	
	Dutton	1	2	2	260 00	260 00	260 00	85 69	82 46	83 89	20 00	20 00	20 00	20 00	20 00	
North Essex	Maldstone	1	1	4	360 00	360 00	380 00	127 11	128 52	138 25	128 52	128 52	128 52	128 52	128 52	
	Rochester	2	1	7	660 00	522 50	510 00	206 55	195 45	191 43	195 45	195 45	195 45	195 45	195 45	
	East Sandwich	2	2	17	1,245 03	1,325 00	1,410 00	444 89	476 57	510 41	444 89	444 89	444 89	444 89	444 89	
	West Sandwich	3	2	11	1,000 00	1,215 00	1,185 00	370 73	449 80	446 70	370 73	370 73	370 73	370 73	370 73	
	Sandwich, Town	4	4	9	1,260 00	1,260 00	1,137 50	468 97	472 71	420 28	468 97	468 97	468 97	468 97	468 97	
	Belle River	1	1	4	480 00	490 00	500 00	127 11	133 87	138 25	127 11	127 11	127 11	127 11	127 11	
	Anderdon	1	1	1	140 00	140 00	90 00	58 26	58 90	32 00	58 26	58 26	58 26	58 26	58 26	
Walkerville	1	4	3	820 00	600 00	630 00	380 06	380 06	380 06	380 06	380 06	380 06	380 06	380 06		
South Sandwich	2	1	1	110 00	120 00	110 00	42 38	48 20	42 38	42 38	42 38	42 38	42 38	42 38		





SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.	Wholesale.	Extended Tavern.			Extended Shop.			Six months.		
		Ordinary.			Beer and wine.					1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.
Glengarry	Alexandria	5	5															
	Charlottenburg	5	5															
	Lancaster, Township	4	3	8														
	Kenyon	3	3	1	1													
	Lochiel	5	5															
	Lancaster, Village Maxville	2 2																
Grenville	Prescott	7	7			2		2										
	Cardinal	2	2															
	Kemptville	4	4					1										
	Merrickville	3	3															
	Augusta	3	1	1														
	Wolford	1	1															
	Kitley	5	4															
	South Elmsley	2	2															
	Oxford	3	2															
	Edwardsburg																	
Centre Grey	Thornbury	2	2															
	Artenesia	6	6															
	Holland	5	5															
	Collingwood, Township	2	2															
	Euphrasia	1	1															
	Osprey	5	4										1					
	Sullivan	2	2															
	Markdale	3	3					1										



SCHEDULE C—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
Glengarry.	Alexandria.....	2	2	9	5	7	802 00	700 00	1,020 00	254 20	220 08	526 99	110 00	100 00	400 00	Local option
	Charlottenburg.....	1	1	7	7	6	751 50	697 50	593 75	349 15	328 59	279 34	195 00	192 50	166 25	
	Lancaster, Township.....	1	1	4	4	4	600 00	385 00	397 00	335 60	181 09	185 16	240 00	105 00	105 00	
	Kenyon.....	1	1	5	4	3	462 50	447 50	527 50	208 56	224 06	255 09	105 00	140 00	140 00	
	Lochiel.....	1	1	6	5	7	670 00	750 00	770 40	298 91	420 09	426 99	167 50	300 00	300 00	
	Lancaster, Village.....	1	1	4	3	2	420 00	410 00	400 00	215 76	212 03	297 63	160 00	160 00	165 00	
Maxville.....						20 00			7 97							
Grenville.	Prescott.....	2	5	11	11	15	2,470 00	2,470 00	2,587 50	1,440 29	1,437 30	1,489 02	1,080 00	1,080 00	1,110 00	
	Cardinal.....	1	1	2	3	2	440 00	450 00	400 00	235 84	239 92	214 80	160 00	160 00	160 00	
	Kemptville.....	2	1	7	5	5	920 00	900 00	920 00	451 79	441 04	446 13	300 00	300 00	300 00	
	Merrickville.....	1	1	4	4	5	505 00	585 00	515 00	225 07	261 93	226 33	135 00	135 00	135 00	
	Angusta.....	3	1	3	1	1	270 00	190 00	190 00	85 33	75 23	73 07				
	Wolford.....	1	1	1	1	1	90 00	90 00	90 00	28 45	28 21	27 40				
	Kitley.....	1	1	6	4	6	460 00	360 00	480 00	146 96	112 83	150 69				
	South Elnesley.....	1	1	2	2	1	180 00	180 00	180 00	56 89	56 41	27 40				
	Oxford.....	1	1	4	2	2	310 00	180 00	180 00	120 07	56 41	54 80	30 00			
	Edwardsburg.....								50 00			22 83				
Centre Grey.	Thornbury.....	3	2	2	2	2	300 00	300 00	300 00	73 49	71 09	68 67				
	Artemesia.....	1	1	9	8	8	600 00	560 00	560 00	197 51	168 83	163 09				
	Holland.....	1	1	6	6	6	600 00	400 00	480 00	167 77	137 75	141 63				
	Collingwood, Township.....	1	1	2	2	2	180 00	180 00	180 00	55 12	53 32	51 50				
	Eufrasia.....	1	1	1	2	1	90 00	160 00	140 00	27 56	31 10	25 72				
	Osprey.....	1	1	5	6	3	450 00	392 50	270 00	137 80	117 75	77 25				
	Sullivan.....	2	2	2	2	2	180 00	180 00	180 00	55 12	53 32	51 59				
	Markdale.....	2	4	6	4	4	630 00	600 00	475 00	239 43	226 63	176 55	120 00	120 00	95 00	

SEN. DE LA C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued

License District.	Municipality.	Tavern.			Shop.	Wholesale.	Extended tavern.			Extended shop.			Six months.							
		Ordinary.	Beer and wine.				1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.					
			1896-7.	1897-8.												1896-7.	1897-8.			
North Grey.	Owen Sound	11			2	2														
	Meaford	3	3		1	1														
	Derby	2	1																	
	Keppell	1	1																	
	Sydenham	2	2																	
	St. Vincent																			
	Sarawak																			
South Grey.	Proton	3																		
	Durham	4	4																	
	Bentick	6	6		1	1														
	Glenelg	2	2																	
	Normanby	11	10																	
	Egremont	2	2		1	1														
	Dundalk	3	3																	
Haldimand.	Cayuga, Village	5	5						1	1										
	Caledonia	4	4						1	1										
	Oneida																			
	Cayuga, North, Tp.	4	4																	
	Dunn	1	1		2	2														
	Randham	4	4																	
	Walpole	5	5																	
Seneca	3	3																		
Hagersville	5	5																		

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.	
		Transfers removed.		Totals.												
		1895-6.	1896-7.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		
North Grey.	Owen Sound	1	3	14	16	2,479 00	2,365 00	2,557 00	857 02	769 82	893 57	325 00	325 00	325 00		
	Meaford	1	1	4	4	690 00	710 00	700 00	226 70	231 34	231 33	90 00	90 00	90 00		
	Derby	2	1	1	1	180 00	110 00	90 00	51 27	53 26	25 80	25 80				
	Keppell	1	1	1	1	120 00	90 00	90 00	38 46	24 95	25 80					
	Sydenham	1	2	3	4	190 00	220 00	180 00	55 53	66 52	51 61					
	St. Vincent															
	Sarawak															
	Proton		1	3	3	270 00	270 00	289 00	84 79	86 28	88 22	80 00	80 00	80 00		
	Dunham	2	1	6	6	738 00	690 00	830 00	258 05	238 18	298 23					
	Bentick	2	1	7	6	692 00	650 00	570 00	227 04	210 91	181 09					
South Grey	Gleng	2	2	2	2	180 00	185 00	127 50	56 58	59 92	41 79					
	Normanby	3	1	11	13	1,012 00	930 00	910 00	321 24	301 98	283 23					
	Egremont	1	2	2	2	180 00	180 00	137 50	56 53	57 52	46 43					
	Dundalk	1	1	3	3	520 00	510 00	510 00	239 49	236 28	233 58	150 00	150 00	150 00		
	Cayuga, Village.	2	1	8	8	960 00	920 00	860 00	343 70	323 45	280 64	120 00	120 00	120 00		
	Caledonia	1	1	6	6	910 00	910 00	900 00	444 47	443 35	426 82	300 00	300 00	300 00		
Haldimand.	Owensville	1	1	6	5	370 00	370 00	180 00	117 13	116 67	49 67					
	Cayuga, North, Tp	3	3	3	3	165 00	165 00	165 00	55 94	56 00	50 22					
	Dunn	4	4	4	4	360 00	360 00	360 00	111 88	112 00	100 44					
	Rainham	1	1	6	5	460 00	460 00	450 00	144 47	143 35	126 82					
	Walpole	1	1	3	3	330 00	350 00	340 00	143 81	133 33	139 47	60 00	60 00	60 00		
	Seneca	1	1	5	6	600 00	610 00	370 00	139 81	143 35	80 32					
	Hagersville.	1	1	6	6	610 00	610 00	370 00	139 81	143 35	80 32					

SCHEDULE C.—Comparative statement by municipalities showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.				Shop.	Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.	Beer and wine.	Shop.	Wholesale.		1898-6.	1898-7.	1898-8.	1898-6.	1898-7.	1898-8.	1898-6.	1898-7.	1898-8.	1898-6.	1898-7.	1898-8.
Haliburton.	Minden	1	1															
	Dysart	2	1															
	Anson	1	1															
	Sherbourne	2	2															
	Glanorgan	1	2															
	Snowdon	1																
Monmouth																		
Halton	Nelson	1																
	Nassagaweya	1																
	Esquesing	5	4						1									
	Burlington	3	3															
	Georgetown	4	4															
	Oakville	5	5															
	Milton	3	3															
	Acton	3	3															
	Trafalgar	3	2															
	Hamilton	75	75	20	4	20	20	4	3									
Hamilton, City			1															
East Hastings.	Tyendinaga	8	8															
	Hungerford	3	3															
	Thurlow	5	5															
	Deseronto	5	5	1		1												
	Tweed	4	3	1		1												

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality.						Proportion thereof paid to municipalities.						Amounts imposed by municipal by-laws in excess of statutory duties.						Re-marks.		
		Trans-fers.			Re-mov-als.		1895-6.		1896-7.		1897-8.		1895-6.		1896-7.		1897-8.		1895-6.		1896-7.			1897-8.	
		1895-6.	1896-7.		1897-8.	1895-6.	1896-7.	1897-8.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Haliburton.	Minden	1	1	2	90 00	100 00	100 00	20 00	100 00	100 00	18 66	21 46	16 94	18 66	21 46	16 94	18 66	21 46	16 94	18 66	21 46	16 94	18 66	21 46	16 94
	Dysart	1	1	2	190 00	190 00	90 00	90 00	90 00	90 00	40 43	39 84	14 53	40 43	39 84	14 53	40 43	39 84	14 53	40 43	39 84	14 53	40 43	39 84	14 53
	Anson	1	1	2	90 00	90 00	90 00	60 00	60 00	60 00	18 66	18 39	14 53	18 66	18 39	14 53	18 66	18 39	14 53	18 66	18 39	14 53	18 66	18 39	14 53
	Sherburne	1	1	2	190 00	190 00	180 00	60 00	60 00	60 00	40 43	39 84	29 05	40 43	39 84	29 05	40 43	39 84	29 05	40 43	39 84	29 05	40 43	39 84	29 05
	Glamorgan	1	1	2	190 00	180 00	180 00	60 00	60 00	60 00	40 43	36 79	29 05	40 43	36 79	29 05	40 43	36 79	29 05	40 43	36 79	29 05	40 43	36 79	29 05
	Snowdon	1	1	2	50 00	50 00	50 00	50 00	50 00	50 00	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55
	Monmouth	1	1	2	50 00	50 00	50 00	50 00	50 00	50 00	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55	15 55
Haltou	Nelson	1	1	2	120 00	20 00	20 00	20 00	20 00	20 00	56 55	9 00	25 37	56 55	9 00	25 37	56 55	9 00	25 37	56 55	9 00	25 37	56 55	9 00	25 37
	Nassagaweya	1	1	2	90 00	90 00	90 00	90 00	90 00	90 00	26 55	24 07	25 37	26 55	24 07	25 37	26 55	24 07	25 37	26 55	24 07	25 37	26 55	24 07	25 37
	Essex	2	2	4	550 00	520 00	520 00	520 00	520 00	416 68	178 37	182 31	416 68	178 37	182 31	416 68	178 37	182 31	416 68	178 37	182 31	416 68	178 37	182 31	416 68
	Burlington	1	1	2	610 00	600 00	610 00	600 00	610 00	610 00	321 07	312 21	308 89	321 07	312 21	308 89	321 07	312 21	308 89	321 07	312 21	308 89	321 07	312 21	308 89
	Georgetown	1	1	2	670 00	610 00	610 00	610 00	610 00	670 00	279 47	256 28	257 91	279 47	256 28	257 91	279 47	256 28	257 91	279 47	256 28	257 91	279 47	256 28	257 91
	Oakville	2	2	4	950 00	889 00	889 00	889 00	889 00	762 30	312 40	222 30	762 30	312 40	222 30	762 30	312 40	222 30	762 30	312 40	222 30	762 30	312 40	222 30	762 30
	Milton	1	1	2	580 00	610 00	610 00	610 00	610 00	548 88	232 33	189 20	548 88	232 33	189 20	548 88	232 33	189 20	548 88	232 33	189 20	548 88	232 33	189 20	548 88
	Acton	3	3	6	570 00	530 00	530 00	530 00	530 00	555 00	256 20	230 24	260 27	256 20	230 24	260 27	256 20	230 24	260 27	256 20	230 24	260 27	256 20	230 24	260 27
	Trafalgar	1	1	2	300 00	110 00	110 00	110 00	110 00	125 00	109 64	38 08	39 69	109 64	38 08	39 69	109 64	38 08	39 69	109 64	38 08	39 69	109 64	38 08	39 69
			11	12	5	30,869 75	30,858 75	30,213 75	10,373 53	10,249 72	10,042 03	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00	4,775 00
Hamilton	Hamilton, City	10	8	18	772 50	720 00	720 00	208 16	176 17	166 08	184 31	167 28	208 16	176 17	166 08	184 31	167 28	208 16	176 17	166 08	184 31	167 28	208 16	176 17	
East Hastings.	Tyendinaga	1	1	2	375 00	375 00	375 00	375 00	375 00	470 00	110 00	110 00	470 00	110 00	110 00	470 00	110 00	110 00	470 00	110 00	110 00	470 00	110 00	110 00	
	Hurverford	3	3	6	450 00	450 00	450 00	450 00	450 00	914 29	896 54	896 54	914 29	896 54	896 54	914 29	896 54	896 54	914 29	896 54	896 54	914 29	896 54	896 54	
	Thurlow	1	1	2	630 00	630 00	630 00	630 00	630 00	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	248 45	
	Deseronto	7	7	14	645 00	645 00	645 00	645 00	645 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00
	Tweed	1	1	2	645 00	645 00	645 00	645 00	645 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00	25 00

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.		Wholesale.		Extended tavern.			Extended Shop.			Six months.		
		Ordinary.			Beer and wine.			1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	
		1895-6	1896-7	1897-8	1895-6	1896-7	1897-8													
North Hastings.	Matmorra and Lake	4	4	4	1	1	1	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	
	Huntingdon	1	1	1																
	Stirling	3	3	3																
	Madoc Township	2	1	2																
	Elzevir and Grunthorpe	2	2	2																
	Tudor and Cashel	2	2	3																
	Wollaston																			
	Monteagle and Herschel	2	3	3																
	Rawdon	4	3	3																
	Madoc, Village	2	2	2																
	Wicklow and Bangor	1	1	1																
	Dungannon	1	1	1																
	Carlow and Mayo																			
	Limerick	2	1	1																
	Faraday	2	2	2																
West Hastings.	Belleville	25	25	25	1	1	1	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	
	Trenton	9	9	9																
	Sidney	6	5	5																
					3	3	3	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	
					2	2	2													
East Huron.	Grey	4	3	3	1	1	1	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	1897-8	1896-7	1895-6	
	McKillop	2	2	2																
	Hullett, east part																			
	Morris	2	2	2																
	Howick	6	6	6																
	Turnberry	1	1	1																
	Krusse's	4	4	4																
	Waxeter	2	2	2																

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.			Amounts received for provincial licenses and fines in each municipality.						Proportion thereof paid to municipalities.						Amounts imposed by municipal by-laws in excess of statutory duties.						Remarks.	
		Transfers.	Re-movals.	1895-6.	1896-7.	1897-8.	1895-6.		1896-7.		1897-8.		1895-6.		1896-7.		1897-8.		1895-6.		1896-7.		1897-8.			
							\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
North Hastings.	Marmora and Lake....	1	..	5	6	5	450 00	460 00	452 00	141 80	135 27	126 00	28 33	48 00	25 01	40 00	10 00	..	..	..	..	..	..	..	..	
	Huntingdon .....	1	..	1	1	1	90 00	140 00	90 00	28 33	48 00	25 01	158 20	144 73	152 65	40 00	10 00	..	..	..	..	..	..	..	..	
	Stirling .....	1	..	7	4	7	530 00	520 00	550 00	61 43	39 27	50 08	180 11	127 50	180 11	61 43	39 27	50 08	56 73	52 37	50 08	75 10	..	..	..	
	Madoc, Township .....	1	..	2	2	2	180 00	180 00	180 00	217 50	227 50	270 00	70 93	69 81	75 10	..	..	..	..	..	..	..	..	..	..	
	Elzevir and Grims-thorpe	1	..	3	4	3	217 50	227 50	270 00	37 50	..	..	70 93	69 81	75 10	..	..	..	..	..	..	..	..	..	..	
	Tudor and Cashel .....	1	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Wollaston .....	1	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Monteagle and Herschel	3	1	5	2	3	910 00	230 00	190 00	70 93	74 18	51 25	118 20	78 55	104 33	370 00	287 50	370 00	28 33	69 81	25 04	..	..	..	..	..
	Rawdon .....	1	..	5	3	4	370 00	270 00	340 00	189 10	312 05	445 10	28 33	69 81	25 04	..	..	..	..	..	..	..	..	..	..	..
	Madoc, Village .....	2	..	5	3	3	802 00	537 50	730 00	90 00	28 33	69 81	25 04	..	..	..	..	..	..	..	..	..	..	..	..	..
	Wicklow and Bangor .....	1	..	1	1	1	90 00	190 00	90 00	75 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
	Dunganon .....	1	..	1	2	2	90 00	127 50	75 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
	Carlow and Mayo .....	1	..	2	1	1	400 00	300 00	200 00	276 73	136 19	135 04	419 80	126 73	132 60	220 00	110 00	110 00	..	..	..	..	..	..	..	..
Limerick .....	1	1	4	3	3	610 00	260 00	280 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
Faraday .....	1	1	3	3	3	610 00	260 00	280 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
West Hastings.	Belleville .....	3	6	33	33	8,455 00	8,510 00	8,276 04	3,812 98	3,875 89	3,739 06	1,369 40	1,333 40	1,369 17	880 00	880 00	880 00	2,250 00	2,250 00	2,209 38	..	..	..	..	..	
	Trenton .....	2	..	13	12	2,630 00	2,680 00	2,672 06	450 00	450 00	450 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Sidney .....	..	..	5	5	450 00	450 00	450 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
East Huron.	Grey .....	..	..	6	5	107 50	330 00	307 50	96 53	76 03	71 28	58 61	40 55	10 73	..	..	..	..	..	..	..	..	..	..	..	
	McKillop .....	..	..	2	2	230 00	180 00	180 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Hullett, east part .....	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Morris .....	1	..	2	3	180 00	210 00	180 00	11 37	50 69	40 73	120 67	108 13	108 61	..	..	..	..	..	..	..	..	..	..	..	
	Howick .....	2	..	7	7	500 00	470 00	470 00	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Turnberry .....	1	..	1	1	90 00	90 00	90 00	20 69	20 28	20 36	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
	Brussels .....	4	4	4	4	640 00	610 00	680 00	212 73	241 09	255 03	160 00	160 00	160 00	80 00	80 00	80 00	..	..	..	..	..	..	..	..	
	Wroxeter .....	1	..	2	3	320 00	350 00	320 00	121 37	126 41	120 73	..	..	..	..	..	..	..	..	..	..	..	..	..	..	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.			Beer and wine.	Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.				1898-9.	1899-0.	1900-1.	1898-9.	1899-0.	1900-1.	1898-9.	1899-0.	1900-1.	1898-9.	1899-0.	1900-1.	1898-9.	1899-0.	1900-1.
		1898-9.	1899-0.	1899-1.																
South Huron	Eyeter .....	4	1	4	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Seaforth .....	6	6	6	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Goderich (Twp., S. part)	2	2	2	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Bayfield .....	10	9	9	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Stephen .....	2	2	1	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Usborne .....	2	2	2	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Hay .....	5	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Tuckersmith .....	3	2	2	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Stanley .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Hensall .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
West Huron	Goderich, Town .....	7	7	7	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Wawanosh, East .....	1	1	1	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Hullett .....	2	2	2	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Wawanosh, West .....	1	1	1	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Wingham .....	5	5	5	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Chinton .....	6	6	6	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Ashfield .....	5	5	4	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Colborne .....	4	4	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Blythe .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	.....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
East Kent	Howard .....	1	2	1	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Blenheim .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Dresden .....	4	1	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Thamesville .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Camden .....	2	2	2	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Botwell .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Harwich .....	4	4	4	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Oxford .....	3	3	3	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	
	Ridgetown .....	4	4	4	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	1897-8	1898-9	1899-0	



SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.			Amounts received for provincial licenses for transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.	1896-7.	1897-8.	1898-9.	1896-7.			1897-8.			1898-9.			
							\$.	c.	%	\$.	c.	%	\$.	c.	%	
South Huron	Exeter	2	1	8	8	1,070 00	1,080 00	1,110 00	1,110 00	485 65	513 35	520 10	290 00	290 00	400 00	
	Seaforth	1	1	8	8	1,665 00	1,821 00	1,720 00	730 56	876 08	810 14	365 00	460 00	400 00		
	Godenrich Tp. S. part	1	1	3	3	300 00	310 00	330 00	77 23	83 11	90 04					
	Bayfield	1	1	10	10	945 00	947 50	857 50	332 09	348 03	280 12					
	Stephen	1	1	2	2	180 00	190 00	112 50	61 79	67 52	57 37					
	Ushorne	1	1	6	6	470 00	480 00	290 00	164 77	171 41	100 04					
	Hay	1	2	3	3	270 00	180 00	202 50	92 68	62 33	47 53					
	Tuckersmith	1	1	3	3	316 00	270 00	270 00	116 36	93 50	90 04				80 00	
	Stanley	2	1	3	3		270 00	270 00								
	Henshall	1	1	3	3			330 00								
West Huron	Godenrich, Town	2	1	10	12	1,700 00	1,705 00	1,630 00	739 30	755 54	709 62	360 00	360 07	360 00		
	Wawanosh, East	1	1	1	1	100 00	90 00	90 00	34 04	30 23	29 35					
	Hullett	1	2	3	4	180 00	190 00	200 00	58 35	65 50	68 94					
	Wawanosh, West	1	1	1	1	90 00	90 00	140 00	30 23	30 23	54 17					
	Wingham	3	1	6	6	1,145 00	1,305 00	1,155 00	579 26	712 60	586 74	375 00	375 00	375 00		
	Clinton	3	3	10	8	1,365 00	1,315 00	1,115 00	601 90	622 36	615 37	315 00	315 00	315 00		
	Ashfield	1	1	6	6	400 00	460 00	330 00	150 75	156 20	132 95					
	Colborne	1	2	6	6	412 50	420 00	332 50	138 59	151 17	115 72					
	Blythe	1	1	5	3	470 00	450 00	100 00	187 25	180 70	183 55	90 00	90 00	90 00		
East Kent	Howard	1	1	1	3	116 00	220 00	90 00	47 51	75 27	25 69					
	Blenheim	1	2	4	5	830 00	850 00	830 00	472 31	483 97	471 32	360 00	360 00	360 00		
	Dresden	1	1	5	5	1,155 00	1,120 00	880 00	659 63	639 38	492 73	180 00	180 00	300 00		
	Thamesville	1	1	3	3	450 00	450 00	514 00	167 77	169 70	191 56	90 00	90 00	101 00		
	Camden	1	1	2	2	180 00	180 00	270 00	51 83	53 13	49 91					
	Bothwell	1	1	5	5	670 00	670 00	920 00	318 00	320 69	439 85	210 00	210 00	290 00		
	Harwich	1	1	1	1	500 00	510 00	530 00	243 67	250 69	265 60	140 00	140 00	140 00		
	Oxford	1	1	3	4	290 00	308 00	300 00	80 40	118 63	89 91					
	Ridgetown	3	3	5	8	1,500 00	1,400 00	1,380 00	837 58	739 23	784 11	600 00	600 00	600 00		

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

Municipality.	Tavern.												1895-6.												
	Ordinary.			Beer and wine.			Shop.			Wholesale.				Extended tavern.			Extended shop.			Six months.					
License District.	1895-6.	1896-7.	1897-8.	1897-8.	1898-9.	1899-0.	1896-7.	1897-8.	1898-9.	1899-0.	1900-1.	1897-8.	1898-9.	1899-0.	1900-1.	1897-8.	1898-9.	1899-0.	1900-1.	1897-8.	1898-9.	1899-0.	1900-1.	1895-6.	
West Kent.	Chatham City	17	18	17	17	17	2	2	2	2	2														
	Chatham, Township	2	2	2	2	2																			
	Dover	4	3	5	5	5																			
	Wallaceburg	6	6	6	6	6	1	1	1	1	1														
	Kaleigh	1	1	1	1	1																			
	Tilbury, Centre	1	1	1	1	1																			
	Tilbury, East	1	1	1	1	1																			
Kingston	38	37	37	37	37	12	12	12	12	12	12	1	1	1	1	1	1	1	1	1	1	1	1	1	
East Lambton.	Pescuquet	3	3	3	3	3																			
	Forest	1	1	1	1	1																			
	Warwick	1	1	1	1	1																			
	Brooke	2	2	2	2	2																			
	Wyoming	3	3	3	3	3																			
	Watford	4	4	4	4	4																			
	East Lambton	3	3	3	3	3																			
	Elphinstown	1	1	1	1	1																			
	Plympton	1	1	1	1	1																			
	Arkona	2	2	2	2	2																			
	Theford	1	1	1	1	1																			
	Alvinston	4	4	4	4	4																			
	West Lambton.	Petrolia	5	6	6	6	6	2	2	2	2														
Moore		7	7	7	7	7																			
Sarnia, Township		1	1	1	1	1																			
Sombra		1	4	5	5	5																			
Oil Springs		3	3	3	3	3																			
Elmiskillen		2	2	2	2	2	3	3	3	3															
Sarnia, Town		11	11	11	11	11																			
Point Edward		3	3	3	3	3																			
Dawn		1	1	1	1	1																			

SCHEDULE C.—Continued.

License District	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
West Kent.	Clatham, City.....	3	3	1895-6. 22	\$ 6,985 00	\$ 7,330 00	\$ 6,985 00	\$ 3,409 32	\$ 3,669 87	\$ 3,516 51	2,950 00	3,100 00	2,950 00	1897-8.
	Clatham, Township.....			1896-7. 2	180 00	180 00	180 00	57 33	60 26	61 35				1896-7.
	Dover.....			1895-6. 5	420 00	525 00	525 00	171 67	225 66	228 37	60 00	75 00	75 00	
	Wallaceburg.....			1897-8. 1	1,480 00	1,500 00	1,232 00	711 19	681 52	478 14	450 00	310 00	140 00	
	Raleigh.....			1896-7. 1	150 00	150 00	160 00	88 67	90 13	35 80	60 00	60 00	60 00	
	Tilbury, Centre.....			1895-6. 3	610 00	600 00	450 00	239 45	240 53	182 03	120 00	120 00	90 00	
	Tilbury, East.....													
Kingston.....	Kings-ton, City.....	4	2	1895-6. 57	15,767 00	15,260 00	15,370 00	8,083 50	7,895 40	7,978 04	5,075 00	4,950 00	4,550 00	
				1896-7. 1	48 75	48 75	48 75	36 87	36 56	36 27	30 00	30 00	30 00	
East Lambton..	Rosamuet.....			1895-6. 1	600 00	600 00	620 00	269 90	254 89	258 57	150 00	150 00	150 00	
	Forest.....			1896-7. 3	168 00	95 00	36 00	37 05	31 23	30 06	5 00	5 00	5 00	
	Warwick.....			1897-8. 2	200 00	200 00	200 00	74 95	72 45	70 11	20 00	20 00	20 00	
	Brooke.....			1895-6. 5	620 00	600 00	610 00	331 59	318 68	319 35	240 00	240 00	240 00	
	Wyoming.....			1896-7. 2	1,010 00	1,000 00	970 00	612 80	602 37	584 40	480 00	480 00	480 00	
	Watford.....			1897-8. 5	320 00	320 00	340 00	126 16	117 41	121 85	30 00	30 00	30 00	
	Euphemia.....			1895-6. 4	160 00	160 00	160 00	97 48	96 23	95 06	70 00	70 00	70 00	
	Plympton.....			1896-7. 1	350 00	350 00	350 00	164 95	162 45	164 29	110 00	110 00	110 00	
	Arkona.....			1897-8. 2	125 00	175 00	125 00	32 48	53 01	30 06	5 00	5 00	5 00	
	Theiford.....			1895-6. 1	900 00	910 00	900 00	529 91	529 26	520 22	420 00	420 00	420 00	
	Alvinston.....			1896-7. 4	2,030 00	2,210 00	2,370 00	1,207 36	1,333 97	1,412 03	840 00	960 00	960 00	
				1897-8. 9	810 00	830 00	810 00	381 40	400 14	381 67	140 00	140 00	140 00	
West Lambton..	Petrol-a.....	2	2	1895-6. 9	150 00	150 00	150 00	67 48	63 78	63 00	15 00	15 00	15 00	
	Moore.....			1896-7. 3	470 00	420 00	610 00	202 69	180 91	268 07	10 00	10 00	50 00	
	Sarnia, Township.....			1897-8. 1	600 00	600 00	600 00	334 47	337 55	336 00	210 00	210 00	210 00	
	Sombra.....			1895-6. 3	200 00	200 00	180 00	99 72	75 87	61 00				
	Oil Springs.....			1896-7. 2	3,000 00	3,000 00	3,690 00	2,330 71	2,352 07	2,208 22	1,680 00	1,680 00	1,560 00	
	Enniskillen.....			1897-8. 5	780 00	800 00	525 00	514 47	528 39	392 73	420 00	420 00	315 00	
	Sarnia, Town.....			1895-6. 3	160 00	150 00	100 00	96 71	92 51	12 00	60 00	60 00	10 00	
	Point Edward.....			1896-7. 2										
	Dawn.....			1897-8. 1										



SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.		Proportion thereof paid to municipalities.		Amounts imposed by municipal by-laws in excess of statutory duties.		Remarks.	
		Transfers.	Removals.			\$	c.	\$	c.	\$	c.		
North Lanark	Lanark, Village	2	2	430 00	430 00	350 00	212 61	210 95	170 30	110 00	110 00	1897-8	
	Pakenham	1	5	496 00	390 00	370 00	192 91	136 29	125 63			1896-7	
	Dalhousie	2	2	147 50	147 50	90 00	56 44	55 52	30 14			1893-6	
	Almonte	1	6	1,466 00	1,510 00	1,540 00	864 75	882 65	896 48	600 00	600 00	1897-8	
	Carlton Place	1	13	2,900 00	2,830 00	2,770 00	1,713 07	1,699 70	1,637 17	1,260 00	1,200 00	1896-7	
	Ransay	3	3	320 00	320 00	310 00	132 61	130 95	125 48	30 00	30 00	1893-6	
	Lanark, Township	1	1	190 00	170 00	180 00	121 05	110 29	115 17	80 00	80 00	1897-8	
	Lavant	1	1									1896-7	
	Darling	1	2									1897-8	
			11	9	2,580 00	2,530 00	2,170 00	1,475 57	1,457 89	1,419 65	1,080 00	1,080 00	1896-7
			2	11	2,640 00	2,460 00	2,120 00	1,502 85	1,425 63	1,373 91	1,080 00	1,080 00	1893-6
South Lanark	Perth	2	1	180 00	190 00	200 00	54 56	59 91	62 58			1897-8	
	Smith's Falls	1	2	200 00	190 00	220 00	69 11	65 30	77 05	10 00	10 00	1896-7	
	Beekwith	1	1	95 00	90 00	90 00	32 28	27 65	26 83	5 00		1893-6	
	Bathurst	1	3									1897-8	
	Drummond	1	1									1896-7	
		3	2	200 00	190 00	220 00	69 11	65 30	77 05	10 00	10 00	1897-8	
		1	1	95 00	90 00	90 00	32 28	27 65	26 83	5 00		1896-7	
		1	1									1893-6	

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Tavern.																									
	Municipality.			Ordinary.			Beer and wine.			Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.				
	1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.		
Lennox	Napanee.....	7	6	7	1	1																				
	Bath.....	2	2	2																						
	Adolphstown.....																									
	Amherst Island.....	2	2	2																						
	Ernestown.....	2	2	2																						
	North Fredericksburg.....	2	2	2																						
	Richmond.....	1	1	1																						
Lincoln	Niagara, Township.....	3	3	3																						
	Grimsby, North.....	3	2	2																						
	Grantham.....	3	3	3																						
	Merriton.....	3	3	3																						
	South Grimsby.....	2	2	2																						
	Port Dalhousie.....	4	4	5																						
	Clinton.....																									
	Grimsby, Village.....	3	3	2																						
	Niagara Town.....	5	5	5																						
	Beamsville.....	3	3	3																						
	Louth.....	2	2	2																						
	London, City.....	35	34	34	6	6	6	2	2	2	2	2	2													

SCHEDULE O.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses transfer, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.		\$	c.	\$	c.	\$	c.	\$	c.	\$	
Lennox	Napanee	1	2	9	9	2,222 00	2,091 00	2,450 00	1,092 54	1,286 67	892 00	840 00	960 00	1897-8
	Bath	1		3	3	250 00	240 00	240 00	42 80	39 82				1896-7
	Adolphustown			2	2	180 00	180 00	180 00	39 50	39 82				1897-8
	Amherst Island			2	2	180 00	180 00	180 00	39 50	39 82				1896-7
	Ernstown			2	2	180 00	180 00	180 00	39 50	39 82				1897-8
	North Fredericksburg			1	1	90 00	90 00	90 00	19 77	19 91				1896-7
	Richmond			1	1	90 00	90 00	90 00	19 77	19 91				1897-8
Lincoln	Niagara, Township	1		3	4	270 00	280 00	270 00	88 92	94 73				1897-8
	Grimsby, North			3	2	270 00	180 00	180 00	88 92	59 83				1896-7
	Grantham			3	3	600 00	600 00	600 00	328 92	332 10				1897-8
	Merriton			3	2	270 00	240 00	250 00	134 10	119 83				1896-7
	South Grimsby			1	3	900 00	1,020 00	1,140 00	493 38	554 44				1897-8
	Port Dalhousie			4	4	430 00	430 00	320 00	153 86	154 73				1896-7
	Clinton			1	1	480 00	480 00	480 00	291 47	289 16				1897-8
	Grimsby Village			2	2	1,045 00	1,035 00	1,035 00	291 47	322 35				1896-7
	Niagara, Town			3	3	480 00	480 00	480 00	208 92	269 71				1897-8
	Beausville			2	3	180 00	130 00	240 00	59 28	64 81				1896-7
Louth			1	2	180 00	130 00	240 00	59 28	64 81				1897-8	
London	London City	7	1	150	43	11,995 00	11,345 00	11,445 00	2,956 31	2,675 28	630 00	600 00	580 00	1897-8





SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.		
		Transfers.	Removals.		1895-6.			1896-7.			1897-8.					
					\$	c.	%	\$	c.	%	\$	c.	%		\$	c.
Manitowlin.	Drury, Denison, etc.	1	1	1	110 00	130 00	90 00	37 96	64 24	17 96	21 24	20 82	40 00	40 00	40 00	Payable wholly to province, less expenses.
	Little Current	1	1	2	470 00	515 00	525 00	77 81	180 02	150 00	88 47	81 64	40 00	40 00	40 00	
	Gore Bay	1	1	2	430 00	160 00	450 00	71 83	100 98	81 90	88 47	81 64	40 00	40 00	40 00	
	Assinac	2	1	3	290 00	230 00	250 00	101 90	112 51	101 90	169 21	84 29	85 00	85 00	60 00	
	Howland	1	1	2	100 00	90 00	90 00	20 95	21 24	20 82	21 24	20 82	40 00	40 00	40 00	
	Gordon	1	1	2	90 00	90 00	90 00	17 96	21 24	17 96	21 24	20 82	40 00	40 00	40 00	
	Tehkannah	1	1	2	190 00	190 00	150 00	90 00	150 00	90 00	64 63	41 61	40 00	40 00	40 00	
	Billings	1	1	2	210 00	220 00	220 00	90 00	220 00	90 00	88 47	81 64	40 00	40 00	40 00	
	Carnarvon	1	1	2	90 00	90 00	90 00	90 00	90 00	90 00	169 21	84 29	85 00	85 00	60 00	
	May, Salter and Massey.	1	1	2	175 00	90 00	160 00	90 00	160 00	90 00	169 21	84 29	85 00	85 00	60 00	
	Nairn	1	1	2	90 00	90 00	90 00	90 00	90 00	90 00	21 24	20 82	40 00	40 00	40 00	
	Halam	1	1	2	270 00	180 00	190 00	190 00	190 00	190 00	21 24	20 82	40 00	40 00	40 00	
Graham	1	1	2	270 00	180 00	190 00	190 00	190 00	190 00	21 24	20 82	40 00	40 00	40 00		
Unorganized Territory	1	1	2	270 00	180 00	190 00	190 00	190 00	190 00	21 24	20 82	40 00	40 00	40 00		
East Middlesex.	London, Township	6	4	10	1,487 50	1,487 50	1,427 50	446 19	308 09	372 03	308 09	372 03	160 00	160 00	160 00	Local option.
	Dorchester	1	1	2	420 00	330 00	370 00	115 40	96 00	92 75	96 00	92 75	160 00	160 00	160 00	
	Westminster	1	1	2	625 00	577 50	597 50	185 67	156 00	148 00	156 00	148 00	160 00	160 00	160 00	
	Nissouri	1	1	2	180 00	180 00	180 05	52 56	48 00	46 57	48 00	46 57	160 00	160 00	160 00	
	London West, Village	1	1	2	490 00	400 00	410 00	227 98	208 00	206 37	208 00	206 37	160 00	160 00	160 00	
	East Williams	1	1	2	190 00	180 00	200 00	40 01	45 05	46 82	45 05	46 82	160 00	160 00	160 00	
North Middlesex.	McGillivray	1	1	2	90 00	90 00	90 00	18 47	22 52	20 06	22 52	20 06	60 00	60 00	60 00	Local option.
	Adelaide	1	1	2	210 00	180 00	127 50	30 10	45 05	30 10	45 05	30 10	60 00	60 00	60 00	
	Biddulph	1	1	2	420 00	410 00	367 50	133 87	157 60	130 24	157 60	130 24	160 00	160 00	160 00	
	Ailsa Craig	1	1	2	450 00	520 00	440 00	212 32	250 09	213 50	250 09	213 50	160 00	160 00	160 00	
	Lobo	2	1	3	1,305 00	1,305 00	1,305 00	406 60	446 48	422 30	446 48	422 30	225 00	225 00	225 00	
	Parkhill	2	1	3	620 00	630 00	610 00	206 95	227 60	210 26	227 60	210 26	130 00	130 00	130 00	
Lucan	1	1	2	620 00	630 00	610 00	206 95	227 60	210 26	227 60	210 26	130 00	130 00	130 00		
West Williams	1	1	2	620 00	630 00	610 00	206 95	227 60	210 26	227 60	210 26	130 00	130 00	130 00		

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.					
		Ordinary.			Beer and wine.			1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.			
		1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.																		
West Middlesex	Ekefield	2	2	1	1	1	1																		
	Strathroy	6	6	5																					
	Wardville	1	1	1																					
	Metairie	1	1	1																					
	Delaware	1	1	1																					
	Carleton	3	3	3																					
	Glencoe	3	3	3																					
	Moss																								
	Newbury	1	1	1																					
	Monck	Wainfleet																							
Canby		1	1																						
Rough																									
Carleton																									
Shelbrooke		1	1	1																					
Dunnville		6	6	6																					
Stamford																									
Palmer																									
Monkton		1	1	1																					

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.	
		Transfers.	Removals.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		
West Middlesex.	Ekfrid .....	1		2	2	289 00	190 00	180 00	71 63	41 85	35 75					
	Strathroy .....	1		6	6	1,227 50	1,650 00	1,429 00	815 18	783 52	682 97			600 00	520 00	
	Wardsville .....	2		1	1	216 67	200 00	200 00	107 83	99 32	97 87			80 00	80 00	
	Metcalfe .....	1		1	1	90 00	90 00	90 00	19 53	19 32	17 87					
	Delaware .....	1		1	1	90 00	90 00	90 00	19 53	19 32	17 87					
	Caradoc .....	1		3	3	280 00	270 00	310 00	61 85	57 91	65 33			4 00	120 00	
	Glencoe .....	3		3	3	780 00	780 00	780 00	178 60	177 91	173 65					
	Moss .....	1		1	1	210 00	200 00	200 00	102 79	99 32	97 87			80 00	80 00	
	Newbury .....	1		1	1	210 00	200 00	200 00	102 79	99 32	97 87					
Monk .....	Wainfleet .....			2	2	100 00	90 00	37 50	6 12	9 01	1 89					Local option
	Cambridge .....	1		1	1	90 00	90 00	90 00	5 50	9 01	3 78					
	Castor .....	1		1	1	90 00	90 00	90 00	184 12	633 54	592 15			445 00	500 00	Local option
	Shenbrooke .....	1		9	9	1,295 00	1,550 00	1,550 00								
	Dunville .....	1		1	1	90 00	90 00	90 00								
	Gainsborough .....	1		1	1	90 00	90 00	90 00								
	Pelham .....	1		1	1	90 00	90 00	90 00								
Moulton .....	1		1	1	90 00	90 00	90 00									

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.					Wholesale.	Extended shop.			Six months.
		Ordinary.	Beer and wine.	Shop.	Extended tavern.	Extended shop.					
Muskoka...	18 3 0.	1897-7.	1897-8.	1895-6.	1896-7.	1897-8.	1897-8.	1897-8.	1897-8.	1897-8.	1897-8.
	McLean and Ridout...	2	2								
	Draper .....	1	1								
	Gravenhurst .....	3	4	1							
	Medora and Wood .....	1									
	Bracebridge .....	4	4	1							
	Huntsville .....	4	4								
	Monk .....		1	1							
	Morrison .....	1									
	Stibsd.										
	Stephenson .....	2	2								
	McAnley .....	1	1								
	Port Carling .....	1	1								
	Chadley .....	1	1								
	Unorganized Territory.	1	1								
Nipisung...	6	6	6	6	6	6	6	6	6	6	
	North Bay .....			1	1	1	1	1	1	1	
	McKim .....	7	7	2	2	2	2	2	2	2	
	Mattawa .....	7	7								
	Widfield .....	4		1							
	Springer .....										
	Ferris .....	2	3								
	Bonfield .....	7	7	2	2	2	2	2	2	2	
	Southby .....	1	2								
	Caldwell .....	1	2								
	Dunnst and Rutter .....	5	6								
	Unorganized Territory.	1	5								
	Sturgeon Falls .....	4	3								

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.	
		Transfers.	Removals.	1898-9	1898-7	1898-8	\$	¢	1898-6	1898-7	1898-8	\$	¢	1898-6	1898-7		1898-8
Muskoka	McLean and Kid-out	2	2	2	180 00	180 00	180 00	53 81	51 92	55 26	10 00	10 00	10 00	10 00	10 00	10 00	
	Draper	1	1	1	100 00	100 00	100 00	36 91	37 46	37 63	10 00	10 00	10 00	10 00	10 00	10 00	
	Gravenhurst	5	4	4	645 00	585 00	600 00	224 44	200 24	117 37	67 50	67 50	67 50	67 50	67 50	67 50	
	Medora and Wood	3	2	1	200 00	100 00	60 00	73 81	37 46	18 81	20 00	10 00	10 00	10 00	10 00	10 00	
	Braesbridge	1	1	6	880 00	930 00	800 00	298 33	325 13	294 21	110 00	110 00	110 00	110 00	110 00	110 00	
	Huntsville	1	4	5	800 00	810 00	1,000 00	427 61	434 13	322 61	320 00	320 00	320 00	320 00	320 00	320 00	
	Monck	3	3	1	101 25	37 50	33 63	34 33	34 33	18 81	18 81	18 81	18 81	18 81	18 81	18 81	
	Morrison	1	1	1	150 00	100 00	100 00	86 91	37 46	37 63	63 00	10 00	10 00	10 00	10 00	10 00	
	Stisted	1	1	1	180 00	180 00	200 00	53 81	54 92	61 47	10 00	10 00	10 00	10 00	10 00	10 00	
	Stephenson	2	2	2	180 00	180 00	200 00	53 81	54 92	61 47	10 00	10 00	10 00	10 00	10 00	10 00	
	McAuley	1	1	1	30 00	30 00	30 00	26 91	27 46	27 63	10 00	10 00	10 00	10 00	10 00	10 00	
	Port Carling	1	2	3	180 00	180 00	180 00	41 20	41 20	46 00	10 00	10 00	10 00	10 00	10 00	10 00	
	Chafley	1	1	1	45 00	45 00	45 00	13 73	13 73	13 81	10 00	10 00	10 00	10 00	10 00	10 00	
* Unorganized Territory	1	1	1	50 00	50 00	50 00	10 00	10 00	10 00	10 00	10 00	10 00	10 00	10 00	10 00		
Nipissing	North Bay	2	1	10	1,895 00	1,905 00	1,760 00	1,099 35	1,111 20	1,012 09	750 00	750 00	750 00	750 00	750 00	750 00	
	McKin	1	1	1	1,890 00	1,900 00	1,910 00	945 69	958 53	961 58	510 00	510 00	510 00	510 00	510 00	510 00	
	Mattawa	1	9	10	1,890 00	1,900 00	1,910 00	945 69	958 53	961 58	510 00	510 00	510 00	510 00	510 00	510 00	
	Widdfield	1	1	1	825 00	825 00	825 00	541 04	541 04	541 04	375 00	375 00	375 00	375 00	375 00	375 00	
	Springer	5	5	5	825 00	825 00	825 00	541 04	541 04	541 04	375 00	375 00	375 00	375 00	375 00	375 00	
	Ferris	2	2	2	270 00	375 00	250 00	148 88	208 20	135 70	70 00	105 00	70 00	105 00	70 00	105 00	
	Boonfield	2	3	3	270 00	375 00	250 00	148 88	208 20	135 70	70 00	105 00	70 00	105 00	70 00	105 00	
	Sudbury	4	2	13	2,515 00	2,545 00	2,505 00	1,530 73	1,555 44	1,513 13	1,125 00	1,125 00	1,125 00	1,125 00	1,125 00	1,125 00	
	Callwell	1	2	2	165 00	330 00	330 00	108 81	218 80	215 70	75 00	75 00	75 00	75 00	75 00	75 00	
	Unnet and Rutter	2	1	1	470 00	470 00	470 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	
* Unorganized Territory	1	1	1	470 00	470 00	470 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00		
Sturgeon Falls	1	1	6	470 00	470 00	470 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00		

\* Payable wholly to the Province, less expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.				Shops.	Wholesale.	Extended tavern.	Extended shops.	Six months.
		Ordinary.	Beer and wine.							
North Norfolk	Middleton.....	1	1		1					1897-8
	Sumner.....	6			2					1897-8
	Windham.....	2	1		2					1897-8
	Waterford.....	3								1897-8
	Dalry.....	3								1897-8
South Norfolk	Walsingham, South.....	1								1897-8
	Woodhouse.....	1								1897-8
	Charltonville.....	1								1897-8
	Houghton.....	1								1897-8
	Port Dover.....	4								1897-8
	Walsingham, North.....	1								1897-8
Port Rowan.....	2								1897-8	
		1897-7	1897-6	1897-5	1897-4	1897-3	1897-2	1897-1	1896	

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals	Amounts received for provincial licenses, transfers, removals and fines in each municipality.		Proportion thereof paid to municipalities.	Amounts imposed by municipal by-laws in excess of statutory duties.		Remarks.	
		Transfers.	Removals.		1897-8	1898-9		1897-8	1898-9		
North Norfolk	Middleton	1	1	2	237 50	127 50	147 50	75 52	31 71	43 85	
	Simcoe	5	3	8	11 2,130 00	1,600 00	1,630 00	913 13	625 52	666 93	
	Windham	1	1	2	217 50	247 50	255 00	65 63	63 43	72 00	
	Waterford	3	3	6	480 00	480 00	480 00	199 67	183 13	192 00	
	Delhi	2	1	3	400 00	240 00	450 00	97 73	42 29	136 00	
South Norfolk	Walsingham, South	1	1	2	190 00	180 00	190 00	38 80	30 97	25 89	
	Woodhouse	1	1	2	137 50	127 50	127 50	29 84	23 23	17 92	
	Charlottesville	1	1	2	273 13	131 03	137 50	54 47	26 08	19 91	
	Houghton	2	2	4	147 50	180 00	90 00	32 83	30 97	11 95	
	Port Dover	5	5	10	635 00	609 00	600 00	201 58	181 93	167 80	
	Walsingham, North	1	2	3	187 50	177 50	147 50	44 76	36 13	21 91	
	Port Rowan	2	1	3	260 00	250 00	260 00	11 78	33 54	27 88	
			3	3	6	190 00	180 00	190 00	38 80	30 97	25 89
			3	2	5	137 50	127 50	127 50	29 84	23 23	17 92
			4	1	5	273 13	131 03	137 50	54 47	26 08	19 91







SCHEDULE C.—Comparative statements by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.				Wholesale.	Extended shop.			Six months.
		Ordinary	Beer and wine.	Shops.	Extended tavern.		Extended shop.	Extended shop.	Extended shop.	
North Ontario	Uxbridge, Town.....	1	1	1	1	1897-8	1	1	1897-8	1
	Brook.....	1	1	1	1	1896-7	1	1	1896-7	1
	Marra.....	1	1	1	1	1897-8	1	1	1897-8	1
	Thorah.....	1	1	1	1	1896-7	1	1	1896-7	1
	Uxbridge, Township.....	1	1	1	1	1895-6	1	1	1895-6	1
	Scot.....	2	2	2	2	1897-8	2	2	1897-8	2
	Kama.....	1	1	1	1	1896-7	1	1	1896-7	1
	Camington.....	2	2	2	2	1895-6	2	2	1895-6	2
	Peaverton.....	1	1	1	1	1897-8	1	1	1897-8	1
			1	1	1	1	1896-7	1	1	1896-7
South Ontario	Reoch.....	4	3	3	3	1897-8	4	3	1897-8	4
	Oshawa.....	6	6	6	6	1896-7	6	6	1896-7	6
	Whitby, Town.....	5	5	5	5	1897-8	5	5	1897-8	5
	Whitby, Township.....	2	2	2	2	1896-7	2	2	1896-7	2
	Whitby, East, Township.....	2	2	2	2	1895-6	2	2	1895-6	2
	Pickering.....	5	5	5	5	1897-8	5	5	1897-8	5
	Port Perry.....	3	3	3	3	1896-7	3	3	1896-7	3
			1	1	1	1	1895-6	1	1	1895-6

\* For four months.

SCHEDULE C—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amount received for provincial licenses, transfers, renewals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.					
		Transfers.	Removals.		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.						
North Ontario	Usbridge, Town.....	1	3	1895-6	1,010 00	1,050 00	1,010 00	398 62	419 48	385 33	250 00	250 00	250 00	270 00	1897-8	1898-9	1899-0	1900-1	
	Brook.....	1	2	1895-6	252 50	257 50	247 50	89 37	92 11	80 00	35 00	35 00	35 00	35 00	30 00	1897-8	1898-9	1899-0	1900-1
	Maara.....	1	1	1895-6	530 00	540 00	560 00	236 56	234 17	230 67	135 00	135 00	135 00	135 00	10 00	1897-8	1898-9	1899-0	1900-1
	Thorah.....	1	1	1895-6	160 00	140 00	100 00	31 75	16 81	30 00	10 00	10 00	10 00	10 00	10 00	1897-8	1898-9	1899-0	1900-1
	Uxbridge, Township.....	2	2	1895-6	405 00	360 00	360 00	163 70	88 43	80 00	10 00	10 00	10 00	10 00	10 00	1897-8	1898-9	1899-0	1900-1
	Scott.....	1	1	1895-6	190 00	190 00	210 00	53 50	51 21	56 22	10 00	10 00	10 00	10 00	10 00	1897-8	1898-9	1899-0	1900-1
	Rama.....	1	1	1895-6	110 00	90 00	90 00	29 00	22 11	10 00	10 00	10 00	10 00	10 00	10 00	1897-8	1898-9	1899-0	1900-1
	Cannington.....	1	2	1895-6	400 00	430 00	400 00	203 50	215 26	200 00	160 00	160 00	160 00	160 00	160 00	1897-8	1898-9	1899-0	1900-1
	Beaverton.....	1	3	1895-6	180 00	490 00	180 00	185 25	190 00	180 00	180 00	120 00	120 00	120 00	120 00	1897-8	1898-9	1899-0	1900-1
	South Ontario	Reach.....	2	1	1895-6	410 00	460 00	402 50	138 13	166 20	142 97	40 00	40 00	40 00	40 00	1897-8	1898-9	1899-0	1900-1
		Oshawa.....	6	6	1895-6	1,630 00	1,730 00	1,620 00	920 37	959 04	906 52	720 00	720 00	720 00	720 00	1897-8	1898-9	1899-0	1900-1
		Whitby, Town.....	2	1	1895-6	1,290 00	1,280 00	1,290 00	574 47	568 52	564 28	370 00	370 00	370 00	370 00	1897-8	1898-9	1899-0	1900-1
Whitby, Township.....		2	3	1895-6	310 00	310 00	270 00	129 07	118 88	130 51	80 00	80 00	80 00	80 00	1897-8	1898-9	1899-0	1900-1	
Whitby, East, Township.....		2	3	1895-6	270 00	270 00	270 00	129 07	132 67	130 51	80 00	80 00	80 00	80 00	1897-8	1898-9	1899-0	1900-1	
Pickering.....		1	3	1895-6	216 70	270 00	216 70	129 07	132 67	130 51	105 56	105 56	105 56	105 56	1897-8	1898-9	1899-0	1900-1	
Port Perry.....		1	5	1895-6	860 00	850 00	853 00	422 69	437 50	433 85	320 00	320 00	320 00	320 00	1897-8	1898-9	1899-0	1900-1	

Local opt'n in force up to Jan. 1898.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.					Shop.	Wholesale.			Extended tavern.			Extended shop.			Six months.		
		Ordinary.	Beer and Wine.	1895-6.	1896-7.	1897-8.		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
Ontario	Ottawa City	1895-6.	40	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
		1896-7.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1895-6.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1896-7.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
North Oxford	East Nisouri	1895-6.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1896-7.	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1895-6.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1896-7.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Oxford	Ingersoll	1895-6.	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1896-7.	1	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	4	4	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
		1895-6.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1896-7.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1897-8.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.				Totals.			Amount received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.																								
		Transfers.	Re-movals.	1896-7.	1897-8.	1896-7.	1897-8.	\$	c.	\$	c.	\$	c.	1896-7.	1897-8.	\$	c.																									
Ottawa	City	1895-6	11	12	6	7	2	119	133	124	361	50	38	29	17	389	25	148	19	46	158	12	40	159	79	61	8,687	50	9,310	00	94	00										
		1896-7																																								
		1897-8																																								
		1895-6																																								
		1897-8																																								
North Oxford	East Nisouri	1895-6	1	1	1	1	3	150	00	240	00	190	60	58	18	81	99	57	71	70	00	10	00	10	00	80	00	80	00	80	00	80	00									
		1896-7	1	1	1	2	1	190	00	100	00	100	00	109	10	37	33	36	64	70	00	10	00	10	00	80	00	80	00	80	00	80	00									
		1897-8	1	1	1	3	5	4	270	00	370	00	280	00	77	02	127	53	84	35	84	35	80	00	80	00	80	00	80	00	80	00	80	00								
		1895-6	1	2	1	3	2	4	350	00	320	00	340	00	147	13	134	63	142	15	80	00	80	00	80	00	80	00	80	00	80	00	80	00								
		1896-7	1	2	1	1	1	1	30	00	90	00	90	00	25	67	27	33	26	64	21	86	12	1,680	00	1,680	00	1,680	00	1,680	00	1,680	00	1,680	00							
		1897-8	1	2	1	1	16	16	3,870	00	3,830	00	3,800	00	2,221	58	2,212	90	2,186	12	2,186	12	70	00	70	00	70	00	70	00	70	00	70	00								
		1895-6	4	3	4		11	10	740	00	838	00	785	00	275	88	324	15	294	20	324	15	70	00	70	00	70	00	70	00	70	00	70	00								
		South Oxford	Ingersoll	1895-6	5	3			16	11	3,070	00	2,742	50	2,810	00	1,739	48	1,482	00	1,535	70	1,329	00	1,210	00	1,200	00	1,200	00	1,200	00	1,200	00	1,200	00						
				1896-7	1	3	1		7	8	1,445	00	1,430	00	1,390	00	811	88	757	94	762	31	600	00	600	00	600	00	600	00	600	00	600	00	600	00	600	00				
				1897-8	1	1	1	4	4	5	740	00	725	50	730	00	351	29	320	61	332	23	240	09	240	00	240	00	240	00	240	00	240	00	240	00	240	00	240	00		
1895-6	3			2	2		5	4	320	00	330	00	280	00	157	05	142	52	131	65	80	00	80	00	80	00	80	00	80	00	80	00	80	00	80	00	80	00				
1896-7	1			1	1		3	3	20	00				857	00																											
1897-8	1			1	1		1	1	30	00				857	00																											
1895-6	1			1	1		1	1	30	00	37	50	37	50	25	69	10	00	11	07																						
1896-7	1			1	1		1	1	30	00	37	50	37	50	25	69	10	00	11	07																						
1897-8	1			1	1		1	1	30	00	37	50	37	50	25	69	10	00	11	07																						

SCHEMATIC C.—Comparative statement by municipalities, showing the number of provincial licenses, etc. *Continued.*

License District.	Municipality.	Tavern.						Shop.	Wholesale.	Extended tavern.	Extended shop.	Six months.
		Ordinary.	Beer and wine.									
Parry Sound, East and West.	Nipissing.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	McKellar.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Amour.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Christie.....	1895-6	2	3	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Chapman.....	1895-6	2	3	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	*Parry Sound.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Foley.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Hinsworth, North.....	1895-6	2	2	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Perry.....	1895-6	2	6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Humphrey.....	1895-6	2	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Maclachlan.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Sandridge.....	1895-6	2	2	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Bark's Falls.....	1895-6	2	2	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Hinsworth, South.....	1895-6	5	5	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Hageman.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	McMurrich.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Unorganized Territory.....	1895-6	9	9	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
Peel.....	Brampton.....	1895-6	5	6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Chingacousy.....	1895-6	7	7	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Toronto, Township.....	1895-6	10	12	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Toronto, Gore.....	1895-6	1	1	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Streetsville.....	1895-6	2	2	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6
	Caledon.....	1895-6	9	9	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6	1895-6

\* For three and one half months.

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses transfers, removals, and fees in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.		
		Transfers.	Re-movals.		\$	c.	\$	c.	\$	c.	\$	c.				
Parry Sound, East and West.	1898-6	1	1	2												
	1896-7	1	1	2	120 00	160 00	110 00	33 25	33 33	19 17	10 00	10 00	1897-8			
	1896-6	1	1	2	90 00	90 00	100 00	23 49	23 33	29 17			1896-7			
	1897-8	1	3	4	180 00	150 00	137 50	46 97	40 83	41 67			1895-6			
	1896-7	1	3	4	330 00	190 00	330 00	190 89	283 89	117 54	140 00	210 00	30 00	1897-6		
	1896-6	1	1	2	250 00	200 00	200 00	111 31	133 33	135 00	110 00	110 00	110 00	1896-7		
	1896-7	1	3	4	400 00	240 00	240 00	96 98	96 66	104 17	50 00	50 00	50 00	1895-6		
	1896-8	1	3	4	217 50	150 00	127 50	58 72	40 83	37 58				1897-6		
	1896-6	1	1	2	90 00	90 00	90 00	23 49	23 33	25 00				1896-7		
	1896-7	1	1	2	240 00	240 00	250 00	46 97	46 65	54 17				1897-6		
	1896-8	1	2	3	210 00	240 00	381 00	46 97	46 66	83 77				1896-7		
	1896-6	1	2	3	570 00	580 00	570 00	225 27	238 33	233 34	100 00	100 00	100 00	1895-6		
	1896-7	1	1	2	90 00	90 00	90 00	23 49	23 33	25 00				1897-6		
1896-8	1	2	3	800 00	981 80	560 00	23 49	23 33	25 00				1896-7			
Peel	Braampton	10	11	21	1,367 50	1,357 50	1,357 50	522 48	525 32	516 85	200 00	200 00	1897-8			
	Chingacousy	8	10	18	667 50	707 50	707 50	219 88	245 24	238 86			1896-7			
	Toronto, Township	3	3	6	1,062 50	1,252 50	1,242 50	387 03	475 40	459 85	55 00	65 00	1895-6			
	Toronto, Gore	1	1	2	110 00	95 00	90 00	39 09	32 53	29 25			1897-6			
	Streetsville	3	3	6	460 00	430 00	440 00	187 95	160 08	162 62	100 00	70 00	1896-7			
	Caledon	1	2	3	872 50	830 00	830 00	290 72	280 28	272 98			1895-6			
		10	10	20										1897-8		
														1896-7		
														1895-6		
														1897-6		

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc. —Continued.

License District.	Municipality.	Tavern.		Beer and wine.	Hop.	Wholesale.		Extended tavern.		Extended shop.		Six months.	
		Ordinary.	1892-6.			1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.		1897-8.
North Perth	Mornington.....	11	11									8-26-1	
	Ellice .....	5	5									1896-7	
	Wallace .....	2	1									1895-6	
	Elma .....	4	4									1897-8	
	Eastwood .....	5	5		1							1896-7	
	Stratford .....	16	16		2							1895-6	
	North Easthope.....	4	4		2							1897-8	
	Murverton .....	2	2									1896-7	
													1895-6
													1897-8
South Perth	South East-ah pr.....	5	5									1896-7	
	Pellarton .....	2	2									1895-6	
	Mt Hill .....	5	4		1							1897-8	
	Hubbert .....	2	2		1							1896-7	
	Downie .....	4	4									1895-6	
	St. Mary's .....	7	6		2							1897-8	
	Blanshard .....	1	1									1896-7	
	Logan .....	1	2									1895-6	
													1897-8
													1896-7



SCHEDULE C.—Continued.

License District.	Municipality.	License transferred and removed.		Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.				
		Transfers.	Removals.	1895-6.	1896-7.	1897-8.	1895-6.			1896-7.			1897-8.							
							\$	c.	%	\$	c.	%	\$	c.	%		\$	c.	%	
North Perth	Mornington.....	2	1	13	11	12	1,050 00	990 00	1,000 00	383 80	344 25	354 35	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		
	Ellice.....	1	1	5	6	6	470 00	460 00	460 00	170 57	161 69	163 95								
	Wallace.....	1	1	2	2	1	180 00	112 00	90 00	63 73	39 12	31 73								
	Elma.....	1	1	5	4	4	390 00	363 00	390 00	143 92	125 18	142 79								
	Listowel.....	1	1	7	6	6	1,500 00	1,490 00	1,504 00	851 19	840 36	851 27								
	Stratford.....	5	4	23	22	21	5,215 00	5,375 00	5,215 00	2,174 08	2,482 30	2,412 78								
	North Easthope.....	4	3	4	4	4	370 00	380 00	360 00	133 26	135 61	126 93								
	Milverton.....	1	1	1	2	2	360 00	360 00	360 00	183 97	182 54	183 17								
South Perth	South Easthope.....	1	3	8	6	7	505 00	480 00	570 00	167 25	151 39	184 85								
	Fullarton.....	1	1	3	2	2	240 00	180 00	250 00	81 84	55 05	66 35								
	Mitchell.....	1	1	7	5	5	1,360 00	1,160 00	1,125 00	680 95	594 43	564 59								
	Hibbert.....	1	1	3	3	3	270 00	270 00	270 00	84 84	82 57	85 41								
	Downie.....	4	4	5	4	5	390 00	395 00	360 00	122 53	126 15	113 75								
	St Mary's.....	1	1	10	8	8	1,940 00	1,720 00	1,700 00	908 20	802 77	803 33								
	Blaithard.....	1	1	1	2	2	90 00	100 00	100 00	28 28	32 11	33 18								
	Logan.....	1	1	2	2	2	180 00	180 00	180 00	56 56	55 05	56 88								

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.										Wholesale.	Extended Tavern.			Extended Shop.			Six Months.										
		Ordinary.		Beer and wine.		Shop.		Shop.		Shop.			Tavern.		Tavern.		Shop.		Shop.		Tavern.		Tavern.		Shop.		Shop.		
		1895-6	1896-7	1897-8	1898-9	1899-0	1900-1	1901-2	1902-3	1903-4	1904-5		1905-6	1906-7	1907-8	1908-9	1909-0	1910-1	1911-2	1912-3	1913-4	1914-5	1915-6	1916-7	1917-8	1918-9	1919-0	1920-1	1921-2
East Peterborough.	Asphodel.....	1	4	1																									
	Dunbar.....	1	1	1																									
	Otonabee.....	2	2	2																									
	Burling, Anstruther and Chandos.....	2	2	2																									
	Norwood.....	3	4	2																									
	Belmont and Methuen.....	3	3	3																									
	Havelock.....	3	3	3																									
West Peterborough.	Smith.....	4	4	4																									
	Lakefield.....	4	3	3																									
	Peterborough.....	24	24	22																									
	North Monaghan.....																												
	Ennismore.....	2	2	2																									
	Ashburnham.....	2	2	1																									
	Harvey.....																												
Port Arthur and Fort William.	Fort William.....	7	8	8																									
	Port Arthur.....	11	9	11																									
	Unorganized territory..	7	7	9																									

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses for transfers, removals and fines in each municipality.			Proportions thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.		\$	c	e.	\$	c	e.	\$	c	e.	
East Peterborough.	1895-6.	1	1	2	90 00	90 00	12 00	8 87	9 65	1895-6.	560 00	280 00	1895-6.	
	1896-7.	1	1	2	90 00	90 00	13 60	8 85	14 47	1896-7.	560 00	280 00	1896-7.	
	1897-8.	1	2	3	180 00	200 00	204 00	24 00	23 16	1897-8.	420 00	210 00	1897-8.	
	1898-9.	1	3	4	225 00	255 00	245 00	30 00	26 54	1898-9.	420 00	210 00	1898-9.	
	1899-0.	1	3	4	750 00	1,050 00	520 00	456 00	596 90	1899-0.	390 00	195 00	1899-0.	
	1900-1.	1	3	4	750 00	670 00	660 00	426 00	328 03	1900-1.	390 00	195 00	1900-1.	
	1901-2.	1	4	5	380 00	360 00	360 00	134 15	123 84	1901-2.	390 00	195 00	1901-2.	
	1902-3.	1	4	5	800 00	600 00	600 00	443 83	332 50	1902-3.	390 00	195 00	1902-3.	
	1903-4.	3	3	6	7,740 00	7,885 00	7,207 50	4,531 27	4,575 42	1903-4.	3,360 00	1,680 00	1903-4.	
	1904-5.	3	2	5	7,885 00	7,885 00	7,207 50	4,531 27	4,575 42	1904-5.	3,360 00	1,680 00	1904-5.	
West Peterborough.	1895-6.	1	5	6	925 00	969 00	995 00	539 31	561 37	1895-6.	400 00	200 00	1895-6.	
	1896-7.	1	5	6	925 00	60 00	60 00	50 83	50 83	1896-7.	400 00	200 00	1896-7.	
	1897-8.	1	5	6	925 00	60 00	60 00	50 83	50 83	1897-8.	400 00	200 00	1897-8.	
Port Arthur and Fort William.	1895-6.	3	2	5	2,611 25	2,670 00	2,700 00	1,500 87	1,542 41	1895-6.	1,023 75	511 88	1895-6.	
	1896-7.	5	2	7	3,805 00	3,805 00	4,052 50	2,524 88	2,443 48	1896-7.	1,620 00	810 00	1896-7.	
	1897-8.	1	2	3	790 00	900 00	1,067 50	500 00	500 00	1897-8.	1,620 00	810 00	1897-8.	
	1898-9.	1	2	3	790 00	900 00	1,067 50	500 00	500 00	1898-9.	1,620 00	810 00	1898-9.	

Payable to province less proportion of expenses.



SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses, transfer, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.		\$	c	m	%	c	m	%	c	m	
Essex	South Plantagenet	5	6	450 00	540 00	540 00	150 77	182 57	185 62	1897-8.	1897-8.	1897-8.		
	East Hawkesbury	7	8	630 00	630 00	730 00	211 69	222 98	237 49	1896-7.	1896-7.	1896-7.		
	Longueuil	1	1	90 00	93 00	90 00	30 15	30 43	33 93	1895-6.	1895-6.	1895-6.		
	North Plantagenet	2	1	1,100 00	1,020 00	1,400 00	371 92	349 91	335 77	1897-8.	1897-8.	1897-8.		
	Caledonia	4	6	270 00	325 00	270 00	90 47	111 57	92 84	1896-7.	1896-7.	1896-7.		
	Alfred	5	6	405 00	439 00	400 00	135 70	152 14	159 84	1895-6.	1895-6.	1895-6.		
	West Hawkesbury	7	8	910 00	949 00	920 00	491 03	508 21	661 71	1897-8.	1897-8.	1897-8.		
	Hawkesbury	4	5	370 00	750 00	750 00	95 49	307 14	122 32	1896-7.	1896-7.	1896-7.		
	L'Orignal	3	3	369 00	369 00	360 00	90 47	91 28	92 84	1895-6.	1895-6.	1895-6.		
	Prince Edward	Picton	2	1	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
		Wellington	4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.	
		Sophasburgh	2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.	
		Hilber	1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.	
Ameliasburgh		3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
Hallowell		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
North Marysburgh		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		
North York		Picton	10	8	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
	Wellington	4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.		
	Sophasburgh	2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.		
	Hilber	1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.		
	Ameliasburgh	3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
	Hallowell	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
	North Marysburgh	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		
	North York	Picton	10	8	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
Wellington		4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.		
Sophasburgh		2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.		
Hilber		1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.		
Ameliasburgh		3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
Hallowell		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
North Marysburgh		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		
North York		Picton	10	8	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
	Wellington	4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.		
	Sophasburgh	2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.		
	Hilber	1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.		
	Ameliasburgh	3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
	Hallowell	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
	North Marysburgh	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		
	North York	Picton	10	8	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
Wellington		4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.		
Sophasburgh		2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.		
Hilber		1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.		
Ameliasburgh		3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
Hallowell		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
North Marysburgh		1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		
North York		Picton	10	8	2,260 00	2,350 00	2,225 00	1,215 00	1,259 00	1,173 00	1897-8.	1897-8.	1897-8.	
		South Marysburgh	2	2	250 00	250 00	350 00	81 69	82 73	81 69	1896-7.	1896-7.	1896-7.	
	Wellington	4	2	370 00	350 00	370 00	158 55	152 71	146 25	1895-6.	1895-6.	1895-6.		
	Sophasburgh	2	1	180 00	90 00	105 25	41 69	21 35	31 73	1897-8.	1897-8.	1897-8.		
	Hilber	1	1	100 00	90 00	90 00	21 37	21 35	18 13	1896-7.	1896-7.	1896-7.		
	Ameliasburgh	3	3	225 00	225 00	245 00	52 02	53 30	51 37	1895-6.	1895-6.	1895-6.		
	Hallowell	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1896-7.	1896-7.	1896-7.		
	North Marysburgh	1	1	100 00	100 00	100 00	25 00	25 00	25 00	1897-8.	1897-8.	1897-8.		

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.	Wholesale.	Extended tavern.	Extended shop.	Six months.				
		Ordinary.		Beer and wine.		1893-6.	1896-7.						1897-8.			
		1893-6.	1896-7.	1897-8.	1893-6.									1896-7.	1897-8.	
Rainy River North ...	Rat Portage .....	9	11	2	2	4	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	
	Keewatin .....	2	2	1	1	1	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1895-6.	1896-7.	1897-8.	
	Unorganized Districts ...	1	3				1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
Rainy River South .....	Alberton .....	3	3				1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	1895-6.	
	Unorganized Districts ...	3	5	7			1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
North Renfrew ...	Bromley .....	3	3				1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	1895-6.	
	Penbrooke .....	12	12				1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1895-6.	1896-7.	1897-8.	
	Ross .....	2	2	2			1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
	Westmuir .....	4	4	4			1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	1895-6.	
	Wilberforce .....	1	1				1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1895-6.	1896-7.	1897-8.	
	Head, Maria and Clara .....	3	3				1897-8.	1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1897-8.	1895-6.	
	Petawawa .....	1	1				1896-7.	1895-6.	1897-8.	1896-7.	1895-6.	1896-7.	1895-6.	1896-7.	1897-8.	
	Rolph, Buch'n & Wylie ...	1	1				1893-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.		Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.	
		Transfers.	Removals.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		
Rainy River North ..	Rat Portage .....	1	1	4	20	3,410 00	3,310 00	4,575 00	1,944 20	1,919 32	2,688 00	1,650 00	1,650 00	2,250 00		
	Keewatin .....	1	1	1	3	620 00	610 00	600 00	418 13	422 72	423 68	330 00	330 00	330 00		
	Unorganized Districts*	1	1	1	5	90 00	100 00	495 00								
Rainy River South .....	Alberton .....	5	1	3	9	610 00	570 00	580 00	276 87	277 89	307 49	200 00	200 00	200 00		
	Unorganized Territory	1	1	3	5	370 00	540 00	970 00								
North Renfrew ..	Bromley .....	2	2	2	5	380 00	380 00	380 00	191 29	191 18	190 07	90 00	90 00	90 00		
	Pembroke .....	2	4	4	15	3,040 00	3,100 00	3,240 00	1,357 67	1,407 69	1,470 45	750 00	750 00	750 00		
	Ross .....	1	1	1	3	420 00	530 00	570 00	241 17	206 72	315 10	150 00	150 00	150 00		
	Westmeath .....	1	1	1	4	470 00	410 00	465 00	197 00	166 48	192 63	40 00	40 00	40 00		
	Wilberforce .....	1	1	1	2	2 00	2 00	47 50	60 78	80 95	20 01					
	Hoped, Maria and Clara ..	1	1	1	2	180 00	270 00	270 00	91 16	91 07	90 06					
	Petawawa .....	1	1	1	3	270 00	270 00	90 00	40 53	35 41	30 02					
	Kolph, Buchin & Wylie ..	1	1	1	1	110 00	160 00	270 00	30 40	30 35	30 02					
						1	90 00	90 00	90 00							

\* Payable wholly to the Province, less expenses.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District	Municipality.	Tavern.					Shop.	Wholesale.			Extended tavern.			Extended shop.			Six months.			
		Ordinary.		Beer and wine.				1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	
		1893-6.	1896-7.	1897-8.	1893-6.	1896-7.														1897-8.
South Renfrew	Eganville	3	3	3			2	2	2											
	McNab	3	3	3																
	Renfrew	6	6	6			2	2	2											
	Grafton																			
	Bronghau	2	2	2																
	Burdanel and Lyndoch.	2	2	2			1	1	1											
	Arnprior	7	7	7			2	2	2											
	Radcliffe and Kaglan	2	2	2																
	Griffith & Matawatshan.																			
	Bagot and Blithfield	4	3	3																
	Admaston	1	1	1																
	Jones																			
	Hagarty, etc	4	5	5			3	1	1											
	Sebastopol						1	1	1											
	Horton																			
Russell	Cambridge	7	7	6																
	Russell	5	6	6																
	Clarence	6	7	8																
	Glochester	13	12	13																
	Cumberland	6	6	6																
	Osgoode	6	6	6																
	Rockland	2	3	3																
	Casselman	4	3	3																



SCHEDULE O.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		Transfers.	Removals.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	
South River	Eganville	1	1	6	5	5	965 00	835 00	825 00	419 38	384 05	381 82	225 00	225 00	225 00	
	McNab	2	1	5	4	4	310 00	310 00	310 00	142 53	127 47	129 32	30 00	30 00	30 00	
	Renfrew	2	3	10	11	8	1,780 00	1,720 00	1,685 00	858 54	828 86	817 16	480 00	480 00	480 00	
	Grattan	2	2	2	2	2	180 00	180 00	180 00	61 59	61 57	62 73				
	Broughan	3	3	3	3	3	370 00	165 00	290 00	143 23	61 57	104 54				
	Brentnell and Lyndoch	2	1	11	9	10	2,110 00	2,110 00	2,080 00	1,087 77	1,109 90	1,101 58	720 00	720 00	720 00	
	Arnprior	2	2	2	2	2	230 00	180 00	210 00	86 97	61 57	78 41				
	Radcliffe and Raglan	4	3	3	3	3	460 00	270 00	270 00	113 23	92 35	94 00				
	Griffith & Marawatchan	1	1	1	1	1	30 00	30 00	30 00	30 69	30 78	31 37				
	Baget and Bluffield	12	10	8	10	8	1,132 50	958 50	770 00	429 69	349 37	277 04				
	Jones	1	1	1	1	1	37 50	37 50	37 50	15 35	15 40	15 68				
	Hagarty, etc.															
Sobastopol																
Horton																
License District.	Cambridge	1	2	8	9	7	680 00	714 00	583 00	242 47	256 02	204 83				
	Russell	6	2	5	8	7	452 00	560 00	550 00	155 81	193 03	188 06				
	Clarence	1	3	12	7	7	638 00	704 18	720 00	267 24	251 02	249 05				
	Glochester	1	1	14	13	16	1,370 00	1,150 00	1,200 00	365 69	391 74	411 69				
	Churchland	1	1	6	7	6	562 00	550 00	560 00	197 07	187 95	193 14				
	Osgoode	1	1	7	6	6	700 00	710 00	690 00	340 89	343 03	332 97	150 00	150 00	150 00	
	Rockland	1	1	2	3	4	280 00	470 00	460 00	82 55	191 60	186 57	90 00	90 00	90 00	
	Casselman	1	2	5	5	3	490 00	380 00	360 00	128 98	101 60	91 49				

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.		Shop.		Wholesale.		Extended tavern.		Extended shop.		Six months.			
		Ordinary.	Few and wine.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
St. Catharines City		24	25	25	2	1	3	2	2	1	1	1	1	1	1
Centre Simcoe	Barré	11	11	14			2	1	1						
	Summidaie	3	3	3											
	Floss	3	4	4			1	1							
	Dun	2	1	1											
	Vespra			1											

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.				Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.		
		Transfers.	Removals.	Re-ovals.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.				
St. Catharines, City		7	3	1	2	37	34	29	6,327 50	6,267 50	5,960 00	2,055 99	2,024 24	1,856 84	442 50	427 50	420 00			
Centre Simcoe	Barrie Summide Floss Tint Vespra	6	5	1	1	19	18	16	3,370 00	3,070 00	3,770 00	1,754 50	1,583 95	2,007 21	1,300 00	1,200 00	1,500 00			

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Tavern.						Wholesale.	Extended tavern.			Extended shop.			Six months			
	Municipality.	Ordinary.	Beer and wine.	Shop.	1895-6.	1896-7.		1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
East Simcoe.	Orillia Township	1	1														
	Oro	2	1														
	Tay	2	2														
	McLonto	8	7														
	Fenelonshire	4	4		1												
	Orillia, Town	8	8		1												
	Midland	4	4		1												
West Simcoe.	Essa	6	6														
	Nottawasaga	5	5														
	Stayner	4	4		1												
	Collingwood, Town	8	8		2												
	Toscoronto	4	4		1												
	Alliston	3	3		1												
	Greenore	3	3		1												
Stormont.	Osaabruk	8	8														
	Finch	5	5														
	Roxborough	6	6														

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.				Totals.	Amounts received for provincial licenses transferred, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks			
		Transfers.	Removals.	1896-7.	1897-8.		1895-6.	1896-7.	1897-8.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.					
East Simcoe...	Orillia Township	1895-6.	1	1	240 00	90 00	90 00	103 02	58 94	29 11									
		1896-7.	1	2	210 00	100 00	100 00	83 77	38 94	39 11									
		1897-8.	3	2	240 00	220 00	220 00	108 68	97 88	98 22									
		1895-6.	2	1	820 00	810 00	750 00	284 56	274 98	262 01									
		1896-7.	1	2	1,425 00	1,450 00	1,421 25	829 24	824 74	813 35									
		1897-8.	2	1	2,454 00	2,460 00	2,450 00	1,445 00	1,441 75	1,439 04									
		1895-6.	2	2	1,310 00	1,280 00	1,280 00	725 68	721 87	713 49									
West Simcoe ...	Fssa	1895-6.	7	7	656 25	550 00	360 00	290 67	192 73	122 21									
		1896-7.	2	1	550 00	620 00	580 00	257 54	292 73	268 04									
		1897-8.	7	5	780 00	810 00	950 00	295 80	299 61	436 56									
		1895-6.	14	12	2,840 00	2,750 00	2,720 00	1,683 61	1,627 13	1,617 55									
		1896-7.	4	7	360 00	400 00	360 00	126 03	145 85	122 21									
		1897-8.	1	1	686 00	710 00	870 00	232 20	243 15	289 33									
		1895-6.	2	1	550 00	530 00	562 00	181 78	201 47	183 40									
Stormont...	Osabruk	1895-6.	9	9	1,220 00	1,060 00	845 00	642 19	473 08	263 36									
		1896-7.	5	6	510 00	510 00	750 00	150 55	160 81	404 78									
		1897-8.	8	6	791 25	750 00	841 25	343 64	338 68	370 68									
		1895-6.	1	1															

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.			Shop.	Wholesale.	Extended tavern.	Extended Shop.	Six months.
		Ordinary.	Beer and wine.						
			1895-6.	1896-7.					
Toronto	Toronto, City	150	50	50	8	6	1895-6.	1896-7.	1897-8.
		2	3	3			1 b&w	1 b&w	1 b&w
		2	3	3					
East Victoria	Ononsee	2	2	2					
	Revelon Falls	3	3	3					
	Fenelon, Township	1	2	2					
	Bolcayzon	2	2	2					
	Somerville	4	3	3					
	Buxley	2	2	2					
	Digby	1	1	1					
	Emily								
West Victoria	Lindsay	10	10	11	2	1			
	Woodville	2	2	2					
	Eldon	5	5	5					
	Mariposa								

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses transfer, removals, and fines in each municipality		Proportion thereof paid to municipalities.		Amounts imposed by municipal by-laws in excess of statutory duties.																	
		Transfers.	Removals.		\$	c.	\$	c.	\$	c.	\$	c.														
Toronto	Toronto, City	19	17	21	2	5	230	229	233	76,133	75	75,500	75	32,619	13	32,487	24	32,662	88	20,150	00	20,050	00			
		1895-6																								
		1896-7																								
		1897-8																								
		1895-6																								
		1896-7																								
		1897-8																								
		1895-6																								
		1896-7																								
		1897-8																								
East Victoria	Omenee	1																								
	Fenelon Falls																									
	Fredericton, Township																									
	Bobcaygeon																									
	Sumerville																									
	Pexley																									
	Dunby																									
	Emily																									
West Victoria	Lindsay	4	1	3	1																					
	Woodville																									
	Edson																									
	* Mariposa																									

\* Local option.

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.								Six months.			
		Ordinary.	Beer and wine.	Shop.	Wholesale.	Extended tavern.	Extended shop.						
North Waterloo.	Waterloo Tp., N. part	6	5			1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8
	Woodwich	7	6										
	Wellesley	13	13	1									
	Ferlin	8	9	2	3								
	Waterloo, Town	7	7	1	2								
	Elmra	4	4	1	1								
		1893-6			1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6
		1896-7			1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7
		1897-8			1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8
		1898-9			1898-9	1898-9	1898-9	1898-9	1898-9	1898-9	1898-9	1898-9	1898-9
	South Waterloo.	Galt	9	9									
Preston		6	6	1	1								
Wilnot		14	14	1	1								
Waterloo Tp., S. part		5	5										
Hesper		2	2										
North Dumfries		2	2										
New Hamburg		4	4	2	2								
Ayr, Village		2	2										
		1893-6			1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6	1893-6
		1896-7			1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7	1896-7
		1897-8			1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8	1897-8



SCHEDULE C.—Continued

License District.	Municipality.	Licenses transferred and removed.		Totals	Amounts received for provincial licenses, transfer, renewals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties			Remarks.
		Transfers.	Removals.		1898-9	1897-8	1896-7	1895-6	1894-5	1893-4	1892-3	1891-2	1890-1	
North Waterloo.	Waterloo Tp., N. part.	1	1	7	5-0 00	606 50	215 84	245 46	253 24					
	Woolwich	1	1	8	7-0 00	632 50	280 60	285 26	259 96					
	Wellesley	2	1	17	1,302 50	1,370 00	472 15	512 53	479 35					
	Berlin	3	2	16	2,929 00	3,330 00	1,376 34	1,583 07	1,305 00			676 00	735 00	735 00
	Waterloo, Town	1	2	9	1,530 00	1,738 31	1,614 00	672 37	736 52	716 49		280 00	280 00	280 00
	Elmhurst	2	1	7	640 00	640 00	183 47	192 70	191 75					
	Totals		1898-9	1897-8	1896-7	1895-6	1894-5	1893-4	1892-3	1891-2	1890-1			
South Waterloo.	Galt	1	10	11	2,700 00	2,700 00	2,710 00	1,635 81	630 24	1,681 83	1,760 00	1,250 00	1,200 00	
	Preston	1	7	8	1,140 00	390 00	980 00	439 64	365 88	343 91	340 00	140 00	140 00	
	Wilmot	2	17	19	1,370 00	1,350 00	1,370 00	301 23	472 77	450 49				
	Waterloo Tp., S. part	4	5	9	490 00	470 00	470 00	185 25	168 10	170 60				
	Hespeler	1	2	3	240 00	310 00	310 00	65 37	63 63	129 31			60 00	
	North Dumfries	2	2	4	220 00	220 00	230 00	105 47	103 03	103 98	40 00	40 00	40 00	
	New Hamburg	1	3	4	960 00	850 00	920 00	381 51	314 37	354 59	120 00	120 00	120 00	
	Ayr, Village	1	2	3	350 00	350 00	350 00	175 37	178 29	175 98	110 00	110 00	110 00	
	Totals		1898-9	1897-8	1896-7	1895-6	1894-5	1893-4	1892-3	1891-2	1890-1			

SCHEDULE C.— Comparative statement by municipalities showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.		Wholesale.			Extended tavern.		Extended shop.		Six months.			
		Ordinary.			Beer and wine.			1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.		
		1895-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.													
Welland	Niagara Falls, Town.....	14	14	14				3	3										1	
	Crowland.....	1	1	1																
	Chippewa.....	2	2	2				1	1											
	Fort Erie.....	3	3	3				1	1											1
	Port Colborne.....	5	5	4				2	1											1
	Humberstone.....	9	9	8																1
	Stamford.....	2	2	2																
	Thorold, Township.....	2	1	1	2	2														
	Thorold, Town.....	4	3	4				1	1											
	Welland.....	6	6	6				2	2											1
	Willoughby.....	2	2	2																
	Bertie.....	6	6	6																1
	Niagara Falls, South Village.....	3	3	3																3
Bridgeburg.....	6	5	5																	
Eas. Wellington.	Mount Forest.....	7	7	7				1	1											
	Elora.....	4	4	3																
	Nichol.....	4	4	4																
	Fergus.....	5	5	4						1										
	West Garafraxa.....																			
	Erin, Township.....	4	4	4																
	Arthur, Township.....	1	1	1																
	West Luther.....	1	1	1																
	Erin, Village.....	2	2	2																

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.				Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.
		1898-6.	1896-7.	1897-8.	1898-6.	1896-7.	1897-8.	1898-6.	1896-7.	1897-8.	1898-6.	1896-7.	1897-8.	1898-6.	1896-7.	1897-8.		
																	Transfers.	
Welland	Niagara Falls, Town	8	5	3	26	24	22	2,800 00	2,805 00	2,745 00	868 11	869 67	834 62	600 00	600 00	600 00		
	Crowland	1			2	1	1	100 00	90 00	90 00	38 69	33 02	32 96					
	Chippewa	1			3	3	3	520 00	520 00	520 00	259 21	259 07	258 83	160 00	160 00	160 00		
	Fort Erie	1		1	6	6	6	575 00	550 00	490 00	168 11	164 10	137 27					
	Port Colborne	2			8	9	6	1,032 50	917 50	742 50	371 55	371 55	384 15	112 50	97 50	82 50		
	Humberstone				10	10	9	835 00	855 00	765 00	314 17	313 71	280 04					
	Stamford				2	2	2	180 00	195 00	202 00	66 14	74 29	77 97					
	Thorold, Township	3	1		4	3	6	255 00	175 00	165 00	99 21	71 55	65 89	600 00	600 00	600 00		
	Welland	3	2		8	5	3	1,380 00	1,257 50	1,380 00	837 01	798 13	836 11	200 00	200 00	200 00		
	Welloughy	1			11	10	12	1,460 00	1,422 00	1,442 00	585 83	564 34	574 48					
	Berrie	1			4	3	2	235 00	225 00	180 00	88 18	82 55	65 89					
	Niagara Falls South, Village	1			7	7	10	812 50	862 50	925 00	442 46	469 66	503 07	227 50	227 50	245 00		
	Bridgeburg	2	1		3	3	3	380 00	360 00	360 00	110 24	99 07	98 83					
				7	5	6	620 00	600 00	610 00	176 38	165 11	170 21						
East Wellington	Mount Forest	3	3		11	8	1,700 00	1,730 00	1,760 00	732 97	791 98	783 21	470 00	470 00	470 00			
	Elora	1			4	4	670 00	640 00	480 00	285 87	270 40	197 23	160 00	160 00	120 00			
	Nichol	1	1		6	4	380 00	360 00	370 00	121 20	110 40	107 27						
	Fergus	1	1		6	6	1,030 00	1,060 00	845 00	553 82	565 59	435 86	400 00	400 00	320 00	Local option		
	West Garafraxa				4	6	360 00	380 00	380 00	112 00	119 60	111 55						
	Erin, Township	1			2	1	100 00	90 00	90 00	31 57	27 60	25 74						
	Arthur, Township	1			1	1	90 00	90 00	90 00	28 00	27 60	25 74						
	West Luther	1			1	1	300 00	350 00	300 00	116 00	138 20	111 49	60 00	60 00	60 00			
	Erin, Village	2			2	2	300 00	350 00	300 00									

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.					
		Ordinary.			Beer and wine.			1886-6.	1896-7.	1897-8.	1896-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.						
		1896-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.																		
South Wellington	Pilkington.....	1	1	1																					
	Bransona.....	4	4	4																					
	Guelph, Township.....	2	2	2																					
	Psalinch.....	5	4	4																					
	Guelph, City.....	16	16	16					2	2	2														
West Wellington	Clifford.....	3	3	3																					
	Arthur, Village.....	4	4	4																					
	Harrison.....	5	5	4																					
	Drayton.....	8	3	3																					
	Palmerston.....	6	6	6																					
	Maryborough.....	3	3	3																					
	Minty.....	1	1	1																					
	Peel.....	6	5	5																					
North Wentworth	Dundas.....	5	5	5																					
	Beverley.....	4	4	4																					
	West Flamborough.....	7	6	5																					
	East Flamborough.....	4	4	4																					
	Waterd.wn.....	2	2	2																					

SCHEDULE C.—Continued.

License District.	Municipal ty.	Licenses transferred and removed.		Totals.			Amount received for provincial licenses, transfers, removals and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.			
		Transfers.	Removals.	1895-6.	1896-7.	1897-8.	1895-6.		1896-7.		1897-8.		1895-6.		1896-7.		1897-8.		
							£	c.	£	c.	£	c.	£	c.	£		c.	£	c.
South Wellington	Pilkington	1	1	1	90 00	90 00	90 00	30 10	29 83	29 89	85 00	80 00	80 00						
	Franses	1	4	5	547 50	460 00	470 00	253 04	269 24	214 51	81 69	84 50	81 69						
	Guelph, Township	2	2	2	180 00	230 00	230 00	60 20	84 50	81 69	139 50	150 50	149 12						
	Fushinch	1	5	6	450 00	450 00	415 00	150 50	149 12	139 50	2,453 80	2,419 86	1,460 00	1,460 00					
	Guelph, City	4	6	5	5,140 50	5,320 00	5,247 00	2,373 70	2,453 80	2,419 86	1,460 00	1,460 00	1,460 00						
			22	24	23														
West Wellington	Clifford	3	3	3	360 00	360 00	360 00	79 07	78 00	72 20	320 00	320 00	320 00						
	Arthur, Village	2	2	4	820 00	840 00	800 00	434 20	441 35	416 27	608 28	600 00	600 00						
	Harrison	1	6	5	1,380 00	1,350 00	1,080 00	788 87	773 36	608 28	346 19	312 20	240 00	240 00					
	Prayton	2	3	3	610 00	665 00	600 00	323 45	346 19	492 37	519 61	519 61	360 00	360 00					
	Palmerston	2	6	6	1,225 00	1,225 00	1,200 00	87 84	86 68	80 22	26 85	26 85	24 07						
	Maryborough	2	2	5	290 00	290 00	290 00	90 00	90 00	90 00	26 85	26 85	24 07						
	Minto	1	1	1	90 00	90 00	90 00	26 85	26 85	24 07	120 00	120 00	120 00						
	Peel	2	1	7	680 00	617 50	617 50	286 91	267 35	276 38	320 00	320 00	320 00						
			8	7	7														
			10	8	8	1,447 50	1,427 50	1,427 50	598 45	560 00	560 72	320 00	320 00	320 00					
North Wentworth	Dundas	2	1	4	400 00	370 00	430 00	125 75	98 66	126 03	70 00	62 50	50 00						
	Beverley	2	1	5	730 00	677 50	510 00	272 11	229 58	176 08	180 00	180 00	180 00						
	West Flamborough	1	2	10	600 00	570 00	560 00	296 77	286 55	285 69	80 00	80 00	80 00						
	East Flamborough	1	1	5	320 00	320 00	320 00	133 89	128 00	128 14	50 00	50 00	50 00						
	Watertown	4	2	2															
			2	2	2														

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—Continued.

License District.	Municipality.	Tavern.					Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.					
		Ordinary.		Beer and wine.			1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.			
		1895-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.	1893-6.	1896-7.	1897-8.					
South West- worth .....	Binbrook .....	1	1	1																				
	Ancaster .....	3	3	3																				
	Saltfleet .....	6	5	5					1	1														
	Barton .....	6	5	6																			1	
	Glanford .....	2	2	2																				
Windsor .....	City of Windsor .....	27	27	27					4	4	3													
	Scarborough .....	5	5	5																				
East York .....	Markham, Township .....	6	6	6																				
	York, East of Yonge St .....	10	10	10																				
	Markham, Villages .....	3	3	3																				
	Richmond Hill .....	2	2	2						1	1													
	East Toronto .....	2	2	2																				

L. B. W.

SCHEDULE C.—Continued.

License District.	Municipality.	Licenses transferred and removed.			Totals.			Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.			Remarks.	
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.		
South West- worth	Binbrook	1			1	2	1	90 00	100 00	90 00	21 98	23 94	20 00					
	Ancaster				4	4	4	460 00	360 00	360 00	124 59	82 09	78 23					
	Salifleet	1			7	5	5	570 00	470 00	450 00	142 91	102 62	100 00					
	Karton	1	2		7	7	8	590 00	565 00	640 00	150 23	136 83	149 91					
	Glanford				2	2	2	180 00	180 00	180 00	43 85	41 55	40 00					
Windor	City of Windor	5	12	3	86	44	35	8,889 00	9,060 00	8,817 50	3,927 83	4,038 78	3,837 82	2,170 00	2,170 00	2,117 50		
East York	Scarborough	2	1		7	6	5	770 00	760 00	750 00	420 00	420 00	419 98	300 00	300 00	300 00		
	Markham, Township				6	6	6	780 00	780 00	800 00	381 09	484 00	388 53	240 00	240 00	240 00		
	York, East of Yonge St.		2		10	11	12	1,100 00	1,128 75	1,420 00	440 00	425 69	632 53	200 00	210 00	200 00		
	Markham, Village	1			4	4	3	430 00	430 00	420 00	132 00	132 00	133 40	60 00	60 00	60 00		
	Richmond Hill				2	2	2	420 00	461 00	420 00	228 00	236 47	232 50	180 00	180 00	180 00		
	East Toronto		3	2	5	6	5	540 00	480 00	495 00	162 00	163 63	188 45	80 00	90 00	90 00		

SCHEDULE C.—Comparative statement by municipalities, showing the number of provincial licenses, etc.—*Concluded.*

License District.	Municipality.	Tavern.						Shop.			Wholesale.			Extended tavern.			Extended shop.			Six months.							
		Ordinary.			Beer and wine.			1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.					
		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.																				
North York	Aurora.....	3	3	3																							
	Holland Landing.....	2	1	1																							
	North Gwillimbury.....	1	1	1	3	3	3																				
	King.....	8	8	8	1	1	1																				
	East Gwillimbury.....	3	3	3	1	1	1																				
	Whitchurch.....	1	1	1	1	1	1																				
	Newmarket.....	6	6	6	9	9	9	1	1	1																	
	Georgina.....	2	2	2	1	1	1																				
	Stouffville.....	2	2	2																							
	Sutton.....	3	3	3																							
	West York.	York, West of Yonge St	7	7	7						1	1															
Vaughan.....		8	8	8																							
Etobicoke.....		7	7	7																							
Woodbridge, Village..		3	3	3																							
Weston, Village.....		3	3	3																							
Toronto Junction.....		6	6	6						1	1																
North Toronto, Town..		3	3	3																							



SCHEDULE O. — Concluded.

License District.	Municipality.	Licenses transferred and removed.		Totals.	Amounts received for provincial licenses, transfers, removals, and fines in each municipality.			Proportion thereof paid to municipalities.			Amounts imposed by municipal by-laws in excess of statutory duties.					
		Transfers.	Removals.		1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.			
North York.	Aurora	1895-6.	1896-7.	1897-8.	\$	\$	\$	%	%	%	%	%	%	%		
	Holland Landing	1895-6.	1896-7.	1897-8.	3	3	3	275.56	263.07	282.65	150.00	150.00	150.00	150.00	150.00	
	North Gwillimbury	1895-6.	1896-7.	1897-8.	2	1	1	57.95	28.27	28.43						
	King	1895-6.	1896-7.	1897-8.	5	4	5	111.07	75.39	75.80						
	East Gwillimbury	1895-6.	1896-7.	1897-8.	9	9	8	556.63	550.87	547.40	320.00	320.00	320.00	320.00	320.00	
	Whitchurch	1895-6.	1896-7.	1897-8.	2	1	1	127.98	116.61	104.23						
	Newmarket	1895-6.	1896-7.	1897-8.	3	1	2	60.71	35.33	33.16						
	Georgina	1895-6.	1896-7.	1897-8.	7	8	8	425.41	451.83	434.51	155.00	155.00	155.00	155.00	155.00	
	Stouffville	1895-6.	1896-7.	1897-8.	3	3	4	77.27	75.39	75.80	60.00	60.00	60.00	60.00	60.00	
	Sutton	1895-6.	1896-7.	1897-8.	2	2	2	117.95	116.53	116.53						
		1895-6.	1896-7.	1897-8.	4	4	5	94.17	91.88	97.12						
West York.	York, West of Yonge st.	1895-6.	1896-7.	1897-8.	6	3	3	900.00	910.50	900.00	461.32	400.45	416.30	160.00	160.00	
	Vaughan	1895-6.	1896-7.	1897-8.	1	1	1	1,040.00	1,040.00	1,050.00	597.77	546.30	571.75	320.00	320.00	
	Ettobicoke	1895-6.	1896-7.	1897-8.	4	2	1	670.00	730.00	730.00	293.65	216.87	267.16			
	Woodbridge, Village	1895-6.	1896-7.	1897-8.	1	1	1	480.00	480.00	480.00	228.23	204.59	212.49	120.00	120.00	
	Weston, Village	1895-6.	1896-7.	1897-8.	2	2	1	570.00	560.00	570.00	293.00	274.29	287.90	180.00	180.00	
	Toronto Junction	1895-6.	1896-7.	1897-8.	1	1	3	1,940.00	1,940.00	2,070.00	1,200.17	1,137.60	1,220.20	840.00	840.00	
	North Toronto, Town	1895-6.	1896-7.	1897-8.	3	3	3	480.00	480.00	480.00	161.84	143.15	153.30	30.00	30.00	
	Totals				31	31	31	615,290.88	608,067.14	602,853.51	267,072.40	263,330.48	259,873.38	150,244.47	159,115.90	147,919.14

## SCHEDULE D.

COMPARATIVE STATEMENT of the amount of Fines collected and the amount paid in respect of Expenses of Commissioners and Salaries of Inspectors in each License District, for the license years 1895-6, 1896-7 and 1897-8 respectively.

License district.	Fines collected.			Paid in respect of expenses of Commissioners and salaries of Inspectors.		
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Addington	260 00	170 00	240 00	570 75	577 00	539 00
Algoma	20 00	120 00		945 84	738 65	894 88
Brant, North	150 00	10 00	30 00	546 50	557 25	563 82
Brant, South	20 00			358 00	376 20	361 00
Brantford	50 00			526 00	524 04	565 20
Brockville and Leeds	202 00	410 00	334 00	675 00	692 50	673 40
Bruce, Centre	285 00	220 00	100 00	628 53	711 33	666 40
Bruce, North	80 00	120 00	105 00	644 95	657 00	641 00
Bruce, South	94 00	85 00	80 00	640 00	595 00	625 00
Cardwell	100 00	60 00	75 00	559 49	572 86	576 10
Carleton	166 00	100 00	80 00	518 55	538 86	543 55
Cornwall	190 00	240 00	150 00	490 00	491 75	445 00
Dufferin	55 00	20 00	50 00	698 75	730 75	694 00
Dundas	328 00	350 00	270 00	641 22	646 75	617 68
Durham, East	110 00	20 00	50 00	497 00	537 60	523 60
Durham, West	40 00	60 00	101 00	581 50	575 00	587 50
Elgin, East	190 00	215 00	230 00	515 00	522 00	517 50
Elgin, West	202 00	80 00	40 00	535 50	640 40	573 38
Essex, North	324 00	305 00	320 00	1,019 95	1,096 00	537 52
Essex, South	614 00		100 00	571 20	596 52	630 15
Frontenac	45 00	40 00	40 00	534 00	535 50	546 00
Glengarry	154 00		102 00	628 50	560 97	585 00
Grenville	60 00	240 00	230 00	562 00	568 00	592 00
Grey, Centre	80 00		20 00	530 75	538 00	531 50
Grey, North	224 00	60 00	272 00	585 00	560 00	555 00
Grey, South	122 00	5 00	180 00	577 00	539 00	560 00
Haldimand	100 00	80 00		576 25	589 80	610 75
Haliburton	60 00			263 00	263 00	263 00
Halton	176 00	80 00	40 00	629 35	615 10	643 00
Hamilton	341 00	310 00	70 00	1,939 96	2,000 00	2 000 00
Hastings, East	40 00	100 00	80 00	705 50	734 50	770 00
Hastings, North	52 00	200 00	82 00	592 00	587 70	669 85
Hastings, West	185 00	300 00	240 00	963 00	936 00	885 00
Huron, East	80 00	40 00	60 00	626 00	610 00	586 00
Huron, South	91 00	341 00	180 00	610 00	598 00	606 00
Huron, West	140 00	445 00	180 00	643 00	630 00	643 00
Kent, East	275 00	238 00	220 00	683 10	620 65	684 65
Kent, West	310 00	300 00	242 00	6 9 00	641 00	628 00
Kingston	192 00	260 00	470 00	800 00	800 00	800 00
Lambton, East	70 00	90 00	50 00	460 70	517 70	517 60
Lambton, West	330 00	200 00	490 00	570 00	760 00	565 00
Lanark, North	562 00	460 00	250 00	465 00	468 50	469 00
Lanark, South	320 00	110 00	220 00	459 10	464 25	467 40
Lennox	120 00	181 00	245 00	474 00	495 00	504 60
Lincoln	90 00	150 00	280 00	483 12	491 20	485 67
London	190 00	20 00	90 00	1,603 00	1,060 90	1,007 90
Manitoulin	20 00	120 00	50 00	543 00	561 00	598 00
Middlesex, East	230 00	90 00		702 00	702 00	714 00
Middlesex, North	60 00	160 00	80 00	714 15	712 40	694 45

## SCHEDULE D.

COMPARATIVE STATEMENT of the amount of Fines collected and the amount paid in respect of Expenses of Commissioners and Salaries of Inspectors in each License District, for the license years 1895-6, 1896-7 and 1897-8 respectively.—*Concluded.*

License district.	Fines collected.			Paid in respect of expenses of Commissioners and salaries of Inspectors.		
	1895-6.	1896-7.	1897-8.	1895-6.	1896-7.	1897-8.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Middlesex, West	100 00		40 00	610 50	638 50	637 50
Monck			20 00	501 00	456 00	511 00
Muskoka	60 00	70 00	220 00	511 20	512 00	507 20
Nipissing	120 00	50 00	50 00	437 70	418 85	540 10
Norfolk, North	100 00	20 00	20 00	519 50	544 50	488 75
Norfolk, South	60 00	91 03		533 00	499 50	581 50
Northumberland, East	30 00	10 00	20 00	592 00	596 00	576 00
Northumberland, West	90 00	60 00	105 00	490 00	483 00	470 00
Ontario, North	45 00	95 00		644 00	662 80	669 50
Ontario, South	70 00	325 00	108 00	624 80	621 80	597 00
Ottawa	380 00	90 00	300 00	1,800 00	2,000 00	2,000 00
Oxford, North	100 00	278 00	45 00	646 00	664 00	662 00
Oxford, South	215 00	125 00	120 00	663 15	720 75	710 92
Parry Sound, East and West	80 00	191 80	21 00	814 25	912 60	774 25
Peel	140 00	105 00	110 00	626 45	589 10	654 50
Perth, North	180 00	195 00	84 00	761 25	754 50	759 25
Perth, South	125 00	90 00	40 00	663 05	642 00	601 50
Peterborough, East		30 00	44 00	525 00	520 00	526 00
Peterborough, West	20 00	189 00	60 00	595 00	580 00	585 00
Port Arthur and Fort William	240 00	230 00	247 10	550 00	550 00	550 00
Prescott		50 00	20 00	638 43	655 44	658 00
Prince Edward	80 00	190 00	85 00	595 00	552 50	560 00
Rainy River, North	100 00		195 00	300 00	300 00	327 00
Rainy River, South		80 00	130 00	319 43	330 00	354 45
Renfrew, North	90 00	220 00	405 00	514 60	536 40	547 30
Renfrew, South	590 00	161 00	105 00	636 20	548 50	524 20
Russell	392 00	218 18	53 00	691 60	676 02	680 69
St. Catharines	60 00	140 00	40 00	621 91	626 00	626 74
Simcoe, Centre	60 00	10 00	95 00	636 50	638 00	592 50
Simcoe, East	294 00	170 00	180 00	578 50	596 00	576 00
Simcoe, West	136 00	250 00	222 00	560 05	568 15	578 10
Stormont	20 00	50 00	85 00	535 00	490 00	510 00
Toronto	2,490 00	1,727 00	2,750 00	4,200 00	4,200 00	4,200 00
Victoria, East	180 00			386 00	386 00	386 00
Victoria, West	212 00	140 00	160 00	570 00	565 00	615 00
Waterloo, North	284 00	373 00	533 00	713 30	671 30	602 10
Waterloo, South	230 00	30 00	80 00	574 10	595 90	598 50
Welland	190 00	217 00	164 00	852 50	828 66	826 50
Wellington, East	50 00	160 00	80 00	588 50	623 25	597 10
Wellington, South	110 00	210 00	192 00	611 00	614 00	630 00
Wellington, West	50 00	90 00		664 75	715 00	730 00
Wentworth, North	60 00	40 00	80 00	515 00	573 50	550 75
Wentworth, South	160 00	60 00	80 00	528 00	505 25	560 50
Windsor			125 00			680 28
York, East	70 00	41 00	345 00	553 25	666 05	578 20
York, North	120 00	130 00	60 00	536 50	537 00	541 40
York, West	605 00	80 00	270 00	596 50	660 00	490 00
Totals	16,979 00	14,457 01	15,006 50	62,897 28	63,300 45	63,595 78

## SCHEDULE E.

STATEMENT showing Miscellaneous Expenditure incurred in each License District, including office rent, postage and stationery, printing, advertising, magistrates, constables, witness' counsel and detective fees, etc., for the License years 1895-6, 1896-7 and 1897-8 respectively.

License district.	Amount	Amount	Amount
	1895-6.	1896-7.	1897-8.
	\$ c.	\$ c.	\$ c.
Addington .....	51 27	42 72	129 66
Algoma .....	146 79	125 01	147 10
Brant, North .....	242 88	140 68	24 72
Brant, South .....	122 00	83 80	89 00
Brantford, City .....	144 49	145 15	134 89
Brockville and Leeds .....	122 42	122 80	90 63
Bruce, Centre .....	106 42	73 82	60 62
Bruce, North .....	50 69	67 41	52 18
Bruce, South .....	61 69	109 14	54 79
Cardwell .....	60 80	63 87	50 04
Carleton .....	51 14	44 86	50 00
Cornwall .....	21 45	20 85	19 16
Dufferin .....	166 83	72 81	59 51
Dundas .....	128 74	119 54	138 36
Durham, East .....	135 76	91 45	90 12
Durham, West .....	121 70	46 50	44 20
Elgin, East .....	89 75	47 62	79 96
Elgin, West .....	92 07	80 96	84 14
Essex, North .....	398 22	312 04	217 25
Essex, South .....	251 42	45 77	211 71
Frontenac .....	50 76	41 59	104 66
Glengarry .....	81 53	26 53	37 09
Grenville .....	99 58	80 57	116 79
Grey, Centre .....	29 05	17 33	17 08
Grey, North .....	98 06	83 67	116 45
Grey, South .....	54 50	24 40	56 15
Haldimand .....	81 93	78 13	62 48
Haliburton .....	35 78	12 56	10 87
Halton .....	70 13	97 75	110 34
Hamilton .....	468 24	697 92	469 46
Hastings, East .....	38 10	119 51	95 80
Hastings, North .....	16 70	84 22	67 83
Hastings, West .....	181 21	290 68	389 17
Huron, East .....	21 07	20 22	17 80
Huron, South .....	11 80	24 98	53 17
Huron, West .....	124 08	128 21	77 08
Kent, East .....	128 35	161 30	142 30
Kent, West .....	247 10	259 55	180 26
Kingston, City .....	204 26	141 90	127 93
Lambton, East .....	48 11	45 51	82 05
Lambton, West .....	159 90	64 73	148 83
Lanark, North .....	106 84	111 97	60 43
Lanark, South .....	211 85	116 16	174 24
Lennox .....	133 50	98 13	91 04
Lincoln .....	45 23	33 30	25 85
Londen .....	275 50	232 08	260 70

SCHEDULE E—*Concluded.*

License district.	Amount 1895-6.	Amount 1896-7.	Amount 1897-8.
	\$ c.	\$ c.	\$ c.
Manitoulin .....	90 73	40 70	49 41
Middlesex, East.....	166 30	96 56	85 00
Middlesex, North.....	141 78	8 51	48 11
Middlesex, West.....	98 64	33 70	48 42
Monck.....	33 74	63 16	32 27
Muskoka.....	40 45	34 93	69 50
Nipissing.....	18 97	26 35	31 86
Norfolk, North.....	31 02	25 93	46 08
Norfolk, South.....	62 18	77 25	28 61
Northumberland, East.....	118 01	102 17	128 92
Northumberland, West.....	140 66	83 30	150 71
Ontario, North.....	124 22	117 84	159 68
Ontario, South.....	59 50	162 73	94 74
Ottawa.....	412 05	282 40	430 58
Oxford, North.....	103 29	105 16	81 29
Oxford, South.....	58 10	176 50	79 64
Parry Sound, East and West.....	197 17	138 32	100 17
Peel.....	85 31	100 12	87 37
Perth, North.....	101 63	163 83	83 85
Perth, South.....	41 75	41 20	28 65
Peterborough, East.....	.....	165 28	53 71
Peterborough, West.....	92 15	143 80	88 87
Port Arthur and Fort William.....	118 28	120 99	98 34
Prescott.....	40 85	57 74	42 13
Prince Edward.....	48 05	76 72	74 28
Rainy River, North.....	77 01	8 20	77 62
Rainy River, South.....	5 85	10 90	10 25
Renfrew, North.....	45 40	68 83	105 20
Renfrew, South.....	266 66	200 69	152 70
Russell.....	84 51	109 11	75 62
St. Catharines, City.....	42 85	43 90	33 00
Simcoe, Centre.....	97 25	71 75	109 46
Simcoe, East.....	134 75	97 10	80 01
Simcoe, West.....	60 13	87 86	88 41
Stormont.....	78 55	71 22	89 89
Toronto.....	1,666 30	1,196 14	1,856 43
Victoria, East.....	32 12	9 22	17 82
Victoria, West.....	159 37	112 55	78 99
Waterloo, North.....	74 65	39 40	73 25
Waterloo, South.....	56 54	80 52	58 46
Welland.....	129 71	123 38	98 93
Wellington, East.....	18 82	24 70	90 79
Wellington, South.....	70 95	126 28	84 31
Wellington, West.....	85 81	58 30	67 02
Wentworth, North.....	49 53	105 16	73 58
Wentworth, South.....	66 49	44 96	42 60
Windsor.....	.....	.....	114 25
York, East.....	262 75	157 27	203 72
York, North.....	153 89	160 21	137 13
York, West.....	374 44	127 67	170 44
Totals.....	12,108 25	10,530 21	11,136 95

## RECAPITULATION.

OF

Receipts and Expenditures, 1895-96.

Total Receipts, Schedule "C" .....		\$615,290 38
Paid to Municipalities, Schedule "C" .....	\$267,072 40	
" to Province, Schedule "A" .....	273,212 45,	
" for Inspectors' salaries, and Commissioners' expenses, Schedule "D" .....	62,897 28	
" for sundries, Schedule "E" .....	12,108 25	
	-----	<u>615,290 38</u>

1896-97.

Total receipts, Schedule "C" .....		\$608,067 14
Paid to Municipalities, Schedule "C" .....	\$263,330 48	
" to Province, Schedule "A" .....	270,906 00	
" for Inspectors' salaries and Commissioners' expenses, Schedule "D" .....	63,300 45	
" for sundries, Schedule "E" .....	10,530 21	
	-----	<u>608,067 14</u>

1897-98.

Total Receipts, Schedule "O" .....		\$602,853 51
Paid to Municipalities, Schedule "C" .....	\$259,873 38	
" to Province, Schedule "A" .....	268,247 40	
" for Inspectors' salaries and Commissioners' expenses, Schedule "D" .....	63 595 78	
" for sundries, Schedule "E" .....	11,136 95	
	-----	<u>602 853 51</u>

SCHEDULE F.

Comparative statement, showing the number of prisoners committed to the county gaols for drunkenness, during the years 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, and 1898.

County or district.	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898
Algona .....	8	4	4	24	19	17	24	21	15	12	1	85	128	64	69	77	55	34	24	28	30	25	29
Braut .....	97	84	75	63	81	64	80	75	58	28	91	112	147	218	182	112	89	120	125	124	106	115	85
Bruce .....	1	2	17	8	2	14	4	10	3	.....	2	6	22	8	6	7	3	13	8	21	5	3	1
Carleton .....	387	319	283	272	222	269	265	261	314	205	280	286	297	296	336	204	182	105	111	157	152	164	137
Dufferin.....	.....	.....	.....	.....	.....	1	.....	.....	1	1	3	3	1	4	2	1	2	.....	.....	.....	.....	.....	1
Elgin .....	31	41	47	54	53	45	61	92	82	57	30	25	29	23	20	32	12	15	19	22	13	12	9
Essex .....	87	55	60	59	71	51	91	121	103	47	31	45	46	47	35	57	38	21	29	39	16	23	20
Frontenac .....	143	137	139	126	102	53	25	46	75	74	58	108	107	139	129	125	87	102	72	89	49	51	50
Grey .....	15	13	14	35	40	23	23	19	28	36	20	21	29	27	17	13	14	11	6	3	8	6	11
Haldimand .....	7	2	6	10	15	6	4	7	7	18	15	17	24	25	15	22	7	.....	5	6	6	9	10
Halton .....	21	13	6	1	6	5	4	7	6	9	13	5	19	13	9	9	6	4	8	3	3	3	4
Hastings .....	20	13	43	34	16	35	67	57	50	45	34	51	67	39	49	32	18	24	25	19	16	12	13
Huron .....	24	29	22	15	22	18	8	5	4	3	4	.....	4	2	5	5	2	3	3	.....	.....	.....	1
Kent.....	24	20	20	33	24	13	28	23	26	18	14	7	9	61	71	47	26	28	22	17	9	13	13
Lambton .....	12	84	142	115	120	77	77	75	105	130	72	38	64	99	108	95	27	36	69	116	57	62	49
Leamark.....	7	6	10	8	7	10	4	9	7	6	4	9	4	2	5	5	3	2	3	6	3	3	7
Leeds and Grenville.....	84	69	84	71	72	56	67	19	135	80	36	24	31	52	58	44	44	77	86	70	43	48	49
Lennox and Addington.....	6	4	5	9	11	14	11	18	20	6	3	8	7	4	22	23	12	9	20	8	6	5	13
Lincoln .....	56	98	68	51	44	55	41	65	39	29	21	21	28	33	24	12	9	21	17	26	23	5	17
Middlesex .....	155	106	211	193	235	210	242	269	445	277	338	404	408	540	332	213	150	218	219	137	177	139	163
Muskoka and PARRY SOUND .....	2	9	8	6	8	3	13	8	16	84	39	8	6	45	28	19	9	14	10	17	11	12	9

SCHEDULE F.—Concluded.

County or district.	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898
Nipissing.....	11	35	21	15	1	1	2	10	17	6	6	13	32	81	97	96	28	156	85	84	30	44	38
Norfolk.....	56	67	38	24	25	20	10	21	26	26	15	6	12	28	38	22	25	11	19	18	16	12	15
Northumberland and Durham..	10	10	12	11	6	2	5	10	1	4	.....	.....	.....	5	2	.....	1	2	1	2	.....	1	4
Oxford.....	57	30	46	55	54	47	32	28	51	21	28	50	64	55	51	34	24	38	21	29	37	35	32
Peel.....	32	45	22	27	14	9	14	4	10	24	10	8	24	28	30	17	10	9	9	11	6	2	3
Ferth.....	54	75	56	35	39	26	20	37	14	17	15	12	9	16	14	4	7	9	15	7	10	15	5
Peterborough.....	5	11	5	5	27	27	38	71	30	27	13	11	26	20	45	24	22	16	15	13	10	11	11
Prescott and Russell.....	2	6	.....	.....	1	1	2	2	.....	3	1	1	.....	2	.....	5	1	2	1	3	2	2	2
Prince Edward.....	31	29	22	46	75	60	76	70	46	41	54	20	45	38	33	19	11	11	21	21	22	31	23
Renfrew.....	2	3	2	5	10	10	24	17	27	11	2	2	.....	4	1	.....	5	7	4	7	3	5	5
Simcoe.....	66	91	133	82	107	62	56	87	99	31	35	16	28	46	34	34	19	10	21	9	24	21	11
Stormont, Dundas and Glengarry....	7	33	18	17	3	4	7	8	9	3	1	4	7	29	25	14	22	27	10	24	9	11	28
Thunder Bay...	78	105	95	81	83	126	88	296	705	153	119	148	148	135	125	120	135	109	96	44	105	138	135
Victoria and Haliburton ..	22	32	15	10	7	8	14	7	20	13	1	2	4	4	7	1	9	3	9	3	5	8	5
Waterloo.....	13	10	4	28	11	11	10	14	11	7	4	8	12	20	17	13	4	6	6	7	10	12	10
Welland.....	69	101	321	188	186	145	50	34	23	33	40	32	12	21	16	7	13	12	11	19	17	16	14
Wellington.....	41	36	26	23	40	36	51	93	49	32	12	22	21	10	10	4	14	9	23	17	7	9	9
Wentworth.....	259	396	382	382	447	339	396	376	295	368	385	373	429	401	418	251	142	148	55	36	60	56	60
York.....	1,755	1,807	1,293	1,359	1,463	1,342	1,445	1,485	1,661	1,707	1,706	2,166	2,098	2,096	2,085	1,783	1,444	1,207	960	918	790	569	592
Total.....	3,868	4,032	3,785	3,581	3,795	3,328	3,497	4,897	4,650	3,696	3,555	4,180	4,451	4,797	4,573	3,614	2,736	2,652	2,274	2,237	1,907	1,716	1,707



## SCHEDULE G.

NAMES and Post Office Addresses of the Inspectors of Licenses of the several License Districts throughout the Province.

License district.	Inspector.	P. O. Address.
Addington .....	James M. Smith .....	Tamworth.
Algoma .....	A. G. Duncan .....	Marksville.
Brant, North .....	Geo. Pike .....	Brantford.
Brant, South .....	Isaac B. Merritt .....	Scotland.
Brantford, City .....	John Brown .....	Brantford.
Brockville and Leeds .....	R. R. Phillips .....	Caintown.
Bruce, Centre .....	Alex. Campbell .....	Kincardine.
Bruce, North .....	Alexander McCannel .....	Port Elgin.
Bruce, South .....	James Bryan .....	Lucknow.
Cardwell .....	J. N. Clark .....	Eeton.
Carleton .....	John O'Callaghan .....	Kars.
Cornwall .....	William Pollock .....	Cornwall.
Dufferin .....	J. F. Dodds .....	Orangeville.
Dundas .....	Asa Beach .....	Iroquois.
Durham, East .....	E. A. Powers .....	Port Hope.
Durham, West .....	Robert Knox .....	Orono.
Elgin, East .....	G. H. Haight, acting .....	Aylmer.
Elgin, West .....	Alexander Beaton .....	West Lorne.
Essex, North .....	Gaspard Pacaud .....	Windsor.
Essex, South .....	Wm. A. McIntosh .....	Comber.
Fort William .....	John Hadden .....	Port Arthur
Frontenac .....	John Dawson .....	Wolfe Island.
Glengarry .....	W. J. McNaughton .....	Lancaster.
Grenville .....	Charles Chapman .....	Prescott.
Grey, Centre .....	James Campbell .....	Thornbury.
Grey, North .....	C. C. Pearce .....	Owen Sound.
Grey, South .....	Thomas A. Harris .....	Durham.]
Haldimand .....	Hiram Gee .....	Fisherville.
Haliburton .....	William Prust .....	Haliburton.
Halton .....	T. A. Reynolds .....	Oakville.
Hamilton .....	{ J. I. Mackenzie .....	Hamilton.
	{ Frederick Walter .....	
Hastings, East .....	Michael Lally .....	Belleville.

SCHEDULE G.—*Continued.*

License district.	Inspector.	P. O. Address.
Hastings, *North	G. W. Faulkner	Stirling.
Hastings, West	James St. Charles	Belleville.
Huron, *East	John R. Miller	Jamestown.
Huron, South	Wm. Ballantyne	Seaforth.
Huron, West	Wm. J. Paisley	Clinton.
Kent, East	Thomas Boon	Bothwell.
Kent, West	Thomas C. MacNabb, pro. officer	Chatham.
Kingston	William Glidden	Kingston.
Lambton, East	H. G. Taylor	Wyoming.
Lambton, West	Reuben C. Palmer	Sarnia.
Lanark, North	J. D. Robertson	Almonte.
Lanark, South	John McCann	Perth.
Lennox	W. A. Rose	Napanee.
Lincoln	R. Fowlie	St. Catharines.
London	Robert Henderson	London.
Manitoulin	J. B. White	Manitowaning.
Middlesex, East	John Durand	Dorchester St'u.
Middlesex, North		
Middlesex, West	W. C. Robertson	Mount Brydges.
Monck	L. Masseur	Dunnville.
Muskoka	Elijah F. Stephenson	Bracebridge.
Nipissing	Napoleon Fink	Mattawa.
Norfolk, North	W. F. Nickerson	Simcoe.
Norfolk, South	James E. Decou	Port Dover.
Northumberland, East	Patrick Gallagher	Warkworth.
Northumberland, West	James Bulger	Cobourg.
Ontario, North	E. J. Breen	Uxbridge.
Ontario, South	John Ferguson	Whitby.
Ottawa	{ John O'Reilly Geo. E. St. George, Asst. Insp. & Prov. Officer }	Ottawa.
Oxford, North	William G. McKay	Woodstock.
Oxford, South	Gordon H. Cook	Ingersoll.
Parry Sound, East	W. H. Stiveste	Burk's Falls.
Parry Sound, West	William Ireland	Parry Sound.

SCHEDULE G — *Concluded.*

License district.	Inspector.	P. O. Address.
Peel .....	Joseph Foster .....	Brampton.
Perth, North .....	Win. Climie .....	Listowel.
Perth, South .....	John S. Coppin .....	Mitchell.
Peterborough, East .....	John James Crowe .....	Warsaw.
Peterborough, West .....	George Cochrane .....	Peterborough.
Port Arthur .....	John Hadden .....	Port Arthur.
Prescott .....	L. P. Labrosse .....	St. Eugene.
Prince Edward .....	D. L. Bongard .....	Picton.
Rainy River, North .....	N. Schnarr .....	Rat Portage.
Rainy River, South .....	George Webster .....	Fort Francis.
Renfrew, North .....	Alfred J. Fortier .....	Pembroke.
Renfrew, South .....	John Connolly .....	Admaston.
Russell .....	Robt. Dow .....	Metcalf.
St. Catharines .....	R. Fowlie .....	St. Catharines.
Simcoe, Centre .....	O. H. Lyon .....	Barrie.
Simcoe, East .....	Angus McKay .....	Orillia.
Simcoe, West .....	Hugh Wright .....	Alliston.
Stormont .....	Donald P. McKinnon .....	South Finch.
Toronto .....	Thomas Dexter, Chief .....	Toronto.
	John Wilson .....	
	Thomas A. Hastings .....	
Victoria, East .....	John Short .....	Lindsay.
Victoria, West .....	John Short .....	Lindsay.
Waterloo, North .....	Benjamin Devitt .....	Waterloo.
Waterloo, South .....	M. A. Abbey .....	Preston.
Welland .....	Archibald Thompson .....	Welland.
Wellington, East .....	John Macdonald .....	Elora.
Wellington, South .....	W. S. Cowan .....	Guelph.
Wellington, West .....		
Wentworth, North .....	Charles M. Jarvis .....	Dundas.
Wentworth, South .....	Thomas Macklem .....	Hamilton.
York, East .....	James Eckardt .....	Unionville.
York, North .....	A. J. Hughes .....	Sharon.
York, West .....	J. M. Pearen .....	Mount Dennis.



REPORT  
OF THE  
COMMISSIONER OF PUBLIC WORKS  
FOR THE  
PROVINCE OF ONTARIO  
FOR THE  
YEAR ENDING 31ST DECEMBER,  
1898.

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PRINTED BY ORDER OF  
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1899.



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REPORT  
OF THE  
COMMISSIONER OF PUBLIC WORKS  
FOR THE  
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FOR THE YEAR ENDING 31st DECEMBER,

1898.

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*To His Honour* SIR OLIVER MOWAT, K.C.M.G.,  
*Lieutenant-Governor of the Province of Ontario, etc.*

As required by the provisions of the statute in that behalf, I beg to submit the reports of the Departmental Architect, Engineer, and Accountant and Law Clerk for the year 1898.

The Architect's report gives details of the works connected with the maintenance of the Legislative and Departmental Buildings, and of the construction and completion of additions and the maintenance of the buildings of the several public Institutions, and other Provincial buildings.

The Engineer's report contains details of the works at the several reserve dams; timber dams and slides and swing and fixed bridges crossing same; the blasting, dredging, and improving channels of navigation, and clearing and dredging streams, etc.; and tabulated statement showing the mileage of completed railways, and the number of miles now under construction.

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The Accountant and Law Clerk's Statement No. 1 shows a total expenditure on Maintenance and Repairs Account for Government and Departmental Buildings, Institutions and Works for the year 1898; Statement No. 2 shows the total expenditure for Public Buildings and Works under capital account, for the year 1898; Statement No. 3 shows the total capital expenditure on Buildings and Works from Confederation (1867) to 31st December, 1898, and Statement No. 4 shows the several Contracts and Bonds entered into with Her Majesty during the year 1898.

Since my last report, suitable plans have been prepared for the new Normal School at London, and a contract for its erection has been entered into, and it is expected the building will be ready for occupation about the first of December next.

Respectfully submitted,

WM. HARTY,

Commissioner.

DEPARTMENT OF PUBLIC WORKS, ONTARIO,

December 31st, 1898.

# REPORT OF THE ARCHITECT.

DEPARTMENT OF PUBLIC WORKS, ONTARIO.

Toronto, December 31st, 1898.

HON. WM. HARTY,  
Commissioner of Public Works,  
Ontario.

SIR,—I have the honor to submit the following report of the works carried out by this branch during the past year :

## GOVERNMENT HOUSE.

Repairs have been made to the Buildings, etc., as required; and the grounds have been kept in good order—special attention having been paid to the lawns and bedding out of the flowers, with the result that the general appearance of the grounds were greatly improved.

## THE PARLIAMENT BUILDINGS.

The Buildings throughout have been kept in good repair, and furniture supplied where necessary. The Reporters' Gallery in the Legislative Chamber has been lowered to give the representatives of the press better facilities for hearing and in this respect have proved to be very satisfactory; the front portion of the Gallery having been lowered about two feet, the upper portion being railed off from same to ensure complete seclusion for the reporters when taking notes.

An additional room adjoining the Library on the first floor has been fitted up as an annex; being connected with same by an archway. The shelving is similar to that in the Library, and gives accommodation for about 4500 volumes.

Three rooms have been finished in the Basement of the East Wing, for the Bureau of Mines. Floors were laid, and the ceilings covered with sheet iron on asbestos. Suitable shelving was also fitted up as required.

The House for Plants was fitted up early in the season; the steam heating having been done by men employed by the Department, and is working satisfactorily.

The apparatus for fire protection, including pump, hose, etc., has been properly tested and 400 feet of defective hose discarded and replaced by new hose. The fire protection apparatus has also been augmented by 25 hand fire extinguishers, which have been placed in convenient positions throughout the Buildings.

The grounds surrounding the Buildings and the walks have been kept in the usual good order.

## OLD PARLIAMENT BUILDINGS.

Ordinary repairs have been made to the portions of the Buildings occupied by the Immigration Department and the caretaker in charge of the Buildings.

## ASYLUM FOR INSANE, TORONTO.

The Gegenstrom bathing apparatus (spraying system) has been fitted up in two of the bathrooms in the basement of the Main Building—one on the male and one on the female side. The work has been satisfactorily done by men in the employment of the Department under the Departmental Plumber. A boiler

to supply steam for the Bathing apparatus, etc., has been placed in the Boiler House by the Raney, Selby Co., of Kingston, who were the lowest tenderers for same. It was found necessary to raise the chimney of Boiler House 20 feet to give sufficient draught to the new boiler. The chimney to laundry boilers was also raised 20 feet; the work having been done by men employed by this Department aided by patients. Some repairs were made to the roofs of Laundry and Bake House. Repairs generally were made by the Asylum authorities.

#### ASYLUM FOR INSANE, MIMICO.

The Chapel, Amusement Hall and Store House were completed and have been used for some time for the purposes for which they were intended.

Alterations to heating Cottages 5 and E have been made at a moderate cost; the heating plant having been transformed from steam to hot water. Two of the high pressure steam boilers in the main Boiler House, not required under the new conditions, were altered for hot water, and used in the reconstruction of the heating of these cottages. The work in one of the buildings was done by Asylum labour, and in the other by men in the employment of the Department; the whole being under the supervision of the Department.

The old conduct pipe in the Lake from the junction of the new pipe outwards—a distance of about 1200 feet, which was found to be leaking badly has been repaired by caulking the joints, the whole being now thoroughly water-tight.

General repairs have been attended to.

#### ASYLUM FOR INSANE, LONDON.

Repairs were continued to the north building during the summer—the patients being housed, while the work was carried on, in the shelters in airing yards, which were encased and prepared for the purpose. The whole of the ground and upper floors of both wings were taken up and laid with new flooring of birch. Considerable work had also to be done in repairing the plaster which was badly broken in places. As the laying of new floors necessitated the removing of the base, it was considered advisable to replace it with cement base throughout, the work has been satisfactorily done by Mr. J. Purdom, of London, whose tender was the lowest.

The ceilings throughout basement, ground and upper floors of wings, were covered with embossed sheet iron on asbestos (fire proof) paper; the work having been done in a satisfactory manner by Messrs. Stevely & Son, of London, their tender being the lowest.

Repairs were also made to the galvanized iron and roof work generally of the buildings, as was found to be necessary.

#### ASYLUM FOR INSANE, HAMILTON.

General repairs to the buildings have been attended to when required.

The Gegenstrom Bathing Apparatus has been purchased, and is being fitted up by the Department in two of the bathing rooms in the basement of the wings of main building. The work will be completed during the latter part of next month. It is intended to fit up the bathing rooms over these rooms with this most convenient and economical apparatus.

No. 2 Boiler in the Queen Street Pumping Station was reported to be worn out and condemned by the Boiler Inspector, on June 13th. Tenders were imme-

diately called for, and a new boiler purchased from the Waterous Company, of Brantford, their tender being the lowest. Some slight alterations which were necessitated by the placing of the new boiler were made in the boiler-house, giving more room for the pumping plant and improving the room generally.

#### ASYLUM FOR INSANE, KINGSTON.

Ordinary repairs have been made to the buildings as required. The Gegenstrom Bathing Apparatus was completed and is working satisfactorily. Alterations to boiler-house were also completed early in the year.

#### ASYLUM FOR INSANE, BROCKVILLE.

A Root House and an addition to the Carpenter Shop have been built. The contracts for same were awarded to Mr. James Nicolls, of Brockville, his tenders being the lowest for both buildings. The work was carried on by him until October 8th, when he assigned, and the buildings were completed by the men employed by the Department under the Foreman Carpenter of the Institution. Repairs have been made to the buildings when required. A flagstaff, of galvanized iron, 125 feet in height has been erected in front of the main building.

The work in connection with the Asylum for Idiots, Orillia; the Central Prison, Toronto; the Reformatory for Boys, Penetanguishene, and the Reformatory for Females, Toronto, has been done under the Inspector of these Institutions.

#### INSTITUTION FOR THE BLIND, BRANTFORD.

General repairs have also been made throughout the Institution, and the buildings kept in good repair generally.

#### INSTITUTION FOR THE DEAF AND DUMB, BELLEVILLE.

General repairs have also been made to this Institution as required, including repairs to boilers and steam heating apparatus.

#### AGRICULTURAL COLLEGE, GUELPH.

Repairs generally have been carried out, and the buildings kept in good order by the College authorities.

#### EDUCATION DEPARTMENT, NORMAL AND MODEL SCHOOLS, TORONTO.

Ordinary repairs have been made throughout the buildings as required. The roofs over wings to the Normal School have been re-slatted and the decks covered with galvanized iron. The work was done by Mr. George Ringham, his tender being the lowest.

Granolithic walks were laid from Gerrard Street to the east and west entrances of the Normal and Model Schools: the work having been done by the A. Gardener Co., whose tender was the lowest.

Fittings, consisting of casing, etc., were placed in the Museum; the work being done under the Carpenter of the Education Department.

### NORMAL AND MODEL SCHOOLS, OTTAWA.

Necessary repairs have been attended to throughout the buildings, as usual. The fence on Lisgar Street, which was blown down during a storm on July 2nd, has been re-built. The roof of the boiler house has been altered, so that the water is carried down the inside of building to the drain instead of on the outside, which prevents freezing and flooding.

The flag staff being badly decayed was condemned and has been taken down and re-placed by one of galvanized iron, 100 feet in height.

The greenhouse and the gardener's toolhouse, which were in a dilapidated condition, have been removed.

The grounds have been kept in good order.

### SCHOOL OF PRACTICAL SCIENCE, TORONTO.

A room on upper floor in the centre of Main Building, formerly used as a lecture room, has been re-arranged and converted into a draughting room.

An apartment has been fitted up in the upper part of tower, and an iron staircase constructed leading up to same.

A room has also been fitted up in the attic and equipped for photographic purposes.

Alterations have been made to apparatus where required, and repairs have been made throughout the buildings where necessary; the work having been done by men employed in the Department.

### NORMAL SCHOOL, LONDON.

Plans and specifications were prepared for this building, and tenders called for all the work, with the exception of the steam heating and plumbing; the contract being awarded to Mr. John Purdom, of London, his tender being the lowest. The excavations have been commenced and a quantity of material delivered on the ground. A force of men will be employed cutting the stone during the winter and building operations will be commenced as soon as the weather will permit in the spring. The site upon which the building will be erected is a most eligible one, being situated on the corner of Wortley Road and Elmwood Avenue: having a frontage of about 423 feet on Elmwood Avenue and about 420 feet on Wortley Road. It is intended to continue Marley Place on the east boundary of the lot and Duchess Avenue on the south boundary—thus making an isolated square upon which the building will stand. The building has been designed with a view to economy, combined with stability and utility: the general design being in the style of modernized French gothic. The front is about 150 feet in length, facing towards the north on Elmwood Avenue, with a tower in the centre 18 feet square, rising to a height of 132 feet. The structure will be two storeys in height, exclusive of basement and attic floors; and the exterior will be constructed of Credit Valley brown stone above ground line to plinth about seven feet in height. Above this the work will be built of pressed bricks of a buff or salmon colour, with facings of Credit Valley grey stone. The main entrance will be through the tower, to a corridor 22 feet wide, with central staircase leading to the upper floor. The ground floor will consist of a reception room, secretary's room, library and reading room, with an Assembly Hall in the rear 43 x 60 feet, having entrances to same from the main corridor and an exit from the rear. Separate entrances are provided for the pupils on each side of the building, with spacious staircases leading up to class rooms on the upper floor. The principal's room, cloak rooms, lavatories, etc., are also located on the

upper floor. A low pressure steam system will be used for heating, and the boilers will be placed in the rear of the basement; especial attention has been paid to the heating, ventilation and sanitary arrangements generally. The contract calls for the work to be completed on December 1st, 1899.

#### OSGOODE HALL, TORONTO.

Repairs have been made to the buildings, including roofs, drains, boilers, etc., etc. Repairs have also been made to the furniture and new furniture supplied where necessary.

The roof of east centre wing, over which the water from the main roof has to pass, was sagged to such an extent that it was impossible to prevent leakage. It has been reconstructed and covered with galvanized iron. The carpenter work was done by men in the employment of the Department, and the galvanized iron by A. G. McIntyre, his tender being the lowest.

#### COURT HOUSES, GAOLS AND LOCK-UPS.

Repairs have been made and furniture supplied where necessary to the court houses, gaols and lock-ups through the Province, including Algoma, Thunder Bay, Parry Sound, Nipissing, Rainy River and Muskoka District.

Mr. Kivas Tully, consulting architect and engineer, in company with the Inspector of Prisons, inspected the gaol and court house at Sault Ste. Marie, the gaol and court house at Ft. William, the gaol and court house at Pt. Arthur and the gaol and court house at Rat Portage; and also inspected the site for the proposed lock-up at Mines Centre; he reported the buildings generally to be in a good state of repair.

#### DAIRY SCHOOL, KINGSTON.

A small addition for lavatory has been built to the Dairy School building: the work having been executed by Mr. Thomas Mitchell of Kingston, to whom the contract was awarded after tenders had been duly called for, his being the lowest. The heating and plumbing was done by Messrs. Elliott Bros. of Kingston, their tender also being the lowest. The building generally is in a good state of repair.

#### ALGONQUIN PARK

A finishing coat of paint has been put on the Superintendent's and Headquarters houses; and outhouses constructed to both buildings. An ice house and boat house have also been constructed: the work having been done by men employed by the Department, assisted by the Park Rangers, under a Foreman.

#### RONDEAU PARK.

An addition has been built to the Pavilion, which owing to the increased number of people visiting the Park was found to be too small. The work was done by men employed by this Department, under a Foreman.

The boilers, etc., to the various Institutions throughout the Province have been inspected by the Inspector of boilers as usual, and repairs, etc., have been attended to when reported to be necessary.

I have the honour to be, Sir,

Your obedient Servant,

F. R. HEAKES,  
Architect.

# REPORT OF THE ENGINEER.

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DEPARTMENT OF PUBLIC WORKS, ONTARIO,

Toronto, December 31st, 1898.

HON. WM. HARTY,

Commissioner of Public Works,  
Ontario.

SIR,—I have the honor to submit the following report on works which have been constructed, and repairs and improvements attended to by the Department; also respecting the extension of railways throughout the Province during the year 1898:—

## MAGNETAWAN WORKS.

The improvements and repairs which have been made to these works during the present year are as follows:

The guide piers above the stop-log opening at the entrance to the basin above the lock have been rebuilt three feet in height with 10 x 12 in. square timber; the southerly pier being 19 feet in length and 12 feet in width; and the northerly one 20 feet in length and 11 feet 6 inches in width; and the spaces between these piers and the ones at the stop-log opening, 55 and 36 feet in length each respectively, have been filled in with three courses of 10 x 12 in. timber; the whole being securely fastened with  $\frac{3}{4}$  inch iron drift bolts and  $2\frac{1}{4}$  inch oak pins.

In order to lessen the difficulty of navigating the channel above the lock, and prevent boats being injured by striking on the rocky banks during high water or boisterous weather, a boom 204 feet in length has been provided on the southerly side, and one on the northerly side 48 feet in length. The booms are constructed with three pieces of 10 x 12 inch sawn pine timber; the whole being keyed together with oak keys and securely fastened with  $\frac{5}{8}$  inch bolts placed about 6 feet apart from centres.

The boom on the southerly side is supported by two piers 10 x 12 feet square and 10 feet in height, and a pier 20 feet in length, 5 feet in height, and averaging 7 feet in width, has also been constructed on the northerly side.

The piers are built of round hemlock timber with the exception of the front portions, where it is squared; and the cribwork is filled with stone.

The swing bridge has been provided with a new circular piece at the northerly end, and the lower chord on the westerly side repaired with a new piece of 12 x 12 inch square timber, and the turntable has been supplied with one new wheel.

## ASH RAPIDS IMPROVEMENT, ETC.

For some years past the development of mining properties has been vigorously prosecuted around the shores of the arm of Lake of the Woods, known as Shoal Lake; and during the seasons of low water great loss and inconvenience has been experienced owing to the tortuous and contracted channel known by the above name, which connected the two bodies of water, the channel even at ordinary water level being so shallow in places as to interfere with the passage of all but the smallest craft, and during low water so contracted as to retard the flow from Shoal Lake into Lake of the Woods, until a rapid was formed, up which it was at times impossible to navigate even with the assistance of a windlass, rendering the trans-shipment of cargoes necessary.



An appropriation of \$4,000.00 was granted in 1897 to assist in carrying out works which would overcome this difficulty; but as considerable difference of opinion existed as to the character and extent of the improvements required, the work was not undertaken that year; consequently a re-vote of the amount was taken last session which enabled the following works to be attended to during the present year by the Department.

Operations were commenced about the middle of February when after the erection of the necessary coffer-dam, the lower rapids or channel below what is known as Lock Lake, were blasted for a length of about 120 feet to a width of 30 feet, and an average depth of 18 inches; and the upper rapids for a length of 100 feet and to a width of 25 feet, and a depth of 3 feet; the work being completed on the 19th of May.

A breastwork 58 feet in length, 12 feet in width and averaging 6 feet in height has been constructed at the upper rapids, provided with a platform extending to the shore, 20 feet in width and 26 feet in length, covered with two inch pine planking, and a pier 12 feet in length, 10 feet in width and about 8 feet in height has been constructed above; and 150 feet of guide boom 3 feet in width provided; the cribwork and boom being constructed with flatted pine and tamarac timber, and each pier being supplied with a snubbing post, and the cribwork sufficiently filled with stone to retain it in position.

An agreement has also been entered into with the Keewatin Power Company Limited, in which the Company undertook to provide their dam across the west branch of the Winnipeg River at Tunnel Island with the necessary tracks, winches, stop-log platforms, stop-logs, and other appliances required to enable the height of the water of Lake of the Woods to be regulated and maintained at ordinary summer level; and to hand over the dam and appliances to the Government until such time as it is required for power purposes, for the sum of four thousand dollars; two thousand to be paid upon the satisfactory completion and acceptance of the works, and the balance on the First day of May, 1899; it being further agreed that should the Company require the dam for power purposes they may terminate this Agreement by giving one months' notice in writing to that effect, and that thereafter the Government shall be relieved from further charge of it; but it shall nevertheless be the duty of the Company to maintain the water at ordinary summer level at all proper time and times thereafter; and that if the Government desires to surrender the charge of the dam to the Company at any time they may do so by giving a similar notice and that thereafter all further responsibility on their part shall cease.

The works have been satisfactorily completed and accepted, and a caretaker placed in charge; but the instalment of \$2000.00 has not yet been paid, consequently a re-vote of this amount will require to be taken and an additional \$2000.00 granted to meet this indebtedness in the coming year.

It is expected that since the work has been carried out at Grand Rapids the water can be regulated and controlled by this dam, so as to entirely do away with the trouble and inconvenience formerly experienced in navigating this channel and that the necessity of constructing a lock at this point, which was at one time considered the most feasible plan by persons interested in the navigation of these waters, has been done away with.

#### BOTTLE LAKE AND MISSISSICUA CREEK DAMS.

A new dam and slide has been constructed at the outlet of Bottle Lake on Lot 3, in the VIth Concession of the Township of Cavendish.

The dam is 173 feet 6 inches in length, 15 feet in width, and 18 feet in height, and a slide opening provided in same 11 feet 2 inches in depth and 4

feet in width at the bottom, with sides built battering outward  $8\frac{1}{2}$  inches to the foot. It is constructed of square and flatted hemlock timber, securely fastened together with  $\frac{3}{4}$  inch wrought iron drift bolts 24 inches in length; the cribwork being compactly filled with stone. The face of the structure is hewn plumb and sheeted with two inch pine and hemlock planking, and over this with a course of one inch lumber; all joints being well broken, and the whole securely fastened with  $\frac{3}{8}$  inch wrought iron spikes and cut nails.

The stop-log platform is 31 feet in length and 12 feet in width; the flooring being of  $2\frac{1}{2}$  inch hemlock planking; and the necessary stop-logs and windlasses and chairs required for raising and lowering them have been provided.

The slide, 48 feet in length and 4 feet in width at the bottom with sides built battering outward, similar to the opening in the dam, is constructed with three stringers of flatted hemlock timber, and bents formed with 10 x 10 inch sills and 6 x 8 inch posts and braces placed four feet apart from centres; the flooring being of birch and maple 6 inches in thickness, fastened with  $\frac{3}{4}$  inch wrought iron drift bolts, and the sides are formed of two inch planking, with a course of 1 inch lumber on top; the whole being securely spiked to the bents.

The lower end of the structure rests upon a cribwork pier 33 feet in length, 12 feet in width and 5 feet in height, constructed of round hemlock timber fastened together with  $2\frac{1}{2}$  inch oak trenails and iron drift bolts; the cribwork being filled with stone.

The reconstruction of the dam and slide at Scott's Mills on Mississieua Creek, situated on Lot 15 in the 8th Concession of the Township of Harvey, which, with the exception of the foundation, was destroyed by fire, was commenced in the latter part of January last, the work being continued until the month of March when it was completed.

The main dam, 96 feet in length and 17 feet in width, has been rebuilt 13 feet in height, and is provided with two stop-log openings; the waste sluice being 20 feet in width and the slide opening four feet at the bottom, with the sides built battering seven inches to the foot.

The wing dam, 67 feet in length, 12 feet in width and 9 feet in height, has also been rebuilt, and a pier 12 feet in length, 6 feet in width and 5 feet in height, constructed to close up the original slide opening.

The material used in the construction of these structures was round, square and flatted pine, hemlock and cedar timber; the whole being securely fastened together with  $\frac{7}{8}$  and  $\frac{3}{4}$  inch square wrought iron drift bolts; the cribwork being filled with stone.

The face of the dam is sheeted with two inch pine planking, with a course of one inch lumber over this; the whole being securely fastened to the cribwork and the joints of the two courses well broken.

The stop-log platform, 60 feet in length and 12 feet in width, is formed with three inch pine planking and the necessary stop-logs and appliances required for raising and lowering them have been provided.

The slide, 290 feet in length, has been rebuilt to a width of 4 feet at the bottom, with sides battering outward 7 inches to the foot to correspond with the opening in the dam.

In the carrying out of the work the old foundation and sills of the bents were utilized, but new posts and braces of 6 x 8 inches square hemlock were provided. The flooring is of hardwood 6 inches in thickness, fastened with  $\frac{3}{4}$  inch square wrought iron drift bolts, and the sides are formed with two inch pine planking covered with one inch lumber; the joints of the courses being well broken and the whole securely spiked to the posts of the bents.

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 MAINTAINANCE OF LOCKS, DAMS AND BRIDGES, ETC.

In addition to the repairs and improvements already referred to in connection with other works, the following have also been attended to out of this appropriation during the present year :—

## DEVIL'S CREEK DAM AND SLIDE.

This dam has been gravelled its entire length to make it water-tight ; and provided with one new stop-log and repairs made to the others, and new steps have been provided to the stop-log platform.

A portion of the foundation at the lower end of the slide having been torn away last spring during high water, has also been rebuilt and repairs have been made to the flooring in several places, with hardwood planking 4 inches in thickness.

## PINE LAKE DAM.

The stop-log sill of this dam has been repaired and some new pieces of planking have also been provided in the opening above the stop-log recess.

## HIGH FALLS DAM AND SLIDE, BURNT RIVER.

The slide opening in this dam has been supplied with one new windlass and four new stop-logs and repairs have been made to the stop-log posts ; and the stop-log platform over the waste sluice has been rebuilt and three new stop-logs and two new windlasses provided.

## LITTLE BEAR AND OTTER LAKE DAMS.

These dams situated in the Townships of Glamorgan and Monmouth respectively, have been supplied with stop-log chains and ratchet wheels and the Otter Lake dam has also been provided with two new stop-logs.

## WORKS ON BEAR CREEK.

The dam at the foot of what is known as "The Big Marsh" has been gravelled and the sides of Slide No. 1 situated immediately below the marsh have been sheeted with two-inch hemlock and four-inch hardwood for a length of 50 feet.

The sides of Slide No. 2 have been rebuilt with five courses of timber for a length of 30 feet, and some additional stone filling has been put in the dam at the head of the long slide near Pine Lake.

## WHITE LAKE DAM AND SLIDE.

Repairs have been made to the stop-log posts and platform of this dam and four new stop-logs have been provided and the slide has been supplied with two new cross sills and twelve posts and braces : also several pieces of hardwood in the floor, and the entire flooring has been refastened with wrought iron spikes.

## EAGLE AND MISSISSICUA LAKE DAMS.

The dam at the outlet of Eagle<sup>s</sup> Lake, situated on Lot 4 in the 2nd Concession of the Township of Anstruther has been provided with a new stop-log plat-

form 21 feet in length and 12 feet in width, and the necessary appliances for raising and lowering the stop-logs; and the slide opening of the dam at the outlet of Mississicua Lake has been provided with one new oak stop-log.

#### LITTLE BOB LAKE DAM.

Repairs have been made to the stop-log posts, platform and windlasses of this dam, which is situated on Lot No. 13 in the Xth Concession of the Township of Lutterworth, and two new pieces of 12x12 inch square timber have been put along the face of the Slide opening.

The dams at the outlet of Crab and Horseshoe Lakes, also one at Workman's Mills on the Gull River near the Village of Minden, have been thoroughly gravelled to make them water-tight; and the face of the dam at Workman's Mills has been sheeted with 2 inch planking for a length of 30 feet at the northerly end; and a large projecting rock which frequently caused timber to be seriously damaged after leaving the slide has been blasted and removed from the river.

#### PORT CARLING LOCK AND SWING BRIDGE, ETC.

Repairs have been made to the sheeting on the cribbing above the lock, and the flooring of the swing bridge has been renewed with 3 inch hemlock planking, and the turntable and swinging gear which had been injured by one of the steamers while passing through the lock has also been repaired. Some new two inch planking has been provided on the stop-log platform of the dam; and a number of sunken logs which interfered with navigation have been removed from the channel of the river between the lock and Muskoka Lake.

#### PORT SANDFIELD SWING BRIDGE, ETC.

A new bent constructed by 12x12 inch timber has been erected on the southerly side of the channel to provide a rest for the swing bridge when open, the old one having become in a decayed and unsafe condition, and new sills and braces have been supplied to one of the bents in the trestle approach at the northerly end of the bridge.

#### LINDSAY SWING BRIDGES, ETC.

The swing bridge on Lindsay Street has been adjusted and the turntable supplied with one new wheel, and the bridge has been planked 8 feet in width in the centre for its entire length with two inch hemlock planking, the old flooring having become worn to such an extent as to be dangerous.

The turntable of the Wellington Street bridge has been provided with two new wheels and the bridge supplied with two needle beams and a new rest timber at each end: and two wheels have also been provided to the bridge south of the town and repairs made to the swinging bridge gear and suspension rods.

A number of sunken logs, roots and other debris, which seriously interfered with navigation have also been removed from the bed of the river between the lock and Sturgeon Lake.

The following are the different lockmaster's returns of lockages made during the present year:

1. Magnetawan Lock—574 steamers, 59 small boats, 105 scows and 24 rafts or cribs of timber.
2. Mary's and Fairy Lakes Lock—270 steamers, 44 small boats, 143 scows and 82 rafts or cribs of timber.

3. Port Carling Lock—2,448 steamers, 1,284 small boats, 767 scows and 239 rafts or cribs of timber

4. Young's Point Lock—1,079 steamers, 201 small boats, 122 scows and 161 rafts or cribs of timber.

5. Lindsay Lock—133 steamers, 23 small boats, 96 scows and 43 rafts or cribs of timber.

6. Balsam River Lock—351 steamers, 177 small boats, 59 scows, 24 rafts or cribs of timber and 74,500 saw logs and 260 cords of stave bolts.

#### OTONABEE RIVER.

A breastwall has been constructed along the westerly side of the canal above the lock at Young's Point, extending from the upper end of the lock wall to the stop-log piers at the head of the canal: a distance of two hundred and thirty-nine feet—the width at the top being 22 feet and the height at the face 12 feet.

The wall is constructed with three longitudinal mud sills and bents of 12 x 12-inch square hemlock timber, placed 6 feet apart from centres, with a 12 x 12-inch cap piece at top, and a 9 x 12-inch fender streak two feet below; the whole being well framed and thoroughly bolted together and the face side sheeted with 3-inch hemlock planking fastened with 7 x  $\frac{3}{4}$ -inch wrought iron spikes.

The top of the wall is provided with 4 x 10-inch hemlock joists placed three feet apart from centres; the whole being covered with 3-inch pine planking; and six cast iron snubbing posts have been provided to enable steamers and other craft to be secured while loading or waiting to get through the lock.

In order to avoid interference with navigation, the work was not commenced until about the 20th of November and was continued until the 31st of December, when it was well advanced; but a re-vote of the unexpended balance of the appropriation will require to be taken to enable it to be completed early in the coming spring.

The guide pier on the westerly side of the channel below the lock has been re-planked 184 feet in length and 12 feet in width with 3-inch hemlock planking, and 4 cast iron snubbing posts have been provided for the pier on the easterly side.

#### GULL AND BURNT RIVER WORKS.

##### *Improvement at Moore's Falls.*

An appropriation of \$2,000 was granted last session to make such improvements at the outlet of Gull Lake as would do away with the flooding of low lying lands in the village of Minden and along the Gull River during the season of high water; and the following works have been attended to:

The southerly outlet has been deepened and enlarged by rock excavation, and in order to enable the water to be regulated and controlled a stop-log dam, 115 feet in length, 12 feet in width and 8 feet in height, has been constructed. The dam is provided with three openings—two 20 feet and one 21 feet in width, and a stop-log platform 94 feet in length and 12 feet in width. The cribwork is constructed of 10 x 12-inch hemlock timber, securely fastened together with  $\frac{3}{4}$ -inch iron drift bolts: the whole being compactly filled with stone.

The flooring of the stop-log openings is of hardwood 4 inches in thickness, fastened with 8 x  $\frac{1}{2}$ -inch ship spikes; and the platform is of 3-inch hemlock planking.

The dam is supplied with pine stop-logs for the different openings, and the necessary windlasses and chains, etc., for handling the same have been provided.

The northerly outlet has also been enlarged by rock excavation, and some old bridge piers which interfered with the escape of the water removed: also a large rock from the mouth of the river above Gull Lake.

It is expected that the improvements carried out will meet the requirements and that the loss and inconvenience formerly experienced in this locality through high water will now be practically done away with.

#### *Farquhar Lake—Dam and Slide.*

A new dam and slide has been constructed at the outlet of this Lake, in the Township of Cardiff, to replace the old structure which had become in a decayed and worn out condition.

The dam is 81 feet in length, 12 feet in width, and 13 feet in height, with slide opening in same 9 feet in width and 24 feet in length.

It is constructed with 10x12 inch hemlock timber, fastened together with  $\frac{3}{4}$ -inch iron drift bolts 22 inches in length: the crib-work being filled with stone.

The sides of the slide are also of 10x12 inch hemlock timber built into the dam; the flooring being of birch 4 inches in thickness, securely fastened with 8-inch by  $\frac{1}{2}$ -inch wrought iron spikes.

The stop-log platform 25 feet in length and 12 feet in width is covered with 3-inch pine planking, and the necessary stop-logs, and windlasses, and chains have been provided.

The work was commenced on the 14th of February, and completed on the 2nd of April.

#### *Cocklong Lake Slide.*

A new slide 200 feet in length, 5 feet in width, with sides averaging 4 feet in height, has been built at the outlet of this Lake in the Township of Glamorgan.

It is constructed with three stringers of flatted hemlock timber, 10 inches in thickness, with bents placed four feet apart from centres, formed with 10x10 inch sills, and 8x8 inch posts and braces: the whole being of cedar morticed and tenoned together and fastened to the sills with  $\frac{3}{4}$ -inch iron drift bolts.

The flooring is of maple and birch 4 inches in thickness, fastened with 8x $\frac{1}{2}$ -inch wrought iron spikes, and the sides are formed with 3-inch pine planking which is securely spiked to the bents.

The work was commenced in the early part of February and completed on the 18th of March.

#### MARY'S AND FAIRY LAKES WORKS.

The following improvements and repairs have been made to these works during the present year:

The channel immediately below the lock, situated about a mile and a-half southerly from the village of Huntsville, has been deepened and improved by dredging for a length of about 500 feet, and to a depth of two feet below the lower mitre still; the material removed consisting of gravel and boulders, many of which were so large as to necessitate blasting. The work was commenced on 28th of March and continued until the 19th of April, and from this date until

the 3rd of May the plant was engaged in the removal of boulders from the channel of the river between the swing and railway bridges in the village of Huntsville, after which it was taken to the lock, the machinery removed and stored away, and the dredge and other scows sunk in shallow water in a secluded place in the neighborhood.

A new balance beam has been provided for one of the gates at the lower end of the lock and one of the upper gates has been supplied with a new quoin post and some other repairs made thereto, and the balance beams on all four gates have received two coats of white paint.

The approaches to the highway bridge across the river immediately above the lock have been repaired for a length of 96 feet and to a width of 8 feet, and for a length of 17 feet and to a width of 12 feet with 2-inch hemlock planking, which was put on top of the old flooring; and the flooring of the bridge across the Peninsula Creek Canal has been repaired in a similar manner with new planking four feet in width for the entire length of 190 feet, the old flooring having become so worn and decayed in the centre as to necessitate this precaution being taken in order to avoid accident.

#### BRIDGE AT BURNSTOWN.

An appropriation of \$1,500 00 was granted last session to aid in the reconstruction of the bridge across the Madawaska River, which connects the townships of Bagot and McNabb at this village: the assistance being granted owing to the old structure having been destroyed or damaged by logs coming down the rapids over which the bridge is constructed, and on condition that the balance of the amount required to complete the work be provided by the municipalities.

Upon the Department being notified that the work had been completed, examination was made, when it was found to have been carried out in such a manner as to indicate that the bridge would meet the requirements of the locality; but as the amount has not yet been paid, a re-vote will require to be taken.

The total length of the structure between the shore abutments is 292 feet, and the width of roadway between the chords of the trusses, 17 feet 4 inches. It consists of three trussed spans and two spans without trussing, two of the spans being 80 feet in width between the piers, and the other 50 feet. The two spans without trussing being 14 and 24 feet in width respectively. The chords, main braces and straining beams of the trusses are of pine, and the remaining portions of the structure of cedar, the flooring being 4 inches in thickness: and the bridge is provided with a substantial hand-rail from end to end, and is well painted.

The cribwork piers upon which the superstructure rests are constructed of round cedar timber flattened on the outside, three of them which support the trusses being 12 feet in width and 20 feet in length, with cut-water extension 16 feet in length on two of them: the cut-waters being covered with 4-inch elm planking to protect the timber from injury by ice or saw logs when floating down the stream: and one is 8 feet in width and 20 feet in length: the shore pier on the westerly side being 4 feet in width and a similar length, and the cribwork abutment on the easterly side a similar length and extending into the river bank; the width at the top being about twenty feet. The piers are all good substantial structures, the timber being well put together, and the cribwork is filled with stone.

## MILL CREEK IMPROVEMENT.

An appropriation of \$500.00 was granted last session for service on the improvement of this stream, on condition that a like amount be provided by the Townships of Longueuil and Caledonia. The Creek rises in the Township of Caledonia and extends through Longueuil, having its outlet into the Ottawa River in the Village of L'Original. Operations were commenced in the Township of Longueuil in the early part of June, about the centre of the lot owned by John Allen, and continued until the early part of October, when the easterly line of the lot owned by James Murray had been reached; the creek having been improved, following its tortuous course for a length of about five and a half miles.

The work consisted of deepening and widening the stream by the excavation of earth and solid rock, and the blasting and removal of boulders; also the removal of sunken saw logs, alluvium and other debris which formed obstructions and interfered with the flow of the water to such an extent that the low-lying lands and highways in the neighborhood were seriously affected during the time of freshet and also after protracted or heavy rainfall.

The work was attended to by the municipal authorities, and upon the department being notified examination was made, and as it was found to have been satisfactory preformed, and properly certified vouchers of the expenditure furnished, the amount of the appropriation was paid.

## UNION CREEK IMPROVEMENT.

The improvement of this creek, which is situated in the Township of Galway has been continued during the present year; the work being of a similar character to that carried out last year, and consisting of the removal of boulders, fallen timber, sunken logs and other debris from the bed of the stream, which interfered with the flow of the water; the improvement being carried out on lots 5, 16, 17, 18 and 19 in the XIVth concession; and two shoals of rock, one on lot 5 in the XIVth concession, and the other on lot 16 in the XVth concession, have also been blasted and removed from the channel. The work was commenced on the 20th of September and continued until the 22nd of October.

## EXTENSION OF RAILWAYS IN 1898.

The construction of new lines of railway throughout the Province has not been very vigorously prosecuted during the present year, the works attended to as far as could be ascertained being as follows:

*Montreal and Ottawa Railway.*

As previously reported, this railway, which is known as the Short Line of the Canadian Pacific between Montreal and Ottawa, was completed and opened for traffic at the close of 1897 to the Village of Plantagenet, which is situated about thirty miles westward from the provincial boundary, and the grading and track laying from that point to Ottawa was well advanced.

Construction work was continued during the present year, until the early part of September, when the line was completed and opened for traffic, the mileage in the Province of Ontario being 66 40-100 miles.



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*Ottawa and New York Railway.*

The construction of this railway between Ottawa and Cornwall, a distance of 55 miles, was commenced about the 15th of July, 1897, and as previously reported, the grading and track laying was about completed at the close of that year, and the ballasting well advanced. Operations were continued during the present year until the month of August, when I understand the line was completed and opened for traffic between the points above mentioned.

*Tilsonburg, Lake Erie and Pacific Railway.*

Construction work has been in progress during the present year on an extension of this railway from the Loop Line Division of the Grand Trunk to the Michigan Central Railway, and into the Town of Tilsonburg; the length of track laid being about  $3\frac{3}{4}$  miles.

The work was, I understand, commenced towards the latter part of 1897; but owing to difficulty in getting a proper foundation for a large steel trestle bridge across Tilson's mill pond, the line was not completed and opened for traffic until the month of December of the present year.

*Pembroke Southern Railway.*

The construction of this line which extends from Golden Lake station, on the Ottawa, Arnprior and Parry Sound Railway, in a north-easterly direction across the Townships of South Algoma, Wilberforce and Alice, to the Town of Pembroke, a distance of about  $21\frac{1}{2}$  miles, was commenced in the month of April of the present year, and continued until about the middle of December, when it was completed and opened for traffic.

*Ontario and Rainy River Railway.*

This railway is, I understand, to extend from Stanley station, on the Port Arthur, Duluth and Western Railway, to a point on the western boundary of the province, either at the mouth of Rainy River or on Lake of the Woods, the total length being about 280 miles.

The construction of the line was commenced on the 1st of August last, at Stanley, which is situated about twenty miles westerly from Port Arthur, and I am informed about fifteen miles have been graded, but no steel has yet been laid.

The road when completed will tap both the gold and iron sections of a rich mining country, and will also open up a large area of valuable timber lands. It is expected that a section of about forty miles in length, which will reach the iron deposits, will be opened for traffic next summer, and that the entire line will be completed in about two years.

The following revised statement to the close of 1898 gives in detail the mileage of each railway in Ontario, distinguishing between those constructed prior to and since Confederation.

REVISED STATEMENT.

No.	Name of railway.	Terminal points.		Completed prior to Confederation	Completed since Confederation	At present under construction.	Total length in operation of each railway or system of railways in miles.
		From.	To.				
1	Grand Trunk Railway, Main Line.	Eastern Province	Point Edward	457			
2	do	Boundary	Goderich	158			
3	do	St. Mary's	London	23			
4	do	Galt & Doon Branch	Ferlin	7	4.5		
5	do	Waterloo Junction Railway	Waterloo		10.25		
6	do	Toronto & Nipissing Branch	Toronto		88		
7	do	Midland Railway, Main Line	Port Hope	65	54.53		
8	do	do Peterboro' Branch	Millbrook	13	9		
9	do	Lake Simcoe Junction	Stouffville		26.5		
10	do	Whitby Port Perry & Lindsay	Whitby		46		
11	do	Victoria Railway	Lindsay		55.81		
12	do	Grand Junction Railway	Belleville		64.65		
13	do	Belleville & North Hastings	Grand Junction Rail- way		22		
14	do	Toronto & Ottawa	Madoc		9		
15	do	do	Fridgewater		6.5		
16	do	do	Manilla		14		
17	do	Port Dover & Lake Huron	Peterborough		63		
18	do	South Norfolk Railway	Stadford		17		
19	do	Chenong Branch	Port Kawan		9		
20	do	Stratford & Huron	Peterborough		106.27		
21	do	Owen Sound Extension	Stratford		12.40		
22	do	Georgian Bay & Wllbrington	Owen Sound		26		
23	Grand Trunk Railway } Great Western Div. }	Main Line.	Palmerston				
24	do	Toronto & Hamilton Branch.	Durham	129			
25	do	Loop Line Division	Windsor	39.5			
26	do	Kingscourt & Glencoe Link	Hamilton		145		
27	do	Sarnia Branch	Fort Erie		20.60		
28	do	Petrolia Branch	Glencoe	51			
29	do	Bramford Branch	Sarnia	7			
30	do	Bramford & Norfolk	Petrolia	8			
31	do	Wellington, Grey & Bruce	Bramford		35.83		
32	do	do St. Extension	Tilsburg	27			
33	do	London, Huron & Bruce	Harrisburg		66		
			Southampton		69.75		
			Kincardine				
			Wingham				

34	Grand Trunk Railway } London & Port Stanley Great Western Div. }	London	Port Stanley	25		
35	do Welland Railway	Port Colborne	Port Dalhousie	25		
36	Northern Railway, Collingwood Line	Toronto	Meadow	94	21	
37	do Muskoka Branch	Paris	Orwenhurst		53	
38	do Hamilton & Northwestern Main Line	Port Dover	Allandale		135.3	
39	do do Collingwood Branch	Clarksville	Collingwood		40	
40	do North Simcoe Junction	Colwell	Pencanungishene		33.34	
41	Northern & Pacific Junction Railway	Gravenhurst	La Vause		111.5	
42	Toronto Belt Line Railway, Easterly Section	Don Station, G.T.R.	Junction with Northern Railway		8.70	2719 11
43	do do Western Section	Carleton on G.T.R.	Swansea		4.33	
44	Canadian Pacific Railway, Main Line	Ottawa	Western Province Boundary	57	1144	
45	do do	Ottawa	Eastern Province Boundary		66.40	
46	do Algoma Branch	Sudbury Junction	Sault Ste. Marie		180.25	
47	do Brockville & Ottawa Railway	Brockville	Carleton Place	46		
48	do St. Lawrence & Ottawa Ry. and Chaudiere Branch	Prescott	Ottawa	59.5		
49	do Ontario & Quebec Railway	Toronto Junction	Eastern Province Boundary	12	281 25	
50	do do Don Branch	Main Line	Toronto		5	
51	do do Detroit Extension	London	Windsor		112 50	
52	do Credit Valley Ry., Main Line	Toronto	St. Thomas		119.13	
53	do Orangeville Branch	Streetsville	Elora and Orangeville		62.83	
54	do do Guelph Branch	Campbellville	Guelph		15	
55	do Toronto, Grey & Bruce, Main Line	Toronto	Owen Sound		122	
56	do do Teeswater Branch	Orangeville	Teeswater		73	
57	do do Wingham Branch	Glenham	Wingham		4.75	
58	do West Ontario Pacific Railway	Woodstock	London		27	
59	do Atlantic & North-West Railway	Renfrew	Eganville		19.25	2406.86
60	Michigan Central Railway, formerly Canada Southern Main Line	Windsor	Suspension Bridge		226.5	
61	do St. Clair Branch	St. Clair Junction	Courtright		62.2	
62	do Amherstburg Branch	Amherstburg	Essex Centre		15.7	
63	do Oil Springs do	Oil City Junction	Eddy's		3.2	
64	do Petrolia do	Petrolia Junction	Petrolia		4.9	
65	do Leamington & St. Clair Branch	Comber	Leamington		15.9	
66	do Fort Erie Branch	Welland Junction	Fort Erie		17.4	
67	do Niagara do	Fort Erie	Niagara	50		378 10
68	Parry Sound Colonization Railway	Scotia	Depot Bay		51.20	
69	Ottawa, Arnprior & Parry Sound Railway	Ottawa	Scotia		212.60	263 80
70	Canada Atlantic Railway	Ottawa	Eastern Province Boundary		68.08	
71	Central Counties Railway	Glen Robertson	Hawkesbury		21	
72	do do	South Indian	Rockland		17	106 08
73	Cobourg, Peterborough & Marmora Ry., Marmora Line	Cobourg	Harwood	14 5		14.50
74	Kingston & Pembroke Railway	Kingston	Renfrew		163	103 00
75	Prince Edward County Railway	Pictou	Frontenac and G.T.R.		32.41	32 44
76	Central Ontario Railway	Trenton at G. T. R.	Coe Hill		71	

REVISED STATEMENT.—Continued.

No.	Name of railway.	Terminal points.		Completed prior to Confederation	Completed since Confederation	At present under construction.	Total length in operation of each railway or system of railways in miles.
		From.	To.				
77	Ontario, Belmont & Northern Railway	Central Ontario Ry.	Belmont Mine				83.57
78	Erie & Huron Railway	Rondeau	Sarnia		9.57		70.47
79	Napanee, Tamworth & Quebec Railway	Napanee	Tweed		50		
	do do Harrowsmith Branch	Yarker	Harrowsmith		7		57.00
80	Bay of Quinte Railway	Deseronto	Grand Trunk Railway		3.5		3.50
81	Nosbonsung & Nipissing Railway	Lake Nipissing (S. E. Bay)	Lake Nosbonsung				
82	Irondale, Bancroft & Ottawa Railway	Kinnouit	Bancroft		5		5.00
83	Brockville, Westport & Saub Ste. Marie	Brockville	Westport		45	8	45.00
84	St Catharines & Niagara Central Railway	Niagara Falls	St. Catharines		12.5		45.00
85	Lake Erie & Detroit River Railway	Walkerville	Ridgeway		84		12.50
86	Port Arthur, Duluth & Western Railway	Port Arthur	Gun Flint Lake		85.54		81.00
87	Toronto, Hamilton & Buffalo Railway	Waterford	Brantford		18		85.54
	do do	Brantford	Welland		62.5		
88	Tilsonburg, Lake Erie & Pacific Railway	Tilsonburg	Port Burwell		18.58		80.50
89	Ottawa & New York Railway	Ottawa	Cornwall		55.00		18.58
90	Embroke Southern Railway	Pembroke	Golden Lake		21.50		55.00
91	Ontario & Rainy River Railway	Stank y on P. A. D. & W. Ry.	Western Province Boundary			280	21.50
				1447 50	5243.55	288.00	6691.05

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From the details given, it will be seen that construction work has been in progress on five lines of railway during the present year, two of which have not been previously reported upon: the length opened for traffic being 119.09 miles, the portion of the Ottawa, Arnprior and Parry Sound Railway, across Parry Island to Depot Bay, which was practically completed at the close of 1897, being included in this distance.

I have the honor to remain, Sir,

Your obedient servant,

ROBERT McCALLUM,  
Engineer Public Works.



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STATEMENTS  
OF THE  
ACCOUNTANT  
AND  
LAW CLERK.

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DEPARTMENT OF PUBLIC WORKS.

TORONTO, January, 1899.

HON. WM. HARTY,

*Commissioner of Public Works, Ontario.*

SIR,—I have the honor to submit the following statements of maintenance and capital expenditure on public buildings and works, and of contracts entered into in connection therewith during the year 1898, being (1) the expenditure on maintenance and repairs account for Government and Departmental Buildings, Institutions and works for the year 1898; (2) the total of capital expenditure for public buildings and works for the year 1898; (3) the total of capital expenditure on public buildings and works from the 1st July, 1867 (Confederation), to the 31st December, 1898; and (4) a statement showing the several contracts and bonds entered into with Her Majesty for the execution of sundry works in connection with the Department during the year 1898.

I have the honor to remain,

Sir,

Your obedient servant,

J. P. EDWARDS,  
Accountant and Law Clerk

## STATEMENT No. 1.

Being statement of expenditure on maintenance account for fuel, gas and water, repairs, vault fittings, furniture and furnishings, etc., for the following departmental buildings, institutions and works during 1898.

Name of service.	Amount.
Government House.....	7,470 24
Old Parliament Buildings.....	864 94
New Parliament Buildings (including salaries of engineer, firemen, messengers, etc.).....	30,736 52
Attorney General's Department.....	797 94
Secretary's Department.....	1,477 14
Department of Agriculture.....	632 10
Department of Public Works.....	531 11
New Parliament Buildings, exclusive of departments (furniture and furnishings only).....	1,627 58
Educational Department, Normal and Model School Buildings, Toronto.....	9,006 79
Normal and Model School Buildings, Ottawa.....	3,841 57
Miscellaneous (salaries of clerk of works, carpenter and plumbers).....	3,480 00
School of Practical Science, Toronto.....	3,735 81
Agricultural College, Guelph.....	6,639 26
Osgoode Hall, Toronto.....	7,124 01
Superintendent of Locks and Dams.....	1,200 00
Lockmasters, bridgetenders and caretakers.....	3,329 23
Total.....	\$82,494 24

DEPARTMENT OF PUBLIC WORKS, ONTARIO,  
TORONTO, January, 1899.

J. P. EDWARDS,  
Accountant.

## STATEMENT No. 2.

Being statement of Expenditure on capital account for the year 1898 only on  
Public Buildings and Works.

See also Statement No. 3.

Name of Work.	Under the Department of Public Works.		Under Inspectors, etc.		Total for 1898.	
	£	c.	£	c.	£	c.
Asylum for Insane, Toronto .....	1,764	39	2,224	12	3,988	51
“ Mimico .....	3,906	99	2,993	01	6,900	00
“ London .....	3,771	76	4,927	95	8,699	71
“ Hamilton .....	2,207	92	4,428	20	6,636	12
“ Kingston .....	2,800	12	1,798	41	4,598	53
“ Brockville .....	7,156	91	3,199	13	10,356	04
Asylum for Idiots, Orillia .....			4,100	00	4,100	00
Reformatory for Boys, Penetanguishen .....			200	00	200	00
Andrew Mercer Reformatory for Females, Toronto .....			1,022	73	1,022	73
Central Prison, Toronto .....			14,298	14	14,298	14
Deaf and Dumb Institution, Belleville .....	269	20	1,349	56	1,618	76
Blind Institution, Brantford .....	176	00	926	00	1,102	00
Agricultural College, Guelph .....	8	50	1,687	45	1,695	95
Educational Buildings and Normal and Model Schools, Toronto .....	2,543	79			2,543	79
Normal and Model Schools, Ottawa .....	110	00			110	00
New Normal School, London .....	8,262	36			8,262	36
School of Practical science, Toronto .....	3,495	16			3,495	16
Osgoode Hall, Toronto .....	597	50			597	50
New Parliament Buildings, Toronto .....	11,249	05			11,249	05
Cobourg Institution .....	5,025	70			5,025	70
Eastern Dairy School, Kingston .....	401	10			401	10
Algoma District :—						
Lock-up, Little Current (Grand Manitoulin Island) .....	27	00				
“ Thessalon .....	38	20				
Court House, Gaol, etc., Sault Ste. Marie .....	21	00				
					86	20
Thunder Bay District :—						
Lock-up, etc., at Port Arthur .....	16	75				
“ “ Fort William .....	12	50				
					29	25
Muskoka District :						
Lock-up at Huntsville .....	37	85				
do Bracebridge .....	1	50				
					39	35
Parry Sound District :						
Lock-up, etc., at Parry Sound .....	72	65				
					72	65
Nipissing District :						
Court room, etc., North Bay .....	391	79				
Lock-up at Sudbury .....	19	38				
“ Mattawa .....	183	32				
“ Sturgeon Falls .....	93	85				
					667	74

STATEMENT No. 2.—*Concluded.*

Name of work.	Under the Department of Public Works.		Under Inspectors, etc.		Total for 1898.	
	§	c.	§	c.	§	c.
Rainy River District :						
Lock-up, etc., at Rat Portage .....	294	67			294	67
Georgian Bay Works .....	391	27			391	27
Shoal Lake and Lake of the Woods Improvements (Ash Rapids) .....						
Bottle Lake Dam and Mississicua Creek Dam .....	1,998	25			1,998	25
Gull and Burnt Rivers Works .....	4,068	72			4,068	72
Otonabee River Works .....	2,968	56			2,968	56
Mary's and Fairy Lakes Works .....	1,704	14			1,704	14
Sengog River Works .....	459	41			459	41
Mill Creek Improvements .....	200	00			200	00
Maintenance Locks, Dams, Bridges, etc .....	500	00			500	00
Surveys and Inspections, etc .....	4,442	91			4,442	91
High Falls, Slide and Dam, Pigeon River (C.L.D.) .....	859	92			859	92
			175	36	175	36
Total Public Buildings and Works .....	72,559	49	43,330	06	115,889	55

J. P. EDWARDS, Accountant,  
Public Works Department.

PUBLIC WORKS DEPARTMENT.  
TORONTO, January, 1899.

## STATEMENT No. 3.

Being statements of expenditure on capital account for 1898, and total of expenditure up to the 31st of December, 1898, on public buildings and works.

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total of expenditure to 31st December, 1898.
	§ c.	§ c.	§ c.
Government House .....	183,860 86		183,860 86
Old Parliament and Departmental Buildings .....	85,285 98		85,285 98
New Parliament Buildings—construction account .....	1,271,020 08	2,032 52	1,273,052 60
“ “ equipment, grounds, roads, pavements, plant house, etc .....	217,751 90	9,216 53	226,968 43
Asylum for Insane, Toronto .....	356,647 99	3,988 51	360,636 50
“ “ Mimico .....	587,683 21	6,900 00	594,583 21
“ “ Brockville .....	449,206 84	10,856 04	459,562 88
“ “ London .....	894,927 10	8,699 71	903,626 81
“ “ Hamilton .....	873,896 04	6,636 12	880,032 16
“ “ Kingston .....	439,215 13	4,598 53	443,813 66
“ “ Kingston (branch) .....	9,422 82		9,422 82
Asylum for Idiots, Orillia .....	518,018 02	4,100 00	522,118 02
Institution for Deaf and Dumb, Belleville .....	311,406 16	1,618 76	313,024 92
Institution for Blind, Brantford .....	267,247 66	1,102 00	268,349 66
Reformatory for Boys, Penetanguishene .....	176,568 91	200 00	176,768 91
Agricultural College, Guelph .....	474,074 15	1,695 95	475,770 10
Central Prison, Toronto .....	855,149 29	14,298 14	869,447 43
School of Practical Science (old building) .....	59,100 26		59,100 26
“ “ (new “ and addition) .....	222,011 04	3,495 16	225,506 20
Andrew Mercer Reformatory for Females, Toronto ..	216,377 67	1,022 73	217,400 40
Osgoode Hall, Toronto .....	141,133 42	597 50	141,730 92
Agricultural Hall, Toronto .....	324 00		324 00
Education Department and Normal and Model Schools, Toronto .....	174,266 81	2,543 79	176,810 60
Normal and Model Schools, Ottawa .....	214,265 18	110 00	214,375 18
Normal School, London .....		8,262 36	8,262 36
Cobourg Institution .....	5,000 00	5,025 70	10,025 70
Dairy School, Strathroy .....	14,583 71		14,583 71
“ “ Kingston .....	7,399 51	401 10	7,800 61
School of Mining, Kingston .....	4,070 00		4,070 00
Government Farm, Mimico .....	51,646 34		51,646 34
Pioneer Dairy Farm, Algoma .....	5,178 43		5,178 43
Brock's Monument, Queenston Heights .....	4,605 31		4,605 31
Niagara River fence .....	8,025 43		8,025 43
Algoma District :			
Court House, Gaol and Registry Office, etc., Sault Ste. Marie .....	23,463 85	21 00	23,484 85
Gran 1 Manitoulin Island, three lock-ups (Gore Bay, Little Current and Manitowaning) .....	17,048 37	27 00	17,075 37
Lock-up at Killarney .....	1,292 97		1,292 97
“ “ Bruce Mines .....	3,117 48		3,117 48
“ “ Webbwood .....	1,634 24		1,634 24
“ “ Thessalon .....	1,183 79	38 20	1,221 99
“ “ Massie .....	702 74		702 74
Thunder Bay District :			
Registry Office and Lock-up, addition to Court House and Gaol, etc., Port Arthur .....	38,769 82	16 75	38,786 57
Lock-up at Fort William .....	8,669 10	12 50	8,681 60
Lock-up at Silver Islet, Lake Superior .....	2,304 79		2,304 79
Muskoka District :			
Immigration sheds at Gravenhurst .....	355 00		355 00
Registry Office and Lock-up, Bracebridge .....	14,216 59	1 50	14,218 09
Lock-up and Court Room, Huntsville .....	8,132 87	37 85	8,170 72
Lock-up, etc., Baysville .....	300 00		300 00

## STATEMENT No. 3.—Continued.

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total of expenditure to 31st December, 1898.
	c.	¢ c.	¢ c.
<b>Parry Sound District :</b>			
Registry Office, Lock-up, etc., Parry Sound .....	18,008 26	72 65	18,080 91
Lock-up at Magnetawan .....	645 56		645 56
“ and Court Room at Burk's Falls .....	6,377 03		6,377 03
“ Frence River .....	1,194 12		1,194 12
“ Dunchurch .....	699 00		699 00
“ Emsdale .....	300 00		300 00
<b>Nipissing District :</b>			
Lock-up at Mattawa .....	13,132 85	183 32	13,316 17
Court Room and Registry Office at North Bay .....	26,185 22	351 19	26,576 41
Lock-up at Sudbury .....	12,028 15	29 38	12,057 53
Sturgeon Falls .....	1,636 49	93 85	1,730 34
<b>Rainy River District :</b>			
Lock-up, Court Room and Gaoler's residence, New Registry Office, etc., at Rat Portage .....	32,208 37	294 67	32,503 04
Lock-up at Fort Francis .....	2,156 15		2,156 15
County of Haliburton—Registry Office, Minden .....	5,918 42		5,918 42
Young's Point Lock .....	31,192 72		31,192 72
Balsam and Cameron Lakes Lock .....	23,959 02		23,959 02
Mary's and Fairy Lakes Lock and Works .....	68,539 71	459 41	68,999 12
Magnetawan Works—Lock, dam and river improve- ments, and dam and slide at Deer Lake .....	63,668 25		63,668 25
High Falls, Pigeon River, slide, dam, etc. (by C. L. D.) .....	8,830 35	175 36	9,005 71
Georgian Bay Works .....	6,551 53	391 27	6,942 80
Landing pier at Port Elgin .....	2,750 00		2,750 00
“ Southampton .....	2,022 63		2,022 63
<b>Muskoka Lakes Works.</b>	21,125 46		21,125 46
“ lock and bridges at Port Carling .....	44,211 96		44,211 96
“ cut and bridges at Port Sandfield .....	16,842 86		16,842 86
“ Muskoka Falls, works and bridges at Bala .....	7,223 96		7,223 96
<b>Nipissing Lake Works</b> .....	9,182 17		9,182 17
<b>Conchiching Lake Works</b> .....	427 84		427 84
<b>Mud Lake Works (township of Dalton)</b> .....	1,502 32		1,502 32
<b>Kushog Lake Dam</b> .....	300 00		300 00
<b>Mississicua Lake Dam</b> .....	4,989 84		4,989 84
<b>Bottle Lake Dam and Mississicua Creek Dam</b> .....		4,068 72	4,068 72
<b>Shoal Lake and Lake of the Woods Improvements (Ash Rapids)</b> .....		1,998 25	1,998 25
<b>Mill Creek Improvement (Co. Prescott)</b> .....		500 00	500 00
<b>Lake of Bays—dredging mouth of river at outlet of</b> .....	581 82		581 82
<b>Peninsula Creek Improvements</b> .....	32,739 19		32,739 19
<b>Stony Creek Works (Township of Ops)</b> .....	828 25		828 25
<b>Union Creek Improvements</b> .....	648 63		648 63
<b>Scoug Lake Works—dredging at Port Perry</b> .....	977 53		977 53
<b>Lake Scoug Flats road</b> .....	1,500 00		1,500 00
<b>Cobb's Lake outlet</b> .....	1,102 08		1,102 08
<b>Gull and Burnt Rivers Works</b> .....	89,452 93	2,968 56	92,401 49
<b>Muskoka River</b> .....	42,670 53		42,670 53
<b>Sydenham River</b> .....	2,156 26		2,156 26
<b>Nottawasaga</b> .....	5,915 09		5,915 09
<b>Kaministiquia</b> .....	22,865 02		22,865 02
<b>Scoug (including Lindsay lock and swing bridges)</b> .....	96,056 82	200 00	96,256 82
<b>Pigeon River Works (County Victoria)</b> .....	4,993 62		4,999 62
<b>Otonabee</b> .....	7,266 66	1,704 14	8,970 80
<b>Balsam</b> .....	16,585 11		16,585 11
<b>Wye</b> .....	5,176 98		5,176 98
<b>Squaw</b> .....	818 17		818 17
<b>Madawaska River—swing bridge at Combermere</b> .....	971 50		971 50
<b>Nation River Works</b> .....	13,877 23		13,877 23
<b>Nation River bridge</b> .....	2,000 00		2,000 00
<b>Nation River dredge (contribution)</b> .....	4,000 00		4,000 00
<b>Beaudette River Works (to aid in dredging, etc.)</b> .....	3,000 00		3,000 00

STATEMENT No. 3.—*Concluded.*

Name of work.	Expenditure from 1st July, 1867, to 31st December, 1897.	Expenditure for 1898.	Total expenditure to 31st December, 1898.
	\$ c.	\$ c.	\$ c.
Mississippi River Improvements (below Carleton Place)	4,730 71		4,730 71
Head River Improvements (Townships of Laxton and Carden)	976 82		976 82
Moira River Improvements (Township of Thurlow)	2,135 22		2,135 22
Muskrat River Works	893 76		893 76
Otonabee River bridge	2,500 00		2,500 00
Trent River bridge	2,000 00		2,000 00
Washago and Gravenhurst road	32,792 12		32,792 12
Washago wharf	489 22		489 22
Portage du Fort bridge, Ottawa River	5,747 99		5,747 99
Des Joachims Rapids—bridges and approaches	5,937 72		5,937 72
Surveys, inspections, arbitrations and awards, etc.	45,772 81	859 92	46,632 73
Maintenance of locks, dams, slides, bridges, etc.	133,946 19	4,442 91	138,389 10
Roads in Township of Ryerson	7,295 06		7,295 06
Clearing and log houses on free grant lands (settler's homestead fund)	16,780 75		16,780 75
Aldborough Drainage Works	7,199 02		366,581 44
Brooke	34,747 73		
Delaware	5,740 93		
Dunwich	10,105 86		
Ekfrid, Caradoc and Metcalfe Drainage Works	13,667 66		
Grey Drainage Works	8,175 47		
Moore	17,091 58		
Mosa	12,714 75		
Nissouri, West, Drainage Works	8,178 50		
Raleigh Drainage Works	33,069 64		
Russell	11,543 77		
Sarnia	40,540 55		
Sombra	53,169 04		
Tilbury, East,	35,297 62		
Tilbury, West,	31,577 06		
Williams, East,	2,221 75		
Surveys and drainage of swamp lands (Provincial account)	36,600 51		
Totals	10,638,525 33	115,889 55	10,754,414 88

J. P. EDWARDS, Accountant.

PUBLIC WORKS DEPARTMENT,  
TORONTO, January, 1899.

Public Works Department.

## STATEMENT No. 4.

Being Statement of Contracts, Bonds, etc., entered into with Her Majesty in 1898.

Date.	Service.	Subject of Contract.	Contractor.	Sureties.	Description of Contract.	Amount.
Jan. 7 . . . . .	New Parliament and Parliamentary buildings, Toronto.	Removal of snow and ice, and keeping fire from same the roofs, gutters, conductor pipes, etc., for the season 1898-1899.	John J. Power, of the City of Toronto.	None . . . . .		\$ c. 112 00
June 9 . . . . .	Government House, Parliament and Departmental buildings, education department, School of Science and Osgoode Hall, Toronto.	Supply of grate, egg, stove and nut size hard coal; hard and pine wood and soft wood charcoal for season 1898-1899.	William McGill & Co., of the City of Toronto.	Samuel Crane and John Colgan, both of the City of Toronto.	Grate, egg, stove and nut size hard coal, per ton. . . . . Hard wood, per cord. . . . . Pine " " . . . . . Soft wood charcoal, per bbl. . . . .	3 65 3 95 2 60 50
June 9 . . . . .	Government House, parliament and departmental buildings, education department and Osgoode Hall, Toronto.	Supply of Lackawanna pea coal and Pittsburg soft coal for season 1898-1899.	The Elias Rogers Company Limited, of the City of Toronto.	Elias Rogers and Albert E. Stovel, both of the City of Toronto.	Pea coal, per ton. . . . . Soft " " . . . . .	2 97 3 18
June 9 . . . . .	Normal and Model Schools, Ottawa.	Supply of standard Lackawanna egg hard coal for season 1898-1899.	C. C. Ray & Co., of the City of Ottawa.	James M. Hurcomb and Frank Brook, both of the City of Ottawa.	Hard coal, egg size, per ton . . . . .	4 75
June 11 . . . . .	Normal and Model Schools, Ottawa.	Supply of hard and pine wood for the season of 1898-1899.	John Heney & Son, of the City of Ottawa.	Thomas L. Gallagher and William G. Black, both of the City of Ottawa.	Hard wood, per cord. . . . . " " " " . . . . .	3 45 1 50



June 20 ..	Education department and Normal and Model Schools, Toronto.	Construction of the granolithic walks on the grounds.	Alfred Gardiner & Co., of the City of Toronto.	George Clay, of the City of Toronto.	Per superficial foot .....	20
June 23 ..	Asylum for the Insane, Hamilton.	Supply and setting up in place of a horizontal boiler at the pumping station, Queen street (with a five years guarantee).	The Waterous Engine Works Company, Limited, of the City of Brantford.	None	.....	443 00
June 25 ..	Asylum for the Insane, Toronto.	Supply and setting up in place of a horizontal multi-tubular boiler in connection with the Gagenstrom bathing apparatus (with a five years guarantee).	Raney, Selby & Co., of the City of Kingston.	None	.....	565 00
July 7 ....	Asylum for the Insane, London.	Reconstruction of flooring in corridor and ground and first floors in both wings of the north building.	John Purdom, of the City of London.	Thomas H. Purdom and Alexander Purdom, both of London.	Per square .....	7 00
July 11 ..	Normal and Model Schools, Toronto.	Slating and galvanized iron work on roofs of wings (with a five years guarantee to keep in perfect repair.	George Ringham, of the City of Toronto.	None	.....	310 00
July 21 ..	Magnetawan works .....	Supply of pine timber for booms above the lock at Magnetawan.	James Rae, of Ah-Mic Harbour, in the Township of Croft, Parry Sound District.	None	.....	160 00
July 22 ..	Gull and Burnt Rivers works.	Supply of timber for dam at outlet of Gull lake.	Thomas J. Stephens, of the Village of Norland, County of Victoria.	None	.....	7 00
					Hemlock plank, per thousand feet, board measure .....	7 00
					Hemlock timber, per thousand feet, board measure .....	9 00
					Pine timber, per thousand feet, board measure .....	10 00
					Birch or maple timber, per thousand ft., board measure .....	12 00
					Oak timber, per thousand feet, board measure .....	20 00

## STATEMENT No. 4.—Continued.

Date.	Service.	Subject of Contract.	Contractor.	Sureties.	Description of Contract.	Amount
July 25 ..	Asylum for the Insane, London.	Construction of metallic ceilings throughout corridors of basement, ground and first floors of both wings of the north building.	Samuel Stevely & Son, of the City of London.	None .....	.....	1,047 00
Aug. 1. . . .	Eastern Dairy School, Kingston.	Construction of an addition for water closets and coal bins.	John C. Mitchell, of the City of Kingston.	None .....	.....	338 00
Aug. 16 . . .	Asylum for the Insane, Brockville.	Construction of an addition to the carpenter's shop.	James Nichol, of the Town of Brockville.	Henry Tackaberry and Henry Muldoon, both of the Town of Brockville.	.....	602 00
Aug. 16. . .	Asylum for the Insane, Brockville.	Erection of a root horse in connection with the stable buildings.	James Nicol, of the Town of Brockville.	Henry Tackaberry and Henry Muldoon, both of the Town of Brockville.	.....	783 00
Aug. 30. . .	Eastern Dairy School, Kingston.	The construction of plumbing and steam heating works in the addition.	Elliot Bros., of the City of Kingston.	None .....	.....	139 50
Sept. 21. . .	Otonabee River works . .	Supply of hemlock timber and planking for cribwork along canal above the lock.	Cornelius Young of the Village of Young's Point, County of Peterborough.	William J. Young and Patrick P. Young, of the Village of Young's Point.	Hemlock timber and planking, per thousand feet, board measure . . . . . Pine planking, per thousand feet, board measure . . . . .	10 00 15 00

Nov. 3 . . .	New Normal School building, London.	Excavating, masonry, brick, carpentry, iron, plastering, galvanized iron, slating and painting and glazing works, etc.	John Purdom, of the City of London.	Thomas H. Purdom and Alexander Purdom, both of the City of London.	52,125 00
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PUBLIC WORKS DEPARTMENT,  
 TORONTO, January, 1899.

J. P. EDWARDS, Law Clerk,  
 PUBLIC WORKS DEPARTMENT.



DETAILED REPORT  
OF THE  
INSPECTOR OF INSURANCE

AND  
REGISTRAR OF FRIENDLY SOCIETIES

1898

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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1898.



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PARLIAMENT BUILDINGS, TORONTO, 1st November, 1898.

To the Honourable COLONEL GIBSON, Q.C., M.P.P., &c.,

Commissioner of Crown Lands,  
Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes three great Divisions :

A. Registered Dominion Licensees : being Insurance Corporations, Companies or Underwriters, operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees : being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies : being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these Divisions the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation ; their statutory powers, duties, rights and obligations ; their internal organization ; the relation of the members *inter se* ; the liabilities of the members to the creditors of the Company ; the kind or kinds of insurance for which the Company is registered in Ontario ; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licenses, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada ; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation ; the statutes and instruments under which the Societies were constituted, and those by which they are now governed ; the kind of insurance or insurance benefits undertaken ; that report also showed, *inter alia*, whether or not the certificate holders generally are secured by a reserve fund ; and, if a reserve fund is maintained, whether any of this reserve is held in Ontario, if any, how much, how invested, and by whom held and controlled.

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The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1897, made by the Friendly Societies to the Insurance Department of Ontario, under section 96 of the Ontario Insurance Act, R.S.O. 1897.

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

I have the honor to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.

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## DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

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**DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.**

NOTE—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 23rd July, 1898.

**DIVISION A.**

**ALLIANCE ASSURANCE COMPANY.**

Register No. 1057.

Certificate of Registry No. 577.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 49 and 50 Vict. (1886), chap. 74 (Imp.); The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$311,142, held by the Receiver-General of Canada.

## CANADA LIFE ASSURANCE COMPANY.

Register No. 1028.

Certificate of Registry, No. 547.

1. Head Office, Hamilton, Ontario. President and Managing Director, A. G. Ramsay. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R. S. C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$54,900, held by the Government of Canada.

*Recent legislation* respecting the Canada Life Assurance Company was published in the report of 1893.

## ÆTNA LIFE INSURANCE COMPANY.

Register No. 1079.

Certificate of Registry No. 599.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr. Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5 *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Those marked A are applicable solely to policies existing 31st March, 1879 ; those marked B to policies issued subsequently ; \$531,833 Province of Quebec Debentures ; \$149,893 Province of Manitoba Debentures ; \$66,000 Province of New Brunswick Bonds ; \$100,000 Prince Edward Island Bonds ; \$60,000 Montreal Harbour Bonds ; \$2,452,046 Municipal Debentures and \$605,000 U. S. Registered Bonds. Total \$3,964,772. Accepted value \$3,699,327, being \$100,000 (A), and \$3,599,327 (B).

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THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1106.

Certificate of Registry No. 637

1 Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832 ; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845, 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859 ; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1831 ; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120 an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of The Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R S O, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special securities for the policy holders therein as follows : Deposit accepted at the value of \$2,933,801.

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 COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1044.

Certificate of Registry No. 563.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Richard Wickens, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Public General Acts of the United Kingdom; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131 The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1883; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 92, The Companies' (Memorandum of Association) Act, 1890, 53 and 54 Vict., chap. 63, The Companies Winding Up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire, Ocean, Inland Marine and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$107,067 Cape of Good Hope 4 per cent. Stock (Life A); \$29,200 Canada 4 per cent. Stock; \$15,573 Canada 3 per cent. Stock (Life B); \$130,913 Canada Stock; \$73,000 Queensland Bonds, \$48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent. Bonds (Fire).

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 CONFEDERATION LIFE ASSOCIATION.

Register No. 1026.

Certificate of Registry No. 545.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows: Canada, 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.



3 *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent, \$100,000, has been paid up. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$76,050, held by the Dominion Government.

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#### ROYAL INSURANCE COMPANY.

Register No. 1069.

Certificate of Registry No. 589.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of The Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3 *The members are related* as shareholders in an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$689,533, held by Glynn, Mills & Co, London, and Receiver-General, Canada, for Canadian Government.

## WESTERN ASSURANCE COMPANY.

Register No. 1035

Certificate of Registry No. 554.

1. Head Office, Toronto, Ontario; J. J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$51,930 held by the Receiver-General of Canada.

## THE NORTHERN ASSURANCE COMPANY.

Register No. 1096.

Certificate of Registry No. 617

1. Head Offices, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889.*

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: “Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company.”

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$200,555, held by the Receiver-General of Canada.

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 THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1085.

Certificate of Registry No. 605.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV, chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$438,798.

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 THE LANCASHIRE INSURANCE COMPANY.

Register No. 1031.

Certificate of Registry No. 550.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 27 Vict., chap. 89. The Companies' Act, 1862. Deed of Settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$211,800, held by Receiver General of the Dominion Government at Ottawa.

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PHENIX ASSURANCE COMPANY OF LONDON.

Register No. 1070.

Certificate of Registry No. 590.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Gillespie, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

3. The Company is now authorized, by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$245,443.

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LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1078.

Certificate of Registry No. 598.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 7 and 8 Vict., chap 110, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap 64, The Directors' Liability Act, 1890.

3 *The members are related as shareholders* in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such members.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st March, 1898, and expiring on the 31st March, 1899, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$136,266, held by Receiver-General.

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### THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1087.

Certificate of Registry No. 607.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed, are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of \$2,215,300, held by the Receiver-General at Ottawa. Also \$1,425,000 in hands of Canadian Trustees under the Insurance Act.

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### THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1098

Certificate of Registry, No. 619.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of shareholders is limited to amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows:—£100,000 U.S. bonds, \$60,000 City of Halifax 5 p. c. stock, \$48,667 New Zealand 4 p. c. stock, \$24,333 33 Province of Quebec bonds, and \$29,200 Province of Manitoba 5 p. c. debentures; total, \$262,200. (Accepted at \$256,200.)

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UNION ASSURANCE SOCIETY.

Register No. 1081.

Certificate of Registry, No. 601.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badanach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 and 56 Vict., (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The capital of the Society is £450,000, of which £300,000 has been subscribed and £150,000 added from profit,—such capital being divided into 45,000 share each of the nominal amount of £10 on each, of which 13s 4d has been paid, and £3 6s. 8d. added from profits. (*Rules and Regulations* December 24, 1892, p 6)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

7. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock; £5,000 Victoria Government stock, and \$104,667 municipal securities.

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 QUEBEC FIRE ASSURANCE COMPANY.
 

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Register No. 1090.

Certificate of Registry No. 610.

1. Head Office, Québec City, Province of Québec. Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (An Act to incorporate the Québec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, An Act to further reduce the capital stock of the Québec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$56,200, held by Insurance Branch, Finance Department, Ottawa.

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## FEDERAL LIFE ASSURANCE COMPANY OF CANADA.\*

Register No. 1108.

Certificate of Registry No. 629.

1. Head Office, Hamilton, Ontario; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R. S. O. 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, An Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$50,226.

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\*Formerly "of Ontario." See private Act of 1898 (D).

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THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED)  
OF LONDON, ENGLAND.

Register No. 1073.

Certificate of Registry No. 593.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable The Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under any such policy, instrument, deed or contract containing such proviso.*

By the Guardian Assurance Company's Act, 1893 (Imp.) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1893, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$240,900, held by the Receiver-General in Canada.



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 THE GUARANTEE COMPANY OF NORTH AMERICA.
 

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Register No. 1049.

Certificate of Registry No. 568.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1898, and expiring the 31st day of March, 1899, to transact Guarantee Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows: Deposit accepted at the value of \$53,800, held by Receiver-General of Canada.

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 NORTH AMERICAN LIFE ASSURANCE COMPANY.
 

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Register No. 1095.

Certificate of Registry No. 615.

1. Head Office, Toronto; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. [See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders as follows: Deposit accepted at the value of \$53,775, held by Dominion Government.

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 THE ATLAS ASSURANCE COMPANY.

Register No. 1107.

Certificate of Registry No. 628.

1. Head Office, London, Eng'and. Chief Agent and Attorney for Ontario, George H Wood, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III, chap. 79, (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$107,066.66 held by Messrs. Glynn & Co, bankers, as agent for the Receiver General for the Dominion of Canada.

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 THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1093.

Certificate of Registry No. 613.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George He Roberts, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposit assets*.—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; \$100,000 U. S. Bonds, (A) \$375,000 U. S. Bonds, \$99,766 67 Province of Quebec Bonds, \$58,400 Province of Quebec Stock, \$1,276,058 Municipal Debentures, (B) accepted at \$1,753,121, being \$100,000 (A), and \$1,653,121 (B). Also \$1,945,000 in the hands of Canadian trustees under the Insurance Act.

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SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1050.

Certificate of Registry No. 569.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$120,300 held by the Dominion Government.

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 NEW YORK LIFE INSURANCE COMPANY.
 

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Register No. 1111.

Certificate of Registry, No. 632.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$1,163,700 held by Government; also \$2,320,000 invested with Canadian Trustees under the Insurance Act.

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 THE BRITISH AMERICA ASSURANCE COMPANY.
 

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Register No. 1047

Certificate of Registry, No. 566.

1. Head Office, Toronto; P. H. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56 Vict. chap. 75 (D).

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is \$500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$61,000 Municipal Debentures and \$1,000 Canadian Pacific Railway Bonds. (Accepted at \$55,314).

*Recent legislation* respecting The British America Assurance Company was published in the report of 1893.

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CALEDONIAN INSURANCE COMPANY.

Register No. 1099.

Certificate of Registry No. 620.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 65, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Quebec Bonds, \$3,893.33; Canada Bonds, \$4,866.67; Municipal Debentures, \$121,438.87. (Accepted at \$125.112.)

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THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1086.

Certificate of Registry No. 606.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the power, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849, an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of The United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3 *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 7 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$142,500, held by the Minister of Finance of the Dominion of Canada

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### UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 1080.

Certificate of Registry No. 600.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315 an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 49 of Revised Statutes, relating to licensing insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Province of Ontario Annuity Bonds, present value, \$365,494; Montreal Harbor Bonds, \$30,000; and Province of New Brunswick Bonds, \$100,000, and \$85,000 United States Bonds. Total accepted value, \$577,494.

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 THE TRAVELLERS' INSURANCE COMPANY.

Register No. 1075.

Certificate of Registry No. 595.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Ira B. Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolution incorporating the Travellers' Insurance Company, June 17th, 1863; resolution amending the Charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life and Accident Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$74,947 Province of Manitoba 5 p. c. Bonds, \$639,500 Municipal Debentures, \$35,000 Montreal Harbor Bonds, \$50,000 Canadian Pacific Ry. Bonds, and \$56 453 Prov. of Quebec Bonds. Total \$855,900. Also \$157,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at \$937,063), being \$103,500 (Life A), \$740,563 (Life B), and \$93,000 (Accident).

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 THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 1101.

Certificate of Registry No. 622.

1. Head Office, Toronto, Ontario; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 47 Vict., chap. 97, April 19th, 1884; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, \$1,000,000; amount of subscribed capital, \$100,000; amount of paid up capital, \$60,000; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz., \$40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,000, held by the Treasury Department, Ottawa.

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THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1096.

Certificate of Registry No. 616.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intitled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$500,000, of which there has been paid up \$62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$57,600, held by the Receiver-General, Ottawa.

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THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1052.

Certificate of Registry No. 571.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to be paid up capital, increasing the same to £100,000, as above mentioned, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$150,367 as special security for the policy holders in Canada.



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THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No 1029.

Certificate of Registry No. 548.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life Assurance Company,

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £26,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$10,000 Victoria, B.C. Bonds; \$23,500 Province of Quebec Bonds; and Municipal Securities, \$89,386. Also \$1,350,000 invested with Canadian Trustees under Insurance Act. Accepted at \$1,463,947.

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LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1100.

Certificate of Registry No. 621.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of \$46,378, held by the Minister of Finance.

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 THE LONDON ASSURANCE CORPORATION.

Register No. 1032.

Certificate of Registry No. 551.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Dean, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$167,000 Municipal Securities, (accepted at \$150,300.)

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## THE LONDON LIFE INSURANCE COMPANY.

Register No. 1054.

Certificate of Registry No. 573.

1. Head Office, London, Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$54,000, held by the Government of Canada.

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 THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1109.

Certificate of Registry No. 630.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863, 27 Vict., chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vict., chap. 40, an Act to grant certain powers to Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, the Insurance Act.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,058, held by the Receiver General of Canada.

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 PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1067.

Certificate of Registry No. 587

1. Head Office, Brooklyn, N. Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000.

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 THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1046.

Certificate of Registry No. 565.

1. Head Office, Toronto ; J. F. Junkin, Manager. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate the Manufacturers' Life Insurance Company ; Canada, R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1893, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$50,000, held by the Government of Canada.

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## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.\*

Register No. 1053.

Certificate of Registry No. 572.

1. Head Office, Toronto, Ontario ; J. E. Roberts, Manager. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 104, 1887, Vict. 50 and 51 ; Canada, R. S. C., chap. 124, The Insurance Act ; 1898, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Guarantee Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$70,400 held by the Government of Canada.

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\* Formerly the Manufacturers' Guarantee and Accident Insurance Company.

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THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1062.

Certificate of Registry No. 532.

1. Head Office, Waterloo, Ontario; Alfred Wright, Secretary, Toronto. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 V.ct. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$108,457, held by the Receiver-General at Ottawa.

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THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1054.

Certificate of Registry No. 574.

1. Head Office, Toronto, Ontario; William G. H. Lowe, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows: "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Assessment Life Insurance.

5. The Society has no deposit with the Dominion Government.

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 THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1083.

Certificate of Registry No. 603.

1. Head Office, Waterloo, Ontario Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95 an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R.S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of \$257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to \$64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of \$50,195, held by Receiver-General of Canada.

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 THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1084.

Certificate of Registry No. 604.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph B. Reed. Suits by or against the Company may be brought in the name of The Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate The Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$5,000 Province of Quebec bonds and \$11,000 Municipal Securities. Total \$16,000. (Accepted at \$14,900.)

## DOMINION BURGLARY GUARANTEE COMPANY (LIMITED).

Register No. 1074.

Certificate of Registry No. 594.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited)

2. *Company, how constituted or incorporated*—The Company was incorporated by an Act of Parliament of Canada, in the fifty sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R. S. C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Burglary Guarantee Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$25,200 held by the Treasury Department, Ottawa.

## COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Register No. 1041.

Certificate of Registry No. 560.

1. Head Office, Galesburg, Illinois. Chief Agent and Attorney for Ontario, Addison H. Hoover, Toronto. Suits by or against the Company may be brought in the name of The Covenant Mutual Life Association of Illinois

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: General Assembly of the State of Illinois, 1887, an Act to provide for the organization and management of Corporations or Societies for the purpose of furnishing life, indemnity or pecuniary benefit to the beneficiaries of deceased members, or accident or permanent disability indemnity to members thereof.

3. The members are all policy holders of the Association, and the liability of the members is limited to the payment of mortuary calls in accordance with the rules and regulations of the Association.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Assessment Life Insurance.

5. *Deposited assets*.—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,533, held by the Receiver-General of Canada.



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 THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No 1089.

Certificate of Registry No. 609.

1. Head Office, Toronto; Alexander Fraser, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate The Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$49,252, held by the Receiver-General of Canada.

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 SUN INSURANCE OFFICE.

Register No. 1027.

Certificate of Registry No. 546.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of \$295,333, held by the Superintendent of Insurance, Ottawa.

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 PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1088.

Certificate of Registry No. 608.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Robert H. Matson, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock (\$100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$79,994, held by Receiver General of Canada.

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 THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1110

Certificate of Registry No. 631.

1. Head Office, Waterloo, Ontario; Geo. Wegenast, Manager. Suits by or against the Company may be brought in the name of the Ontario Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$97,650, held by Receiver-General, Ottawa

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 THE INSURANCE COMPANY OF NORTH AMERICA.

Registrar No. 1048.

Certificate of Registry No. 567.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value \$100,000.

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 THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1042.

Certificate of Registry No. 561.

1. Head Office, Toronto; A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of The Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap. 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessments of which due notice has been given.

4. Guarantee fund stock of \$100,000 is authorized, of which the full amount has been subscribed.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

6. *Deposited assets.*—The Association has no deposit with the Government of Canada.

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 THE IMPERIAL INSURANCE COMPANY (LIMITED.)
 

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Register No. 1036.

Certificate of Registry No. 555.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899 to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$129,453 Canada Stock and \$63,266.67 Province of British Columbia, 3 per cent. Stock.

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## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1039.

Certificate of Registry No. 558.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vic., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal assent, 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$124,000 Montreal Harbor Bonds; \$413,000 Municipal Debencures; \$75,000 Province of New Brunswick Bonds; \$31,146.67 Province of Manitoba Bonds; \$50,613.33 Victoria Government Bonds; \$97,333.33 Queensland Bonds. Total \$791,093.33. Accepted at \$731,093; being \$339,247 Fire, \$52,200 Life A and \$339,646 Life B.

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#### MANCHESTER FIRE INSURANCE COMPANY.

Register No. 1045.

Certificate of Registry No. 564.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: The several (Imp) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$102,200 Canada  $3\frac{1}{2}$  per cent. Stock, and \$100,000 Canada 4 per cent. Stock.

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#### ÆTNA INSURANCE COMPANY.

Register No. 1066.

Certificate of Registry No. 586.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$19,000 Municipal Securities, \$4,000 Montreal Harbor Bonds, and \$89,000 Canadian Pacific Railway Bonds. (Total deposit accepted at \$100,800.)

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THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1033.

Certificate of Registry No. 552.

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1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE.—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrators shall be in anywise individually subject or liable to any such claims, demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made, shall not be subject to prior claims or demands, and shall not have been then paid up, and no other person shall on any account whatsoever be in anywise subject or liable to any claim or demand in respect of this policy.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of \$58,400, Canada 4 per cent. Bonds.

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 THE NORWICH UNION FIRE INSURANCE SOCIETY.
 

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Register No. 1094.

Certificate of Registry No. 614.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: \$124,333 Canada Stock, and \$25,000 Loan Company's Debentures.

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 AMERICAN SURETY COMPANY OF NEW YORK.
 

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Register No. 1077.

Certificate of Registry No. 597.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *Members are related* as shareholders in an incorporated joint stock company, and the liability of its members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$50,000 United States Bonds.

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 THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1040.

Certificate of Registry No. 559.

1. Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50-51 Vict., an Act to amend the National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the Charter and capital of the Company; and as to agreements made by the Company, and for other purposes.

3. *The members are related* as shareholders in an incorporated company whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s. has been paid, with power under aforesaid Charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$100,161 Canada Stock.

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 THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1055.

Certificate of Registry No. 575.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1898, and expiring 31st March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of \$100,000, held by the Minister of Finance.



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THE PHENIX INSURANCE COMPANY OF HARTFORD.

Register No. 1091.

Certificate of Registry No. 611.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them,

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of \$173,200 held by Receiver-General.

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THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1097.

Certificate of Registry No. 618.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000, held by the Dominion of Canada.

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MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1030.

Certificate of Registry No. 549.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, William J. McMurtry, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$251,295, held by Receiver-General.

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THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1051.

Certificate of Registry No. 570.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Plate Glass Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$25,072, held by the Dominion Government.

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LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1078.

Certificate of Registry No. 593.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. I. Hubbard, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of \$69,389, held by Glynn & Co., in the name of the Receiver-General of Canada.

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THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1078.

Certificate of Registry No. 588.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852: 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable to the payment of the moneys payable by or under this policy; and that no director or member of this company shall be responsible for the payment of or contribution

towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$121,540, held by the Government of Canada, also \$892,500 invested in the hands of Canadian Trustees under the Insurance Act.

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## METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1037.

Certificate of Registry No. 536.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. O. Washburn, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$539,060, held by Receiver General.

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 THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1092.

Certificate of Registry No. 612.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115 (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,400.

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 THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1060.

Certificate of Registry No. 580.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand, either in law or in equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim on demand, or any payment or contribution in respect thereof, beyond

so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$146,000, held by Dominion Government at Ottawa.

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#### CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1043.

Certificate of Registry No. 562.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R. S. C. 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5 The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY  
(LIMITED).

Register No. 1034

Certificate of Registry No. 553.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$105,300, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 1105.

Certificate of Registry No. 626.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Guarantee and Accident Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$75,000, held by the Receiver-General of Canada.

## CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1056.

Certificate of Registry No. 576.

1. Head Office, Ottawa, J. W. McRae, President. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58. An Act to incorporate The Canadian Railway Accident Insurance Company; Canada, R. S. O., chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$20,000, held by the Government of Canada.

## ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 1104.

Certificate of Registry No. 625.

1. Head Office, Toronto, Ontario: A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R. S. O., chap. 124, The Insurance Act; 60-1 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$30,380, held by the Receiver-General.



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 NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1061.

Certificate of Registry No. 581.

1. Head Office, London, Ontario. John Milne. Manager. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$56,000.

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 IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Registry No. 1103.

Certificate of Registry No. 624.

1. Head Office, Toronto; Managing Director, Frederick G. Cox, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; R. S. C., chap. 124, The Insurance Act; 60 Vict., chap. 36, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$219,980, held by the Receiver-General.

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 OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1072.

Certificate of Registry No. 592.

1. Head Office, London, England ; Chief Agent and Attorney for Ontario, George G. Burnett, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Great Britain and Ireland, 1890, chap. 229. Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$75,000, held by the High Commissioner and Bank of Montreal (London).

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 GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 1064

Certificate of Registry No. 584.

1. Head Office, London, Ont. Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 124 (Can.) to transact Life Insurance on the Assessment Plan.

The Company has no deposit with the Government of Canada.

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 COLONIAL MUTUAL LIFE ASSOCIATION.

Register No. 1112.

Certificate of Registry No. 633.

1. Head Office, Montreal ; Chief Agent and Attorney for Ontario, M. B. Aylesworth, Toronto. Suits by or against the Company may be brought in the name of The Colonial Mutual Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Dominion of Canada, 57-58 Vict., chap. 120, 1894 (Special Act). R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessment.

4. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance on the Assessment Plan.

5. *Deposited assets.*—The Association has no deposit with the Government of Canada.

## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1102.

Certificate of Registry No. 623.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following recent Acts: 59 Vic. (Ont.) chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

By virtue of this legislation and of R.S.C., chap. 124, the society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the said Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st May, 1896, the society from the Friendly Society to the Insurance Company Register.

## FIREMAN'S FUND INSURANCE COMPANY.

Register No. 1058.

Certificate of Registry No 578.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean-Marine Insurance and the registry has been renewed until 30th March, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets*.—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

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**FIREMAN'S FUND INSURANCE COMPANY.**
**THIRTY-FIFTH ANNUAL STATEMENT, JANUARY 1ST, 1898.**

—————

D. J. STAPLES, President ; W. J. DUTTON, Vice-President ; B. FAYMONVILLE, Secretary ;  
J. B. LEVISON, Marine Secretary ; L. WEINMANN, Assistant Secretary.

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Cash capital fully paid in .....	\$1,000,000,000
Funds reserved to meet all liabilities :	
Re-insurance reserves, California Standard .....	\$1,232,756 51
Losses (not due) .....	135,344 71
All other liabilities (not due) .....	25,000 00
	\$1,393,101 22
Net surplus .....	1,257,049 73
	\$1,393,101 22
Total assets .....	\$3,650,150 95
Surplus for policy holders over all liabilities .....	2,257,049 73

SCHEDULE OF ASSETS.

Real estate unencumbered .....	\$379,200 00
Cash on hand and in banks .....	359,836 01
Omnibus Cable Co's Bonds .....	124,425 00
Market Street Railway Co's Bonds .....	106,000 00
United States Registered 4 per cent. Bonds of 1925 .....	55,625 00
Stockton Gas and Electric Co's Bonds .....	32,480 00
Powell Street Railway Co's Bonds .....	22,800 00
Sutter Street Railway Bonds .....	55,000 00
Presidio and Ferries R. R. Co's Bonds .....	37,000 00
Blaine Co., Idaho, Bonds .....	200 00
Oakland City Gas, Light and Heat Co's Bonds .....	64,500 00
San Diego Gas and Electric Light Co's Bonds .....	20,000 00
Riverside Water Co's Bonds .....	20,000 00
Olympic Club Bonds .....	5,000 00
Pacific Rolling Mill Bonds .....	12,300 00
Territory of Arizona Funding Bonds .....	22,000 00
Baker City, Or., School Bonds .....	21,000 00
Palo Alto, Cal., School District Bonds .....	15,600 00
Baker City, Or., Water Bonds .....	17,850 00
Independence City, Or., Bonds .....	3,000 00
Marin County Water Bonds .....	5,100 00

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 SCHEDULE OF ASSETS — *Continued*

2986 Shares	Home Mutual Insurance Co's Stock . . . . .	\$600,000 00
210 "	Bank of California Stock . . . . .	49,680 00
230 "	First National Bank, S. F., Stock . . . . .	42,551 25
100 "	Anglo-California Bank Stock . . . . .	6,000 00
450 "	Oakland Bank of Savings Stock . . . . .	29,250 00
340 "	Sather Banking Co's Stock . . . . .	25,500 00
1000 "	California Street Cable R. R. Co's Stock . . . . .	108,000 00
200 "	Market Street Railroad Co's Stock . . . . .	8,600 00
480 "	Sutter Street R. R. Co's Stock . . . . .	48,000 00
650 "	Oakland Gas, Light and Heat Co's Stock . . . . .	34,775 00
450 "	Spring Valley Water Stock . . . . .	43,875 00
200 "	Pacific Gas Improvement Co's Stock . . . . .	18,000 00
656 "	California Dry Dock Co's Stock . . . . .	24,600 00
22 "	San Francisco National Bank . . . . .	2,200 00
786 "	Stockton Gas and Electric Co's Stock . . . . .	11,790 00
100 "	Oakland Building and Loan Association Stock . . . . .	4,800 00
250 "	California Safe Deposit and Trust Co's Stock . . . . .	27,000 00
100 "	San Francisco and San Joaquin Railway Co's Stock . . . . .	10,000 00
250 "	San Francisco Gas Light Co's Stock . . . . .	750 00
500 "	San Francisco Gas and Electric Light Co's Stock . . . . .	48,125 00
Loans on bonds and mortgages of real estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance..		463,484 85
Loans secured by collaterals. . . . .		160,689 34
Premiums in course of collection . . . . .		375,324 68
All other property . . . . .		28,239 82
Total assets . . . . .		<u>\$3,650,150 95</u>
Total income, 1897 . . . . .		\$1,912,129 66
Total expenditures for 1897 . . . . .		1,700,552 56

## UNION MARINE INSURANCE COMPANY (LIMITED).

Registrar No. 1063.

Certificate of Registry No. 583.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets*.—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

## BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Profit and Loss Account to 31st December, 1897.*

	£	s.	d.
To balance profit and loss account .....	£101,239	4	10
Less dividend paid { 1st July, 1896 .. £11,445 0 0 } { 28th Jan., 1897 13,080 0 0 }	24,525	0	0
	—————	76,714	4 10
“ Balance underwriting account, 1896 .....	100,796	16	5
“ Interest on Investments and Loans, etc .....	23,716	5	2
“ Transfer fees .....	41	17	6
	—————	£201,269	3 11
Total .....	£201,269	3	11
	£	s.	d.
By income tax .....	1,183	4	3
“ Losses, averages, returns, re-insurances, and charges, paid on account of 1896 .....	£99,816	10	6
Transferred to Suspense against further claims.....	15,000	0	0
	—————	114,816	10 6
“ Indian famine fund as authorized by general meeting .....	105	0	0
“ Balance .....	85,164	9	2
	—————	£201,269	3 11
Total .....	£201,269	3	11

*Underwriting Account, 1897.*

	£	s.	d.
To net premiums, after deducting returns, re-insurances, etc .....	212,666	11	5
<b>Total</b> .....	<b>£212,666</b>	<b>11</b>	<b>5</b>
	£	s.	d.
By losses and averages paid .....	57,843	15	1
“ Office expenditure, (including branches, foreign agencies, subscriptions to underwriters’ rooms, Lloyd’s Register, etc.) .....	25,572	16	6
“ Directors’ remuneration .....	3,000	0	0
“ Auditors’ fee .....	231	0	0
“ Balance .....	126,018	19	10
<b>Total</b> .....	<b>£212,666</b>	<b>11</b>	<b>5</b>

*General Balance Sheet to 31st December, 1897.*

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up .....	163,500	0	0
“ Reserve fund .....	300,000	0	0
“ Sundry creditors .....	43,975	10	3
“ Unclaimed dividends .....	175	0	0
“ Investment realization suspense account .....	8,773	16	4
“ Underwriting suspense account .....	45,578	2	4
“ Underwriting account, 1897 .....	126,018	19	10
“ Profit and loss account .....	£85,164	9	2
Less interim dividend, paid 1st July, 1897 .....	11,445	0	0
	73,719	9	2
<b>Total</b> .....	<b>£761,740</b>	<b>17</b>	<b>11</b>
	£	s.	d.
By investments and loans .....	648,794	2	2
“ Sundry debtors .....	79,481	13	9
“ Interest to date not received .....	7,583	1	1
“ Stamps on hand .....	282	16	0
“ Cash and bills at bankers and in hand .....	25,599	4	11
<b>Total</b> .....	<b>£761,740</b>	<b>17</b>	<b>11</b>

We have duly examined and checked the books and vouchers from which the above accounts are compiled, together with the securities held by the Company, and hereby certify that they are all correct.

LIVERPOOL, 17th January, 1898.

HARMOOD BANNER & SON,  
Chartered Accountants.

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 THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 1059.

Certificate of Registry No. 579.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario. George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act 7 and 8 Vict., chap. 110. on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office at Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

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 BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1897.
*Profit and Loss Account, 31st December, 1897.*

	£.	s.	d.	£.	s.	d.
Balance 1st January, 1897.....	92,532	18	4			
Less dividends paid February and July, 1897..	50,000	0	0			
				42,532	18	4
Balance of underwriting account 1896,						
at 31st December 1896.....				211,822	7	1
Interest on investments.....				34,690	6	10
Profit on sale of investments.....				1,386	15	0
Transfer fees.....				49	15	6
Amount transferred from suspense account.....				25,000	0	0
				£315,482	2	9



	£.	s.	d.	£.	s.	d.
Claims, returns and re-insurances paid on 1896 account, from 1st January, 1897, to date.. . . . .	210,177	17	3			
Amount carried to suspense account on closing 1896 account . . . . .	43,500	0	0			
Underwriters' commission on 1896 account. . . . .	56	19	8			
Bad debts, 1896 account. . . . .	—	4	3			
Income tax, 1896 account . . . . .	906	13	7			
	<hr/>			254,641	14	9
Balance carried down. . . . .				60,840	8	0
				<hr/>		
				£315,482	2	9
				<hr/>		

*Underwriting Account, 1897.*

	£.	s.	d.
Premiums—Less returns and re-insurances . . . . .	369,978	15	9
	<hr/>		
	£369,978	15	9
	<hr/>		
	£.	s.	d.
Claims paid. . . . .	136,075	11	3
Office expenses, including salaries, etc., London, Liverpool and Man- chester . . . . .	25,408	2	5
Agency expenses. . . . .	15,570	9	8
Directors' and auditors' fees. . . . .	6,600	0	0
General law charges. . . . .	17	9	2
Balance carried down. . . . .	186,307	3	3
	<hr/>		
	£369,978	15	9
	<hr/>		

*General Balance Sheet, 31st December, 1897.*

	£	£.	d.
To capital paid up . . . . .	200 000	0	0
“ reserve fund . . . . .	450,000	0	0
“ outstanding accounts. . . . .	17,472	19	9
“ internal re-insurance account. . . . .	68,313	17	8
“ investment fluctuation account, being the increase in market value of securities since 30th June, 1871. . . . .	255,937	5	1
“ suspense account. . . . .	74,934	0	9
“ dividends not yet claimed . . . . .	474	7	0
“ balance of profit and loss account. . . . .	60,840	8	0
“ “ underwriting account, 1897. . . . .	186,307	3	3
	<hr/>		
	£1,314,280	1	6
	<hr/>		

	£.	s.	d.
By investments.....	1,189,883	14	8
“ debtors for premiums, etc.....	89,966	9	8
“ interest accrued, but not received.....	13,237	10	7
“ office furniture and fixtures.....	986	5	11
“ stamps on hand.....	478	0	10
“ bills receivable.....	643	3	6
	£.	s.	d.
“ cash on deposit.....	15,000	0	0
“ “ at bankers and in hand.....	4,084	16	4
	—————	19,084	16 4
		£1,314,280	1 6

We have audited the books of the offices of the Company in our respective districts, and hereby certify that the above accounts are correctly compiled in accordance therewith. We have also individually satisfied ourselves of the existence of the securities belonging to our respective offices.

J. F. CLARKE, London,  
 J. S. H. BANNER, Liverpool, } *Auditors.*  
 A. MURRAY, Manchester.

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 RELIANCE MARINE INSURANCE COMPANY (LIMITED).
 

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Register No. 1082.

Certificate of Registry No. 602.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1899, to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$100,000.

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 ROYAL VICTORIA LIFE INSURANCE COMPANY.
 

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Register No. 1065.

Certificate of Registry No. 585.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Mackintosh, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R. S. O. c. 124, Insurance Act; 60 61 Vic., c. 81 (D), The Royal Victoria Life Insurance Company's Act; R. S. O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1898, and expiring on the 31st day of March, 1899, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of \$56,300, held by the Dominion Government.

## SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1038.

Certificate of Registry No. 557.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33-34 Vic. c. 61; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets*.—The Company has deposited with the Receiver-General of Canada the sum of \$139,622 as special security for the policy holders in Canada.

## THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1071.

Certificate of Registry No. 591.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of The Mannheim Insurance Company (Limited).

2. *Company how constituted or incorporated*.—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany) and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was upon due application, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1899, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets*.—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposits is required by this Company.

## MANNHEIM INSURANCE COMPANY OF MANNHEIM.

(Mannheimer versicherungsgesellschaft.)

## NINETEENTH BALANCE SHEET.

	£	s.	d.
Issued capital of the Company . . . . .	400,000	0	0
Reserve fund . . . . .	100,000	0	0
The guarantee funds of the Company consist now of :			
Issued capital . . . . .	400,000	0	0
Reserve fund . . . . .	100,000	0	0
Reserves for outstanding claims and risks not run off . . . . .	70,540	15	10
	<u>£570,540</u>	<u>15</u>	<u>10</u>

BALANCE SHEET FOR THE PERIOD FROM 1ST JULY, 1897, TO 30TH JUNE, 1898.

DR.			
	£	s.	d.
Subscribed capital . . . . .	400,000	0	0
Reserve fund . . . . .	100,000	0	0
Creditors . . . . .	22,035	12	4
Reserve for risks not run off . . . . .	24,062	19	5
Reserve for outstanding claims . . . . .	46,477	16	5
Gratuity fund for the clerks of the Company . . . . .	6,255	0	0
Reserve for rebuilding house property . . . . .	2,500	0	0
Dividends unclaimed . . . . .	56	9	9
Balance of profit and loss account . . . . .	7,167	11	3
	<u>£608,555</u>	<u>9</u>	<u>2</u>

CR.			
	£	s.	d.
Shareholders' acceptances for uncalled capital . . . . .	300,000	0	0
Investments in bonds and mortgages . . . . .	196,581	11	0
House property . . . . .	12,086	10	6
Furniture . . . . .	5	0	0
Cash in hand, at bankers' and bills receivable . . . . .	40,855	17	3
Sundry debtors . . . . .	3,050	18	6
Balances at the agents' and assured . . . . .	54,498	11	9
Interest due and unpaid . . . . .	1,477	0	2
	<u>£608,555</u>	<u>9</u>	<u>2</u>
Reserve fund . . . . .	£100,000	0	0

*Profit and Loss Account.*

	£	s.	d.
Balance from last year's account .....	501	15	9
Reserve from last year's account for risks not run off and outstanding claims .....	65,299	7	10
Gross premium income during the period from 1st July, 1897, to 30th June, 1898 .....	294,686	13	2
Balance of interest account.....	6,244	14	5
<b>Total receipts .....</b>	<b>£366,732</b>	<b>11</b>	<b>2</b>
	£	s.	d.
Amount of premiums paid for reinsurance.....	111,736	16	7
Net losses paid .....	146,814	12	0
Agency commission and costs .....	23,845	3	5
Expenses of management.....	6,627	12	1
	<u>289,024</u>	<u>4</u>	<u>1</u>
<b>Excess of receipts .....</b>	<b>£77,708</b>	<b>7</b>	<b>1</b>
 Deduct :			
	£	s.	d.
Reserve for risks not run off .....	24,062	19	5
Reserve for outstanding claims .....	46,477	16	5
	<u>70,540</u>	<u>15</u>	<u>10</u>
<b>Net profits .....</b>	<b>£7,167</b>	<b>11</b>	<b>3</b>
 The general meeting voted the following distribution of the net profits.	£7,167	11	3
	£	s.	d.
To shareholders 5 per cent. dividend.....	5,000	0	0
Bonus to the directors .....	249	17	4
Gratuities to the clerks of the Company .....	700	0	0
Gratuity fund for the clerks of the Company ..	250	0	0
Balance to next years' account .....	967	13	11
	<u>7,167</u>	<u>11</u>	<u>3</u>

Mannheim, 11th October, 1898.

MANNHEIM INSURANCE COMPANY  
(Mannheimer Versicherungsgesellschaft)

*For the Board of Directors, F. ENGELHORN.*

*The Managers* { MUHLINGHAUS.  
Post.

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## DIVISION B.

PROVINCIAL LICENSES: BEING INSURANCE COMPANIES LICENSED,  
INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO  
FOR THE TRANSACTION OF INSURANCE THEREIN.

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# Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1897.

## EXOELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LIMITED).

*Commenced business 15th October, 1890.*

HEAD OFFICE - - - TORONTO.

President—E. F. CLARKE, M.P.

Secretary—EDWIN MARSHALL.

Authorized Capital, \$500,000.

Subscribed Capital, \$350,900.

Paid up, \$52,635.60.

Deposit at Provincial Treasury, \$26,400.

Statement for the year ending 31st December, 1897.

### ASSETS.

Real estate . . . . .	\$ 14,400 00
Mortgages . . . . .	107,520 12
Loans on company's policies . . . . .	8,969 77
Secured loans . . . . .	60,496 00
Cash on hand, and in bank . . . . .	\$4,066 65
Cash in bank, deposit receipt . . . . .	5,500 00
Cash in transit to head office . . . . .	4,482 83
	<hr/>
	14,049 48
Cash in agents' hands . . . . .	5,484 52
Bills receivable . . . . .	418 02
Interest . . . . .	3,681 61
Office furniture (not extended) . . . . .	\$1,855 62
Outstanding premiums . . . . .	19,239 92
Deferred " . . . . .	13,893 33
Amount due account capital stock, shareholders' notes . . . . .	96 50
Premium on capital stock . . . . .	3,408 65
Short date notes for premiums . . . . .	2,812 76
Suspense account . . . . .	31 36
Fire insurance premiums . . . . .	79 20
Other assets . . . . .	1,516 00
	<hr/>
Total assets . . . . .	\$256,097 24
	<hr/>
Subscribed capital stock, uncalled . . . . .	\$298,264 40
	<hr/>

## LIABILITIES.

Reinsurance reserve (interest being taken at $4\frac{1}{2}$ per cent.)	\$178,729	48
Amount of loans	16,000	00
“ due for salaries	811	66
“ commission	3,594	60
“ travelling expenses	332	40
“ medical fees	1,029	56
“ advance premiums	128	65
“ agency	25	00
“ other liabilities	75	60
	<hr/>	
Total amount of liabilities, except capital stock	\$200,726	95
	<hr/>	
Capital stock paid up	\$52,635	60
	<hr/>	

## RECEIPTS.

Amount received for premiums	\$73,523	41
“ interest	7,119	76
“ advanced premiums	128	65
“ capital stock (not extended)	\$ 282	00
“ “ premium on	674	05
“ mortgage loans	2,835	05
“ fire insurance premiums	100	67
“ suspense account	808	25
“ open accounts	250	53
“ collateral loans	481	00
	<hr/>	
Total (not extended)	\$5,431	55
“ loan		16,000 00
	<hr/>	
Total cash receipts	\$96,771	82
	<hr/>	

## EXPENDITURE.

Amount paid for agents' commission and salary	\$17,634	18
“ salaries and auditors' fees	5,099	42
“ travelling expenses	1,900	02
“ statutory assessment and license fee, Ontario	95	35
“ fees to other Governments	419	48
“ medical fees	2,217	79
“ legal expenses	267	67
“ rent and taxes	1,334	16
“ printing and stationery	1,629	55
“ postage, telegrams and express	598	44
“ office supplies	266	28
“ actuarial fees	145	00
	<hr/>	
Total expenses of management carried forward	\$31,607	34

Total expenses of management brought forward ..... \$31,607 34

MISCELLANEOUS.

Amount paid for:—

Death claims of 1897 .....	\$10,062 00	
Death claims of years prior to 1897 .....	1,000 00	
		11,062 00
Dividends to policy holders .....	81 17	
Annuities .....	300 00	
Surrendered policies .....	2,974 61	
Commission on loans .....	30 00	
Advance premiums .....	26 30	
Re-insurance premiums .....	3,204 75	
Amount loaned in 1897, on bonds and debentures (not extended) .....	\$58,818 30	
“ “ on policies .....	2,478 72	
“ advanced to agents .....	1,520 88	
“ open ledger accounts .....	587 59	
“ paid for office furniture .....	166 45	
Total expenditure .....		<u>\$49,286 17</u>

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1896.....	2,192	\$ 2,610,774 15
Contracts taken during 1897, new or renewed.....	1,355	719,048 00
Gross number and amount of contracts on foot at any time during 1897 .....	3,547	3,329,822 15
DEDUCTIONS.		
	Number.	Amount.
Contracts matured in 1897 (by death) .....	7	\$ 10,040 00
“ lapsed in 1897.....	494	452,561 00
“ surrendered.....		
for which cash values were paid (extended).....	48	56,000 00
“ surrendered .....		\$7,000 00
for which paid up policies have been granted amounting to .....	900 00	
Difference extended.....		6,100 00
Amount by which various contracts, still on foot, were reduced, 1897 .....		1,600 00
Total deductions extended .....	549	526,201 00
Gross number and amount of contracts on foot at 31st December, 1897.....	2,998	2,803,621 15
Less “ “ “ re-insured.....		139,000 00
Net “ “ “ on foot at 31st December, 1897.....	2,998	2,664,121 15

## STATEMENT OF CAPITAL STOCK.

31st December, 1897.

## LIST OF STOCKHOLDERS.

Name.	Residence.	No. of shares.	Amount paid up in cash.	
			Amount unpaid.	
			§ c.	\$ c.
Allison, W. H. R., Q.C.	Pictou	1		15 00
Alexander, Rev. John	Toronto	5		75 00
Armstrong, John R.	Ottawa	50		750 00
Armstrong, John	Owen Sound	10		150 00
Bell, William (estate)	Toronto	10		150 00
Bates, Andrew	"	5		75 00
Bullis, W. H., M.D.	Dresden	10		150 00
Bowman, John	London	10		150 00
Burch, George	St. Catharines	100		1,500 00
Barr, David	Renfrew	50		750 00
Brown, W. E. (in trust)	Ottawa	7		105 00
Brown, Mrs. A. A.	"	10		150 00
Brown, Mrs. John	Sherbrooke	5		75 00
Burkinshaw, F. W.	Toronto	5		75 00
Booth, Robert	Pembroke	50		750 00
Bourinot, E. W.	Warton	5		75 00
Bennett, Edward	Kingston	10		150 00
Breese, Wm	Chatsworth	1		15 00
Ball, Wm	Chatham	5		75 00
Clarke, E. F.	Toronto	51		765 00
Clarke, Mrs. C. E.	"	50		750 00
Clarke, R. R. (estate)	Millbrook	10		150 00
Chadwick, Allen	Kingston	2		30 00
Clubb, A.	Toronto	1		15 00
Clayton, Thomas	"	10		150 00
Colter, W. F. B.	Sarnia	50		750 00
Clement, A. D.	Brantford	10		150 00
Cooney, C. T.	Windsor	10		150 00
Campbell, Peter	Peterborough	5		75 00
Creaser & Smith	Owen Sound	50		750 00
Carswell, J. Nathan	Renfrew	20		300 00
Carswell, James	"	10		150 00
Carswell, L. McV.	"	20		300 00
Carnahan, W. J. A.	Toronto	1		15 00
Cooke, J. C.	Kincardine	5		75 00
Curry, W. H.	Om-mee	15		225 00
Coombe, F. E.	Kincardine	5		75 00
Campbell, Capt. P. M.	Collingwood	5		75 00
Craig, James	Toronto	2		30 00
Davies, S. J.	Toronto	5		75 00
Doust, Joseph	"	23		330 00
Donnelly, Miss Minnie	"	1		15 00
Dixon, George	"	4		60 00
Dissette, Richard	"	5		75 00
Doty, John A.	Bradshaw	10		150 00
Duggan, Joseph	Toronto	50		750 00
Drake, F. P., M.D.	London	10	45 75	104 25
Dunlop, A. (estate)	Pembroke	10		150 00
Dickson, J. B.	"	10		150 00
Dickson, W. W., M.D.	"	10		150 00
Dey, Mrs. Annie	Ottawa	20		300 00
Davies, J. J.	Toronto	10		150 00
Dow, W. G., M.D.	Owen Sound	20		300 00
Ego, Angus, M.D.	Markdale	5		75 00
Ewens, William	Owen Sound	20		300 00
Edgar, R. (estate)	"	5		75 00

## LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	No. of shares.	Amount	Amount
			unpaid.	paid up in cash.
			\$ c.	\$ c.
Ferguson, John, M.D.	Toronto	20		300 00
Fasken, David	"	15		225 00
Fasken, Mrs. Alice	"	72		1,080 00
Foulds, J. G.	Sarnia	20		300 00
Fidge, W. C.	Toronto	2		30 00
Falconer, G. H. (estate)	Streetsville	5		75 00
Fenton, W. E.	Ottawa	10		150 00
Foster, A.	Pembroke	25		375 00
Forster, James	Toronto	10		150 00
Falls, A. F.	Chatham	5		75 00
Fisher, Thomas	Toronto	2	5 00	25 00
Forham, Michael	Owen Sound	10		150 00
Frost, A. J.	"	10		150 00
Finnie, D. M.	Ottawa	10		150 00
Gaskin, Capt. Jno	Kingston	20		300 00
Grant, Wilbur	Toronto	20		300 00
Gulledge, E. H.	Oakville	35		525 00
Griffin, Mrs. Mara	Ottawa	50		750 00
Gillies, James	Carleton Place	55		825 00
Gillies, William	"	55		825 00
Gowan, Hon. J. R.	Barrie	65		975 00
Gordon, Alex.	Pembroke	20		300 00
Gordon, Alex. (in trust)	"	10		150 00
Gordon, Alex. (in trust)	"	10		150 00
Graydon, John	Streetsville	10		150 00
Graham, Jos.	Meadowville	10		150 00
Graham, Thos. (estate)	"	10		150 00
Graham, W. G.	Aurora	10		150 00
Graham, Mrs. E.	Toronto	10		150 00
Gooderham, George	"	100		1,500 00
Grass, Ruliff	Trenton	105		1,575 00
Hughes, Jas. L.	Toronto	10		150 00
Hendry, W. J.	"	10		150 00
Harrington, Amos	"	1		15 00
Hallam, Ald Jno.	"	50		750 00
Hood, Capt. C.	"	11		165 00
Howarth, Thomas	Oakville	25		375 00
Hopper, Wm	Cobourg	12		180 00
Hopper, W. H.	"	10		180 00
Hall, James	Owen Sound	2		30 00
Henderson, Jonathon	Barrie	10		150 00
Hale, Thos.	Pembroke	25		375 00
Hoyle, W. H.	Cunnington	5		75 00
Howell, Chas.	Owen Sound	10		150 00
Hilyer, Mrs. Geo.	Stouffville	1		15 00
Jolliffe, Rev. T. W.	Campbellford	5		75 00
Jones, John	"	10		150 00
Johnston, J. W.	"	5		75 00
Johnston, J. R.	"	3		45 00
Johnston, W. H., M.D.	Fergus	10		150 00
Kidd, Alex.	Sarnia	28		420 00
Kennedy, R. A., M.D.	Ottawa	10		150 00
Kerr, William	Cobourg	1		15 00
Kennedy, William	Barrie	10		150 00
Knechtel, Daniel	Hanover	5		75 00
Kilbourn, G. S.	Owen Sound	10		150 00
Lennox, C. P. (estate)	Toronto	20		300 00
Lang, J. W.	"	75		1,125 00
Lee, J. W.	Carleton Place	20		300 00
Latimer, Jas.	"	4		60 00
Long, Thos.	Toronto	20		300 00
Laird, Bros.	Dresden	15		225 00

## LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	No. of shares.	Amount	Amount
			unpaid.	paid up in cash.
			\$ c.	\$ c.
McVety, A. F., M.D.	Toledo, O	50		750 00
McKean, E. W.	Hamilton	15		225 00
McMaster, Jno	Windsor	35		525 00
McLeary, Wm	Thorold	2		30 00
McCarroll, Thos	Mesford	1		15 00
McCullough, J. H.	Owen Sound	5		75 00
McCormick, Andrew	Pembroke	10		150 00
McCullough, T., M.D.	Chatsworth	5		75 00
McDonald, Jno	"	5		75 00
McFarland, W. J.	Markdale	50		750 00
McLean, W. A.	Owen Sound	5		75 00
McPaul, A. W.	"	9		135 00
Macvicar, S. A.	Sarnia	20		450 00
MacCarthy, H. F.	Ottawa	50		750 00
Murray, Jas	Toronto	5		75 00
Mitchell, C. W.	Ottawa	10		150 00
Marshall, Edwin	Toronto	10		150 00
Main, J. J.	"	20		300 00
Miller, Mrs. M. J.	"	5		75 00
Matheson, Wm. (estate)	Ottawa	40		600 00
Morrow, A.	Toronto	5		75 00
Morrison, G. E.	Sarnia	10		150 00
Moore, C. S., M.D.	London	10	45 75	104 25
Miall, Edward	Ottawa	50		750 00
Macke, Thos	Pembroke	20		300 00
Murphy, Rev. A.	Ingersoll	10		150 00
Mohr, Ephraim (estate)	Arnprior	20		300 00
Morgan, J. D.	Dundalk	15		225 00
McKay, A. G.	Owen Sound	25		375 00
Macpherson, Angus	Markdale	10		150 00
Notter, Mrs. F. J.	Owen Sound	5		75 00
Osburn, M. J.	Owen Sound	5		75 00
Perter, Frank	Toronto	2		30 00
Palling, J. F., M.D.	Barrie	4		60 00
Parke, S. J.	Owen Sound	85		1,275 00
Price, Carson	Holland Centre	3		45 00
Reid, J. W.	Toronto	1		15 00
Redfern, J. W.	Owen Sound	10		150 00
Rowland, O. P. (estate)	Collingwood	10		150 00
Rowland, Jno. (estate)	"	20		300 00
Robertson, Capt. W. T.	Owen Sound	10		150 00
Ronan, J. H.	Sarnia	10		150 00
Richardson, Matthew	Flesherton	5		75 00
Ross, Miss M. A.	Barrie	5		75 00
Ross, Miss M. E.	"	5		75 00
Robertson, Jno	Toronto	5		75 00
Reedy, George	Barrie	20		300 00
Ross, W. A., M.D.	"	6		90 00
Sutherland, Rev. A., D.D.	Toronto	5		75 00
Stevens, E. A.	"	10		150 00
Shaw, Abraham	Kingston	2		30 00
Sing, Rev. S.	Foxborough	20		300 00
Stewart, Neil	Ottawa	50		750 00
Scagal, J. D.	New Westminster	10		150 00
Scott, Wm	Toronto	10		150 00
Smith, H. B.	Owen Sound	10		150 00
Schmidt, Geo.	Pembroke	5		75 00
Smith, F. M.	Barrie	3		45 00
Sandford, S. J.	"	2		30 00
Smith, H. E.	Owen Sound	20		300 00
Smart, A. M. (trustee)	London	21		315 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares.	Amount unpaid.	Amount paid up in cash.
			§ c.	§ c.
Tucker, Rev. S.	Toronto	20		200 00
Tallmadge, E. H.	"	20		200 00
Tinning, J. B.	"	1		15 00
Tolchard, H.	"	5		75 00
Thompson, J. E.	Arnprior	5		75 00
Urquhart, John, M.D.	Oakville	60		600 00
Vail, C. L. M.D.	Sarnia	4		60 00
Whiteside, T. R.	Toronto	2		30 00
Whittaker, G. K.	Point Edward	20		300 00
Williams, Mrs. E.	Toronto	10		150 00
Wilks, Mrs. A.	"	1		15 00
Wells, W. C.	"	1		15 00
Ward, W. O.	"	5		75 00
Woollings, Jas.	"	4		60 00
Williams, M. H.	Oakville	35		525 00
Weir, G. E.	Dresden	20		300 00
Weir, Miss Caroline	"	30		450 00
Weir, Miss Catherine	"	30		450 00
Wedge, George.	Carleton Place	3		45 00
Ward, G. D.	Cobourg	5		75 00
Wightman, Robert	Owen Sound	20		300 00
Watson, R. McD.	St. Catharines	3		45 00
Wilson, David	Collingwood	10		150 00
White, A. T.	Pembroke	10		150 00
Williams, William	Collingwood	2		30 00
Wesley, Samuel	Barrie	14		210 00
Workman, Thomas	Ottawa	50		750 00
White, Peter, M.P.	Pembroke	10		150 00
White, W. R.	"	5		75 00
Woollings, Mrs. A. B.	Toronto	1		15 00
Wrenshall, Anna B.	Brantford	10		150 00
		3,709	96 60	52,539 10
Amount paid by interest bearing notes				96 50
Total		3,709		52,635 60

FARMERS' AND TRADERS' LIFE AND ACCIDENT INSURANCE  
COMPANY (LIMITED).

*Commenced business 5th March, 1897.*

HEAD OFFICE, ST. THOMAS, ONT.

*President*—J. H. STILL.

*Secretary*—D. E. GALBRAITH.

Authorized Capital, \$500,000.

Subscribed Capital, \$336,500. Paid up, \$30,053.20.

Deposit at Provincial Treasury, \$25,000.

Statement for the year ending 31st December, 1897.

ASSETS.

Debenture.....	\$25,000 00
Cash on hand at head office.....	\$ 185 86
Cash on deposit Atlas Loan Company, St. Thomas.....	2,495 65
	2 681 52
Outstanding premiums.....	2,695 35
Deferred premiums.....	455 12
Office furniture (not extended).....	\$500
Total assets.....	\$30,831 99
Subscribed capital stock uncalled.....	\$302,850 00
“ “ called but still unpaid.....	3,596 80

LIABILITIES

Unpaid loans.....	\$2,575 00
Reinsurance reserve (interest being taken at 1½ per cent.).....	5,309 47
Commission.....	1,000 00
Medical fees.....	501 00
Total liabilities to public.....	\$9,385 47
Capital stock paid up.....	\$30 053 20



## RECEIPTS.

Cash received for premiums .....	\$4,016 56
“ “ interest or dividends .....	1,225 50
“ “ calls on stock .....	30,054 20
“ “ borrowed money .....	5,000 00
Total receipts .....	<u>\$40,296 26</u>

## EXPENDITURE.

## (a)—Expenses of Management.

Cash paid for commissions, salaries and bonus .....	\$3,905 43
“ law costs .....	112 40
“ medical examiners' fees .....	560 00
“ fuel and light .....	7 75
“ interest and exchange .....	156 13
“ incorporation and license fee .....	150 00
“ travelling expenses .....	1,118 67
“ rent and taxes .....	37 50
“ salaries, directors' and auditors' fees .....	1,184 00
“ printing, stationery and advertising .....	703 77
“ postage, telegrams and express .....	121 87
Total expenses of management .....	<u>\$8,057 52</u>

## (b)—Miscellaneous

Cash paid in repayment of loans .....	2,500 00
“ for debenture .....	25 000 00
“ preliminary expenses .....	2,057 22
Total expenditure .....	<u>\$37,614 74</u>

## MISCELLANEOUS.

	Number.	Amount.
Contracts taken during 1897 .....	255	\$ c. 246,500 00
Deductions—None.		
Gross number and amount of contracts on foot at 31st December, 1897.....	255	246,500 00
Re-insured—None.		
Net number and amount of contracts on foot at 31st December, 1897.....	255	246,500 00

## LIST OF STOCKHOLDERS.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			§ c.	§ c.
Albee, W. E	St. Thomas	10	1,000 00	100 00
Acres, H. M	Delaware	10	1,000 00	100 00
Anderson, Dr. J. R.	Ailsa Craig	10	1,000 00	100 00
Armitage, James	St. Thomas	10	1,000 00	100 00
Allen, T	St. Thomas	1	100 00	10 00
Armstrong, Sarah	London	2	200 00	20 00
Ashton, W. H	Copenhagen	20	2,000 00	200 00
Beaton, Alex	West Lorne	50	5,000 00	500 00
Brierly, J. S	Montreal	10	1,000 00	85 70
Birness, Geo	London	10	1,000 00	100 00
Becker, W. A	West Lorne	10	1,000 00	100 00
Becker, Cynthia	West Lorne	10	1,000 00	100 00
Ballah, Jennie	West Lorne	10	1,000 00	100 00
Begg, James	St. Thomas	10	1,000 00	100 00
Butler, E. J.	St. Thomas	5	500 00	50 00
Betts, J.	Mt. Brydges	10	1,000 00	100 00
Black, James	Fingal	20	2,000 00	200 00
Brown, David	St. Thomas	10	1,000 00	100 00
Belfry, James	St. Thomas	20	2,000 00	200 00
Prown, Almer	Weland	1	100 00	10 00
Barnard, J. F.	St. Thomas	10	1,000 00	100 00
Burkeholder, G. S.	Hamilton	10	1,000 00	37 50
Bice, N	Mt. Brydges	10	1,000 00	.....
Burnett, H. W.	London	10	1,000 00	.....
Beith, Robert	Bowmanville	5	500 00	.....
Campbell, John	St. Thomas	50	5,000 00	500 00
Campbell, James	Fingal	20	2,000 00	200 00
Cahill, E	West Lorne	6	600 00	60 00
Cole, Albert	West Lorne	6	600 00	60 00
Crawford, W. C	Tilbury	10	1,000 00	100 00
Couse, J. A	St. Thomas	5	500 00	50 00
Curtis, R. B.	Caradoc	20	2,000 00	200 00
Caw, Dr. W	Parkhill	13	1,300 00	130 00
Cloes, L. R.	New Sarum	10	1,000 00	100 00
Campbell, G. W	Palmerston	10	1,000 00	35 00
Canfield, James	Woodstock	10	1,000 00	100 00
Campbell, N. M.	St. Thomas	50	5,000 00	500 00
Campbell, Neil	Fingal	5	500 00	50 00
Campbell, Alex	St. Thomas	5	500 00	50 00
Campbell, A. P.	St. Thomas	50	5,000 00	500 00
Chant, S	St. Thomas	50	5,000 00	500 00
Coleman, J. A.	Niagara Falls	2	200 00	20 00
Cuthbertson, D. G	Ingersoll	5	500 00	50 00
Cruthers, J.	Prescott	5	500 00	50 00
Campbell, Jno.	St. Thomas	10	1,000 00	5 00
Corbett, W. L	Brinsley	1	100 00	10 00
Coyne, W. P.	Ingersoll	5	500 00	.....
Clark, J. M.	Smith's Falls	5	500 00	.....
Curie, T. O.	Strathroy	5	500 00	.....
Coyne, J. H	St. Thomas	50	5,000 00	500 00
Duffie'd, J. C	London	50	5,000 00	500 00
Dickson, M	St. Thomas	10	1,000 00	100 00
Delavargn, Merit	St. Thomas	2	200 00	20 00

## LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.		Amount paid up in cash.	
			\$	c.	\$	c.
Ellman, J. H.	Union.	50	5,000	00	500	00
Egan, P. L. M.	St. Thomas	10	1,000	00	100	00
Elliot, Jno. A.	Ridgetown	5	500	00	50	00
Esplin, Maggie H.	Alexandria	5	500	00	50	00
Eastman, D. W.	Smithville	20	2,000	00	200	00
Ellis, H. T. W.	Windsor	20	2,000	00		
Ferguson, A. J.	St. Thomas	10	1,000	00	100	00
Fuller, J. A.	West Lorne	6	600	00	60	00
Ferguson, D. D.	St. Thomas	20	2,000	00	200	00
Fraser, A. S.	Sarnia	3	300	00	30	00
Futcher, Thos.	St. Thomas	5	500	00	50	00
Ferguson, Jno. D.	St. Thomas	20	2,000	00	200	00
Ferguson, Geo. C.	Brooklyn, N. Y.	50	5,000	00	500	00
Fraser, P. M.	St. Thomas	50	5,000	00	500	00
Ferguson, Deugald	Pt. Stanley	50	5,000	00		
Ferguson, John	Tilbury	5	500	00		
Finkle, H. J.	Woodstock	10	1,000	00	100	00
Fry, W. H.	Fenwick	10	1,000	00		
Gilbert, R.	St. Thomas	10	1,000	00	100	00
Galbraith, D. E.	St. Thomas	10	1,000	00	100	00
Gay, William	St. Thomas	5	500	00	50	00
Grav, D.	Ailsa Craig	10	1,000	00	100	00
Griffin, J. A.	St. Thomas	5	500	00	50	00
Galbraith, Mrs. J. H.	St. Thomas	10	1,000	00	100	00
Gilbert, P. W.	St. Thomas	10	1,000	00	100	00
Gilbert, G. W.	Sparta	5	500	00	50	00
Grist, Chas.	Strathroy	10	1,000	00	100	00
Grierson, W. P.	Wingham	12	1,200	00	120	00
Gregory, W. L.	Sparta	10	1,000	00	100	00
Gilbert, M. A.	St. Thomas	50	5,000	00	500	00
Green, F. T.	Wellandport	1	100	00	10	00
Gray, W. L.	Pembroke	5	500	00	50	00
Gunn, H.	Ailsa Craig	10	1,000	00		
Harvey, E. C.	St. Thomas	10	1,000	00	100	00
Hall, Robert	Ridgetown	5	500	00	50	00
Heard, William	St. Thomas	10	1,000	00	100	00
Harris, W. C.	Delaware	10	1,000	00	100	00
Heard, R. A.	St. Thomas	5	500	00	50	00
Heard, Robert.	St. Thomas	10	1,000	00	100	00
Harrison, F. L.	Strathroy	20	2,000	00	200	00
Honsinger, B. F.	St. Thomas	10	1,000	00	100	00
Haight, S. D.	Union	10	1,000	00	100	00
Hodge, William	Alexandria	2	200	00	20	00
Hearnden, George.	Alexandria	2	200	00	20	00
Hart, Dr. N. W.	Prescott	4	400	00	40	00
Holmes, C. T.	Wellandport	1	100	00	10	00
Horton, E. A.	St. Thomas	20	2,000	00	200	00
Hall, Dr. W. R.	Chatham	3	300	00		
Jackson, W. R.	St. Thomas	10	1,000	00	100	00
Johnson, Mrs. M. B.	St. Thomas	5	500	00	50	00
Jarvis, F. C.	Delaware	5	500	00	50	00
James, Maria	Woodstock	10	1,000	00	100	00
Jackson, C. L.	Simcoe	10	1,000	00	100	00
Kippen, C. C.	Tilbury	10	1,000	00	100	00
Kilgour, J. A.	St. Thomas	10	1,000	00	100	00
Little, R. A.	London	20	2,000	00	200	00
Lebel, Thos.	Sarnia	1	100	00	10	00
Lewis, Joshua	St. Thomas	10	1,000	00	100	00
Learn, C. O.	Aylmer	5	500	00	50	00

## LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.		Amount paid up in cash.	
			\$	c.	\$	c.
Lang, D.	Eagle	10	1,000	00	100	00
Lewis, F. S.	St. Thomas	10	1,000	00	100	00
Morris, Wm	St. Thomas	50	5,000	00	500	00
Monroe, G. H.	West Lorne	50	5,000	00	500	00
Miller, E. A.	Aylmer	50	5,000	00	500	00
Mothersill, Dr. L. J.	Port Stanley	5	500	00	50	00
Morris, C. E.	Delaware	10	1,000	00	100	00
Monroe, A. M.	Ailsa Craig	10	1,000	00	100	00
Mathieson, Dr. J. H.	St. Mary's	30	3,000	00	300	00
Miller, James	Arnprior	5	500	00	50	00
Meek, James	Pt. Stanley	10	1,000	00		
McGregor, John A.	Tilbury	50	5,000	00	500	00
McGregor, Peter	West Lorne	6	600	00	60	00
McIntosh, Dugald	West Lorne	6	600	00	60	00
McKillop, John A.	West Lorne	3	300	00	30	00
McKillop, D.	West Lorne	3	300	00	30	00
McPherson, D.	Criman	1	100	00	10	00
McKinley, Jas. E.	Ridgetown	20	2,000	00	200	00
McNabb, P. J.	St. Thomas	10	1,000	00	100	00
McCallum, Dr. H. A.	London	30	3,000	00	300	00
McCallum, Miss C.	London	10	1,000	00	100	00
McGregor, A. D.	St. Thomas	20	2,000	00	200	00
McCandless, C. D.	Delaware	5	500	00	50	00
McLeod, B. N.	Parkhill	20	2,000	00	200	00
McGregor, J. J.	St. Thomas	25	2,500	00	250	00
McKay, H.	London	20	2,000	00	200	00
McDowell, Jas. A.	Sarnia	3	300	00	30	00
McKay, R. A.	St. Thomas	20	2,000	00	200	00
McCausand, J. A.	Avimer	5	500	00	50	00
McNish, D.	Fingal	20	2,000	00	200	00
McGregor, John	St. Thomas	10	1,000	00	100	00
McCrimmon, Angus	"	50	5,000	00	500	00
McCrimmon, Dr. A. J.	"	20	2,000	00	200	00
McGill, D. N.	West Lorne	10	1,000	00	100	00
McLean, W. H.	Criman	3	300	00	30	00
McKay, Dr. A.	Ingersoll	10	1,000	00	100	00
McLaughlin, R. T.	Alba	5	500	00	50	00
McLeunan, R. R.	Corwall	5	500	00	50	00
McGaugan, Alex.	St. Thomas	20	2,000	00	200	00
McIntosh, D.	Moose Creek	1	100	00	10	00
McCallum, D.	St. Thomas	30	3,000	00	300	00
McLarty, A.	Fingal	5	500	00	50	00
McKillop, J. G.	West Lorne	3	300	00		
McEvoy, J. M.	London	50	5,000	00	500	00
McMullen, D. M.	Woodstock	10	1,000	00	100	00
McColl, A.	Simcoe	20	2,000	00	200	00
Norman, William	Union	10	1,000	00	100	00
New, C. J.	Thamesville	50	5,000	00		
Orchard, William	Shedden	2	200	00		
Partridge, Benj.	West Lorne	6	600	00	60	00
Perkins, L.	Delaware	5	500	00	50	00
Penhale, M. A.	St. Thomas	15	1,500	00	150	00
Penhale, John	"	50	5,000	00	500	00
Penhale, Nelson	"	25	2,500	00	250	00
Penhale, Widham	"	25	2,500	00	250	00
Peneale, Mrs. M.	"	10	1,000	00	100	00
Piper, S. T.	Lambeth	20	2,000	00	200	00
Perkins, W. J.	Ridgetown	3	300	00	30	00
Powell, F. C.	Kincardine	10	1,000	00	100	00
Pettit, W. V.	Westlake	2	200	00	20	00

LIST OF STOCKHOLDERS.—*Continued*

Name.	Residence.	No of shares subscribed for.	Amount subscribed for.		Amount paid up in cash.	
			\$	c.	\$	c.
Penhale, T. J.	Mapleton	10	1,000	00	100	00
Potts, W. C.	St. Thomas	5	500	00		
Perry, S. O.	"	20	2,000	00		
Robb, E. G.	Montreal	10	1,000	00	100	00
Regan, C. W.	St. Thomas	10	1,000	00	100	00
Reycraft, John	Ridgetown	10	1,000	00	100	00
Roe, Henry	St. Thomas	3	300	00	30	00
Richardson, J. S.	Tilbury	5	500	00	50	00
Reycraft, William	Highgate	5	500	00	50	00
Rosser, Joseph	Ailsa Craig	25	2,500	00	250	00
Reynolds, S.	St. Thomas	10	1,000	00	100	00
Robb, Miss C. J.	London	20	2,000	00	200	00
Reath, William	St. Thomas	10	1,000	00	100	00
Reid, J. D.	Cardinal	3	300	00	30	00
Rogers, D. D.	Kingston	5	500	00		
Still, J. H.	St. Thomas	50	5,000	00	500	00
Sherman, J. A.	"	20	2,000	00	200	00
Scarff, F. M.	Tilbury	10	1,000	00	100	00
Stewart, William	Sarnia	3	300	00	30	00
Sherlock, G. L.	St. Thomas	50	5,000	00	500	00
Soules, Walter	Hamilton	10	1,000	00	100	00
Smith, Dr. W. E.	St. Thomas	10	1,000	00	100	00
Sampson & Sanderson	Wind-or	10	1,000	00	100	00
Snyder, R. A. A.	St. Thomas	8	800	00	80	00
Steward, Geo.	Wellandport	5	500	00	10	00
Smith, E. A.	St. Thomas	20	2,000	00	200	00
Skinner, Hugh R.	Woodstock	10	1,000	00	25	00
Stalker, Peter	West Lorne	6	600	00		
Stalker, Dr. J.	Ridgetown	50	5,000	00		
Scott, J. H.	Delaware	5	500	00	50	00
Tonge, J. H.	St. Thomas	10	1,000	00	100	00
Taylor, J. F.	West Lorne	3	300	00	30	00
Turville, Geo.	St. Thomas	5	500	00	50	00
Thompson, Dr. Alex.	Strathroy	50	5,000	00	500	00
Trott, William	St. Thomas	10	1,000	00		
Trembly, T. H.	Tilbury	5	500	00	50	00
Utter, J. T.	St. Thomas	20	2,000	00	200	00
Wallace, A. E.	St. Thomas	50	5,000	00	500	00
Wilkinson, J.	"	50	5,000	00	500	00
Webster, Dr. D. F.	West Lorne	6	600	00	60	00
Wallace, J. C.	Ridgetown	10	1,000	00	100	00
Ward, E. E. A.	"	5	500	00	50	00
Watson, Thomas	Parkhill	20	2,000	00	200	00
Webster, J. F.	St. Thomas	10	1,000	00	100	00
Williams, Hugh	"	20	2,000	00	200	00
Wilcox, Geo. W.	"	20	2,000	00	200	00
Waugh, R.	Guelph	50	5,000	00	500	00
White, Walter C.	Blenheim	10	1,000	00	100	00
Westlake, J. H.	St. Thomas	10	1,000	00	100	00
Wilson, J. L.	Alexandria	50	5,000	00	500	00
Williams, C. E.	St. Thomas	10	1,000	00	100	00
White, D. J.	Ailsa Craig	5	500	00	5	00
Wheeler, J. N.	St. Thomas	10	1,000	00	100	00
White, W. W.	Aylmer	5	500	00		
Waltz, A. D.	St. Thomas	10	1,000	00		
Zumstein, Dr. J. M.	Smithville	1	100	00	10	00
Total		3,365	336,500	00	30,053	20

## PEOPLE'S LIFE INSURANCE COMPANY.

*Commenced business, 4th May, 1892.*

HEAD OFFICE, TORONTO.

*President*—W. W. OGDEN, M.D.*Secretary*—THOMAS JOLLIFFE.

Authorized Debenture Capital, \$50,000.00.

Deposit at Provincial Treasury, \$10,000.00.

Statement for year ending 31st December, 1897.

## ASSETS.

Deposit receipts, Government deposit .....		\$10,000 00
Cash on hand, head office.....	\$ 57 75	
“ in Imperial Bank, Toronto.....	267 86	
“ in Bank of Nova Scotia, Toronto .....	10,000 00	
		<u>10,325 61</u>
“ in agent' hands .....		9,180 62
Bills receivable more than one year over due (not extended) \$4,890 55		
Deferred and outstanding premiums .....		5,390 29
Interest .....		127 65
		<u>35,024 17</u>
Total assets .....		\$35,024 17

## LIABILITIES.

Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent) .....		\$20,789 89
Reinsurance reserve for Accident Insurance Contracts, unearned premiums .....		483 93
Interest .....		991 69
Rent .....		159 40
All other liabilities .....		973 97
		<u>23,398 88</u>
Total amount of liabilities, except debentures .....		\$23,398 88
Debentures outstanding .....		<u>\$39,625 00</u>

## RECEIPTS.

Cash received for premiums .....		\$9,642 23
“ interest .....		52 28
“ debentures (not extended) .....	\$10,500 00	
“ bills receivable .....		197 48
“ exchange .....		3 13
“ borrowed money .....		1,151 55
“ advances .....		1,339 37
“ other sources .....		38 86
		<u>12,424 90</u>
Total receipts .....		\$12,424 90

EXPENDITURE.

Amount paid for rent, taxes .....	\$ 312 50
“ interest .....	1,405 69
“ agents' commission .....	3 088 08
“ salaries .....	2,248 00
“ medical fees .....	469 10
“ travelling expenses .....	563 38
“ postage, telegrams, etc .....	73 00
“ printing, stationery and advertising .....	627 88
“ statutory assessment and license fee .....	39 80
“ legal expenses .....	150 00
“ sundry expenses .....	215 98

\$9,193 41

MISCELLANEOUS.

Amount paid for losses .....	• 1,084 17
“ in repayment of loans .....	1,692 73
“ advances to agents .....	4,781 17
“ surrenders .....	785 00
“ redeeming debentures (not extended) .....	\$3,075 00
“ reinsurance .....	189 40
“ office furniture .....	101 15
“ policy fees .....	10 00

Total expenditure ..... \$17,837 03

MISCELLANEOUS.

Life.		Number.	Amount.
Contracts in force 31st December, 1896 .....		165	\$246,581 46
“ taken during 1897, new or renewed .....		243	334,000 00
Gross number and amount of contracts on foot at any time during 1897 .....		408	580,581 46
	Number.	Amount.	
Deductions :		\$ c.	
Contracts matured in 1897 by death .....	1	1,000 00	
“ lapsed in 1897 .....	68	112,500 00	
“ surrendered for which cash values were paid (extended) .....	3	6,150 00	
“ surrendered .....	8		
for which paid up policies have been granted amounting to .. 1,889.09			
Difference extended .. .....		\$8,110.91	
Amount by which various contracts, still on foot, were reduced in 1897 .....		8,110 91	
Total deductions extended .....	80	127,760 91	80 127,760 91
Gross number and amount of contracts on foot at 31st December, 1897 .....		328	452,820 55
Less number and amount of contracts reinsured ; none.			
Net number and amount of contracts on foot at 31st December, 1897 .....		328	452,820 55

Accident.	Number.	Amount.
Policies issued in 1897 .....	71	\$169,500 00
Deductions : none.		
Policies in force 31st December, 1897 .....	71	109,5 00 00
Total Life and Accident .....	399	562,320 5

## LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up.
		§ c.	§ c.
Edwin Abbott.....	Brockville .....	600 00	600 00
John. N. Abbot. estate .....	" .....	600 00	600 00
Alfred Baker, M.A.....	Toronto .....	1,050 00	1,050 00
Robert Bowie .....	Brockville .....	1,600 00	1,600 00
N. Cossit, sr.....	Brockville .....	12,800 00	12,800 00
Allan Francis .....	Renfrew .....	600 00	600 00
John Fleet .....	Toronto.....	2,675 00	2,675 00
M. Forham .....	Owen Sound.....	1,200 00	1,200 00
Mrs. Victoria Greenfield.....	Toronto.....	600 00	600 00
James Hope.....	Ottawa.....	500 00	500 00
C. H. Hubbard.....	Toronto.....	500 00	500 00
Thomas Horace .....	" .....	1,200 00	1,200 00
S. F. Kilgore.....	" .....	2,500 00	2,500 00
James P. Murray.....	" .....	800 00	800 00
W. W. Ogden, M.D.....	" .....	10,600 00	10,600 00
Gordon A. Starr.....	Brockville .....	600 00	600 00
Hon. M. Sullivan, Senator.....	Kingston.....	600 00	600 00
Frank Turner. C.E.....	Toronto.....	600 00	600 00
Total .....		39,625 00	39,625 00



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RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE  
OF LIFE AND ACCIDENT INSURANCE COMPANIES.

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LIFE AND ACCIDENT INSURANCE COMPANIES

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Real estate.		Bonds, mortgages and other investments.		Interest accrued.		Cash.		Agents' balances.		Bills receivable.		Shareholders' notes on account of capital stock.		Deferred premiums.		Premiums outstanding.		Short date premium notes.		Loans on company's policies.		Premium on capital stock.		All other assets.		Total.		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Excelsior Life (Joint Stock) .....	11,400	00	168,016	12	3,681	61	14,019	48	5,481	52	118	02	96	50	13,893	33	19,339	22	2,812	76	8,969	77	3,408	65	1,626	56	256,097	24	288,264	40
Farmers' and Traders' Life (Joint Stock) .....			25,000	00			2,681	52							455	12	2,695	39								30,831	99	302,850	00	
People's Life (Mutual) .....					127	65	20,325	61	9,180	62							5,300	29								35,024	17	N/d.		
Totals .....	14,400	00	193,016	12	3,809	26	37,656	61	14,665	14	118	02	96	50	14,348	45	27,325	56	2,812	76	8,969	77	3,408	65	1,626	56	321,963	40	601,114	40

Government Deposit as follows: Excelsior Life, \$26,400; Farmers' and Traders' Life (Limited), \$25,000; People's Life, \$10,000.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Loans.		Re-insurance reserve.		Salaries and general expenses.		Medical fees.		Commission.		Travelling expenses.		Other liabilities.		Total liabilities except capital stock.		Paid up capital or debture capital.		Grand total of liabilities.		Number of policies in force.		Total amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Excelsior Life (Joint Stock) .....	16,000	00	*178,729	48	811	66	1,029	56	3,594	60	332	40	229	25	200,729	95	52,635	60	253,362	55	2,998		2,661,121	15
Farmers' and Traders' Life (Joint Stock) .....	2,575	00	55,309	47			501	00	1,000	00					9,385	47	30,053	20	39,438	67	255		246,500	00
People's Life (Mutual) .....			*121,273	82			346	00					1,479	06	23,308	88	39,625	00	63,923	88	4,999		1,562,320	55
Totals .....	18,575	00	205,312	77	811	66	1,876	56	4,594	60	332	40	2,708	31	233,511	30	122,313	80	355,825	10	3,652		3,472,941	70

\* Calculated on the Hum. Table, interest at 4 1/2 per cent. per annum. + Life, \$20,789.89; Accident, \$183.93. + Including Accident, 71, \$109,500

INCOME FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Gross premiums.		Interest.		Borrowed money.		Rent		Calls on stock.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Excelsior Life (Joint Stock) .....	79,523	41	7,119	76	16,000	00					128	65	96,771	£2
Farmers' and Traders' Life (Joint Stock) .....	4,016	56	1,225	50	5,000	00			50,054	20			40,296	26
People's Life (Mutual) .....	9,642	23	52	28	1,151	55					1,578	84	12,424	90
Totals .....	87,182	£0	8,397	54	22,151	55			30,054	20	1,707	49	149,492	98

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EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Expenses of management.												Total.																	
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.	Total expenses of management.	Repayment of loans.	Surrenders.	Dividend to policy-holders.	Payment of annuities.	Losses.	Re-insurance.		Advanced to agents.	Other expenditures.															
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.														
Excelsior Life .....	17,634	18	5,099	42	2,217	79	267	67	6,388	28	31,607	34	2,974	61	81	17	300	00	11,062	00	3,204	75			56	30	49,286	17		
Farmers' and Traders' Life .....	3,905	43	1,184	00	560	00	112	40	2,295	69	8,057	62	2,500	00																
People's Life .....	3,088	08	2,248	00	469	10	150	00	3,238	23	9,193	41	1,192	73	785	00					1,084	17	189	40	4,781	17	27,057	22	37,614	74
Totals .....	24,627	69	8,531	42	3,246	89	530	07	11,922	20	48,858	27	4,192	73	3,759	61	81	17	300	00	12,146	17	3,394	15	4,781	17	27,224	67	101,737	91

\* Debentures purchased, \$25,000; and preliminary expenses, \$2,057.22.



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JOINT STOCK FIRE INSURANCE COMPANIES.

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YEAR ENDING 31<sup>ST</sup> DECEMBER, 1897.

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# JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31st DECEMBER, 1897.

FOR FIRE INSURANCE EXCHANGE CORPORATION (STOCK AND MUTUAL)  
 HAND-IN-HAND INSURANCE COMPANY (MUTUAL AND STOCK),  
 AND MILLERS' AND MANUFACTURERS' INSURANCE  
 COMPANY (STOCK AND MUTUAL), SEE UNDER  
 "CASH MUTUAL COMPANIES."

## KEYSTONE FIRE INSURANCE OF SAINT JOHN.

HEAD OFFICE ST. JOHN, N.B.

*Commenced business October 1st, 1889.*

*President*—HON. A. F. RANDOLPH.

*Vice-President*—ALFRED MARKHAM.

Authorized capital, \$200,000.

Subscribed capital, \$200,000; paid up, \$40,000.

Securities deposited in Treasury of Ontario, \$24,840.00.

### ASSETS.

Amount of Dominion of Canada 4 per cent. stock . . . . .	\$24,840 00
“ Province of New Brunswick bonds . . . . .	10,500 00
“ Sault Ste. Marie bonds . . . . .	5,150 00
“ Cash on hand . . . . .	\$ 112 73
“ “ deposit in Bank of New Brunswick . . . . .	3,209 35
“ “ “ Nova Scotia . . . . .	5,000 00
“ “ “ Halifax Banking Co. . . . .	5,000 00
	13,322 08
“ Cash in agents' hands . . . . .	753 76
“ Bills receivable . . . . .	274 26
“ Interest accrued and unpaid . . . . .	524 92
“ Outstanding premiums . . . . .	518 43
“ Premiums due from other companies . . . . .	3,611 71
“ Due from other sources . . . . .	156 43
“ Office furniture, supplies and insurance plans (not extended) . . . . .	\$2,530 21
Total assets . . . . .	\$59,651 59
Capital stock subscribed but uncalled . . . . .	\$160,000 00

## LIABILITIES.

Amount of adjusted losses .....	\$1,106 34
“ resisted losses .....	2,150 00
“ supposed losses .....	5,561 50
Unearned premiums, being 50 per cent. of gross premium .....	29,210 27
Accrued salaries .....	516 00
All other liabilities .....	184 03
<b>Total liabilities, except capital stock .....</b>	<b>\$38,728 14</b>
Capital stock paid up in cash .....	\$40,000 00

## RECEIPTS

Gross premiums received in cash .....	\$60,060 97
Interest .....	1,613 71
Re-insurance on account losses .....	6 029 77
Calls on stock .....	20,000 00
Sale of stock .....	2 376 00
Agents' balances .....	4,959 72
Balances from other Co's .....	3,076 08
Outstanding premiums .....	526 47
Other sources .....	101 37
<b>Total receipts .....</b>	<b>\$98 744 09</b>

## EXPENDITURE.

<i>Expenses of Management :</i>	
Paid for investigation of claims .....	\$ 909 49
“ commission or brokerage .....	11,528 59
“ statutory assessment and license fee .....	76 19
“ rent and taxes .....	899 71
“ travelling expenses .....	135 90
“ printing and stationery .....	381 62
“ postage and telegrams .....	213 75
“ salaries, directors' and auditors' fees .....	3,063 00
“ interest .....	43 86
“ law costs .....	1,263 46
<b>Total expenses of management .....</b>	<b>\$18,515 57</b>
<i>Miscellaneous payments :</i>	
Amount paid for losses prior to 1897 .....	\$ 7,050 71
“ “ of 1897 .....	44,985 26
	52,035 97
“ for re insurance premiums .....	3,444 84
“ rebate .....	11,052 40
“ other purposes .....	1,329 02
<b>Total expenditure .....</b>	<b>\$86,377 80</b>

*General business :*

## MISCELLANEOUS.

Amount as originally written .....	\$5 926,796 00
Less cancelled .....	834 487 00
	\$5,092,309 00
Less re-insured .....	294 894 00
<b>Net risks in force 31st December, 1897 .....</b>	<b>\$4,797,415 00</b>



*In Ontario :*

Amount as originally written .....	\$2,125,649 00
Less cancelled .....	266,779 00
	<u>\$1,858,870 00</u>
Less re-insured .....	145,698 00
	<u>\$1,713,172 00</u>

## KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B.

*31st December, 1897.*

## LIST OF STOCKHOLDERS.

Name.	Residence.	No. shares.	Amount paid up.
Armstrong, John R. ....	St. John .....	20	\$ 160 00
Baird, Geo. T. ....	Perth, Vict. Co. ....	200	1,600 00
Buckerfield, E. B. ....	Harcourt, N. B. ....	35	280 00
Butcher, Annie S. ....	St. John .....	20	160 00
Berryman, Charlotte C. ....	" .....	40	320 00
Bell, A. H. ....	St. Stephen .....	1	8 00
Barnhill, A. P. ....	St. John .....	32	256 00
Butcher, F. R. ....	" .....	131	1,048 00
Currie, J. Z. ....	Boston .....	80	640 00
Chestnut, Henry .....	Fredericton, N. B. ....	40	320 00
Carriote de B. ....	St. John .....	20	160 00
Clarke, Geo. J. ....	St. Stephen, N. B. ....	10	80 00
Chapman, W. H. ....	Dorchester, N. B. ....	5	40 00
Clarke, L. D. ....	St. John, N. B. ....	10	80 00
Cox, Hon. Geo. A. ....	Toronto .....	20	160 00
Cox, Hon. Geo. A. and J. J. Kenny in trust.	" .....	3,470	27,760 00
Dunn, E. G. ....	Lancaster, St. John .....	20	160 00
Dunn, Lucinda R. ....	St. John .....	25	200 00
Edgecombe, F. B. ....	Fredericton .....	40	320 00
Emerson, H. R. ....	Dorchester .....	5	40 00
Edgecombe, John. ....	St. John .....	1	8 00
Edwards, M. B. ....	" .....	2	16 00
Edgecombe, Helen Giles .....	Fredericton .....	20	160 00
Forster, W. D. ....	St. Andrews .....	20	160 00
Frink, R. W. W. ....	St. John .....	20	160 00
Grimmer, F. J. ....	St. Andrews .....	40	320 00
Grimmer, Geo. D. ....	" .....	20	160 00
Gove, S. T. ....	" .....	10	80 00
Goad, Chas. E. ....	Montreal .....	10	80 00
Harris, C. P. ....	Moncton, N. B. ....	20	160 00
Hocken, M. S. ....	Chatham, N. B. ....	40	320 00
Hazen, A. P. ....	Montreal .....	5	40 00
Hutchins, C. H. ....	St. John, N. B. ....	10	80 00
Kenny, J. J. ....	Toronto .....	20	160 00
Knowlton, F. J. G. ....	St. John, N. B. ....	20	160 00.

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. shares.	Amount paid up.
			\$ c.
Leavitt, A. Gordon.....	St. John .....	2	16 00
Leavitt, Julia .....	" .....	1	8 00
Lordly, Chas. E.....	" .....	10	80 00
Markham, A.....	St. John, N. B.....	40	320 00
Murchie, F. M.....	Calais, Me.....	10	80 00
Masters, J. E.....	Moncton, N. B.....	5	40 00
Mowat, James.....	St. John, N. B.....	2	16 00
Macaulay, Alex.....	" .....	20	160 00
Morrison, Frank I.....	Fredericton .....	5	40 00
Macpherson, J. D.....	" .....	2	16 00
Morrissey, George.....	St. John, N. B.....	1	8 00
McLean, H. H.....	St. John, N. B.....	10	80 00
Palmer, A. la Louise.....	St. John, N. B.....	5	40 00
Philps, E. L.....	" .....	25	200 00
Phinney, J. D.....	Richibucto, N. B.....	20	160 00
Randolph, Hon. A. F.....	Fredericton .....	200	1,600 00
Rice, W. R.....	Bear River, N. S.....	2	16 00
Rowan, A. M.....	St. John, N. B.....	2	16 00
Steeves, Mary A., Exec.....	St. John, N. B.....	20	160 00
Steeves, J. A. E.....	" .....	20	160 00
Sharpe, F. S.....	" .....	10	80 00
Smith, R. Wilson.....	Montreal.....	20	160 00
Shert, J. D.....	St. John, N. B.....	2	16 00
Smith, Ella A.....	Woodstock, N. B.....	5	40 00
Scott, S. D.....	St. John, N. B.....	10	80 00
Smith, R. E. Guy.....	Woodstock, N. B.....	25	200 00
Todd, Frank.....	St. Stephen, N. B.....	12	96 00
Welch, W. W.....	Quebec.....	10	80 00
Whittaker, Mrs. E. G.....	St. John, N. B.....	2	16 00
Winslow, J. N. W.....	Woodstock, N. B.....	15	120 00
Winslow, E. Byron.....	Fredericton, N. B.....	5	40 00
		5,000	40,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 1st July, 1871,*

*President*—HUGH SCOTT.

*Vice-President and Secretary*—THOMAS WALMSLEY

Authorized Capital, \$100,000.

Subscribed Capital, \$100,000. Paid up, \$50,000.

Securities deposited in Treasury of Ontario, \$10,000 par value.

ASSETS.

Value of real estate held by company, being land and building on the west side of Church Street, Toronto, where the head offices of the Company are situated . . . . .	\$ 82,505 67
Debentures of Freehold Loan and Savings Company . . . . .	10,000 00
Shares in Bell Telephone Company of Canada . . . . .	8,725 00
Amount of loans secured by bank and other stocks . . . . .	44,528 47
"          "          mortgage . . . . .	39,550 00
Cash on deposit in Dominion Bank . . . . .	\$8,518 34
" hand, head office . . . . .	2,249 88
	<hr/>
	10,768 22
Agents' balances . . . . .	2,558 97
Interest accrued and unpaid on all loans as above . . . . .	457 47
Accrued rents . . . . .	1,793 31
	<hr/>
Total assets . . . . .	\$200,887 11
	<hr/>
Subscribed capital stock uncalled . . . . .	\$ 50,000 00

LIABILITIES.

Adjusted losses . . . . .	\$ 689 82
Unearned premiums, being 50 per cent. of gross premiums . . . . .	20,037 30
Other liabilities . . . . .	479 97
	<hr/>
Total liabilities, except capital stock . . . . .	\$ 21,207 09
	<hr/>
Capital stock, paid up in cash . . . . .	\$ 50,000 00

## REVENUE ACCOUNT.

Gross premiums received in cash.....	§ 27,281 93
Received for interest, dividends on stocks.....	4,829 96
Rents.....	2,698 79
Investment account (not extended).....	§ 49,986 00
Re-insurance.....	202 50
Total.....	<u>§ 85,013 18</u>

## EXPENDITURE.

*Expenses of Management :*

Paid for commission or brokerage.....	§ 4,500 68
“ salaries, fees and all other remuneration of officials.....	4,110 00
“ rent.....	400 00
“ legal expenses.....	5 90
“ statutory assessment and license fee.....	108 72
“ books, stationery, printing and advertising.....	400 82
“ travelling expenses.....	24 32
“ postage, telegrams and express.....	81 37
“ investigation and adjustment of claims.....	477 03
“ petty expenses.....	45 10
Total expenses of management.....	<u>§ 10,153 94</u>

*Miscellaneous :*

Amount paid for losses occurring during the year 1897.....	5,476 90
“ re-insurance premiums.....	2 126 29
“ cancelled policies.....	1,024 45
Amount of dividends paid during the year to shareholders.....	5,000 00
“ “ “ policyholders.....	168 54
Amount Goad's Plans.....	8 62
“ expenses against buildings.....	1,876 17
“ all other expenditure.....	200 00
Amount invested (not extended).....	§ 56,797 28
Total expenditure.....	<u>§ 26,034 91</u>

## MISCELLANEOUS.

Fire Risks.	Number.	Amount.
Policies in force (gross) 31st December, 1896.....	2,721	§ c. 3,477,445 00
Taken during the year 1897, new and renewed.....	2,455	3,281,235 00
Total.....	5,176	6,758,680 00
Deduct expired and cancelled during 1897.....	2,369	2,984,103 00
In force at 31st December, 1897.....	2,807	3,774,577 00
Amount re-insured.....		392,407 00
Net amount at risk 31st December, 1897.....		<u>3,382,170 00</u>

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount sub- scribed.		Amount paid up in cash.	
		£	c.	£	c.
Austin, James, (estate of) . . . . .	Toronto . . . . .	2,000	00	1,000	00
Badenach, Edgar A. . . . .	" . . . . .	1,000	00	500	00
Chipman, J. D. (in trust) . . . . .	St. Stephen, N.B. . . . .	10,000	00	5,000	00
Close, Mary J. . . . .	Toronto . . . . .	1,000	00	500	00
Copp, W. W., estate of. . . . .	" . . . . .	500	00	250	00
Elliott, R. W . . . . .	" . . . . .	2,500	00	1,250	00
English, C. E. . . . .	" . . . . .	12,300	00	6,150	00
English, E. Taylor. . . . .	" . . . . .	200	00	100	00
Gosling, F. G. } Cassels, D. S. } (in trust). . . . .	" . . . . .	1,500	00	750	00
Harvey, Jane . . . . .	" . . . . .	500	00	250	00
MacLennan, James. . . . .	" . . . . .	5,000	00	2,500	00
Miles, Martha P. . . . .	" . . . . .	2,300	00	1,150	00
MacLennan, James } Walmsley, Thos. . . } Trustees . . . . .	" . . . . .	5,000	00	2,500	00
Northcote, R. (in trust). . . . .	" . . . . .	700	00	350	00
Scott, Hugh. . . . .	" . . . . .	15,750	00	7,875	00
Scott, James, (estate of). . . . .	" . . . . .	4,000	00	2,000	00
Scott, J. G. . . . .	" . . . . .	1,000	00	500	00
Strathy, W. H . . . . .	Barrie . . . . .	1,000	00	500	00
Smith, W. H. (in trust). . . . .	Toronto . . . . .	4,000	00	2,000	00
Stark & Co., John . . . . .	" . . . . .	500	00	250	00
Walmsley, Henrietta. . . . .	" . . . . .	1,000	00	500	00
Walmsley, Thomas . . . . .	" . . . . .	25,750	00	12,875	00
Watson, Sophia W . . . . .	" . . . . .	1,000	00	500	00
Wood, A. T . . . . .	Hamilton . . . . .	1,500	00	750	00
Total. . . . .		100,000	00	50,000	00



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RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE  
OF JOINT STOCK FIRE INSURANCE COMPANIES.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Real estate		Bonds, mortgages, and other investments.		Interest accrued.		Rents.		Cash.		Outstanding premiums.		Agents' balances.		Bills receivable.		Due by other companies, re-insurance.		All other assets.		Total.		Uncalled capital stock.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
Keystone	40,490	00	524	92	13,322	08	518	43	753	76	274	26	753	76	274	26	3,768	14	59,651	59	160,000	00		
Queen City	82,505	67	162	863	47	10,768	22	1,733	31	2,558	97								200,887	11	50,000	00		
Total	123,000	67	687	355	24,090	30	518	43	3,312	73	274	26	3,312	73	274	26	3,768	14	260,538	70	210,000	00		

Government deposits are as follows: Keystone, \$24,840.00; Queen City, \$10,000.00.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Paid-up loans.		Unpaid losses.		Insurance reserve.		Re-insurance premiums.		Other liabilities.		Total liabilities, except capital stock.		Paid-up capital stock.		Grand total liabilities, including capital stock.		Number of policies in force.		Net amount of risks.		
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.			£	c.	
Keystone	8,817	84	20,210	27	700	03	38,728	14	40,000	00	78,728	14	40,000	00	78,728	14			4,797	115	00
Queen City	689	82	20,037	30	479	97	21,207	09	50,000	00	71,207	09	50,000	00	71,207	09	2,807		3,382	170	00
Total	9,507	66	40,247	57	1,180	00	59,935	23	90,000	00	149,935	23	90,000	00	149,935	23	2,807		8,179	285	00

Government Deposits are as follows:—Keystone, \$24,840.00; Queen City, \$10,000.00.  
 \* Unearned premiums calculated at 50 per cent. of gross premiums.  
 † In Ontario, \$1,713,172.



JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Re-insurance.		Gross premiums.		Interest and dividends.		Rent.		From call on and sale of stock.		Agent balances.		Balances from other companies.		Other sources.		Total income.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Keystone .....	6,029	77	60,060	97	1,613	71	.....	22,376	00	4,959	72	3,076	08	627	84	98,744	09	
Queen City .....	202	50	27,281	93	4,829	96	2,698	79	.....	.....	.....	.....	.....	.....	85,013	18		
Total .....	6,232	27	87,342	90	6,443	67	2,698	79	22,376	00	4,959	72	3,076	08	627	84	133,757	27

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Commission.		Salaries.		Rent, taxs, etc.		Law costs.		Statutory assessments.		All other expenses.		Total expenses of management.		Losses.		Re-insurance premiums.		Rebate.		Dividends.		All other expenditure.		Total.		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Keystone .....	11,528	59	3,063	00	899	71	1,263	46	76	19	1,684	62	18,515	57	52,035	97	3,444	84	11,052	40	.....	5,000	00	1,329	02	86,377	80
Queen City .....	4,500	68	4,110	00	400	00	5	90	108	72	1,028	64	10,153	94	5,476	90	2,126	29	1,024	45	5,000	00	2,253	33	26,031	91	
Total .....	16,029	27	7,173	00	1,299	71	1,269	36	184	91	2,713	26	28,669	51	57,512	87	5,571	13	12,076	85	5,000	00	3,582	35	112,412	71	



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# CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

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# CASH-MUTUAL FIRE COMPANIES.

YEAR ENDING 31st DECEMBER, 1897.

## ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

*Commenced business 28th October, 1871.*

*President*—J. FENNELL.

*Manager*—HUGO KRANZ.

Unassessed premium note capital, \$189,253.41.

Securities deposited at Provincial Treasury, par value, \$33,110.00.

### ASSETS.

Cash value of real estate .....	\$ 18,475 00
Cash value of mortgages on real estate .....	35,405 39
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, and on hand .....	30,078 39
Amount unpaid of fixed payments of 1897 .....	10,571 04
Amount of short date notes, or due bills, less than one year overdue ....	1,418 19
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied .....	\$189,253 41
Less premium notes given for re-insurance .....	1,790 02
	<hr/>
	187,463 39
Accrued interest .....	786 84
Accrued rents .....	605 20
	<hr/>
Total assets .....	<u>\$284 803 44</u>

### LIABILITIES.

Amount of re-insurance reserve .....	\$38,995 43
Adjusted loss .....	6,421 95
Resisted loss .....	977 98
	<hr/>
Total liabilities .....	<u>\$46,395 36</u>

### RECEIPTS

Cash at head office as per last statement (not extended) .....	\$21,096 31
Cash received as fixed payments of 1897 .....	\$54,181 75
“ “ of prior years .....	2,475 91
“ premiums on cash system .....	72,954 07
“ interest and rents .....	4,282 90
“ transfer fees .....	143 90
“ re insurance claims .....	6,784 46
“ from investments (not extended) .....	\$7,471 48
	<hr/>
Total receipts .....	<u>\$140,822 99</u>

EXPENDITURE.

*Expenses of Management :*

Amount paid for investigation and adjustment of claims .....	\$ 1,854 79
“ interest and exchange .....	720 00
“ commission to agents .....	24,221 31
“ statutory assessment .....	230 78
“ printing, stationery and advertising .....	1,240 07
“ salaries, directors' and auditors' fees .....	8,118 50
“ postage, telegrams and express .....	1,244 89
“ fuel and light .....	48 03
“ taxes .....	328 14
“ costs, law .....	837 28
“ other expenses .....	2,281 08
<hr/>	
Expenses of management .....	\$41,124 87

*Miscellaneous Expenses :*

Cash paid for losses which occurred during 1897 .....	\$74,181 91	
“ “ “ prior to 1897 .....	7,235 79	
		<hr/> 81,417 70
“ re-insurance .....		9,266 03
“ rebate, abatement and returned premiums .....		7,238 79
“ investments (not extended).....	\$6,100 00	
<hr/>		
Total expenditure .....		<u>\$139,047 39</u>

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1897.*

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual.....			4,689,795	66	4,689,795	66
Cash.....	3,398,576	92	4,996,323	66	8,594,899	98
Total.....	3,398,576	92	9,686,118	72	13,084,695	64
<i>Reinsured.</i>						
Mutual.....			50,616	00	50,616	00
Cash.....	753,520	97			753,520	97
Total.....	753,520	97	50,616	00	804,136	97
Net risks carried by Company, 31st Dec., 1897.....	2,645,055	95	9,635,502	72	12,280,558	67

## MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Fire Risks.—Mutual System.</i>		
		\$ c.
Policies in force 31st December, 1896 .....	1,236	5,019,797 65
“ new and renewed during 1897 .....	1,272	1,376,195 00
Gross number during 1897 .....	5,568	6,595,992 65
Less expired and cancelled in 1897 .....	1,721	1,905,706 69
Net risks in force on mutual system, 31st December, 1897 .....	3,847	4,689,795 96
<i>Fire Risks.—Cash System.</i>		
Policies in force 31st December, 1896 .....	8,240	7,973,771 34
“ new and renewed during 1897 .....	4,688	4,480,341 84
Gross number during 1897 .....	12,928	12,456,113 18
Less expired and cancelled in 1897 .....	3,904	4,061,213 20
Net risks in force on cash system, 31st December, 1897 .....	9,024	8,394,899 98

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1897.*

	Total.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	295,226 89
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	183,253 41
Amount of premium notes received during the year 1897 .....	169,247 27
Residue of premium notes given by company for re-insurance .....	1,790 02

## FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

*Commenced business 3rd August, 1886.**President*—FREDERICK WYLD.*Secretary*—HUGH SCOTT.

Authorized Capital Stock .....	\$250,000 00	
Subscribed .....	150 500 00	
Paid up .....	12,950 00	
Securities deposited in Treasury of Ontario.		
Deposit Certificate of Freehold Loan and Savings Co. ....	\$10,000 00	
Unassessed premium note capital .....		\$6,829 46

## ASSETS

Loan secured by shares .....		\$2,400 00
Cash on deposit in Imperial Bank, Toronto .....	\$16,379 21	
“ Standard Bank, Toronto .....	349 32	
“ Freehold Loan and Savings Co. ....	10,147 95	
		26,876 48
Undertakings, unassessed amount .....	6,829 46	
Less residue of premium notes given for re-insurance .....	490 10	
		6,339 36
Amount due by sundry persons .....		832 37
Total assets .....		\$36,448 21
Subscribed capital stock uncalled and unpaid .....		\$137,550 00

## LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums .....	\$4 044 77
Amount of adjusted losses .....	426 05
Loans .....	3,135 24
Total liabilities to public .....	\$7 606 06
Liabilities to shareholders:	
Paid up stock .....	\$12,950 00

## RECEIPTS

Cash balance 31st December, 1896 (not extended) .....	\$14,531 16	
“ received for first payments, 1897 .....		\$8,062 44
“ “ premiums on cash system .....		8,678 93
“ “ interest .....		877 76
“ “ re-insurance claims .....		130 20
“ “ sundries .....		95 15
“ “ repaid loans (not extended) .....	\$10,000 00	
“ “ call on stock .....		900 00
Total .....		\$18,744 48



## EXPENDITURE.

Cash paid for law costs .....		£149 95
“ commission to agents .....		1,599 83
“ investigation and adjustment of claims .....		117 36
“ statutory assessment and license fee .....		49 08
“ rent and taxes .....		300 00
“ salaries, directors' and auditors' fees .....		2,166 97
“ printing, stationery and advertising .....		211 17
“ postage and telegrams .....		108 08
“ vote to president .....		500 00
“ all other expenses .....		44 42
<b>Total expenses of management .....</b>		<b>£5,246 86</b>
Cash paid for losses which occurred in 1897 .....	\$5,739 62	
“ “ “ prior to 1897 .....	3,500 00	
		<u>9,239 62</u>
“ reinsurance premiums .....		875 45
“ rebate .....		1,552 04
“ dividends .....		1,080 14
“ investments (not extended) .....	\$10,147 95	
		<u><u>£17,994 11</u></u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1896.*

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual .....	561,279	46			561,279	46
Cash .....	557,739	33	274,139	67	831,879	00
<b>Total .....</b>	<b>1,119,018</b>	<b>79</b>	<b>274,139</b>	<b>67</b>	<b>1,393,158</b>	<b>46</b>
<i>Re insurance.</i>						
Mutual .....	64,403	00			64,403	00
Cash .....	47,000	00			47,000	00
<b>Total .....</b>	<b>111,403</b>	<b>00</b>			<b>111,403</b>	<b>00</b>
Net risks carried by Company 31st December, 1897 .....	1,007,615	79	274,139	67	1,281,755	46

## MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Mutual System.</i>		\$ c.
Policies in force 31st December, 1896 .....	168	554,675 25
“ new and renewed during 1897 .....	223	632,548 25
Gross number during 1897 .....	391	1,187,223 50
Less expired and cancelled in 1897 .....	257	625,944 04
Net risks in force on mutual system 31st December, 1897 .....	134	561,279 46
<i>Cash System.</i>		
Policies in force 31st December, 1896 .....	376	680,779 33
“ new and renewed during 1897 .....	389	822,738 00
Gross number during 1897 .....	745	1,503,517 33
Less expired and cancelled in 1897 .....	368	671,638 33
Net risks in force on cash system 31st December, 1897 .....	377	831,879 00

## BUSINESS TRANSACTED

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment ..	13,658 92
Amount of all premium notes, after deducting all payments thereon and assessments levied ..	6,829 46
Amount of premium notes received during the year 1897 .....	16,981 20
Residue of premium notes given by Company for re-insurance .....	490 10

## LIST OF SHAREHOLDERS.

Names.	Addresses.	No. Shares.	Amount of	
			Stock.	paid up.
			§	§ c.
Allen, W. A.....	Ottawa.....	15	1,500	150 00
Bate, H. N.....	".....	10	1,000	100 00
Brock, W. R.....	Toronto.....	50	5,000	500 00
Blain, H.....	".....	50	5,000	500 00
Brennan, J. C.....	Ottawa.....	10	1,000	100 00
Darling, A.....	Toronto.....	50	5,000	500 00
Dunnnet, T.....	".....	50	5,000	500 00
Devlin, R. J.....	Ottawa.....	15	1,500	150 00
Elliot, R.....	Toronto.....	50	5,000	500 00
Eby, Jos.....	".....	50	5,000	500 00
Elliot, W. S.....	".....	10	1,000	100 00
Elliot, C. J.....	".....	10	1,000	100 00
Gurney, E.....	".....	50	5,000	.....
Gage, W. J.....	".....	25	2,500	250 00
Garland, Jno.....	".....	10	1,000	100 00
Howland, H. S.....	".....	50	5,000	.....
Hallam, Jno.....	".....	50	5,000	500 00
Hedley, Jas. (in trust).....	".....	25	2,500	150 00
Hamilton, W. B.....	".....	25	2,500	250 00
Irving, A. S.....	".....	50	5,000	500 00
Ince, William.....	".....	10	1,000	100 00
McKinnon, S. F.....	".....	50	5,000	500 00
Martin, C.....	".....	50	5,000	500 00
MackKay, D.....	".....	25	2,500	250 00
Northcote, I. G.....	".....	10	1,000	100 00
Ogilvie, Hon. A. W.....	Montreal.....	25	2,500	250 00
Patterson, R. L.....	Toronto.....	50	5,000	500 00
Phillips, F. J.....	".....	50	5,000	500 00
Park, W. W.....	".....	50	5,000	.....
Rogers, E.....	".....	50	5,000	500 00
Stayner, T. S.....	".....	50	5,000	500 00
Spink, J. L.....	".....	25	2,500	250 00
Scott, J. G.....	".....	50	5,000	500 00
Scott, M. E.....	".....	10	1,000	100 00
Stayner, H. R.....	".....	10	1,000	100 00
Scott, H.....	".....	50	5,000	500 00
Wyld, Frederick.....	".....	50	5,000	500 00
Waldie, John.....	".....	50	5,000	.....
Wilson, W.....	".....	50	5,000	500 00
Wool, A. T.....	".....	50	5,000	500 00
Wood, S. C.....	".....	35	3,500	350 00
Walmsley, Thomas.....	".....	50	5,000	500 00
Total.....		1,535	150,500	12,950 00

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 16th October, 1889.**President*—HON. JAMES YOUNG.*Secretary*—R. S. STRONG.

Unassessed premium note capital, \$160,069.60.

Securities deposited in Treasury of Ontario, par value, \$20,000.

## ASSETS.

Cash value of real estate.....	§	30,581	23
Loans secured by mortgages.....		81,292	36
Market value of shares, bonds, debentures and securities other than the foregoing.....		23,000	00
Actual cash on hand at head office.....	§	864	78
Cash on deposit to the Company's credit, not drawn against in the following chartered banks:			
Merchants' Bank, agency at Galt.....		42,440	75
Bank of Commerce, ".....		16,513	24
		<u>59,818</u>	<u>77</u>
Cash in agents' hands acknowledged by them to be due and considered good.....			4 32
Amount unpaid of premium notes in force after deducting all payments thereon and assessments levied.....		160,069	60
Amount of notes less than one year overdue.....		90	23
Amount of interest accrued.....		4,916	09
<b>Total assets.....</b>		<u><u>\$359,772</u></u>	<u><u>60</u></u>

## LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897.....	\$ 18,849 45
Amount supposed loss.....	160 00
“ adjusted losses.....	1,373 03
“ interest.....	33 33
Total liabilities.....	<u>\$ 50,415 81</u>

## RECEIPTS.

Cash at head office as per last statement (not extended).....	\$ 43,808 72
Cash received as fixed payments of 1897.....	\$ 51,664 30
“ “ for years prior to 1897.....	1,276 82
“ premiums on cash system.....	63,812 21
“ interest.....	6,223 29
“ re-insurance claims.....	3,544 08
“ transfer fees and extra premiums.....	795 62
“ from debentures and mortgages (not extended) \$5,027 00	
Total receipts.....	<u>\$ 127,316 32</u>

## EXPENDITURE.

*Expenses of Management :*

Amount paid for commission and bonus to agents.....	\$ 19 414 22
“ fuel and light.....	169 16
“ statutory assessment and license fee.....	234 80
“ printing, stationery and advertising.....	1,091 82
“ taxes and insurance.....	504 36
“ salaries, directors' and auditors' fees.....	9,019 67
“ travelling expenses.....	540 10
“ postage, telegrams and express.....	1,173 51
“ investigation of claims.....	416 51
“ interest.....	27 90
“ incidentals.....	1,197 29
Expenses of management ( <i>carried forward</i> ).....	<u>\$ 33,789 44</u>

Expenses of management (*brought forward*)..... \$ 33,789 44

*Miscellaneous Payments:*

Cash paid for losses which occurred during 1897.....	\$ 51,839 83	
“ “ “ prior to 1897.....	4,885 24	
		\$ 56,725 07
“ re-insurance premiums.....		7,322 17
“ rebate, abatement and returned premiums.....		3,477 31
“ bonus to members.....		4,412 94
“ repayment of loan.....		1,100 00
“ office furniture.....		308 65
“ building.....		255 46
“ investments (not extended).....	\$8,852 00	
Total expenditure.....		<u>\$ 107 391 04</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Three years.	Total.
	\$	c.	\$	c.
Mutual.....			3,575,691 00	3,575,691 00
Cash.....	2,116,341	21	8,132,474 50	10,248,815 71
Total.....	2,116,341	21	11,708,135 50	13,824,470 71
<i>Re-insured.</i>				
Mutual.....				
Cash.....	162,332	00	395,313 00	557,645 00
Total.....	162,332	00	395,313 00	557,645 00
Net risks carried by Company 31st Dec., 1897.....	1,954,009	21	11,312,822 50	13,266,831 71

## MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Mutual system.</i>		\$ c.
Policies in force 31st December, 1896 .....	2,401	3,553,131 00
Policies new and renewed during 1897.....	1,030	1,474,511 00
Gross number during 1897.....	3,431	5,027,642 00
Less expired and cancelled in 1897.....	997	1,451,981 00
Net risks in force on mutual system, 31st December, 1897. ....	2,434	3,575,661 00
<i>Cash system.</i>		
Policies in force 31st December, 1896 .....	8,530	9,702,690 00
Policies new and renewed during 1897. ....	3,904	4,323,034 50
Gross number during 1897.....	12,434	14,025,774 50
Less expired and cancelled in 1897.....	3,328	3,776,958 79
Net risks in force on cash system, 31st December, 1897.....	9,106	10,248,815 71

## BUSINESS TRANSACTED.

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	255,165 00
Amount of premium notes, after deducting all payments thereon and assessments levied	160,069 60
Amount of premium notes received during the year 1897.....	109,322 00

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 HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.
 

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HEAD OFFICE, TORONTO, ONT.

*Commenced business 1st July, 1873.*

*President*—LARRATT W. SMITH, D.C.L.      *Vice-President and Secretary*—HUGH SCOTT.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System

Authorized Stock Capital .....	\$500,000 00
Subscribed .....	100,000 00
Paid up in Cash .....	20,000 00
Stock uncalled .....	80,000 00
Securities deposited in the Treasury of Ontario (par value) .....	10,000 00
Unassessed premium note capital .....	14,162 93

## ASSETS.

Mortgages on real estate .....	\$21,686 33	
Loans on bank stocks .....	24,298 00	
Shares, debentures and other securities .....	300 00	
		<u>\$46,284 33</u>
Cash on hand, head office .....	2,441 91	
“ deposit to Company’s credit in Ontario Bank, Toronto .....	3,063 62	
“ “ “ Dominion “ .....	35 00	
“ deposit Imperial Trust Company .....	5,446 92	
		<u>10,987 45</u>
Cash in agents’ hands .....		5,297 87
Premium notes in force after deducting all payments thereon and assessments levied .....	14,162 93	
Less residue of premium notes given for re-insurance .....	6,721 05	
		<u>7,441 88</u>
Interest accrued .....		1,384 99
Total .....		<u>\$71,396 52</u>
Subscribed capital uncalled .....		<u>\$80,000 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$ 900 98
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897 .....	9,061 89
Directors’ fees, etc .....	305 00
Total liabilities to public .....	<u>\$10,267 87</u>
Liabilities to stockholders :	
Paid up stock .....	<u>\$20,000 00</u>



## REVENUE ACCOUNT.

Cash received as fixed payments of 1897 .....	\$14 518 52
“ “ prior years .....	1,412 62
“ for premiums on cash system .....	22 649 86
“ for interest .....	2 341 63
“ for plate glass insurance.....	2 958 92
“ re-insurance .....	15,818 73
“ loans repaid (not extended) .....	\$540 00
“ for commission.....	1,376 97
<b>Total.....</b>	<b>\$61,107 25</b>

## EXPENDITURE.

Cash paid for rent .....	\$400 00
“ clerical work.....	19 70
“ statutory assessment, license, etc .....	88 59
“ printing, stationery and advertising .....	280 57
“ salaries, directors' and auditors' fees .....	1,845 00
“ investigation and adjustment of claims.....	448 52
“ postage, telegrams and express, etc .....	116 58
“ agents' commission { Fire .....	\$6,618 95
“ agents' commission { Plate Glass .....	654 89
	<u>7,273 84</u>
<b>Total expenses of management .....</b>	<b>\$10,472 80</b>
Cash paid for losses during 1897 .....	\$23,027 23
“ “ prior to 1897.....	10,698 00
“ “ on plate glass.....	1,208 81
	<u>34,934 04</u>
“ re insurances .....	13,991 01
“ rebate, abatement and returned premiums .....	2,783 90
“ dividends .....	2,000 00
“ other expenditures .....	4 50
<b>Total expenditure .....</b>	<b>\$64,186 25</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Three years.	Total.
<i>Insurance.</i>			
Mutual .....	\$ c. 1,045,828 00	\$ c. .....	\$ c. 1,045,828 00
Cash .....	1,466,967 00	735,059 00	2,202,026 00
Total .....	2,512,795 00	735,059 00	3,247,854 00
<i>Re-insurance.</i>			
Mutual .....	597,138 00	.....	597,138 00
Cash .....	453,407 00	21,475 00	474,882 00
Total .....	1,050,545 00	21,475 00	1,072,020 00
Net risks carried by Company, 31st December, 1897 ..	1,462,250 00	713,584 00	2,175,834 00

## MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Fire Risks—Mutual System.</i>		
Policies in force 31st December, 1897 .....	335	\$ c. 913,068 00
“ new and renewed during 1897 .....	282	1,139,340 00
Gross number during 1897 .....	617	2,052,408 00
Less expired and cancelled in 1897 .....	364	1,036,580 00
Net risks in force on mutual system 31st December, 1897 .....	253	1,045,828 00
<i>Fire Risks—Cash System.</i>		
Policies in force 31st December, 1896 .....	1,030	2,070,511 00
“ new and renewed during 1897 .....	1,085	2,103,450 00
Gross number during 1897 .....	2,115	4,173,961 00
Less expired and cancelled in 1897 .....	892	1,971,935 00
Net risks in force on cash system 31st December, 1897 .....	1,223	2,202,026 00
<i>Plate Glass Risks.</i>		
Policies in force 31st December, 1896 .....	645	162,011 64
“ new and renewed during 1897 .....	254	35,507 04
Gross number during 1897 .....	899	197,518 68
Less expired and cancelled in 1897 .....	277	36,780 12
Net risks in force 31st December, 1897 .....	622	160,738 56

## BUSINESS TRANSACTED :

## General Fire, Plate Glass and Inland Marine Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	28,325 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,162 93
Amount of premium notes received during the year 1897	34,173 06
Residue of premium notes given for re-insurance	6,721 05

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.		Amount paid up in cash.	
		\$	c.	\$	c.
Austin, James, Estate of	Toronto	5,000	00	1,000	00
Campbell, A. H.	Toronto	5,000	00	1,000	00
Chipman, John D., in trust	St Stephen	5,000	00	1,000	00
Coffee & Co., L	Toronto	5,000	00	1,000	00
Davies, Wm	Toronto	5,000	00	1,000	00
Dixon, B. Homer	"	5,000	00	1,000	00
Elliott, Wm., estate of	Toronto	5,000	00	1,000	00
Fisher, D	Bowmanville	5,000	00	1,000	00
Gzowski, Sir C. S., A.D.C	Toronto	5,000	00	1,000	00
Macpherson, Sir D. L., estate of	Toronto	5,000	00	1,000	00
MacLennan, Hon. Justice	"	5,000	00	1,000	00
Smith, Prof. Goldwin	Toronto	5,000	00	1,000	00
Smith, Larratt W., D.C.L	"	5,000	00	1,000	00
Smith, W. H.	London	1,000	00	200	00
Smith, A. L., Exr late C. R. Smith	"	1,000	00	200	00
Smith, W. H., Admr late L. J. Smith	"	1,000	00	200	00
Smith, W. H., Tsts. for Mary C.	"				
Hammond, F. J., Tsts. for Fanny W.	"	1,000	00	200	00
Smith, W. H., Tsts. for Fanny W.	"				
Hammond, F. J., Tsts. for Fanny W.	"	1,000	00	200	00
Smith, Sir D. A.	Montreal	5,000	00	1,000	00
Smith, W. H., Mgr. in trust	Toronto	5,000	00	1,000	00
Scott, James, estate of	"	10,000	00	2,000	00
Scott & Walmsley	"	10,000	00	2,000	00
		100,000	00	20,000	00

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY,  
MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

*Commenced business 1st September, 1885.*

*President*—JAMES GOLDIE.

*Secretary*—HUGH SCOTT.

Authorized capital stock .....	\$250,000 00
Subscribed stock capital .....	122,500 00
Paid up in cash .....	24,200 00
Capital stock uncalled .....	98,300 00
Securities deposited at Provincial Treasury .....	10,000 00
Unassessed premium note capital .....	33,274 66

ASSETS.

Mortgages .....	\$19,500 00
Shares Bell Telephone Co., Limited .....	8,725 00
Cash on deposit in Traders' Bank, Toronto .....	\$3,548 35
"    Frehold Loan and Savings Co .....	10,393 40
"    Imperial Trust Company, Toronto .....	21,555 36
	<u>35,497 11</u>
Undertakings, unassessed amount .....	\$33,274 66
Less residue of premium notes given for re-insurance .....	13,991 65
	<u>19,283 61</u>
Fire equipment (not extended) .....	\$174 07
Interest .....	722 91
Uncollected premiums .....	1,076 64
Loans on stock .....	17,000 00
All other assets .....	1,184 85
	<u>\$102,990 12</u>

Capital stock uncalled .....	<u>\$98,300 00</u>
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LIABILITIES.

Re-insurance reserve .....	\$1,594 42
Hand-in-Hand Insurance Company .....	955 39
Fire Insurance Exchange .....	29 75
Dividend to shareholders, 1897, unpaid .....	180 00
"    policy holders .....	589 29
Other liabilities .....	45 00
	<u>\$3,393 85</u>
Total liabilities to public .....	<u>\$3,393 85</u>

Liability of stockholders—	
Paid up stock .....	<u>\$24,200 00</u>

## REVENUE ACCOUNT.

Cash received as fixed payments of 1897 .....	\$31,666 15
“ “ of prior years .....	1,152 29
“ cash premiums .....	3,984 27
“ interest .....	3,866 07
“ commission .....	2,379 80
“ cancelled re-insurance .....	964 89
“ re-insurance claims .....	3,985 10
“ all other sources .....	715 97
“ from investments (not extended) .....	\$31,900
<b>Total income .....</b>	<b>\$51,074 84</b>

## EXPENDITURE.

Cash paid for statutory assessment, license, etc .....	\$ 64 79
“ travelling expenses .....	375 00
“ rent .....	409 00
“ salaries, directors' and auditors' fees .....	6,162 60
“ printing, stationery, advertising .....	121 80
“ postage, etc .....	198 18
“ investigation of claims .....	36 68
<b>Total expenses of management .....</b>	<b>\$7,358 45</b>
Cash paid for losses which occurred during 1897 .....	\$18,154 98
“ “ “ prior to 1897 .....	3,587 75
“ rebate .....	21,742 73
“ re insurance .....	2,535 20
“ Dividends, shareholders .....	15,764 19
“ “ policy holders .....	2,390 00
“ commission on re insurance .....	2,775 03
“ “ “ .....	657 86
<b>Total expenditure .....</b>	<b>\$53,223 51</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual .....	2,092,200	00			2,092,200	00
Cash .....	262,167	00	7,500	00	269,667	00
Gross amount at risk 31st December, 1897 .....	2,354,367	00	7,500	00	2,361,867	00
Re-insurance :						
Mutual .....	904,672	00			904,672	00
Cash .....	16,750	00			16,750	00
Total .....	921,422	00			921,422	00
Net amount at risk, 31st December, 1897 .....	1,432,945	00	7,500	00	1,440,445	00

## MOVEMENT IN RISKS:

—	Number.	Amount.
<i>Mutual System.</i>		
		\$ c.
Policies in force 31st December, 1896. . . . .	466	2,069,515 00
Policies new and renewed during 1897. . . . .	532	2,276,670 00
Gross number during 1897. . . . .	998	4,346,185 00
Less expired or cancelled in 1897. . . . .	522	2,253,985 00
Net risks in force on mutual system 31st December, 1897. . . . .	476	2,092,200 00
<i>Cash System.</i>		
Policies in force 31st December, 1896. . . . .	63	182,590 00
Policies taken during 1897 on cash system. . . . .	159	355,391 00
Gross number and amount during 1897. . . . .	222	537,981 00
Less expired or cancelled in 1897. . . . .	121	268,314 00
Net risks in force on cash system 31st December, 1897. . . . .	101	269,667 00

## BUSINESS TRANSACTED:

## Manufacturing Risks.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	One year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment. . . . .	66,549 32
Amount of all premium notes, after deducting all payments thereon and assessments levied. . . . .	33,274 66
Amount of premium notes received during the year 1897. . . . .	72,001 30
Residue of premium notes given for re-insurance. . . . .	13,991 05

## LIST OF STOCKHOLDERS.

Name.	Address.	Number of shares.	Amount of stock held.		Amount paid, being 20 per cent. of amount of stock held, 31st December, 1897.
			§	c.	
Bard, A. H.	Paris	10	1,000	00	200 00
Barber, John R.	Georgetown	20	2,000	00	400 00
Faird, H. N.	Toronto	30	3,000	00	600 00
Burnett, J. S.	Winterbourne	10	1,000	00	200 00
Chipman, John D. (in trust)	St. Stephen, N.B.	60	6,000	00	1,200 00
Elliott, R. W.	Toronto	10	1,000	00	200 00
Forbes, Geo. D.	Hesperer	20	2,000	00	400 00
Forbes, Mrs. J. S.	Wyoming	10	1,000	00	200 00
Goldie, D.	Ayr	20	2,000	00	400 00
Goldie, G. E.	"	25	2,500	00	500 00
Goldie, Jno.	Guelph	30	3,000	00	600 00
Goldie, Jas.	"	70	7,000	00	1,400 00
Goldie & McCullough Co., Limited	Galt	60	6,000	00	1,200 00
Hall, Jas & Co.	Brockville	20	2,000	00	400 00
Hilborn, A. H.	Blair	10	1,000	00	200 00
Karn, D. W. & Co.	Woodstock	20	2,000	00	400 00
King Bros.	Whitby	15	1,500	00	300 00
Kennedy, Mrs. E. L.	Guelph	80	8,000	00	1,600 00
Muskoka Mill & Lumber Co.	Toronto	50	5,000	00	1,000 00
McLaughlin & Moore	"	25	2,500	00	500 00
McKay, Thos. & Co.	Ottawa	10	1,000	00	200 00
McNally, Angus	Blair	10	1,000	00	200 00
Neilson, R.	Ayr	25	2,500	00	500 00
Noble, Robert	Norval	30	3,000	00	600 00
Noxon Bros.	Ingersoll	30	3,000	00	600 00
Norris, Jas. (estate)	St. Catharines	30	3,000	00	600 00
Northcote, R. (in trust)	Toronto	10	1,000	00	200 00
O'Neil, Thomas	Paris	5	500	00	100 00
Pattison, George	Preston	50	5,000	00	1,000 00
Riordan, Charles	Merritton	50	5,000	00	1,000 00
Stewart, Robert	Guelph	10	1,000	00	200 00
Smith, R. H.	St. Catharines	10	1,000	00	200 00
Spink, J. L.	Toronto	50	5,000	00	1,000 00
Scott, Hugh	"	30	3,000	00	600 00
Scott, Hugh (in trust)	"	50	5,000	00	1,000 00
Sutton, Wm.	Simcoe	10	1,000	00	200 00
Sadler, Dundas & Co.	Lindsay	30	3,000	00	600 00
Seagram, Jos. E.	Waterloo	30	3,000	00	600 00
Storey, W. H.	Acton	50	5,000	00	1,000 00
Taylor & Bates	St. Catharines	10	1,000	00	200 00
Whitelaw, C.	Paris	10	1,000	00	200 00
Whitelaw, R.	Woodstock	10	1,000	00	200 00
Wilson, Wm.	Toronto	50	5,000	00	1,000 00
Walmesley, Thos.	"	30	3,000	00	600 00
Total		1,225	122,500	00	24,200 00

## PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

*Commenced business 1st December, 1863.**President*—W. M. DAVIDSON.*Secretary*—CHARLES PACKERT.

Deposited in the Treasury of Ontario, \$12,000.00.

Unassessed Premium note capital, \$139,781 48.

## ASSETS.

Cash value of real estate .....	\$9,458 16
“ mortgages .....	44,025 00
Value of debentures .....	12,000 00
Actual cash on hand and on deposit in Canadian Bank of Commerce, Stratford, .....	10,794 06
Cash in agents' hands acknowledged by them to be due, and considered good	5,136 41
Amount unpaid of fixed payments of 1897 .....	1,023 50
“ of short date notes, or due bills, less than one year overdue .....	341 61
“ of premium notes in force, after deducting all payments thereon and assessments levied .....	139,781 48
“ office furniture and Goad's plans (not extended) .....	\$5,694 63
“ interest accrued .....	396 00
Total assets .....	<u>\$222,956 22</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1897 .....	\$55,524 89
“ of losses adjusted .....	447 94
“ of losses resisted .....	681 55
“ of other liabilities .....	490 98
Total liabilities .....	<u>\$57,145 36</u>

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$3,111 16
Cash received as fixed payment .....	\$43,211 24
“ for premiums on cash system .....	64,992 98
“ for interest .....	4,206 53
“ for re-insurance on account of losses .....	11,205 19
“ for rebate .....	116 51
“ extra premiums .....	523 41
“ loss refund .....	115 00
“ travelling expenses repaid .....	299 45
“ contra accounts .....	12,993 92
“ adjustment of losses repaid .....	110 40
“ law costs repaid .....	610 05
“ from investments (not extended) .....	\$6,050 00
Total receipts .....	<u>\$138,384 68</u>



## EXPENDITURE.

Cash paid for commission to agents .....	£18 517 31
“ law costs .....	1 332 43
“ investigation and adjustment of claims .....	962 19
“ statutory assessment and license .....	216 54
“ rent and taxes .....	550 85
“ salaries, directors' and auditors' fees .....	6 950 40
“ printing, stationery and advertising .....	1 078 92
“ travelling expenses and inspection of risks .....	683 70
“ postage and telegrams .....	978 41
“ fuel and light .....	33 99
“ other expenses .....	342 46
<b>Total expenses of management .....</b>	<b>£30,777 50</b>
Cash paid for losses which occurred in 1897 .....	£63,713 74
“ “ “ prior to 1897 .....	4,124 00
“ re insurance premiums .....	67,837 74
“ rebate .....	11,126 03
“ contra accounts .....	5,608 70
“ Goad's plans .....	11,330 40
“ real estate .....	484 45
“ office furniture .....	9 458 16
“ “ “ .....	68 80
<b>Total expenditure .....</b>	<b>£136 751 78</b>

## CURRENCY OF RISKS

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Total.
	£	s. c.	
Mutual .....		5,758,103 00	5,758,103 00
Cash .....	2,580,660 00	7,456,310 00	10,037,000 00
<b>Total .....</b>	<b>2,580,660 00</b>	<b>13,214,413 00</b>	<b>15,795,103 00</b>
<i>Re-insurance.</i>			
Mutual .....		642,058 00	642,058 00
Cash .....	362,109 00	304,563 00	666,672 00
<b>Total .....</b>	<b>362,109 00</b>	<b>946,621 00</b>	<b>1,308 730 00</b>
<b>Net risks carried by Company, 31st December, 1897 ..</b>	<b>2,218,551 00</b>	<b>12,267,822 00</b>	<b>14,486,373 00</b>

## MOVEMENT IN RISKS.

	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1896.....	3,684	\$ 5,350,881 00
“ new and renewed during 1897.....	1,651	2,386,187 00
Gross number during 1897.....	5,335	7,737,068 00
Less expired and cancelled in 1897.....	1,334	1,978,965 00
Net risks in force on mutual system, 31st December, 1897.....	4,001	5,758,103 00
<i>Cash System.</i>		
Policies in force 31st December, 1896.....	8,373	8,664,963 00
“ taken during 1897.....	5,713	5,947,637 00
Gross number during 1897.....	14,086	14,612,600 00
Less expired and cancelled in 1897.....	4,249	4,575,600 00
Net risks in force on cash system, 31st December, 1897.....	9,837	10,037,000 00

## BUSINESS TRANSACTED BY COMPANY:

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.....	219,902 16
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	139,781 48
Amount of premium notes received during the year 1897.....	94,711 67

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**WATERLOO MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, WATERLOO.

*Commenced business 7th March, 1863.*

*President*—GEO. RANDALL.

*Secretary*—C. M. TAYLOR.

Unassessed premium note capital, \$224,969.22.

Deposited with Government of Ontario, \$15,100.00, par value.

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ASSETS.

Cash value of real estate, less incumbrances . . . . .	\$15,124 23
“    mortgages . . . . .	33,600 00
“    shares, bonds, debentures and securities . . . . .	26,551 66
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo. . . . .	\$1,644 94
Cash on hand at head office . . . . .	1,991 63
	<hr/>
	3,636 57
Cash in agents' hands, acknowledged by them to be due, and considered good . . . . .	13,206 82
Amount unpaid of assessments levied during 1897 . . . . .	1,440 95
“    of short date notes or due bills, less than one year overdue . . . . .	1,893 63
“    of premium notes in force after deducting all payments thereon and assessments levied . . . . .	\$224 969 22
Less residue of premium notes given for re-insurance . . . . .	6,750 26
	<hr/>
	218,218 96
Office furniture and Goad's plans (not extended) . . . . .	\$5,133 55
Amount of accrued interest . . . . .	1,744 12
	<hr/>
Total assets . . . . .	<u>\$315,416 94</u>

LIABILITIES.

Amount of losses supposed or reported . . . . .	\$2,567 31
“    required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897 . . . . .	108,644 36
	<hr/>
Total liabilities . . . . .	<u>\$111 211 67</u>

## REVENUE.

Cash balance on hand as per last statement (not extended) . . .	\$6,476 28	
Cash received for fixed payments of 1897 . . . . .		\$27,775 20
“ assessments of 1897 . . . . .		47,618 15
“ “ prior years . . . . .		1,391 91
“ cash premiums . . . . .		134,933 64
“ interest . . . . .		3,741 13
“ transfer fees . . . . .		300 44
“ additional premiums . . . . .		1 117 04
“ from other companies . . . . .		8,782 78
“ rent . . . . .		892 50
“ vault fixtures . . . . .		100 25
Total receipts . . . . .		<u>\$226,653 04</u>

## EXPENDITURE.

*Expenses of Management :*

Amount paid for travelling expenses . . . . .		\$398 87
“ commission to agents, including bonus . . . . .		38,344 43
“ law costs . . . . .		716 37
“ fuel and light . . . . .		187 71
“ investigation and adjustment of claims . . . . .		2,473 98
“ statutory assessment, license, etc . . . . .		444 95
“ printing and advertising . . . . .		1,888 23
“ interest . . . . .		238 34
“ salaries, directors' and auditors' fees . . . . .		9,803 12
“ postage, telegrams, express and exchange . . . . .		1,578 35
“ janitor . . . . .		144 00
“ rent and taxes . . . . .		283 04
“ other expenses . . . . .		1,559 73
Total expenses of management . . . . .		<u>\$58,061 12</u>

*Miscellaneous Payments :*

Cash paid for losses prior to 1897 . . . . .	\$8 075 56	
“ during 1897 . . . . .	134,115 82	
		<u>142 191 38</u>
Cash paid for re-insurance . . . . .		13 075 68
“ rebate, abatement and returned premiums . . . . .		11,739 51
“ investments (not extended) . . . . .	\$7,537 63	
“ Goad's plans . . . . .		640 45
“ office furniture . . . . .		236 25
“ bonus on debentures . . . . .		776 24
Total expenditure . . . . .		<u>\$226,720 63</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Three years.		Total.	
	§	c.	§	c.	§	c.
Mutual .....			6,807,805	00	6,807,805	00
Cash .....	4,208,387	50	18,160,151	00	22,368,538	00
<b>Total</b> .....	<b>4,208,387</b>	<b>50</b>	<b>24,967,956</b>	<b>00</b>	<b>29,176,343</b>	<b>00</b>
<i>Re-insured.</i>						
Mutual .....			769,687	00	769,687	00
Cash .....	223,345	00	284,585	00	507,930	00
<b>Total</b> .....	<b>223,345</b>	<b>00</b>	<b>1,053,672</b>	<b>00</b>	<b>1,277,017</b>	<b>00</b>
Net risks carried by Company 31st Dec, 1897 .....	3,985,042	00	23,914,284	00	27,899,326	00

## MOVEMENTS IN RISKS.

System of Insurance.	Number.	Amount.
		§ c.
<i>Mutual System.</i>		
Policies in force 31st December, 1896 .....	4,404	6,095,315 00
Policies new and renewed during 1897 .....	1,696	2,587,370 00
Gross number during 1897 .....	6,100	8,262,688 00
Less expired and cancelled in 1897 .....	1,582	2,424,878 00
Net risks in force on mutual system 31st December, 1897 .....	4,578	6,807,805 00
<i>Cash System.</i>		
Policies in force 31st December, 1896 .....	20,733	20,486,199 00
Policies new and renewed during 1897 .....	11,597	12,204,577 00
Gross number during 1897 .....	32,330	32,690,776 00
Less expired and cancelled in 1897 .....	9,664	10,322,238 00
Net risks in force on cash system 31st December, 1897 .....	22,666	22,368,538 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in Force 31st December, 1897.

	three year risks.
	§ c
Amount of face of all premium notes held by Company, and legally liable to assessment.....	367,385 00
Amount of premium notes, after deducting all payments thereon and assessments levied.....	224,969 22
Amount of premium notes received during the year 1897.....	138,945 15
<i>Re-insurance.</i>	
Amount of premium notes given by the Company for re-insurance.....	6,750 26

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 THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.
 

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HEAD OFFICE, GUELPH.

*Commenced business September, 1840.**President*—JAMES GOLDIE.*Secretary*—CHARLES DAVIDSON

Unassessed premium note capital, \$82,488.73.  
 Deposited in the Provincial Treasury, \$14,000.00.

## ASSETS.

Cash value of securities held by Company .....		\$ 14,000 00
“ on hand at head office .....	\$ 863 28	
“ in Traders' Bank, Guelph .....	1,775 64	
		<u>2,638 92</u>
“ in agents' hand, acknowledged by them to be due and considered good		1,755 48
Amount unpaid of assessments of 1897 .....		1,175 37
“ unpaid in prior years (not extended) .....	\$ 315 67	
“ unpaid due bills less than one year overdue .....		133 30
“ of premium notes in force after deducting all payments thereon and assessments levied .....		82,488 73
“ office furniture, Goad's plans, etc. (not extended). .....	\$ 2,014 20	
Total assets .....		<u>\$102,191 80</u>

## LIABILITIES.

Amount of losses adjusted .....	\$ 6,361 92
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1897 .....	16,285 54
Amount of borrowed money .....	14,500 00
Total liabilities .....	<u>\$ 37,147 46</u>

## RECEIPTS.

Cash at head office, as per last statement (not extended) ...	\$ 481 14
Cash received as fixed payments of 1897 .....	25,168 31
“ “ “ prior years .....	491 15
“ premiums on cash system .....	20,970 09
“ for interests .....	910 24
“ for rent .....	100 00
“ for carpenters' risks and fees .....	104 40
“ agents' balances, 1896 .....	768 85
“ transfer and endorsement fees .....	58 29
“ re-insurance on losses .....	2,200 58
Cash borrowed .....	19,000 00
Total receipts .....	<u>\$ 69,771 91</u>

## EXPENDITURE.

*Expenses of Management :*

Amount paid for commission to agents (including bonuses).....	§ 7,887 94
“ fuel and light.....	10 22
“ investigation or adjustment of claims.....	134 43
“ statutory assessment and license.....	113 43
“ printing, stationery and advertising.....	584 27
“ rent and taxes.....	422 11
“ salaries, directors' and auditors' fees.....	5,598 70
“ Company's inspectors' expenses.....	483 00
“ postage, telegrams and express.....	650 13
“ law costs.....	856 91
“ interest.....	1,062 42
Total expenses of management.....	§ 17,803 56

*Miscellaneous Payments :*

Cash paid for losses which occurred during 1897.....	§ 25,120 76	
“ “ “ prior to 1897.....	5,124 98	
		30,245 74
“ re-insurance.....		2,236 24
“ rebate.....		1,787 59
“ repayment of loans.....		15,554 99
“ Goad's plans.....		189 75
Total expenditure.....	§ 67,817 87	

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Three years.		Total.
	§	c.	§	c.	
Mutual.....			1,982,070	67	1,982,070 67
Cash.....	1,075,989	47	2,311,458	43	3,387,447 90
Total at risk.....	1,075,989	47	4,293,529	10	5,369,518 57
Re-insured mutual system.....			126,643	50	126,643 50
“ cash system.....	79,111	65			79,111 65
Total re-insurance.....	79,111	65	126,643	50	205,755 15
Net risks at 31st December, 1897.....	996,877	82	4,166,885	60	5,153,763 42



## MOVEMENT IN RISKS.

—	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1896 .....	1,777	2,208,850 67
“ new and renewed during 1897 .....	662	797,057 00
Gross number during 1897 .....	2,439	3,005,907 67
Less expired and cancelled in 1897 .....	820	1,023,837 00
Net risks in force on mutual system 31st December, 1897 .....	1,619	1,982,070 67
<i>Cash System.</i>		
Policies in force 31st December, 1896 .....	3,510	3,191,324 60
“ taken during 1897 .....	1,579	1,364,920 74
Gross number during 1897 .....	5,089	4,556,245 34
Less expired and cancelled in 1897 .....	1,257	1,168,797 44
Net risks in force on cash system, 31st December, 1897 .....	3,832	3,387,447 90

## BUSINESS TRANSACTED BY COMPANY.

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	§ c.
Amount of face of all premium notes held by company, and legally liable to assessment..	132,664 13
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,488 73
Amount of premium notes received during the year 1897 .....	54,292 69



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ECAPITULATION

OF

ASSETS, LIABILITIES, INCOME AND EXPENDITURE

OF ALL

CASH-MUTUAL FIRE INSURANCE COMPANIES.

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CASH-MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Value of real estate less incumbrances.		Mortgages, bonds, debentures or other securities.		Interest due and accrued.		Cash at head office and bank balances.		Agents balances.		Short date notes or due bills.		Fixed payments of 1897.		Due on assessments of 1897.		Unassessed premium notes.		Loans on stocks, etc.		All other assets.		Total assets.		Subscribed capital stock uncalled.		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Economical .....	18,475	00	35,405	39	1,392	04	30,078	39			1,418	19	*10,571	04			187,463	39					284,803	44			
†Fire Insurance Exchange .....							26,876	48									6,339	36	2,400	00	832	37	36,448	21	137,550	00	
Gore District .....	30,581	23	104,292	36	4,916	09	59,818	77	4	32	90	23					160,069	60					359,772	60			
†Hand-in-Hand .....			46,284	33	1,384	99	10,987	45	5	297	87						7,441	88					71,396	52	80,000	00	
†Millers' and Manufacturers' .....			28,225	00	722	91	35,497	11					1,076	64			19,283	61	17,000	00	1,184	85	102,990	12	98,300	00	
Perth Mutual .....	9,458	16	56,025	00	396	00	10,794	06	5	136	41	341	61	1,023	50			139,781	48					222,956	22		
Waterloo Mutual .....	15,124	23	60,151	66	1,744	12	3,636	57	13,206	82	1,893	63			1,440	35	218,218	96					315,416	94			
Wellington .....			14,000	00			2,638	92	1,755	48	133	30			1,175	37	82,488	73					102,191	80			
Total .....	73,638	62	344,383	74	10,556	15	180,327	75	25,400	90	3,876	96	12,671	18	2,616	32	821,087	01	19,400	00	2,017	22	1,495,075	85			

Government deposits are as follows : Economical, \$33,110 ; Fire Insurance Exchange, \$10,000 ; Gore District, \$20,000 ; Hand-in-Hand, \$10,000 ; Millers' and Manufacturers', \$10,000 ; Perth Mutual, \$12,000 ; Waterloo, \$15,100 ; Wellington, \$14,000. \*Including agents' balances.

†These Cash-Mutual Companies have auxiliary joint stock capital.

OASH-MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Losses unpaid at 31st December, 1897, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premium.		Borrowed money.		All other liabilities.		Total liabilities.		Capital stock called up. See p. <i>Is supra</i> .		Number of policies.	Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.
Economical.....	7,399	43	38,945	43	.....	.....	46,395	36	.....	.....	.....	.....	12,871	12,280,558	67
Fire Insurance Exchange.....	426	05	4,044	77	3,135	24	.....	.....	7,606	06	12,950	00	511	1,281,755	46
Gore District Mutual.....	1,533	63	48,849	45	.....	.....	33	33	50,415	81	.....	.....	11,540	13,206,831	71
Hand-in-Hand.....	900	98	9,061	89	.....	.....	305	00	10,257	87	20,000	00	1,476	*2,175,834	00
Millers' and Manufacturers'.....	1,129	49	1,504	42	.....	.....	1,739	43	3,393	85	24,200	00	577	1,440,445	00
Perth Mutual.....	2,567	31	55,524	89	.....	.....	490	98	57,145	35	.....	.....	13,838	14,486,373	00
Waterloo Mutual.....	6,361	92	108,644	36	14,500	00	.....	.....	111,211	67	.....	.....	27,244	27,899,326	00
Wellington Mutual.....	.....	.....	16,285	54	.....	.....	.....	.....	37,147	46	.....	.....	5,451	5,153,763	42
Total.....	20,318	71	283,060	75	17,535	24	2,628	74	323,583	44	57,150	00	73,508	77,984,837	26

The Government deposits are as follows: Economical, \$83,110; Fire Insurance Exchange, \$10,000; Gore District, \$20,000; Hand-in-Hand, \$10,000; Millers' and Manufacturers, \$10,000; Perth Mutual, \$12,000; Waterloo, \$15,100; Wellington, \$14,000.  
 \* Hand-in-Hand Insurance Company also reported at 31st December, 1897, the following Plate Glass Insurance: Number of risks, 622; amount, \$160,738.56.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Fixed payments of 1897 on premium notes.		Assessments of 1897.		Fixed payments or assessments of years prior to 1897.		Bills receivable.		Premiums on cash system.		Interest.		Fees, licenses, and extra premiums, reinsurances.		Borrowed money.		For losses reinsured, and for rebates on claims.		Rent.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical .....	54,181	75	2,475	91	72,954	07	4,282	90	143	90	6,784	46	995	15	140,822	99	18,744	48						
Fire Insurance Exchange .....	8,062	44			8,678	98	877	76			130	20			127,816	32								
Gore District Mutual .....	51,604	30	1,276	82	63,812	21	6,223	29	795	62	3,544	08			15,818	73								
Hand-in-Hand .....	14,518	52	1,442	62	22,649	86	2,341	63			4,949	99			3,105	77								
Millers' and Manufacturers' .....	34,666	45	1,152	29	3,984	27	3,816	07							11,705	19								
Perth Mutual .....	43,211	24			64,992	98	4,206	53	523	41					13,745	33								
Waterloo Mutual .....	27,775	20	1,391	91	134,933	64	3,741	13	1,417	48	8,782	78	892	50	226,653	04	100	25						
Wellington Mutual .....	25,168	31	491	15	20,970	09	910	24	162	69	2,200	58	100	00	69,771	91	768	85						
Total .....	259,248	21	47,618	15	392,976	05	26,399	55	3,043	10	53,916	01	992	50	831,475	51	23,051	24						

\* Plate Glass Premiums, \$2,958.92. + Contra accounts, \$12,993.92.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Dividends.		Amount paid for losses.		Commission and bonus to agents.		Costs in law.		Re-insurance.		Rebate and returned premiums.		Interest.		Repayment of loans.		Statutory assessments, also fees for licenses and certificates.		Salaries and general expenses account.		All other payments.		Total.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
Economical .....			81,417	70	24,221	31	837	28	9,266	03	7,238	79	720	00			230	78	15,115	50			139,047	39
Fire Insurance Exchange .....	1,080	14	9,239	62	1,599	83	149	95	875	45	1,562	04					49	08	3,448	00			17,994	11
Gore District .....	4,412	94	56,725	97	19,414	22			7,322	17	3,477	31	27	90	1,100	00	234	80	14,112	52			107,391	04
Hand-in-Hand .....	2,000	00	34,934	04	7,273	84			13,991	01	2,733	90					88	59	3,110	37			64,186	25
Millers' and Manufacturers' .....	5,165	08	21,742	73					15,764	19	2,535	20					64	79	7,293	66			53,223	51
Perth Mutual .....			67,837	74	18,517	31	1,332	43	11,426	03	5,608	70					246	54	10,681	22			136,751	78
Waterloo Mutual .....			142,191	38	38,344	43	716	37	13,075	68	11,739	51	238	34			444	95	18,317	03			226,720	63
Wellington Mutual .....			30,245	74	7,887	94	856	91	2,236	24	1,787	59	1,062	42	15,554	99	113	43	7,882	86			67,817	87
Total .....	12,658	16	444,325	02	117,258	88	3,892	94	73,656	80	36,723	04	2,048	66	16,654	99	1,472	96	79,961	16			813,132	58

\* Plate Glass Losses, \$1,208.81. + Contra accounts, \$11,390.40; real estate, \$9,458.16, etc.



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STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1897.

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NOTE:—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.



# STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

## NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 15th May, 1856.*

*President*—THERON BUCHANAN,

*Secretary*—WM. DEANS

Unassessed premium note capital, \$156,193.76.

### ASSETS.

Cash on hand, head office.....	\$ 38 29	
“ in Bank of Commerce, Galt.....	697 87	
		\$ 736 16
Amount unpaid of assessments levied during 1897.....		161 89
“ of assessments and fees levied before 1897 (not extended).....	\$65 04	
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		156,193 76
<b>Total assets.....</b>		<b><u>\$157,091 81</u></b>

### LIABILITIES.

Amount of adjusted claims.....	\$1,083 30
<b>Total liabilities.....</b>	<b><u>\$1,083 30</u></b>

### RECEIPTS.

Cash at head office, per last year's statement (not extended).....	\$51 11	
Membership fees.....		\$ 337 50
Cash received for assessments levied in 1897.....		4,027 40
“ “ “ years prior to 1897.....		418 53
“ borrowed.....		2,500 00
“ cancelled policies.....		29 45
“ transfer fees, etc.....		9 50
“ interest.....		4 00
“ application fees of 1894, 5 and 6.....		31 50
<b>Total receipts.....</b>		<b><u>\$7,357 88</u></b>

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses.....	\$ 3 00
“ statutory assessment and license fee .....	64 00
“ printing, stationery and advertising .....	149 25
“ rent and taxes .....	53 83
“ salaries, directors' and auditors' fees .....	1,228 90
“ postage, telegrams and express.....	74 30
“ investigation and adjustment of claims .....	30 90
“ interest .....	94 85
“ fuel and light.....	3 10
“ other expenses of management.....	94 00
<b>Total expenses of management .....</b>	<b>\$1,796 13</b>

Miscellaneous payments :

Cash paid for losses that occurred during 1897 .....	2,281 20
“ repayment of loan .....	2,500 00
“ sundries .....	95 50
<b>Total expenditure .....</b>	<b>\$6,672 83</b>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Four years.
Mutual.....	\$ c. 3,908,375 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1896.....	1,677	\$ c. 3,819,025 00
Policies taken during 1897.....	308	651,800 00
Gross number and amount at any time during 1897.....	1,985	4,470,825 00
Deduct expired and cancelled in 1897 .....	265	562,450 00
Net risks in force 31st December, 1897.....	1,720	3,908,375 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment.	\$ c. 171,701 00
Amount of all premium notes, after deducting all payments thereon, and assessments levied .....	156,193 76
Amount of premium notes received during the year 1897 .....	28,359 50

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

*Commenced business 31st October, 1874.*

*President*—THOMAS WELBANKS.

*Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, \$26,067.48.

ASSETS.

Amount of cash in Bank of Montreal, Picton .....	\$286 56
“ unpaid of instalments of 1897 .....	140 87
“ of cash in agents' hands .....	49
“ of premium notes in force, after deducting all payments thereon and assessments levied .....	26,067 48
Total assets .....	\$26,495 40

LIABILITIES.

Promissory notes.....	\$1,700 00
Interest.....	17 85
Total liabilities.....	\$1,717 85

RECEIPTS

Cash on hand as per last statement (not extended).....	\$493.48
“ received for fixed payments of 1897.....	\$ 829 55
“ “ assessments levied in 1897 .....	1,651 32
“ “ in years prior to 1897 .....	80 47
“ “ interest .....	4 41
“ borrowed during 1897 .....	1,750 00
“ received for transfers, etc .....	7 00
Total receipts .....	\$4,322 75

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....	\$136 00
"    interest .....	62 52
"    salaries, directors' and auditors' fees .....	385 60
"    statutory assessment and license .....	20 85
"    printing, stationery and advertising .....	75 40
"    investigation and adjustment of claims .....	10 40
"    postage, telegrams, etc .....	4 45
<b>Total expenses of management .....</b>	<b>\$694 82</b>
Cash paid for losses which occurred during 1897 .....	2,423 30
"    rebate .....	5 25
"    payment of loan .....	1,400 00
"    for furniture .....	6 30
<b>Total expenditure .....</b>	<b>\$4,529 67</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual .....	1,038,	460 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$
		c.
Policies in force 31st December, 1896 .....	815	1,025,830 00
"    new and renewed during 1897 .....	272	327,515 00
Gross number during 1897 .....	1,087	1,353,345 00
Less expired and cancelled in 1897 .....	240	314,885 00
Net risks in force on mutual system 31st December, 1897.....	847	1,038,46

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks	
	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	31,298	00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	26,067	48
Amount of premium notes received during the year 1897. ....	9,873	75

## GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

*Commenced business 6th July, 1878.**President*—WM. LITTLE.*Secretary*—DUNCAN CAMPBELL.

Unassessed premium note capital, \$33,263.10.

## ASSETS.

Amount of cash on hand .....	\$87 38
“ unpaid assessments of 1897 .....	127 29
“ “ “ prior years.....	118 40
“ premium notes in force after deducting all payments thereon and assessments levied.....	33,263 10
Total assets .....	<u>\$33,596 17</u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand at 31st December, 1896 (not extended)—None.	
“ received for assessments levied in 1897 .....	\$2,541 26
“ “ “ “ years prior to 1897 .....	188 10
“ borrowed.....	2,600 00
Total receipts .....	<u>\$5,329 36</u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for law costs.....	\$ 9 09
“ investigation of claims .....	6 60
“ salaries, directors' and auditors' fees .....	175 00
“ statutory assessment, license fee .....	26 05
“ postage, etc.....	25 15
“ printing, etc .....	27 25
“ commission.....	168 75
“ interest .....	93 25
Total expenses of management .....	<u>\$531 14</u>
Amount paid for losses during 1897.....	\$568 62
“ “ prior to 1897 .....	1,062 50
	<u>1,631 12</u>
“ repayment of loans .....	3,078 50
rebate .....	1 22
Total expenditure .....	<u>\$5,241 98</u>



## CURRENCY OF RISKS

*Amount covered by policies in force 31st December, 1897.*

System.	One year.	Two years.	Three years.	Total.
	\$ c.	\$ c.	\$ c.	
Mutual .....	3,300 00	24,241 00	1,242,150 00	1,269,691 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December 1896 .....	1,251	1,353,216 00
“ new and renewed during 1897 .....	428	442,620 00
Gross number during 1897 .....	1,679	1,795,836 00
Less expired and cancelled in 1897 .....	476	526,145 00
Net risks in force 31st December, 1897 .....	1,203	1,269,691 00

## CLASSIFICATION OF RISKS :

Farm and non hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On policies in force 31st December, 1897.*

	One year risks.	Two year risks.	Three year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	48 00	876 45	52,327 40	53,251 85
Amount of all premium notes, after deducting all payments thereon and assessments levied .....				33,263 10
Amount of premium notes received during the year 1897 .....				18,488 15

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

*Commenced business 23rd July, 1894.*

President—A. W. HITCHINS.

Secretary—J. J. POLLEY.

Unassessed premium note capital, \$3,055 73.

ASSETS.

Cash on hand at head office . . . . .	\$ 68 55	
“ in Bank of Montreal, Kingston . . . . .	878 08	
		<u>\$946 63</u>
Amount of premium notes in force after deducting all payments thereon and assessments levied . . . . .		3,055 73
Amount of short date notes . . . . .		19 50
		<u>19 50</u>
Total assets . . . . .		<u>\$4,021 86</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1896 (not extended) . . . . .	\$455 53	
Cash received as fixed payments of 1897 . . . . .		\$608 84
“ for interest . . . . .		19 23
		<u>19 23</u>
Total receipts . . . . .		<u>\$628 07</u>

EXPENDITURE.

Cash paid for commission to agents . . . . .		\$66 63
“ law costs . . . . .		2 70
“ fuel and light . . . . .		3 50
“ statutory assessment . . . . .		7 14
“ travelling expenses . . . . .		1 00
“ salaries, directors’ fees, etc . . . . .		50 00
“ printing, stationery, etc . . . . .		5 00
“ postage . . . . .		1 00
		<u>136 97</u>
Total expenses of management . . . . .		136 97

Miscellaneous :

Cash paid for losses which occurred in 1897.—None.

Total expenditure . . . . .		<u>\$136 97</u>
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## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual.....	135,570	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1896 .....	91	138,460 00
Policies new and renewed during 1897.....	56	81,140 00
Gross number during 1897.....	147	219,600 00
Less expired or cancelled in 1897.....	55	84,030 00
Net risks in force on mutual system 31st December, 1897.....	92	135,570 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force December 31st, 1897.*

	Total
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	4,067 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	3,055 73
Amount of premium notes received during the year 1897 .....	2,434 20

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 LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

*Commenced business 17th August, 1876.*

President—J. B. AYLSWORTH

Secretary—M. C. BOGART.

Unassessed premium note capital, \$34,173.07.

## ASSETS.

Cash in head office.....	\$	328 05
Amount unpaid of fixed payments of 1897.....		518 58
“ “ “ prior years (not extended).. \$14 20		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		34,173 07
Amount of notes or due bills.....		166 90
Office furniture and safe (not extended).....	\$50 00	
Total assets.....	\$	<u>35,186 60</u>

## LIABILITIES.

Amount of adjusted loss.....	\$	812 00
“ of borrowed money.....		3,200 00
Total liabilities.....	\$	<u>4,012 00</u>

## RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$1 28	
Cash received as fixed payments of 1897.....	\$	1,226 57
“ for assessments levied in 1897.....		2,446 58
“ “ “ before 1897.....		189 12
“ interest.....		95
“ borrowed money.....		2,600 00
Total receipts.....	\$	<u>6,463 22</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission and agents' fees .....	\$ 381 50
“ “ statutory assessment and license fee .....	21 87
“ “ printing and advertising .....	70 50
“ “ salaries, directors' and auditors' fees .....	448 05
“ “ postage, etc .....	44 67
“ “ investigation and adjustment of claims .....	60 50
“ “ interest .....	148 75
“ “ other expenses .....	1 00
<b>Total expenses of management .....</b>	<b>\$1,176 84</b>

*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1897 .....	\$1,100 00
“ “ “ “ during 1897 .....	2,510 00
	<hr/>
	3,610 00
“ rebate .....	39 37
“ re-insurance .....	6 30
Repayment of loans .....	1,200 00
Other expenditure .....	103 94
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<b>Total expenditure .....</b>	<b>\$6,136 45</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System	Three years.
	\$ c.
Mutual .....	1,176,368 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	928	1,092,250 00
Policies new and renewed during 1897 .....	333	360,850 00
Gross number during 1897 .....	1,261	1,453,100 00
Less expired or cancelled in 1897 .....	220	276,732 00
Net risks in force on mutual system 31st December, 1897 .....	1,041	1,176,368 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment...	41,729 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,173 07
Amount of premium notes received during the year 1897 .....	12,940 92

**THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.**

HEAD OFFICE, PERTH, ONT.

*Commenced business 14th September, 1896.*

*President*—WM. LEES.

*Secretary*—GEORGE RITCHIE.

Unassessed premium note capital, \$13,304 04.

ASSETS.

Actual cash in treasurer's hands .....	\$	43 09
Amount unpaid of instalments of 1897 .....		53 99
“ “ of prior years (not extended) .....	\$83 21	
“ premium notes in force after deducting all payments thereon and assessments levied .....		13,304 04
<b>Total assets .....</b>	<b>\$</b>	<b>13 401 12</b>

LIABILITIES.

Amount of promissory notes .....	\$	100 00
<b>Total liabilities .....</b>	<b>\$</b>	<b>100 00</b>

RECEIPTS.

Cash received at taking application .....	\$	492 00
“ as fixed payments .....		1,129 64
“ borrowed .....		395 25
“ rebate of rent .....		12 00
<b>Total receipts .....</b>	<b>\$</b>	<b>2,028 89</b>

EXPENDITURE.

*Expenses of Management:*

Cash paid for interest .....	\$	3 00
“ statutory assessment .....		7 34
“ rent and taxes .....		74 00
“ commission to agents .....		726 50
“ fuel and light .....		4 63
“ investigation of claims .....		12 00
“ law costs .....		33 93
“ salaries, directors' and auditors' fees .....		214 88
“ printing stationery and advertising .....		68 35
“ postage and telegrams .....		17 68
“ balance on safe .....		50 00
<b>Total expenses of management .....</b>	<b>\$</b>	<b>1,212 31</b>

*Miscellaneous:*

Cash paid for losses of 1897 .....	517 25
“ rebate .....	6 03
“ repayment of loans .....	450 00
“ other expenditure .....	5 00

<b>Total expenditure .....</b>	<b>\$</b>	<b>2,190 64</b>
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CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	442,120 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	159	151,475 00
Policies taken during 1897 .....	327	298,175 00
Gross number in force on mutual system 31st December, 1897 .....	486	449,650 00
Less expired and cancelled in 1897 .....	8	7,530 00
Net risks in force 31st December, 1897 .....	478	442,120 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment ..	16,801 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	13,304 04
Amount of premium notes received during the year 1897 .....	11,306 01



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**GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, ALEXANDRIA.

*Commenced business 7th May, 1895.*

President—A. A. MCKINNON.

Secretary—VALENTINE G. CHISHOLM.

Unassessed premium note capital, \$18,868.92.

**ASSETS.**

Cash in treasurer's hands .....	\$ 9 14	
“ Union Bank, Alexandria .....	3,181 74	
		<u>\$3,190 88</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		18,868 92
Total assets .....		<u><u>\$22,059 80</u></u>

LIABILITIES.—None.

**RECEIPTS.**

Cash on hand as per last statement (not extended) .....	\$1,939 87	
Cash received for first payments of 1897 .....		\$1,878 18
“ interest .....		70 07
Total receipts .....		<u><u>\$1,948 25</u></u>

**EXPENDITURE.***Expenses of management :*

Amount paid for law costs .....	\$ 1 00
“ fuel and light .....	2 05
“ commission .....	281 70
“ postage, etc .....	6 25
“ statutory assessment and license .....	12 31
“ printing, stationery and advertising .....	41 21
“ salaries, directors' and auditors' fees .....	241 90
“ rent and taxes .....	8 00
Total expenses of management .....	<u><u>\$594 42</u></u>

*Miscellaneous.*

Cash paid for losses which occurred during 1897 .....	100 00
“ rebate .....	2 82
Total expenditure .....	<u><u>\$697 24</u></u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
Mutual.....	\$ c. 786,205 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	433	473,575 00
Policies taken during 1897, new and renewed.....	290	313,030 00
Amount covered by policies in force at any time during 1897.....	723	786,605 00
Deduct expired and cancelled in 1897.....	1	400 00
Net risks in force 31st December, 1897.....	722	786,205 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	23,586 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,868 92
Amount of premium notes received during the year 1897.....	9,390 90

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**GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, SPENCERVILLE.

*Commenced business 29th June, 1892.*

*President*—JOSEPH SCOTT.

*Secretary*—F. M. SCOTT.

Unassessed premium note capital, \$47,478.29.

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**ASSETS.**

Cash on hand at head office .....	\$223 90	
“ Molson's Bank, Brockville.....	87 01	
		<u>\$310 91</u>
Unpaid instalments of 1897 .....		128 73
“ prior to 1897 .....		149 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		47,478 29
<b>Total assets</b> .....		<u><u>\$48,067 58</u></u>

LIABILITIES.—None.

**RECEIPTS.**

Cash on hand at 31st December, 1896 (not extended) .....	\$94 99	
Cash received as first payments .....		\$1,219 78
“ for fixed payments of 1897.....		2,388 45
“ prior years .....		52 80
“ interest .....		3 78
“ transfer fees .....		5 00
<b>Total receipts</b> .....		<u><u>\$3,669 81</u></u>

**EXPENDITURE.**

Cash paid for travelling expenses .....	\$ 3 00
“ rent and taxes .....	6 00
“ statutory assessment .....	30 94
“ printing, stationery and advertising .....	89 75
“ postage, etc .....	49 90
“ salaries, directors' and auditors' fees .....	342 85
<b>Total expenses of management</b> .....	<u>\$522 44</u>

*Miscellaneous:*

Cash paid losses of 1897 .....	2,901 70
“ rebate .....	29 75
<b>Total expenditure</b> .....	<u><u>\$3,454 89</u></u>

CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1897.*

System.	Three years.
Mutual .....	\$ c. 1,848,580 00

MOVEMENTS IN RISKS.

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,465	1,679,545 00
" taken during 1897 .....	523	609,890 00
Total number and amount in force 31st December, 1897 .....	1,988	2,289,435 00
Deduct expired and cancelled in 1897 .....	411	440,855 00
Net risks in force at 31st December, 1897 .....	1,577	1,848,580 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

*On policies in force 31st December, 1897.*

—	Three years.
	\$ c.
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	47,478 29
Amount of premium notes received during the year 1897.....	18,296 70

## FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

*Commenced business 22nd May, 1880.**President*—ANDREW WAECHTER.*Secretary*—JULIUS NOLL.

Unassessed premium note capital, \$63,121.66.

## ASSETS.

Amount of cash on hand at head office, 31st December, 1897	\$134 42	
“ on deposit to Company’s credit, 31st December, 1897,		
Merchants’ Bank, Walkerton	1,818 85	
		\$1,953 27
“ of premium notes in force, after deducting all payments thereon		
and assessments levied		63,121 66
“ unpaid of assessments of 1897		61 89
“ safe and letter press (not extended)	\$86 92	
Total assets		<u>\$65,136 82</u>

## LIABILITIES.

Amount of supposed losses	\$1,340 00
Total liabilities	<u>\$1,340 00</u>

## RECEIPTS.

Cash on hand 31st December, 1896 (not extended)	\$1,367 68
Cash received as fixed payments of 1897	\$990 84
“ for assessments levied in 1897	1,510 55
“ “ “ prior to 1897	105 29
“ for interest	36 20
Total receipts	<u>\$2,642 88</u>

## EXPENDITURE.

<i>Expenses of management:</i>	
Amount paid for commission to agents	\$207 89
“ statutory assessment and license	31 48
“ salaries, etc.	324 54
“ postage, telegrams and express	50 66
“ printing and stationery	50 93
“ investigation of claims	37 10
“ rent and taxes	6 00
Total expenses of management	<u>\$708 60</u>
Amount paid for losses in 1897	1,319 29
“ rebate	29 40
Total expenditure	<u>\$2,057 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	\$ c.
Mutual .....	1,972,383 00

MOVEMENT IN RISKS.

Mutual System.

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,504	1,714,242 00
" new and renewed during 1897 .....	634	701,042 00
Gross number during 1897 .....	2,138	2,415,284 00
Less expired and cancelled in 1897 .....	399	442,901 00
Net risks in force on mutual system, 31st December, 1897 .....	1,739	1,972,383 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	64,044 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	63,121 66
Amount of premium notes received during the year 1897 .....	24,652 00

## DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELburnE.

*Commenced business 1st June, 1895.*

President—WM. DYNES.

Secretary—JAMES BROWN.

Unassessed premium note capital, \$20,226 58.

## ASSETS.

Cash on hand at head office.....	\$ 17 68	
“ in Union Bank, Shelburne .....	1,074 80	
		\$ 1,092 48
“ in agents' hands.....		282 95
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		20,226 58
Amount unpaid of fixed payments of 1897 .....		36 59
“ notes or due bills less than one year over due .....		17 45
Total assets.....		\$ 21,656 05

LIABILITIES.—None.

## RECEIPTS.

Cash in bank 31st December, 1896 (not extended) .....	\$ 577 82	
Cash received as fixed payments of 1897 .....		1,298 75
“ transfer fee .....		2 50
“ in interest.....		18 73
Total receipts .....		\$ 1,319 98

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....	\$ 66 50
“ rent.....	13 00
“ statutory assessment and license fee.....	11 07
“ printing, stationery and advertising.....	43 00
“ salaries, directors' and auditors' fees.....	166 50
“ postage, telegrams and express.....	8 00
Total expenses of management.....	\$ 308 07

*Miscellaneous :*

Amount paid for losses during 1897 .....	260 25
“ rebate .....	7 73
Total expenditure .....	\$ 576 05

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	647,500 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December 1896 .....	386	392,825 00
Policies new and renewed during 1897 .....	266	280,125 00
Gross number and amount during 1897 .....	652	672,950 00
Less expired and cancelled in 1897 .....	28	25,450 00
Net risks in force on mutual system 31st December, 1897 .....	624	647,500 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment ..	22,284 23
Amount of all premium notes after deducting all payments thereon and assessments levied	20,226 58
Amount of premium notes received during the year 1897 .....	9,585 36



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 MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.
 

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HEAD OFFICE, KINTORE.

*Commenced business 25th May, 1878.**President*—THOMAS DUFFIN.*Secretary*—E. J. PEARSON.

Unassessed premium note capital, \$96,023.23.

## ASSETS.

Amount of cash on hand at head office . . . . .	\$995 50
“ unpaid of assessments levied in 1897 . . . . .	522 35
“ unpaid of assessments levied prior to 1897 . . . . .	117 88
“ of premium notes in force, after deducting all payments thereon and assessments levied . . . . .	96,023 23
<b>Total assets . . . . .</b>	<b><u>\$97,658 96</u></b>

## LIABILITIES.

Amount of resisted loss . . . . .	\$47 00
“ retained premiums . . . . .	29 63
“ agents' commission . . . . .	273 00
<b>Total liabilities . . . . .</b>	<b><u>\$349 63</u></b>

## RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .	\$625 62
“ received for assessments levied in 1897 . . . . .	\$3,133 74
“ “ “ “ before 1897 . . . . .	891 21
“ borrowed . . . . .	1,421 00
“ for interest . . . . .	3 68
“ received for retained premiums . . . . .	.....
<b>Total receipts . . . . .</b>	<b><u>\$5,449 63</u></b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commissions to agents . . . . .	\$354 50
“ law costs . . . . .	31 31
“ statutory assessment . . . . .	36 29
“ printing, advertising, postage, etc . . . . .	134 47
“ rent and taxes . . . . .	10 00
“ salaries, directors' and auditors' fees . . . . .	348 70
“ investigation of claims . . . . .	20 00
“ interest . . . . .	122 12
“ travelling expenses . . . . .	27 00

<b>Expenses of management (carried forward) . . . . .</b>	<b><u>\$1,066 39</u></b>
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Expenses of management ( <i>brought forward</i> ) .....	\$1,066 39
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*Miscellaneous payments:*

Cash paid for losses which occurred during 1897 .....	387 39
Repayment of loans .....	3,621 00
Refund of assessments .....	2 47
Other payments .....	2 50
<b>Total expenditure</b> .....	<b>\$5,079 75</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
Mutual .....	\$ 2,163,992 00 c.

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1896 .....	1,293	\$ 2,025,790 00 c.
“ new and renewed during 1897 .....	561	895,677 00
Gross number during 1897 .....	1,854	2,921,467 00
Less expired or cancelled in 1897 .....	439	757,475 00
Net risks in force on mutual system 31st December, 1897 .....	1,415	2,163,992 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$ 101,835 85 c.
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,023 23
Amount of premium notes received during the year 1897 .....	41,996 20

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

*Commenced business 10th July, 1873.*

*President*—JOHN R. MILLER. | *Secretary*—WM. S. MCKERCHER.  
 Unassessed premium note capital, \$183,372 86.

ASSETS.

Cash in Standard Bank, Harriston . . . . .	\$ 6,205 06	
“ head office, including stamps . . . . .	214 72	
		\$ 6,419 78
Amount unpaid of fixed payments of 1897 . . . . .		523 14
“ assessments levied during 1897 . . . . .		341 25
“ “ in prior years (not extended) \$136.75		
Amount of premium notes in force after deducting all payments thereon and assessments levied . . . . .		183,372 86
Total assets . . . . .		<u>\$ 190 657 03</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .	\$2,986 90	
Cash received as fixed payments of 1897 . . . . .		\$ 5,101 36
“ “ “ prior years . . . . .		390 02
“ for assessments levied in 1897 . . . . .		2 604 02
“ “ “ years prior to 1897 . . . . .		423 03
“ premiums retained, etc. . . . .		39 98
“ interest . . . . .		80 50
Total receipts . . . . .		<u>\$ 8,638 91</u>

EXPENDITURE.

*Expenses of management :*

Amount paid to agents for commission . . . . .	\$	225 25
“ for investigation and adjustment of claims . . . . .		66 10
“ statutory assessment and license . . . . .		67 82
“ printing, stationery and advertising . . . . .		126 29
“ law costs . . . . .		59 53
“ salaries, directors' and auditors' fees . . . . .		776 50
“ postage, telegrams and express . . . . .		77 50
“ rent, etc . . . . .		12 00
“ travelling expenses . . . . .		28 00
“ sundries . . . . .		8 83
Expenses of management . . . . .	\$	<u>1,507 82</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 . . . . .	\$ 3,420 75	
“ “ “ before 1897 . . . . .	163 50	
		3,584 25
“ for returned premiums . . . . .		113 96
Total expenditure . . . . .		<u>\$ 5,206 03</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	4,085,880 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	2,739	4,066,585 00
“ new and renewed during 1897 .....	781	1,077,430 00
Gross number during 1897 .....	3,520	5,144,015 00
Less expired and cancelled during 1897 .....	736	1,058,135 00
Net risks in force on mutual system 31st December, 1897 .....	2,784	4,085,880 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment ..	204,294 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	183,372 26
Amount of premium notes received during the year 1897 .....	53,871 50

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 OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

*Commenced business 2nd June, 1884.*

President—W. M. STEWART.

Secretary—JAMES MUNRO.

Unassessed premium note capital, \$38,164.41.

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 ASSETS.

Cash on hand at head office . . . . .	\$	204 00
Amount unpaid of assessments of 1897 . . . . .		201 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		38,164 41
<b>Total assets . . . . .</b>	<b>\$</b>	<b>38,569 41</b>

## LIABILITIES.

Amount of resisted loss . . . . .	\$	30 00
“ Sutherland’s claim . . . . .		30 00
“ solicitor’s fees . . . . .		11 00
“ costs of law . . . . .		2 99
<b>Total liabilities . . . . .</b>	<b>\$</b>	<b>73 99</b>

## RECEIPTS.

Cash at head office as per statement (not extended) . . . . .	\$	20 08
Cash received for assessments levied during 1897 . . . . .	\$	1,836 45
“ “ “ in prior years . . . . .		204 32
“ transfer fees . . . . .		1 00
Cash borrowed . . . . .		709 20
<b>Total receipts . . . . .</b>	<b>\$</b>	<b>2,750 97</b>

## EXPENDITURE.

*Expenses of management :*

Cash paid for investigation of claims . . . . .	\$	7 00
“ printing, stationery, advertising . . . . .		44 90
“ statutory assessment and license . . . . .		21 11
“ rent . . . . .		10 00
“ salaries, etc. . . . .		463 35
“ interest . . . . .		26 00
“ postage, telegrams and express . . . . .		15 85
“ all other expenses . . . . .		2 00
<b>Total expenses of management . . . . .</b>	<b>\$</b>	<b>590 21</b>
Cash paid for losses during 1897 . . . . .	\$	880 30
“ “ “ of prior years . . . . .		125 00
		<hr/>
		1,005 30
“ repayment of loans . . . . .		970 00
“ rebate . . . . .		1 54
<b>Total expenditure . . . . .</b>	<b>\$</b>	<b>2,567 05</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.	Two years.	Three years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Mutual.....	700 00	200 00	1,068,085 00	1,068,985 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	821	1,043,210 00
“ new and renewed during 1897.....	285	368,705 00
Gross number during 1897.....	1,106	1,411,915 00
Less expired and cancelled in 1897.....	269	342,930 00
Net risks in force on mutual system 31st December, 1897.....	837	1,068,985 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS.

*On Policies in force 31st December, 1897.*

	One year risks.	Two year risks.	Three year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	28 00	8 00	41,958 00	41,994 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	26 80	7 00	38,130 00	38,164 41
Amount of premium notes received during the year 1897.....	28 00	8 00	14,474 00	14,510 00

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

*Commenced business 8th August, 1875.*

*President.*—A. J. Ross.

*Secretary.*—W. M. McCALLUM.

Unassessed premium note capital, \$10,435 50.

ASSETS.

Cash on hand in head office .....	\$25 71
Cash in agents' hands, acknowledged by them to be due and considered good. ....	24 45
Amount unpaid of fixed payments of 1897 .....	131 65
"    of prior years (not extended) .....	\$62 67
"    of assessments levied during 1897 .....	135 79
"    of assessments levied in prior years (not extended) .....	105 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	10,435 50
<b>Total assets</b> .....	<u>\$10,753 10</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$182 68
Cash received as fixed payments of 1897 .....	\$380 41
"    "    "    of prior years .....	22 13
"    from assessments of 1897 .....	544 31
"    "    prior to 1897 .....	117 60
"    borrowed .....	250 00
<b>Total receipts</b> .....	<u>\$1,314 50</u>

EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license .....	\$ 11 84
"    printing, stationery and advertising .....	20 10
"    salaries, directors' and auditors' fees .....	133 00
"    postage, etc. ....	3 90
"    investigation of claims .....	5 00
"    interest .....	43 46
"    rent .....	2 50
"    commission .....	1 90

Expenses of management .....

\$221 70

*Miscellaneous payments :*

Cash paid for losses which occurred in 1897 .....	390 00
"    rebate, etc .....	9 27
"    repayment of loan .....	850 00
"    other expenditure .....	£0

**Total expenditure** .....

1,471 47

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	428,425 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	349	442,978 00
Policies taken during 1897, new and renewed .....	130	161,885 00
Gross number during 1897 .....	479	604,863 00
Deduct expired and cancelled in 1897 .....	143	176,438 00
Net risks in force at 31st December, 1897 .....	336	428,425 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	12,852 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	10,435 50
Amount of premium notes received during the year 1897 .....	1,856 55



## WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

*Commenced business 3rd July, 1885.**President*—WILLIAM HUNTER.*Secretary*—J. H. FLEMING.

Unassessed premium note capital, \$15,399.49.

## ASSETS.

Cash in treasurer's hands .....	\$	38	29
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		15,399	49
“ unpaid of assessments levied during 1897 .....		336	52
“ “ “ in prior years (not extended) .....	\$573	94	
Total assets .....	\$15,774	30	

## LIABILITIES.

Amount of borrowed money .....	\$600	00
Total liabilities .....	\$600	00

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$1	85
“ received for assessments levied during 1897 .....	\$1,229	62
“ “ “ before 1897 .....	85	65
“ “ borrowed money .....	950	00
Total receipts .....	\$2,265	27

## EXPENDITURE.

*Expenses of management :*

Amounts paid for law costs .....	\$	3	75
“ commission .....		40	50
“ investigation of claims .....		3	50
“ postage, etc .....		20	00
“ statutory assessment and license .....		12	51
“ printing, stationery and advertising .....		21	30
“ interest .....		68	85
“ salaries, directors' and auditors' fees .....		303	00
“ rent and taxes .....		30	00
“ fuel and light .....		1	50
Total expenses of management .....	\$504	91	
Amount paid for losses during 1897 .....	\$940	90	
“ “ prior to 1897 .....	320	50	
“ in repayment of loan .....	1,261	40	
“ rebate .....	450	00	
		12	52
Total expenditure .....	\$2,228	83	

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual.....	456,290 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	487	486,625 00
“ new and renewed during 1897.....	199	174,215 00
Gross number during 1897.....	686	660,840 00
Less expired and cancelled in 1897.....	197	204,550 00
Net risks in force 31st December, 1897.....	489	456,290 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four years.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	17,799 45
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	15,399 49
Amount of premium notes received during the year 1897.....	6,799 45

## OULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

*Commenced business 3rd June, 1872.**President*—THOMAS ALLISON.*Secretary*—DAVID McINTOSH.

Unassessed premium note capital, \$34,211.10.

## ASSETS.

Cash on hand at head office.....	\$ 94 88	
“ deposit in Bank of Hamilton, Wingham.....	2,456 68	
		<u>\$2,551 56</u>
Amount unpaid of assessments levied during 1897 .....		301 50
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		34,211 10
“ other assets .....		52 17
		<u>52 17</u>
Total assets .....		<u><u>\$37,116 33</u></u>

LIABILITIES.—None.

## RECEIPTS

Cash at head office as per last statement (not extended)....	\$1,752 25	
Cash received for assessments levied in 1897 .....		\$1,164 88
“ “ years prior to 1897 .....		606 11
“ interest .....		52 17
		<u>52 17</u>
Total receipts .....		<u><u>\$1,823 16</u></u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for investigation of claims .....	\$ 9 00
“ postage .....	11 52
“ statutory assessment and license .....	18 37
“ salaries' directors' and auditors' fees.....	159 00
“ printing, stationery and advertising.....	15 75
“ rent and taxes.....	12 00
“ commission to agents .....	228 65
	<u>228 65</u>
Total expenses of management .....	\$454 29

*Miscellaneous payments :*

Cash paid for losses of 1897 .....	\$502 00
“ other purposes .....	31 60
	<u>31 60</u>
Total expenditure .....	<u><u>\$987 89</u></u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual.....	929,813	00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	596	865,707 00
“ taken during 1897, new and renewed .....	248	358,676 00
Gross number and amount in force any time during 1897 .....	844	1,224,383 00
Deduct lapsed, expired and cancelled in 1897.....	199	294,570 00
Net risks in force 31st December, 1897.....	645	929,813 0

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.	
	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	37,192	52
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	34,211	10
Amount of premium notes received during the year 1897 .....	14,347	04

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**OTTER MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, NORWICH.

*Commenced business 13th August, 1887.*

President—JOHN TOPHAM.

Secretary—H. VAN VALKENBURG.

Unassessed premium note capital, \$43,784.93.

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**ASSETS.**

Actual cash on hand at head office for year ending 31st December, 1897 . . . . .	\$	296	22
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		43,784	93
Amount unpaid of assessments of 1897 . . . . .		415	28
“ “ prior to 1897 . . . . .		25	17
<b>Total assets . . . . .</b>		<b>\$44,521</b>	<b>60</b>

**LIABILITIES.**

Amount of borrowed money . . . . .	\$400	00
“ interest due . . . . .	5	53
<b>Total liabilities . . . . .</b>	<b>\$405</b>	<b>53</b>

**RECEIPTS.**

Cash on hand per last statement (not extended) . . . . .	\$645.74	
“ received for fixed payments . . . . .	\$651	58
“ “ assessments of 1897 . . . . .	1,011	57
“ “ assessments prior to 1897 . . . . .	157	88
“ borrowed money . . . . .	1,400	00
“ carpenters' risks, etc . . . . .	5	80
<b>Total receipts . . . . .</b>	<b>\$3,226</b>	<b>83</b>

**EXPENDITURE.***Expenses of management :*

Amount paid for law costs . . . . .	\$8	60
“ investigation of claims . . . . .	13	00
“ salaries, directors' and auditors' fees . . . . .	253	00
“ stationery, printing and advertising . . . . .	38	60
“ postage . . . . .	37	68
“ interest . . . . .	37	50
“ travelling expenses . . . . .	3	50
“ statutory assessment and license . . . . .	24	13
<b>Total expenses of management . . . . .</b>	<b>\$</b>	<b>416 01</b>
Amount paid for losses which occurred during 1897 . . . . .	2,156	00
“ “ rebate . . . . .	4	34
“ in payment of loan . . . . .	1,000	00
<b>Total expenditure . . . . .</b>	<b>\$3,576</b>	<b>35</b>

## CURRENCY OF RISKS.

*Amount covered by policies in force 31st December, 1897.*

System	Three years.
	\$ c.
Mutual .....	1,402,180 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	823	1,238,345 00
“ new and renewed during 1897 .....	339	455,170 00
Gross number during 1897 .....	1,162	1,723,515 00
Less expired and cancelled in 1897 .....	227	321,335 00
Net risks in force 31st December, 1897 .....	935	1,402,180 00

## CLASSIFICATION OF RISKS:

Firm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1897.*

—	Three years.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	48,596 02
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,784 93
Amount of premium notes received during the year 1897 .....	17,014 87

## MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

*Commenced business 2nd May, 1877.*

President—WILLIAM L. CORBETT.

Secretary—W. M. FRASER

Unassessed premium note capital, \$10,407.60.

## ASSETS.

Amount of cash at head office . . . . .	\$144 34	
“ “ on deposit at Bank of Commerce, Parkhill . . . . .	582 45	
		\$ 726 79
“ unpaid assessments levied prior to 1897 (not extended) . . . . .	\$51 97	
“ notes or bills less than one year overdue . . . . .		127 31
“ “ “ “ “ (not extended) . . . . .	\$41 50	
“ premium notes in force after deducting all payments thereon and assessments levied . . . . .		10,407 60
Total assets . . . . .		<u>\$ 11,261 70</u>

## LIABILITIES.

Amount of supposed loss . . . . .	\$ 1,050 00
Total liabilities . . . . .	<u>\$ 1,050 00</u>

## RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .	\$116 12	
Cash received as fixed payments of 1897 . . . . .	\$ 1,328 83	
“ “ prior years . . . . .	170 70	
“ assessments of prior years . . . . .	10 50	
“ interest . . . . .	3 28	
Total receipts . . . . .		<u>\$ 1,513 31</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for investigation of claims . . . . .	\$ 10 00
“ statutory assessment and license . . . . .	11 39
“ postage . . . . .	5 00
“ salary, auditors' and directors' fees . . . . .	110 00
“ printing and stationery . . . . .	11 00
“ commission . . . . .	109 85
“ interest . . . . .	17 25
Total expenses of management . . . . .	<u>\$ 274 49</u>

*Miscellaneous payments :*

Cash paid for rebate . . . . .	28 15
“ repayment of loans . . . . .	600 00
Total expenditure . . . . .	<u>\$ 902 64</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
Mutual.....	\$ c. 433,650 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	422	421,605 00
"    new and renewed during 1897.....	225	242,690 00
Gross number during 1897.....	647	664,295 00
Less expired or cancelled in 1897.....	223	230,645 00
Net risks in force on mutual system 31st December, 1897.....	424	433,650 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment .	15,738 54
Amount of all premium notes after deducting all payments thereon and assessments levied .....	10,407 60
Amount of premium notes received during the year 1897 .....	7,280 70



## SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 26th August, 1869.*

President—JAMES GARDNER.

Secretary—JAMES COCHRANE.

Unassessed premium note capital, \$116,345.34.

## ASSETS.

Cash in agents' hands .....	\$ 1,143 35
Amount unpaid of assessments levied during 1897 .....	5,665 71
“ “ “ before 1897 (not extended) .....	\$1,308 50
“ of premium notes in force, after deducting all payments thereon and assessments levied .....	116 345 34
<b>Total assets .....</b>	<b>\$123,154 40</b>

## LIABILITIES.

Amount of losses adjusted .....	\$ 2,662 32
“ “ resisted .....	239 00
“ “ supposed .....	235 00
“ borrowed money .....	4,206 80
<b>Total liabilities .....</b>	<b>\$7,343 12</b>

## RECEIPTS.

Cash at head office, as per last year's statement (not extended) ..	\$2,824 92
Cash received as fixed payments of 1897 .....	\$ 2,493 53
“ assessments levied in 1897 .....	8,669 25
“ interest .....	21 18
“ borrowed .....	4,206 80
<b>Total receipts .....</b>	<b>\$15,390 76</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs .....	\$ 58 00
“ commission .....	9 26
“ investigation and adjustment of claims .....	146 75
“ statutory assessment and license .....	89 55
“ printing stationery and advertising .....	132 90
“ rent and taxes .....	14 00
“ salaries, directors' and auditors' fees .....	843 10
“ postage, telegrams and express .....	234 26
“ other expenses .....	51 97
<b>Total expenses of management .....</b>	<b>\$1,579 79</b>

*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1897 .....	\$ 2,206 67
“ “ “ “ during 1897 .....	14,429 22
	<u>16,635 89</u>
<b>Total expenditure .....</b>	<b>\$18,215 68</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mutual.....	21,666 00	28,897 00	5,250,170 00	147,930 00	5,448,673 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	4,559	5,473,075 00
Policies taken during 1897.....	1,591	1,991,050 00
Total number and amount in force 31st December, 1897.....	6,150	7,464,125 00
Deduct expired and cancelled in 1897.....	1,747	2,015,452 00
Net risks in force at 31st December, 1897.....	4,403	5,448,673 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year or less.	Two years.	Three years.	Four years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	564 78	741 62	134,212 63	4,015 14	139,534 17
Amount of all premium notes after deducting all payments thereon and assessments levied.....	519 91	704 66	112,253 01	2,867 76	116,345 34
Amount of premium notes received during the year 1897.	525 03	395 74	49,927 39	35 00	50,888 16

## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

*Commenced business, 18th May, 1887.**President*—W. NANCEKIVELL.*Secretary*—T. R. MAYBERRY.

Unassessed premium note capital, \$32,937.33

## ASSETS.

Cash at head office.....	\$120 00	
“ in Traders Bank, Ingersoll.....	2,291 81	
		<u>\$2,411 81</u>
Amount unpaid of fixed payments of 1897.....		118 09
“ “ “ prior years (not extended) \$40 43		
“ premium notes in force after deducting all payments thereon, and assessments levied.....		32,937 33
Total assets.....		<u>\$35,467 23</u>

LIABILITIES —None.

## RECEIPTS.

Cash at head office as per last statement (not extended).....	\$2,086 51	
Cash received as fixed payments of 1897.....		\$1,756 54
“ “ “ prior years.....		73 75
“ for interest.....		50 23
“ additional risks.....		2 50
Total receipts.....		<u>\$1,882 72</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for investigation and adjustment of claims.....	\$4 00
“ statutory assessment and license.....	17 80
“ salaries, directors' and auditors' fees.....	313 70
“ printing, stationery, advertising.....	23 20
“ rent and taxes.....	2 00
“ postage, etc.....	22 39
Total expenses of management.....	<u>\$383 09</u>

*Miscellaneous payments :*

Cash paid for losses during 1897.....	1,150 07
“ rebate.....	24 26
Total expenditure.....	<u>\$1,557 42</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	1,023,425 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	473	828,458 00
" new and renewed during 1897.....	258	428,790 00
Gross number during 1897.....	731	1,257,248 00
Less expired and cancelled in 1897.....	135	233,823 00
Net risks in force on mutual system 31st December, 1897.....	596	1,023,425 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three years.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	36,398 75
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	32,937 33
Amount of premium notes received during the year 1897.....	15,170 50

## FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

*Commenced business 31st March, 1894.*

President—JAMES TOLTON.

Secretary—J. J. SCHUMACHER.

Unassessed premium note capital, \$89,697 70.

## ASSETS.

Actual cash on hand at head office . . . . .	\$	4	25
Amount unpaid of fixed payments of 1897 . . . . .		185	13
“ “ prior years (not extended) . . . . .	\$54	72	
“ “ assessments of years prior to 1897 (not extended) . . . . .	89	92	
“ of premium notes in force after deducting all payments thereon and assessments levied . . . . .		89,697	70
Total assets . . . . .	<u>\$89,887</u>	<u>11</u>	

LIABILITIES.—None.

## RECEIPTS.

Cash on hand as per last statement (not extended) . . . . .	\$50	00	
Cash received as first payments . . . . .	\$	826	85
“ for fixed payments of 1897 . . . . .	3,297	25	
“ “ “ of prior years . . . . .	39	72	
“ for assessments of prior years . . . . .	129	74	
“ for interest . . . . .	11	08	
“ for sundries . . . . .	1	93	
Total receipts . . . . .	<u>\$4,306</u>	<u>57</u>	

## EXPENDITURE.

*Expenses of management :*

Amount paid for rent, fuel and light . . . . .	\$	25	00
“ commission . . . . .	197	00	
“ interest . . . . .	6	44	
“ statutory assessment and license fee . . . . .	38	75	
“ salaries, directors' and auditors' fees . . . . .	424	78	
“ printing, stationery and advertising . . . . .	103	20	
“ postage, etc. . . . .	41	00	
“ investigation of claims . . . . .	45	70	
Total expenses of management . . . . .	<u>\$881</u>	<u>87</u>	

*Miscellaneous :*

Amount paid for losses which occurred in 1897 . . . . .	3,396	31
“ rebate . . . . .	52	01
“ for sundry expenses . . . . .	22	10
Total expenditure . . . . .	<u>\$4,352</u>	<u>29</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.	Two years.	Three years.	Four years.	Total.
	§ c.	§ c.	§ c.	§ c.	§ c.
Mutual.....	4,225 00	8,700 00	520,382 00	1,985,540 00	2,518,847 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		§ c.
Policies in force 31st December, 1896.....	1,870	2,184,722 00
Policies taken during 1897, new and renewed.....	535	541,305 00
Gross number during 1897.....	2,405	2,726,027 00
Less expired and cancelled in 1897.....	225	207,180 00
Net risks in force on mutual system, 31st December, 1897.....	2,180	2,518,847 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	§ c.	§ c.	§ c.	§ c.	§ c.
Amount of face of all premium notes held by Company and legally liable to assessment.....	150 00	306 00	20,425 00	81,522 00	102,403 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	97 48	320 29	16,213 18	76,549 13	89,697 70
Amount of premium notes received during the year 1897.....	104 00	83 00	211 00	18,616 00	19,014 00

## GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 8, TOWNSHIP OF NORMANBY.

*Commenced business 16th March, 1878.*

President—JOHN ROEDDING.

Secretary—GEO. HOPP.

Unassessed premium note capital, \$74,105.14.

## ASSETS.

Actual cash on hand at head office . . . . .	\$54 00	
“ to Company's credit in Merchant's Bank, Walkerton . . . . .	242 25	
		\$296 25
Amount unpaid of fixed payments of 1897 . . . . .		24 55
“ “ assessments of 1897 . . . . .		78 75
“ of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		74,105 14
Total assets . . . . .		<u>\$74,504 69</u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office and in bank, per last statement (not extended) . . . . .	\$2,534 56	
Cash received for fixed payments on premium notes . . . . .		\$ 667 91
“ assessments levied in 1897 . . . . .		2,310 55
“ “ years prior to 1897 . . . . .		119 00
“ interest . . . . .		58 35
“ other sources . . . . .		30 70
Total receipts . . . . .		<u>\$3 186 51</u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for statutory assessment and license . . . . .	\$33 22
“ printing, stationery and advertising . . . . .	30 10
“ salaries, directors' and auditors' fees . . . . .	219 00
“ travelling expenses . . . . .	5 00
“ postage, telegrams and express . . . . .	30 40
“ investigation and adjustment of claims . . . . .	29 50
“ commission on cheques . . . . .	1 30
Total expenses of management . . . . .	<u>\$348 52</u>
Amount of losses which occurred during 1897 . . . . .	5,076 30
Total expenditure . . . . .	<u>\$5,424 82</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mutual .....	1,500 00	4,400 00	12,725 00	1,907,860 00	1,926,485 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,300	1,826,745 00
"    new and renewed during 1897 .....	398	552,985 00
Gross number during 1897 .....	1,698	2,379,730 00
Less expired and cancelled in 1897 .....	338	453,245 00
Net risks in force on mutual system 31st December, 1897 .....	1,360	1,926,485 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	40 00	105 00	415 00	79,139 80	79,669 80
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	38 80	100 33	401 15	73,564 86	74,105 14
Amount of premium notes received during the year 1897.	40 00	28 00	99 00	22,472 75	22,639 75



## BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

*Commenced business 27th March, 1876.**President*—WM. F. SANDERSON.*Secretary*—P. S. ARMSTRONG.

Unassessed premium note capital, \$21,825.00.

## ASSETS.

Amount of cash in Bank at 31st December, 1897 .....	\$ 827 27
Amount unpaid of assessments levied during 1897 .....	282 73
“ “ “ before 1897 .....	136 00
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	21,825 00
<b>Total assets .....</b>	<b>\$ 23,071 00</b>

## LIABILITIES.

Amount of borrowed money .....	\$ 2,500 00
<b>Total liabilities .....</b>	<b>\$ 2,500 00</b>

## RECEIPTS.

Cash at head office as per last statement (not extended) .....	\$ 279 79
Cash received for assessments levied in 1897 .....	2,298 55
“ “ “ prior to 1897 .....	143 40
<b>Total receipts .....</b>	<b>\$ 2,441 95</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for fuel and light .....	\$ 5 00
“ investigation of claims .....	14 00
“ interest .....	56 00
“ statutory assessment and license .....	16 82
“ salaries and directors' fees .....	48 00
“ printing, stationery and advertising .....	3 00
“ postage, etc. ....	9 00
“ travelling expenses .....	10 00
“ other expenses .....	9 50

<b>Total expenses of management .....</b>	<b>\$ 171 32</b>
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Cash paid for losses which occurred during 1897 .....	1,723 15
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<b>Total expenditure .....</b>	<b>\$ 1,894 47</b>
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CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	786,636 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	587	764,916 00
"    new and renewed during 1897.....	264	371,375 00
Gross number during 1897.....	851	1,136,291 00
Less expired and cancelled in 1897.....		349,655 00
Net risks in force 31st December, 1897.....	585	786,636 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes legally liable to assessment.....	25,096 12
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	21,852 00
Amount of premium notes received during the year 1897.....	11,848 38

## DOMINION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 29th March, 1877.**President*—JESSE TRULL.*Manager*—RICHARD J. DOYLE.

Unassessed premium note capital, \$73,454.45.

## ASSETS.

Cash value of real estate, less incumbrances . . . . .	\$4,500 00
Actual cash on hand at head office . . . . .	429 06
Amount of short date notes or due bills less than one year overdue . . . . .	2,045 51
“ unpaid of assessments levied in 1897 . . . . .	1,660 10
“ “ “ prior to 1897 . . . . .	397 84
“ “ “ (not extended) . . . . . \$2,057 94	
“ of premium notes in force, after deducting all payments thereon and assessments levied . . . . .	73 454 45
“ advanced to agents . . . . .	33 42
“ suits in Division Court (not extended) . . . . . \$344 82	
“ office furniture, fuel, etc. (not extended) . . . . .	215 50
“ all other assets . . . . .	114 34
Total assets . . . . .	<u>\$82,634 72</u>

## LIABILITIES.

Amount of losses adjusted . . . . .	\$1,739 65
“ borrowed money . . . . .	2,682 23
“ salary . . . . .	92 74
“ sundry accounts . . . . .	1,116 15
Total liabilities . . . . .	<u>\$5,630 77</u>

## RECEIPTS.

Cash at head office, as at 31st December, 1896 (not extended)	\$208 93
Cash received as fixed payments of 1897	\$11,741 84
“ for assessments levied in 1897	8,240 68
“ “ prior to 1897	297 49
“ for interest	175 85
“ fees and extra risks etc	25 50
“ borrowed money	10,182 23
“ other sources	709 62
Total receipts	<u>\$31,373 21</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission	\$1,719 75
“ law costs	207 50
“ investigation and adjustment of claims and inspection of agencies	1,300 33
“ statutory assessment and license	82 28
“ printing, stationery, advertising and books	813 16
“ taxes and insurance	105 09
“ salaries, directors' and auditors' fees	2,990 11
“ travelling expenses	37 92
“ postage, telegrams and telephone	615 75
“ fuel, light and other expenses	139 56
“ interest, discount and exchange	463 39
Total expenses of management	<u>\$8,474 84</u>

*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1897	\$4,473 99
“ “ “ during 1897	7,621 55
	<u>12,095 54</u>
“ re-insurance	22 12
“ rebate	208 63
“ repayment of loans	11,068 43
“ sundry other payments	506 15
Total expenditure	<u>\$32 375 71</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mutual .....	7,550 00	10,150 00	716,777 00	3,309,428 00	4,043,905 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	4,096	5,002,094 00
Policies taken during 1897 .....	1,167	1,134,427 00
Gross number in force any time during 1897 .....	5,263	6,136,521 00
Less expired and cancelled.....	1,767	2,092,616 00
Net risks in force 31st December, 1897.....	3,496	4,043,905 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment .....	240 50	323 50	30,978 45	99,656 94	131,199 39
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	202 75	319 09	21,106 32	51,826 29	73,454 45
Amount of premium notes received during the year 1897.....	277 00	254 00	12,018 87	21,457 43	34,007 30

## SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

*Commenced business 1st June, 1878.*

President—GEO. C. MORROW.

Secretary—JOSEPH WRIGHT.

Unassessed premium note capital, \$17,202.49.

## ASSETS.

Actual cash on hand .....	\$ 227 58
Amount unpaid of assessments of 1897 .....	191 92
“ “ prior to 1897 .....	59 40
“ of premium notes, after deducting all payments thereon and assessments levied .....	17,202 49
<b>Total assets .....</b>	<b>\$ 17,681 39</b>

## LIABILITIES.

Amount of supposed losses .....	\$ 1,350 00
<b>Total liabilities .....</b>	<b>\$ 1,350 00</b>

## RECEIPTS.

Cash received at taking of application .....	\$ 67 50
“ first payments .....	1 40
“ for assessments levied in 1897 .....	1,475 67
“ “ years prior to 1897 .....	450 35
“ borrowed money .....	1,527 40
“ interest .....	13 66
“ from other sources .....	9 90
<b>Total receipts .....</b>	<b>\$ 3,545 88</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs .....	\$ 22 08
“ travelling expenses .....	27 00
“ commission to agents .....	46 50
“ investigation and adjustment of claims .....	10 00
“ salaries, directors' and auditors' fees .....	263 30
“ statutory assessment .....	14 64
“ printing, stationery, advertising .....	11 75
“ interest .....	3 50
“ postage .....	25 03
“ other expenses .....	6 39
<b>Total expenses of management .....</b>	<b>\$ 430 19</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	2,085 00
“ rebate .....	14 90
Repayment of loan .....	800 00
<b>Total expenditure .....</b>	<b>\$ 3,330 09</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	583,431 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number	Amount
		\$ c.
Policies in force 31st December, 1896 .....	490	628,941 00
“ taken during 1897, new and renewed .....	157	200,944 00
Gross number and amount of risks during 1897 .....	647	824,885 00
Less expired and cancelled in 1897 .....	177	241,454 00
Net risks in force 31st December, 1897 .....	470	583,431 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	20,435 84
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	17,202 49
Amount of premium notes received during the year 1897 .....	7,048 35

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**YORK MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, TORONTO.

*Commenced business 4th April, 1896.**President*—W. J. HILL.*Secretary*—J. G. WILGAR.

Unassessed premium note capital, \$30,051.27.

**ASSETS.**

Actual cash on hand at head office.....	\$ 125 03
“ in Dominion Bank, Market Branch .....	1,676 80
	\$ 1,801 83
Amount in agents' hands. ....	66 77
“ of notes or due bills less than one year overdue .....	457 38
“ of premium notes in force after deducting all payments thereon and assessments levied .....	30,051 27
Total assets .....	\$32,377 25

**LIABILITIES.**

Amount due for agents' commissions.....	\$37 73
“ salaries and directors' fees, etc.....	76 14
“ deposits on account of fixed payments.....	8 00
Total liabilities.....	\$121 87

**RECEIPTS**

Cash received as fixed payments of 1897 .....	\$2,432 39
“ for interest .....	25
Total receipts .....	\$2,432 64

**EXPENDITURE.***Expenses of management:*

Cash paid for law costs .....	\$ 60 00
“ investigation of claims.....	14 90
“ travelling expenses .....	26 50
“ agents' commissions.....	220 58
“ statutory assessment and license fee .....	11 21
“ rent and taxes .....	140 00
“ salaries, directors' and auditors' fees .....	691 17
“ printing, stationery and advertising .....	68 85
“ postage, telegrams, etc.....	35 60
“ other expenses .....	43 37
Total expenses of management .....	\$1,312 18

*Miscellaneous:*

Cash paid for losses of 1897 .....	\$570 00
“ “ prior years .....	80 00
	650 00
“ rebate .....	1 00
Total expenditure .....	\$1,963 18



## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year risks.		Three year risks.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual .....	750	00	898,545	00	899,295	00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.	
		\$	c.
Policies in force 31st December, 1896 .....	322	422,195	00
Policies new and renewed during 1897 .....	398	487,550	00
Gross number during 1897 .....	720	909,745	00
Less expired or cancelled in 1897 .....	10	10,450	00
Net risks in force 31st December, 1897 .....	710	899,295	00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1897.*

—	One year risks.		Three year risks.		Total.	
	\$	c.	\$	c.	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	15	00	35,397	83	35,412	83
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	9	50	30,041	77	30,051	27
Amount of premium notes received during the year 1897....	15	00	19,134	13	19,149	13

## NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS

*Commenced business 1st May, 1860.**President*—WILLIAM TAYLOR.*Secretary*—JAMES BEATTIE.

Unassessed premium note capital, \$50,560.09.

## ASSETS.

Cash on hand at head office .....	\$9 14	
“ in Imperial Bank, Fergus .....	15 55	
		\$24 69
Amount unpaid of instalments of 1897 .....		200 85
“ “ “ in prior years (not extended)....	\$177 64	
“ of short date notes, or due bills, less than one year overdue .....		93 18
“ “ “ one year or more overdue .....		
“ (not extended).....	\$72 27	
“ of premium notes in force after deducting all payments thereon and assessments levied .....		50 560 09
Total assets .....		<u>\$50,878 81</u>

## LIABILITIES.

Amount of adjusted loss .....		\$600 00
Total liabilities.....		<u>\$600 00</u>

## RECEIPTS

Amount cash on hand 31st December, 1896 (not extended) .....	\$272 11	
Cash received as fixed payments of 1897 .....		\$3,986 97
“ “ prior years .....		329 60
“ for interest .....		22 77
“ borrowed money .....		400 00
Total receipts .....		<u>\$4,739 34</u>

## EXPENDITURE.

<i>Expenses of management :</i>		
Amount paid for rent and taxes .....		\$1 50
“ interest .....		4 70
“ agents' commission.....		663 00
“ investigation and adjustment of claims .....		65 55
“ statutory assessment and license fee.....		26 71
“ printing, stationery and advertising.....		70 53
“ salaries, directors' and auditors' fees.....		587 27
“ postage, telegrams and express.....		42 97
“ travelling expenses.....		20 00
“ other expenses .....		4 78
Expenses of management .....		<u>\$1,487 01</u>
<i>Miscellaneous payments :</i>		
Cash paid for losses which occurred during 1897.. .....	\$2,197 49	
“ “ “ prior to 1897 .....	628 80	
		2,826 29
“ rebate.....		273 46
“ in repayment of loans .....		400 00
Total expenditure.....		<u>\$4,986 76</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual System .....	1,523,598 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,073	1,405,418 00
“ new and renewed during 1897 .....	442	581,475 00
Gross number during 1897 .....	1,515	1,986,893 00
Less expired and cancelled in 1897 .....	359	463,295 00
Net risks in force 31st December, 1897 .....	1,156	1,523,598 00

## CLASSIFICATION OF RISKS:

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	57,287 98
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	50,560 09
Amount of premium notes received during the year 1897 .....	21,503 02

## PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

*Commenced business 24th June, 1876.**President.*—GEORGE CHEYNE.*Secretary.*—LUTHER CHEYNE

Unassessed premium note capital, \$124,790.53.

## ASSETS

Cash on hand at head office .....	\$150 00	
“ in Dominion Bank, Brampton.....	3,765 28	
		<u>\$3,915 28</u>
Amount unpaid of assessments levied during 1897 .....		1,367 30
“ of premium notes in force, after deducting all payments thereon and assessments levied .....		124,790 53
“ of office furniture (not extended) .....	\$225 00	
Total assets.....		<u><u>\$130,073 11</u></u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$709 88	
Cash received as fixed payments of 1897 .....		\$2,422 43
“ for assessments levied in 1897.....		9,225 95
“ “ years prior to 1897.....		1,276 77
“ interest .....		35 00
“ retained for assessments .....		9 75
Total receipts .....		<u><u>\$12,969 90</u></u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents.....	\$ 368 54
“ investigation and adjustment of claims .....	19 25
“ statutory assessment .....	82 04
“ printing and advertising .....	98 89
“ salaries, directors' and auditors' fees .....	1 513 70
“ postage .....	241 35
“ fuel and light.....	29 50
“ rent and taxes .....	104 50
“ interest .....	102 00
“ other expenses .....	72 47
Total expenses of management ( <i>carried forward</i> ) .....	<u><u>\$2,632 24</u></u>

Expenses of management (*brought forward*)..... \$2,632 24

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897.....	\$4,271 19	
“ “ “ prior to 1897 .....	1,181 75	5,452 94
“ rebate .....		89 32
“ in repayment of loans.....		1,590 00
<b>Total expenditure.....</b>	<b>\$9,764 50</b>	

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
Mutual .....	\$ c. 4,945,069 00

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	3,155	4,986,746 00
Policies new and renewed during 1897 .....	647	853,528 00
Gross number during 1897 .....	3,802	5,840,274 00
Less expired and cancelled in 1897 .....	619	895,205 00
Net risks in force on mutual system 31st December, 1897.....	3,183	4,945,069 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	162,023 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	124,790 53
Amount of premium notes received during the year 1897.....	30,244 97

## PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

*Commenced business 15th July, 1887.**President*—JAMES DUNCAN.*Secretary*—JAMES McEWING.

Unassessed premium on capital, \$42,021.30.

## ASSETS.

Cash on hand at head office.....	\$2,988 38	
Cash at Traders' Bank, Drayton .....	2,296 23	
		<u>\$5,284 61</u>
Cash in agents' hands.....		83 77
Amount unpaid of fixed payments of 1897 .....		387 42
“ “ prior to 1897 (not extended).....	\$39 11	
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		42,021 30
		<u>42,021 30</u>
Total assets.....		<u><u>\$47,777 10</u></u>

LIABILITIES.—None.

## RECEIPTS

Cash on hand and in Traders' Bank as per last statement (not extended).....	\$4,003 40	
Cash received as fixed payments of 1897 .....		2,250 52
“ “ of prior years .....		248 79
“ for interest .....		117 60
		<u>2,616 91</u>
Total receipts .....		<u><u>\$2,616,91</u></u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for agents' commission .....	\$ 398 00
“ statutory assessment and license fee .....	24 49
“ printing and advertising.....	241 50
“ salaries, directors' and auditors' fees.....	285 00
“ investigation and adjustment of claims.....	30 00
“ law costs .....	3 00
“ postage and stationery .....	40 60
“ other expenses.....	19 50
	<u>842 09</u>
Expenses of management.....	\$842 09

*Miscellaneous payments:*

Cash paid for losses which occurred during 1897.....	347 80
“ rebate, abatements and returned premiums .....	62 04
	<u>409 84</u>
Total expenditure.....	<u><u>\$1,251 93</u></u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	Four years	Total.
	\$ c.	\$ c.	\$ c.
Mutual .....	\$16,145 00	558,715 00	1,374,860 00

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	903	1,261,645 00
“ taken during 1897 .....	434	578,465 00
Gross number and amount in force during 1897 .....	1,337	1,840,110 00
Deduct expired and cancelled in 1897 .....	321	465,250 00
Net risks in force 31st December, 1897 .....	1,016	1,374,860 00

CLASSIFICATION OF RISKS:

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.	Four years.	Total.
	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment .....	24,676 60	22,100 50	46,777 10
Amount of all premium notes after deducting all payments thereon and assessments levied.....	21,039 63	20,981 67	42,021 30
Amount of premium notes received during the year 1897 .....		22,867 50	23,867 50

## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

*Commenced business 22nd March, 1884.**President*—W. SHEARER, SR.*Secretary*—ROBT. CLELAND.

Unassessed premium note capital, \$72,735.90.

## ASSETS.

Amount of cash in Bank of Hamilton, Listowel .....	\$2,779 60	
“ “ on hand head office.....	80 05	
		<u>\$2,859 65</u>
“ unpaid of assessments levied in 1897 .....		177 79
“ “ “ prior to 1897 .....		4 08
“ of premium notes in force, after deducting all payments thereon and assessments levied .....		72,735 90
Total assets .....		<u><u>\$75,777 42</u></u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand as per last statement (not extended) .....	\$654 77	
Cash received for assessments levied in 1897 .....		\$2,300 09
“ “ “ years prior to 1897 .....		276 04
“ interest .....		16 20
Total receipts .....		<u><u>\$2,592 33</u></u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for travelling expenses.....		\$ 2 50
“ statutory assessment and license .....		31 02
“ printing and stationery .....		36 50
“ salaries .....		182 00
“ postage, etc .....		17 50
“ rent.....		6 75
“ adjusting expenses .....		3 50
Total expenses of management .....		<u>\$279 77</u>
Amount paid for losses which occurred during 1897 .....		102 00
“ rebate .....		5 68
Total expenditure .....		<u><u>\$387 5</u></u>



## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

	Four years.
	\$ c.
Mutual .....	1,669,515 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$
Policies in force 31st December, 1896 .....	1,086	1,684,303 00
“ taken during 1897 .....	278	450,502 00
Gross number in force on mutual system 31st December, 1897 .....	1,364	2,134,805 00
Less expired and cancelled in 1897 .....	304	465,290 00
Net risks in force 31st December, 1897 .....	1,060	1,669,515 00

## CLASSIFICATION OF RISKS :

*Farm and non-hazardous.*

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment ..	83,475 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	72,735 90
Amount of premium notes received during the year 1897 .....	22,525 10

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**NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, WATERLOO.

*Commenced business 1st August, 1874.**President*—SIMON B. HRIST.*Manager*—LEVI STAUFFER.

Unassessed premium note capital, \$199,153.35.

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**ASSETS.**

Cash in Molson's Bank, Waterloo .....	\$ 4,870 68	
“ on hand at head office .....	76 06	
		\$ 4,946 74
Amount unpaid of assessments levied during 1897 .....		812 73
“ “ “ “ in prior years (not extended) \$81 70		
“ of premium notes in force, after deducting all payments thereon and assessments levied .....		199,153 35
<b>Total assets .....</b>		<b>\$204,912 82</b>

LIABILITIES—None.

**RECEIPTS.**

Cash at head office as per last statement (not extended) .....	\$1,898 63	
Cash received for assessments levied in 1897 .....		\$ 6,799 74
“ “ “ “ years prior to 1897 .....		1,226 45
“ interest .....		11 39
“ cash borrowed .....		850 00
“ cash refund .....		3 00
<b>Total receipts .....</b>		<b>\$ 8,890 58</b>

**EXPENDITURE.***Expenses of management :*

Amount paid for interest .....		\$ 10 07
“ fuel and light .....		2 87
“ rent and taxes .....		37 50
“ investigation and adjustment of claims .....		115 83
“ law costs .....		.....
“ statutory assessment and license fee .....		71 51
“ printing, stationery and advertising .....		68 35
“ salaries, directors' and auditors' fees .....		736 35
“ postage, telegrams and express .....		82 11
“ travelling expenses .....		30 80
“ other expenses .....		7 75
<b>Expenses of management .....</b>		<b>\$ 1,163 14</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....		3 829 33
Repayment of loans .....		850 00
<b>Total expenditure .....</b>		<b>\$ 5,842 47</b>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	4,340,001 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	2,366	4,305,280 00
“ new and renewed during 1897 .....	581	1,085,310 00
Gross number during 1897.....	2,947	5,390,590 00
Less expired and cancelled in 1897.....	567	1,050,589 00
Net risks in force 31st December, 1897.....	2,380	4,340,001 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four years.
	\$ c.
Amount of face of all premium notes held by the Company and legally liable to assessment.....	219,974 00
Amount of all premium notes after deducting all payments thereon and assessments levied	199,153 35
Amount of premium notes received during the year 1897.....	54,861 00

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 NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

*Commenced business 15th August, 1861.**President*—THOMAS LOCKHART.*Secretary*—GEORGE MIDDLEMAS

Unassessed premium note capital, \$71,954.87.

## ASSETS.

Amount of cash in Bank of Commerce, Woodstock.....	\$ 43 67
Amount unpaid of assessments of prior years (not extended).....	\$ 36 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	71,954 87
<b>Total assets .....</b>	<b><u>\$71,998 54</u></b>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$102 97
Cash received for assessments levied in years prior to 1897 .....	\$189 80
“ for interest .....	5 31
“ other sources.....	3 50
<b>Total receipts .....</b>	<b><u>\$198 61</u></b>

## EXPENDITURE.

*Expenses of management:*

Amount paid for printing, stationery and advertising.....	\$ 7 00
“ travelling expenses.....	2 00
“ salaries, directors and auditors' fees .....	196 80
“ rent and taxes .....	4 50
“ postage, telegrams and express.....	5 15
“ statutory assessment and license fee .....	28 49
“ sundries .....	3 68
<b>Total expenses of management .....</b>	<b><u>\$247 62</u></b>
Cash paid for losses which occurred during 1897.....	10 29
<b>Total expenditure .....</b>	<b><u>\$257 91</u></b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual.....	1,522,975 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	585	1,490,650 00
“ new and renewed during 1897 .....	103	238,225 00
Gross number during 1897 .....	688	1,728,875 00
Less expired and cancelled in 1897 .....	89	205,900 00
Net risks in force on mutual system 31st December, 1897 .....	599	1,522 975 00

## CLASSIFICATION OF RISKS :

Farm property exclusively.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	76,148 75
Amount of premium notes, after deducting all payments thereon and assessments levied.	71,954 87
Amount of premium notes received during the year 1897.....	11,911 25

## SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

*Commenced business 28th December, 1861.**President*—WERNER YOUNGBLUT.*Secretary*—W. S. RUSSELL

Unassessed premium note capital, \$114,627.21.

## ASSETS.

Cash on hand, head office . . . . .	\$ 385 24	
Cash in Bank of Commerce, Stratford . . . . .	1,873 20	
		\$ 2,258 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		114,627 21
Amount unpaid of assessments of 1897 . . . . .		116 78
Total assets . . . . .		<u>\$117,002 43</u>

## LIABILITIES — NONE.

## RECEIPTS.

Cash at head office and in bank, as at last statement (not extended) \$1,405 59	
Cash received for assessments levied during 1897 . . . . .	\$1,669 57
“ “ “ prior to 1897 . . . . .	116 25
Total receipts . . . . .	<u>\$1,785 82</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs . . . . .	\$398 25
“ salaries, directors' and auditors' fees . . . . .	212 00
“ statutory assessment and license fee . . . . .	42 55
“ printing, stationery and advertising . . . . .	68 00
“ postage, telegrams and express . . . . .	13 98
“ travelling expenses . . . . .	14 00
“ investigation of claims . . . . .	5 40
“ rent . . . . .	7 50
“ other expenses . . . . .	55 50
Expenses of management . . . . .	<u>\$817 18</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 . . . . .	115 79
Total expenditure . . . . .	<u>\$932 97</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	2,710,170 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	1,153	2,430,910 00
“ new and renewed during 1897 .....	211	357,860 00
Gross number during 1897.....	1,364	2,788,770 00
Less expired and cancelled in 1897.....	156	78,600 00
Net risks in force on mutual system. 31st December, 1897.....	1,208	2,710,170 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	135,508 50
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	114,627 21
Amount of premium notes received during the year 1897.....	17,893 00

## WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

*Commenced business 13th May, 1879.**President*—CHAS. GIRVIN.*Secretary*—J. M. ROBERTS.

Unassessed premium note capital. \$127,367.58.

## ASSETS.

Actual cash on hand at head office.....	\$	384 79
Amount unpaid of assessments levied during 1897 .....		825 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		127,367 58
Total assets .....	\$	<u>128,577 46</u>

LIABILITIES.— None.

## RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$2,198 00	
Cash received for assessments levied in 1897 .....		\$6,134 59
“ “ “ before 1897.....		480 65
“ borrowed money .....		2 600 00
“ transfer fees and special assessment.....		81 34
Total receipts .....		<u>\$9,296 58</u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for statutory assessment and license.....	\$	56 76
“ printing, stationery and advertising .....		26 19
“ salaries, directors' and auditors' fees .....		674 00
“ postage, telegrams and express .....		73 94
“ travelling expenses.....		76 00
“ investigation of claims .....		63 00
“ interest .....		126 00
“ other expenses .....		25 00
Total expenses of management .....		<u>\$1,120 89</u>

*Miscellaneous payments:*

Cash paid for losses which occurred prior to 1897 .....	\$1 865 25	
“ “ “ during 1897.....	5,509 61	
“ rebate .....		7 374 86
“ repayment of loan .....		14 04
“ “ .....		2,600 00
Total expenditure .....		<u>\$11 109 79</u>



## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	3,527,948 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	2,788	3,350,753 00
“ new and renewed during 1897 .....	885	1,080,275 00
Gross number during 1897.....	3,673	4,431,028 00
Less expired and cancelled in 1897.....	757	903,080 00
Net risks in force on mutual system, 31st December, 1897.....	2,916	3,527,948 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	141,117 92
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	127,367 58
Amount of premium notes received during the year 1897.....	43,211 00

## DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

*Commenced business 21st April, 1884.**President.*—DUNCAN McINTOSH.*Secretary.*—PETER SMITH.

Unassessed premium note capital, \$31,488.57.

## ASSETS.

Cash on hand at head office .....	\$53 07	
“ in Bank of Commerce, Stratford.....	550 00	
		<u>\$ 603 07</u>
Amount unpaid of assessments of 1897.....		18 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		31,488 57
Total assets.....		<u><u>\$32,110 46</u></u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$112 86	
Cash received for assessments levied in 1897 .....		\$1,001 39
“ “ “ prior years.....		5 07
“ borrowed money.....		257 47
Total receipts .....		<u><u>\$1,263 93</u></u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs.....		5 00
“ interest .....		12 87
“ rent.....		2 00
“ statutory assessment and license .....		22 02
“ salaries, etc.....		112 00
“ printing, stationery and advertising.....		35 99
“ postage, telegrams and express, etc.....		14 62
“ investigation of claims .....		1 00
“ travelling expenses. . . . .		8 60
“ other expenses .....		3 50
Total expenses of management .....		<u>\$217 60</u>
Amount paid for losses incurred in 1897 .....	\$ 27 38	
“ “ “ prior years .....	271 27	
		<u>298 65</u>
“ in repayment of loans .....		257 47
Total expenditure.....		<u><u>\$773 72</u></u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	1,168,740 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	549	1,101,980 00
Policies taken during 1897 .....	228	454,580 00
Gross number during 1897 .....	777	1,556,560 00
Less expired and cancelled in 1897 .....	207	387,820 00
Net risks in force on mutual system 31st December, 1897 .....	570	1,168,740 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three years.
	\$ c.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	35,062 20
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon and assessments levied .....	31,488 57
Amount of premium notes received during the year 1897 .....	13,637 40

## GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP. LOT 27, CON. 1, DIV. A.

*Commenced business 16th February, 1860.*

President—ROBERT BLYTH.

Secretary—MAJOR GEORGE B. HOOD.

Unassessed note capital. \$24,301 04.

## ASSETS.

Amount of cash in Bank of Commerce, Guelph .....	\$ 193 01
“ premium notes in force after deducting all payments thereon and assessments levied .....	24,301 04
Amount unpaid of fixed assessments of prior years .....	4 00
<b>Total assets .....</b>	<b>\$24,498 05</b>

## LIABILITIES.—None.

## RECEIPTS.

Cash at head office as per last statement (not extended) .....	none.
Cash received as policy fees .....	\$ 85 00
“ fixed payments of 1897 .....	338 54
“ “ prior years .....	22 58
“ assessments of 1897 .....	1,156 98
“ “ prior years .....	29 20
“ interest .....	1 51
“ cash borrowed .....	1,400 00
<b>Total receipts ..</b>	<b>\$3,033 81</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for interest .....	\$ 16 99
“ valuation .....	100 00
“ fee, Underwriters' Association .....	2 00
“ statutory assessments and license fees .....	14 60
“ printing, stationery and advertising .....	12 00
“ salaries, directors' and auditors' fees ..	179 00
“ postage, etc .....	9 15
“ travelling expenses .....	5 00
<b>Total expenses of management .....</b>	<b>\$338 74</b>

*Miscellaneous payments :*

Cash paid for losses which occurred in 1897 .....	\$ 1 45
“ “ prior years ..	1,000 00
“ repayment of loans .....	1,001 45
“ “ .....	1,500 61
<b>Total expenditure .....</b>	<b>\$2,840 80</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	589,070 00

## MOVEMENT IN RISKS :

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896. ....	305	621,545 00
Policies new and renewed during 1897.....	85	181,125 00
Gross number and amount during 1897.....	390	802,670 00
Less cancelled and expired in 1897 .....	99	213,600 00
Net risks in force 31st December, 1897 .....	291	589,070 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	28,020 00
Amount of premium notes, after deducting all payments thereon and assessments levied.....	24,801 00
Amount of premium notes received during the year 1897.....	8,559 75

## MCKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

*Commenced business 20th May, 1876.*

President—GEORGE WATT.

Secretary—W. J. SHANNON.

Unassessed premium note capital, \$85,661 63.

## ASSETS.

Cash on hand at head office, Seaforth .....	\$ 67 21	
Cash in Bank of Commerce, Seaforth .....	2,273 28	
		\$ 2,340 49
Amount unpaid of assessments of 1897 .....		282 65
“ “ prior years (not extended)....	\$143 85	
Amount of notes less than one year overdue .....		247 50
“ premium notes in force after deducting all payments thereon and assessments levied .....		85,661 63
Total assets .....		<u>\$88,532 27</u>

## LIABILITIES.

Amount of supposed loss .....	\$700 00
Total liabilities .....	<u>\$700 00</u>

## RECEIPTS.

Amount of cash at head office, as per last statement (not extended), \$2,943.14.	
Cash received for fixed payments of 1897 .....	\$1,374 85
“ assessments levied in 1897 .....	4,408 70
“ “ years prior to 1897 .....	264 30
“ transfer fees, etc. ....	17 00
“ interest .....	64 50
“ other sources .....	35 00
Total receipts .....	<u>\$6,164 35</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for postage, etc. ....	\$ 33 33
“ commission .....	32 30
“ investigation of claims .....	36 60
“ statutory assessment and license. ....	47 44
“ printing, stationery and advertising .....	96 73
“ salaries, officers' and auditors' fees .....	657 10
“ interest .....	30
“ rent and repairs .....	12 50
“ travelling expenses and Underwriters' Association fee .....	18 00
Total expenses of management .....	<u>\$934 30</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	5,697 30
“ rebate .....	9 00
“ safe .....	122 50
Total expenditure .....	<u>\$6,763 10</u>

## CURRENCY OF RISKS

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	2,791,255 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,905	2,747,258 00
Policies new and renewed during 1897.....	639	930,635 00
Gross number during 1897.....	2,544	3,677,903 00
Less expired and cancelled in 1897.....	631	886,648 00
Net risks in force on mutual system, 31st December, 1897.....	1,913	2,791,255 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	97,180 53
Amount of premium notes, after deducting all payments thereon and assessments levied	85,661 63
Amount of premium notes received during the year 1897.....	32,832 98

## THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

*Commenced business 28th June, 1876.**President*—JOHN ESSERY.*Secretary*—THOMAS CAMERON.

Unassessed premium note capital, \$85,837 43.

## ASSETS.

Cash on hand at head office .....	\$ 212 17	
“ Molson’s Bank, Exeter .....	2,860 83	
		<u>\$3,073 00</u>
Amount unpaid of assessments levied during 1897 .....		178 00
Amount unpaid of assessments levied in prior years (not extended) \$271,13		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		85,837 43
<b>Total assets.....</b>		<u><u>\$89,088 43</u></u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$791 93	
Cash received for assessments levied in 1897 .....		\$6,084 87
“ for assessments levied before 1897.....		455 11
“ borrowed .....		1,660 00
“ interest .....		13 10
<b>Total receipts.....</b>		<u><u>\$8,213 08</u></u>



## EXPENDITURE.

*Expenses of management :*

Amount paid for discount on stamps . . . . .	\$ 1 35
“ law costs . . . . .	10 00
“ fee underwriters' association . . . . .	3 50
“ rent and taxes . . . . .	25 00
“ investigation of claims . . . . .	25 25
“ interest . . . . .	71 37
“ statutory assessment and license . . . . .	59 51
“ printing, stationery and advertising . . . . .	68 00
“ salaries, directors' and auditors' fees . . . . .	477 40
“ travelling expenses . . . . .	35 95
“ postage, telegrams and express . . . . .	80 24
“ other expenses . . . . .	19 58
Expenses of management . . . . .	<u>\$877 15</u>

*Miscellaneous payments :*

Amount paid for losses which occurred during 1897 . . . . .	\$1,561 77	
“ “ “ prior to 1897 . . . . .	1,833 09	
		<u>3,394 86</u>
Amount of loans repaid . . . . .		1,660 00
Total expenditure . . . . .		<u><u>\$5,932 01</u></u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
Mutual . . . . .	\$ c. 3,569,095 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	2,192	3,528,795 00
Policies new and renewed during 1897 .....	680	1,115,655 00
Gross number during 1897 .....	2,872	4,644,450 00
Less expired and cancelled in 1897 .....	666	1,075,355 00
Net risks in force on mutual system 31st December, 1897 .....	2,206	3,569,095 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Four years.
	\$ c.
Amount of face of all premium notes held by Company and legally entitled to assessment.	106,453 07
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	85,837 43
Amount of premium notes received during the year 1897 .....	33,247 43

## HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

*Commenced business 3rd March, 1880.*

President—WM. I. MULLOY,

Secretary—ANTON FRANK.

Unassessed premium note capital, \$19,497.72.

## ASSETS.

Amount of cash on hand at 31st December, 1897.....	\$ 153 86
“ unpaid of assessments levied in 1897.....	101 37
“ “ “ “ prior to 1897.....	101 09
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	19,497 72
Total assets.....	<u>\$19,854 04</u>

## LIABILITIES.

Amount of promissory note.....	\$373 10
Total liabilities.....	<u>\$373 10</u>

## RECEIPTS.

Cash on hand 31st December, 1896 (not extended).....	\$67 37
Cash received for assessments levied in 1897.....	\$522 15
“ “ “ years prior to 1897.....	215 45
Total receipts.....	<u>\$737 60</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for agents' commission.....	\$119 00
“ printing, etc.....	19 95
“ salaries, directors' and auditors' fees.....	224 50
“ statutory assessment.....	12 51
“ postage, etc.....	14 27
“ interest.....	34 50
Expenses of management.....	<u>\$424 73</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897.....	94 75
“ repayment of loans.....	125 00
“ sundries.....	6 63
Total expenditure.....	<u>651 11</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	\$ c.
Mutual .....	434,729 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	414	486,694 00
“ new and renewed during 1897 .....	123	161,270 00
Gross number during 1897 .....	537	647,964 00
Less expired and cancelled in 1897 .....	161	213,235 00
Net risks in force on mutual system 31st December, 1897 .....	376	434,729 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	22,411 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	19,497 72
Amount of premium notes received during the year 1897 .....	8,255 25

## PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE,

*Commenced business May, 1859.**President*—W. M. RAE.*Secretary*—JAMES SCOTT.

Unassessed premium note capital, \$23,511.03

## ASSETS.

Cash on hand at head office .....	\$ 62 18	
“ deposit to Company’s credit in Bank of Commerce, Guelph .....	978 95	
		\$ 1,041 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		23,511 03
Total assets .....		<u>\$24,552 16</u>

LIABILITIES —None.

## RECEIPTS.

Cash at head office as per last statement (not extended) .....	\$1,177 98	
Cash received at taking application for membership fees, not being part payment of premium notes .....		\$ 1 00
“ as fixed payments of 1897 .....		279 55
“ assessments, years prior to 1897 .....		128 56
“ interest .....		23 45
Total receipts .....		<u>\$432 56</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license fee .....		17 06
“ printing, stationery and advertising .....		18 60
“ salaries, directors’ and auditors’ fees .....		17 00
“ postage, telegrams and express .....		7 00
“ other expenses .....		6 85
Total expenses of management .....		<u>\$ 66 51</u>
Amount paid for losses during 1897 .....		502 00
“ rebate .....		90
Total expenditure .....		<u>\$569 41</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual.....	834,893	00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	402	780,893 00
“ new and renewed during 1897.....	148	295,890 00
Gross number during 1897.....	550	1,076,783 00
Less expired and cancelled in 1897.....	127	.....
Net risks in force on mutual system, 31st December, 1897.....	423	834,893 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.	
	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	25,275	29
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	23,511	03
Amount of premium notes received during the year 1897.....	8,904	70

## BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

*Commenced business 5th September, 1896.**President*—FRED'K MULLETT.*Secretary*—JOHN JACKSON.

Unassessed premium note capital, \$2,293.06.

## ASSETS.

Actual cash on hand at head office .....	\$152 20
Amount unpaid of fixed payments of 1897 .....	52 43
“ “ prior years (not extended) .....	\$310 02
“ of notes one year or more overdue (not extended) ..	20 19
“ of premium notes in force after deducting all payments thereon and assessments levied .....	2,293 06
Total assets .....	<u>\$2 497 69</u>

LIABILITIES.—None.

## RECEIPTS.

Cash received for fixed payments of 1897 .....	\$177 19
“ interest .....	50
“ other sources .....	35
Total receipts .....	<u>\$178 04</u>

## EXPENDITURE.

*Expenses of management :*

Cash paid for printing, stationery and advertising .....	\$32 25
“ statutory assessment and license fee .....	5 58
“ postage and express .....	2 48
“ agents' fees .....	17 50
Total expenses of management .....	<u>\$57 81</u>

*Miscellaneous :*

Cash paid for rebate .....	85
Total expenditure .....	<u>\$58 66</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual .....	75,450	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$      c.
Policies in force 31st December, 1896 .....	59	37,435 00
Taken during 1897, new and renewed .....	68	41,565 00
Gross number during 1897.....	127	79,000 00
Less expired and cancelled in 1897.....	6	3,550 00
Net risks in force 31st December, 1897 .....	121	75,450 00

## CLASSIFICATION OF RISKS

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.	
	\$	c.
Amount of face of all premium notes held by Company and legally liable to assessment.	3,275	80
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon and assessments levied .....	2,293	06
Amount of premium notes received during the year 1897.....	1,679	00



## HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

*Commenced business 2nd April, 1890.*

President—JOHN RAMSEY.

Secretary—COLIN CAMERON.

Unassessed premium note capital, \$68,477.85.

## ASSETS.

Cash on hand at head office .....	\$ 175 56	
Cash in Traders' Bank, Guelph .....	2,615 13	
		\$ 2,790 69
Amount of fixed payments of 1897 still unpaid .....		92 28
“ notes or due bills one year over due (not extended)....	\$35 43	
“ premium notes in force, after deducting all payments thereon and assessments levied .....		68,477 85
Total assets .....		<u>\$71,360 82</u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand 31st December, 1896 (not extended) .....	\$1,491 90	
“ received as fixed payments of 1897 .....		\$3,491 37
“ “ “ prior years .....		316 09
“ received as interest .....		58 01
Total receipts .....		<u>\$3,865 47</u>

## EXPENDITURE.

Amount paid for investigation and adjustment of claims .....		\$ 5 00
“ statutory assessment and license fee .....		35 20
“ postage and telegrams .....		44 64
“ rent and taxes .....		4 00
“ printing, stationery and advertising .....		55 35
“ salaries, directors and auditor's fees .....		292 50
“ travelling expenses .....		3 60
“ other expenses .....		124 24
Total expenses of management .....		<u>\$564 53</u>

*Miscellaneous payments :*

Amount paid for losses of 1897 .....		2,002 15
Total expenditure .....		<u>\$2,566 68</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
Mutual .....	\$ c. 2,289,260 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
Policies in force 31st December, 1896 .....	1,371	\$ c. 1,954,790 00
“ new and renewed during 1897 .....	559	821,035 00
Gross number during 1897 .....	1,930	2,775,825 00
Less expired and cancelled in 1897 .....	378	486,565 00
Net risks in force on mutual system 31st December, 1897 .....	1,552	2,289,260 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment..	\$ c. 78,664 67
Amount of premium notes, after deducting all payments thereon and assessments levied.	68,477 85
Amount of premium notes received during the year 1897 .....	28,157 72

## ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

*Commenced business 9th April, 1861.**President*—DAVID REA.*Secretary*—HUGH BLACK.

Unassessed premium note capital, \$23,657.35.

## ASSETS.

Actual cash on hand at head office.....	\$191 95	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph .....	1,155 61	
		\$1,347 56
Amount unpaid of instalments of 1897.....		105 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		23,657 35
Total assets .....		<u>\$25,110 70</u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand as per last statement (not extended).....	\$977 44	
Cash received at taking application, not being part payment of premium notes .....		\$263 86
Cash received as fixed payments of 1897 .....		429 67
“ for interest .....		34 77
Total receipts .....		<u>\$728 30</u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for agent's commission .....	\$178 50
“ statutory assessment and license .....	14 34
“ printing, etc. ....	18 55
“ salaries, directors' and auditors' fees.....	98 00
“ rent .....	5 00
“ postage .....	7 79
“ other expenses.....	14 00
Total expenses of management .....	<u>\$336 18</u>
Amount paid for losses which occurred during 1897 .....	22 00
Total expenditure.....	<u>\$358 18</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1897.

System.	Three years.
	\$ c.
Mutual .....	638,975 00

MOVEMENT IN RISKS

Mutual System.

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	300	604,430 00
"    new and renewed during 1897 .....	119	207,550 00
Gross number during 1897 .....	419	811,980 00
Less expired and cancelled in 1897 .....	101	173,005 00
Net risks in force on mutual system 31st December, 1897 .....	318	638,975 00

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1897.

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment ..	25,788 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,657 35
Amount of premium notes received during the year 1897 .....	9,812 25

FARMER'S UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

*Commenced business 3rd June, 1895.*

*President*—JOHNSON ELLIS.

*Secretary*—R. G. CORNELL.

Unassessed premium note capital, \$23,618 48.

ASSETS.

Actual cash in Bank of Montreal, Lindsay.....	\$ 1,191 74
Amount of short date notes less than one year overdue .....	313 05
“ premium notes in force after deducting all payments thereon and assessments levied .....	\$23,618 48
Less residue of premium notes given for re-insurance.....	113 20
	23,505 28
Total assets .....	\$25,010 07

LIABILITIES.—None.

RECEIPTS.

Cash on hand, as per last statement (not extended).....	\$1,418 93
Cash received for fixed payments of 1897.....	\$2,431 89
“ membership fees .....	333 50
“ from due bills .....	246 45
“ for interest.....	18 84
“ transfer fees, etc.....	3 75
Total receipts .....	\$3,034 43

EXPENDITURE.

*Expenses of management*

Cash paid for investigation of claims .....	\$ 12 50
“ commission to agents.....	630 90
“ statutory assessment and license fee .....	12 52
“ rent and taxes .....	34 00
“ salaries, directors' and auditors' fees .....	273 45
“ printing, stationery and advertising .....	56 20
“ postage, telegrams and express .....	18 33
“ other expenses .....	82 58
Total expenses of management.....	\$1,120 48

*Miscellaneous :*

Amount paid for losses which occurred during 1897 .....	2,080 34
“ rebate .....	60 80
Total expenditure.....	\$3,261 62

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.		Two years.		Three years.		Total.	
	§	c.	§	c.	§	c.	§	c.
Mutual.....	4,450	00	6,250	00	846,360	00	857,060	00
Less re-insured .....					4,000	00	4,000	00
Net risks carried at 31st December, 1897 .....	4,450	00	6,250	00	842,360	00	853,060	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		§ c.
Policies in force 31st December, 1896 .....	447	473,410 00
Policies new and renewed during 1897 .....	384	398,450 00
Gross number during 1897 .....	831	871,860 00
Less expired or cancelled in 1897 .....	23	14,800 00
Net risks in force on mutual system, 31st December, 1897 .....	808	857,060 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Total.
	§ c.
Amount of face of all premium notes held by Company and legally liable to assessment. . .	30,054 36
Amount of all premium notes, after deducting all payments thereon, and assessments levied .....	23,618 48
Amount of premium notes received during the year 1897 .....	13,163 89

## MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

*Commenced business 25th March, 1895.**President*—W. HAMILTON.*Secretary* A. D. WILLIAMS.

Unassessed premium note capital, \$26,992.58,

## ASSETS.

Actual cash on hand at head office .....	\$ 256 97	
“ in Post Office Savings Bank .....	1,000 00	
“ in agents' hands .....		\$ 1,256 97
Amount of interest .....		343 43
“ premium notes in force after deducting all payments thereon and assessments levied .....	\$26,992 58	20 16
less residue of premium notes given for re insurance .....	215 85	
		<u>26,776 73</u>
Total assets .....		<u>\$28,397 29</u>

## LIABILITIES.

Amount due for salaries and directors' fees .....	\$131 02
Total liabilities .....	<u>\$131 02</u>

## RECEIPTS.

Cash received fixed payments .....	\$1,432 47
“ as interest .....	20 16
Total receipts .....	<u>\$1,452 63</u>

## EXPENDITURE.

*Expenses of management :*

Cash paid for investigation of claims .....	\$ 39 15
“ agents' commission .....	7 20
“ rent .....	40 00
“ fuel and light .....	7 50
“ statutory assessment and license fee .....	16 71
“ salaries, directors' and auditors' fees .....	305 73
“ printing, advertising and stationery .....	46 30
“ postage and telegrams .....	10 19
“ office furniture .....	19 30
“ all other expenses .....	4 49
Total expenses of management .....	<u>\$496 57</u>

*Miscellaneous :*

Cash paid for losses which occurred during 1897 .....	2,003 00
“ rebate .....	6 75
Total expenditure .....	<u>\$2,506 32</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	1,016,012 00
Less re-insured.....	6,700 00
Net amount in force 31st December, 1897.....	1,009,312 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	652	745,810 00
Policies new and renewed during 1897.....	236	284,752 00
Gross number during 1897.....	888	1,030,562 00
Less expired or cancelled in 1897.....	14	14,550 00
Net risks in force on mutual system 31st December, 1897.....	874	1,016,012 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Total.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	33,649 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,992 58
Amount of premium notes received during the year 1897.....	9,246 12
“ “ given by company for re-insurance.....	215 85



## COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARIS.

*Commenced business 27th May, 1861.**President*—JOHN RAMSAY.*Secretary*—Wm. TURNBULL.

Unassessed premium note capital, \$125,765.71.

## ASSETS.

Cash in Bank of Commerce, Paris.....	\$9 06
Amount of assessment of 1897 unpaid.....	2,431 11
“ “ of prior years (not extended).....	\$222 05
“ premium notes in force after deducting all payments thereon and assessments levied.....	125,765 71
Total assets.....	<u>\$128,205 88</u>

## LIABILITIES.

Amount of borrowed money.....	\$4,600 00
“ losses resisted.....	400 00
Total liabilities.....	<u>\$5,000 00</u>

## RECEIPTS.

Cash on hand, as per last statement (not extended).....	\$379 84	
“ received for assessments levied in 1897.....		11,513 28
“ “ “ “ prior to 1897.....		1,756 94
“ “ borrowed money.....		5,600 00
“ “ cancelled policies.....		55 56
Total receipts.....		<u>\$18,925 78</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission.....	\$1,079 05
“ investigation and adjustment of claims.....	65 80
“ interest.....	436 40
“ statutory assessment and license.....	79 66
“ printing and advertising.....	85 07
“ rent and taxes.....	50 00
“ salaries, directors' and auditors' fees.....	924 60
“ postage, stationery, telegrams and express.....	46 72
“ other expenses.....	88 65
Total expenses of management.....	<u>\$2,855 95</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897.....	\$10,440 61	
“ “ “ prior to 1897.....	400 00	10,840 61
“ in repayment of loan.....		5,600 00
Total expenditure.....		<u>\$19,296 56</u>

## CURRENCY RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
Mutual.....	§ c. 4,870,471 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		§ c.
Policies in force 31st December, 1896.....	3,279	4,832,472 00
“ taken during 1897, new and renewed.....	1,073	1,558,110 00
Gross number and amount of risks during 1897.....	4,352	6,390,582 00
Less expired and cancelled in 1897.....	1,027	1,520,111 00
Net risks in force 31st December, 1897.....	3,325	4,870,471 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	§ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	143,566 87
Amount of all premium notes, after deducting all payments thereon, and assessments levied.....	125,765 71
Amount of premium notes received during the year 1897.....	45,908 60

SCOTT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SANDFORD.

*Commenced business 28th September, 1895.*

*President*—JAMES THOMPSON.

*Secretary*—W. M. NELSON.

Unassessed premium note capital, \$7,903.24.

ASSETS.

Cash on hand at head office .....	\$ 7 91	
Cash in Bank, Uxbridge .....	568 73	
		\$ 576 64
Amount of short date notes less than one year overdue .....		13 00
“ of premium notes after deducting all payments thereon and assessments levied .....		7,903 24
<b>Total assets</b> .....		<b>\$8,492 88</b>

LIABILITIES.—None.

RECEIPTS.

Actual cash on hand as per last statement (not extended) .....	\$ 490 23	
Cash received as fixed payments for 1897 .....		\$ 783 37
<b>Total receipts</b> .....		<b>\$ 783 37</b>

EXPENDITURE.

Cash paid for agent's commission .....		\$ 25 00
“ salaries, directors' and auditors' fees .....		132 00
“ statutory assessment and license fee .....		8 68
“ rent .....		5 00
“ printing .....		24 10
“ postage .....		14 18
<b>Total expenses of management</b> .....		<b>\$208 96</b>

*Miscellaneous :*

Cash paid for losses of 1897 .....		475 00
<b>Total expenditure</b> .....		<b>\$683 96</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.		Two years.		Three years.		Total.	
	§	c.	§	c.	§	c.	§	c.
Mutual .....	600	00	1,600	00	313,700	00	315,900	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.	
		§	c.
Policies in force 31st December, 1896 .....	205	238,300	00
"    taken in 1897, new and renewed .....	87	92,700	00
Gross number during 1897 .....	292	331,000	00
Deduct expired and cancelled in 1897 .....	19	15,100	00
Net risks in force 31st December, 1897 .....	273	315,900	00

## CLASSIFICATION OF RISKS:

All non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks.		Two year risks.		Three year risks.		Total.	
	§	c.	§	c.	§	c.	§	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.....	6	00	47	00	9,406	00	9,459	00
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	4	50	43	00	7,855	74	7,903	24
Amount of premium notes received during the year 1897.....	6	00	47	00	2,700	00	2,753	00

## AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR

*Commenced business 13th December, 1893.**President*—GEORGE AITKIN.*Secretary*—JOSEPH WRIGLEY.

Unassessed premium note capital, \$54,892 08

## ASSETS.

Actual cash on hand 31st December, 1897.....	\$	580 73
Amount unpaid of assessments of 1897.....		30 11
“ “ “ of prior years .....		22 50
“ of premium notes in force after deducting all payments thereon and assessments levied.....		54,892 08
Total assets .....	<u>\$</u>	<u>55,525 42</u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand 31st December, 1896 (not extended).....	\$297 38	
Cash received for fees .....		\$ 148 00
“ for assessments of 1897.....		1,283 90
“ of prior years .....		17 39
“ borrowed .....		200 00
Total receipts .....		<u>\$1,649 20</u>

## EXPENDITURE.

*Expenses of management:*

Amount paid for interest .....	\$	8 32
“ statutory assessment and license .....		23 52
“ rent.....		2 00
“ salaries, directors' and auditors' fees.....		353 15
“ printing, stationery, etc.....		15 11
“ postage, etc.....		16 25
“ expenses attending Underwriters' Association.....		10 00
“ fee Underwriters' Association .....		2 50
Total expenses of management .....		<u>\$430 85</u>

*Miscellaneous:*

Amount paid for losses which occurred prior to 1897.....	\$497 00	
“ “ during 1897.....	238 00	
		<u>735 00</u>
“ in re- <i>payment</i> of loans.....		200 00
Total expenditure .....		<u>\$1,365 85</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System	Three years.
	\$ c.
Mutual.....	1,295,060 00

MOVEMENT IN RISKS.

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	448	1,198,935 00
“ taken during 1897.....	162	342,250 00
Number and amount in force 31st December, 1897 .....	610	1,541,185 00
Deduct expired and cancelled in 1897 .....	112	246,125 00
Net risks in force at 31st December, 1897.....	498	1,295,060 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three years.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	56,409 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	54,892 08
Amount of premium notes received during the year 1897.....	14,533 50

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 MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

*Commenced business 19th August, 1895**President*—WM. SMITH.*Secretary*—WM. PURVES.

Unassessed premium note capital, \$33,244.22.

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 ASSETS

Actual cash on hand at head office . . . . .	\$488 70
Amount of short date notes less than one year overdue . . . . .	103 36
“ unpaid of assessments of 1897 . . . . .	56 98
“ of premium notes in force after deducting all payments thereon and assessments levied . . . . .	33,244 22
<b>Total assets . . . . .</b>	<b>\$33,893 26</b>

LIABILITIES.—None.

## RECEIPTS.

Cash received as application fees . . . . .	\$31 00
“ fixed payments of 1897 . . . . .	2,142 32
“ “ prior years . . . . .	22 50
“ assessments of 1897 . . . . .	1,054 16
<b>Total receipts . . . . .</b>	<b>\$3,249 98</b>

## EXPENDITURE.

*Expenses of management :*

Cash paid for investigation of claims . . . . .	\$8 50
“ agents' commission . . . . .	574 05
“ salaries, directors' and auditors' fees . . . . .	450 00
“ statutory assessment and license fee . . . . .	16 76
“ printing, stationery and advertising . . . . .	33 25
“ postage, telegrams and express . . . . .	28 50
“ interest . . . . .	63 50
“ rent and taxes . . . . .	13 50
<b>Total expenses of management . . . . .</b>	<b>\$1,188 06</b>

*Miscellaneous :*

Cash paid for losses during 1897 . . . . .	\$929 83
“ “ prior years . . . . .	600 00
“ in repayment of loan . . . . .	560 00
“ for rebate . . . . .	4 66
<b>Total expenditure . . . . .</b>	<b>\$3,282 55</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.		Two years.		Three years.		Total.	
	§	c.	§	c.	§	c.	§	c.
Mutual .....	13,650	00	5,900	00	1,161,508	00	1,181,058	00
Less amount re-insured .....					32,152	00	32,152	00
Net risks carried at 31st December, 1897 .....	13,650	00	5,900	00	1,129,356	00	1,148,906	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		§ c.
Policies in force 31st December, 1896 .....	707	760,598 00
Policies new and renewed during 1897 .....	443	458,085 00
Gross number during 1897 .....	1,150	1,218,683 00
Less expired and cancelled in 1897 .....	45	37,625 00
Net risks in force on mutual system 31st December, 1897 .....	1,005	1,181,058 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year risks		Two years.		Three years.		Total.	
	§	c.	§	c.	§	c.	§	c.
Amount of face of all premium notes held by Company and legally liable to assessment .....	443	68	188	34	37,788	08	38,420	10
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	398	67	175	66	33,305	06	33,879	39
Amount of premium notes received during the year 1897 .....	463	18	170	47	14,303	99	14,937	64



EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

*Commenced business 16th September, 1891.*

*President*—JOHN WATTERWORTH.

*Secretary*—A. P. McDOUGALD.

Unassessed premium note capital, \$18,536.12.

ASSETS.

Amount of cash on hand 31st December, 1897 .....	\$ 341 98
“ unpaid of fixed payments of 1897 .....	286 88
“ prior fixed payments still unpaid (not extended) .....	\$38 52
“ assessments of 1897 still unpaid .....	78 28
“ premium notes in force, after deducting all payments thereon and assessments levied .....	18,536 12
“ safe (not extended) .....	\$60 00
<b>Total assets .....</b>	<b>\$19,243 26</b>

LIABILITIES.

Amount of promissory note .....	\$1,400 00
“ interest accrued .....	39 85
<b>Total liabilities .....</b>	<b>\$1,439 85</b>

RECEIPTS.

Amount received from fixed payments of 1897 .....	\$1,205 34
“ “ “ prior years .....	135 30
“ from assessments of 1897 .....	934 58
“ “ prior years .....	8 40
“ transfer fee .....	5 00
<b>Total receipts .....</b>	<b>\$2,288 62</b>

EXPENDITURE

Amount paid for law costs .....	\$ 10 72
“ salaries, directors' and auditors' fees .....	159 00
“ investigation of claims .....	3 50
“ printing, stationery, etc. ....	27 62
“ postage, etc .....	20 65
“ statutory assessment and license .....	15 56
“ rent and taxes .....	1 45
“ travelling expenses .....	2 00
“ interest .....	99 00
<b>Total expenses of management .....</b>	<b>\$339 50</b>
Amount paid for losses which occurred in 1897 .....	\$624 00
“ “ “ prior to 1897 .....	530 00
“ repayment of loan .....	1,154 00
“ retained balance premium notes .....	600 00
“ .....	43 20
<b>Total expenditure .....</b>	<b>\$2,136 70</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	
	\$	c.
Mutual.....	740,485	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	560	683,765 00
Policies taken during 1897 .....	180	248,345 00
Number during 1897.....	740	932 110 00
Deduct expired and cancelled in 1897 .....	153	191,625 00
Net risks in force 31st December, 1897 .....	587	940,485 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three years.	
	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment...	22,214	55
Amount of premium notes, after deducting all payments thereon and assessments levied...	18,536	12
Amount of premium notes received during 1897 .....	7,450	35

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

HEAD OFFICE, RIDGEWAY.

*Commenced business 6th February, 1880.*

*President*—R. McCREDIE.

*Secretary*—H. N. HIBBARD.

Unassessed premium note capital, \$42,244.14.

ASSETS.

Actual cash on hand at head office .....	\$ 237 81	
“ in bank .....	1,500 99	
	\$1,738 80	
Amount unpaid of fixed payments of 1897 .....	36 77	
“ “ “ prior years .....	63 95	
“ of premium notes in force, after deducting all payments thereon and assessments levied .....	42,244 14	
	\$44,083 66	
Total assets .....		

LIABILITIES—None.

RECEIPTS.

Cash at head office as per last statement (not extended) .....	\$1,272 36	
Cash received as fixed payments of 1897 .....	\$3,321 72	
“ “ “ of prior years .....	71 25	
“ for assessments prior to 1897 .....	11 16	
“ for interest .....	46 18	
“ for workmen's risk .....	1 20	
	\$3,451 51	
Total receipts .....		

EXPENDITURE.

*Expenses of management:*

Amount paid for statutory assessment and license .....	\$ 28 34	
“ printing, stationery and advertising .....	32 82	
“ salaries, directors' and auditors' fees .....	580 30	
“ postage, telegrams and express .....	17 00	
“ travelling expenses .....	14 50	
“ investigation of claims .....	26 80	
“ other expenses .....	5 50	
	\$705 26	
Total expenses of management .....		
Cash paid for losses during 1897 .....	2,257 75	
“ rebate .....	22 06	
	\$2,985 07	
Total expenditure .....		

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	1,589,089 00

## MOVEMENT IN RISKS.

*Mutual System.*

-----	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	1,154	1,511,039 00
Policies new and renewed in 1897 .....	450	593,935 00
Gross number during 1897 .....	1,604	2,104,974 00
Less expired and cancelled .....	396	515,885 00
Net risks in force on mutual system 31st December, 1897 .....	1,208	1,589,089 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

-----	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment ...	48,738 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	42,244 14
Amount of premium notes received during the year 1897 .....	18,185 50

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

*Commenced business, September, 1880.**President*—ARCH'D McCOLL.*Secretary*—W. A. GALBRAITH.

Unassessed premium note capital, \$30,888.40.

## ASSETS.

Cash on hand at head office.....	\$	375	29	
“ in Imperial Bank, St. Thomas.....		5	05	
				\$ 380 34
Amount of fixed payments of 1897.....				283 75
“ unpaid assessments levied prior to 1897 (not extended) \$3 10				
“ unassessed premium note capital.....				30,888 40
Office safe (not extended).....	\$	110	00	
Total assets .....				<u>\$31,552 49</u>

## LIABILITIES.

Amount of borrowed money.....	\$	956	50	
Total liabilities.....	\$	956	50	

## RECEIPTS.

Cash on hand at 31st December, 1896 (not extended) .....	\$	52	77	
Amount of cash received for fixed payments of 1897.....	\$	2,389	29	
“ “ assessments levied prior to 1897 .....		4	00	
“ borrowed .....		1,300	00	
Total receipts .....	\$	3,693	29	

## EXPENDITURE.

*Expenses of management:*

Amount paid for interest.....	\$	21	20	
“ postage, etc .....		31	06	
“ statutory assessment and license .....		22	27	
“ printing, stationery and advertising .....		26	40	
“ salaries, directors' and auditors' fees .....		174	00	
“ travelling expenses.....		2	00	
“ rent and taxes.....		2	00	
“ investigation of claims .....		3	00	
Total expenses of management .....	\$	281	93	
Cash paid for losses which occurred during 1897.....	\$	1,997	99	
“ “ prior to 1897 .....		6	00	
				2,003 99
“ rebate .....				26 00
“ in repayment of loans .....				1,053 80
Total expenditure.....	\$	3,365	72	

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	1,204,945 00

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	973	1,117,820 00
“ new and renewed during 1897 .....	380	426,005 00
Gross number during 1897 .....	1,353	1,543,825 00
Deduct expired and cancelled in 1897 .....	363	338,880 00
Net risk in force 31st December, 1897 .....	990	1,204,945 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	36,148 35
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	30,888 40
Amount of premium notes received during the year 1897 .....	12,780 15

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**KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, ROMNEY.

*Commenced business 27th July, 1888.**President*—DAVID H. BROWN.*Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, \$18,193.82.

**ASSETS.**

Cash on hand at head office and in bank . . . . .	\$ 180 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .	18,193 82
“ due bills less than one year overdue . . . . .	66 74
<b>Total assets . . . . .</b>	<b>\$18,441 10</b>

**LIABILITIES—None.****RECEIPTS.**

Cash at head office, as per last statement (not extended) . . . . .	\$167 00	
Cash received as fixed payments of 1897 . . . . .		\$1,699 10
“ “ “ prior years . . . . .		120 53
“ assessments of years prior to 1897 . . . . .		21 92
“ for interest . . . . .		17 86
“ borrowed money . . . . .		220 00
“ from other sources . . . . .		2 00
<b>Total receipts . . . . .</b>		<b>\$2,081 41</b>

**EXPENDITURE.***Expenses of management :*

Cash paid for interest . . . . .	\$ 5 88
“ rent and taxes . . . . .	15 00
“ travelling expenses . . . . .	27 00
“ investigation of claims . . . . .	11 00
“ salaries, directors' and auditors' fees . . . . .	201 84
“ postage, etc. . . . .	13 95
“ statutory assessment and license fee . . . . .	14 33
“ printing, stationery and advertising . . . . .	12 00
“ other expenses of management . . . . .	4 00
<b>Total expenses of management . . . . .</b>	<b>\$ 305 00</b>
Cash paid for losses during 1897 . . . . .	1,531 28
“ in repayment of loan . . . . .	220 00
“ for rebate . . . . .	8 69
“ other expenditure . . . . .	3 50
<b>Total expenditure . . . . .</b>	<b>\$2,068 47</b>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Two years.	Three years.	Four years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mutual.....					615,174 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	499	603,064 00
Policies new and renewed during 1897.....	264	307,582 00
Gross number during 1897.....	763	910,646 00
Less expired and cancelled in 1897.....	241	295,472 00
Net risks in force on mutual system 31st December, 1897.....	522	615,174 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	65 40	109 48	21,067 26	591 48	21,833 62
Amount of all premium notes, after deducting all payments thereon and assessments levied.....					18,193 82
Amount of premium notes received during the year 1897.....					10,664 14



ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

*Commenced business 2nd September, 1871.*

*President*—EDWIN HOOVER.

*Secretary*—J. W. HOLMES, M.P.P.

Unassessed premium note capital, \$29,428.55.

ASSETS.

Actual cash on hand at head office .....	\$ 326 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	29,428 55
Amount of cash in agents' hands .....	67 77
	\$29,822 58

LIABILITIES—None.

RECEIPTS.

Cash as per last statement (not extended).....	\$146 26
“ received at taking of applications.....	\$136 25
“ “ as fixed payments of 1897.....	161 11
“ assessments levied in 1897 .....	894 51
“ “ “ prior years .....	5 27
Total receipts .....	\$1,197 14

EXPENDITURE.

*Expenses of management :*

Amount paid for interest .....	\$15 00
“ fuel and caretaker .....	2 00
“ statutory assessment and license.....	20 53
“ printing, stationery and advertising .....	34 25
“ salaries of directors and auditors' fees.....	218 15
“ postage, telegrams and express.....	13 32
“ travelling expenses.....	3 00
Total expenses of management .....	\$306 25
Amount paid for losses which occurred in 1897.....	703 20
“ refund .....	7 65
Total expenditure .....	\$1,017 10

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.
	§ c.
Mutual. ....	1,036,255 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		§ c.
Policies in force 31st December, 1896. ....	813	1,006,360 00
“ new and renewed during 1897. ....	222	288,915 00
Gross number during 1897. ....	1,035	1,294,275 00
Less expired and cancelled in 1897. ....	209	258,020 00
Net risks in force on mutual system 31st December, 1897. ....	826	1,036,255 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.
	§ c.
Amount of face of all premium notes held by Company and legally liable to assessment. .	40,967 23
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	29,428 55
Amount of premium notes received during the year 1897 . . . . .	11,439 50

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business 20th September, 1878.*

President—WILLIAM SNIDER.

Secretary—SENeca JONES.

Unassessed premium note capital, \$49,921.45

## ASSETS.

Cash value of mortgages .....		\$32,500 00
“ debentures .....		1,000 00
Actual cash on hand at head office .....	\$ 155 10	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton .....	23,317 13	
		<u>23,472 23</u>
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied .....	\$49,921 45	
Less residue of premium notes given by Company for re-insurance .....	2,089 75	
		<u>47,831 70</u>
Amount unpaid of fixed payments of 1897 .....		357 50
“ accrued interest .....		994 52
		<u>1,352 02</u>
Total assets .....		<u>\$106,155 95</u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office and in bank as per last statement (not extended) .....	\$7,955 45	
Cash received as fixed payments of 1897 .....		\$15,928 60
“ due in prior years .....		223 75
“ interest .....		2,038 93
“ fees, etc. ....		22 50
“ from investments (not extended) .....	\$8,000 00	
		<u>18,213 78</u>
Total receipts .....		<u>\$18,213 78</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment .....	\$ 14 57
“ printing, stationery and advertising .....	93 30
“ salaries, directors' and auditors' fees .....	2,582 85
“ postage, telegrams and express .....	53 39
“ travelling expenses .....	214 85
“ rent .....	200 00
“ commission .....	36 57
“ other expenses .....	74 68
“ investments (not extended) .....	\$1,900

Total expenses of management .....	\$3,270 21
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*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	4,556 26
“ rebate .....	345 68
“ re-insurance .....	624 85

Total expenditure .....	<u>\$8,797 00</u>
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## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Mutual .....	1,000 00	649,750 00	650,750 00
<i>Re-insurer.</i>			
Mutual .....		27,400 00	27,400 00
Net risks in force at 31st December, 1897 .....	1,000 00	622,350 00	623,350 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	243	619,500 00
"    new and renewed during 1897.....	116	272,425 00
Gross number during 1897.....	359	891,975 00
Less expired and cancelled in 1897.....	95	241,225 00
Net risks in force on mutual system 31st December, 1897.....	264	650,750 00

## CLASSIFICATION OF RISKS:

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.....	120 00	80,112 25	80,232 25
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	103 20	49,818 25	49,921 45
Amount of premium notes received during the year 1897.....			31,429 75
Residue of premium notes given for re-insurance.....			2,089 75

## GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

*Commenced business 15th April, 1875.**President*—CHARLES WALKER.*Secretary*—F. A. NELLES.

Unassessed premium note capital, \$25,406.93.

## ASSETS.

Cash in Bank of Commerce, Cayuga .....	\$375 00
Stamps on hand .....	1 15
Amount of assessments of years prior to 1897 still unpaid .....	93 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	25,406 93
<b>Total assets .....</b>	<b>\$25 876 83</b>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office and in bank as per last statement (not extended). \$1,067.07	
Cash received for assessments levied prior to 1897 .....	\$162 66
“ interest .....	24 14
“ transfer fees .....	4 50
<b>Total receipts .....</b>	<b>\$191 30</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license .....	\$ 18 17
“ printing, stationery and advertising .....	4 34
“ salaries, directors' and auditors' fees .....	216 30
“ postage, etc. ....	12 25
“ other expenses .....	2 50
<b>Total expenses of management .....</b>	<b>\$253 56</b>
<b>Amount of losses during 1897 .....</b>	<b>628 66</b>
<b>Total expenditure .....</b>	<b>\$882 22</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	876,299 00

## MOVEMENT IN RISKS.

*Mutual System*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	581	852,374 00
“ taken during 1897, new and renewed .....	206	276,379 00
Gross number during 1897 .....	787	1,128,753 00
Deduct expired and cancelled in 1897 .....	186	252,454 00
Net risks in force at 31st December, 1897 .....	601	876,299 00

## CLASSIFICATION OF RISKS.

*Farm and non-hazardous.*

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	26,972 87
Amount of all premium notes after deducting all payments thereon and assessments levied .....	25,406 93
Amount of premium notes received during the year 1897 .....	8,440 47

## VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business November, 1863*

President—GEO. H. MILLS.

Secretary—W. R. STUART.

Unassessed premium note capital, \$53,288.58

## ASSETS.

Cash on hand at head office .....	\$51 04	
“ in Bank of Hamilton, Hamilton .....	607 94	
		\$658 98
Amount unpaid of fixed payments of 1897 .....		1,975 42
“ of short date notes or due bills less than one year overdue .....		579 20
“ “ “ “ one year or more over-		
due (not extended) .....	\$273 13	
“ of premium notes in force, after deducting all payments thereon		
and assessments levied .....		53,288 58
“ office furniture and safe (not extended) .....	190 36	
Total assets .....		\$56,502 18

## LIABILITIES.

Amount of borrowed money .....	\$4,000 00
Deposit for future assessments .....	121 07
All other liabilities .....	153 58
Total liabilities .....	\$4,274 65

## RECEIPTS.

Cash at head office as per last statement (not extended) .....	108 14
“ received as membership fees, not being part payment of premium notes	66 99
“ “ for fixed payments of 1897 .....	3,827 01
“ “ bills receivable (first payments) .....	1,890 31
“ “ carpenters' risks and transfer fees .....	10 80
“ “ deposit for future assessment .....	3 15
“ “ borrowed money .....	4,000 00
“ “ conscience money .....	62 00
“ “ additional premiums .....	17 66
“ “ other sources .....	115 76
Total receipts .....	\$9 993 68



EXPENDITURE

*Expenses of management :*

Amount paid for interest .....	\$43 50
“ commission .....	836 04
“ investigation and adjustment of claims .....	45 30
“ printing stationery and advertising .....	155 10
“ rent and taxes .....	369 86
“ salaries, directors' and auditors' fees. ....	2,379 96
“ postage, telegrams and express. ....	63 70
“ fuel and light.....	38 50
“ statutory assessment and license fee.....	26 01
“ other expenses.....	123 45
<b>Total expenses of management.....</b>	<b>\$4,081 42</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897.....	5,271 06
“ furniture .....	90 36
<b>Total expenditure.....</b>	<b>\$9,442 84</b>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

	Three years.				
Mutual .....	<table border="0" style="margin: 0 auto;"> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">c.</td> </tr> <tr> <td style="text-align: right;">1,383,292</td> <td style="text-align: right;">00</td> </tr> </table>	\$	c.	1,383,292	00
\$	c.				
1,383,292	00				

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.		
		<table border="0" style="margin: 0 auto;"> <tr> <td style="text-align: center;">\$</td> <td style="text-align: center;">c.</td> </tr> </table>	\$	c.
\$	c.			
Policies in force 31st December, 1896 .....	1,097	1,360,302 00		
Policies new and renewed during 1897 .....	750	432,870 00		
Gross number during 1897 .....	1,447	1,793,172 00		
Less expired and cancelled in 1897.....	329	409,880 00		
<b>Net risks in force on mutual system 31st December, 1897.....</b>	<b>1,118</b>	<b>1,383,292 00</b>		

## CLASSIFICATION OF RISKS :

General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three years.	
	§	c.
Amount of face of all premium notes held by the Company, and legally liable to assessment	65,850	32
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,288	58
Amount of premium notes received during the year 1897 .....	20,571	73

## NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

*Commenced business 30th January, 1882.*

President—G. H. CRYSLER.

Secretary—T. A. MOORE.

Unassessed premium note capital, \$40,046.39.

## ASSETS.

Cash in Bank of Commerce, Simcoe .....	\$ 141 28	
“ treasurer's hands .....	50 13	
		\$ 191 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		40,046 39
Amount unpaid of fixed payments of 1897 .....		318 15
“ “ prior years .....		177 99
“ “ (not extended) .....	\$ 682 32	
“ short date notes .....		185 37
“ “ (not extended) .....	\$ 217 14	
“ office furniture (not extended) .....	132 50	
Total assets .....		<u>\$ 40 919 31</u>

## LIABILITIES.

Amount of money borrowed .....	\$ 3,600 00
“ salaries and directors' fees, etc. ....	128 09
Total liabilities .....	<u>\$ 3,728 09</u>

## RECEIPTS.

Amount of cash on hand 31st December, 1896 (not extended) ..	\$ 234 42
Cash received as fixed payments of 1897 .....	\$ 1,203 06
“ “ (2nd and 3rd) .....	2 257 53
“ for assessments levied prior to 1897 .....	13 80
“ borrowed .....	523 71
“ transfer fees, etc. ....	39 90
“ payments in advance .....	32 91
Total receipts .....	<u>\$ 4,070 91</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for investigation and adjustment of claims .....	\$ 25 00
“ commission .....	861 70
“ printing, stationery and advertising .....	38 85
“ statutory assessment and license .....	23 55
“ salaries and auditors' fees .....	471 60
“ postage, telegrams and express .....	20 00
“ interest .....	385 88
“ law costs .....	220 76

Expenses of management (*carried forward*) .....

\$ 2,047 34

Expenses of management <i>brought forward</i> ).....		\$ 2,047 34
<i>Miscellaneous payments :</i>		
Cash paid for losses which occurred during 1897.....	\$	754 50
“ “ “ prior to 1897 . . . . .		626 63
		1,381 13
“ rebate . . . . .		29 59
“ re-insurance . . . . .		450 04
“ repayment of loans . . . . .		530 76
“ other expenditure . . . . .		80 06
		820 95
Total expenditure . . . . .	\$	4,113 92

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.		Four years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual . . . . .	236,950	00	1,007,415	00	1,244,365	00
Less re-insurance . . . . .			4,057	50	4,057	50
Net risks at 31st December, 1897 . . . . .	236,950	00	1,003,357	50	1,240,307	50

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.	
		\$	c.
Policies in force 31st December, 1896 . . . . .	1,310	1,201,223	00
Policies new and renewed during 1897 . . . . .	391	396,460	00
Gross number during 1897 . . . . .	1,701	1,597,683	00
Less expired and cancelled in 1897 . . . . .	365	353,318	00
Net risks in force on mutual system 31st December, 1897 . . . . .	1,336	1,244,365	00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.		Four year risks.		Total.	
	\$	c.	\$	c.	\$	c.
Amount of face of all premium notes held by Company, and legally liable to assessment . . . . .	10,168	37	37,564	26	47,672	63
Amount of all premium notes, after deducting all payments made thereon and assessments levied . . . . .	2,980	20	37,066	19	40,046	39
Amount of premium notes received during the year 1897 . . . . .	568	00	14,979	63	15,547	63

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HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

*Commenced business 3rd February, 1875.**President*—SAMUEL BROKENSHERE.*Secretary*—HENRY EILBER, M.P.P.

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Unassessed premium note capital, \$105,220.71.

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ASSETS.

Cash on deposit in Molson's Bank, Exeter. . . . .	\$	1,107	85
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		105,220	71
<b>Total assets . . . . .</b>	<b>\$</b>	<b>106,328</b>	<b>56</b>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .	\$3,235	89
Cash received as fixed payments of 1897. . . . .	\$348	28
“ for assessments levied prior to 1897. . . . .	94	95
“ interest . . . . .	37	40
<b>Total receipts. . . . .</b>	<b>\$480</b>	<b>63</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license fee . . . . .	\$	47	09
“ printing, stationery and advertising . . . . .		161	25
“ salaries, directors' and auditors' fees . . . . .		319	65
“ travelling expenses . . . . .		5	30
“ postage, telegrams and express . . . . .		65	30
“ investigation and adjustment of claims . . . . .		43	20
“ other expenses . . . . .		2	75
<b>Total expense of management . . . . .</b>	<b>\$</b>	<b>644</b>	<b>54</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897. . . . .	1,959	85
“ rebate . . . . .	4	28
<b>Total expenditure . . . . .</b>	<b>\$2,608</b>	<b>67</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.	
	§	c.
Mutual .....	2,813,120	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		§ c.
Policies in force 31st December, 1896 .....	1,707	2,724,570 00
" taken during 1897 .....	374	599,450 00
Gross number during 1897 .....	2,081	3,324,020 00
Deduct cancelled in 1897 .....	329	510,960 00
Net risks in force 31st December, 1897 .....	1,752	2,813,120 00

## CLASSIFICATION OF RISKS.

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Four year risks.	
	§	c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	115,871	00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	105,220	71
Amount of premium notes received during the year 1897 .....	24,700	00

## TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

*Commenced business 10th April, 1879.**President*—OSCAR McMICHAEL*Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, \$33,102.89.

## ASSETS.

Actual cash on hand at head office .....	\$ 280 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	33,102 89
Amount of fixed payments of 1897 still unpaid .....	15 45
<b>Total assets .....</b>	<b>\$33,398 34</b>

## LIABILITIES—None.

## RECEIPTS.

Cash at head office, as per last statement .....	\$22 73
“ received at taking of application .....	\$ 380 00
“ “ as fixed payments of 1897 .....	1,844 11
“ borrowed .....	400 00
“ as extra premiums .....	5 65
<b>Total receipts .....</b>	<b>\$2,629 76</b>

## EXPENDITURE.

*Expenses of management.*

Amount paid for agent's salary .....	\$ 228 00
“ law costs .....	35 00
“ interest .....	35 00
“ statutory assessment .....	22 12
“ investigation of claims .....	4 50
“ printing and advertising .....	12 75
“ salaries, directors' and auditors' fees .....	316 80
“ postage and stationery .....	17 64
“ other expenses .....	6 40
<b>Expenses of management .....</b>	<b>\$678 21</b>
Amount paid for losses which occurred during 1897 .....	857 00
“ rebate .....	37 38
“ repayment of loans .....	800 00
<b>Total expenditure .....</b>	<b>\$2,372 49</b>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.	Total.
	\$ c.	\$ c.
Mutual .....	1,155,160 00	1,155,160 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	688	1,108,315 00
“ taken during 1897 .....	504	473,750 00
Total number and amount in force 31st December, 1897 .....	992	1,582,065 00
Deduct expired and cancelled in 1897 .....	259	426,905 00
Net risks in force at 31st December, 1897 .....	733	1,155,160 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three years.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment .....	36,592 20
Amount of all premium notes after deducting all payments thereon and assessments levied .....	33,102 89
Amount of premium notes received during 1897 .....	15,147 39



## THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

*Commenced business 11th December, 1857.**President*—A. N. HUNT.*Secretary*—HENRY ANDERSON.

Unassessed premium note capital, \$37,919.05.

## ASSETS.

Cash value of debentures .....		\$10,000 00
Cash on hand at head office .....	\$ 9 51	
“ on deposit to the Company's credit, not drawn against, in the Canadian Trust and Loan Company, London	4,198 55	
London Loan and Savings Company, London .....	1,024 95	
Huron and Erie “ “ .....	582 92	
		<u>5,815 93</u>
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		37,919 05
Total assets .....		<u>\$53,734 93</u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office and on deposit as per last statement (not extended) .....	\$13,839 95	
Cash received as taking application .....		\$ 98 15
“ for fixed payments of 1897 .....		2,662 48
“ for interest .....		616 13
“ other sources .....		8 00
Total receipts .....		<u>\$3,384 82</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for rent .....	\$ 3 00
“ agents' fees .....	120 50
“ investigation and adjustment of claims .....	19 50
“ statutory assessment and license .....	26 29
“ salaries, directors' and auditors' fees .....	381 00
“ printing, stationery and advertising .....	29 30
“ postage .....	12 00
“ other expenses .....	1 50
Total expenses of management .....	<u>\$593 09</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	800 13
“ rebate .....	15 62
Total expenditure .....	<u>\$1,408 84</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	1,384,530 50

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	892	1,368,410 50
Policies new and renewed during 1897.....	305	496,895 00
Gross number during 1897.....	1,197	1,865,305 50
Deduct expired or cancelled in 1897.....	321	480,775 00
Net risks in force 31st December, 1897.....	876	1,384,530 50

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes legally liable to assessment.....	41,535 90
Amount of all premium notes, after deducting all payments thereon, and assessments levied.....	37,919 05
Amount of premium notes received during the year 1897.....	14,906 85

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**LOBO MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, COLDSTREAM.

*Commenced business 11th August, 1882.*

*President*—DUNCAN CAMERON.

*Secretary*—JACOB MARSH.

Unassessed premium note capital, \$19,160 67.

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**ASSETS.**

Cash on hand .....	\$419 49
Amount unpaid of fixed payments of 1897.....	58 39
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	19,160 67
<b>Total assets.....</b>	<u>\$19 638 55</u>

**LIABILITIES. — None.**

**RECEIPTS.**

Cash at head office, as per last statement (not extended).....	\$267 40
Cash received as fixed payments of 1897.....	\$1,254 87
“ of prior years.....	73 74
“ as interest.....	4 90
<b>Total receipts.....</b>	<u>\$1,333 51</u>

**EXPENDITURE.**

*Expenses of management:*

Amount paid for postage .....	\$4 00
“ interest .....	32 50
“ statutory assessment and license fee.....	14 89
“ printing and stationery.....	19 00
“ salaries and directors' fees.....	155 00
“ agents' commission.....	99 50
“ investigation and adjustment of claims.....	4 00
<b>Total expenses of management.....</b>	<u>\$328 89</u>
Cash paid for losses which occurred during 1897.....	83 50
“ rebate.....	18 38
“ repayment of loans .....	750 00
“ other expenditure.....	65
<b>Total expenditure .....</b>	<u>\$1,181 42</u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

	Three years.
	\$ c.
Mutual. ....	629,324 00

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	459	640,579 00
“ new and renewed during 1897.....	202	286,665 00
Gross number during 1897.....	661	727,244 00
Less expired and cancelled in 1897.....	214	297,920 00
Net risks in force on mutual system 31st December, 1897 .....	447	629,324 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by company, and legally liable to assessment..	25,172 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,160 67
Amount of premium notes received during the year 1897. ....	11,466 60

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HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

*Commenced business 4th April, 1892.**President*—HENRY BUTLER.*Secretary*—E. D. MITTON.

Unassessed premium note capital, \$38,951.18.

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ASSETS

Township of Howard debentures . . . . .		\$2,446 32
Actual cash on hand at head office . . . . .	\$130 45	
Cash in Traders' Bank, Ridgetown . . . . .	743 23	
		<hr/>
		873 68
Cash in agents' hands . . . . .		78 30
Amount of fixed payments of 1897 still unpaid . . . . .		60 95
“ of premium notes in force after deducting all payments thereon and assessments levied . . . . .		38,951 18
		<hr/>
Total assets . . . . .		<u>\$42,410 43</u>

LIABILITIES.—None.

## RECEIPTS.

Cash on hand as per last statement (not extended) . . . . .	\$2,193 62	
Cash received as fixed payments of 1897 . . . . .		3,036 22
“ interest . . . . .		76 22
“ for debentures (not extended) . . . . .	\$203 50	
“ carpenters' risk . . . . .		30
		<hr/>
Total receipts . . . . .		<u>\$3,112 74</u>

## EXPENDITURE.

Cash paid for salaries and directors' fees . . . . .	\$	270 50
“ statutory assessment and license fee . . . . .		24 30
“ fuel and light . . . . .		1 75
“ printing, stationery and advertising . . . . .		16 25
“ postage, telegrams and express . . . . .		30 43
“ investigation of claims . . . . .		24 00
“ expenses delegates, Underwriters' Association . . . . .		28 00
“ fee, Underwriters' Association . . . . .		2 50
“ legal expenses . . . . .		1 00
		<hr/>
Total expenses of management . . . . .	\$	<u>398 73</u>

*Miscellaneous payments:*

Cash paid for losses of 1897 . . . . .		2,504 95
“ refund on cancelled policies . . . . .		15 50
“ debentures (not extended) . . . . .	\$1,638 70	
		<hr/>
Total expenditure . . . . .		<u>\$2,919 18</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	§ c.
Mutual . . . . .	1,487,240 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		§ c.
Policies in force 31st December, 1896 . . . . .	951	1,249,315 00
“ new and renewed during 1897 . . . . .	450	607,850 00
Gross number during 1897 . . . . .	1,401	1,857,165 00
Less expired and cancelled in 1897 . . . . .	282	369,925 00
Net risks in force 31st December, 1897 . . . . .	1,119	1,487,240 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	§ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	44,617 20
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	38,951 18
Amount of premium notes received during the year 1897 . . . . .	18,235 50

## LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

*Commenced business 27th May, 1882.**President*—EDWARD ROBERTS.*Secretary*—EDWARD DANN,

Bryanston, Ont.

Unassessed premium note capital, \$34,967.69.

## ASSETS.

Actual cash on hand at head office .....	\$ 12 15	
Cash in Canadian Savings and Loan Company, London .....	99 56	
“ Agricultural Savings and Loan Company .....	998 82	
		<u>\$1,110 53</u>
Amount unpaid of fixed payments of 1897 .....		102 11
“ of premium notes in force, after deducting all payments thereon and assessments levied .....		34,967 69
Amount of accrued interest .....		33
		<u><u>\$36,180 66</u></u>

## LIABILITIES.

Amount of agents' commission due .....	\$ 8 50
	<u>\$ 8 50</u>

## RECEIPTS.

Cash on hand at head office (not extended) .....	\$1,299 98
Cash received for fixed payments of 1897 .....	2,778 82
“ “ “ prior years .....	120 12
“ interest .....	36 06
	<u>\$2,935 00</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....	\$168 00
“ statutory assessment and license .....	25 13
“ printing, stationery and advertising .....	61 90
“ salaries, directors' and auditors' fees .....	322 00
“ postage .....	17 73
“ investigation of claims .....	18 00
	<u>\$612 76</u>
Total expenses of management .....	\$612 76
Cash paid for losses during 1897 .....	\$1,506 13
“ “ of prior years .....	1,000 00
	<u>2,506 13</u>
“ rebate .....	15 56
	<u><u>\$3,134 45</u></u>

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	1,368,412 00

MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	931	1,303,116 00
Policies new and renewed during 1897 .....	349	464 511 00
Gross number and amount during 1897 .....	1,280	1,767,627 00
Less expired or cancelled in 1897 .....	291	399,215 00
Net risks in force 31st December, 1897 .....	989	1,368,412 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment...	41,310 31
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	34,967 69
Amount of premium notes received during the year 1897 .....	14,045 77



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 WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.
 

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HEAD OFFICE, JARVIS.

*Commenced business 27th July, 1867.**President*—ROBERT MILLER.*Secretary*—GEORGE MILLER.

Unassessed premium note capital, \$38,351.36.

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 ASSETS

Cash on hand at head office . . . . .	\$	149	50
“ in Bank of Commerce, Simcoe . . . . .		150	14
		<hr/>	§ 299 64
Cash unpaid of fixed payments of 1897 . . . . .			5 00
“ assessments of 1897 . . . . .			183 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .			38,351 36
		<hr/>	
Total assets . . . . .	\$	38,839	04

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 LIABILITIES.

Amount of adjusted loss . . . . .	§	486	85
“ borrowed money . . . . .		850	00
“ of interest accrued . . . . .			38 94
		<hr/>	
Total liabilities . . . . .	§	1,375	79

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 RECEIPTS

Cash at head office and in bank as per last statement (not extended)	\$314.52
Cash received at taking of applications . . . . .	§ 252 00
“ as fixed payments of 1897 . . . . .	871 75
“ for assessments levied in 1897 . . . . .	1,591 02
“ “ “ prior to 1897 . . . . .	241 59
“ borrowed money . . . . .	850 00
“ for interest . . . . .	6 39
	<hr/>
Total receipts . . . . .	§ 3,812 75

## EXPENDITURE

*Expenses of management :*

Amount paid for rent, taxes .....	\$	2 50
“ investigation and adjustment of claims .....		21 00
“ statutory assessment and license .....		25 67
“ printing and advertising .....		30 25
“ salaries, directors' and auditors' fees .....		378 80
“ postage, express and telegrams .....		13 50
“ fuel and light .....		5 00
“ travelling expenses .....		10 00
Total expenses of management .....	\$	486 72

*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1897 ....	\$	1,135 36	
“ “ during 1897 .....		2,185 50	
			3,320 86
“ rebate .....			20 05
Total expenditure .....	\$	3,827 63	

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System	Two years.		Three years.		Four years.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.
Mutual.....	7,100	00	309,310	00	890,440	00	1,206,850	00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	724	1,337,950 00
“ taken during 1897, new and renewed .....	244	425,620 00
Gross number during 1897.....	968	1,763,570 00
Deduct expired and cancelled in 1897.....	288	556,720 00
Net risks in force 31st December, 1897.....	680	1,206,850 00

## CLASSIFICATION OF RISKS.

**Farm and non-hazardous.**

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Two year risks.	Three year risks.	Four year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	148 66	9,477 98	36,296 82	45,923 46
Amount of all premium notes, after deducting all payments thereon and assessments levied. ....	117 48	7,170 18	31,063 34	38,351 36
Amount of premium notes received during the year 1897.....				17,308 78

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 THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

*Commenced business 5th November, 1875.**President*—ARCH. McINTYRE.*Secretary*—W. G. WILLOUGHBY.

Unassessed premium note capital, \$69,884.59.

## ASSETS.

Cash on hand head office . . . . .	\$181 51	
Cash in Industrial Mortgage and Savings Co., Sarnia . . . . .	749 97	
		\$ 931 48
Amount of short date notes, or due bills, less than one year overdue . . . . .		709 45
“ “ assessments of 1897 unpaid . . . . .		286 86
“ premium notes in force, after deducting all payments thereon and assessments levied . . . . .		69,884 59
Total assets . . . . .		<u>\$71,812 38</u>

## LIABILITIES.

Amount of supposed loss . . . . .		\$31 00
Total . . . . .		<u>\$31 00</u>

## RECEIPTS.

Cash received as fixed payments of 1897 . . . . .		\$ 7,117 86
“ for assessments levied in 1897 . . . . .		11,707 26
“ for interest . . . . .		49 55
“ refunded commission and fees . . . . .		2 25
Total receipts . . . . .		<u>\$18,876 92</u>

## EXPENDITURE

*Expenses of management :*

Amount paid for travelling expenses . . . . .	\$	7 50
“ commission to agents . . . . .		607 50
“ statutory assessment . . . . .		66 89
“ printing, stationery and advertising . . . . .		102 10
“ salaries, directors' and auditors' fees . . . . .		557 70
“ postage, telegrams and express . . . . .		73 32
“ rent of hall . . . . .		8 00
“ investigation and adjustment of claims . . . . .		78 80
“ law costs . . . . .		2 75
“ interest . . . . .		49 35
“ other expenses . . . . .		166 25
		<hr/>
Total expenses of management . . . . .	\$	1,720 16

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 . . . . .	\$8,890 15	
“ “ “ prior to 1897 . . . . .	3,029 36	
	<hr/>	11,919 51
“ rebate . . . . .		199 20
“ repayment of loan . . . . .		4,000 00
“ balance due secretary . . . . .		106 57
		<hr/>
Total expenditure . . . . .		<u>\$17,945 44</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

	System.	Three Years.
		\$ c.
Mutual . . . . .		3,732,283 00

## MOVEMENT IN RISKS :

*Mutual system.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	3,404	4,006,123 00
“ new and renewed during 1897.....	810	942,770 00
Gross number and amount during 1897.....	4,214	4,948,893 00
Less expired and cancelled in 1897.....	1,057	1,216,610 00
Net risks in force on mutual system 31st December, 1897.....	3,157	3,732,283 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	112,069 48
Amount of all premium notes, after deducting all payments thereon and assessments levied..	69,884 59
Amount of premium notes received during the year 1897.....	28,264 60

## ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

*Commenced business 27th March, 1875.**President*—OMAR WARNER.*Secretary*—DAVID KEIT.

Unassessed premium note capital, \$14,015.36.

## ASSETS.

Cash on hand at head office	\$	165 42
Cash in agents' hands		3 75
Amount of assessments of 1897 still unpaid		63 86
“ “ prior years		34 75
“ premium notes in force after deducting all payments thereon and assessments levied		14,015 36
Total assets	\$	<u>14,283 14</u>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office as per last statement (not extended)	\$22 29
Cash received at taking of applications	\$ 86 25
“ for assessments levied in 1897	1,186 32
“ “ “ prior to 1897	44 39
“ “ all other sources	24 75
Total receipts	\$1,341 71

## EXPENDITURE.

*Expenses of management:*

Amount paid for fuel and light	\$	3 00
“ travelling expenses		4 85
“ statutory assessment and license fee		12 87
“ printing, stationery and advertising		6 50
“ salaries, directors' and auditors' fees		128 00
“ postage		7 20
“ other expenses		2 00
Total expenses of management	\$	<u>164 42</u>

*Miscellaneous payments:*

Cash paid for losses which occurred during 1897	\$1,015 03
“ “ “ prior to 1897	6 67
“ rebate	1,021 70
“ agents' fees refunded	10 96
Total expenditure	\$1,198 58

CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual.....	505,066 00

MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .....	326	509,356 00
“ new and renewed during 1897.....	123	196,645 00
Gross number during 1897 .....	449	706,001 00
Less expired and cancelled in 1897.....	127	199,935 00
Net risks in force on mutual system 31st December 1897 .....	322	506,066 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	15,498 68
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	14,015 36
Amount of premium notes received during the year 1897.....	6,013 62



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 THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

*Commenced business 9th September, 1878.*

President—DONALD TURNER.

Secretary—R. N. STAFFORD.

Unassessed premium note capital, \$34,777.72.

## ASSETS.

Cash on deposit to Company's credit at Imperial Bank at St. Thomas.....	\$ 1,340 47
Amount unpaid of assessments levied during 1897 .....	408 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	34,777 72
Total assets .....	\$36,527 14

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$182 51	
Cash received for assessments levied in 1897 .....	\$1,541 40	
“ “ prior to 1897 .....	464 90	
“ interest .....	11 35	
Total receipts .....	\$2,017 65	

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license .....	\$ 19 69
“ printing and stationery .....	22 95
“ salaries, directors' and auditors' fees.....	194 00
“ postage, etc .....	14 60
“ travelling expenses .....	10 00
“ rent .....	7 00
Total expenses of management .....	\$268 24

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	588 50
“ rebate .....	2 95
Total expenditure .....	\$859 69

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Four years.	
	\$	c.
Mutual.....	983,175	00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	591	951,100 00
Policies taken during 1897.....	209	340,375 00
Gross number during 1897.....	800	1,291,475 00
Less expired and cancelled in 1897.....	192	308,300 00
Net risks in force on mutual system 31st December, 1897.....	608	983,175 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	Four year risks.	
	\$	c.
Amount of face of all premium notes held by Company and legally liable to assessment.	39,327	00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	34,777	72
Amount of premium notes received during the year 1897 .....	13,615	00

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE  
COMPANY.

HEAD OFFICE, HARRIETSVILLE.

*Commenced business 8th January, 1869.*

*President*—S. CHARLTON.

*Secretary*—D. D. YORK

Unassessed premium note capital, \$52,194.83.

ASSETS.

Cash on hand at head office.....	\$	13 14
“ check against Township Treasurer .....		1,531 25
“ deposit, Bank of Toronto, London .....		2,739 40
“ deposit in Traders' Bank, Aylmer .....		2,468 00
		\$ 6,751 79
Amount unpaid of fixed payments of 1897 .....		309 99
“ premium notes in force, after deducting all payments thereon and assessments levied.....		52,194 83
		\$ 59 256 61

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended).....	\$5,166 96	
Cash received as fixed payment of 1897 .....		\$ 3,735 41
“ interest.....		250 27
		\$ 3 985 68

EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....	\$	68 00
“ travelling expenses .....		14 80
“ printing and stationery .....		19 50
“ statutory assessment and license .....		33 75
“ rent .....		2 00
“ salaries and auditors' fees .....		300 80
“ postage .....		20 25
“ law costs .....		19 00
“ other expenses .....		2 50
		\$ 480 60

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	\$1,734 49	
“ “ “ prior to 1897 .....	130 00	
		1,864 49
“ rebate .....		55 76
		\$ 2,400 85

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	Three years.
	\$ c.
Mutual .....	1,951,363 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896.....	1,223	1,860,888 00
" taken during 1897.....	533	772,180 00
Gross number during 1897.....	1,756	2,633,068 00
Deduct cancelled in 1897.....	474	681 705 00
Net risks in force 31st December, 1897 .....	1,282	1,951,363 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	58,540 89
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	52,194 83
Amount of premium notes received during the year 1897.....	22,985 40

COLORADO FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

*Commenced business 28th June, 1884.*

*President*—WM. YOUNG.

*Secretary*—WM. E. SAWYER.

Unassessed premium note capital, \$32,508.70.

ASSETS.

Actual cash on hand at head office . . . . .	\$57 35	
“ in Bank of Commerce, Strathroy . . . . .	56 42	
	113 77	\$
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .	32,508 70	
Amount of unpaid fixed payments of 1897 . . . . .	24 11	
	\$32,646 58	

LIABILITIES.

Amount of unpaid loans . . . . .	\$500 00	
“ other liabilities . . . . .	115 26	
	\$615 26	

RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .	\$1,435 65	
Cash received at taking of application . . . . .	\$ 171 50	
“ as fixed payments of 1897 . . . . .	460 66	
“ assessments of 1897 . . . . .	1,279 75	
“ “ prior years . . . . .	3 09	
“ interest . . . . .	24 62	
“ borrowed . . . . .	500 00	
“ other sources . . . . .	2 00	
	\$2,441 62	

EXPENDITURE.

*Expenses of management :*

Cash paid for interest . . . . .	\$ 9 15	
“ agents for fees . . . . .	171 50	
“ salaries, directors' and auditors' fees . . . . .	190 00	
“ travelling expenses . . . . .	8 25	
“ statutory assessment and license fee . . . . .	21 95	
“ printing, stationery and advertising . . . . .	26 15	
“ investigation and adjustment of claims . . . . .	18 00	
“ postage, etc . . . . .	23 60	
“ other expenses . . . . .	2 00	
	\$470 60	
Cash paid for losses which occurred during 1897 . . . . .	\$3,243 32	
“ “ “ prior “ . . . . .	4 00	
	3,247 32	
“ rebate . . . . .	45 58	
	\$3,763 50	

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.	Three years.	Total.
	§ c.	§ c.	§ c.
Mutual .....	400 00	1,168,549 00	1,168,949 00

## MOVEMENTS IN RISKS.

*Mutual System.*

	Number.	Amount.
		§ c.
Policies in force 31st December, 1896 .....	777	1,097,207 00
“ taken during 1897, new and renewed .....	343	494,415 00
Gross number during, 1897 .....	1,120	1,591,622 00
Deduct expired and cancelled in 1897 .....	289	422,673 00
Net risks force 31st December, 1897 .....	831	1,168,949 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1897.*

	One year risks.	Three year risks.	Total.
	§ c.	§ c.	§ c.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	12 00	35,056 47	35,068 47
Amount of all premium notes on policies in force 31st December, 1897, after deducting all payments thereon, and assessments levied .....			32,508 70
Amount of premium notes received during the year 1897 ...	12 00	14,820 45	14,832 45

## THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

*Commenced business 17th October, 1881.**President*—D. F. THOMSON.*Secretary*—Wm. H. ELLIOTT.

Unassessed premium note capital, \$24,368.01.

## ASSETS.

Actual cash on hand at head office . . . . .	\$ 4 18	
Cash on deposit to the Company's credit, not drawn against, in Southern Loan and Savings Company, St. Thomas . . . . .	148 44	
		\$ 152 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		24,368 01
Total assets . . . . .		<u>\$24,520 63</u>

## LIABILITIES.

Amount of unpaid printing account . . . . .	\$ 2 00
Total liabilities . . . . .	<u>\$ 2 00</u>

## RECEIPTS.

Cash on hand as per last statement (not extended) . . . . .	\$974 26	
Cash received as fixed payments of 1897 . . . . .		\$ 660 39
“ assessments of years prior to 1897 . . . . .		15 43
“ for interest . . . . .		14 77
“ for transfer fees and engine licenses . . . . .		23 00
“ borrowed money . . . . .		150 00
Total receipts . . . . .		<u>\$ 863 59</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for interest . . . . .	\$ 3 00
“ statutory assessment and license . . . . .	18 32
“ printing and stationery . . . . .	2 00
“ salaries, directors' and auditors' fees . . . . .	273 00
“ fuel, light and rent . . . . .	5 50
“ investigation of claims . . . . .	9 00
“ postage . . . . .	3 56
“ other expenses . . . . .	60
Total expenses of management . . . . .	<u>\$314 98</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 . . . . .	1,216 66
“ rebate . . . . .	3 59
“ in repayment of loans . . . . .	150 00
Total expenditure . . . . .	<u>\$1,685 23</u>

## CURRENCY OF RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year and over but under two years.		Two years and over but under three years.		Three years.	Total.		
	§	c.	§	c.		§	c.	
Mutual .....	3,725	00	6,675	00	910,441	00	920,841	00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.	
		§	c.
Policies in force 31st December 1896 .....	584	862,231	00
Policies new and renewed during 1897 .....	193	268,025	00
Gross number and amount during 1897 .....	777	1,130,256	00
Less expired and cancelled in 1897 .....	157	209,415	00
Net risks in force 31st December, 1897 .....	620	920,841	00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	One year and over but under two year risks.		Two years and over but under three year risks.		Three years.	Total.		
	§	c.	§	c.		§	c.	
Amount of face of all premium notes held by the Company and legally liable to assessment .....	63	00	162	20	27,204	61	27,429	81
Amount of all premium notes after deducting all payments thereon and assessments levied .....	56	94	143	41	24,167	66	24,368	01
Amount of premium notes received during the year 1897 .....	53	75	31	38	7,883	25	7,969	38



## SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

*Commenced business 30th July, 1880.**President* - A. D. LEE.*Secretary*—GEORGE SPERA.

Unassessed premium note capital, \$47,319.06.

## ASSETS.

Actual cash in Trader's Bank, Hamilton .....	\$ 4,038 64
Amount of assessments unpaid levied during 1897 .....	136 62
“ premium notes in force, after deducting all payments thereon and assessments levied .....	47,319 06
<b>Total assets .....</b>	<b>\$51,494 32</b>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended) ....	\$2,600.11	
Cash received for assessments which were levied in 1897 .....		\$1,651 28
“ “ “ before 1897 .....		150 28
“ interest .....		75 92
“ from all other sources .....		3 00
<b>Total receipts .....</b>		<b>\$1,880 48</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for agents' commission .....	\$ 14 00
“ fuel and light .....	3 00
“ statutory assessment and license fee .....	21 49
“ printing, stationery and advertising .....	31 90
“ salaries and directors' fees .....	278 20
“ postage, etc .....	22 00
“ rent .....	1 66
“ other expenses .....	14 00
<b>Total expenses of management .....</b>	<b>\$386 25</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1897 .....	25 00
“ rebate .....	1 70
“ painting .....	15 00
“ other expenditure .....	14 00
<b>Total expenditure .....</b>	<b>\$441 95</b>

## CURRENCY IN RISKS.

*Amount covered by Policies in force 31st December, 1897.*

System.	One year.	Two years.	Three years.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Mutual.. .. .	1,500 00	3,700 00	1,183,098 00	1,193,298 00

## MOVEMENT IN RISKS.

*Mutual System.*

—	Number.	Amount.
		\$ c.
Policies in force 31st December, 1896 .. . . .	793	1,067,320 00
“ new and renewed during 1897 .. . . .	385	479,448 00
Gross number during 1897 .. . . .	1,178	1,546,768 00
Less expired and cancelled in 1897 .. . . .	282	353,470 00
Net risks in force on mutual system 31st December, 1897 .. . . .	896	1,193,298 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On Policies in force 31st December, 1897.*

—	One year risks.	Two year risks.	Three year risks.	Total.
	\$ c.	\$ c.	\$ c.	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	33 00	126 00	62,291 00	62,450 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .. . . .	31 20	119 70	47,168 16	47,319 06
Amount of premium notes received during the year 1897 .. . . .	31 20	.....	.....	20,771 86

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RECAPITULATION  
OF  
ASSETS, LIABILITIES, INCOME AND EXPENDITURE  
OF ALL  
STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

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PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Real estate, cash		Mortgages, bonds, debentures and other securities.		Cash.		Agents' balances.		Fixed payments of 1897 unpaid.		Assessments unpaid of 1897.		Fixed payments and assessments of prior years.		Unassessed premium note capital.		Interest due and accrued.		Short date notes.		All other assets.		Total assets.			
	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢		
Amherst Island					946	63										8,465	73			19	50			4,021	86	
Ayr Farmers'					580	73						30	11		22	50								56,525	42	
Bancroft					152	20			52	43						2,293	06							2,497	69	
Bay of Quinte					286	56		19	140	87						26,067	48							26,335	40	
Bertie and Willoughby					1,778	80			100	72						49,214	14							41,083	66	
Blainhart					827	27					282	73		136	00	21,825	09							23,071	00	
Blenheim, North					43	67										71,954	87							71,993	51	
Brace County Farmers'					9	06					2,431	11				125,765	71							128,205	88	
Bruce West Farmers'					38	29					336	52				19,399	49							19,774	30	
Canadian Millers'			33,500	00	23,472	23			357	50						47,831	79		994	52				106,155	95	
Caradoc Farmers'					113	77			21	11						32,508	70							32,546	68	
Culross.					2,551	56							301	50		34,211	10		52	17				37,116	33	
Devehau and West Oxford					2,411	81			118	09						32,937	33							35,467	23	
Dominion Mutual	4,500	00			429	06					1,660	10		397	84	73,451	45				2,045	51	117	76	82,634	72
Dorchester, North and South.					6,751	79			309	99						52,191	83							53,256	61	
Dowrie					603	07					18	82				31,488	57							32,110	46	
Dufferin Farmers'					1,092	48			36	59						20,226	88			17	45			21,056	05	
Dumfries, North, Waterloo, South					736	16					161	89				156,193	76							157,091	81	
Dunwich Farmers'					380	34			283	75						30,888	40							31,552	49	
Easthope, South.					2,258	41					116	78				114,627	21							117,002	43	
Ekfrid					341	98			286	88						18,536	12							19,243	26	
Elma Farmers'					2,859	65					73	28				72,735	90			181	87			75,777	42	
Eramosa					1,317	56			105	79						23,657	39							23,110	70	
Erie Farmers'					326	26		67	77							29,428	55							29,822	58	
Farmers' Central					4	28			185	13						89,697	70							89,887	11	
Farmers' Union					1,191	74										23,605	28			313	05			23,910	07	
Formosa					1,953	27					61	89				63,121	66							65,136	82	
Germania Farmers'					286	25			24	55						74,105	14							74,504	69	
Glengarry Farmers'					3,190	88										18,868	92							20,059	80	
Grand River					375	00										25,406	93							25,876	83	
Grenville Patron					310	91			128	73						47,478	29							48,067	68	

Grey and Bruce	87 38	127 29	118 40	38,268 10	38,596 17
Guelph Township	193 01	4 00	24,301 04	24,438 05	
Halton Union	2,790 69	92 28	68,177 85	71,360 82	
Hay Township	1,107 85		105,220 71	106,328 56	
Hopewell Creek	153 86	101 37	19,497 72	19,854 04	
Howick Farmers'	6,419 78	523 14	183,379 86	190,657 08	
Howard Farmers'	873 68	60 95	58,951 18	62,410 43	
Kent and Essex	180 54		18,193 82	18,441 10	
Lambton Farmers'	931 48	286 86	69,884 59	71,812 38	
Lanark	43 09	53 99	13,304 04	13,401 12	
Lennox and Addington	328 05	515 58	34,173 67	35,186 60	
Loeb Township	419 49	58 39	19,160 67	19,638 55	
London Township	1,110 53	102 11	34,967 69	36,180 66	
McGillivray	726 79		10,497 60	11,261 70	
McKillop	2,340 49	282 65	85,661 63	88,582 27	
Maple Leaf Farmers'	488 70	56 38	33,244 22	33,893 26	
Midland	1,256 97	343 43	26,776 73	28,397 29	
Nichol	24 69	200 85	50,500 00	50,878 81	
Niagara Farmers'	995 50	522 35	96,023 23	97,638 96	
Norfolk Farmers'	191 41	318 15	40,646 39	40,919 31	
Okeana Farmers'	165 42	63 86	14,015 36	14,283 11	
Otter	296 22	415 28	43,781 93	44,521 60	
Oxford Farmers'	204 00	201 00	38,161 41	38,569 41	
Peel and Maryboro'	5,284 61	83 77	42,021 30	47,777 10	
Peel County Farmers'	3,765 28	1,367 30	124,790 53	130,073 11	
Pushinch	1,941 13		23,511 03	24,552 16	
Saltfleet and Linbrook	4,638 61	136 62	47,349 06	51,491 32	
Scotb.	576 64		7,903 24	8,432 88	
Simcoe County	227 58	191 92	17,202 49	17,681 39	
Southold Farmers'	1,340 17	408 95	34,777 72	36,527 11	
Sydenham		5,665 71	116,346 34	123,154 40	
Townsend	280 00	15 45	33,102 89	33,398 31	
Usborne and Hibbert	3,073 00	178 00	85,827 43	89,398 43	
Victoria	658 38	1,975 42	53,288 58	56,502 18	
Walpole Farmers'	299 64	183 64	38,351 36	38,839 01	
Waterloo, North	4,916 74	812 75	199,153 35	204,912 82	
Wawanosh, West	381 79	825 09	127,367 58	128,577 46	
Westminster Township	5,815 93		37,919 65	53,734 98	
Williamus, East	25 71	131 65	10,455 50	10,753 10	
Yarmouth	152 62		24,368 01	24,520 63	
York	1,801 83	66 77	30,031 27	32,377 25	
Total	4,500 00	45,946 32	112,664 91	1,135 62	3,631,800 69
		19,948 82	4,816 01	6,326 77	298 91
					3,839,539 26

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1897.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Other liabilities.	Total liabilities.	Number of policies in force.	Amount at risk.
	Reported, but not adjusted.	Adjusted.	Resisted.							
Amherst Island									92	135,570 00
Ayr Farmers'									498	1,295,060 00
Bancroft									121	75,450 00
Bay of Quinte				1,700 00	17 85			1,717 85	847	1,038,460 00
Bertie and Willoughby									1,208	1,589,089 00
Blanshard				2,500 00				2,500 00	585	786,636 00
Blenheim, North									599	1,592,975 00
Brant County			400 00	4,600 00				5,000 00	3,325	4,870,471 00
Bruce, West, Farmers'				600 00				600 00	489	436,250 00
<b>B</b> Canadian Millers'							115 26	615 26	264	650,750 00
55 Caradoc Farmers'				500 00					831	1,168,949 00
15 Culross									645	929,813 00
Dereham and West Oxford									596	1,023,425 00
Dominion Mutual				2,682 23		92 74	1,116 15	5,630 77	3,496	4,013,905 00
Dorchester, North and South		1,739 65							1,282	1,451,363 00
Downie									570	1,168,740 00
Dufferin Farmers'									624	647,500 00
Dumfries, North, and Waterloo, South		1,083 30						1,083 30	1,720	3,908,375 00
Dunwich Farmers'				956 50				956 50	990	1,204,945 00
Easthope, South									1,208	2,710,170 00
Ekfrid				1,400 00	39 85			1,439 85	587	740,485 00
Edna Farmers'									1,060	1,669,515 00
Eranosa									318	638,975 00
Errie Farmers'									826	1,036,255 00
Farmers' Central			500 00					500 00	2,180	2,518,847 00
Farmers' Union									808	857,060 00
Formosa	1,340 00							1,340 00	1,739	1,972,383 00
(Germania Farmers'									1,360	1,926,485 00
Glengary Farmers'									722	786,205 00
Grand River									601	876,299 00
Grenville Patron.									1,577	1,848,680 00

Grey and Bruce									1,203	1,269,691 00
Guelpb, Township									281	588,070 00
Halton Union									1,552	2,289,260 00
Hay, Township									1,752	2,813,120 00
Hopewell Creek									376	434,729 00
Howick Farmers'			373 10						2,784	4,085,880 00
Howard Farmers'									1,119	1,487,240 00
Kent and Essex									522	615,174 00
Lambton Farmers'	31 00								3,157	3,732,283 00
Lanark			100 00						478	442,120 00
Lennox and Addington			3,200 00						1,041	1,176,368 00
Lobo, Township									447	624,324 00
London, Township						8 50			983	1,368,412 00
McGillivray	1,050 00								424	983,650 00
McKillop	700 50								1,313	2,791,255 00
Maple Leaf									1,005	1,181,058 00
Midland							131 02		874	1,016,012 00
Nichol									1,156	1,523,598 00
Nissouri				47 00					1,415	2,163,992 00
Norfolk									1,336	1,244,365 00
Okeita									322	506,065 00
Otter									935	1,402,180 00
Oxford				30 00					837	1,068,985 00
Peel and Maryboro'									1,016	1,374,860 00
Peel County Farmers'									3,183	4,945,069 00
Pineloch									423	834,893 00
Saltfleet and Binbrook									806	1,193,298 00
Scott									273	315,900 00
Simcoe	1,350 00								470	583,431 00
Southwold									608	983,175 00
Sydenham	255 00								4,403	5,448,673 00
Townsend									7,343 12	1,155,160 00
Usborne and Hibbert									2,206	3,599,095 00
Victoria									1,118	1,368,292 00
Walpole									680	1,206,850 00
Waterloo, North									2,380	4,340,001 00
Wawanosh, West									2,916	3,527,948 00
Westminster									876	1,384,530 30
Williams, East									336	428,425 00
Yarmouth									620	929,841 00
York									710	899,295 00
<b>Total</b>	<b>4,706 00</b>	<b>7,384 12</b>	<b>1,216 00</b>	<b>34,056 80</b>	<b>102 17</b>	<b>427 99</b>	<b>1,908 91</b>	<b>49,801 99</b>	<b>81,143</b>	<b>114,809,593 30</b>





Grey and Bruce	188 10	2,541 26	1 51	2,500 00	40 10	1,890 31	51,402 81	1,121 12	318,334 76
Guelph Township	51 78	1,156 98	58 01	1,400 00					
Hatton Union Farmers'	316 09		37 40						
Hay Township	94 95	522 15							
Hopewell Creek	215 43								
Howard Farmers'	813 05	2,604 02	76 22	229 00					
Howick Farmers'	80 50		30	395 00					
Kent and Essex	142 45		80 50	2,600 00					
Lambton Farmers'	17 86	11,707 26	39 98						
Lanark	49 55		49 55						
Lennox and Addington	189 12	2,446 58	95	395 00					
Lobo Township	73 74		4 50	2,600 00					
London Township	120 12		36 06						
McGillivray	181 20		3 28						
McMillan	261 30	4,408 70	61 50						
Maple Leaf Farmers'	22 50	1,054 16							
Midland Mutual	1,452 47								
Nichol	3,986 97		22 77	100 00					
Nissouri Farmers'	3,133 74		3 68	1,421 00					
Norfolk Farmers'	1,203 06	2,257 53		523 71					
Oneida Farmers'	86 25	1,186 32							
Oter	651 58								
Oxford Farmers'	2,250 52	1,011 57		1,400 00					
Peel and Maryboro'	2,422 43	1,836 45		1,421 00					
Peel County Farmers'	2,422 43	9,225 95	117 60	709 20					
Pushinch	1 00	279 55	23 45						
Saltfleet and Binbrook	67 50	1,631 28	75 92						
Simcoe County	783 37	1,475 67	13 66						
Scott Mutual	2,493 53								
Southwood Farmers'	1,844 11	1,541 40	11 35	1,527 40					
Sydenham	3,827 07	8,669 25	21 18						
Townsend Farmers'	252 00	6,084 87							
U-borne and Hibbert	66 99		13 10	4,206 80					
Victoria	252 00	1,591 02	6 39	400 00					
Walpole Farmers'	6134 59	6,799 74	11 39	1,600 00					
Waterloo, North	2,662 48		28 46	4,000 00	3 15				
Wawanosh, West	380 41	514 31	81 34	850 00					
Westminster Township	660 39		8 00	850 00					
Williams, East	15 43		23 00	2,600 00					
Yarmouth	2,432 39			250 00					
York			25	150 00					
Totals	3,775 86	122,472 56	4,381 50	1,890 31	51,402 81	40 10	1,121 12	318,334 76	

PURELY MUTUAL FIRE INSURANCE COMPANIES.  
EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1897.

Name of company.	Losses.		Re-insurance.		Return, rebate and re- turned premium.		Repayment of loans.		General expense account.		Agents' commissions, etc.		Law, arbitration and Di- vision Court costs.		Interest.		Statutory assessment and license fees.		Investments.		All other investments.		Total.	
	\$	c.	%	c.	\$	c.	%	c.	\$	c.	%	c.	\$	c.	%	c.	\$	c.	%	c.	\$	c.	%	c.
Amherst Island									60.50		66.63		2.70				7.14						136.97	
Ayr Farmers'	735.00				399.01			200.00	399.01								23.52						1,365.85	
Bancroft					34.73				34.73		17.50						5.58						58.66	
Bay of Quinte	2,423.30				475.45			1,400.00	475.45		136.00						20.85					6.30	4,529.67	
Berrie and Willoughby	2,257.75				676.92			22.06	676.92								28.34						2,985.07	
Blanchard	1,723.15				98.50				98.50								16.82						1,894.47	
22 Blenheim, North	10.29				219.13				219.13								28.49						257.91	
36 Brant County	10,840.61				1,260.84			5,600.00	1,260.84		1,079.65						79.66						19,206.56	
Bruce, West	1,261.40				379.30			150.00	379.30		40.50						12.51						2,228.83	
Canadian Millers'	4,556.26				8,219.07			345.68	8,219.07		36.57						14.57						8,797.00	
Caradoc Farmers'	3,247.32				248.00			45.58	248.00		171.50						21.95						3,763.70	
Culross	502.00				207.27				207.27		228.65						18.37					31.60	987.89	
Dereham and West Oxford	4,150.07				365.29				365.29								17.80						1,557.42	
Dominion Mutual	12,050.54				6,001.32			11,068.43	6,001.32		1,719.75						82.28						32,375.71	
Dorchester, North and South	1,864.49				359.85			55.76	359.85		68.00						33.75						2,400.85	
Dowrie	298.65				177.71			257.47	177.71								22.02						773.72	
Dufferin Farmers'	260.25				230.50				230.50		65.50						11.07						576.65	
Dunfries, N., and Waterloo, S.	2,281.20				1,637.28			2,500.00	1,637.28								64.00						6,672.83	
Dunwich Farmers	2,003.99				238.46			1,633.80	238.46								22.27						3,365.72	
Easchope, South	115.79				376.38			600.00	376.38								42.55						932.47	
Ekfrid	1,154.00				214.22				214.22								13.56						2,136.70	
Elma Farmers'	102.00				143.34				143.34		178.50						14.34						387.45	
Eramosa	92.00				270.72				270.72								20.53						358.18	
Erie Farmers'	703.20				639.68				639.68		197.00						38.75						1,017.10	
Farmers' Central	3,386.31				52.01				52.01								7.65						4,352.29	
Farmers' Union	2,080.34				60.80				60.80								12.52						3,261.62	
Formosa	1,319.29				25.40				25.40		207.89						33.48						2,057.29	
Germania Farmers'	5,076.30				314.00				314.00								33.22						5,424.82	
Gleagarry Farmers'	100.00				289.41				289.41		281.70						12.31						697.24	
Grand River	628.66				236.39				236.39								18.17						882.22	
Grey and Bruce	1,631.12				234.00			3,078.50	234.00		177.84						26.05						5,241.98	

Grenville Patron	2,901 70	29 75	1,500 61	491 50	16 99	30 94	3,453 89
Guelph Township	1,001 45			307 15		14 60	2,840 80
Hat'n Union	2,002 15			529 33		35 30	2,566 68
Hay Township	1,959 85	4 28		597 45		47 04	2,408 67
Hopewell Cre k	94 75		125 00	268 72	34 50	12 50	651 11
Howard Farmers'	2,504 95	15 50		374 43		24 30	2,919 18
Howick Farmers'	3,584 25	113 96		1,155 22	59 53	67 82	5,206 03
Kent and Essex	1,531 28	8 69	250 00	284 79	5 88	14 33	2,068 47
Lambton Farmers	11,919 51	19 20	4,106 57	993 67	49 35	66 80	17,945 44
Lanark	517 25	6 08	450 00	412 04	3 00	7 34	2,190 64
Leunox and Addington	3,610 00	6 30	1,200 00	621 72	148 75	21 87	6,136 45
Lobo Township	88 50	18 38	75 00	182 00	32 50	14 89	1,181 42
London Township	2,508 13	15 56	660 00	419 63		25 13	3,134 45
McGillivray	5,697 30	28 15		136 00	17 25	11 39	902 64
McKillop	1,529 83	9 00		854 26	30	47 44	6,763 10
Maple Leaf Farmers	2,003 00	4 66	560 00	533 75	63 50	16 76	3,282 55
Midland	2,836 29	6 75		472 66	4 70	16 71	2,506 32
Nichol	357 39	273 40	400 00	792 60		26 71	4,386 76
Nissouri Farmers'	1,384 13	2 47	3,621 00	540 17	13 31	36 29	5,079 75
Norfolk Farmers'	1,021 70	29 59	530 76	555 45	861 70	23 53	4,113 92
Oneida Farmers'	2,176 00	10 36		151 55	385 88	12 87	3,576 35
Oxford Farmers'	1,005 30	4 34	1,000 00	343 78	37 50	24 18	1,198 58
Otter	37 80	1 54	970 00	416 60	26 00	21 11	2,567 05
Peel and Maryboro'	5,422 94	62 04		2,073 66	3 00	24 49	1,251 93
Peel County Farmers'	502 00	89 32	1,590 00	49 45	102 00	82 04	9,764 50
Pushinch	25 00	1 70		350 76		17 06	569 41
Saltfleet and Binbrook	475 00			175 28		21 49	441 95
Scott	2,085 00	14 90	800 00	343 51	3 50	8 68	683 96
Simcoe County	588 50	2 95		243 55		14 60	3,830 09
Southwold Farmers'	16,685 89	37 28		1,422 98		19 69	859 69
Sydenham	87 00		80 00	358 09	58 00	89 55	18,215 68
Townsend Farmers'	3,334 86		1,660 00	736 27	35 00	22 12	2,372 49
Usborne and Hibbert	5,271 06			3,175 87	71 37	59 51	5,932 01
Victoria	3,829 33		850 00	1,081 56	48 50	26 01	9,442 81
Waterloo, North, Farmers'	3,320 86	20 05		461 11	10 07	71 51	5,842 47
Wapole Farmers'	7,347 86	14 04	2,600 00	938 13	126 00	56 76	3,827 63
Wawanosh, West	860 13	15 62		446 30		26 29	11,109 79
Westminster Township	340 00	9 27	850 00	164 50	43 46	11 83	1,408 84
Williams, East	1,216 65	3 59	150 00	293 66	3 00	18 32	1,655 23
Yarmouth	650 00	1 00		1,020 39	60 00	11 21	1,963 18
Total's	169,281 88	2,000 60	51,542 14	45,580 55	2,833 36	2,054 14	288,827 95

FIRE INSURANCE—MUTUAL COMPANIES OF ALL CLASSES.  
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1897

Name of company.	Gross amount at risk on mutual plan.		Premium notes, net, unassessed.		Surplus of general assets over liabilities.		New business taken during year 1897.		Premium notes taken during year 1897.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Amherst Island	135,570	00	3,655	73	4,021	86	81,140	00	2,434	20
Ayr Farmers	1,295,060	00	54,892	08	55,525	42	312,250	00	14,933	50
Bancroft	75,470	00	2,293	06	2,497	62	41,565	00	1,679	00
Bay of Quinte	1,048,460	00	26,067	48	24,777	55	327,515	00	9,875	75
Bertie and Willoughby	1,589,059	00	42,214	14	44,083	66	593,935	00	18,185	50
Blanshard	786,636	00	21,825	00	20,371	00	371,375	00	11,874	38
Blenheim, North	1,522,975	00	71,934	87	71,998	54	238,225	00	11,911	25
Bruce County	4,870,471	00	125,765	71	124,395	88	1,558,110	00	45,908	60
Bruce, West	456,280	00	15,339	49	15,174	34	174,215	00	6,739	45
Canadian Millers	690,750	00	47,831	70	46,150	95	272,425	00	31,429	75
Caradoc Farmers	1,168,949	00	32,508	70	32,031	32	491,415	00	14,832	45
Chilross	929,843	00	34,211	10	37,116	33	358,676	00	14,347	01
Dereham and West Oxford	1,023,135	00	32,937	33	35,467	23	428,790	00	15,170	50
Dominion Mutual	4,513,905	00	73,454	15	77,003	95	1,131,427	00	34,007	30
Dorchester, North and South	1,351,763	00	52,191	83	59,256	61	772,180	00	22,985	40
Downie	1,168,710	00	31,488	57	32,110	46	454,580	00	13,637	40
Dumfries, North and Waterloo, South	3,908,375	00	136,193	76	156,008	51	651,800	00	28,359	50
Dufferin Farmers	617,500	00	20,295	58	21,656	05	289,135	00	9,585	36
Dunwich	1,294,945	00	30,888	40	30,595	99	425,005	00	12,780	15
Easthope, South	27,0170	00	114,637	21	117,002	43	357,860	00	17,838	00
Economic	4,689,745	66	187,463	39	238,408	08	1,576,195	00	109,247	27
Ekfrid	740,485	00	18,536	12	17,803	41	248,345	00	7,450	35
Elma Farmers	1,689,545	00	72,735	90	75,777	42	450,702	00	22,525	10
Ernace	638,975	00	23,637	35	25,110	70	207,550	00	9,812	25
Erie Farmers	1,036,255	00	29,428	55	29,822	58	288,915	00	11,439	50
Farmers' Central	2,518,817	00	89,697	70	89,387	11	541,305	00	19,074	00
Farmers' Union	857,060	00	23,605	28	25,010	07	398,359	00	13,163	89
Fire Insurance Exchange	561,279	46	6,339	36	28,842	15	632,548	25	16,981	20
Formosa	1,972,383	00	63,121	66	65,136	82	701,942	00	24,652	00
Germany	1,996,485	00	74,105	14	74,504	69	562,985	00	22,639	75
Glenarry Farmers	786,205	00	18,808	92	22,059	50	315,930	00	9,399	90
Gore District	3,575,061	00	160,069	60	309,356	79	1,471,511	00	109,322	00
Grand River	876,299	00	25,476	93	25,876	83	276,379	00	8,440	47
Grenville Patron	1,848,580	00	47,478	29	48,067	58	609,890	00	18,266	70
Grey and Bruce	1,269,691	00	33,263	10	33,596	17	442,620	00	18,488	15
Guelph Township	589,070	00	24,301	04	24,498	05	181,125	00	8,559	75
Halton Union Farmers	2,289,260	00	68,477	85	71,860	82	831,035	00	28,157	72

Hand-in-Hard	1,045,828 00	7,441 88	61,128 65	1,139,340 00	34,173 66
Hay Township	2,813,120 00	105,220 71	106,328 56	599,450 00	24,700 00
Holtwell Creek	434,729 00	19,497 72	19,480 94	161,270 00	8,255 25
Howard Farmers'	4,487,240 00	38,951 18	42,410 43	697,850 00	18,255 00
Howick Farmers'	4,085,880 00	183,372 86	190,057 03	1,077,430 00	53,871 50
Kent and Essex	615,174 00	18,193 82	18,441 10	307,382 00	10,064 14
Lambton	3,732,283 00	69,881 59	71,781 38	912,770 00	28,261 60
Leamington	442,120 00	13,304 01	13,301 12	298,175 00	11,305 01
Lennox and Addington	1,176,368 00	34,173 07	31,474 60	360,850 00	12,940 92
Lobo	629,324 00	19,160 67	19,638 55	286,665 00	11,466 60
London Township	1,308,412 00	34,907 69	36,172 16	164,511 00	14,045 77
McGillivray	433,630 00	10,407 60	10,211 70	242,690 00	7,280 70
McKillop	2,791,256 00	55,661 63	57,832 27	930,615 00	32,832 98
Maple Leaf	1,181,058 00	33,214 22	33,893 26	158,885 00	14,987 64
Midland	1,016,012 00	26,776 73	28,266 27	284,752 00	9,246 12
Millers and Manufacturers'	2,092,200 00	19,283 61	19,936 27	2,273,670 00	72,041 30
Nichol	1,523,998 00	50,560 09	50,278 81	581,475 00	21,503 02
Nissouri	2,103,392 00	96,023 33	97,469 33	895,677 00	41,896 20
Norfolk	1,244,365 00	40,046 39	37,191 22	396,460 00	15,317 63
Onesida Farmers'	506,096 00	14,015 36	14,283 11	196,645 00	6,013 62
Oxford Farmers'	1,492,180 00	43,781 93	44,146 07	485,170 00	17,014 87
Peel and Maryborough	1,068,985 00	38,164 41	38,495 42	368,765 00	14,510 00
Peel County	1,374,860 00	42,021 30	47,777 10	578,465 00	22,867 30
Perth	4,945,063 00	124,760 53	130,073 11	853,528 00	30,244 97
Psatinch	5,758,103 00	139,781 48	165,810 86	2,386,187 00	94,741 67
Psatinch and Bimbrook	884,893 00	23,511 03	24,532 16	295,890 01	8,904 70
Scott Mutual	1,193,298 00	47,319 06	51,494 32	479,448 00	20,771 86
Simcoe County	315,900 00	7,903 24	8,492 88	92,700 00	2,753 01
Southold Farmers'	583,431 00	17,262 49	18,943 22	200,914 00	7,048 33
Sydenham	983,175 00	34,777 72	36,527 14	340,375 00	13,615 00
Townsend Farmers'	5,448,673 00	116,345 84	115,811 28	1,991,030 00	59,883 16
Usborne and Hibbert	1,155,160 00	33,102 89	33,398 34	473,730 00	15,717 39
Victoria	3,699,095 00	85,887 43	89,088 43	33,247 43	33,247 43
Walpole	1,383,292 00	53,288 58	52,227 53	113,675 00	20,571 73
Waterloo	1,206,850 00	38,351 36	37,463 25	132,870 00	17,308 78
Waterloo, North	6,807,805 00	218,218 96	201,205 27	125,610 00	17,308 78
Wawanosh, West	4,340,001 00	199,153 35	204,912 82	2,437,470 00	138,945 15
Wellington	3,527,948 00	127,307 58	128,577 46	1,085,310 00	54,861 00
Westminster Township	1,982,070 67	82,488 73	65,044 34	1,080,275 00	43,211 00
Williams, East	1,384,530 30	37,919 03	65,044 34	197,057 00	54,292 69
Yarmouth	428,425 00	10,185 50	53,734 85	496,849 00	11,506 85
York	920,841 00	24,308 01	10,753 10	161,885 00	4,536 55
Totals	899,293 00	30,051 27	32,255 38	268,025 00	7,969 38
Totals	141,320,335 29	4,452,887 70	4,933,529 68	48,020,136 25	1,973,287 20



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## DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

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## ANCIENT ORDER OF FORESTERS OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office 33 Richmond Street West, Toronto.*

Organized 13th July, 1871, incorporated in Ontario, 9th April, 1874.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

H. J. Snelgrove, High Chief Ranger .....	Cobourg.
W. Baird, High Sub Chief Ranger .....	Galt.
Harry E. Griffiths, High Court Treasurer .....	Toronto.
Levi Secord, M.D., High Court Medical Examiner .....	Brantford.
S. H. Kent, High Court Senior Woodward .....	Hamilton.
G. Dulmage, High Court Junior Woodward .....	Belleville.
H. J. Boyd, High Court Senior Beadle .....	London.
W. G. Scott, High Court Junior Beadle .....	Mount Forest.
W. Williams, Permanent Secretary .....	Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1897, \$1,299,250 00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

*(a) Contracts for Endowments or for benefits in the nature thereof.*

None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1896.....			1,132	1,292,500 00
Contracts taken during 1897, new and renewed....			73	77,750 00
Gross number and amount on foot at any time during year 1897.....			1,205	1,370,250 00
	Number.	Amount.		
Deductions :				\$ c.
Contracts matured in 1897 .....	9	10,000 00		
“ lapsed in 1897 .....	51	61,000 00		
Total deductions extended .....	60	71,000 00	60	71,000 00
Net contracts on foot 31st December, 1897 .....			1,145	1,299,250 00

### III. FUNERAL BENEFITS.

Funeral Benefits are paid by the Supreme Body.

The total membership of the branches of the High Court as at 31st December, 1897, was as follows :

Subordinate bodies .....	12,275
Juvenile branches .....	1,766
Auxiliary branches .....	1,672
Total .....	15,713

Number of Members died in 1897, 104, as follows : Subordinate Bodies, 86 ; Juvenile Branches, 5 ; Auxiliary Bodies, 13.

The total amount of Funeral Benefits paid in 1897, in respect of deceased members was as follows : Supreme Body, \$8,400.00 ; Juvenile Branches, \$120.00 ; Auxiliary Bodies, \$650.00.

The number of Members' wives deceased in 1897 was 61.

The total amount of funeral benefits paid in 1897 in respect of deceased wives was \$3,025.00.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was \$113,622.53, viz : Supreme Body, \$7,253.12 ; Subordinate Bodies, \$93,007.57 ; Auxiliary Bodies, \$3,091.37 ; Juvenile Branches, \$8,270.47.

## IV. SICK BENEFITS.

The Sick Benefits are paid partly by the Supreme Body and partly by the subordinate bodies.

The number of members who received Sick Benefits in 1897 was 3,235, viz.: subordinate bodies, 2,525; juvenile branches, 360; auxiliary bodies, 350.

The total amount of benefits paid in 1897 in respect of sick members was \$48,374.26, viz.: Supreme Body, \$4,061.44; subordinate bodies, \$39,045.71; juvenile branches, \$1,468.60; auxiliary bodies, \$3,798.51.

The number of weeks' sickness experienced in 1897 was subordinate bodies, 10,821.

The amount paid for medical attendance during 1897 was \$15,806.27, viz.: subordinate bodies, \$12,690.50; juvenile branches, \$1,578.40; auxiliary bodies, \$1,537.37.

## ASSETS.

	Supreme Body.		Subordinate Bodies.		Juvenile Branches.		Auxiliary Bodies.		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Cash value of real estate .....			21,222	63					21,222	63
"    mortgages .....			13,660	95					13,660	95
Bonds, debentures and securities other than mortgages.....	6,825	50	10,850	10					17,679	60
Actual cash on hand, December 31st, 1897...	1,176	05	10,227	63	1,235	42	617	87	14,056	97
Cash on deposit, Imperial Bank, Toronto....	10,919	62							10,919	62
"    Sundry banks.....			45,965	45	8,260	73	3,709	27	67,935	45
"    Bank of Toronto, Cobourg ..	5,802	66							5,802	66
"    Huron and Erie Loan and Savings Co., London..	5,760	73							5,760	73
"    Merchant's Bank, Galt.....	1,107	60							1,107	60
"    P. O. Savings Bank .....			1,816	47			42	55	1,859	02
Dues and assessments due and unpaid. ....	1,627	55	11,542	80	400	00	1,600	00	15,170	35
Paid into Court <i>re</i> Cerri .....	1,065	00							1,065	00
All other assets .....	17,591	29	27,684	32	310	23	500	00	46,085	84
<b>Totals .....</b>	<b>51,880</b>	<b>00</b>	<b>142,970</b>	<b>35</b>	<b>10,206</b>	<b>38</b>	<b>6,469</b>	<b>69</b>	<b>211,526</b>	<b>42</b>

## LIABILITIES.

	Supreme Body.		Subordinate Bodies.		Juvenile Branch.		Auxiliary Bodies.		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Aggregate amount of liabilities . . . . .	1,264	68	17,152	58	150	00	200	00	18,767	26
Totals . . . . .	1,264	68	17,152	58	150	00	200	00	18,767	26

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 : The following action was instituted against Court No. 7,045, viz.: "*Oerri vs. Ancient Order of Foresters.*" This is an action claiming \$1,000. The defence of the Society is that a fraudulent statement was made. Decision on appeal in favor of Society.

Assessments made for purposes of life insurance certificates are stated sums payable on the first day of each month in advance.

Twelve payments were made in 1897.

The Society's accounts were audited in July, 1897, and in January, 1898.

The Society's accounts are kept in the following books: cash, journals, ledgers, records and registers, and monthly balances.

Names and post office addresses of the auditors for 1897 were as follows: John Anderson, Montreal; John B. Buckingham, Hamilton; F. Abbott, Meaford, and H. Catley, Mount Forest.

No changes were made in the organization or management of the Society during 1897.

## VIII. CASH RECEIPTS.

High Court cash balances from 1896 (not extended) . . . . .	\$28,015 39
Subordinate Courts, (not extended) . . . . .	68,884 68
Juvenile branches (not extended) . . . . .	11,305 09
Circles (not extended) . . . . .	6,768 29
Total . . . . .	\$114,973 42

VIII. CASH RECEIPTS.—*Continued.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
Cash received during 1897 from :	§ c.	§ c.	§ c.	§ c.
Application fees.....	197 00	2,590 30	226 50	626 65
Dues.....	36,341 15	102,797 11	4,705 17	7,175 84
Fines.....		107 26		
Rent.....		4,006 55		
Supplies sold.....	2,094 11	300 44		
Interest and dividends.....	1,196 05	2,881 66	225 24	58 17
Premium for guarantee of lodge officers.....	441 48			
Other sources.....	2,910 45	1,644 25	118 31	510 50
Totals.....	43,179 24	114,327 57	5,275 22	8,371 16

## IX. EXPENDITURE.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
Cash paid during 1897 for :				
(a) <i>Expenses of Management.</i>	§ c.	§ c.	§ c.	§ c.
Returned application fees.....	20 73			
Per capita tax and levies.....		7,072 15	191 81	56 49
Commission.....	849 78			
Registration fee.....	25 00			
Interest.....		667 03		
Dues for sick and funeral expenses.....		13,842 89	767 80	127 91
Law costs.....	227 00			
Expenses bi-ennial meeting.....	4,548 84			
Supplies bought.....	1,151 99	2,894 22	92 48	78 46
Travelling expenses.....	44 75			24 00
Rent, light, heat and taxes.....	360 00	7,266 44	441 93	879 41
Salaries, officers' and auditors' fees.....	1,798 76	7,751 67	243 41	494 31
Clerk hire.....	708 30			
Official journal.....	2,935 39	2,910 45		
Printing, stationery and advertising.....	256 29	1,760 41	134 88	82 42
Postage, telegrams and express.....	403 14	832 35	77 80	130 11
Premiums for guarantee of lodge officers.....	50 00	441 48		
Total expenses of management.....	13,769 97	45,439 09	1,950 11	1,871 11
(b) <i>Miscellaneous Expenditure :</i>				
Life insurance claims other than endowments.....	10,000 00			
Funeral benefits.....	12,195 00			
Sick benefits.....	4,061 44	39,045 71	1,468 60	3,798 51
Medical attendance.....	154 69	12,090 50	1,578 40	1,537 37
Gratuities to distressed members.....		3,184 51	3 00	23 25
Expenditure other than any of the foregoing.....	2,749 27	3,113 54	449 44	547 93
Total expenditure.....	42,930 37	103,503 35	5,449 55	7,778 17

ANCIENT ORDER OF UNITED WORKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Toronto, Ont.*

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

F. W. Unitt, Grand Master Workman . . . . . Toronto.  
M. D. Carder, Grand Recorder . . . . . Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at  
31st December, 1897, \$61,371,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowment or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Number of contracts in force 31st December, 1896 . . . . .	28,847	56,177,000 00
Number of contracts taken during 1897, new or renewed . . . . .	5,295	7,361,000 00
Gross number of contracts in force at any time in 1897 . . . . .	34,142	63,538,000 00
	Number.	Amount.
Deductions :		s c.
Contracts matured in 1897 . . . . .	240	471,000 00
Contracts lapsed in 1897 . . . . .	886	1,506,000 00
Contracts counted in 1896 in error . . . . .	15	30,000 00
Amount by which various certificates still on foot were reduced during 1897 . . . . .		160,000 00
Total deductions extended . . . . .	1,141	2,167,000 00
Net contracts in force 31st December, 1897 . . . . .	33,001	61,371,000 00

## III. FUNERAL BENEFITS.—None.

## IV. SICK BENEFITS — None.

## V. ASSETS

Cash on deposit to Society's credit, not drawn against, in the following chartered banks :

Imperial Bank, Toronto, Beneficiary Fund.....	\$48,105 98
“ “ General “ .....	378 23
“ “ Relief “ .....	67 20
Total assets .....	<u>\$48,551 41</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made for purposes of life insurance certificates monthly.

Fourteen such assessments were made in 1897, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1897.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1897 were as follows : M. D. Dawson, London, Ont. ; Thomas C. Irving, Toronto, Ont. ; J. M. Peregrine, Hamilton.

Certain changes were during 1897 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated with the annual statement.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$26,204 84
Cash received during 1897 from :	
Application fees.....	\$ 4,779 00
Assessments.....	541,580 27
Per capita tax and levies.....	28,695 19
Changing certificates, etc .....	326 50
Charter fees .....	59 25
Supplies sold.....	3 851 11
Interest .....	658 53
Relief Fund.....	30,098 43
Cambridge Lodge Relief.....	1,134 95
Special assessments.....	203 35
Total receipts .....	<u>\$611,386 58</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for .

*(a) Expenses of Management.*

Per capita tax .....	\$3,344 28
Commission paid for organizing lodges .....	295 00
Law costs .....	242 29
Registration fee .....	25 00
Fraternal Association .....	65 00
Expenses annual meeting .....	7,105 66
Supplies, blank books, etc .....	7,447 07
Travelling expenses .....	4,798 91
Rent, light, insurance and telephone .....	489 19
Salaries, officers' and auditors' fees, committees, etc .....	9,637 12
Clerk hire .....	2,591 41
Printing, stationery, advertising .....	827 07
Postage, telegrams, express and duty .....	1,333 13
Premiums for guarantee lodge officers .....	75 00
Assessments H. B. Hickcox, Founder of Order .....	20 00
	<hr/>
Total expenses of management .....	\$38,296 13

*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	493,742 85
Relief paid .....	55,933 28
Cambridge Lodge .....	1,067 75
	<hr/>
Total expenditure .....	\$589,040 01



## GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 7 Hughson St. S., Hamilton, Ont.*

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Thomas G. Davis . . . . .	London, Ont.
Rev. H. I. Allen, Grand Vice-Councillor . . . . .	Murray, Ont.
Wm. F. Montague, Grand Recorder . . . . .	Hamilton, Ont.
Samuel Broadfoot, Grand Treasurer . . . . .	Guelph, Ont.
Wm. P. Bell, Past Grand Councillor . . . . .	Kingston.
S. S. Merrick, Grand Trustee . . . . .	Carleton Place, Ont.
James Dixon, Grand Representative . . . . .	Hamilton, Ont.
John G. Cumming, " . . . . .	St Catharines, Ont.
John Kane, " . . . . .	Toronto, Ont.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1896 . . . . .	12,693	\$ c. 15,842,750 00
Add contracts taken in 1897, new or renewed . . . . .	3,249	3,531,500 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .	15,942	19,374,250 00
Deductions :		
	Number.	Amount.
Contracts matured in 1897 . . . . .	85	\$ c. 104,500 00
Contracts lapsed in 1897 . . . . .	465	540,000 00
Contracts surrendered in 1897 . . . . .	48	53,500 00
Contracts suspended . . . . .	317	341,500 00
	915	1,039,500 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1897 . . . . .		2,750 00
Total deductions . . . . .	915	1,042,250 00
Net contracts on foot 31st December, 1897 . . . . .	15,027	18,332,000 00

## III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this Branch, 31st December, 1897, 1,055.

Six members died during 1897.

The total amount of Funeral Benefits paid during 1897 was \$300.

Total amount of cash standing to credit of Funeral Benefit Fund, \$1,704.86.

## IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1897, 304.

The total amount of Sick Benefits paid in 1897 was \$4,755.60.

The number of weeks' sickness experienced in 1897 was 1,185½.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1897, was \$1,704.86.

The number of females who received benefits in respect of sickness during 1897 was 62, and the average weeks of illness, 4.85.

The number of males who received benefits in respect of sickness during 1897 was 242, and the average weeks of illness, 3.65.

## V. ASSETS.

Bonds, debentures and securities .....	\$100,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :	
Bank of Hamilton, Hamilton, Ont., Relief Fund account .....	39,234 27
"                    "                    Sick Benefit Fund account.....	1,704 86
"                    "                    General Fund account .....	4,156 94
"                    "                    Indemnity Fund account .....	1,736 90
Dues and assessments called but not yet payable, estimated at .....	12,500 00
Interest.....	308 15
Other assets (detailed in memo.).....	7,840 63
<b>Total assets .....</b>	<b>\$167,481 75</b>

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$8,000 00
Amount of claims resisted .....	500 00
All other liabilities .....	567 49
<b>Total liabilities.....</b>	<b>\$9,067 49</b>

## VII. MISCELLANEOUS.

One action was instituted against the Grand Council during 1897. *Hoefner vs. Chosen Friends* for \$1,000; defence that plaintiff was never a member; verdict for society.

Assessments are made for purposes of insurance certificates monthly and are payable on the first day of each month without notice; twelve of such assessments were made during 1897.

The Society's books were duly audited on January 26th, April 21st, July 21st, October 13th, 1897.

The following books of Record or account are kept for purposes of insurance certificates or benefits: Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1897 were as follows:

J. S. Boddy, Toronto, Ont., D. Robertson, St. Catharines, W. L. Roberts, Hornings Mills.

No changes were, during 1897, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1897, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1897, 14,481.

Number of members in Ontario who died during 1897, 84.

Amount of death benefits paid for Ontario members during 1897, \$104,700.

#### VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$112,250.89
Cash received during 1897 from :	
Assessments in Relief Funds Department .....	\$136,537 06
Assessments in Sick Benefit Department .....	5,506 03
Per capita tax .....	12,980 15
Refunds of mileage, etc., of Grand Council .....	69 44
Organization account .....	50 00
Supplies sold and certificate fees, etc. ....	5,471 16
Percentage from Relief Fund Assessments .....	1,362 87
Interest on bank balances, etc. ....	2,583 45
Premium for guarantee of lodge officers .....	513 00
Interest on Dominion of Canada Stock .....	1,750 00
<b>Total receipts .....</b>	<b>166,823 16</b>

#### IX. CASH EXPENDITURE.

Cash paid during 1897 for :

##### (a) Expenses of Management.

Fees to Canadian Fraternal Association .....	60 00
Office furniture, etc. ....	118 53
Commission and Organization Account .....	809 45
Jubilee address to the Queen .....	25 00
Registration Fee .....	25 00
Investigation of Claims and Solicitor's Fees .....	748 29
Advanced organizers (afterwards repaid) .....	50 00
Expenses of Annual Meeting. ....	3,165 56
Seals, badges, etc. ....	851 90
Travelling expenses. ....	720 14
Rent and heat, etc. ....	430 18
Managing Officers' Salaries and Officers' and Auditors' Fees .....	4,556 85
Clerk hire .....	1,350 00
Office Journal .....	1,837 83
Printing, stationery, advertising and supplies .....	1,541 19
Postage, telegrams, express, freight, exchange, gas, etc. ....	916 45
Premiums for guarantee of Officers and insurance on supplies, etc. ....	44 80
Special assistance to council. ....	50 00
<b>Total expenses of management .....</b>	<b>17,301 17</b>

##### (b) Miscellaneous Expenditure.

Overpayment of mileage. ....	69 44
Endowments or payments in the nature thereof .....	2,750 00
Life Insurance Claims other than endowments .....	105,700 00
Funeral Benefits .....	300 00
Sick Benefits .....	4,755 60
Percentage to Indemnity Fund .....	1,362 87
Rebate of assessments. ....	2 00
<b>Total expenditure .....</b>	<b>132,241 08</b>

## ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office 34 Adelaide Street East, Toronto.*

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Rev. E. B. Stevenson, B A.,	Supreme Leader	Freeman.
J. S. Dench	Vice-Leader	Trenton.
J. M. Foster	Secretary	Toronto.
D. R. Foster	Treasurer	Waterford.

## I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing 1902.	Maturing 1903.	Subsequently to 1903	T. t. d.
	§ c.	§ c.	§ c.	§ c.
Amount covered by endowment contracts in force 31st December, 1897	9,000 00	14,000 00	8,884,750 00	8,907,475 00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1897				8,907,475 00
Total 31st December, 1897				17,815,500 00

## II. MOVEMENT IN INSURANCE CERTIFICATES

*(a) Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1896	10,610	9,011,000 00
Add contracts taken during 1897, new or renewed	904	564,750 00
Gross number and amount of contracts on foot at any time during 1897	11,514	9,605,750 00
Deductions :		§ c.
Contracts lapsed in 1897	809	623,500 00
“ cancelled in 1897, half by death	91	74,500 00
Total deductions extended	900	698,000 00
Net endowment contracts on foot at 31st December, 1897	10,614	8,907,750 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

		Number.	Amount.
Contracts in force 31st December, 1896 .....		10,610	\$ 9,041,000 00
Add contracts taken during 1897, new or renewed .....		904	564,750 00
Gross number and amount of contracts on foot at any time during 1897....		11,514	9,605,750 00
Deductions .			
Contracts lapsed in 1897 .....	809	\$ 623,500 00	
"    cancelled in 1897, half by death .....	91	74,500 00	
Total deductions extended .....	900	698,000 00	900 698,000 00
Net insurance contracts .....		10,614	8,907,750 00
Grand total of certificate holders, 31st December, 1897 .....		10,614	17,815,500 00

## III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received sick benefits during 1897, 112.

Amount of benefits paid to sick members, \$2,196.00.

Number of weeks' sickness experienced in 1897, 549.

Total amount of cash to credit of fund 31st December, 1897, \$142.46.

## V. ASSETS.

Cash on deposit to Society's credit in Dominion Bank, Toronto .....	\$120,724 40
Dues and assessments called but not yet payable .....	14,864 90
All other assets .....	1,649 59
<b>Total assets .....</b>	<b>\$137,238 89</b>

[For maturing endowments see *supra*]

## VI. LIABILITIES.

Amount of supposed or reported claims .....	\$17,000 00
Other liabilities .....	1,194 28
<b>Total liabilities .....</b>	<b>\$18,194 28</b>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made monthly.

Thirteen assessments were made during 1897, each being payable the 1st of each month.

The Society's accounts were audited in April, July, October and December, 1897.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of lodge membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1897 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

## VII. CASH RECEIPTS.

Cash received during 1897 from :

Initiation fees .....	\$ 24 00
Assessments .....	166,674 66
Per capita tax and levies .....	17,473 00
Fines.....	2 35
Charter fees .....	47 00
Supplies sold .....	323 42
Interest and dividends .....	3 227 15
All other sources .....	1,039 90
Total receipts .....	<u>\$188,811 82</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

(a) *Expenses of Management :*

Commission .....	\$230 80
Registration fee .....	25 00
Law costs.....	267 04
Interest.....	129 15
Expenses of annual meeting .....	2,648 94
Supplies bought .....	606 75
Travelling expenses.....	894 98
Rent, light, heat and taxes.....	240 00
Salaries, officers, auditors, etc. ....	4,966 30
Clerk hire.....	875 01
Official journal.....	973 35
Printing, stationery and advertising .....	515 13
Postage, telegrams and express .....	690 93
Premiums for guarantee of lodge officers .....	155 00
Other management expenses detailed in memo .....	835 49
Total expenses of management .....	<u>\$14,053 86</u>

(b) *Miscellaneous Expenditure :*

Life insurance claims other than endowments .....	151,910 01
Sick benefits.....	2,196 00
Total disability benefits .....	2,540 00
Grand totals .....	<u>\$170,699 87</u>

SUPREME LEGION, SELECT KNIGHTS OF CANADA.\*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 17 King Street, St Catharines, Ontario.

Organized 24th May, 1883, and incorporated in Ontario 16th October, 1883.

William James Parkhill, Supreme Commander . . . . . Midland.  
 Bernard J. Luebsdorf, Supreme Recorder . . . . . St. Catharines.  
 John McLean Stevenson, Supreme Treasurer . . . . . Barrie.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts in force 31st December, 1897 . . . . . \$1,464,000

II. MOVEMENTS IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or Benefits in the nature thereof.*—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 . . . . .	3,890	6,901,000 00
Add contracts taken during 1897, new and renewed . . . . .	106	144,500 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .	3,996	7,045,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897 . . . . .	43	80,000 00
“ lapsed in 1897 . . . . .	3,139	5,423,500 00
“ surrendered in 1897 . . . . .		
“ cancelled in 1897 . . . . .		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897 . . . . .		78,000 00
Total deductions extended . . . . .	3,182	5,581,500 00
Net contracts on foot 31st December, 1897 . . . . .	814	1,464,000 00

\* In liquidation.

## III. FUNERAL BENEFITS — NONE

## IV.—SICK BENEFITS.—NONE.

## V.—ASSETS.

Cash on deposit to the Society's credit (not drawn against) in the following chartered Banks :

Imperial Bank, St. Catharines, Ont .....	\$4,100 84
Dues and assessments due and unpaid on certificates in force, estimated ..	2,700 00
Dues and assessments called but not yet payable.....	1,200 00
All other assets .....	911 95
Total assets .....	<u>\$8,912 79</u>

## VI. LIABILITIES.

Amount of claims admitted by Society.....	\$60,500 00
Other liabilities .....	552 00
Total liabilities .....	<u>\$61,052 00</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 in Ontario:—Patterson *vs.* Supreme Legion, \$3,000; defence, no liability on account of excessive drinking; settled out of court. Hunt *vs.* Supreme Legion, \$2,000; same defence; settled out of court. Fawcett *vs.* Supreme Legion, \$3,000; same defence; settled out of court.

Assessments are made in the Beneficiary Department on the 28th day of each month. During 1897 nineteen assessments were made in the Beneficiary Department. The assessments are due on the first day of each month.

The Society's books were audited monthly during 1897.

The following books are kept for the purposes of insurance certificates or benefits : Journal, ledger, cash book, monthly statement book, beneficiary certificate ledger, death register, register of surrendered certificates.

The names and addresses of the Auditors for 1897 were as follows :

James Watt, Secretary-Treasurer Globe Printing Co. . . Toronto, Ont.  
 George Woltz, 100 Brunswick avenue . . . . . Toronto, Ont.  
 Norman M. Black . . . . . St. Catharines.

No changes were, during 1897, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1897, made in the Constitution or rules in relation to insurance certificates or benefits.



## VIII. CASH RECEIPTS.

Cash received during 1897 from :

Application fees . . . . .	\$142 00
Assessments . . . . .	62,455 62
Dues . . . . .	126 50
Per capita tax and levies . . . . .	4,216 17
Supplies sold . . . . .	1,960 31
Interest and dividends . . . . .	135 90
<b>Total receipts . . . . .</b>	<b>\$69,036 50</b>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :—

*Expenses of Management.*

Commission . . . . .	\$1,836 89
Law costs . . . . .	495 00
Registration fee . . . . .	25 00
Investigation of mortgages . . . . .	5 50
Interest . . . . .	45 00
Expenses of annual meeting . . . . .	416 45
Supplies bought . . . . .	60 00
Fraternal association . . . . .	62 50
Rent, light, heat and taxes . . . . .	120 00
Managing officers' salaries and clerk hire . . . . .	2,808 98
Printing, stationery and advertising . . . . .	286 35
Postage, telegrams, express and office expenses . . . . .	450 09
Premiums for guarantee of lodge officers . . . . .	30 00
Official journal . . . . .	1,418 02
<b>Total expenses of management . . . . .</b>	<b>\$8,059 78</b>

*Miscellaneous Expenditure.*

Life insurance claims other than endowments . . . . .	55,710 00
<b>Grand totals . . . . .</b>	<b>\$63,769 78</b>

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 INDEPENDENT ORDER OF ODDFELLOWS OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.*
*Head Office, Canada Life Building, Toronto, Ontario.*


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 Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows:

J. A. Young, Grand Master .....	Thamesford.
J. E. Farewell, Deputy Grand Master.....	Whitby.
J. McLurg, M.D., Grand Warden.....	Woodstock.
J. B. King, Grand Secretary.....	Toronto.
W. J. McCormack, Grand Treasurer.....	Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1897.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

## III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1897, was 22,665.

The number of deaths in the Society in 1897 was 148.

The amount of Funeral Benefits paid in 1897 in respect of deceased members was \$5,707.85.

## IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits was 3,279.

The amount of benefits paid in 1897 in respect of sick members was \$52,392.51.

 The number of weeks' sickness experienced in 1897 was 17,454 $\frac{2}{3}$ .

Amount paid for medical attendance during 1897, \$6,743.80.

The total amount standing to credit of General Fund at 31st December, 1897, was \$844,275.74.

## V. ASSETS

	Grand Lodges.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance.....		\$225 097 95
Amount of Bonds, Mortgages, etc.....		306 630 95
Amount of cash in bank and in Treasurer's hands.....	\$ 648 60	180,187 87
Amount invested in furniture and regalia.....	810 04	175 858 10
All other assets.....	1 393 77	376,672 42
<b>Total amount of assets.....</b>	<b>\$2 852 41</b>	<b>\$925 447 29</b>

## VI. LIABILITIES

Aggregate of all liabilities.....	\$644 08	\$12,508 43
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## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1897:—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1897, and those of the Grand Lodge August, 1897.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; A. C. Stewart, London.

No changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates or benefits.

## VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1896, \$748.14.

Cash received during 1897 from:

	Grand Lodges.	Subordinate Lodges.
Initiation fees, degrees and cards.....		\$ 20,271 97
Dues and reinstatements.....		127,305 89
Per capita tax.....	\$11,045 18	
Charter fees.....	110 00	
Supplies sold.....	2,368 41	
Interest and rents.....		58 918 45
All other sources.....	319 20	14,931 82
<b>Total receipts.....</b>	<b>\$13 842 79</b>	<b>\$221,428 13</b>

## IX. CASH EXPENDITURE.

Cash paid during 1897.

## (a) Expenses of Management.

	Grand Lodges.	Subordinate Lodges.
Per capita tax.....	\$ 150 00	
Law costs.....	445 19	
Registration fee.....	25 00	
Expenses of annual meeting.....	5,994 97	
Fuel, light, rent, etc.....	400 00	
Supplies bought.....	2,030 39	
Salaries, Officers' and Auditors' fees.....	3,043 14	
Printing, stationery.....	451 35	
Postage, telegrams and express.....	493 60	
Other management expenses (detailed in memo).....	830 03	66,310 89
<b>Total expenses of management.....</b>	<b>\$13,863 67</b>	<b>\$66,310 89</b>

*(b) Miscellaneous Expenditure.*

	Grand lodge.	Subordinate lodges.
Funeral benefits.....		\$ 5,707 35
Benefits to widows and orphans.....		12,072 98
Sick benefits.....		52,392 51
Medical attendance.....		6,743 80
Gratuities to distressed members.....		33,222 61
Expenditure other than any of the foregoing.....	79 56	
Grand total.....	<u>\$13,943 23</u>	<u>\$245,745 71</u>

*(A) The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland*

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Receipts.....		\$ 135 40
Expenses of management.....		23 28
Paid funeral benefits.....		.....
Balance on hand.....		462 99
Membership, 1896.....	105	
Initiated.....	4	
	— 109	
Died or dropped.....	1	
Membership 31st December, 1897.....	—	108

*(B.) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,  
31st December, 1897.*

## Number of Lodges, 53.

	Brothers.	Sisters.	Total.
Number of members 31st December, 1897.....	1,317	1,742	3,059
Balance on hand 31st December, 1896.....			\$5,722 65
Received during the year 1897.....			3,836 67
			<u>\$9,559 32</u>
Expended during 1897:			
In relief.....	\$ 211 50		
Current expenses of lodges, organizing, etc....	3,225 54		
Less error in last return.....	1,000 00		
			<u>\$4,437 04</u>
Balance on hand 31st December, 1897.....			<u>\$5,122 28</u>

(C.) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1897.*

Number of members as from last report.....	3,529
Initiated during the year ending 31st December, 1897.....	150
Admitted by card " " " .....	20
Reinstated " " " .....	7
	— 177
Total membership at any time during 1897.....	3,706
Deductions :	
Withdrawn by card .....	24
Suspended for non-payment of dues.....	247
Suspended .....	.....
Deceased.....	21
	— 292
Net membership 31st December, 1897.....	3,414
Number of patriarchs relieved in 1897.....	351
" weeks' sickness experienced in 1897.....	2,126
Amount paid sick benefits (relief) .....	\$3,130 77
" for burying the dead in 1897 .....	247 75
" special relief in 1897.....	16 50
" relief paid to widowed families in 1897.....	5 00
	— 3,400 02
Total amount of relief paid.....	\$3,400 02
Invested funds of subordinates .....	\$21,000 00
Total amount of annual revenue .....	10,000 00

(D.) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario*

YEAR ENDING 31ST DECEMBER, 1897.

Number of members admitted during the year 1897 .....	8
" " dropped or lapsed in 1897 .....	5
" " died in 1897 .....	4
" " 31st December, 1897.....	106
Amount of cash received during the year.....	\$ 292 64
" expenses of management in 1897 .....	12 87
" paid death benefits .....	208 00
" on hand 31st December, 1897.....	71 77
" of call on each death.....	50

## ODDFELLOWS' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Oddfellows' Hall, Kingston, Ont.*

Organized 9th May, 1874, incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Fife Fowler, M.D., President.....	Kingston.
John B. McIvor, Vice-President.....	Kingston.
R. Meek, Secretary.....	Kingston.
D. Callaghan, Treasurer.....	Kingston.
A. H. Blackeby, Superintendent of Agencies .....	Kingston,

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 .....	9,058	12,181,500 00
Add contracts taken during 1897 new or renewed.....	975	1,227,000 00
Gross number and amount of contracts on foot at any time during 1897 ....	10,033	13,408,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897 .....	51	66,000 00
Contracts lapsed in 1897 .....	363	456,500 00
Contracts surrendered in 1897.....	5	5,500 00
Contracts cancelled in 1897.....	43	43,500 00
	462	571,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1897 .....		8,000 00
Total deductions extended ..	462	579,500 00
Net contracts on foot at 31st December, 1897 .....	9,571	12,829,000 00

## III. AND IV. SICK AND FUNERAL BENEFITS—None given.

## V. ASSETS.

Cash value of bonds, debentures, securities .....		\$56,285 79
No cash is held over; deposited daily as received.		
Cash on deposit to Society's credit not drawn against as follows:		
Bank of Hamilton, Winnipeg .....	5,075 68	
Bank of Montreal, Kingston .....	15,273 17	
Bank of New Brunswick, St. John, N.B. ....	5,000 00	
Merchants Bank of Canada, Kingston .....	10,075 61	
Standard Bank of Canada, Kingston .....	10 086 63	
"          "          " (current account) .....	5 567 44	
Frontenac L & I. Society, Kingston .....	3,428 30	
Bank of Nova Scotia, Halifax .....	5,208 21	
Bank of Montreal, Winnipeg .....	5,162 00	
Dues and assessments due and unpaid on certificates in force	\$ 985 90	
"          called, but not yet payable .....	20,216 04	
Gross total of such dues and assessments .....	21,201 94	
Less cost of collection. ....	1,284 15	
Net value extended .....	19,917 79	19,917 79
All other assets .....	426 80	
Total assets .....		<u>\$141,507 42</u>

## VI. LIABILITIES

Amount of claims admitted by Society .....	5,500 00
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## VII. MISCELLANEOUS.

No actions were instituted against the Society in 1897.

Six assessments were made during 1897 as follows: 15th January, March, May July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th September 30th, and December 31st.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the Auditors for 1897: A. T. Smith, John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1897.

Certain changes were made during 1897 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1897, 7,284.

Number of members in Ontario who died during 1897, 43.

Amount of death benefits paid to Ontario members during 1897, \$62,000.00.

## VIII. CASH RECEIPTS

Cash balance for 1896 (not extended) .....	\$3,536 76
Cash received during 1897 from :	
Application fees .....	\$ 898 00
Assessments .....	117,617 63
Interest and dividends .....	3,869 64
All other sources.....	90 00
	<hr/>
Total cash receipts .....	<u>\$122,475 27</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Commission .....	\$7,728 20
Law costs.....	58 52
Registration .....	30 00
Investigation of claim.....	20 00
Annual meeting.....	376 10
Supplies bought .....	129 38
Travelling expenses.....	980 75
Rent, light, heat and taxes.....	209 61
Salaries, officers' and auditors' fees.....	4,773 00
Printing, stationery and advertising .....	777 59
Postage, telegrams and express .....	383 84
Premiums for guarantee of lodge officers .....	235 71
Other management expenses (detailed in memo) .....	931 09
	<hr/>
Total expenses of management .....	\$16,633 79

*(b) Miscellaneous Expenditure*

Life insurance claims other than endowment .....	74,500 00
	<hr/>
Total expenditure .....	<u>\$91,133 79</u>



## CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 205 Colborns Street, Brantford, Ont.*

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

H. Gummer, High Chief Ranger .....	Guelph, Ont.	
W. D. Henderson, High Vice-Chief Ranger .....	Whitechurch, Ont.	
Thomas White, High Secretary .....	Brantford "	
John Neelands, High Treasurer .....	Wingham, "	
Robert Elliott,	} Elected Members..... {	Ingersoll, "
J. R. Allen,		Toronto, "
O. E. Britton,		Gananoque, "
F. J. Jameson,		Peterborough, "
R. Dowling,		Harriston, "
Ernst Gartung, Superintendent of Organization .....	Brantford, "	

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments or for Sick or  
 Funeral Benefits ..... \$28,276,500 00

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1896 .....	24,092	\$ 24,857,000 00
Add contracts taken during 1897, new or renewed.....	5,058	5,127,000 00
Gross number and amount of contracts on foot at any time during 1897 ....	29,150	29,984,000 00
	Number.	Amount.
Deductions :		
Contracts matured in 1897.....	147	\$ c. 152,324 58
Contracts lapsed and cancelled in 1897 ....	1,838	1,555,175 42
Total deductions extended.....	1,985	1,707,500 00
Net contracts on foot 31st December, 1897....	27,165	28,276,500 00

## III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of these bodies was, at the 31st December, 1897, 27,165.

Number of members of the Society who died during 1897, 147.

The total amount of Funeral Benefits paid in 1897, High Court, \$2,730 ; Subordinate Courts, \$1,381.53.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was \$33,849 17.

## IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of members who received Sick Benefits during 1897, 1,854.

The total amount of Sick benefits paid in 1897, High Court, \$36,317.18 ; Subordinate Courts, \$14,217 64.

Number of weeks' sickness experienced in 1897, High Court, 8 451 1/7 ; Subordinate Courts, 47,710.

Amount paid for medical attendance during 1897, \$11,669.62

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1897, was \$33,849.17.

## V. ASSETS.

— — —	Amount.
	\$ c.
Cash value of bonds, debentures and other securities .. . . . . .	252,021 54
Actual cash on hand as per audit statement, 31st December, 1897 . . . . . (Cash mentioned in above items held by Treasurer and Trustees of Subordinate Lodges.)	33,849 17
Cash on deposit to Society's credit not drawn against in the following chartered banks :	
Bank of Nova Scotia, Charlottetown, P.E.I . . . . .	10,000 00
Bank of Montreal, Peterboro . . . . .	20,000 00
Standard Bank, Brantford . . . . .	10,000 00
Bank of Montreal, Deseronto . . . . .	10,000 00
Bank of Ottawa, Kemptville . . . . .	10,000 00
Quebec Bank, Quebec . . . . .	10,000 00
" " Toronto . . . . .	10,000 00
Merchants' Bank of Halifax, Montreal . . . . .	10,000 00
Bank of Toronto, Gananoque . . . . .	10,000 00
Bank of Toronto, Montreal . . . . .	10,000 00
Imperial Bank, Winnipeg . . . . .	10,000 00
Molson's Bank, (Deposit Receipt) Winnipeg . . . . .	10,000 00
Molson's Bank, (Current Account) Winnipeg . . . . .	21,660 24
Bank of Hamilton, (Deposit Receipt) Wingham . . . . .	20,000 00
Bank of Hamilton, (Current Account) Wingham . . . . .	49,084 73
Amount of other assets (detailed in memo.) . . . . .	5,828 88
Totals . . . . .	632,444 56

## VI. LIABILITIES.

Amount of all liabilities, \$2,586.89.

## VII. MISCELLANEOUS.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1897, payable on or before the last day of each month.

The Society's accounts were, during 1897, audited in the months of January, May August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits : day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger, general ledger, monthly return books and semi-annual return books.

Names and post office addresses of the Auditors for 1897 were as follows : Thomas W. Gibson, Parliament Buildings, Toronto, Ont. ; John Burgess, Bluevale, Ont.

Certain changes were, during 1897, made in the constitution in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1897, 20,773.

Number of members in Ontario who died during 1897, 122.

Amount of death benefits paid to Ontario members during 1897, \$127,474.58.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended) \$616,503.57.

	High Court.	District High Court.	Subordinate Courts.
	\$ c.	\$ c.	\$ c.
Cash received during 1897 from :			
Application and initiation fees .....			5,260 71
Dues .....			52,536 66
Assessments .....	236,698 60		
Per capita tax .....	18,971 28	2,045 29	
Certificate fees .....	4,665 87	210 63	
Cards .....			745 00
Charter fees .....	2,880 00	380 00	
Supplies sold .....	2,192 70	330 67	
Medical fees .....	1,095 74	133 00	
Interest .....	20,437 11		
Premium for guarantee of Court Officers .....	569 41		
All other sources .....	1,459 00		11,277 38
<b>Total receipts .....</b>	<b>288,964 71</b>	<b>3,099 59</b>	<b>69,819 75</b>

## IX. CASH EXPENDITURE.

—	High Court.	District High Court.	Subordinate Courts.
	\$ c.	\$ c.	\$ c.
Cash paid during 1897 for :			
(a) <i>Expenses of Management.</i>			
Charter fees .....			3,600 00
Organization expenses (including salaries, etc.) .....	11,881 85	501 05	
Law costs .....	124 04		
Registration fees .....	25 00		
Medical Board expenses .....	1,133 78	129 00	
Expenses of annual meeting .....	533 24	122 75	
Executive Committee expenses .....	240 45	48 80	
Supplies bought .....	1,323 50		
Travelling and office expenses .....	1,010 42		
Rent .....	350 00	116 88	
Salaries, officers' and auditors' fees .....	2,741 68	1,158 35	
Clerk hire .....	2,796 08		
Official journal .....	2,553 75		
Printing and advertising .....	2,684 63	317 25	
Postage, telegrams, express, telephone and freight .....	1,109 29	211 92	
Premiums for guarantee of officers .....	316 25		
Total expenses of management .....	29,023 96	2,606 00	3,600 00
(b) <i>Miscellaneous Expenditure.</i>			
Life insurance claims other than endowments .....	152,324 58		
Funeral benefits .....	2,730 00		1,381 53
Sick benefits .....	36,347 18		14,217 64
Medical attendance .....			11,669 62
Expenditure other than foregoing .....	987 27	264 64	39,636 71
Total expenditure .....	221,412 99	2,870 64	70,505 50

**GRAND LODGE KNIGHTS OF PYTHIAS OF ONTARIO.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.*

Chief Agent and Attorney for Ontario, GEORGE H. MITCHELL, 157 Denison Avenue,  
Toronto, Ontario.

Organized 19th February, 1864. Re-incorporated by special Act of Congress,  
June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1897,  
were as follows :

R. Ironsides, Grand Chancellor . . . . .	London.
W. H. Murch, Grand Vice-Chancellor . . . . .	St. Thomas.
Geo. H. Mitchell, Grand Keeper of Record and Seal . . . . .	Toronto.
D. J. Peace, Grand Master of Exchequer . . . . .	Hamilton.
Rev. R. Von Pirch, Grand Prelate . . . . .	Berlin.
Thos. Elliott, Past Grand Chancellor . . . . .	Brantford.

**MOVEMENTS IN INSURANCE CERTIFICATES.**

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

Supreme Lodge.		Number.	Amount.														
Contracts in force 31st December, 1896 . . . . .		46,912	\$ 90,821,500 c.														
Add contracts taken during 1897 . . . . .		9,676	14,207,500 00														
Gross number and amount of contracts on foot at any time during 1897 . . . . .		56,588	105,029,000 00														
	<table border="1"> <thead> <tr> <th align="center">Number.</th> <th align="center">Amount.</th> </tr> </thead> <tbody> <tr> <td></td> <td align="center">\$ c.</td> </tr> <tr> <td>Contracts matured in 1897 . . . . .</td> <td align="right">526      1,143,500 00</td> </tr> <tr> <td>“ lapsed . . . . .</td> <td align="right">4,450      6,987,500 00</td> </tr> <tr> <td>“ surrendered . . . . .</td> <td align="right">110      172,500 00</td> </tr> <tr> <td>“ cancelled . . . . .</td> <td align="right">24      50,000 00</td> </tr> <tr> <td>Total deductions . . . . .</td> <td align="right">5,110      8,353,500 00</td> </tr> </tbody> </table>	Number.	Amount.		\$ c.	Contracts matured in 1897 . . . . .	526      1,143,500 00	“ lapsed . . . . .	4,450      6,987,500 00	“ surrendered . . . . .	110      172,500 00	“ cancelled . . . . .	24      50,000 00	Total deductions . . . . .	5,110      8,353,500 00		
Number.	Amount.																
	\$ c.																
Contracts matured in 1897 . . . . .	526      1,143,500 00																
“ lapsed . . . . .	4,450      6,987,500 00																
“ surrendered . . . . .	110      172,500 00																
“ cancelled . . . . .	24      50,000 00																
Total deductions . . . . .	5,110      8,353,500 00																
Net contracts on foot 31st December, 1897 . . . . .		51,478	96,675,500 00														
In Ontario, 120.																	

**CASH RECEIPTS.**

Fees . . . . .	706 50
Interest . . . . .	19,174 99
Monthly payments . . . . .	1,156,798 70
Dues . . . . .	55,394 90
<b>Total receipts . . . . .</b>	<b>\$1,232,075 09</b>

CASH EXPENDITURE.

Life insurance claims .....	\$1,108,180 06
Printing, supplies and office expenses.....	30,641 00
Adjustment of claims... ..	15,922 66
Annulled certificates refunded.....	11,102 72
Medical examinations .....	25,665 05
Organization, etc .....	28,735 48
<b>Total expenditure.....</b>	<b>\$1,220,246 97</b>
Balance, receipts over expenditure, 1897.....	\$ 11,828 12
“ on hand 31st December, 1896.....	453,870 93
<b>Balance on hand 31st December, 1897.....</b>	<b>\$465,699 05</b>
Deposited as follows :	
First National Bank, Chicago.....	\$ 26 816 46
Bonds and securities.....	438,881 59
	<u>\$465,699 05</u>

GRAND LODGE.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,725 at 31st December, 1897.

Ten members of the Society died during 1897, and Funeral Benefits amounting to \$160.00 were paid.

SICK BENEFITS

Number of members who received sick benefits in 1897, 114.

Amount of benefits paid during 1897 in respect of sick members, \$1,511.17.

Number of weeks' sickness experienced in 1897, 468.

Amount paid for medical attendance during 1897, \$682.40.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1897, \$12,187.72.

ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1897.....	\$69 09	\$14,266 32
<b>Total assets.....</b>	<b>\$69 09</b>	<b>\$14 266 32</b>

LIABILITIES.

Aggregate amount of all Liabilities.....	\$830 35.
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## MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the Society were audited on 13th July, 1897.

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—C. H. Wallis, Toronto, Ont.; A. R. Whyte, Hamilton; John Read, Petrolia.

## CASH RECEIPTS.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1896 (not extended).. . . . .	\$63 92	\$12,901 20
Cash received during 1897 from :		
	Grand Lodge.	Subordinate Bodies.
Application fees }		\$595 00
Initiation fees }		
Dues . . . . .		7,082 06
Per capita tax and levies . . . . .	\$1,228 97	
Assessments . . . . .		81 05
Degrees and cards . . . . .		628 00
Supplies sold . . . . .	252 60	5 30
Rent . . . . .		836 07
Interest . . . . .		253 98
All other sources . . . . .		321 66
Total receipts . . . . .	<u>\$1,481 57</u>	<u>\$9,803 12</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Per capita tax and levies . . . . .	100 00	\$1,314 00
Registration fee . . . . .	25 00	
Interest . . . . .		2 75
Expenses of annual meeting . . . . .	460 30	
Supplies bought . . . . .	122 51	360 12
Travelling expenses . . . . .	156 58	
Rent, light, heat and taxes . . . . .	31 50	2,113 74
Salaries, directors' and auditors' fees . . . . .	300 00	311 37
Official Journal . . . . .	128 25	
Printing, stationery and advertising . . . . .	37 80	154 54
Postage, telegrams and express . . . . .	110 86	167 40
Other expenses (detailed in memo.) . . . . .	3 60	
Total expenses of management . . . . .	<u>\$1,479 40</u>	<u>\$4,433 92</u>

*(b) Miscellaneous Payments.*

Funeral benefits . . . . .		\$160 00
Benefits to widows and orphans . . . . .		535 00
Sick benefits . . . . .		1,536 57
Medical attendance . . . . .		682 40
Gratuities to distressed members . . . . .		162 83
Other expenditures . . . . .		937 28
Total expenditure . . . . .	<u>\$1,476 40</u>	<u>\$8,438 00</u>

CANADIAN ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1897

*Head Office, 49 King Street West, Toronto, Ont.*

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1897, were as follows :

- Thomas A. Wardell, Grand Master ..... Dundas, Ont.
- Alex. Thomson, Past Grand Master ..... 117 Tisdale St., Hamilton.
- Robert Clark, Deputy Grand Master..... Troy, Ont.
- Robert Fleming, Grand Secretary..... 49 King Street West, Toronto.
- George Boxall, Grand Treasurer..... 252½ Yonge Street, Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing Subsequently to 1903.	Total.
Amount covered by Endowment Contracts in force 31st December, 1897 .....	\$119,000 00	\$119,000 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897 .....		2,008 650 00
<b>Total 31st December, 1897.....</b>		<b>\$2,127,650 00</b>

II. MOVEMENT IN INSURANCE CERTIFICATES

*(a) Contracts for Endowments or for benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896.....	458	128,800 00
Add contracts taken during 1897 .....	1	300 00
Gross number and amount of contracts on foot at any time during 1897....	459	129,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts lapsed in 1897 .....	5	1,400 00
“    surrendered in 1897.....	31	8,600 00
Total deductions extended .....	36	\$10,000 00
Net endowment contracts on foot 31st December, 1897.....	423	119,000 00
No. of certificate holders in good standing 31st December, 1897.....	415	



*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1896.....	2,398	\$ 1,817,400 00 c.
Add contracts taken in 1897, new or renewed .....	667	504,750 00
Gross number and amount of contracts on foot at any time during 1897....	3,065	2,322,150 00
	Number.	Amount.
Deductions:		
Contracts matured in 1897.....	15	\$ 10,200 00 c.
“ lapsed in 1897.....	432	302,950 00
Add reduced certificates.....		350 00
Total deductions extended .....	447	313,500 00
	447	313,500 00
Net contracts on foot 31st December, 1897.....	2,618	2,008,650 00
Grand total number certificate holders in A and B at 31st December, 1897..	2,573	

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1897, in Ontario, 3,508. British Columbia, 300. Total, 3,808.

Eighteen members died during 1897, and the amount of Funeral Benefits paid in 1897 was \$720.

Eighteen members' wives died in 1897, and the amount of Funeral Benefits paid in 1897 was \$360.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1897, was \$198.07.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges entirely.

Number of members who received Sick Benefits in 1897, 454.

The total amount of benefits paid in 1897, \$5,022.63.

Number of weeks' sickness experienced in 1897, 1,542.

The total amount paid for medical fees was \$3,011.52.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages.....	\$1,900 00	.....
“ bonds, debentures and securities .....	.....	\$4,461 53
Cash on deposit to Society's credit, not drawn against as follows :		
In Imperial Bank, Queen and Yonge streets, Toronto..	1,467 08	9,317 71
“ “ “ “ ..	7,036 42	
In Western Canada Loan and Savings Company.....	1,008 81	
Interest due and accrued on mortgages.....	95 00	
“ “ bonds .....	.....	82 12
Dues and assessments in course of collection.....	1,458 00	2,277 79
Miscellaneous .....	2,370 28	7,129 83
	<hr/>	<hr/>
Total assets .....	\$15,355 59	\$23,268 98
	<hr/> <hr/>	<hr/> <hr/>

VI. LIABILITIES.

Amount of claims supposed, reported or adjusted .....	\$2,000 00	
“ other liabilities.....	201 39	1,233 12
	<hr/>	<hr/>
Total liabilities....	\$2,201 39	\$1,233 12

VII. MISCELLANEOUS

Actions, or proceedings instituted or prosecuted by or against the Society during 1897, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1897.

The Society's books were duly audited during 1897, February 22, April 13, August 13, February 8, 1898.

Books of record or account kept by the Society : Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1897, were as follows : W. L. Young, Markdale, Ont. ; C. A. Lapp, Brighton.

Certain changes were, during 1897, made in the Constitution and Rules in respect of insurance certificates or benefits.

Number of members in Ontario .....	3,508
Number of certificate holders in Ontario at 31st Dec., 1897.....	2,573
Number of members who died during 1897.....	15
Amount of death benefits paid to Ontario members during 1897....	\$10,600 00

VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended)	Grand Treasurer	\$1,981	57
"	" Trustees	118	77
"	" subordinate bodies	9,175	70
	Grand Body.		Subordinate Bodies.
Cash received during 1897 from :			
Application, certificate and registration fees	\$1,027	00	
Initiation fees			\$1,621 48
Dues			44 28
Assessments	17,109	69	19,304 53
Per capita tax and levies	6,327	75	
Degrees and cards			132 50
Charter fees	30	00	
Supplies sold	127	67	
Rent			424 54
Interest	310	06	150 67
All other sources	1,266	67	962 45
			<hr/>
Total receipts	\$26,199	34	\$22,639 45

IX. CASH EXPENDITURE.

Cash paid during 1897 for :

(a) *Expenses of Management.*

Law costs	\$ 4	70	
Registration fees	25	00	
Expenses of meeting	829	30	
Supplies bought	89	55	
Travelling expenses and organization	1,839	99	
Rent, light, heat and taxes	225	00	1,808 69
Salaries, officers and auditors' fees	1,499	96	976 15
Official journal of proceedings	101	50	
Printing, stationery and advertising	157	28	
Postage, telegrams and express	208	38	
Premiums for guarantee of lodge officers	25	00	
Other expenses	1,055	92	3,857 60
			<hr/>
Total expenses of management	\$6,061	58	\$6,642 44

(b) *Miscellaneous Payments.*

Per capita tax and levies other than for management			7,428 56
Endowments or payments in the nature thereof	350	00	
Life insurance claims	10,600	00	
Funeral benefits	1,080	00	
Benefits to widows and orphans	643	50	392 29
Sick benefits	52	29	5,022 63
Medical attendance			3,011 52
			<hr/>
Total expenditure	\$18,787	37	\$22,497 44

## GRAND ORANGE LODGE BRITISH AMERICA BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Richmond Street East, Toronto, Ontario.*

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Hon. N. C. Wallace, M.P., President .....	Woodbridge.
J. S. Leighton, Secretary .....	Toronto.
W. J. Parkhill, Treasurer .....	Midland.
Dr. J. Noble, Executive .....	Toronto.
A. J. Sinclair, " .....	"
Dr. Beattie Nesbitt, " .....	"
A. J. Armstrong, " .....	St. John, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.—No information.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

		Number.	Amount.
			\$ c.
Contracts in force 31st December, 1896.....		1,955	1,955,000 00
Add contracts taken during 1897, new or renewed .....		138	138,000 00
Gross number and amount of contracts on foot at any time during 1897....		2,093	2,093,000 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1897 .....	17	\$ 17,000 00	
“ lapsed in 1897 .....	276	276,000 00	
Total deductions carried out .....	293	293,000 00	293 293,000 00
Net contracts on foot at any time during 1897		1,800	1,800,000 00

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1897, of 65,000.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

## V. ASSETS

Cash in Secretary's hands .....	\$252 42
“ on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto.....	2,135 26
Other assets.....	403 96
	<hr/>
Total assets .....	<u>\$2,791 64</u>

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$1,000 00
	<hr/>
Total liabilities .....	<u>\$1,000 00</u>

## VII. MISCELLANEOUS.

An action was entered against Grand Orange Lodge in High Court of Justice on policy for \$1,000. Verdict for Society.

One assessment per month is made for purposes of insurance certificates or benefits. Thirteen such assessments were made during 1897, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 20th, 1898.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register and cash book.

Names and post office addresses of the Auditors for 1897 were as follows: W. H. Stewart, Warwick; W. Fahey, Toronto.

No changes were, during 1897, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, 1,593.

Number of members in Ontario died during 1897, 14.

Amount of death benefits paid to Ontario members during 1897, \$11,900.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$604.27
Cash received during 1897 from :	
Application fees .....	\$ 138 00
Initiation fees .....	41 00
Dues .....	1,642 30
Assessments .....	23,002 45
	<hr/>
Total receipts .....	<u>\$24,823 75</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Commission to agents .....	\$ 138 00
Registration fee .....	25 00
Law costs.....	925 44
Travelling expenses.....	72 60
Rent, light, heat and taxes.....	160 02
Salaries, officers' and auditors' fees.....	1,039 61
Clerk hire.....	396 00
Printing, stationery, advertising and supplies .....	584 59
Postage, telegrams and express .....	284 36
Other expenses (detailed in memo).....	110 76
	<hr/>
Total expenses of management .....	<u>\$3,736 38</u>

*(b) Miscellaneous Payments.*

Life insurance claims .....	18,900 00
	<hr/>
Total expenditure.....	<u>\$22,636 38</u>

SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 407 Shawmut Avenue, Boston, Mass.*

Chief Agent and Attorney for Ontario, Daniel F. MacWatt, Barrie.

Organized 23rd June, 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Edson M. Schryver, Supreme Regent . . . . . Baltimore, Md.  
 W. O. Robson, " Secretary . . . . . Boston, Mass.  
 E. A. Skinner, " Treasurer . . . . . Westfield, N. Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1897 . . . . . \$558,366,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

		Number.	Amount.
Contracts in force 31st December, 1896 . . . . .		190,261	\$ 547,161,000 <sup>c.</sup> <sub>00</sub>
Add contracts taken during 1897, new and renewed . . . . .		13,299	35,261,000 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .		203,560	582,522,000 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1897, by death . . . . .	1,812	\$ 5,218,500 <sup>c.</sup> <sub>00</sub>	
" lapsed in 1897, suspension . . . . .	6,417	17,633,500 00	
" surrendered in 1897 (withd'ls) . . . . .	219	606,000 00	
" cancelled in 1897 . . . . .	7	18,000 00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1897 . . . . .		660,000 00	
Total deductions extended . . . . .	8,455	24,156,000 00	8,455 24,156,000 00
Net contracts on foot at 31st December, 1897 . . . . .		195,105	558,366,000 00

FUNERAL AND SICK BENEFITS.—None undertaken by the Supreme Council.

## V. ASSETS.

Cash value of real estate, less incumbrances.....	\$51,170 97
Cash value of bonds, etc.....	43,130 00

Cash on deposit to Society's credit, not drawn against, in the following banks :

## W. &amp; O. B. FUND.

National Bank of the Commonwealth, Boston.....	\$25,278 79
National Bank of the Republic, Boston.....	25,297 47
New England Trust Company, Boston.....	50 000 00
The National Bank of Baltimore.....	19,282 68
American National Bank, Baltimore.....	13,238 39
Buffalo Loan, Trust & Safe Deposit Co., Buffa'o.....	20,000 00
National Bank of America, Chicago.....	24,198 59
The Bankers' National Bank, Chicago.....	27,251 69
Commerical National Bank, Cleveland.....	2,826 92
Commercial National Bank, Detroit.....	20,363 59
First National Bank, New York.....	19,372 35
Merchants' National Bank, New York.....	19,185 67
National Bank of the Republic, New York.....	15 152 86
Garfield National Bank, New York.....	20,535 86
Corn Exchange Bank, New York.....	17,353 32
United States Trusts Company, New York.....	50,000 00
Central National Bank, Philadelphia.....	15,310 09
Farmers' Deposit National Bank, Pittsburg.....	11,795 60
National Bank of Commerce, St. Louis.....	18,398 02
The Bank of Toronto, Toronto Ont.....	24,243 33
The National Bank of Westfield, N.Y.....	4,248 60
First National Bank of St. Paul, Minn.....	23,628 78
Peoples' Trust Company, Brooklyn, N. Y.....	14,924 01
Planters' National Bank, Richmond, Va.....	13,387 09
Massachusetts Loan & Trust Company, Boston, Mass.....	26,000 00
Bank of Toronto, Montreal, Que.....	10,202 03
Manufacturers' Nat. Bank, Baltimore, Md.....	13,389 86

Total W. & O. B. Fund Balance..... \$544,865 09

## GENERAL FUND.

Garfield National Bank, New York.....	\$1,312 11
National Bank of the Commonwealth, Boston.....	3 311 42
The National Bank of Westfield, N. Y.....	695 14

Total General Fund Balance..... \$ 5,318 67

National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund..... \$ 2,500 00

Dues and assessments due and unpaid (per capita tax, etc.)... \$ 32,253 61

Dues and assessments called, but not yet payable (estimated) 319,193 27

Net value extended..... \$ 351,446 88

Interest due and accrued on bonds, etc..... \$ 266 67

Interest due and accrued on Bank Balances and deposits..... 2 084 35

All other assets..... 15,608 22

Total assets..... \$1,016,390 85



VI. LIABILITIES.

Amount of claims admitted .....	\$270,525 00
“ “ supposed or reported or adjusted .....	318,000 00
“ “ resisted .....	40,500 00
All other liabilities .....	424 57
<b>Total liabilities .....</b>	<b>\$629,449 57</b>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1897 :

- 10377 C. J. Hogan, died March 2nd, 1895. Contested. Misrepresentation of occupation. No suit brought. \$3,000.
- 11593 C. B. Alvord. Died December 1, 1895. Misrepresentation of physical condition. \$3,000.
- 11998 W. Wasserman. Died February 13, 1896. Contested. Misrepresentation as to habits. \$3,000.
- 12261 C. O. Brashear. Died March 25, 1896. Misrepresentation as to habits. \$3,000.
- 13147 W. E. Lippincott. Died November 5, 1896. Misrepresentation as to physical condition. \$3,000.
- 13739 A. B. Trombly. Died March 11, 1897. \$3,000.
- 14495 W. Inglis. Died July 15, 1897. Misrepresentation of physical condition. Contested. \$3,000.
- J. J. Chase, 412, Ill. In Court. Died under suspension.
- J. Deuble, 530, Iowa. In Court. Died under suspension.
- A. Michael, 730, Ill. In Court. Died under suspension.
- W. T. Fullerton, 1167, Ga. In Court. Died under suspension.
- J. J. Berkhout, 992, N. J. In Court. Died after expulsion.
- \*J. H. Freckman, 1472, Wis. In Court. Died after expulsion.
- A. P. Nichols, 419, N. Y. In Court. Elected to membership but died before receiving Degree.

\*Half rate.

Assessments for the purpose of life insurance certificates are made as often as appear necessary ; seventeen assessments were made during the year 1897.

The accounts and books of the Society were audited for the year 1897 on April 15th and September 21st.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc.. and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1897 : Chas. P. Ingersoll, Buffalo, N. Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N. J.

No changes were, during 1897, made in the organization and management of the Society.

Certain changes were, during 1897, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December 1897, 3,451.

Number of members in Ontario who died during 1897, 35.

Amount of death benefits paid to Ontario members during 1897, \$91,500.00.

## VIII. CASH RECEIPTS.

Cash balances from 1896 (not extended).....	\$366,417 12
Application fees, benefit certificates .....	\$25,756 00
Assessments .....	5,405,773 57
Per capita tax and levies.....	63,566 08
Fines.....	1,549 60
Dues and cards from members at large .....	136 00
Charter fees .....	400 00
Supplies sold to Grand and Subordinate Councils .....	7,466 11
Interest and dividends.....	16,458 33
All other sources .....	2,700 67
Total cash receipts.....	<u>\$5,523 806 36</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Charter fees, extension of the Order, etc .....	\$12,288 82
Law costs .....	4,213 31
Expenses annual meeting .....	18,254 02
Travelling expenses, official visits, etc .....	4,328 28
Taxes.....	624 00
Salaries, officers' and auditors' fees.....	26,875 00
Clerk hire.....	28,312 03
Official journal.....	792 05
Printing, stationery and advertising .....	7,417 34
Postage, telegrams and express .....	6,703 97
Registration fees .....	206 18
Investigating claims.....	514 53
Other management expenses (detailed in memo.).....	11,900 28
Total expenses of management .....	<u>\$122,429 81</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims.....	5,210,822 80
Expenditure other than foregoing .....	4,287 11
Total expenditure.....	<u>\$5,337,539 72</u>

ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 112 James Street, Hamilton, Ont.*

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1897, were as follows :

- A. M. Featherston, Dominion Councillor . . . . . Montreal, Que.
- J. H. Land, Dominion Secretary . . . . . Hamilton, Ont.
- P. H. Stewart, Dominion Auditor . . . . . Barrie, Ont.
- B. E. McKenzie, M.D., Medical Referee . . . . . Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1897, maturing subsequently to 1903 . . . . .	\$1,623,500 00
Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits . . . . .	8,424,000 00
<b>Total . . . . .</b>	<b>\$10,047,500 00</b>

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or Benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 . . . . .	2,161	1,654,000 00
Add contracts taken during 1897 . . . . .	109	59,500 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .	2,270	1,713,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured 1897 . . . . .	8	7,000 00
Contracts lapsed 1897 . . . . .	116	75,000 00
Contracts cancelled 1897 . . . . .	10	8,000 00
Total deductions extended . . . . .	134	90,000 00
Net endowment contracts on foot 31st December, 1897 . . . . .	2,136	1,623,500 00

*(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1896 .....			5,798	8,191,500 00
Add contracts taken during 1897, new or renewed .....			640	696,000 00
Gross number and amount of contracts on foot at any time in 1897 .....			6,438	8,887,500 00
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1897 .....	45	66,000 00		
“ lapsed in 1897 .....	329	391,500 00		
	374	457,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897 .....		6,000 00		
Total deductions extended .....	374	463,500 00	374	463,500 00
Net contracts on foot 31st December, 1897 .....			6,064	8,424,000 00
Grand total No. of certificate holders in A and B 31st Dec, 1897 .....			6,080	10,047,500 00

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 592.

Two members of the Grand Council died in 1897, and funeral benefits were paid amounting to \$100.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1897 Sick Benefits to 97 members.

Amount paid for Sick Benefits, \$1,821.00.

The number of weeks' sickness experienced in 1897 was 407.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1897, was \$292.00.

## V. ASSETS.

	Supreme Body.		Grand Body.	
	\$	c.	\$	c.
Actual cash on hand (other than in bank) held by the Secretary pending deposit.....	7,287	67		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :				
Bank of Montreal, Hamilton .....	49,014	93	292	62
B. N. A.                   " .....			66	55
Merchants' Bank, Montreal .....	5,000	00		
P. O. Savings Bank, Hamilton ..	112	00		
Dues and assessments due unpaid .....	946	74		
Interest on bank balances .....	1,136	99		
All other assets.....	17,316	47	270	00
<b>Totals .....</b>	<b>80,814</b>	<b>80</b>	<b>629</b>	<b>17</b>

## VI. LIABILITIES.

	Supreme Body.		Grand Body.	
	\$	c.	\$	c.
Amount of claims admitted by Society .....	4,000	00		
Amount of all other liabilities .....	20,904	80	840	12
<b>Totals .....</b>	<b>24,904</b>	<b>80</b>	<b>840</b>	<b>12</b>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1897.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1897. Assessments for disability benefits are made three times each year.

The Society's books were duly audited during 1897, in March, May, June, September, December.

Names and post office addresses of the auditors for 1897, were as follows: P. H. Stewart (Regular Auditor), Barrie, Ont.; Byron Smith, Hamilton, Ont.; J. G. Y. Burkholder, (Special Auditors), Hamilton, Ont.

No changes in the Constitution and Rules were made during 1897.

Number of members in Ontario at 31st December, 1897, 9,081.

Number of certificate holders in Ontario 31st December, 1897, 4,662.

Number of members in Ontario who died during 1897, 36.

Amount of death benefit claims paid to Ontario members during 1897, \$61,500.00.

## VIII. CASH RECEIPTS.

	Supreme Body.	Grand Body.
Cash balance from 1896 (not extended) \$72,890.57.		
Cash received during 1897, from:	\$ c.	\$ c.
Application fees .....	660 00	204 50
Assessment fees .....	5,402 90	.....
Assessments .....	75,923 66	2,192 74
Per capita tax and levies .....	3,727 63	5,162 39
Supplies sold .....	1,030 22	151 81
Charter fees .....	.....	388 40
All other fees.....	1,808 56	.....
Total.....	88,552 97	8,099 84

## IX. CASH EXPENDITURE.

	Supreme Body.	Grand Body.
	\$ c.	\$ c.
Clerk paid during 1897, for :		
<i>A. Expenses of Management.</i>		
Per capita tax or levies for management .....		2,381 19
Commission .....	673 00	823 29
Law costs .....	412 47	
Registration fee .....	25 00	
Medical fees .....	400 00	
Interest .....	149 68	
Expenses of annual or biennial meeting .....	304 70	264 65
Supplies bought .....	466 75	260 79
Travelling expenses .....	117 20	100 25
Rent, light, heat and taxes .....	267 53	23 50
Managing officers' salaries and officers' and auditors' fees .....	2,639 51	1,473 36
Clerk hire .....	1,947 55	
Official Journal .....	5,343 80	
Printing (other than official journal), stationery and advertising .....	336 49	225 64
Postage, telegrams and express .....	397 58	189 05
Premiums for guarantee of lodge officers .....	25 00	8 00
Other management expenses detailed in memo .....		40 00
Total expenses of management .....	13,561 76	5,789 72
<i>B. Miscellaneous Expenditure.</i>		
Endowments or payments in the nature thereof .....	8,084 82	
Life insurance claims other than endowments .....	73,800 00	
Funeral benefits .....		100 00
Sick benefits .....		1,821 00
Expenditure other than any of the foregoing .....	77 10	
Grand totals .....	95,523 68	7,710 72

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ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 527 Huron Avenue, Port Huron, Mich.*

— — —

 Chief Agent and Attorney for the Province of Ontario, H. E. Trent, 186 Adelaide Street  
West, Toronto.

— — —

 Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885  
Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Daniel P. Markey, Supreme Commander . . . . .	Port Huron.
Nathan S. Boynton      "      Record Keeper . . . . .	Port Huron.
Chas. D. Thompson      "      Finance      "      . . . . .	Port Huron.
John W. Porter      "      Trustee . . . . .	Port Huron.
David D. Aitkin      "      Trustee . . . . .	Flint.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or Funeral Benefits, at 31st December, 1897 . . . . .	\$180,920,140 71
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## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for benefits in the nature thereof.—No information.



*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1896.....			106,044	162,666,876 71
Add contracts taken during 1897, new or renewed .....			26,859	32,709,000 00
Gross number and amount of contracts on foot or at any time during 1897 .....			132,903	195,375,876 71
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1897 .....	896	1,130,200 00		
“ lapsed in 1897.....	10,001	13,289,300 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1897 .....		36,236 00		
Total deduction extended.....	10,697	14,455,736 00	10,697	14,455,736 00
Net contracts on foot at 31st December, 1897.....			122,306	180,920,140 71

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Actual cash on hand 31st December, 1897 .....	\$ 45,066 50
Bonds, etc.....	251,812 50
Cash in Commercial Bank, Port Huron.....	137,467 62
First National Bank, Port Huron .....	20 400 00
Port Huron Savings Bank .....	20,400 00
“ “ .....	17,194 40
Dues and assessments called, but not yet payable .....	127,177 70
Total assets .....	<u>\$579,518 72</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$45,977 40
“ in process of adjustment .....	101,600 00
“ resisted .....	37,000 00
“ other liabilities .....	11,074 25
Total liabilities.....	<u>\$195,651 65</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1897 :

Name.	Court at	Defence.
Albertine Heinrich...	Washington ..	\$2,000 00.....Suicide within 5 years.
Everett L. Hart....	Kansas .....	3,000 00.....Suicide.
Alice M. Fitter.....	New York...	1,000 00.....Misrepresentation.
Alex. Williamson....	Indiana .....	200 00 .....
James A. King.....	Illinois .....	200 00.....
Emma Long .....	Indiana .....	1,000 00.....Suspended.
Maggie Cronin .....	New York ...	2,000 00.....Olaim ordered paid.
Geo. Barnett.....	Ohio.....	2,000 00.....Fraud and misrepresentation.
Ada Hammens.....	Illinois .....	1,000 00.....Suicide.
Rennie Valck .....	Illinois.....	68 00.....Accident benefit, double benefits c'aimed.

Assessments were made monthly in 1897.

Twelve assessments were made during the year 1897, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1897 :

Supreme Finance Auditors : Geo. J. Seigle, Buffalo ; W. E. Blaney, Oil City, Pa. ; W. F. B. Coulter, Sarnia, Ont. Meet monthly.

Supreme Board of Trustees : Daniel P. Markey, Nathan S. Boynton, Charles D. Thompson, John W. Porter, all of Port Huron, Mich. ; D. D. Aitken, Flint. Meet weekly.

Certain changes were made in the organization or management during the year 1897 in relation to Insurance Certificates or Benefits and were duly filed.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario 31st December, 1897, 9,360.

Number of members in Ontario who died during 1897, 47.

Amount of Death Benefits paid to Ontario members during 1897, \$72,300.

Amount of disability benefits paid in 1897, \$2,679 60.

## VIII. CASH RECEIPTS.

Cash Balances from 1896 (not extended).....	\$316,914 41
Cash received during 1897 :	
Application fees.....	\$ 16,534 05
Assessments .....	1,415,737 86
Dues .....	3,260 83
Charter fees and supplies.....	5,648 58
Interest .....	9,761 86
All other sources.....	25,554 58
Total cash receipts.....	\$1,476,497 76

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission .....	\$28,694 38
Law costs .....	5,006 10
Registration fees .....	279 73
Investigation of claims.....	55 85
Percentage paid State great camps.....	60,284 86
Expenses of biennial meeting .....	8,682 27
Supplies bought.....	17,378 31
Travelling expenses .....	4,144 28
Rent, light, heat and taxes .....	2,757 97
Salaries officers', auditors' fees.....	17,549 06
Clerk hire.....	18,023 90
Printing official journal.....	22,943 34
Printing, stationery, etc.....	9,558 69
Postage, telegrams and express.....	7,833 62
Other management expenses.....	1,992 43
	<hr/>
Total expenses of management.....	\$205,184 79

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowments.....	1,126,576 78
Advanced payments returned to rejected members.....	548 78
Sick and accident benefits.....	8,760 80
	<hr/>
Total expenditure.....	<u>\$1,341,071 15</u>

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 COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1897.

*Head Office, 51 Yonge Street, Toronto, Ont.*


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 Organized in 1871, and incorporated in Canada, 26th May, 1874.
 

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The Executive Officers for the year ending 30th November, 1897, were as follows :

Robt. J. Orr, President.....	Toronto.
Chas. E. Kyle, 1st Vice-President.....	Toronto.
M. C. Ellis, 2nd Vice-President .....	Toronto.
Jas. C. Black, Treasurer.....	Toronto.
Jas. Sargent, Secretary.....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III. SICK BENEFITS —No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

## V. ASSETS.

Mortgages .....	\$16,333 33
Cash value of shares, bonds, debentures, etc .....	202,024 62
“ real estate.....	50,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto.....	2,557 08
All other assets.....	2,000 00
Total assets .....	\$272,935 03

VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 18th, 1897.

Books of record or account kept for purposes of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1897 were as follows : William Anderson, Toronto ; Edgar A. Badenach, Toronto.

No changes were, during 1897, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

No. of members in Ontario, 4,253.

No. of members in Ontario who died in 1897, 34.

Amount of benefits paid during the year, \$31,950,00

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$17,777 18
Cash received during 1897 from :	
Travelling certificates .....	\$39,120 00
Honorary " .....	3,410 00
Duplicate " .....	68 00
Interest " .....	10,278 99
Additional Accident Insurance .....	932 00
Rentals .....	1,750 00
People's Loan Co. Debentures .....	10,000 00
Bracebridge Debentures .....	99 55
Burk's Falls " .....	158 77
Port Hope " .....	157 84
Total receipts .....	<u>\$65,965 15</u>

## CASH EXPENDITURE.

Amount paid during 1897 :

*(a) Expenses of Management.*

Agencies .....	\$521 50
Papers and periodicals .....	81 68
Auditors and scrutineers .....	375 00
Legislation .....	81 00
Treasurer .....	200 00
Actuary .....	250 00
Legal charges .....	387 59
Non resident directors .....	336 00
Montreal deputation .....	441 00
Sundries .....	525 00
Travelling expenses .....	227 00
Printing and advertising .....	600 08
Stationery and postage .....	639 43
Secretary's salary .....	1,800 00
Assistant's " .....	416 00
Petty cash .....	159 81
Wages .....	537 00
Lighting .....	88 33
Taxes and insurance, etc .....	581 57
Water .....	441 84
Heating .....	140 44
Other expenses .....	197 45
Total expenses of management .....	<u>\$9,334 87</u>

*(b) Miscellaneous Payments.*

Total disability .....	107 15
Mortuary benefits .....	31,950 00
Accident bonuses .....	1,827 10
Balance in Dominion Bank .....	2,577 08
Investments .....	38,253 28
Total expenditure .....	<u>\$83,742 33</u>

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Masonic Temple, Richmond Street, London, Ont.*

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Robert Coates, President. . . . . London.  
 Alfred Robinson, Secretary . . . . . London.  
 W. L. Underwood, Treasurer . . . . . London.

I. CURRENCY OF INSURANCE CERTIFICATES

Amount covered by Endowment contracts — None.

Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1897 . . . . . \$784,996 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

—	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 . . . . .	878	770,884 00
Add contracts taken during 1897, new or renewed . . . . .	82	71,996 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .	960	842,880 00
Deductions :	Number.	Amount.
Contracts matured in 1897 . . . . .	7	\$ 6,125 00
“ lapsed . . . . .	67	58,826 00
Total deductions . . . . .	74	64,951 00
Net contracts on foot 31st December, 1897 . . . . .	886	784,996 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS

Bonds, debentures, securities .....	\$2,900 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :	
Huron and Erie Savings and Loan Company, London .....	2,846 75
Dominion Savings and Investment Society, London.....	5,677 26
Total assets .....	<u>11,424 01</u>

## VI. LIABILITIES.

Amount of claims supposed, or reported or adjusted .....	<u>875 00</u>
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## VII. MISCELLANEOUS

No actions or proceedings instituted or prosecuted by or against the Society during 1897.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1897.

The books of the Society were audited twice during 1897, viz : 26th April and 9th December.

The books kept for purposes of insurance certificates or benefits are register, cash book, receipt book, ledger.

The names and post office address of the auditors for 1897 are as follows : John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1897.

No changes were made during 1897 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$6,102.23
Cash received during 1897 from :	
Application fees .....	73 00
Dues .....	906 00
Assessments .....	8,279 20
Assessments in advance .....	13 00
Interest and dividends.....	498 14
Total cash receipts .....	<u>9,769 34</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Law costs.....	71 56
Registration fee .....	10 00
Rent, light, heat and taxes.....	75 00
Salaries, officers' and auditors' fees .....	580 00
Clerk hire.....	100 00
Printing, stationery and advertising .....	180 47
Postage, telegrams and express .....	198 56
Premium for guarantee of lodge officers.....	10 00
Total expenses of management .....	<u>1,225 56</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	6,122 00
Grand total expenditure.....	<u>7,347 56</u>

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 28 Queen Street West, Toronto.

Organized 12th December, 1874, incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

F. B. Cumberland, Grand President.....Toronto.  
 E. Parnell, jr., Grand Vice-President.....London.  
 J. W. London, Past Grand President .....Belleville.  
 B. Hinchcliffe, Grand Treasurer.....Toronto.  
 John W. Carter, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES

Amounts covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1897 .....\$2,862,750 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof. None.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1896 .....	2,735	\$ 2,747,000 00
Contracts taken during 1897 .....	195	232,000 00
Gross number and amount on foot at any time during 1897.....	2,930	2,979,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897 .....	23	23,500 00
“ lapsed in 1897 .....	82	88,500 00
“ surrendered .....	1	1,000 00
“ cancelled.....	1	1,000 00
Disability claims.....		1,000 00
Total deductions extended .....	107	115,000 00
Claims paid but not deducted.....	2,823	2,864,000 00
Net contracts on foot 31st December, 1897.....	2,823	2,862,750 00



## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of 12,948 Sixty-seven members of the Society died during 1897.

The total amount of funeral benefits paid in 1897 was \$6,550 00.

Sixty-three members' wives died during 1897 and the amount paid in respect thereof was \$2,950 00.

Thirty-eight children died during 1897 and the amount paid in respect thereof was \$547.50 ; juvenile lodge, \$20.00.

The total amount of cash standing to credit of fund at 31st December, 1897, was \$9,665.00.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1897, 2,140.

The total amount of benefits paid during 1897 : Subordinate Bodies, \$23,264.12 ; Juvenile Branch, \$336.67.

Number of weeks' sickness experienced in 1897 was 8,154.

Amount paid for medical attendance during 1897 was, Subordinate Bodies, \$15,036 77 ; Juvenile Branch, \$330 46.

Total amount of cash standing to credit of fund at 31st December, 1897 : Subordinate Bodies, \$60,868 44 ; Juvenile Branch, \$2,166.31.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages . . . . .	\$3,000 00	.....	.....
Cash value of Bonds, Securities, etc. . . . .	300 00	.....	.....
Actual cash on hand at 31st December, 1897	681 27	\$8,393 44	\$327 42
Cash on deposit in the following banks :			
Imperial Bank, Toronto . . . . .	25,634 98	.....	.....
Sundry banks, Sundry places . . . . .	.....	56,289 57	1,839 89
Aggregate of all other assets . . . . .	3,129 39	.....	.....
Totals assets . . . . .	<u>\$32,745 64</u>	<u>\$64,683 01</u>	<u>\$2,167 31</u>

## VI. LIABILITIES.

	Grand Body.
Amounts of claims admitted by Society . . . . .	\$1,000 00
"    supposed or reported . . . . .	500 00
"    resisted . . . . .	500 00
"    other liabilities . . . . .	771 96
Total liabilities . . . . .	<u>\$2,771 96</u>

## VII. MISCELLANEOUS.

Actions of proceedings instituted or prosecuted by or against the Society during 1897.

—Action to recover disability claim for \$500 ; still in court.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1897, payable 1st of each month.

The books and accounts were duly audited on February 1st, 1898.

Books of account kept by the Society : Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of Auditors : W. Barker, George Clay and H. Furze, Toronto.

No changes were made in relation to the management of the Society nor with respect to the constitution.

Number of members in Ontario, 10,023.

Number of certificate holders in Ontario, 2,221.

Number of members in Ontario who died in 1897, 57.

Amount of death benefits paid to Ontario members in 1897, \$5,600.00.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$27,912 71	
Application fees .....		\$704 50
Initiation fees, registration (F. Ben.) .....		943 00
Assessments.....		37,779 63
Per capita tax and levies .....		4,376 35
Fines .....		3 00
Charter fees .....		65 00
Supplies sold .....		2 771 97
Interest.....		883 79
Premiums for guarantee of lodge officers .....		187 75
All other sources .....		590 80
<b>Total receipts.....</b>		<b>\$48,305 79</b>
By Subordinate Branches .....		\$81 822 75
“ Juvenile Branches.....		1,536 05

## CASH EXPENDITURE

Cash paid during 1897 for :—

*(a) Expenses of Management.*

	Grand Body.		Subordinate Bodies.		Juvenile Branch.
	\$	c.	\$	c.	\$ c.
Commission .....	238	30			
Law Costs (all departments) .....	904	54			
Registration Fees .....	25	00			
Expenses of Annual Meeting .....	377	47			
Supplies Bought .....	2,378	25			
Travelling Expenses .....	863	07			
Rent, Light, Heat and Taxes .....	300	00			
Managing Officers' Salaries, etc .....	1,600	00			
Clerk Hire .....	899	00			
Official Journal .....	847	32			
Printing, Stationery and Advertising .....	798	15			
Postage, Telegrams and Express .....	708	03			
Premiums for Guarantee of Lodge Officers .....	20	00			
Other Management Expenses .....	361	05			
<b>Total expenses of management .....</b>	<b>10,320</b>	<b>18</b>	<b>23,028</b>	<b>24</b>	<b>383 29</b>
<i>(b) Miscellaneous Expenditure.</i>					
Life Insurance payments .....	24,500	00			
Funeral Benefits .....	10,067	50			
Sick Benefits .....			23,264	12	336 67
Medical Attendance .....	303	15	15,036	77	330 46
Expenditure other than foregoing .....	133	21			
<b>Total expenditure .....</b>	<b>45,324</b>	<b>04</b>	<b>61,329</b>	<b>13</b>	<b>1,050 42</b>

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 46 King Street West, Toronto.*

Organized 27th June, 1876, incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Alex. Fraser, Grand Chief . . . . . Toronto.  
 John A. McLean, Grand Chieftain . . . . . Toronto.  
 Alex. Hay, Grand Treasurer . . . . . Toronto.  
 Donald M. Robertson, Grand Secretary, 70 Canada Life Bldg . . Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral  
 Benefits . . . . . \$4,284,000.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896. . . . .	4,742	4,099,500 00
Add contracts taken during 1897, new and renewed . . . . .	793	678,500 00
Gross number and amount of contracts on foot at any time during 1897. . . . .	5,535	4,778,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897. . . . .	24	21,000 00
“ lapsed in 1897. . . . .	571	473,000 00
Total deductions extended . . . . .	595	494,000 00
Net contracts on foot 31st December, 1897. . . . .	4,940	4,284,000 00

## III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the Subordinate Camps.  
Twenty-four members died in 1897.

## IV. SICK BENEFITS.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

## V. ASSETS.

Cash on deposit, Bank of Hamilton, Toronto .....	6,111 36
“ Dominion Bank, Guelph, and other banks .....	46,680 83
Dues called, but not yet payable .....	3,353 35
Aggregate amount of all other assets .....	988 53
	<hr/>
Total assets .....	<u>\$57,134 07</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$3,000 00
“ all other liabilities .....	524 26
	<hr/>
Total liabilities .....	<u>\$3,524 26</u>

## VII. MISCELLANEOUS.

One action was instituted by Society during 1897, Sons of Scotland vs. Faulkner ; action to cancel certificate. Still in court.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1897, payable 1st day of each month.

The Society accounts were audited 31st December, 1897. The books of record or account kept for purposes of insurance certificates or benefits : Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1897, were Alex. McMillan, E. A. Maclaurin, Toronto.

No changes were made during 1897 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1897. No information.

Number of members in Ontario died during 1897, 23.

Amount of death benefits paid to Ontario members during 1897, \$20,500.00.

## VIII. CASH RECEIPTS.

Cash balances from 1896 (not extended), \$31,237.15.

Cash received during 1897 from :

	Grand Camp.	Subordinate Camps.
Initiation fees .....	.....	\$1,046 93
Dues .....	.....	12,950 54
Assessments .....	\$43,050 45	.....
Per capita tax .....	4,957 75	.....
Certificates .....	.....	261 93
Charter fees .....	988 00	.....
Supplies sold .....	893 17	.....
Interest .....	1,180 04	.....
All other sources .....	.....	3,258 36
Total cash receipts .....	<u>\$51,069 41</u>	<u>\$17,517 76</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 :

(a) *Expenses of Management :*

Organizing .....	\$1,812 39	\$4,969 75
Fraternal Association .....	30 00	.....
Registration fee .....	25 00	.....
Interest .....	151 14	.....
Annual meeting .....	2,096 63	.....
Supplies bought .....	457 60	913 37
Travelling expenses .....	162 77	.....
Salaries, officers and auditors' fees .....	2,316 12	.....
Rent, light, heat and taxes .....	333 33	.....
Committees .....	171 67	.....
Printing, stationery and advertising .....	440 00	.....
Postage, telegrams and express .....	357 96	.....
Premiums for guarantee of lodge officers .....	30 00	.....
Other management expenses .....	7 85	.....
Total expenses of management .....	<u>\$8,391 96</u>	<u>\$5,883 12</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	21,000 00	.....
Sick benefits, etc. ....	.....	2,107 32
Expenditure by other than the foregoing .....	.....	7,882 55
Total expenditure .....	<u>\$29,391 96</u>	<u>\$15,872 99</u>

## GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 82 Hoskin Avenue, Toronto Junction.*

Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows :

M. A. Harper, Grand President .....Toronto.  
 Alex. Douglas, Vice-President.....Toronto.  
 W. J. Wadsworth, Grand Secretary .....Toronto Junction.  
 W. J. Dunlop, Grand Treasurer .....Toronto.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 476.

Four members died in 1897.

Total amount of Funeral Benefits paid during 1897, \$300.

No members' wives died during 1897.

Total cash standing to credit of fund 31st December, 1897, \$373.46.

## SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Amount of Sick Benefits paid in 1897, \$346.50.

No. of weeks' sickness experienced in 1897, 115.

Amount paid for medical attendance during 1897, \$348.13.

Total cash standing to credit of Sick Benefit Fund, \$285.36.

## ASSETS.

Cash on hand 31st December, 1897 .....	\$373 46
Dues and assessments due and unpaid .....	78 88
Other assets.....	404 34
	<hr/>
	\$856 68

LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1897, payable March, June, September and December.

The Society's accounts were duly audited 8th June, 1897.

Books of record or account, kept for purposes of insurance certificates, are as follows :  
Day book, cash book, journal and ledger.

Names and post office addresses of Auditors for 1897 : W. J. Dunlop, Toronto ;  
A. E. Whinton, Toronto.

No changes were made in 1897 in the organization or management of the Society.  
Certain changes were made in the Constitution and Rules in relation to benefits.

## CASH RECEIPTS

Cash balance from 1896 (not extended).....	\$279 40
Cash received during 1897 from :	
Assessments .....	\$386 00
Per capita tax and levies .....	194 60
Supplies sold .....	25 70
Total.....	<u>\$606 30</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Expenses of annual meeting .....	40 96
Supplies bought .....	68 08
Travelling expenses.....	15 00
Rent .....	4 30
Salaries.....	80 90
Total expenses of management .....	<u>\$212 24</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	300 00
Sick benefits.....	346 50
Medical attendance .....	348 15
Grand total .....	<u>\$1,206 89</u>



## ORANGE GRAND LODGE, ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 28th February, 1898.

*Head Office, 14 Berti Street Toronto, Ont.*

Organized 20th February, 1860 ; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Wm. M. Lockhart, Grand Master . . . . .	Alliston.
D. M. Jermyn, Deputy Grand Master . . . . .	Wiarton.
John McMillan, Junior Deputy Grand Master . . . . .	Toronto.
F. M. Baldwin, Grand Chaplain . . . . .	Aylmer.
E. F. Clarke, Grand Treasurer . . . . .	Toronto.
William Lee, Grand Secretary . . . . .	Toronto.
W. D. Bowman, Grand Lecturer . . . . .	Fonthill.
Samuel Caswell, Grand Director of Ceremonies . . . . .	Palmerston.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,000  
 One hundred and seventy-nine members of the Society died during 1897.

Total amount of funeral benefits paid in 1897 in respect of deceased members, \$532.05

## SICK BENEFITS.

Number of members who received sick benefits during 1897, 184.

Total amount of benefits paid in 1897 in respect of sick members, \$1,996.83.

Amount paid for medical attendance during 1897, \$2,718.76.

## ASSETS.

Actual amount cash on hand 31st December, 1897 . . . . .	\$ 8 80
Cash on deposit Bank of Toronto, Toronto . . . . .	1,477 80
Total . . . . .	<u>\$1,486 60</u>

## LIABILITIES.—NONE.

## MISCELLANEOUS.

The Society's accounts were audited February 27th, 1897, and March 11th, 1898  
 Names and addresses of the Auditors for 1897: John Hewitt, Toronto; T. O.  
 McAvoy, Balsam.

CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$2,177 76
Cash received during 1897 from :	
Per capita tax and levies.....	\$ 1,384 85
Interest and dividends.....	27 75
	<hr/>
Total.....	<u>\$1,412 60</u>

CASH EXPENDITURE.

Cash paid during 1897 for :

(a) *Expenses of Management.*

Registration fee.....	\$ 25 00
Expenses of annual meeting.....	7 60
Rent, light, heat and taxes.....	50 00
Managing officers' salaries.....	580 00
Official journal.....	202 00
Printing, stationery and advertising.....	88 75
Postage, telegrams and express.....	135 00
	<hr/>
Total expenses of management.....	\$1,088 35

(b) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management.....	583 00
Expenditure other than foregoing.....	532 41
	<hr/>
Total.....	<u>\$ 2,203 76</u>

PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS  
OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Toronto.*

Incorporated in Ontario, 26th May, 1894.

Executive Officers of the Society at 31st December, 1897, were as follows :

Wm. Ray, President.....	Toronto.
James O'Loane, Vice-President.....	Stratford.
Thomas Callaghan, Secretary.....	Toronto.
Patrick Farley, Treasurer.....	Toronto.
John J. Doyle, Trustee.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society ; total membership, 326.

One member of the Society died during 1897, and funeral Benefits amounting to \$50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

Number of members who received sick benefits in 1897, 27.

Total amount of benefits paid during 1897, \$303.86.

Number of weeks' sickness experienced in 1897, 58.

Amount paid for medical attendance, 1897, \$191.63.

Balance to credit of fund, 31st December, 1897, \$650.62.

ASSETS.—None.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1897.

The following books are kept : Cash book and ledger.

Names and post office address of the auditors for 1897 : Frank Hallman, Toronto ; John J. O'Reilly, Toronto.

## CASH RECEIPTS.

Cash receipts during 1897 :

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees .....	.....	\$163 00	\$22 50
Dues .....	.....	1,027 10	194 00
Per capita tax .....	\$32 25	.....	.....
Supplies sold .....	9 10	1 00	.....
Rent .....	.....	52 00	.....
Interest and dividends .....	.....	25 89	2 10
<b>Total receipts .....</b>	<b>\$41 35</b>	<b>\$1,268 99</b>	<b>\$218 60</b>

## CASH EXPENDITURE.

Cash paid during 1897 :

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax .....	.....	\$74 35	.....
Commission .....	.....	94 00	.....
Registration fee .....	\$3 00	.....	.....
Fuel, light, rent, etc .....	.....	348 89	.....
Supplies bought .....	.....	38 00	23 65
Travelling expenses .....	.....	22 25	.....
Salaries, officers' and auditors' fees .....	.....	54 00	8 08
Printing, stationery .....	.....	4 20	.....
Postage and express .....	.....	43 29	1 30
Other expenses .....	.....	.....	55
<b>Total expenses of management .....</b>	<b>\$3 00</b>	<b>\$679 88</b>	<b>\$33 58</b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	.....	.....	50 00
Sick benefits .....	.....	285 86	18 00
Medical attendance .....	.....	156 13	35 50
<b>Total expenditure .....</b>	<b>\$3 00</b>	<b>\$1,121 87</b>	<b>\$137 08</b>

## EMERALD BENEFICIAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 65 Sheridan Avenue, Toronto.*

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows

David A. Carey, President.....Toronto.

Patrick Brankin, Vice President.....Ottawa.

William Lane, Secretary-Treasurer .....Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits  
in force 31st December, 1897, \$31,150.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896.....	182	33,900 00
Add contracts taken during 1897, new. ....	139	13,050 00
Gross number and amount of certificates on foot at any time during 1897....	321	46,950 00
	Number.	Amount.
Deductions:		\$ c.
Contracts lapsed in 1897.....	86	15,800 00
Total deductions extended.....	86	15,800 00
Net contracts on foot at 31st December, 1897.....	235	31,150 00

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

Number of members who received Sick Benefits in 1897, 36.

Amount of Benefits paid in 1897 in respect of sick members, \$481.00.

Number of weeks' sickness experienced in 1897, 123.

Amount paid for medical attendance during 1897, \$211.65.

Amount standing to credit of Sick Benefit Fund, 31st December, 1897, \$318 58.

## V. ASSETS.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1897	50 82	171 92	20 56	243 30
Cash in bank .....	1,075 96	173 07	.....	1,249 03
Assessments unpaid .....	36 46	162 63	9 70	208 79
Other assets .....	241 30	605 00	9 00	855 30
	<hr/>	<hr/>	<hr/>	<hr/>
Totals .....	1,404 54	1,112 62	39 26	2,556 42
	<hr/>	<hr/>	<hr/>	<hr/>

## VI. LIABILITIES.

Aggregate amount of liabilities .....	\$28 49	\$63 33	.. . . .	91.82
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## VII. MISCELLANEOUS

Assessments are made monthly at fixed rates and are payable on the first of each month.

Twelve such assessments were made during 1897.

The Society's accounts were audited May 13th, August 4th, November 8th, 1897. February 14th, 1898.

The following books of account are kept: Minute, register, day book, ledger and record of claims.

The names and addresses of the auditors for 1897 were as follows: J. McCarthy, James Howell, Joseph Neill, Toronto.

## VIII. CASH RECEIPTS.

	Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1896 (not extended).			
Grand Branch.....	\$1,180 36		
Subordinate Branches.....	450 39		
Cash received during 1897 from :			
Initiation fees.....		\$31 00	
Dues.....	\$257 77	813 13	\$31 27
Per capita tax and levies.....	397 97	537 54	12 95
Supplies sold.....	8 05		
Interest.....	31 70	4 35	
Other sources.....	28 49	185 72	6 17
Total receipts.....	<u>\$733 98</u>	<u>\$1,571 74</u>	<u>\$50 39</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :			
Per capita tax and levies for management.....		\$212 30	\$2 88
Registration.....	\$3 00		
Expenses of annual meeting.....	5 95	100 15	7 45
Supplies bought.....		3 10	25
Travelling expenses.....	13 50		
Rent, light, heat and taxes.....		204 25	15 00
Salaries, officers' and auditors' fees.....	205 25	46 33	
Printing, stationery and advertising.....	18 50	16 20	
Postage, telegrams and express.....	21 45	13 55	
Premiums for guarantee of lodge officers.....	18 75		
Total expenses for management.....	<u>\$286 40</u>	<u>\$595 88</u>	<u>\$25 58</u>

*Miscellaneous Expenses.*

Per capita tax, other than for management.....		102 85	4 80
Sick benefits.....		448 00	33 00
Medical attendance.....		204 15	7 50
Gratuities to distressed members.....	116 36	7 47	
Other expenditures (detailed in memo).....	384 80	125 40	10 50
Totals.....	<u>\$787 56</u>	<u>\$1,483 84</u>	<u>\$81 33</u>

## L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 160-164 Queen West, Ottawa.*

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1897, were as follows :

J. E. A. Robillard, President.....Ottawa.  
 Charles Castonguay, Recording Secretary, 37 Sophia Street.....Ottawa.  
 J. N. Rattey, Treasurer.....Ottawa.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 463.

Two members of the Society died in 1897.

Total amount of Funeral Benefits paid in respect of deceased members was \$950.00.

Number of members' wives deceased in 1897—1.

Amount of Funeral Benefits paid in respect of deceased wives, \$75.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1897, \$2,436.08.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1897, 71.

Amount of Sick Benefits paid in 1897, \$1,012 56.

Number of weeks' sickness experienced in 1897, 253 1-7.

Amount paid for medical attendance during 1897, \$183.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st, \$2,045.33.

## ASSETS.

Actual cash on hand at 31st December, 1897 .....	\$12 56
Cash on deposit in La Banque Nationale, Ottawa .....	4,478 83
Dues and assessments due and unpaid .....	169 25
Other assets .....	341 20
Total assets .....	\$5,001 86

LIABILITIES — No information.



## MISCELLANEOUS.

The Society's accounts were audited monthly and on 14th January, 1898.

The names and addresses of the auditors for 1897 were as follows: Thos. H. Marcell and Joseph Bigras, Ottawa.

No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1897.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$15.48
Cash received during 1897 from :	
Initiation fees.....	\$ 178 75
Dues .....	2,585 75
Supplies sold .....	6 10
Rent .....	20 00
Interest and dividends.....	172 73
All other sources .....	153 15
	<hr/>
Total receipts .....	<u>\$3,116 48</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :	
Registration fee .....	\$ 3 00
Rent, light, heat and taxes.....	87 00
Managing officers' salaries, etc .....	9 50
Printing, stationery and advertising .....	71 30
Postage, telegrams and express .....	8 39
Other management expenses .....	18 40
	<hr/>
Total expenditure .....	\$197 59

*Miscellaneous Expenditure.*

Funeral benefits .....	75 00
Benefits to widows and orphans.....	950 00
Sick benefits .....	1,012 56
Medical attendance.....	183 00
Other expenditure.....	213 50
	<hr/>
Grand total.....	<u>\$2 631 65</u>

ST. JOSEPH SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 325 Dalhousie Street, Ottawa, Ont.*

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Oliver Durocher, President ..... Ottawa.  
 F. X. Talbot, Secretary-Treasurer..... Ottawa.

MOVEMENT IN INSURANCE CERTIFICATES.

		Number.	Amount.
Contracts in force 31st December, 1896 .....		1,216	\$ 1,181,575 00
Add contracts taken during 1897, new or renewed .....		392	323,900 00
Gross number and amount of certificates on foot at any time during 1897...		1,608	1,505,475 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1897 .....	14	\$ 10,700 00	
Lapsed .....	155	153,800 00	
Surrendered.....	1	1,000 00	
Total deductions extended .....	170	165,500 00	170 165,500 00
Net contracts on foot at 31st December, 1897 .....		1,438	1,339,975 00

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 1,438.

Fourteen members died in 1897.

Amount of benefits paid in respect of deceased members, \$11,100.00.

Eleven members' wives died in 1897.

Amount of benefits paid in respect of deceased wives \$825.

Amount to credit of funeral fund 31st December, 1897, \$12,114.20.

## SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1897, 137.

Amount of sick benefits paid, \$4,140.48.

Number of weeks' sickness experienced during 1897, 848.

Amount paid for medical attendance, \$233.33.

## ASSETS.

Cash value of real estate, less encumbrances.....	\$5,500 00
Actual cash on hand (Treasurer).....	331 50
Cash on deposit to the Society's credit in the following chartered banks :	
Le Banque Nationale, Ottawa .....	1,191 76
Government Savings .....	5,087 66
Roman Catholic Episcopal Corporation.....	4,000 00
Dues and assessments called, but not yet payable.....	4,932 93
Dues and assessments due by members who received one-tenth of their certificates.....	1,504 28
Interest .....	1,122 29
All other assets .....	1,226 74
	<hr/>
Total assets.....	\$23,687 16

## LIABILITIES.

Amount of claim supposed or reported .....	\$1,400 00
Other liabilities .....	100 00
	<hr/>
Total liabilities.....	\$1,500 00

## MISCELLANEOUS.

One action was instituted against the Society during 1897. Suit for benefits ; decision in favor of Society, the member having been suspended for non-payment of dues.

Assessments are made at the death of a member.

Twelve assessments were made during 1897.

Certain changes were made in the organization and management of the Society during 1897, and also in the constitution and rules.

The accounts were audited weekly during 1897.

Names and addresses of auditors: F. R. E. Campeau, J. H. Laperriere and A. Allard, Ottawa.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$10,879 26	
		Supreme Body.
		Subordinate Bodies.
Initiation fees .....	\$2,683 08	\$1,839 18
Dues .....	6,646 10	2,218 35
Assessments .....	11,638 38	3,610 89
Per capita tax and levies .....	99 90	28 80
Degrees and cards .....	41 55	22 60
Rent .....	155 50	21 50
Interest and dividends .....	406 91	.....
All other sources .....	225 10	171 85
Total receipts .....	\$21,896 52	\$7,913 17

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission .....	\$1,217 87	\$268 97
Law costs .....	182 47	.....
Registration fees .....	10 00	.....
Supplies bought .....	277 76	19 15
Expenses of annual meeting .....	121 88	.....
Travelling expenses .....	127 80	.....
Rent, light, heat and taxes .....	426 83	147 52
Clerk hire .....	441 66	.....
Official Journal .....	348 13	.....
Printing, stationery and advertising .....	66 45	.....
Postage, telegrams and expenses .....	89 41	36 16
Premiums for guarantee of lodge officers .....	10 00	.....
Other expenses .....	97 70	8 00
Total expenses of management .....	\$3,417 96	\$476 80

*(b) Miscellaneous Expenditure.*

Life insurance claims .....	11,100 00	.....
Sick benefits .....	4,140 48	1,204 76
Medical attendance .....	339 25	106 25
Expenses other than the foregoing .....	1,515 00	.....
Total expenditure .....	\$20,512 69	\$1,787 81

## UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Wellington St, Ottawa.*

Organized 10th June, 1893 ; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

James Logan, Grand President . . . . . Ottawa.  
 John Hogan, 1st Vice-President . . . . . Hintonburg.  
 P. Lavrey, 2nd Vice-President . . . . . Riviere Du Loup.  
 H. F. McKenny, Grand Secretary . . . . . Box 20 Hintonburg.  
 John Hogan, Grand Treasurer . . . . . Hintonburg.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Contracts other than for Endowments or for Sick or  
 Funeral Benefits in force 31st December, 1897 . . . . . \$252,000 00

## II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1896 . . . . .	316	\$ 316,000 00
“ taken during 1897 . . . . .	31	31,000 00
Gross number and amount of certificates on foot at any time during 1897.	347	347,000 00
	Number.	Amount.
Deductions .		\$ c
Contracts matured in 1897 . . . . .	1	1,000 00
Lapsed . . . . .	94	94,000 00
Total deductions extended . . . . .	95	95,000 00
Net contracts on foot at 31st Dec., 1897 . . . . .	252	252,000 00

FUNERAL BENEFITS.—None.

III. SICK BENEFITS.—None.

IV. ASSETS.

Actual cash in Molson's Bank, Ottawa .....	\$1,417 46
Totals .....	<u>1,417 46</u>

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments are made at each death.

One assessment was made during 1897.

The Society's accounts were audited January, 1898.

Names and addresses of auditors: A. C. Whittier, L. G. Morgan, Ottawa.

Books of record or account kept for purposes of insurance certificates or benefits; Register, ledger and certificate book.

No changes were made during 1897 in the organization or management of the Society.

VII. CASH RECEIPTS.

Cash balances from 1896 (not extended) .....	\$1,106 54	
Dues .....		\$3,112 03
Assessments .....		167 00
Supplies sold .....		33 85
Total receipts .....		<u>3,312 88</u>

VIII. CASH EXPENDITURES.

Cash paid during 1897 for:

Law costs .....	\$50 00
Registration .....	10 00
Annual meeting .....	89 75
Supplies bought .....	153 50
Travelling expenses .....	343 85
Salaries, officers' and auditors' fees .....	1,029 50
Printing, stationery and advertising .....	431 20
Postage, telegrams and express .....	103 16
Total expenses for management .....	<u>\$2,210 96</u>

*Miscellaneous Expenses.*

Life insurance claims .....	576 00
Other payments .....	215 00
Totals .....	<u>\$3,001 96</u>

OTTAWA UNITY PROTESTANT BENEFIT SOCIETY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 193 Albert Street, Ottawa, Ont.*

Organized 1st June, 1868, and incorporated in Ontario, January, 1869.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

- D. Storey, President . . . . . Ottawa.
- W. E. Brown, 1st Vice-President . . . . . Ottawa.
- John McFarlane, Treasurer . . . . . Ottawa.
- J. McL. Ross, Financial Secretary . . . . . Ottawa.
- J. A. Murphy, Recording Secretary . . . . . Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 351.

Four members of the Society died during 1897, and payments were made in respect of funeral benefits amounting to \$900.00.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Seventy-three members received sick benefits during 1897, amounting to \$311.00

Number of weeks' sickness experienced during 1897, 279.

Amount paid for medical attendance in 1897, \$244.13.

ASSETS.—No information.

LIABILITIES.

Amount of claim . . . . . \$300 00

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made for the purposes of Life Insurance at the death of a member. Four such assessments were made during 1897.

The Society's books were duly audited in August, 1897.

Names and post office addresses of the Auditors for 1897 were as follows: F. Gallagher, A. Wilson, Jas. W. Ross, Ottawa.

## CASH RECEIPTS.

Cash received during 1897 from :

Initiation fees, etc .....	\$ 53 03
Dues .....	678 70
Assessments .....	715 65
Total receipts .....	<u>\$1,447 38</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	45 10
Salaries, officers' and auditors' fees .....	78 50
Printing, stationery, etc .....	30 09
Total expenses of management .....	<u>\$156 69</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	900 00
Sick benefits .....	311 00
Medical attendance .....	244 13
Total expenditure .....	<u>\$1,611 82</u>



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CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Ottawa, Ont.*

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

B. Shanahan, President.....	Ottawa.
H. Kendal, Vice-President .....	"
W. D. J. McEwen, Recording Secretary, 495 McLeod st. ....	"
W. McFarland, Financial Secretary.....	"
W. P. Daly, Treasurer .....	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 70. One member died during 1897, and Funeral Benefits amounting to \$50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received benefits in 1897, 30.

Amount of benefits paid in 1897 in respect of sick members, \$284.00.

Number of weeks' sickness experienced in 1897, 94 $\frac{2}{3}$ .

Amount paid for medical attendance, none.

Amount of cash to credit of fund 31st December, 1897, \$44.22.

ASSETS.

Cash on hand and in deposit in Ottawa Bank, \$44.22.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member. One assessment was made during 1897.

The books of the Society were audited in 1897.

Names and post office addresses of the Auditors for 1897 were as follows: E. Aust, W. Ogilvie, B. Shanahan.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$116.27
Cash received during 1897, from :	
Application fees .....	\$12 00
Dues .....	213 25
Assessments .....	50 00
Total receipts .....	<u>\$275 25</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee .....	\$3 00
Officers' salaries, etc. ....	6 00
Travelling expenses .....	3 00
Postage, telegrams and express .....	1 30
Total expenses of management .....	<u>\$13 30</u>

*(b) Miscellaneous Payments.*

Funeral benefits .....	50 00
Sick benefits .....	284 00
Total expenditure .....	<u>\$347 30</u>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872, incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Major C. J. Anderson, Chairman ..... Ottawa.  
 A. G. Kingston, Treasurer ..... “  
 W. J. Lynch, Secretary ..... “

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick and Funeral Benefits in force 31st December, 1897, \$52,600.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits*

			Number.	Amount.
Contracts in force 31st December, 1896 .....			278	\$ 55,800 00
Add contracts taken during 1897, new and renewed .....			1	200 00
Gross number and amount of contracts on foot at any time during 1897....			279	55,800 00
	Number.	Amount.		
Deductions :				
Contracts matured in 1897 .....	9	\$ 1,800 00		
“ lapsed in 1897 .....	7	1,400 00		
Total deductions extended .....	16	3,200 00	16	3,200 00
Net contracts on foot 31st December, 1897 ...			263	52,600 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None

## V. ASSETS.

Cash in Government Savings Bank, Toronto .....	\$2,372 22
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## VI. LIABILITIES —None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—No information.

The Society's books were duly audited on 18th January, 1898.

Names and post office addresses of the Auditors for 1897 were as follows: Richard Devlin, W. B. A. Hill.

## VIII. CASH RECEIPTS.

Cash balances from 1896 (not extended) .....	\$2,587 84
Dues .....	\$1,561 49
Interest and dividends .....	81 89
Total receipts .....	<u>\$1,643 38</u>

## IX. CASH EXPENDITURE.

Registration fee .....	3 00
Salaries, officers' and auditors' fees.....	50 00
Printing, stationery, advertising and postage ...	6 00
Total expenses of management .....	<u>\$59 00</u>

*Miscellaneous Expenditure.*

Life insurance claims .....	1,800 00
Total expenditure .....	<u>\$1,859 00</u>

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GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF  
CANADA WEST.

— — — — —

The insurance feature of this Society is managed by an auxiliary branch known as the  
Sons of Temperance National Mutual Relief Society, Washington, D.C.

— — — — —

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

— — — — —

Chief Agent and Attorney for the Province of Ontario, W. H. Bewell, Whitby.

— — — — —

Organized 25th June, 1879, incorporated 25th June, 1879.

— — — — —

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Benj. R. Jewell, President .....	Stoneham, Mass.
F. M. Bradley, Gen.-Secretary .....	Washington, D.C.
J. H. Roberts, Treasurer .....	Boston, Mass.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1897, \$1,176,450.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for Benefits in the nature thereof.—None.

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

		Number.	Amount.
Contracts in force 31st December, 1896. ....		1,054	\$ 1,261,150 00
Add contracts taken during 1897, new or renewed .....		58	57,800 00
Gross number and amount of contracts on foot at any time during 1897.....		1,112	1,318,950 00
		Number.	Amount.
Deductions:			
Contracts matured in 1897.....	19	\$ 15,500 00	
“ lapsed in 1897 .....	84	115,000 00	
“ reduced .....		12,000 00	
Total deductions extended.....	103	142,500 00	103 142,500 00
Net contracts on foot at 31st December, 1897.....			1,009 1,176,450 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V.—ASSETS.

Boston Bank, Boston .....	\$2,145 38
Total assets .....	<u>\$2,145 38</u>

VI.—LIABILITIES.—None.

VII.—MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

Assessments are made the last of each month.

The following books are kept: Register of membership, Subordinate Division Register of membership, Record Book, Cash Book by items, Cash Book by days.

Name and post office address of the auditor for 1897 was E. H. Hopkins, 343 E 119th street, New York City.

No changes were made during 1897 in the organization or management of the Society.

Number of certificate holders in Ontario 31st December, 1897—86.

Number of members in Ontario who died during 1897—3.

Amount paid for death benefits in Ontario during 1897—\$3,500.

## VIII. CASH RECEIPTS.

Cash balance for 1896 (not extended) .....	\$474 44
Cash received during 1897 from :	
Assessments .....	<u>\$34,942 62</u>
Total cash receipts .....	<u>\$34,942 62</u>

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

(a) *Expenses of Management.*

Commission .....	\$ 132 00
Annual meeting .....	68 85
Travelling expenses .....	235 31
Rent, light, heat and taxes .....	258 00
Salaries, officers' and auditors' fees .....	2,004 25
Olerk hire .....	1,200 00
Official journal .....	92 00
Printing, stationery and advertising .....	92 27
Postage, telegrams and express .....	737 13
Total expenses of management .....	<u>\$4,819 81</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	<u>27,819 00</u>
Total expenditure .....	<u>\$32,638 81</u>

THE MERCHANTS' LIFE ASSOCIATION.\*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 32 Yonge Street Arcade, Toronto, Ont.

The Society was organized on the 6th November, 1882, incorporated in Ontario 30th November, 1883, and reincorporated 23rd June, 1893, under 56 Vic. c. 32.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Hon. John Dryden, President . . . . . Toronto.  
 Emerson Coatsworth, 1st Vice President . . . . . Toronto.  
 R. S. Williams, 2nd Vice-President . . . . . Toronto.  
 J. G. Howarth, Secretary-Treasurer . . . . . Toronto.

*Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1896. . . . .	271	\$ 400,500 00 <sup>c.</sup>
Add contracts taken during 1897, new or renewed . . . . .	279	338,200 00
Gross number and amount of contracts on foot at any time during 1897 . . . . .	550	738,700 00
	Number.	Amount.
Deductions :		
Contracts lapsed in 1897 . . . . .	74	\$ 93,000 00 <sup>c.</sup>
Total deductions extended . . . . .	74	93,000 00
Net contracts on foot at 31st December, 1897. . . . .	476	645,700 00

FUNERAL BENEFITS.

No members died during the year 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1897, 15.

Amount paid for sick benefits in 1897, \$165.83.

Number of weeks' sickness experienced during 1897, 25½.

\* This Association has, under the statutory provision on that behalf, made a voluntary deposit \$5,000.



## ASSETS.

Actual cash on hand .....	\$5,000 00
Cash in Imperial Bank, Toronto .....	2,493 55
Premiums called but not yet payable.....	3,103 29
Total assets .....	<u>\$10,596 84</u>

## LIABILITIES.

No information.

## MISCELLANEOUS.

Assessments, none made, fixed payments.

The books were audited December 31st, 1897.

The following books of record and account are kept: Contract Register, Cash Book, Ledger, Journal, Disability Register.

Names and post office addresses of the Auditors for 1897, Messrs. Clarkson & Cross.

No changes were made during 1897 in the organization in relation to insurance certificates or benefits.

## CASH RECEIPTS.

Cash received during 1897, from:

Application fees .....	\$13 50
Premiums .....	6,530 83
Cash from guarantors.....	7,529 70
Interests and dividends .....	69 06
Total receipts .....	<u>\$14,143 09</u>

## CASH EXPENDITURE.

Cash paid during 1897, for:

*(a) Expenses of Management.*

Charter fees.....	\$750 00
Commission .....	2,495 09
Office furniture .....	28 58
Petty cash .....	82 66
Rent, light, heat and taxes .....	312 48
Travelling expenses .....	39 20
Officers' salaries .....	2,306 45
Clerk hire .....	206 65
Printing, stationery and advertising.....	160 47
Postage, telegrams, etc .....	78 45
Other expenses (detailed in memo.) .....	266 30
Total expenses of management .....	<u>\$6,726 33</u>

*(b) Miscellaneous Payments.*

Sick benefits .....	165 83
Medical attendance.....	447 71
Total expenditure .....	<u>\$7,339 87</u>

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1897.

*Head Office, St. Catharines, Ont.*

Organized 15th September, 1871 ; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Edwin Goodman, President ..... St. Catharines.  
 William F. Clarke, Vice-President..... Grimsby.  
 Levi Yale, Secretary-Treasurer ..... St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

*Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 .....	146	14,600 00
Add contracts taken during 1897, new or renewed .....	3	300 00
Gross number and amount of contracts on foot at any one time during 1897.	149	14,900 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897 .....	3	300 00
Total deductions extended .....	3	300 00
Net contracts on foot.....	146	14,600 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines ..... \$735 81

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1897.

The accounts of the Society were audited on the 10th February, 1898.

Books of record or account kept for purposes of insurance certificates are : Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1897 : W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$731.61
Cash received during 1897 from :	
Application fees .....	\$ 4 50
Assessments.....	289 00
Interest and dividends.....	24 05
	<hr/>
Total receipts .....	<u>\$317 55</u>

CASH EXPENDITURE.

Cash paid during 1897 for :

(a) *Expenses of Management.*

Commission .....	\$44 45
Registration fee .....	3 00
Printing, stationery and advertising .....	11 00
Postage, telegrams and express .....	4 25
	<hr/>
Total expenses of management .....	62 70

(b) *Miscellaneous Expenditure.*

Life Insurance claims .....	300 00
	<hr/>
Total expenditure.....	<u>\$362 70</u>

## CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office of the Society, 108 LaSalle Street, Chicago, Ill.*Chief Agent and Attorney for Ontario, Philip De Gurchy, 72 King Street E.,  
Toronto, Ont.Organized 24th May, 1883, and incorporated under laws of the State of Illinois,  
24th May, 1883.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Thomas H. Cannon, High Chief Ranger.....	Chicago.
M. A. Talbot, High Vice-Chief Ranger .....	Quebec.
Theo. B. Thiele, High Secretary.....	Chicago.
Thomas J. Callen, High Treasurer.....	Milwaukee.
Thos. F. O'Malley, Medical Examiner.....	Chicago.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1897.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral  
benefits, \$57,240,500 00.

## II. MOVEMENT OF INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

*(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

			Number.	Amount.
Contracts in force 31st December, 1896.....			43,898	\$ c. 45,397,000 00
Add contracts taken during 1897, new or renewed.....			13,891	14,252,000 00
Gross number and amount of contracts on foot at any time during 1897.. . .			57,789	59,649,000 00
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1897 .....	336	352,500 00		
Contracts suspended, 1897 .....	2,050	2,056,000 00		
Contracts cancelled in 1887.....				
Contracts resigned, 1897 .....				
Total deductions extended .....	2,386	2,408,500 00	2,386	2,408,500 00
Net contracts on foot at 31st December, 1897.....			55,403	57,240,500 00

## SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

## V. ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :		
Milwaukee National Bank, Milwaukee, Wis .....		\$40,616 16
National Exchange, " .....		7,268 05
First National Bank, " .....		15,350 00
Marshal & Ilsley Bank, " .....		6 500 00
Dues and assessments due and unpaid .....		7,217 09
Amount of all other assets .....		8,549 79
Total assets .....		<u>\$85,501 09</u>

## VI. LIABILITIES.

Amount of claims supposed or reported .....	\$32,000 00
" " resisted .....	1,000 00
" statutory liability (Illinois).....	1,000 00
Total liabilities .....	<u>\$34 000 00</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1897 in Ontario.—None.

Assessments are made monthly, and are payable within forty days of call.

Eleven such assessments were made during the year 1897.

The Society's books were audited in January and August, 1897.

Books kept by Society : Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1897 were as follows : J. J. Sloan, Chicago ; J. E. Meany, Reedsville, Wis. ; F. X. Bilodeau, Montreal.

Certain changes were made during 1897 in the organization or management of the Society in relation to insurance certificates which are filed herewith.

No changes were made during 1897 in the constitution or rules of the Society.

Number of certificate holders in Ontario 31st December, 1897, 4,394.

Number of members in Ontario who died during 1897, 16.

Amount of death benefits paid to Ontario members during 1897, \$16,125.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended).....	
Cash received during 1897 from :	
Assessments .....	\$359,324 01
Per capita tax and levies .....	23,175 17
Charter fees .....	10,000 00
Supplies sold .....	14,555 94
Total receipts.....	<u>\$407,055 12</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission to organizers of new courts.....	\$7,700 00
Law costs.....	1,184 93
Registration fees .....	130 70
Annual meeting.....	4,464 62
Supplies bought.....	7,680 40
Travelling expenses.....	432 30
Rent, light, heat, taxes.....	1,350 00
Salaries, officers' and auditors' fees.....	6,487 96
Clerk hire.....	5,485 56
Official journal.....	7,110 38
Printing, stationery, advertising, postage .....	3,428 65
Postage, telegrams and express.....	2,117 92
Total expenses of management.....	<u>\$47,573 42</u>

*(b) Miscellaneous.*

Life insurance claims.....	327,200 00
Total expenditure.....	<u>\$374,773 42</u>

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 56-58 Pine St., New York City.

Organized 7th March, 1883 ; incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

James M. Goodenough, M. E. Grand Commander . . . . . New York, N.Y.  
 James Houghtaling, V. E. Grand Chancellor . . . . . New York, N.Y.  
 Millard F. Smith, V. E. Grand Almoner . . . . . New York, N.Y.  
 Leopold Lee, V. E. Grand Attorney General . . . . . New York, N.Y.  
 C. P. Gildersleeve, M.D., V. E. Grand Medical Examiner . . . . . Brooklyn, N.Y.  
 Charles Ridenbough, V. E. Grand Trustee . . . . . Philadelphia.  
 Charles Hayward, V. E. Grand Trustee . . . . . Wilmington.  
 Charles Ewald, V. E. Grand Trustee . . . . . Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts — NONE

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1897, \$4,818,000.

MOVEMENTS IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.— NONE.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits—*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1896 . . . . .	3,773	4,799,000 00
Add contracts taken during 1897, new or renewed . . . . .	432	546,000 00
Gross number and amounts of contracts on foot at any time during 1897 . . . . .	4,205	5,345,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1897 by death . . . . .	54	67,000 00
“ lapsed, 1897 . . . . .	363	460,000 00
Total deductions extended . . . . .	417	527,000 00
Net contracts on foot 31st December, 1897 . . . . .	3,788	4,818,000 00

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 III. AND IV. FUNERAL AND SICK BENEFITS.

Fifty-four members died during 1897.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

## V. ASSETS.

Cash on hand as per Auditor's Statement : None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :

Knickerbocker Trust Co., New York City . . . . .	\$7,589 21
Hide and Leather Bank, New York City . . . . .	1,403 69
Dues and assessments called, but not yet payable . . . . .	6,151 82
	<hr/>
Total assets . . . . .	\$15,144 72
	<hr/> <hr/>

## VI. LIABILITIES.

Amount of claims admitted . . . . .	\$1,000 00
"      "      supposed or reported . . . . .	17,000 00
"      "      resisted . . . . .	6,000 00
	<hr/>
Total . . . . .	\$24,000 00
	<hr/> <hr/>

## VII. MISCELLANEOUS.

Actions or proceedings were instituted or prosecuted by or against the Society during 1897.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty assessments were made during 1897.

The accounts of the Society were audited in September, 1897.

Books of record or account kept by the Society : Cash books, ledgers, and registers for the several departments.

Names and post office addresses of the auditors for 1897 : J. W. Streaton, New York ; W. H. Spicer, New York ; J. P. Sparr, Brooklyn.

Certain changes were made during 1897 in the Constitution and Laws in relation to insurance certificates or benefits, and are filed with the annual statement.

Number of certificate holders in Ontario, 116.

No members in Ontario died during 1897.

No death benefits were paid to Ontario members during 1897.



## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$11,127 38
Cash received during 1897 from :	
Application fees .....	8 247 50
Assessments .....	49,568 63
Per capita tax and levies .....	3,731 20
Charter fees .....	25 00
Supplies sold .....	526 19
	<hr/>
Total receipts .....	854,098 52

## IX. CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Organizing expenses .....	\$ 151 03
Expenses of annual meeting .....	138 25
Travelling expenses .....	134 10
Rent, light, heat and taxes .....	265 83
Salaries, officers' and auditors' fees .....	1,574 98
Printing, stationery, advertising, postage, etc. ....	824 90
Postage, telegrams, etc .....	310 00
Other expenses (detailed in memo.) .....	433 91
	<hr/>
Total expenses of management .....	83,833 00

*(b) Miscellaneous.*

Life insurance claims .....	52,400 00
	<hr/>
Total expenditure .....	856,233 00

## IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 216 Manning Ave., Toronto.*

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Angus McDonald, President .....	Toronto.
James Cummings, First Vice-President .....	Hamilton.
Mrs. J. Stewart, Second Vice-President .....	Toronto
J. J. Flanagan, Secretary .....	Toronto.
William Laviole, Treasurer .....	Paris.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1897, was 244.

Two members of the Society died during 1897.

Total amount of Funeral Benefits paid during 1897, \$200 00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1897, \$700.43.

## SICK BENEFITS

Sick Benefits are undertaken by the Subordinate Branches.

Thirty-nine members of the Society received Sick Benefits during 1897.

Total amount of benefits paid in 1897, \$430.00.

Total amount paid for medical attendance in 1897, \$208 02.

Number of weeks' sickness experienced in 1897, 114.

## ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash on hand, Treasurer's hands, December 31, 1897..	£54 10	\$107 25
Cash in Bank of Commerce, Paris .....	677 18	82 77
“ “ Hamilton .....	23 25	86 09
“ Home Savings Bank, London .....	.....	134 90
All other assets .....	.....	985 00
Total assets .....	<u>£734 53</u>	<u>\$1,396 01</u>

LIABILITIES —None.

## MISCELLANEOUS.

Four assessments were made during the year 1897, payable 1st January, April, July and October.

The Grand Branch books were audited July 13th, 1897.

Local Branch books were audited January, April, July, October.

Names and addresses of Auditors for 1897 were as follows : J. W. Smith, Hamilton ; J. J. Flanagan, Toronto.

## CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balances from 1896 (not extended) .....	\$679 98	\$477 22
Cash received during 1897 from :		
	Grand Body.	Subordinate Bodies.
Dues .....	.....	\$970 00
Initiation fees .....	.....	48 00
Assessments, death .....	\$240 75	203 75
Per capita tax .....	59 50	24 30
Rent .....	.....	135 50
Supplies sold .....	3 35	.....
Interest and dividends .....	16 40	6 27
All other sources .....	.....	240 88
Total receipts .....	\$320 00	\$1,628 70

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management*

	Grand Body.	Subordinate Bodies.
Per capita tax for management .....	.....	\$59 50
Registration fee .....	\$3 00	.....
Supplies bought .....	.....	3 35
Travelling expenses .....	.....	24 00
Rent, light, heat and taxes .....	.....	474 20
Salaries .....	37 50	30 00
Printing, stationery, advertising .....	12 95	27 43
Postage and express .....	1 00	2 46
Total expenses of management .....	\$54 45	\$620 94

*(b) Miscellaneous Expenditure.*

Per capita tax .....	.....	240 75
Funeral benefits .....	200 00	.....
Sick benefits .....	.....	430 00
Medical attendance .....	.....	208 02
Gratuities to distressed members .....	.....	21 00
Expenditure other than foregoing .....	11 00	174 21
Total expenditure .....	\$265 45	\$1,694 92

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 TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Police Headquarters, Toronto.*


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 Organized 1st January, 1882; incorporated 2nd March, 1882.
 

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The Executive Officers of the Society at 31 December, 1897, were as follows :

James Stephen, Chairman.....	Toronto.
Charles Seymour, Secretary.....	Toronto.
H. J. Grasset, Treasurer.....	Toronto.

## MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowment or for benefits in the nature thereof :	
Contracts in force 31st December, 1896.....	257
New contracts taken during 1897.....	10
	267
Deductions :	267
Contracts surrendered, in 1897.....	9
	9
Net endowment contracts on foot 31st December, 1897.....	258

## ASSETS.

Cash value of real estate.....	\$24 200 00
Mortgages.....	31,164 00
Rents.....	291 00
Cash on deposit in Imperial Bank, Toronto.....	8,897 84
"    City Treasury.....	44,569 38
Interest due and accrued.....	379 70
Total assets.....	\$109,501 92

## LIABILITIES.

Claims admitted by the Society (since paid).....	\$313 56
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## MISCELLANEOUS.

No action was instituted against the Society in 1897.

Twelve assessments were made during the year 1897, the first day of each month.

The Society's accounts for the year 1897 were duly audited on the 7th day of February, 1898.

The books of account and record are : Pensicners' Ledger and Minute Book.

The Auditors for 1897 were : Richard Lee and Edward Hales, Toronto.

No changes were made during the year 1897 in the Constitution and Rules of the Society in relation to assessments and pensions.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	£746 02
Assessments.....	\$9,831 18
Fines and stoppages.....	1,578 98
Rent.....	734 39
Interest and dividends.....	1,343 42
Other sources.....	963 01
	<hr/>
Total receipts.....	<u>\$14,450 98</u>

## CASH EXPENDITURE.

*(a) Expenses of Management*

Law costs.....	\$150 00
Registration fee.....	3 00
Printing, stationery and advertising.....	5 90
	<hr/>
Total expenses of management.....	<u>\$158 90</u>

*(b) Miscellaneous Expenditure.*

Endowments or payments in the nature thereof.....	763 66
Life insurance claims other than endowment.....	2,043 18
Expenditure other than foregoing.....	3,333 42
	<hr/>
Total expenditure.....	<u>\$6,299 16</u>

## HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office Hamilton, Ont*

Organized 8th December, 1890; incorporated, 13th February, 1891.

The Executive Officers of the Society on the 31st December, 1897, were as follows:

Jan McKenzie, Chairman .....	Hamilton.
John Timson, Secretary .....	Hamilton.
David Coulter, Committeeman .....	Hamilton.
James Barron, " .....	Hamilton.
Alfred Moore, " .....	Hamilton.
William Hawkins, " .....	Hamilton.
Alexander Smith, Treasurer .....	Hamilton.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50.  
 Total amount of Funeral Benefits paid during 1897, \$175.  
 One member of the Society died during 1897.

## ASSETS.

Cash value of mortgages .....	\$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	7,103 34
Interest due (since paid) .....	150 00
Total .....	<u>\$12,253 34</u>

## LIABILITIES.—None.

## MISCELLANEOUS.

An action was instituted against the Society during 1897 by Eliza Miller and others to recover \$1,294.97. Judgment for defendants; decree reversed in Divisional Court and judgment given for plaintiffs; an appeal to Court of Appeals is pending.

Twelve assessments were made during 1897.

The books of record for purpose of Insurance Certificates are Members' Register, etc.

The accounts for the year 1897 were duly audited on 27th January, 1898.

Names and addresses of Auditors: Samuel H. Kent and Walter Anderson, Hamilton.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$6,658.21	
Dues from members, fines and deductions .....		\$ 1,218 34
Donations .....		22 00
Interest on mortgage and bank .....		403 79
Total receipts .....		<u>\$1,644 13</u>

## CASH EXPENDITURE.

Law costs .....	\$300 00
Registration fee .....	8 00
Salaries, auditor's services .....	16 00
Clerk hire .....	3 00
Printing .....	2 00
Total expenses of management .....	<u>324 00</u>
Funeral Benefits .....	175 00
Gratuities to members .....	700 00
Grand total .....	<u>\$1,199 00</u>

## LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887 ; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

* Robt. Adams, Chairman .....	London.
Robert Egletton, Secretary .....	London.
W. T. Williams, Treasurer .....	London.

## ASSETS.

Bonds, debentures, etc. ....	\$ 7,000 00
Cash on deposit in Huron and Erie Savings Bank .....	5,797 73
Total assets .....	<u>\$12,797 73</u>

LIABILITIES.—None.

## MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1897.

A percentage is deducted from salaries monthly. The Society's accounts were audited 17th January, 1898. The books of record or account kept are: ledger and journal. No. of members, 37.

Names and addresses of auditors for 1897 : John Pope and William Rider, London.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$4,162.32
Assessments .....	\$932 69
Interest and dividends .....	590 89
All other sources (donations) .....	550 00
Total receipts .....	<u>\$1,873 58</u>

## CASH EXPENDITURE.

*Expenses of Management.*

Registration .....	\$3 00
Printing .....	4 00
Total expenses of management .....	<u>7 00</u>
Pension paid .....	231 17
Total expenditure .....	<u>\$238 17</u>

## DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 604 Gerrard Street, Toronto, Ont.*

Organized 7th November, 1890; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1897, were as follows :

Edward W. Trump, Grand President.....	St. Thomas.
Charlotte F. Smith " Past " .....	Whitby.
Emma Johnson " Vice " .....	Toronto.
Joseph Shone " Treas-ure- .....	814 Yonge St. Toronto.
Leonard George Cross " Secretary .....	604 Gerrard St. E., Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,718.

Five members of the Society died during 1897, and Funeral Benefits amounting to \$250.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1897, was \$1,823.07.

## SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1897; Subordinate Bodies, 186; Juveniles, 11; total, 197.

Total amount of benefits paid during 1897, Subordinate Bodies, \$1,849.43; Juvenile Branch, \$24.84; total, \$1,874.77.

Number of weeks' sickness experienced in 1897, by Subordinate Bodies, 872½; Juveniles, 23; total, 895½.

Amount paid for medical attendance during 1897, Subordinate Bodies, \$1,611.33; Juvenile Bodies, \$117.05; total, \$1,728.38.

Total amount cash standing to credit of Sick Benefit Fund of Subordinate Bodies at 31st December, 1897, \$2,556.01; Juvenile Branch, \$324.54; total, \$2,880.55.

## ASSETS.

	Grand Body.	Subordinate Bodies.	Juveniles.
Actual cash on hand as per audit statement .....	\$ 752 32	\$ 981 88	\$ 31 90
Cash on deposit, not drawn against, in Bank of Montreal, Toronto .....	1,001 55	.....	.....
Other banks .....	.....	1,539 13	292 64
All other assets .....	296 51	1,525 64	35 09
<b>Total assets.....</b>	<b>\$2,050 38</b>	<b>\$4,106 65</b>	<b>\$359 63</b>

## LIABILITIES

Aggregate amount of all liabilities..... 7 50 164 97 .....



## MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1897.—None.

Assessments for the purposes of life insurance were made quarterly during 1897.

Four such assessments were made during 1897, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 6th February, 1898.

The following books of record are kept: Cheque book, cash book, ledger and register book.

The names and post office addresses of the auditors for 1897 are as follows: Frank H. Revell, Hamilton; Lunar Fidler, Toronto; William Harris, Toronto Junction.

Number of members in Ontario at 31st December, 1897, 1,314

Number of members who died during 1897, four.

Amount of death benefits paid to Ontario members during 1897, \$200.00.

## CASH RECEIPTS.

Cash balance from 1896 (not extended):

Grand body .....	\$1,353 53
Subordinate bodies .....	1,865 79
Juvenile branches .....	273 69

Cash received during 1897 from:

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Application fees .....	.....	\$185 00	.....
Initiation fees .....	.....	313 75	88 95
Dues .....	.....	6,258 68	244 03
Assessments .....	\$671 95	.....	.....
Per capita tax and levies .....	497 23	.....	.....
Supplies sold .....	316 94	20 30	05
Interest .....	28 63	33 28	.....
Total receipts .....	\$1,514 75	\$6,836 01	\$253 03

## CASH EXPENDITURE.

Cash paid during 1897 for:

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Per capita tax and levies .....	.....	497 23	.....
Registration fee .....	\$10 00	.....	.....
Expenses of Annual Meeting .....	96 30	.....	.....
Supplies bought .....	370 03	296 10	20 84
Travelling expenses .....	30 85	.....	.....
Salaries, auditors' and officers' fees .....	153 63	.....	.....
Postage, telegrams and express .....	74 94	.....	.....
Printing, stationery and advertising .....	5 00	.....	.....
Premium for guarantee of lodge officers .....	6 00	.....	.....
Total expenses of management .....	\$746 75	\$793 34	20 84

*(b) Miscellaneous.*

Funeral benefits .....	250 00	.....	.....
Sick " .....	.....	1,611 33	24 84
Medical attendance .....	.....	1,849 43	117 05
Other expenditures .....	48 46	.....	.....
Total .....	\$1,045 21	\$4,254 09	\$162 73

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 THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1897.

*Head Office, 152 Dovercourt, Toronto.*


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 Organized 21st September, 1886; incorporated 20th May, 1887.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows:

Chas. Fairhead, President .....	Toronto.
W. E. Meredith, Recording Secretary .....	Toronto.
John Gray, Financial Secretary .....	Toronto.
James Lyden, Treasurer .....	Toronto.

## FUNERAL AND SICK BENEFITS.

Total membership of Society, 69.

Funeral and Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1897, 10.

Total amount of Sick Benefits paid during the year 1897, \$132.

Number of weeks' sickness experienced, 22.

Medical attendance, \$108.

Amount of cash standing to credit of Sick Benefit Fund, \$4,121.57.

## ASSETS

Cash on hand as per Auditors' Statement .....	\$	14	57
Canada Permanent Building Society, Toronto .....		2,500	00
Home Savings Loan Society, " .....		1,607	20
" " (special) " .....		254	31
Aggregate amount of all other Assets .....		48	00
Totals.....		\$4,124	08

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1897, and January, 1898.

## CASH RECEIPTS

Dues, etc .....	\$443 95
Interest and dividend .....	157 07
All other sources .....	54 72
Total receipts .....	<u>\$655 74</u>

## CASH EXPENDITURE

*(a) Expenses of Management*

Registration .....	\$ 3 00
Delegate to Grand Lodge .....	75 00
Rent, light, heat and taxes .....	18 00
Salaries, officers' and auditors' fees .....	35 00
Printing, stationery and advertising .....	19 50
Postage, telegrams, etc .....	10 13
Total expenses of management .....	<u>\$160 63</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	132 00
Medical attendance .....	108 00
Other expenses .....	9 35
Total expenditure .....	<u>\$409 98</u>

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 TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1897.

*Head Office, Toronto, Ont.*


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 Organized 2nd December, 1887 ; incorporated in Ontario 28th September, 1894.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

Jos. M. Dawson, President.....	Toronto.
John W. Gray, Secretary .....	Toronto.
Will J. Obernier, Treasurer.....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 49.  
 No members died during 1897, and no funeral benefits were paid.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 Three members received sick benefits during 1897.  
 Amount of benefits paid in 1897 in respect of sick members, \$18.00.  
 Six weeks' sickness was experienced in 1897.  
 Amount of cash to credit of fund, 31st December, 1897, \$735.68.

## ASSETS.

In the hands of Treasurer.....	\$	25	00
Cash on deposit to Society's credit, not drawn against, in the following banks :			
Imperial Bank, Toronto.....		710	68
Dues and assessments .....		13	50
Other assets .....		1	35
		<hr/>	
Total assets.....	\$	750	53

LIABILITIES.—None.

## MISCELLANEOUS.

Dues are payable monthly by the members. Twelve assessments made during 1897.  
 The books of the Society were audited in June and December of 1897.

Names and post office addresses of the Auditors for 1897 were as follows : W. A. Caswell, T. Fudge, H. Elton, Toronto.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$ 619 36
Initiation.....	\$ 83 00
Dues.....	136 60
Fines.....	4 50
Supplies sold.....	90
Interest.....	17 58
Other sources.....	65
Total.....	<u>\$ 243 23</u>

## CASH EXPENDITURE.

*Expenses of Management.*

Registration.....	\$ 3 00
Rent, light, heat.....	16 00
Salaries.....	15 00
Printing, stationery, etc.....	13 00
Postage, telegrams, etc.....	12 36
Total expenses of management.....	<u>\$ 59 36</u>

*Miscellaneous Expenses*

Per capita tax.....	5 49
Sick Benefits.....	18 00
Donations.....	9 00
Other expenditure.....	34 25
	<u>\$ 126 10</u>

## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Richmond Street, Toronto, Ont.*

Organized 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Thomas Graydon, Chairman.....	Toronto.
Jno. Thompson, Secretary.....	Toronto.
R. T. Coady, Treasurer.....	Toronto.

## MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1896 .....	150
Add contracts taken in 1897 .....	13
Gross number on foot at any time during 1897 .....	163
Contracts matured .....	4
Net contracts on foot at 31st December, 1897.....	159

## SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

## ASSETS.

Cash value of securities.....	\$23,926 18
Total.....	<u>\$23,926 18</u>

LIABILITIES.—None.

## MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1897.  
 Assessments are made monthly, and are payable on the first day of each month.  
 The books were duly audited during 1897 by the Corporation Auditors.

## CASH RECEIPTS

Cash balance from 1896 (not extended) ..... \$22,481 84

Cash received during 1897 from :

Assessments .....	\$2,234 58
Interest .....	890 29
<b>Total</b> .....	<b>\$3,124 87</b>

Donations as under :

Toronto Electric Light Co .....	50 00
P. W. Ellis & Co. ....	25 00
Eckhardt & Co. ....	50 00
Comet Cycle Co .....	25 00
Firstbrook Bros .....	50 00
E. J. Perkins .....	25 00
Eckhardt & Co. ....	25 00
C. Rogers, Sons & Co .....	25 00
Gutta Percha & Rubber Co. ....	50 00
A. J. H. Eckhardt .....	60 00
Dr. Ogden .....	25 00
<b>Total</b> .....	<b>\$3,534 87</b>

## CASH EXPENDITURE.

Cash paid during 1897 for :

Registration fee .....	\$3 00
<b>Total expenses of management</b> .....	<b>\$3 00</b>

*Miscellaneous Expenditure.*

Insurance claims paid .....	1,918 13
Eudowments or payments in the nature thereof .....	169 40
<b>Total expenditure</b> .....	<b>\$2,087 53</b>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Queen Street West, Toronto.*

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers at the 31st December, 1897, were as follows:

D. A. G. Glionna, President	.....	Toronto
G. Massai, Vice-President	.....	Toronto.
M. A. Glionna, Secretary	.....	Toronto.
R. Laraio, Financial Secretary	.....	Toronto.
R. V. Glionna, Treasurer	.....	Toronto.
N. Lubraccio, G. Glionna, D. D'Alesundeo, D. Alberti,	} Executive Committee	..... Toronto

FUNERAL BENEFITS

The Society undertakes Funeral Benefits.

The membership at 31st December, 1897, was 50.

Total amount paid for Funeral Benefits, nil.

No benefit is paid in respect of wives of members.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits in 1897, 15.

Total amount of Sick Benefits paid in 1897, \$43.30

Number of weeks' sickness experienced in 1897, 14½.

Amount paid for medical attendance during 1897, \$44.50.

Amount standing to credit of fund 31st December, 1897, \$950.89.



## ASSETS.

Actual cash on hand December 31st, 1897. ....	\$ 28 94
Cash on deposit in Government Savings Bank, Toronto .....	921 95
	<hr/>
Total assets .....	\$950 89
	<hr/> <hr/>

## LIABILITIES.—None.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) ....	\$793 99
Cash received during 1897, from :	
Application fees .....	\$ 44 00
Dues .....	210 50
Supplies sold .....	10 00
Interest .....	33 54
All other sources .....	51 20
	<hr/>
Total receipts .....	\$349 24
	<hr/> <hr/>

## CASH EXPENDITURE.

Cash paid during 1897 for :	
Subscription Children's Hospital .....	\$ 10 00
Registration fee .....	3 00
Picnic .....	53 33
Rent, light, heat and taxes .....	13 00
Officers' salary .....	12 00
Printing, postage, etc .....	13 25
	<hr/>
Total expenses of management .....	\$104 58
	<hr/> <hr/>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	43 30
Medical attendance .....	44 50
	<hr/>
Total expenditure .....	\$192 38
	<hr/> <hr/>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Berlin, Ont.*

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

- John Motz, President .....Berlin.
- Andrew Englert, Vice-President.....Berlin.
- John H. Mayer, Recording Secretary.....Berlin.
- Joseph Fuhrmann, Financial Secretary.....Berlin.
- F. R. Rohleder, Treasurer .....Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 197. No members of the Society died during 1897.

Amount paid for Funeral Benefits during 1897, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Forty-five members received Sick Benefits during 1897, amounting to \$671.50.

Number of weeks' sickness experienced during 1897, 167  $\frac{1}{2}$ .

Amount paid for medical attendance, \$56 50.

Total amount of cash standing to the credit of the General Fund from which benefits are paid, \$468.50.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch).....	\$449 57
“ “ “ “ .....	18 93
Other assets .....	20 40
Total .....	<u>\$488 90</u>

LIABILITIES.—None.

## MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1897.

The Society's books were duly audited for 1897 on 3rd January, 1898.

The following books of record or account are kept for purposes of insurance certificates or benefits: Treasurer's cash book, minute book, ledger, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1897 were as follows: Rev. Jos Schweitzer and T. Nibill, Berlin.

## CASH RECEIPTS.

Cash balance for 1896 .....	\$554 40
Cash received during 1897 for:	
Initiation fees .....	§ 25 00
Dues .....	581 25
Per capita tax .....	7 35
Supplies sold .....	1 80
All other sources .....	56 50
Total receipts .....	<u>§671 90</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....	§ 3 00
Supplies bought .....	1 00
Rent, light, heat and taxes .....	15 00
Officers' salaries .....	15 00
Printing and advertising .....	1 00
Postage, telegrams and express .....	1 20
Total expenses of management .....	<u>§36 20</u>

*(b) Miscellaneous Expenditure.*

Sick Benefits .....	671 50
Medical attendance .....	56 50
Other expenditure .....	7 70
Total expenditure .....	<u>§771 90</u>

GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Hamilton, Ont.*

Organized 1st May, 1863, incorporated in Ontario 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

G. W. Bartmann, President .....	Hamilton.
Charles Hitzroth, Vice-President .....	Hamilton.
Albert Gibb, Recording Secretary .....	Hamilton.
George Bartmann, Corresponding Secretary .....	Hamilton.
Ernest Faustmann, Treasurer .....	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 28.

One members' wife died during 1897.

Total amount paid in 1897 in respect of deceased wives, \$20.

No cash standing to credit of Funeral Benefit Fund at 31st December, 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received benefits during 1897, 5.

Amount of benefits paid in 1897 in respect of sick members, \$107.00.

Number of weeks' sickness experienced in 1897, 39.

Amount paid for medical attendance, \$29 00.

ASSETS.

In hands of Treasurer .....	\$26 00
Cash on deposit to Society's credit, not drawn against in the following banks :	
Hamilton Provident and Loan Society .....	645 28
<b>Total .....</b>	<b>\$671 28</b>

LIABILITIES—None.

## MISCELLANEOUS.

No assessments were made during 1897.

The books of the Society were audited 1st March, 1898.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the Auditors for 1897 were as follows: John Hanan, Leo Platz, F. Schwartz.

No changes were made during the year 1897 in the organization and management or in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

## RECEIPTS.

Cash balance from 1896 (not extended).....	\$632 92
Dues .....	\$173 00
Interest .....	70 36
Total .....	<u>243 36</u>

## EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Rent, light, heat and taxes.....	45 50
Total expenses of management.....	<u>\$48 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits.....	20 00
Sick benefits.....	107 00
Medical attendance.....	29 00
Total expenditure.....	<u>\$204 50</u>

## ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Amherstburg, Ontario.*

Organized 14th May, 1894, incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Geo. B. Robidoux, President	Amherstburg.
Alex. Bertrand, Jr., Vice-President	Amherstburg.
John Burns, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
Joseph Reaume, Treasurer	Amherstburg.

## SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society.

One member died during 1897, and \$25 were paid as Funeral Benefits

Number of members who received Sick Benefits in 1897, 12.

Total amount paid for Sick Benefits in 1897, \$134 28.

Number of weeks' sickness experienced 1897, 33.

Balance to credit of Fund 31st December, 1897, \$116 17.

## ASSETS.

Cash on hand 31st December, 1897	\$116 17
Total assets	<u>\$116 17</u>

## LIABILITIES.—None.

## MISCELLANEOUS

The books of the Society were audited February 27th, 1898.

Name and address of auditor for 1897, J. D. Burk, Amherstburg.

## CASH RECEIPTS.

Cash balance from 1896 (not extended)	\$86 92
Dues	\$149 75
Total	<u>\$149 75</u>

## CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$ 3 00
Rent, light, heat, taxes	6 00
Other expenses	17 80
Total expenses of management	<u>\$26 80</u>

(b) *Miscellaneous Expenditure*

Sick Benefits	134 28
Funeral Benefits	25 00
Total expenditure	<u>\$186 08</u>

## FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 352 Givens Street, Toronto, Ont.*

Organized 15th September, 1891, incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Edward D. Rolston, President . . . . .	Hamilton.
Alex. McMordie, Secretary . . . . .	Toronto.
Richard Wilkinson, Treasurer . . . . .	Quebec.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1896 . . . . .	378	
Add contracts taken during 1897, new or renewed . . . . .	13	
		391
Gross number on foot at any time during 1897 . . . . .		391
Contracts matured in 1897 . . . . .	4	
“ lapsed in 1897 . . . . .	26	
		30
Total deductions . . . . .	30	30
Net contracts on foot 31st December, 1897 . . . . .		361

## III. AND IV. FUNERAL AND SICK BENEFITS —None.

## V. ASSETS.

Cash on hand 31st December, 1897 . . . . .	£ 5 23
Cash on deposit in Canadian Bank of Commerce, Toronto . . . . .	576 84
Assessments called but not yet payable . . . . .	354 00
	£936 07

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1897.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Four assessments were made during 1897.

The Society's accounts were duly audited for 1897 on 11th January, and September 9th.

The books of record or account kept for purposes of insurance certificates or benefits are : Certificate register and account, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1897 : W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 172.

Number of members in Ontario who died during 1897, three.

Amount paid as death claims to Ontario members, \$1,101.00.

## VIII. CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$833 51
Application fees .....	\$ 4 50
Assessments .....	1,096 00
Per capita tax and levies.....	219 90
Supplies sold .....	3 01
Interest .....	20 63
Total receipts .....	<u>\$1,344 04</u>

## XI. CASH EXPENDITURE

*(a) Expenses of Management :*

Registration fee .....	\$ 3 00
Annual meeting .....	52 00
Supplies bought .....	16 85
Travelling expenses.....	12 15
Printing, stationery and advertising.....	24 00
Postage, telegrams and express .....	22 48
Total expenses of management .....	<u>\$130 48</u>

*(b) Miscellaneous Expenditure :*

Life insurance claims, other than endowment .....	1,465 00
Total expenditure .....	<u>\$1,595 48</u>



## TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS.

(MANCHESTER UNITY.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 32 Northcote Ave., Toronto.*

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows :

W. H. Davis,	Provincial Grand Master	.....	Toronto.
Geo. French,	“ Deputy Grand Master	.....	Toronto Junction.
Wm. A. Dunn,	“ Corresponding Secretary	.....	Toronto.
Wm. G. Veal,	“ Past Grand Master	.....	Carleton West.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District ; membership of which at 31st of December, 1897, was 200.

No members died in 1897.

The amount of Funeral Benefits paid in 1897 was, nil.

One member's wife died in 1897.

Amount paid in 1897 in respect of deceased wife, \$50.

Total cash to credit of Funeral Fund at 31st December, 1897, \$2,329.23. Juvenile Branch, \$16.62 ; Widow and Orphan Fund, \$162.27.

## SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1897, 23.

Total amount of benefits paid in 1897 in respect of sick members, \$388.54.

Number of weeks' sickness experienced in 1897, 130.

Amount paid for medical attendance during 1897, \$170.30.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1897, \$1,189.09.

## ASSETS.

	District	Subordinates.
Cash value of mortgages .....	£750 00	.....
Cash on hand .....		120 61
Cash on deposit to the Society's credit, not drawn against in the following chartered banks :		
Dominion Bank, Toronto .....	1,781 42	915 00
Molson's Bank, Toronto Junction .....		246 64
Dominion Bank (branch) .....		251 68
All other assets .....		101 99
Total assets .....	<u>£2,633 41</u>	<u>£1,533 93</u>

## LIABILITIES.

Amount due Manchester Board, stock .....	£31 86
Total liability .....	<u>£31 86</u>

## MISCELLANEOUS

Actions or proceedings instituted or prosecuted by or against the Society during 1897.—None.

The Society's books were duly audited for 1897 on 25th January, 1898.

The following books of record and account are kept for purposes of insurance certificates or benefits : Journal, cash book, ledger, quarterly report sheets and register.

Names and addresses of the Auditors for 1897 were as follows : Thos. Honey, Robt. Heath, Jno. Willmott.

## CASH RECEIPTS.

Cash balance from 1896 .....	£2,308 44.	
	District.	Subordinates
Initiation fees .....		£50 25
Dues .....		1,506 83
Per capita tax and levies .....	291 56	.....
Supplies sold .....	47 50	.....
Interest .....	40 30	31 22
All other sources .....	240 38	320 32
Total receipts .....	<u>£619 74</u>	<u>£1,908 62</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies .....	£4 42	£93 15
Commission .....		2 00
Law costs .....	9 15	.....
Registration fee .....	3 00	.....
Supplies bought .....	50 15	100 01
Travelling expenses .....		55
Rent, light, heat and taxes .....	9 90	73 50
Salaries .....	48 87	78 50
Printing, stationery and binding .....	1 35	3 50
Postage, telegrams and express .....	8 57	18 84
Premiums for guarantees of lodge officers .....	2 50	9 50
Other expenses .....	13 73	2 30
<b>Total expenses of management .....</b>	<b>£151 64</b>	<b>£381 65</b>

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	50 00	.....
Sick Benefits .....	42 25	342 71
Medical attendance .....		170 30
Gratuities to distressed members .....		5 00
<b>Total expenditure .....</b>	<b>£243 89</b>	<b>£899 66</b>

## ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 14 Seaton Street, Toronto.*


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Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

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The Executive Officers of the Society at 31st December, 1897, were as follows :

L. V. Dusseau, President ..... Toronto.  
 Ulric Renaud, Secretary ..... 14 Seaton Street, Toronto.  
 J. Belanger, Treasurer ..... Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50. One member died during 1897, and Funeral Benefits amounting to \$50 were paid.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society. Five members received Sick Benefits during 1897.

Twenty-eight weeks of sickness were experienced during 1897, and Sick Benefits to the amount of \$84.00 were paid.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, was \$479.40.

## ASSETS.

Cash in Union Bank .....	\$479 40
Total assets .....	<u>\$479 40</u>

## LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday each month.

The Society's accounts were audited 30th December, 1897.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the Auditors for 1897: L. V. Bachard, 115 Seaton Street, and L. J. Lefebvre, 94 Berkeley Street.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$449 07
Cash received during 1897 from :	
Dues .....	\$178 75
Interest and dividends.....	16 18
Total receipts .....	<u>\$194 93</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee.....	\$ 3 00
Supplies bought .....	1 10
Salaries.....	26 50
Total expenses of management .....	<u>30 60</u>
Funeral benefits .....	50 00
Sick benefits.....	84 00
Total expenditure .....	<u>\$164 60</u>

## ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Christian Weiler, President.....	Formosa.
Ohas. Ziminer, Vice-President.....	Formosa.
Bernard Beingsner, Secretary.....	Formosa.
Frank Oberle, Treasurer.....	Formosa.

## FUNERAL AND SICK BENEFITS.

Total membership of Society, 60.  
 Amount paid for Funeral Benefits, nil.  
 Number of members who received Sick Benefits in 1897, 8.  
 Number of weeks' sickness experienced during 1897, 21 weeks.  
 Amount of Benefits paid in 1897 to sick members, \$71.33.  
 Total amount of cash to credit of Fund 31st December, 1897, \$117.30.

## ASSETS.

Actual cash on hand 31st December, 1897.....	\$117 30
Dues and assessments due and unpaid.....	12 25
Total assets .....	<u>\$129 55</u>

## LIABILITIES.

Amount of claim admitted by society.....	\$10 00
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## MISCELLANEOUS.

The books and accounts of the Society were duly audited 24th January, 1898.

The books of record or account kept by the Society are : Register of members, cash book and minute book.

The names and addresses of the Auditors for 1897 were : Alois Weiler, Anthon Oplerman, Martin Meyer, jr.

## CASH RECEIPTS.

Cash balances from 1896 (not extended).....	\$40 05	
Initiation fees.....		\$ 4 00
Dues.....		164 25
Interest and dividends.....		3 83
Other sources.....		4 50
		<hr/>
Total receipts.....		\$176 58
		<hr/> <hr/>

## CASH EXPENDITURE.

Registration fee.....		\$ 3 00
Rent, light, heat and taxes.....		10 00
Salaries.....		10 00
Postage, telegrams and express.....		2 50
		<hr/>
Total expenses of management.....		\$25 50

*Miscellaneous Expenditure.*

Sick benefits.....		71 33
Other expenditure.....		2 50
		<hr/>
		\$99 33
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YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 30 Queen Street West, Toronto, Ont.*

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Organized 2nd August, 1896, incorporated 25th November, 1896.

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

Joseph Brady, President .....	Toronto.
Joseph Cohen, Past President .....	Toronto.
Harry Rosen, Vice-President .....	Toronto.
Tobias Levy, Secretary .....	Toronto.
Louis Gebertig, Treasurer .....	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 52. No member of the Society died in 1897.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1897, 4.

Amount of benefits paid in 1897, \$57.

Number of weeks' sickness experienced in 1897, 19.

Amount paid for medical attendance, \$5.

Total amount of cash standing to credit of the Society, \$45.90.

ASSETS.

Cash in Imperial Bank .....	\$45 90
Dues unpaid .....	33 85
	<hr/>
Total assets .....	\$89 75
	<hr/> <hr/>

LIABILITIES.—None.



## VII. MISCELLANEOUS.

The Society's books were duly audited for 1897 on July 15th.

Names and post office address of the Auditors for 1897: S. Lubelsky, J. Harris, L. Pozner.

## VIII. CASH RECEIPTS.

Cash balance from 1896.....	\$40 00
Cash received during 1897 from:	
Application and initiation fees.....	\$49 50
Dues .....	150 30
Other sources .....	2 80
	<hr/>
Total receipts.....	\$202 60
	<hr/> <hr/>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee and law costs.....	\$ 3 00
Supplies .....	3 00
Printing, stationery and advertising.....	4 75
Postage, telegrams, express.....	14 53
Rent .....	27 25
	<hr/>
Total expenses of management.....	\$52 53

*(b) Miscellaneous Expenditure.*

Sick benefits.....	57 00
Medical attendance.....	5 00
Gratuities to distressed members.....	5 00
Other expenses.....	77 17
	<hr/>
Total expenditure.....	\$196 70
	<hr/> <hr/>

LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Wellington Street, Chatham.*

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1897, were as follows :

Miss Mary Cullum,	R. W. G. Mistress .....	Toronto.
Mrs. Phoebe Hoey,	R. D. G. Mistress .....	Hamilton.
Mrs. Dr. Fisher,	Junior R. D. G. Mistress .....	Toronto.
Miss Maggie Winegarden,	Grand Secretary.....	Chatham.
Maria Yates,	Grand Treasurer.....	Sarnia.
Mrs. O. Pearson,	Grand Chaplain.....	St. Thomas.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Lodges, with a membership of 498. No members died during 1897. Total amount of funeral benefits paid during 1897.—None.

SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges. Number of members who received sick benefits during 1897, 11. Total amount of benefits paid in 1897, \$106.25. Number of weeks' sickness experienced in 1897, 57. Amount paid for medical attendance in 1897, \$140.50.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank .....		\$349 27
“ Treasurer's hands.....	\$47 65	87 04
Other assets.....	86 54	281 00
	<hr/>	<hr/>
Total assets .....	<u>\$134 19</u>	<u>\$717 31</u>

LIABILITIES.

Aggregate amount of liabilities..... None

## CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1896 (not extended)	\$100 29	\$451 20
Cash received from :	Grand Lodge.	Subordinate Lodges.
Application fees .....		\$20 00
Initiation fees .....		32 50
Dues .....		399 65
Per capita tax and levies .....	121 20	
Interest and dividends .....		5 62
Supplies sold .....		
All other sources .....	16 71	
	<hr/>	<hr/>
Total .....	<u>\$137 91</u>	<u>\$631 81</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....	\$3 00	
Per capita tax .....		
Rent .....		204 75
Postage .....		12 04
Supplies .....	31 00	22 45
Salaries .....		1 00
Other expenses .....	117 05	166 54
	<hr/>	<hr/>
Total expenses of management .....	\$161 05	\$527 98

*(b) Miscellaneous Expenditure.*

Sick benefits .....		106 25
Medical attendance .....		140 00
Other expenses .....	5 00	
	<hr/>	<hr/>
Grand totals .....	<u>\$156 05</u>	<u>\$874 73</u>

UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 23 Locomotive Street, Hamilton.*

Organized 30th August, 1881, incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

James Ailles, Grand Master .. . . . . .	Mimico.
Robt. Blakemore, Deputy Grand Master .. . . . . .	London.
John W. Morrow, Grand Treasurer .. . . . . .	Dundalk.
E. J. T. Fisher, Grand Medical Referee.....	Toronto.
James F. Harper, Grand Secretary.....	Hamilton.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1897, was 158. No members of the Society died in 1897. The amount of Funeral Benefits paid in 1897 was nil.

Total cash standing to credit of general fund from which all benefits are paid \$258.05.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.  
 Number of members who received Sick Benefits in 1897, 5.  
 Amount of benefits paid in 1897, \$30.50.  
 Number of weeks' sickness experienced in 1897, 10.  
 Amount paid for medical attendance, \$42.50.

ASSETS.

Cash in hands of Grand Treasurer.....	\$ 3 55
Other assets .. . . . . .	594 90
	<hr/>
Total assets .. . . . . .	\$598 45
	<hr/> <hr/>

LIABILITIES.

Due by Subordinate Lodges .. . . . . .	\$195 42
	<hr/> <hr/>

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 MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1897.

The accounts of the Society were audited 11th August, 1897.

The books of account kept by the Society are: Ledgers of Grand Secretary and Treasurer, and cash book.

Names and addresses of Auditors of accounts of 1897: E. J. F. Fisher, Toronto; F. Taggart, L. Couzner, of Hamilton.

Certain changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$4 41	
Per capita tax and levies.....		£31 20
Supplies sold .....		1 00
		<hr/>
Total receipts .....		£32 20
		<hr/> <hr/>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....		£3 00
Supplies bought.....		15 21
Postage, telegrams and express.....		13 58
		<hr/>
Total expenses of management .....		£31 79

*(b) Miscellaneous Expenditure.*

Sick benefits by Subordinate Lodges.....		30 50
Medical attendance.....		42 50
		<hr/>
Total attendance.....		\$104 79
		<hr/> <hr/>

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Cochrane Street, Port Perry.*

Organized 30th November, 1875 ; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

William Fitzgerald, Grand Master.....Toronto.  
 Nicholas Ingram, Grand Secretary.....Port Perry.  
 E. H. Purdy, Grand Treasurer.....Port Perry.  
 Mrs. John Farley, President Orphanage Board.....Toronto.  
 Mrs. Sarah Jane Latimer, Treasurer Orphanage Board . Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1897, was 4,266.

Total number of members who died during 1897, 26.

Amount of Funeral Benefits paid in respect of deceased members in 1897, \$2,600.00.

Cash standing at credit of Funeral Fund at 31st December, 1897, \$653 54.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1897, 34.

Amount of benefits paid in 1897 in respect of sick members, \$145 50.

Number of weeks' sickness experienced in 1897, 48½.

Amount paid for medical attendance, \$707.45.

ASSETS.

	Grand Body.	Subordinates.
Real estate, less incumbrance.....		\$660 00
Actual cash in hands of Secretaries .....	\$84 80	393 49
Western Bank, Port Perry.....	784 99	56 31
Commerce Bank, Toronto.....		27 62
Imperial Bank, Toronto.....	617 43	116 11
Dominion Bank, Toronto.....	91 37	96 34
Sundry Banks.....		473 17
Dues and assessments called but not yet paid.....	207 71	893 05
Interest on bank deposit.....	49 90	10 64
Other assets.....	2,044 63	310 81
<b>Total assets.....</b>	<b>\$3,880 83</b>	<b>\$3,087 54</b>

LIABILITIES.

Aggregate amount of all liabilities.....	\$328 60	\$430 28
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MISCELLANEOUS.

Assessments on account of benefit certificates are made when necessary. Thirteen assessments were made during the year 1897, payable in thirty days from date of issue.

The books and accounts were duly audited on June 2nd, 1897.

The books of record and account kept by the Society are, day book, ledger and benefit roll book.

Names and addresses of the Auditors for 1897, Wm. M. Fitzgerald, Toronto, Ont., W. J. Wright, Brockville, Ont.; R. C. Newman, Toronto, Ont.

Certain changes were made in the Constitution and Rules during 1897 and are filed herewith.

Number of members in Ontario at 31st December, 1897, 3,317.

Number of members in Ontario who died during 1897, 21.

Amount of death benefits paid to Ontario members during 1897, \$2,100.00.

#### CASH RECEIPTS.

Cash balances from 1896, Grand body, \$1,708.37; Subordinates, \$1,048.04.

	Grand body.	Subordinates.
Cash received during 1897 from :		
Application fees .....		\$195 59
Initiation " .....		202 20
Dues .....		3,595 78
Assessments .....	\$2,582 04	68 60
Per capita tax and levies .....	746 17	91 68
Fines .....		25
Cards and degrees .....		122 15
Charter fees .....	237 50	
Supplies sold .....	463 82	24 05
Rent .....		106 50
Interest .....	49 90	10 64
All other sources .....	536 05	795 87
<b>Total receipts .....</b>	<b>\$4,615 48</b>	<b>\$5,213 31</b>

#### CASH EXPENDITURE.

##### (a) Management Expenses :

Charter fees .....		\$237 50
Per capita tax .....		1,710 02
Commission .....	\$84 00	
Registration fee .....	25 00	108 50
Interest .....		1 95
Annual meeting .....	8 00	
Supplies bought .....	264 18	251 20
Travelling expenses .....	47 00	215 90
Rent .....		927 90
Salaries, officers' and auditors' fees .....	785 00	6 25
Clerk hire .....	50 00	
Printing, stationery and advertising .....	256 94	115 12
Postage, telegrams and express .....	163 66	59 92
Premiums for guarantee of Lodge Officers .....	20 00	
Other expenses .....		165 97
<b>Total management expenses .....</b>	<b>\$1,703 78</b>	<b>\$3,800 23</b>

##### (b) Miscellaneous Expenditure.

Funeral benefits .....	2,600 00	
Benefits to widows and orphans .....	294 19	22 50
Sick benefits .....		155 39
Medical attendance .....		707 45
Distressed members .....		24 00
Expenditure other than foregoing .....	147 29	741 32
<b>Total receipts .....</b>	<b>\$4,745 26</b>	<b>\$5,450 89</b>

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 128 Spruce Street, Toronto.*

Organized 7th February, 1873 ; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

- F. Smith, Pastor ..... Toronto.
- W. Lightfoot, Sub-Pastor..... Toronto.
- W. H. Langstone, Treasurer ..... Toronto.
- I. H. Foster, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 35.  
 No members died during 1897 and no funeral benefits were paid.  
 Total amount of cash standing to credit of fund 31st December, 1897, \$609.72.

SICK BENEFITS.

Eleven members received sick benefits during 1897, amounting to \$95.97.  
 Number of weeks' sickness experienced in 1897, 45 5-6.  
 Amount paid for medical attendance during 1897, \$14.00.  
 Total amount of cash standing to credit of fund 31st December, 1896, \$561 65.

ASSETS.

Actual cash on hand 31st December, 1897.....	\$55 52
Deposited in Home Savings Bank, Toronto .....	554 20
	\$609 72:

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited July 9th, 1897, January 10th, 1898.  
 The following books of account are kept :—Record of sickness and death.  
 The names and post office addresses of the auditors for 1897 : W. H. Henley, R. J. W. Haynes, J. R. Aylett, all of Toronto.



## CASH RECEIPTS

Cash balance from 1896 (not extended).....	§561 72
Cash received during 1897 from :	
Dues .....	§194 58
Postage .....	2 71
Interest and dividends .....	18 20
	<hr/>
	§215 49
	<hr/>

## CASH EXPENDITURE.

*Expenses of Management.*

Cash paid during 1897 for :	
Registration fee and affidavit.....	§ 3 50
Expenses of anniversary.....	4 00
Insurance .....	2 30
Rent, light, heat and taxes.....	17 25
Managing officers' salaries, etc .....	13 75
Printing, stationery and advertising.....	10 50
Postage.....	3 08
Other sources.....	3 14
	<hr/>
	§57 52

*Miscellaneous Expenditure.*

Sick benefits.....	95 97
Medical attendance .....	14 00
	<hr/>
	§167 49
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 UNION PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Petrolia, Ont.*


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 Organized 5th August, 1896 ; incorporated 12th August, 1896.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

G. A. Graham, President.....	Petrolia.
Thos. Baker, Vice-President.....	“
F. J. Wood, Secretary-Treasurer.....	“
Harman Rew, Organizer.....	“

## SICK BENEFITS.

The Society undertakes Sick Benefits.

Eleven members received Sick Benefits during 1897.

Total amount of Sick Benefits paid in 1897, \$62.77.

Number of weeks' sickness experienced in 1897, 16.

Total amount of cash standing to credit of fund, \$47.83.

## ASSETS.

Cash in Bank of Toronto, Petrolia, \$47.83.

LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made quarterly, monthly and special.

Six assessments were made during 1897, payable monthly, or quarterly.

The Society's books were audited February 22nd, 1898.

The following books are kept: Minute book, cash book, ledger and membership register.

## CASH RECEIPTS.

Application fees, initiation fees, dues, assessments . . . . .	\$174 50
Total.....	<u>\$174 50</u>

## CASH EXPENDITURE.

Commission . . . . .	\$48 50
Registration fee . . . . .	3 00
Rent, light, heat and taxes . . . . .	16 00
Printing, stationery and advertising . . . . .	13 47
Total expenses of management . . . . .	<u>\$80 97</u>

*Miscellaneous Expenditure.*

Sick benefits.....	62 77
Total expenditures . . . . .	<u>\$143 74</u>

## RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Toronto.*

Organized 1st March, 1896 ; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

A. Stewart, President..... Toronto, Ont.  
 W. H. Hall, Secretary-Treasurer..... Toronto, Ont.  
 D. Robertson, Medical Examiner..... Milton, Ont.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 12  
 No member died during 1897, and no Funeral Benefits were paid.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society. Two members received Sick Benefits during 1897.

Number of weeks sickness experienced during 1897,  $2\frac{1}{4}$ , and Sick Benefits to the amount of \$9.15 were paid.

Amount paid for medical attendance during 1897, \$11.60.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, was \$25.55.

## ASSETS.

Cash on deposit in Traders' Bank, Toronto..... \$26 55

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's accounts were audited January 17th, 1898.

The book of record kept is a member's ledger.

Names and addresses of the Auditors for 1897: Geo. Edwards, Toronto ; W. C. Eddis, Toronto.

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 RECEIPTS.

Cash received during 1897, from :

Application fees.....	\$ 3 00
Dues.....	5 35
Assessments.....	40 62
Interest.....	15
Total receipts.....	<u>\$49 12</u>

## EXPENDITURE.

Cash paid during 1897, for :

Registration fee.....	\$3 00
Printing, stationery, advertising.....	4 25
Other expenditure.....	3 55
Total expenditure for management.....	<u>\$10 80</u>
Sick benefits.....	9 15
Medical attendance.....	11 60
Total.....	<u>\$31 55</u>

THE OFFICERS' WIDOWS' AND ORPHANS FUND OF THE BANK OF  
BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 140 St. James Street, Montreal, Que.*

Head Office in Ontario, the Office of the Bank of British North America, King Street,  
Hamilton, Ont.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North  
America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1897, were as follows:

Henry Stikeman, President.....	Montreal, Que.
Alfred G. Wallis, Vice-President .....	London, England.
A. E. Ellis, Trustee .....	Montreal, Que.
E. Stanger, Trustee.....	Toronto, Ont.
James Elmsley, Trustee.....	Montreal, Que.
A. C. Skelton, Trustee and Secretary-Treasurer ...	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following  
chartered Bank:

Bank of British North America, Montreal, Que .....	\$51,224 85
Total assets .....	\$51,224 85

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1897, on the 31st October.

Books of record and account kept of the Fund are as follows: Cash book, journal,  
ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1897, were as follows: B. B. Mac-  
Kenzie, Bank of B. N. A., Montreal; C. F. Deacon, Bank of B. N. A., Montreal, Que.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$42,284 32
Cash received during 1897, from :	
Interest.....	\$2,293 40
Subscriptions from married members, and fees from unmarried members	3,771 50
Donation from Bank .....	3,705 10
Total receipts .....	<u>\$9,770 00</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Law costs .....	\$3 00
Registration fee. ....	3 00
Benefit to widows and orphans .....	815 60
Medical attendance .....	15 00
Total expenditure .....	<u>\$836 60</u>

ANCIENT ORDER OF HIBERNIANS, ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 83 Wellington Avenue, Toronto.*

Organized 24th September, 1888 ; incorporated 27th June, 1893

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Hugh McCaffery, Provincial President . . . . . Toronto.  
 John Hurley, Vice Provincial President . . . . . Stratford.  
 John Falvey, Provincial Secretary . . . . . Deer Park P.O.  
 Michael Guerin, Provincial Treasurer . . . . . Stratford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of 858.

Two members of the Society died during 1897.

The total amount of funeral benefits paid during 1897 was \$100.

SICK BENEFITS.

Number of members who received sick benefits in 1897 : Subordinate bodies, 70.

Total amount of sick benefits paid during 1897, \$2,148.70.

Number of weeks' sickness experienced in 1897 : Subordinate bodies, 430.

Amount paid for medical attendance during 1897 : Subordinate bodies, \$600.

ASSETS.—No information.

LIABILITIES.—No information.

## CASH RECEIPTS.

	Subordinate.		
Cash balance from 1896 (not extended).....	\$2,765 43		
Cash received during 1897 from :		Subordinate Bodies.	Auxiliary.
Application fees .....	\$ 230 00		\$ 67 00
Initiation fees .....	230 00		67 00
Dues .....	2,526 00		495 98
Interest and dividends.....	328 95		.....
Total .....	<u>\$3 314 95</u>		<u>\$629 98</u>

## CASH EXPENDITURE

Cash paid during 1897 for :

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee .....	\$10 00	.....	.....
Travelling expenses.....	10 00	.....	.....
Rent, light, heat and taxes.....	.....	\$600 00	\$180 00
Clerk hire and sundries .....	.....	300 00	.....
Official journal .....	.....	2 00	.....
Printing, stationery and advertising .....	.....	300 00	.....
Postage, telegrams and exprees.....	.....	50 00	.....
Total expenses of management .....	<u>\$20 00</u>	<u>1,252 00</u>	<u>180 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	.....	100 00	.....
Sick benefits.....	.....	2,148 70	373 63
Medical attendance .....	.....	600 00	200 00
Total.....	<u>\$20 00</u>	<u>\$4,100 70</u>	<u>\$753 63</u>



## TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 4½ Adelaide Street East, Toronto.*

Organized in 1844, incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

J. T. Later, President .....	Toronto.
R. C. Moore, Vice-President .....	Toronto.
T. H. FitzPatrick, Corresponding Secretary, box 543.....	Toronto.
W. G. Fowler, Financial Secretary .....	Toronto.
E. J. How, Treasurer .....	Toronto.
Charles Darling, Trustee .....	Toronto.
E. M. Meehan, Trustee.....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 480.

Three members died in 1897.

Amount of Funeral Benefits paid in 1897, \$150.00.

Total cash standing to credit of Funeral Fund, 31st December, 1897, \$708.23.

## SICK BENEFITS.

Number of members who received Sick Benefits in 1897, 36.

Amount of Sick Benefits paid in 1897, \$594.00.

Number of weeks' sickness experienced in 1897, 198.

## ASSETS.

Bank balance ..... \$708 23

## LIABILITIES.—None.

## MISCELLANEOUS.

The Society's books were audited during 1897 on 30th January, 30th April, 31st July and 30th October.

Names and addresses of Auditors for 1897 were as follows: E. M. Meehan, P. McGill, G. F. Timms, J. Bennett, J. Maxwell.

Books kept for purposes of Benefit Fund: Treasurer and Financial Secretary's ledgers.

Certain changes were made in the rules relating to Sick Benefits which have been duly filed.

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CASH RECEIPTS

Cash balance 31st December, 1896 .....	\$745 54
Dues .....	\$706 69
Total receipts.....	\$706 69

CASH EXPENDITURE.

*(a) Expenses of Management.*

All expenses of management of the Sick and Burial Fund are borne by the Union out of its general funds.

*(b) Miscellaneous Expenditure.*

Sick benefits.....	\$594 00
Funeral benefits .....	150 00
Total expenditure .....	\$744 00

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 OTTAWA TYPOGRAPHICAL UNION 102.

 ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.
 

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 Organized, 1867 ; incorporated, November, 1895.
 

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The Executive Officers of the Society at 31st December, 1897, were as follows :

Jas. C. Reynolds, President .....	Ottawa.
R. Mackell, Secretary-Treasurer .....	"
A. Morell, Rec. Secretary .....	"
J. A. Murphy, Corresponding Secretary .....	"
James A. McCann, Chairman Sick Rel. Fund .....	"

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.

Total membership of the Local, 210.

One member of the Society died in 1897.

Total amount of Funeral Benefits paid, \$100.

## SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.

Seventeen members of the Society received Sick Benefits during 1897.

Total amount of benefits paid in 1897, \$244.

Number of weeks' sickness experienced in 1897, 61.

Total amount of cash standing to credit of Sick Fund, \$353 60.

## ASSETS.

Cash on deposit in Bank of Ottawa .....	\$	53 60
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LIABILITIES.—None.

## MISCELLANEOUS.

No proceedings were instituted by or against the Society in 1897.

The Society's accounts were audited 5th January, 1898.

Names and addresses of the Auditors for 1897 are: F. H. Consitt and Mitchell Cobban, both of Ottawa.

No changes were made in the organization or management of the Society during 1897

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 CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	£317 60
Cash received during 1897 from :	
Assessments .....	£280 00
Total .....	<u>£280 00</u>

## CASH EXPENDITURE.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits .....	\$100 00
Sick Benefits .....	244 00
Total .....	<u>£344 00</u>

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## GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897

*Head Office, Yonge and Melinda Streets.*

Organized 31st March, 1885 ; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1897, were as follows :

H. V. Ferguson, President .....	Toronto.
J. A. Copland, Vice-President .....	Toronto.
T. Jeffrey, Secretary-Treasurer .....	Toronto.
A. Thomson,	} Trustees .....
F. W. Tanner,	
W. Denning,	
R. Patching,	

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 67.

No members died during 1897, and the amount of funeral benefits paid was nil.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1897,  
was \$429 14

## SICK BENEFITS.

Number of members who received Sick Benefits in 1897, 7.

The total amount of benefits paid in 1897, \$155.

Number of weeks' sickness experienced in 1897, 33.

The total amount paid for medical fees was *nil*.

## ASSETS.

Actual amount of cash on hand 31st December, 1897, \$429.14.

## LIABILITIES.—None.

## MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 31st, 1897.

The following books of account are kept : Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1897 were J. Horner, J. W. Masterson, *The Globe*.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$446 03
Cash received during 1897 from :	
Initiation fees .....	\$ 1 75
Dues .....	62 24
Interest and dividends .....	148 87
Total .....	<u><u>\$212 86</u></u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*Expenses of Management.*

Registration fee .....	\$ 3 00
Supplies bought .....	5 00
Rent, light, heat and taxes .....	13 75
Managing officers' salaries, etc .....	50 00
Premium for guarantee of officers .....	3 00
Total expenses of management .....	<u><u>\$74 75</u></u>

*Miscellaneous Expenditure.*

Sick benefits .....	155 00
Grand totals .....	<u><u>\$229 75</u></u>

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METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 29-33 Richmond Street West, Toronto.*

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

R. Whittaker, President . . . . . Toronto.  
A. J. Rugg, Vice-President . . . . . Toronto.  
H. Balson, Secretary-Treasurer . . . . . Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.  
One member of the Society died during 1897.  
Amount of Funeral Benefits paid in 1897, \$50 00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
Number of members who received Sick Benefits during 1897, 17.  
Amount of benefits paid in 1897, \$178.  
Number of weeks' sickness experienced during 1897, 49.  
Balance to credit of Fund \$377.22.

ASSETS.

Cash in hands of Secretary-Treasurer . . . . .	\$ 22 21
Cash in Imperial Bank . . . . .	350 00
Total . . . . .	<u>£372 21</u>

LIABILITIES.—None.

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 MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1897.

The accounts of the Society were audited December 31st, 1897.

The books of account kept by the Society are: Cash book and record book.

Names and addresses of Auditors of accounts for 1897: A. Lockhart, W. Sheahan.

Assessments are made weekly and are payable each Saturday.

No changes were, during 1897, made in the Constitution and Rules in relation to insurance certificates.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$351.06	
Initiation fees and dues .....		\$ 256 75
Interest .....		10 01
Total receipts .....		<u>\$266 76</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....		\$3 00
Total expenses of management .....		<u>\$3 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....		50 60
Sick benefits .....		178 00
Rebate to members .....		9 60
Total expenditure .....		<u><u>\$240 60</u></u>



## BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, King Street, Hamilton.*

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st of December, 1897, were as follows :

Henry McKnight, President.....	Hamilton.
Ruben Farr, Vice-President .....	Hamilton.
John Wurst, Rec. and Cor. Secretary .....	Hamilton.
John F. Laing, Financial Secretary .....	Hamilton.
Henry Robinson, Treasurer .....	Hamilton.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1897, was 95.

No members of the Society died during 1897.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Six members of the Society received Sick Benefits during 1897.

Total amount of benefits paid in 1897, \$181.

Number of weeks' sickness experienced in 1897, 60.

## ASSETS

Interest.....	\$ 9 48
Cash in Bank of Hamilton.....	327 52
Other assets (detailed in memo.).....	500 00
Total assets .....	\$837 00

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's books were audited during 1897 on June 26th, and February 17th, 1898.

Names and addresses of Auditors for 1897, were as follows: William J. Whitelock, Richard Ailles, J. Wurst, S. Halcron.

Books of account kept by Society are: Sick register, order book on Treasurer.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$766 83
Cash received during 1897 from:	
Dues.....	\$ 452 06
Initiation fees.....	30 00
Fines.....	11 00
Rent.....	195 95
All other sources.....	29 91
Total receipts.....	<u>\$718 92</u>

## CASH EXPENDITURE.

Cash paid during 1897 for:

*(a) Expenses of Management.*

Per capita tax or levies for management.....	\$ 29 91
Registration fee.....	3 00
Travelling expenses.....	75 00
Rent, light, heat and taxes.....	235 45
Managing officers' salaries, and auditors' fees.....	133 80
Printing, stationery, advertising.....	16 55
Postage, telegrams and express.....	6 43
Other expenses.....	465 99
Total expenses of management.....	<u>\$966 13</u>

*(b) Miscellaneous Expenditure.*

Sick benefits.....	181 60
Gratuities to distressed members.....	5 50
Expenditure other than foregoing.....	5 00
Total expenditure.....	<u>\$ 1,158 23</u>

## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Temperance Hall, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893 ;  
re-incorporated in Ontario, 26th April, 1897.

M. J. Connors, President.....	Toronto.	
T. Hogg, Secretary .....	Toronto.	
G. Fleming, Treasurer .....	Toronto.	
E. Leonard,	} Executive Council .....	
W. Hinchley,		Toronto.
A. Montgomery,		
J. O. Waldon,		

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Total number of members who received Sick Benefits in 1897, 20

Total amount of benefits paid in 1897 in respect of sick members, \$110.50.

Number of weeks' sickness experienced in 1897, 27½.

Amount paid for medical attendance during 1897, \$57.24.

Amount standing to credit of Sick Benefit Fund 31st December, 1897, \$228.10.

## ASSETS.

Cash in hands of Treasurer 31st December, 1897 ..... \$228 10

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's books were audited for 1897 on January 15th, 1898.

Names and addresses of Auditors for 1897 were as follows : P. Langley, E. Leonard.

## CASH RECEIPTS.

Cash balance 31st December, 1896 .....	\$15 54
Application fees .....	\$ 22 50
Initiation fees .....	21 00
Dues .....	270 10
Assessments .....	3 98
Other sources .....	184 29
<b>Total receipts .....</b>	<b>\$501 87</b>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Per capita tax .....	\$ 12 41
Registration fee .....	4 00
Supplies, stationery.....	11 01
Officers' salaries .....	32 50
Travelling expenses.....	16 90
Rent, light, heat and taxes.....	40 00
Printing .....	2 75
	<hr/>
Total cost of management .....	\$119 57

*(b) Miscellaneous Expenditure.*

Sick benefits.....	110 50
Medical attendance .....	57 24
Other expenditure .....	2 00
	<hr/>
Total expenditure .....	<u>\$289 31</u>

## CIGARMAKERS' INTERNATIONAL UNION No 27.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 16 Vine Street, Toronto. Ont.*

Organized 28th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

R. Haberstock, President.....	Toronto.
J. Pamphilon, Financial Secretary .....	Toronto.
F. Siddal, Treasurer .....	Toronto.
F. Hough, Corresponding Secretary.....	Toronto.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 117.

Five members of the Society died during 1897.

Total amount of funeral benefits paid during 1897, \$1,200.00.

## SICK BENEFITS

Sick benefits are undertaken by the Society.

Twenty-five members received Sick Benefits during 1897, amounting to \$616 65.

Number of weeks' sickness experienced during 1897, 123 3 7.

## ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co .....	£50 25
Cash on hand .....	74 50
Total.....	<u>\$124 75</u>

LIABILITIES — None.

## MISCELLANEOUS.

One assessment was made in 1897, payable on March 21st.

The books and accounts were audited monthly during 1897.

Names of auditors : R. Haberstock, J. Slidders, F. Hough, all of Toronto

## CASH RECEIPTS

Cash balances from 1896 (not extended).....	£391.44
Cash received during 1897 from :	
Initiation fees .....	£ 42 50
Dues.....	1,766 65
Assessments. ....	135 50
Fines.....	6 50
Loans collected.....	267 20
Assistance from other Unions.....	1,200 00
Total expenditure .....	<u>£3,809 84</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Per capita tax or levies for management .....	£ 20 00
Registration fee .....	3 00
Discount on money received.....	2 40
Supplies .....	2 53
Rent, fuel and light and taxes .....	72 00
Salaries, officers' and auditors' fees .....	280 46
Printing, stationery and advertising .....	129 90
Postage, telegrams and express .....	10 30
Other expenses.....	50
Total expenses of management.....	<u>£521 09</u>

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	1,200 00
Loans to travelling members .....	198 35
Out of work benefits.....	1,148 80
Sick benefits.....	616 85
Total expenditure.....	<u>£3 685 09</u>

## CIGARMAKERS' UNION No. 55, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1897.

*Head Office for Ontario, 156 Rebecca St. Hamilton.*

The Executive Officers of the Society at 31st December, 1897, were as follows :

John Canary, President.....	Hamilton.
Jas. Delaney, Vice-President.....	“
Thomas O'Dowd, Secretary .....	“
J. Schrader, Treasurer .....	“

## FUNERAL BENEFITS.

No information.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Twenty-one members of the Society received Sick Benefits during 1897, amounting to \$432 75.

Number of weeks' sickness experienced in 1897, 86 3-7

Amount of cash to credit of fund at 31st December, 1897, \$98 68.

## ASSETS

No information

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's accounts were audited at the end of each quarter during 1897.

The books kept are day book and ledger.

Names and post office addresses of the Auditors for 1897 : J. Canary, B. Caulay and Saml. Wyatz, Hamilton.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	81c.
Received during 1897 from :	
Initiation fee .....	\$ 21 00
Dues .....	949 80
Assessments .....	79 75
Fines .....	70 25
Loans collected .....	167 90
Assistance from Unions .....	358 00
All other sources .....	123 05
Total receipts .....	<u>\$1,709 75</u>

## CASH EXPENDITURE.

Cash paid for :

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Supplies bought .....	20 02
Travelling expenses .....	72 35
Managing officers' salaries and officers' and auditors' fees .....	107 15
Rent .....	21 46
Postage, telegrams and express .....	12 40
Other expenses .....	97 00
Total expenses of management .....	<u>\$333 32</u>

*(b) Miscellaneous Expenditure.*

Benefits to widows .....	90 00
Sick benefits .....	432 75
Out of work benefits .....	755 00
Total expenditure .....	<u>\$1,611 07</u>



## CIGARMAKERS' UNION No. 59, BRANTFORD

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897

*Head Office, 75 Greenwich Street, Brantford.*

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

W. H. Crawford, President .....	Brantford.
Jos. Bishop, Treasurer .....	Brantford.
F. Mather, Secretary .....	Brantford.

FUNERAL BENEFITS — *No information.*

## SICK BENEFITS.

Number of members who received sick benefits during 1897, 6.  
 Total amount of benefits paid in 1897, \$156.42.  
 Number of weeks' sickness experienced in 1897, 31.

## ASSETS.

Cash on hand 31st December, 1897.....	\$1 50
Cash on deposit in Royal Loan & Savings Co. Bank .....	31 21
Total.....	<u>\$32 71</u>

LIABILITIES — *None.*

## MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1897 were audited monthly.

The following books of record and account are kept : Day book, ledger, membership books, registration book.

The names and post office addresses of the Auditors for 1897. Geo. A. Appleton, Jas. Davison, A. Crandall.

No changes were made in 1897 in the organization or management of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$209 04
Initiation fees .....	\$3 00
Dues .....	283 15
Assessments .....	50 15
Supplies sold .....	14 00
Interest and dividends .....	5 53
All other sources .....	501 35
	<u>\$857 18</u>

CASH EXPENDITURE

*Expenses of Management.*

Cash paid during 1897 :	
Law costs .....	\$0 50
Registration fee .....	3 00
Expense of meeting .....	75
Rent, light, heat and taxes .....	23 91
Managing officers' salaries, auditors' fees .....	30 40
Printing, stationery and advertising .....	24 00
Postage, telegrams and express .....	14 93
Other management expenses .....	18 64
	<u>\$116 13</u>

*Miscellaneous Expenditure.*

Funeral benefits .....	550 00
Sick benefits .....	156 42
All other expenditure .....	209 75
	<u>81,034 41</u>

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 CIGARMAKERS' INTERNATIONAL UNION No. 278, LONDON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 353½ Ridout Street, London.*


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 Organized February, 1891, and incorporated in Ontario March 29th, 1895.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

James Donnelly, President.....	London.
John Neil, Financial Secretary .....	“
Thomas J. Cahill, Treasurer .....	“
J. Brown,	} Trustees .....
A. W. Jones,	
A. Shaw,	

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 107.

Two members of the Society died during 1897.

Amount paid for Funeral Benefits during 1897, \$100.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Thirty-eight members received Sick Benefits during 1897, amounting to \$828.53.

Number of weeks' sickness experienced during 1897, 165 3-5.

Amount paid for medical attendance, \$300.

Cash to credit of fund, \$716.73

## ASSETS.

Cash balance on hand 31st December, 1897.....\$49.45.

LIABILITIES.—None.

## MISCELLANEOUS.

No actions were instituted or prosecuted by or against the Society during 1897.

One assessment for the purpose of life insurance was made last year.

The Society's books were audited monthly during 1897.

Names and post office addresses of the Auditors for 1897 were as follows : F. French, London ; Joe Kelly, London ; John Russell, London.

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 CASH RECEIPTS.

Cash balance from 1896.....	\$23 90
Cash received during 1897 for :	
Initiation fees .....	\$ 88 50
Dues .....	1,442 75
Assessments .....	96 00
Interest .....	3 73
All other sources.....	390 25
	<hr/>
Total receipts .....	<u>\$2,021 23</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Per capita tax .....	\$79 98
Rent, light, heat and taxes.....	34 00
Salaries, officers' and auditors' fees.....	173 40
Printing and advertising.....	32 31
Other expenses.....	2 35
	<hr/>
Total expenses of management .....	\$322 04

*(b) Miscellaneous Expenditure.*

Per capita tax or levies.....	7 80
Funeral benefits .....	100 00
Sick benefits.....	828 53
Loans granted to travelling members.....	104 45
Medical attendance .....	3 00
Out of work benefit .....	169 50
	<hr/>
Total expenditure .....	<u>\$1,535 32</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

Head Office, 923 King Street West, Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894

The Executive Officers of the Society at 31st December, 1897, were as follows :

Thomas Callaghan, President	Toronto.
Robert Hunter, 1st Vice-President	Toronto.
Arthur Purdy, 2nd Vice-President	Toronto.
Robt. Thompson, Secretary	Toronto
James Gray, Treasurer	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1897, was 700.

Five members died during 1897.

Total amount of Funeral Benefits paid in 1897 in respect of deceased members, \$300.

Three members' wives died in 1897.

Amount of Funeral Benefits paid in 1897 in respect of deceased wives, \$90.

Funeral and Sick Benefits are paid out of the General Fund

Amount at the credit of the General Fund at 31st December, 1897, \$521.79

SICK BENEFITS.

The Society undertakes Sick Benefits.

One hundred and eighty-two members received Sick Benefits during 1897.

Total amount of Sick Benefits paid in 1897, \$1,520.75.

Number of weeks' sickness experienced in 1897, 504½.

Nothing was paid out for medical attendance during 1897.

ASSETS.

Actual cash on hand	\$25 55
Dominion Bank, Toronto	521 79
<b>Total assets</b>	<b>\$521 79</b>

## LIABILITIES.—None.

## MISCELLANEOUS.

No changes were made in 1897 in the organization or management.

Assessments are made every four weeks, while the funds are under \$600.

Eleven assessments were made during 1897.

The accounts were audited July, 1897, January, 1898.

The following books are kept : Cash book for expenditure, ledgers for receipts.

The names and post office addresses of the Auditors for 1897 were John Brown, Toronto ; James Wilkie, Toronto

## CASH RECEIPTS.

Cash balance from 1896 (not extended) . . . . .	\$560.29.
Cash received during 1897 from :	
Assessments . . . . .	\$1,943 00
Total receipts . . . . .	<u>\$1,943 00</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :	
Law costs . . . . .	\$0 75
Registration fee (renewal) . . . . .	10 00
Secretary's salary . . . . .	60 00
Expenses of management . . . . .	<u>\$70 75</u>

*Miscellaneous Expenditure.*

Funeral Benefits . . . . .	390 00
Sick Benefits . . . . .	1,520 75
Total expenditure . . . . .	<u>\$1,981 50</u>

THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF  
THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Brantford, Ontario.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

John R. Neilson, President .....	Brantford.
James Thomson, 1st Vice-President.....	"
W. R. Snodgrass, 2nd " .....	"
Percy Gregory, Secretary.....	"
Franklin Grobb, Treasurer.....	"

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1897, was 479.

One member of the Society died in 1897.

Funeral Benefits were paid in 1897 amounting to \$48.00.

No members' wives died during 1897.

Nothing was paid in 1897 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Eighty-four members received Sick Benefits in 1897.

Total amount of Sick Benefits paid in 1897, \$1,048.85.

Number of weeks' sickness experienced in 1897, 234.

Total amount to the credit of the Sick Benefit Fund at December 31st, 1897, \$413.25.

ASSETS.

Cash value held in bonds.....	\$500 00
" deposited in Standard Bank, Brantford .....	413 25
Other assets.....	18 00
Total assets .....	<u>\$931 25</u>

LIABILITIES.—None.

## MISCELLANEOUS.

Thirteen assessments were made in 1897 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1897 were audited January 19th, 1898.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1897 were as follows: W. S. House and James Heath, Brantford.

No changes were made in 1897 in the Constitution and Rules of the Society in relation to benefits.

## CASH RECEIPTS

Cash balance from 1896 (not extended) . . . . .	\$199.54
Cash received during 1897 from:	
Assessments . . . . .	\$1,356 90
Interest . . . . .	21 66
Total receipts . . . . .	<u>\$1,378 56</u>

## CASH EXPENDITURE

*Expenses of Management.*

Law costs (affidavits) . . . . .	\$ 50
Registration fee . . . . .	3 00
Officers' and auditors' fees . . . . .	50 00
Printing, stationery, etc . . . . .	13 50
Other expenses . . . . .	1 00
Total expenses of management . . . . .	<u>\$68 00</u>

*Miscellaneous Expenditure*

Funeral benefits . . . . .	48 00
Sick benefits . . . . .	1,048 85
Total expenditure . . . . .	<u>\$1,164 85</u>



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 POSTAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Post Office, Toronto.*

Organized 8th June, 1891 ; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

W. E. Lemon, President .....	Toronto.	
H. S. Allen, Treasurer .....	Toronto.	
T. D. Gould, Secretary .....	Toronto.	
J. Callahan,	} Executive Committee .....	
J. Rutherford,		Toronto.
W. H. Canniff,		
M. E. Hynes,		

## FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 57.

One member of the Society died in 1897.

Total amount of funeral benefits paid in 1897, \$56.

Cash in funeral benefit fund 31st December, 1897, \$126.

SICK BENEFITS.—None.

## ASSETS.

Cash in Treasurer's hands .....	\$ 4 33
Cash on deposit in Imperial Bank .....	126 00
Total .....	<u>\$130 33</u>

. LIABILITIES --None.

## MISCELLANEOUS.

Assessments are made once a month.

Nine such assessments were made during 1897.

The Society's accounts were duly audited on the 13th February, 1898.

 Books of record or account, kept for purposes of insurance certificates, are as follows :  
 Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1897, J. S. Boddy and C. E. Swait.

Certain changes were made in relation to the insurance certificate, and copies are filed with the annual statement.

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 CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$65 54
Cash received during 1897 from :	
Initiation fees .....	\$0 25
Assessments .....	123 00
Interest .....	1 84
Other sources .....	1 76
Total.....	<u>126 79</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee.....	\$3 00
Supplies bought .....	3 00
Total.....	<u>6 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	56 00
Total.....	<u>56 00</u>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF  
SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897

*Head Office, James Street N., Hamilton.*

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

Annie Lewis, Presiding Daughter .....	Hamilton.
Mary Hawkins, Treasurer .....	Hamilton.
Annie Gwyder, Secretary .....	Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 32.  
No members died during 1897, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Three members received sick benefits during 1897, amounting to \$32.

Number of weeks' sickness experienced in 1897, 11.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, \$401.96.

ASSETS.—\$401 96.

LIABILITIES.—None.

CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$14 86
Application fees .....	\$6 00
Initiation fees .....	6 00
Dues .....	75 00
Fines .....	1 00
Total .....	<u>\$88 00</u>

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 CASH EXPENDITURE.

Cash paid during 1897, for :

*(a) Expenses of Management.*

Registration fee.....	5 3 00
Rent, light, heat, and taxes.....	24 00
Salaries, officers' and auditors' fees.....	3 00
Postage, telegrams and express.....	1 25
	<hr/>
Total.....	\$31 25

*(b) Miscellaneous Expenditure.*

Sick benefits.....	32 00
Per capita tax.....	5 45
	<hr/>
Total.....	<u>\$68 70</u>

## GRAND UNITED ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Windsor, Ont.*

Organized 7th December, 1853; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

J. Washington Montgomery, District Master.....	Chatham.
L. Scott, District Deputy Master.....	Puce.
R. L. Dunn, District Secretary, Box 194.....	Windsor.
W. H. Bazie, District Treasurer.....	Chatham.
Edward Taylor, District Director.....	London.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1897, was 175.

Three members died in 1897.

Amount of benefits paid in respect of deceased members, \$120.00.

## SICK BENEFITS.

Sick benefits are undertaken by the local lodges

Twenty members received Sick Benefits during 1897.

Amount of Sick Benefits paid, \$375.00

Number of weeks' sickness experienced during 1897, 115 3-7.

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GENDRON MANUFACTURING CO'S EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 137 Duchess Street, Toronto, Ont.*

Organized 5th May, 1890 ; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1897, were as follows :

A. W. Waters, President .....	Toronto.
J. D. Baron, Secretary, 245 Sackville Street .....	Toronto.
J. J. Brady, Treasurer .....	Toronto.

FUNERAL BENEFITS

Funeral benefits are undertaken by the Society, with the total membership of 230.

Three members died during 1897.

Amount paid for funeral benefits, \$65.

Total amount to credit of the Fund, \$25.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

One hundred and fifteen members of the Society received Sick Benefits during 1897, amounting to \$540 02.

Number of weeks' sickness experienced in 1897, 85.

Amount paid for medical attendance, \$69.25.

Total amount to credit of Sick Benefit Fund, \$151.77.

ASSETS.

Cash deposited with Treasurer .....	\$73 35
Cash in Dominion Bank (Sherbourne and Queen) .....	103 42
Total .....	176 77

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep \$200 in hand.

Fifty such assessments were made during 1897, payable weekly.

The Society's accounts were audited May 1st and November 1st, 1897.

Names and addresses of the Auditors of accounts for 1897 : J. J. Neander, Toronto ; J. H. Gratz, Toronto.

Constitution was revised by doing away with the initiation fee and providing that every employee should be a member of the Society.

No changes were made during 1897 in the constitution and rules relating to insurance certificates or benefits

Cash balance from 1896 (not extended) ..... \$210.89.

CASH RECEIPTS

Cash received during 1897 :

Dues .....	\$609 30
Assessments .....	69 25
Total receipts .....	\$678 85

CASH EXPENDITURE.

Cash paid during 1897 for :

<i>(a) Expenses of Management.</i>	
Registration fee .....	\$ 3 00
Salaries of officers .....	14 00
Printing .....	21 40
Total expenses of management .....	\$38 40
<i>(b) Miscellaneous Payments.</i>	
Funeral benefits .....	65 00
Sick benefits .....	540 02
Medical attendance .....	69 25
Total expenditure .....	\$712 67

## DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 48 Yonge Street, Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at 31st December, 1897, were as follows :

R. A. Cleghorn, President, Dominion Express.....Toronto  
 Jno. Blackhall, Secretary-Treasurer..... "

## SICK BENEFITS

Sick Benefits are undertaken by the Association.

Twenty-five members received Sick Benefits during 1897 amounting to \$636 56.

Number of weeks' sickness experienced in 1897, 102 67.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1897, \$682.62.

## ASSETS.

Actual cash on hand .....	\$26 80
Cash in Home Savings and Loan Co., Toronto .....	269 15
Cash in Canadian Bank of Commerce.....	386 67
Total assets.....	<u>\$682 62</u>

## LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates, monthly.

Twelve such assessments were made during the year 1897.

The Society's books were duly audited on January 8th, 1898.

The following books of record and account are kept for the purposes of Sick Benefits : Ledger, index book and bank book.

The names and post office addresses of the Auditors for 1897, were as follows : O. E. Foote, W. M. Carruthers and F. W. Bransonbe.



## CASH RECEIPTS.

Cash received during 1897 from :

Dues .....	£802 00
Interest and dividends.....	9 10
Other sources .....	20 39
Total receipts.....	<u>£831 49</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration .....	£ 3 00
Salaries, officers' and auditor's fees .....	6 25
Printing, stationery and advertising .....	3 25
Other expenses.....	10 00
Total expenses of management .....	<u>£22 50</u>

*b) Miscellaneous Payments.*

Sick benefits.....	636 56
Total expenditure .....	<u>£659 06</u>

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COBBAN MANUFACTURING CO.'S EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Toronto.*

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Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

J. Henry, President .....	Toronto.
T. Sandford, Vice-President.....	Toronto.
E. V. Rippon, Secretary.....	Toronto.
W. Moore, Treasurer.....	Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society, total membership at 31st December, 1897, 88.

Fifteen members received sick benefits during 1897, amounting to \$130.00.

Number of weeks' sickness experienced in 1897, 43 weeks.

ASSETS.

Cash on deposit in Home Savings, at Toronto .....	\$100 00
Interest .....	4 95
Totals .....	<u>\$104 95</u>

LIABILITIES.—None.

## MISCELLANEOUS.

assessments are made monthly.

Society's books were duly audited on December 20th, 1897.

Twelve assessments were made during 1897, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of Auditors for 1897 were as follows : F. Butt, W. Faulkner.

## CASH RECEIPTS.

Cash receipts for 1897 :

Application fees and dues.....	\$268 25
Interest.....	4 95
	<hr/>
Total.....	\$273 20
	<hr/>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Salaries, officers' and auditors' fees....	\$15 00
Registration fee .....	3 00
	<hr/>
Total expenses of management .....	\$18 00

*(b) Miscellaneous Expenditure.*

Sick benefits.....	130 00
Divided as dividends .....	115 61
	<hr/>
Total expenditure .....	\$263 61
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## HEINTZMAN &amp; CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office 117 King Street West, Toronto, Ont.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1897, were as follows:

A. J. Linton, President	Toronto.
C. Presnail, Vice-President	Toronto.
Wm. Ray, Treasurer, 34 Grange ave.	Toronto.
A. S. Consterdine, Secretary	Toronto Junction.

## DIRECTORS.

J. Robertson	Toronto.
R. Burbridge	Toronto.
G. Grundler	Toronto Junction.
W. Johnston	Toronto Junction.
F. Campbell	Toronto Junction.
H. Libby	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1897, 119.

One member died 1897.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1897  
\$201.51.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

No. of members of the Society who received Sick Benefits during 1897, 19, amount  
ing to \$389.00.

Number of weeks' sickness experienced in 1897, 67.

Total amount to credit of General Fund, from which all claims are paid, \$201.51.

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 MISCELLANEOUS

Dues are collected monthly.

Nine assessments were made during 1897.

The Society's accounts for 1897 were audited on the 27th January, 1898.

Names and addresses of the Auditors of accounts for 1897: W. H. May, James Ray, Toronto.

No changes were made during 1897 in the organization and management or in the Constitution and Rules of the Society in relation to benefits

## CASH RECEIPTS.

Cash balances from 1896 (not extended) .....	\$213 31
Cash received during 1897 :	
Initiation fees and monthly dues .....	\$384 80
Supplies sold .....	15 80
Total receipts .....	<u>\$400 60</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	20 00
Total expenses of management .....	<u>\$23 00</u>

*(b) Miscellaneous Payments.*

Funeral benefits .....	50 00
Sick benefits .....	339 00
Other expenditures .....	40
Total expenditure .....	<u><u>\$412 40</u></u>

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, 262 Front Street East, Toronto.*

Organized 2nd day July, 1890 ; incorporated 27th day September, 1892.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

- Harry Ley, President .....Toronto.
- James Everitt, Vice-President.....Toronto.
- W. M. Hamilton, Treasurer.....Toronto.
- John S. Ferguson, Secretary.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 88. No members died during 1897, and no funeral benefits were paid.

SICK BENEFITS.

Seven members received sick benefits during 1897.

Total amount of sick benefits paid during 1897, \$130.

Number of weeks' sickness experienced during 1897, 32½.

Amount paid for medical attendance during 1897, \$110.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1897, \$129.33.

ASSETS.

Actual cash on hand 31st December, 1897.....\$129 33

LIABILITIES.—None.

## MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1897.

The books of the Society were duly audited December 31st, 1897.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

The names and addresses of the Auditors for 1897 were as follows: John Campbell, James Everitt, Thos. Greenway, Toronto.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....\$107.33

Cash received during 1897 from :

Assessments .. .. .	\$327 90
Total .. .. .	<u>\$327 90</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

Registration fee .. .. .	\$4 75
Expenses of annual meeting .. .. .	50 00
Officers' salaries, etc. .... .	10 00
Other expenses .. .. .	1 15
Expenses of management .. .	<u>\$65 90</u>

*Miscellaneous Expenditure.*

Sick benefits .. .. .	130 00
Medical attendance .. .. .	110 00
Grand totals .. .. .	<u>\$305 90</u>

THE ANDERSON FURNITURE COMPANY (LIMITED) EMPLOYEES'  
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Woodstock, Ont.*

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

Peter Robertson, President.....	Woodstock.
W. J. Beattie, Vice-President.....	Woodstock.
Thos. Milburn, Secretary.....	Woodstock.
T. J. McBeath, Treasurer.....	Woodstock.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 240.  
No members of the Society died during 1897.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
Four members received Sick Benefits during 1897, amounting to \$61.50.  
Number of weeks' sickness experienced during 1897, 23.  
Amount paid for medical attendance, \$97.50.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock .....	\$166 51
Total	<u>\$166 51</u>

MISCELLANEOUS.

Books kept by the Society—cash book, minute book and members' roll.  
The books of the Society were audited on 7th January, 1898. Names of auditors :  
A. Shuttleworth and N. B. Davidson.

LIABILITIES.—None.

RECEIPTS.

Cash received during the year.....	\$370 40
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 CASH EXPENDITURE.

Registration fee .....	\$ 3 00
Supplies bought .....	35
Salaries .....	10 00
Rent .....	4 50
Other management expenses .....	7 00
Total management expenses .....	<u>\$24 85</u>
Sick Benefits .....	61 50
Medical attendance .....	97 50
Gratuities to members .....	8 25
Refund to employees .....	11 79
Total expenditure .....	<u><u>\$203 89</u></u>

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HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Toronto, Ontario.*

Organized 14th September, 1897, and incorporated in Ontario 14th September, 1897.

The Executive Officers of the Society at the 31st December, 1897, were as follows:

A. M. Hobberlin, President ..... Toronto.  
 A. E. Herrington, Secretary-Treasurer ..... Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

RECEIPTS.

Dues ..... \$41 15

EXPENDITURE.

Incorporation .....	\$ 1 00
Registration fee .....	3 00
Medical attendance .....	37 15
Total expenditure.....	<u>\$41 15</u>

## HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Cameron Hall, Toronto.*

Organized 9th August, 1887 ; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1897, were as follows

Thomas Tyler, President.....	Toronto.
W. Gibbs, Vice-President.....	Toronto.
Jno. R. Gray, Secretary.....	Toronto.
Samuel Griggs, Treasurer.....	Toronto.
Jno. Owens, Trustee.....	Toronto.
J. Kennett, Trustee.....	Toronto.
R. Purvis, Trustee.....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1897, 85.

One member died during 1897, and Funeral Benefits to the amount of \$40 were paid.

## ASSETS.

Cash on deposit in Bank of Commerce at Toronto.....	\$869 76
Other assets.....	459 40
Total.....	<u>\$1,329 16</u>

## LIABILITIES.—None.

## MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited January, 1898.

Names and addresses of auditors for 1897, were as follows : J. R. Gray, W. Cantlin, John Bourne, Toronto.

## CASH RECEIPTS.

Cash balance from 1896 (not extended).....	\$694.92
Initiation fees .....	\$ 23 90
Dues .....	304 23
Supplies sold .....	1 70
All other sources.....	144 98
Total.....	<u>\$474 81</u>

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 CASH EXPENDITURE.
*(a) Expenses of Management.*

Salaries, officers' and auditors' fees.....	\$44 00
Travelling expenses.....	25 00
Registration fee.....	3 00
Printing and postage.....	42 00
Rent, light, etc.....	34 80
Other management expenses.....	99 17
	<hr/>
Total expenses of management.....	\$247 97

*(b) Miscellaneous Expenditure.*

Funeral benefits.....	40 00
Sick benefits.....	12 00
	<hr/>
Total expenditure.....	\$299 97

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## HER MAJESTY'S ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, King Street West, Hamilton.*

Organized 5th October, 1889 ; incorporated in Ontario 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1897, were as follows :

John Dow, President .....	Hamilton.
John Gardner, Secretary .....	Hamilton.
John Skerrett, Treasurer .....	Hamilton.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1897, 53.

No members died during 1897, and no Funeral Benefits were paid.

## ASSETS.

Cash on deposit in Bank of Commerce at Toronto .....	\$727 84
Total .....	<u>\$727 84</u>

LIABILITIES.—None.

## MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited June 30th, 1897.

Names and addresses of Auditors for 1897 were as follows: Thos. Legge, Arthur Blakenore.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$564 87
Initiation fees .....	\$ 12 50
Dues .....	288 75
Interest .....	20 67
All other sources .....	27 75
Total .....	<u>\$849 67</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Salaries, officers' and auditors' fees .....	£15 00
Supplies bought .....	30 93
Registration fee .....	4 00
Printing and postage .....	8 94
Rent, light, etc .....	12 00
Other management expenses .....	35 00
	£105 87
Total expenses of management .....	

*(b) Miscellaneous Expenditure.*

Medical attendance .....	26 50
Gratuities to distressed members .....	30 00
	162 37
Total expenditure .....	

## ORANGE YOUNG BRITON LODGE No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office, Lewis Street, Ottawa.*


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Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

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The Executive Officers of the Society at 31st December, 1897, were as follows :

W. H. Bradshaw, Worshipful Master . . . . .	Ottawa.
Thos. Evans, Deputy Master . . . . .	Ottawa.
W. J. Kissick, Secretary . . . . .	Ottawa.
Samuel Crooks, Treasurer . . . . .	Ottawa.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1897, was. No information.

One member of the Society died during 1897.

## SICK BENEFITS.

Sick benefits are undertaken by the Society.

Five members of the Society received sick benefits during 1897.

Total amount of benefits paid in 1897, \$17.50.

Number of weeks' sickness experienced in 1897, seven.

Total amount of cash standing to credit of Sick Fund, \$161.87.

## MISCELLANEOUS.

The Society's books were audited for 1897 on May 12th, 1897.

Names and addresses of auditors for 1897 were as follows: Ed. Ashe and Jno. Carleton, Ottawa.

## CASH RECEIPTS.

Cash balance from 1896 (not extended) .....	\$20 36
Cash received during 1897 from :	
Application fees .....	\$ 3 00
Dues .....	134 50
Initiation fees .....	7 00
Degrees and cards.....	2 00
Supplies sold .....	10 85
Certificates granted.....	1 00
	<hr/>
Total receipts .....	<u>\$158 35</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :

*(a) Expenses of Management.*

Per capita tax or levies for management.....	\$25 80
Registration fee .....	3 00
Supplies bought .....	12 25
Traveling expenses .....	
Rent, light, heat and taxes .....	20 00
Printing, stationery, advertising, postage, telegrams and express.....	9 29
	<hr/>
Total expenses of management.....	<u>\$70 34</u>

*(b) Miscellaneous Expenditure.*

Sick benefits.....	17 50
Gratuities to distressed members. ....	10 00
	<hr/>
Total expenditure.....	<u>\$97 84</u>



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 TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1897.

*Head Office 21 Wickson Ave., Toronto, Ont.*


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 Organized 10th March, 1890 ; incorporated 10th July, 1893.
 

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The Executive Officers of the Society at the 31st December, 1897, were as follows :

Thos. Hilton President .....	Toronto.
Thos. Martin, Vice-President .....	Toronto.
Joseph Beare, Treasurer .....	Toronto.
O. Wheat, Secretary .....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. One member of the Society died in 1897, and \$20 were paid as funeral benefits.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members 88.  
 Number of members who received Sick Benefits in 1897, 29.  
 Amount of Benefits paid in 1897, \$251.71.  
 Amount paid for medical attendance, \$63 72.  
 Total amount of cash standing to the credit of Fund, \$682.50.

## ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash on hand as per auditors' statement .....	\$2 50	\$201 70
Cash in Dominion Bank .....	27 68	480 80
Total assets .....	<u>\$30 18</u>	<u>\$682 50</u>

LIABILITIES —None.

## MISCELLANEOUS.

The accounts of the Society were duly audited during the year 1897.

Names and addresses of the auditors for the year 1897 : S. Deans and H. Dibble, Toronto.

## CASH RECEIPTS.

	Grand Body.	Subordinate Body.
Cash balance from 1896 .....	\$517.04	
Cash received during 1897 from :		
Initiation fees .....	.....	\$ 6 50
Dues .....	.....	330 10
Per capita .....	\$20 50	
Charter fees .....	2 50	
Interest .....	...	50
All other sources .....	20 18	326 70
Total receipts .....	<u>43 18</u>	<u>663 80</u>

## CASH EXPENDITURE.

Cash paid during 1897 for :		
Per capita tax .....	.....	\$11 00
Registration fee .....	\$ 3 00	.....
Supplies bought .....	10 00	36 35
Rent, etc. ....	.....	31 35
Law costs .....	.....	12 00
Printing .....	.....	3 00
Other expenses .....	.....	10 80
Total expenses of management .....	<u>\$13 00</u>	<u>\$104 40</u>

*(b) Miscellaneous.*

Per capita tax .....	.....	6 42
Sick benefits .....	.....	251 71
Medical attendance .....	.....	63 72
Funeral benefits .....	.....	20 00
Other expenditure .....	.....	52 09
Total expenditure .....	<u>\$13 00</u>	<u>\$498 34</u>

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SOCIETE DES ARTISANS CANADIEN FRANCAIS DE LA CITE DE  
MONTREAL.

Date of application for registry, 4th February, 1898.

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1. *Society, how constituted or incorporated.*—The Society was lawfully incorporated on the 28th day of December, 1876, and the documents evidencing the same are filed or deposited in the office of the Provincial Legislature at Quebec.

2. *Incorporation, how effected.*—The incorporation was effected under the following Acts: 1876, 40 Vic. 63; 45 Vic. 76; 58 Vic. c. 80 (6).

3. *The original corporate name* was Societe des Artisans Canadien Francais de la Cite de Montreal, which name is still in force.

4. The Head Office of the Society is at Montreal, Que.

5. The chief agency of the Society in the Province of Ontario is at Ottawa, and the name and address of the Chief Agent and Attorney is as follows: John Chamard Ottawa.

6. The general insurance funds of the Society are in the possession or control of the executive officers, who are elected by representatives in regular annual session.

7. The Society has no reserve fund in Ontario, but has a deposit with the Department of Insurance of \$5,000, under section 41 of the Ontario Insurance Act, R. S. O. 1897, c. 203.

8. The Society by itself, or branches, undertakes exclusively with members of the Society the following insurance: By the Society itself, life insurance for a maximum amount of \$1,000; sick benefits of \$4 per week for twenty weeks per annum.

9. *Forms used* by the Society in Ontario for purposes of insurance filed as exhibits 4 to 6.

10. The document filed as exhibit 7 is declared to be a true copy of the rules of the Society so far as they relate to the insurance contracts.

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THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES'  
BENEFIT SOCIETY.

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Date of application for registry, 17th January, 1898.

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 18th day of January, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Macdonald Manufacturing Company's Employees' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and Regulations of the Society, so far as they relate to the insurance contracts.

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JOURNEYMEN BAKERS UNION No. 204, TORONTO.

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Date of application for registry, 26th January, 1898.

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1. *Society, how constituted or incorporated*—The Society was incorporated on the 25th day of January, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Journeymen Bakers Union No. 204, Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 4 is declared to be a true copy of the Constitution, By-laws and Rules of the Society, so far as they relate to the insurance contracts.

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ONTARIO BENEFIT SOCIETY.

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Date of application for registry, 21st April, 1898.

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 31st day of May, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following:* R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Ontario Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution, By-laws and Rules of the Society, so far as they relate to the insurance contracts.

[*Appendix to* DIVISION C of the Report (1898) of the Inspector of Insurance and Registrar of Friendly Societies for the Province of Ontario.]

# LIABILITY OF MEMBERS IN FRIENDLY SOCIETIES

WHICH ARE CONDUCTED ON THE

## ASSESSMENT SYSTEM.

*Re* Supreme Legion, Select Knights of Canada: Cases of William McLean *et al*, Defendant debtors:—

Page.

- (1) Statement of Defence; and authorities cited by the various Counsel for Defendants..... C 203 5
- (2) Argument of Mr. J. Howard Hunter, Counsel for Registrar of Friendly Societies, Plaintiff..... C 208 *et seq.*
- (3) Authorities cited by Mr. D. F. Macwatt, Counsel for Receiver, Plaintiff ..... C 206 *et seq.*

also

JUDGMENT of F. W. Macdonald, Esq., Local Master in H. C. J.,  
St. Catharines .....

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[Appendix to DIVISION C of the Report (1898) of the Inspector of Insurance and Registrar of Friendly Societies for the Province of Ontario.]

## LIABILITY OF MEMBERS IN FRIENDLY SOCIETIES

WHICH ARE CONDUCTED ON THE

### ASSESSMENT SYSTEM.

*Re* Supreme Legion, Select Knights of Canada, in compulsory liquidation; *Cases of* William McLean *et al.*, Defendant debtors.

*Introductory Note.*—In this matter the registry of the Society was on 13th April, 1898, cancelled on the ground of insolvency. The liabilities amounted to over \$82,000, consisting of claims admitted by the Society and due to widows, children or other dependent persons as beneficiaries under the insurance certificates of the Society. The assets of the Society consisted almost wholly of book-debts, viz., assessments remaining unpaid by members or past members of the Society. The proceedings were for the recovery of those book-debts.

The Plaintiffs were the Registrar of Friendly Societies (who under the Ontario Insurance Act is the official guardian of the estate), and the Receiver, Mr. B. J. Leubsdorf. The Registrar was represented by Mr. J. Howard Hunter, and the Receiver by Mr. D. F. Macratt. The Defendants were represented by numerous solicitors and counsel; of the latter, those who argued the questions involved were Mr. W. R. Riddell, Senior Counsel, and Messrs. A. R. Allison, B. N. Davis, Charles Elliott, and D. Urquhart.



## GENERAL STATEMENT OF DEFENCE.

In the matter of the compulsory liquidation of the Supreme Legion of the Select Knights of Canada.

The Supreme Legion of the Select Knights of Canada, plaintiffs, and William McLean, *et al*, defendants.

TAKE NOTICE that the defendants individually dispute the claim made by the Receiver of the Supreme Legion of the Select Knights of Canada, hereinafter called the Society, against them on the following amongst other grounds :

1. The said defendants are not now members of the Select Knights of Canada.
2. No beneficiary certificates were ever issued to or accepted by some of the said defendants according to the constitution and laws of the said society.
3. The said defendants were never elected, admitted or initiated into the said society in conformity with the rules and by-laws and ritual of the said society.
4. That the society was a voluntary association of members, and the defendants, if they were ever members, remained members only so long as they continued to pay the assessments made from time to time, and there is no agreement on the part of the defendants to pay any sum whatever for assessments, dues or per capita tax.
5. No notice of the assessments, dues or per capita tax respectively claimed was ever given to the said defendants or any of them according to law.
6. The said assessments were not levied in accordance with the constitution and laws of the said society.
7. No consideration whatever was ever received by any of the said defendants for the amounts claimed from the defendants or any part thereof.
8. If it should be held that the said defendants were members of the said society, then the defendants say that they were individually induced to become members by false and fraudulent representations made to them individually by the duly incorporated [qy. authorized] agent or agents of the said society to secure members in the said society.
9. If the said defendants ever were members of the said society, they were induced to become members of said society on the representation that it was in good financial standing and that it had a surplus, whereas the fact was that at the time they became members thereof, the said society was in insolvent circumstances to the knowledge of its officers and to the knowledge of the agent or agents who solicited the defendants to become members.
10. That the said defendants, if ever members of said society, as soon as they discovered the true position of the said society withdrew therefrom and ceased to be members thereof, and thereafter were under no liability to said society.
11. The defendants further say that in any event they are not liable for six months' arrears of assessments, but that the utmost they can be held liable for under the constitution and laws of the order, is the assessment or assessments for the non-payment of which the defendants were respectively suspended and forfeited all benefits in the beneficiary department.
12. The defendants further say that they are not liable in any case for the per capita tax.
13. The defendants further say that they are not liable for any of the general fund assessments, as the same are illegal and unconstitutional and the levy of the same is *ultra vires* of the society.
14. The respective legions of which the defendants were members were suspended and dissolved, and the defendants' certificates were thereby cancelled and they did not thereafter become members of the society.

15. The defendants further say that they are not liable to the society or the liquidator or creditors for the said assessments on the grounds of the non-compliance of the society with the constitutions and laws governing the society.

16. The defendants further say that they individually withdrew from the said society in the manner permitted by the Insurance Act, or by the laws of the society, and in any event the society is estopped by its conduct from denying that the defendants did so withdraw.

17. That the defendants, if ever members of the said society, paid all assessments, dues and per capita tax during the time the said society was registered, and relied on such registration as showing the solvency of the said society, whereas at and during the time of such registry the said society was insolvent to the knowledge of the officers of the said society.

18. If the defendants ever were members of the said society, at the time they ceased to be members there were no claims outstanding against the said society for which assessments could be made.

19. The defendants or some of them desired to withdraw from the society and did all acts entitling them to a withdrawal card, even if such were necessary.

20. The defendants claim that they cannot be called upon to pay assessments which are intended to pay claims accrued after the date of the assessments.

21. These defendants claim that the claim against them is barred by section 310 of the constitution of 1896, and corresponding or amending sections of other constitutions, etc., and by the Statute of Limitations.

22. These defendants, or some of them, being suspended by reason of non-payment of assessments, etc., applied for reinstatement, but reinstatement was refused because they were (1) sick, (2) over 50 years of age, (3) unable to pass medical examination, or (4) because of adverse vote of the Legion.

23. These defendants, or some of them, when nearly 50 years of age applied for admission but were not admitted until after 50 years of age, and then received the certificates. Such certificates, it is contended, are void, and such defendants not liable.

24. The said society was insolvent at the time the said defendants, or some of them, joined the said society; and at the time of the assessments made and at the time of notice of the said assessments, and at the time of these defendants or some of them ceasing to pay and at the end of six months thereafter.

25. The various classes of certificates cannot be affected by the changes made in the constitution and by-laws subsequent to their issue, nor are they subject to any conditions except those endorsed thereon or referred to therein.

26. All certificates issued prior to date of the first registration are not governed by the Act of 1892 or any amendment thereto, and therefore the Local Master has no jurisdiction in respect to the holders of any such certificate, and the holders of any such certificates are in no wise liable.

27. All changes and amendments made to the constitution, etc., at the various dates, and all parts of the said constitution, by-laws, etc., passed at any time not in pursuance of the Benevolent Societies' Act, are void, illegal, and not binding upon the members of the said society.

28. In any event the consent of the Registrar was not given until 1897 (5th April) to any changes from the first declaration being filed (15th October, 1883), and until that time at all events the said society was subject to the Benevolent Societies' Act in all respects as to notice and otherwise.

29. A number of certificates were not in force on the going into effect of the constitution promulgated to take effect July 1, 1896, or reinstated thereafter, and so the assessments referred to in section 292 of such constitution, etc., do not apply.

30. And there are a number of certificates which were not in force on 1st July, 1897, nor issued thereafter, and therefore the amendment of 1897 does not apply to them.

31. The defendants are not in any case liable for more than three months' assessments or dues.

32. The constitution, etc., was not given to these defendants as required by the Statute.

(Signed) W. R. RIDDELL,  
Of Counsel for the Defendants.

THE FOLLOWING AUTHORITIES WERE CITED BY THE VARIOUS  
COUNSEL FOR THE DEFENDANTS :

*As to the right of enacting by laws (or amendments to by-laws) by representatives.*—*R. v. Outbush*, 4 Burr, 204 ; *R. v. Head*, 4 Burr, 2116 ; *Maxwell on Statutes*, 2nd Ed., p. 453 ; *Stevenson v. Vokes*, 27 O. R., 691 ; *Re Massachusetts Benefit Association, Sproule's case*.

*On the existence of membership.*—*Hoefner v. Canadian Order of Chosen Friends*, 29 O. R., 125 ; *Patterson's case, Re Canadian Relief Society*, 15 O. L. T., 216 ; *Long v. A. O. U. W.*, 25 A. R., 147.

*A voluntary Society and no contractual relation.*—*Re Protective Life Ins. Co.*, 9 Bissell, 188 ; *Swift v Provincial Prov. Inst.*, 17 A. R., 66 ; *Hunter on Ins. Corp Act*, p. 289, and cases there cited ; *Niblack on Ben. Soc.*, sec. 307 ; *Bacon on Ben. Soc.*, 2nd Ed., pp. 272-3, 357 ; *Emerson v. Flint*, 7 U. O. C. P., 161 ; 3 *Am. and Eng. Encycl. of Law*, 1099 ; *Farmer v. State*, 69 Texas, 561 ; *Chicago Mutual v. Hunt*, 127 Ill., 277 ; *Rood v. Railway*, 31 Fed. Rep., 64 ; *Frank v. U. S. Masonic Ben. Assoc.*, 5 Ins. L. J. N. S., 149 ; *A. O. U. W. v. Moore*, 9 Ins. L. J. N. S., 543.

*No liability where member's right of reinstatement lost through age.*—*Fraser v. Ryan*, 24 A. R., 441 ; *Yelland v. Yelland*, 25 A. R. 91.

*Conditions governing contract (if any).*—*London West v. London Guarantee Co.*, 26 O. R., 520 ; *Niblack on Benef. Soc.*, sec. 20 ; 14 *M. and W.*, 76 ; *Cababe on Estoppel*, pp. 127-8 ; *Re Klaus*, 67 Wis. ; *Hunter on Ins. Corp. Act*, pp. 167-8.

*Notice and validity of Assessments.*—*Dale v. Weston Lodge*, 24 A. R., at 363 ; *Hunter on Ins. Corp Act*, pp. 298 *et. seq.* ; *Bacon on Ben. Soc.*, 2nd Ed., sec. 414 ; *Hill v. Merchant's and Manufacturer's Ins. Co.*, 28 Gr., 560 ; *Mut. Aid Soc. v. Hilburn*, 85 Ky., 1 ; *Bates v. Mut. Ben. Assoc.*, 51 Mich., 586 ; *Farmers' Mutual v. Chase*, 56 N. H., 341 ; *Victoria Mut. v. Thompson*, 9 A. R., 620 ; *Hughes v. Newcastle M. Ins. Co.*, 13 U. O. R., 158 ; *Columbia F. Ins. Co. v. Kinyon*, 37 N. J. L., 33 ; *Bacon on Ben. Soc.*, 2nd Ed., sec. 377-9 ; 3 *Am. and Eng. Encycl. of Law*, 1100.

*Effect of suspension of certificate.*—*Long v. A. O. U. W.*, 25 A. R. 147 ; *Bosworth v. Western Mutual Aid Society*, 75 Iowa, 582 ; *Addison on Contract*, 9th Ed., p. 115 ; *Am. and Eng. Encycl. of Law*, Vol. III., p. 893 ; *Niblack*, pp. 304, 366.

*Retroactive application of Statutes.*—*Cerri v. A. O. F.*; *Roden v. City of Toronto*, 25 A. R., 12.

*Limitation of actions.*—*Art.* “Action” in Stroud’s Judicial Dictionary; *Am. and Eng. Encycl. of Law*, Vol. I., p. 178; *Peoria Refining Co v. Canada Fire and Marine Ins. Co.*, 12 A. R., 418; *Provincial Ins. Co. v. Ætna Ins. Co.*, 16 U. C. R., 135; *Robertson v. Pugh*, 15 S. C. R., 706; *Co. Litt.*, 285; *Bradlaugh v. Olark*, 8 A. C., 361; *Boston v. Lelievre*, L. R. 3 P. C., 162; *Greene v. Provincial Ins. Co.*, 4 A. R., 528; *Hughes v. Chester Ry. Co.*, 1 *Drewry and Smale*, 524.

*Costs.*—*Grimwade v. Mutual Soc.*, 18 Ch. D., 530.

#### FOR THE PLAINTIFFS IN REPLY :

FOR THE REGISTRAR OF FRIENDLY SOCIETIES.—Mr. Hunter’s argument, citing authorities, is given *in extenso, infra* p. C 208 *et seq.*

FOR THE RECEIVER—Mr. Macwatt cited the following authorities :

*As to alleged withdrawal of defendants*—*Hoefner v. Canadian Order of Chosen Friends*, 29 O. R., 125; *Ellerbe v. Barley*, 25 S. W. R., 384; *Lapierre v. L’Union St. Joseph de Montreal*, 4 S. C. R., 24.

*As to sufficiency of notice of assessments.*—*Huntly v. Whitten*, 105 Mass., 391; *Dana v. Kemble*, 19 Pick. Mass., 112; *Hartford Bank v. Hart*, 3 Day (Conn.), 491; *Starr v. Terry*, 22 N. J. L., 190; *Austin v. Holland*, 69 N. Y., 571; *McCoy v. N. Y.*, 46 Hun (N. Y.), 268; *Montelins v. Atherton*, 5 Colo., 224; *Collan v. Gayland*, 3 Watts (Pa.), 321; *Russell v. Buckley*, 4 R. I., 525; *Obks v. Weller*, 16 Vt., 63; *Rosenthal v. Walker*, 111 U. S., 185; *Woodstock v. Houldsworth*, 16 M. & W., 124; *Dunlop v. Higgins*, 1 H. L. Cas. (Eng.); and especially in *Re Imperial Land Co. of Marsailles Harris case*, L. R. 7, Ch. App., 587; *Karcher v. Supreme Lodge, etc.*, 137 Mass., 368; *Hummel’s Appeal*, 78 Pa. St., 320; *Rosenberger v. Washington Mut. F. Ins. Co.*, 87 Pa. St., 207; *Survick v. Valley Mut. L. Assoc.* (Va., 1896), 32 S. E. Rep., 223

*Form and service of notice.*—*Stanley v. N. Western L. Assoc.*, 36 Fed. Rep., 75; *Gardon v. Supreme Lodge*, 50 Mo. App., 51; *Greeley v. Iowa State Ins. Co.*, 50 Iowa, 86; *Yoe v. B. C. Howard M. A. Assn.*, 63 Md., 86; *Weakly v. Northwestern B. & M. A. Assn.*, 19 Bradw., 327; *Borgraefe v. Supreme Lodge, K. & L. of H.*, 22 Mo. App., 127; *Epstein v. Mut. Aid, etc. Assn.*, 27 La. Ann., 938; *Union Mut. Acc. Assn. v. Miller*, 26 Ill., App., 230; *Northampton, etc., Ins. Co. v. Stewart*, 39 N. J. L., 486; *Epstein v. Mut. Aid, etc. Assn.*, 29 La. Ann., 938; *Rosenthal v. Walker*, 11 U. S., 185; *Briggs v. Hervey*, 130 Mass., 186; *Russell v. Buckley*, 4 R. I., 525; *Hansen v. Supreme Lodge, etc.*, 140 Ill., 301; *Van Frank v. U. S. Masonic Benevolent Assoc.*, 158 Ill., 560; *Lothrop v. Greenfield Stock, etc., F. Ins. Co.*, 2 Allen (Mass.), 82; *Jackson v. Roberts*, 31 N. Y., 304; *Zeigler v. Mutual Aid, etc., Assn.*, 1 McGloin (La.), 284; *Survick v. Valley Mut. L. Assn.*, (Va., 1895), 23 S. E. Rep., 223; *See also in Diprose & Gammon, Walls’ Case*, (171), p. 319; *L. R.*, 15 Eq., 18; *Trotter v. McLean*, (case 82), p. 142; *L. R.*, 13 Ch. D., 574; *In re Hickey*, (case 83), p. 143; *Ir. App.*, 10 Eq., 127; and especially *Skilbeck v. Garbett*, (case 172), p. 322; *Dunlop v. Higgins*, 1 H. L. cases, 381; *In re Imperial Land Co. of Marsailles Harris’ case*, L. R., 7 Ch., 587.

*Form, validity, continuance and annulment of certificate or contract.*—Karcher v. Supreme Lodge, etc., 137 Mass., 358; May on Insurance, sec. 14; Taylor v. Merchant's Fire Ins. Co., 9 How (U. S.), 309; Commercial Mut. Ins. Co. v. Union Ins. Co., 19 How (U. S.), 318; First Baptist Church v. Brooklyn Ins. Co., 19 N. Y., 305; Wood v. Rutland Ins. Co., 31 Vt., 552, 562; Blanchard v. Waite, 28 Me., 51; Long v. A. O. U. W., 25 A. R., 147; Roden v. City of Toronto, 25 A. R., 12; In re State of Pennsylvania, 22 Federal Reporter, 109; Deiky v. Prov. Wash. Ins. Co., 8 S. E., 617; Boehen v. Williamsburgh Ins. Co., 35 N. Y., 131; Columbia Ins. Co. v. Cooper, 50 Pa. St., 331; Keiler v. Niagara Ins. Co., 16 Wis., 523; 25 Wis., 291; 42 Mo., 456; 74 Mo., 167; 26 Iowa, 9; 12 Mich., 202; 9 S. W. Reporter, 812; 8 S. E. Reporter, 616; Roos v. World Mut. Ins. Co., 64 N. Y., 236; Murrich v. Sup. Lodge, K. & L. of H., 3 N. Y. S., Nat. Rep. 552.

*Waiver and estoppel.*—North British Ins. Co. v. Steiger, 26 Ill. Appeal, 228; 75 N. Y., 273; 24 Hun, N. Y., 58; 49 Wis., 322; 30 Mich., 41; 21 Wall U. S., 152; 135 Mass., 248; 28 Gratt, Va., 88; 39 Mich., 51; 40 N. W. Rep., 775; 81 N. Y., 410; 26 Pa. St., 199; 97 Mass., 144; 94 Missouri, 363; Lycoming Ins. Co. v. Woodworth, 83 Pa. St., 223; Plum v. Catt Ins. Co., 18 N. Y., 392; 26 N. Y., 550; 51 N. Y., 117; 81 N. Y., 273; 24 Hun, N. Y., 58; 25 Hun, N. Y., 499; Georgia Home Ins. Co. v. Jacobs, 55 Texas, 365; Carson v. Jersey City F. L. Co., 43 N. J. L., 300; American Cent. Ins. Co. v. McRae, 8 Lea. Tenn., 513; 53 Wis., 371; 108 Ind., 270; Sheldon v. A. T. L. F. & M. Ins. Co., 26 N. Y., 460; 76 N. Y., 567; 7 R. I., 502; 109 Pa. St., 535; 113 Pa. St. 386; Home Mut. Ins. Co. v. Garfield, 50 Ill., 124; Witherell v. Maine Ins. Co., 9 Maine, 200; Morrison v. Wis. I. O. O. F., 59 Wis., 162; Merchants and Manufacturing Co. v. Curran, 55 Mo., 142; Carroll v. Charter Oak Ins. Co., 38 Barber, N. Y., 402; Hamilton v. Home Ins. Co., 94 Mo., 353; Westchester F. Ins. Co. v. Earl, 33 Mich., 143; 60 Wis., 126; 120 U. S., 183; 60 Ill. App., 528; 5 Denio, N. Y., 154; 146 Mass., 519; Tutonia Ins. Co. v. Anderson, 77 Ill., 384; 30 Ohio St., 240; 39 Wis., 111; 52 Ga., 640; 5 Hill, N. Y., 147; 99 Mass., 161; Wood v. Rutland F. Ins. Co., 31 Vt. 552.

*Suspension of Certificate does not suspend liability of holder.*—Long v. A. O. U. W., 25 A. R., 147; American Ins. Co. v. Klink, 65 Mo., 78; American Ins. Co. v. Hanley, 60 Ind., 515; Ellerbe v. Barney, 25 S. W. R., 384; Patterson's case in re Canadian Relief Society, 15 C. L. T., 216; Fulton v. Stevens, 74 N. W. R., p. 803, quoting Ellerbe v. Barney, 25 S. W. R., 384; in re Ins. Co., 9 Bliss, 188, Fed. Cas. No. 11, 444; New Era Life v. Rossiter, 132 Pa. St., 314, and McDonald v. Ross-Lewin, 29 N. Y., Hun, 87; Akers v. Hite, 94 Pa. St., 394; Burdon v. Mass. Safety F. Assoc., 147 Mass., 350; Vanatta v. N. J. Mut., 31 Eq., N. J., 15; Smith v. Brown, 75 Hun, N. Y., 231; Commonwealth v. Mass., 112 Mass., 115.

*Right of Reinstatement.*—Mason v. Grand Lodge, etc., 30 Minn., 509; Jackson v. North Western Mut. Rel. Asso., 78 Wis., 463.

*Alteration of Rules.*—Smith v. Galloway, L. R. (1898) Q. B.; p. 71; Baker v. Forest City, 28 O. R., 238; 24 A. R., 585; Dixon v. Thompson and Stooke v. Provident, Diprose & Gammon, pp. 45 and 195.

*Relation of Supreme to Subordinate Lodges.*—Watson v. Jones, 13 Wall, 679; Smith v. Smith, 3 Dessau, 557; Austin v. Searing, 16 N. Y., 113; Poultney v. Buchanan, 62 How, Pr. 466; Lafond v. Deems, 81 N. Y., 507; Scheu v. Grand Lodge, etc., 17 Fed. Rep., 214; Peet v. Grand Camp K. O. T. M., 83 Mich., 92; 47 N. W. R., 119; Vivar v. Supreme Lodge K. of P., 52 N. J. L., 455; 20 Atl. Rep., 36; Spillman v. Supreme Council Home

Circle, 151 Mass., 128; 31 N. E. R. 775; *Grey v. Christian Society*, 137 Mass., 329; *Chamberlain v. Lincoln*, 129 Mass., 70; *Altmann v. Benz*, 27 N. J. Eq., 331; *Osceola Tribe v. Schmidt*, 57 Md., 98; *Hall v. Supreme Lodge*, 14 Fed. Rep., 450; in *Re Grand Lodge*, etc., 110 Pa. St., 113; 1 Atl. R., 582; *Limphe v. Grand Lodge*, 47 Mich., 429; *Oliver v. Hopkins*, 144 Mass., 175; 4 N. Eng. Rep., 796; 10 N. East Rep., 775; *Chamberlain v. Lincoln*, 129 Mass., 70; *Grosvenor v. Society*, etc., 118 Mass., 78; *Karcher v. Supreme Lodge*, etc., 137 Mass., 368; *Hummel's Appeal*, 78 Pa. St., 320; *Rosenberger v. Washington Mutual Fire Ins. Co.*, 87 Pa. St., 207; *Survick v. Valley Mut. L. Assoc.*, Va. 1898, 32 S. E. R., 223.

*Limitation of Actions.*—*Ludington v. Thompson*, 47 N. E. R., 903 (Ct. of Appeal, N. Y. 5 Oct., 1897).

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## RE SUPREME LEGION, SELECT KNIGHTS OF CANADA.

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Cases of Wm. McLean, *et al*,

DEFENDANT DEBTORS.

Mr. J. Howard Hunter, for Registrar of Friendly Societies,

PLAINTIFF.

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### SYNOPSIS OF MR. HUNTER'S ARGUMENT.

#### I. OBJECT OF THE PRESENT PROCEEDINGS: Par. 1.

#### II. INCORPORATION OF THE SELECT KNIGHTS.

Collateral attack by defendants: Par. 2.—Plea that the Benevolent Societies Act did not contemplate a society enacting its rules by representatives: Par. 3.—This plea contradicts the well known history and design of the Act: Par. 4.—The Act construed by the Insurance Corporations Act: Pars. 5, 11.—Incorporation papers of the Select Knights Society: Pars. 6 to 8.—First change of Corporate Name; reason for change; what the order of the High Court granting the change implies: Pars. 9, 10.—Recognition of the Select Knights as a contracting insurance corporation by registration under the Insurance Corporations Act: Par. 11; see farther on this point Par. 41.

#### III. DENIAL OF MEMBERSHIP BY DEFENDANTS: See further, Divisions V., VI., *infra*.

Their membership proved by the books, etc., of the Society; also their default in paying their assessments: Pars. 12 to 14.—As to their non-severance see further *infra* under Divisions VI. and IX.

#### IV. CONSTITUTION AND LAWS OF THE SOCIETY.

Proof of the documents: Par. 16.—Proof as to the due enactment of the Constitutions and of amendments thereto: Par. 17.—The assent of the Registrar of Friendly Societies was not necessary: Par. 17; see further paragraph 42c *infra*.

V. FORM AND INCIDENTS OF THE INSURANCE CONTRACT UNDERTAKEN BY THE SELECT KNIGHTS.

Non-production by the defendants of their own insurance policies or "certificates": Par. 18.—Blank forms used by the Society: Par. 19.—Certificates from time to time issued strictly conformable to the Constitution and laws for the time being in force: Par. 20.—Application for Insurance: obligations taken by applicant to comply with the laws, rules and regulations from time to time in force: Par. 21.—Want of local legion seal on policy or certificate does not invalidate it: Pars. 22, 23

VI. DENIAL OF MEMBERSHIP BY DEFENDANTS BECAUSE NOT MEMBERS OF THE A.O.U.W.

Paradox involved in this plea; Par. 24.—It was competent for the Select Knights to alter the requirements for future membership, and they took the steps proper and effectual for such alteration: Par. 25.

VII. DENIAL OF MEMBERSHIP BY CERTAIN DEFENDANTS ON THE GROUND OF BEING FIFTY YEARS OF AGE BEFORE ADMISSION.

Facts and law of Robert Ker's case: Pars. 26 to 28.

VIII. DEFENCES GROUNDED ON INSOLVENCY OF SOCIETY OR UPON ALLEGED MISREPRESENTATIONS OF THE SOCIETY'S CONDITION.

Allegations under this head: Par. 29.—Even if established would be no defence: Pars. 30-1.—Test of solvency applied by the Act to a Friendly Society: Pars. 31 to 33 —Scales of assessments from time to time in force, and the amount producible: Par. 33 —In a Friendly Society the Actuarial Reserve is left in the hands of the certificate-holder, but is subject to call: Pars. 31, 32, 33, 41, 42, 75 *et seq.* Notice of this liability is given by the words "*Assessment System*," which by the statute are required to be conspicuously printed at the head of the Society's advertisements, circulars, notices and forms; and the Select Knights Society did give this notice of certificate-holder's liability: Par. 31.

IX. REPLY TO PLEAS FOUNDED ON ALLEGED WITHDRAWAL OR SEVERANCE.

As to the facts, the books dispose of this plea: Pars. 12 to 14, *supra*.

As to the law, the provisions of the successive constitutions prescribed the mode of severance: Par. 34.—Defendants have confused severance from the Society with mere withdrawal from a lodge: Par. 35.—Lodge affiliation is to be distinguished from membership in the Society: Par. 35. See also Pars. 54-5, 6, 7.

X. DEFENCE THAT THE SOCIETY WAS A "VOLUNTARY" ONE.

This defence may mean (1) that the Society was unincorporated, as to which see paragraphs 2 *et seq.*;

Or it may mean (2) that there was no contractual obligation on the certificate-holder: Par. 36.—English cases as to liability in voluntary societies: Par. 36.—Examination of the case *re* Protection Life Ins. Co. on which Niblack has erroneously founded his doctrine of voluntary payment of assessments: Par. 37, 75 n.—Common Law liability of certificate-holders in benefit societies, in Ontario, prior to the Insurance Corporations Act: Pars. 37a, 38, 39.—The Insurance Corporations Act declared and limited the contractual obligation: Pars. 40 to 42.—Patterson's case in *re* Canadian Relief Society; *McDonald v. Ross-Lewin*; and other cases: Par. 41; *Lehman v. Clarke* (1898) examined; Pars. 73 *et seq.*

XI. DEFENCES THAT THE ORIGINAL RULES OF THE SOCIETY WERE ALTERED.

The contract of the certificate-holder was to comply with all laws, rules and regulations from time to time in force : Par. 42 ; Cf. Par. 20.—Altering the rules, therefore, is within the right of the Society, and is no breach of the contract : Par. 42a.—There is here no question of vested right : Par. 42b.—The original constitution and the successive amendments thereto were duly enacted and promulgated ; the assent of the Registrar of Friendly Societies was not necessary to their validity, though that assent, when given, concluded the question of their validity : Par. 42c ; Cf. Par. 17.—The law of the Society establishing the General Fund Assessment received such assent and became binding on the members : Par. 42c.

XII. REPLY TO THE PLEAS THAT THE ASSESSMENTS AND DUES NOW CLAIMED ARE NOT LEGALLY DUE, AND THAT THE ASSESSMENTS WERE NOT LEGALLY NOTIFIED.

Par. 43 to 53:—

System of regular monthly assessments maintained since 1st March, 1891 ; the assessments were made by proper authority and properly promulgated and notified through the Official Journal to the members both as lodges and as individuals : Par. 43.

An Official Journal as a medium of notice recognized by the Ontario Insurance Act ; notice to members through their local lodges ; the use of the post office for transmission of notices not prescribed : Pars. 43a and 43e.

The Ontario Insurance Act does not prescribe the form of notice necessary to make arrears of assessments collectable ; what is sufficient notice for such purpose : Par. 43b to 44.

Notice proper of assessments was required to be given in the Select Knights to the local lodge, and it was made the duty of the members of the lodge to actively protect their own certificates from default either as individuals or as a lodge ; Notices of assessment sent to members individually were supplemental to the notice given to them through their lodge, and were not legally necessary to fix their liability for the assessments : Pars. 43c, 43d.

Mode of delivery of newspapers in Toronto ; the post office not a necessary or usual mode of such delivery : Par. 43a. See also Pars. 49, 50.

Further examination of Section 164 of the Ontario Insurance Act ; the evidence necessary to support a forfeiture has no application here ; and Section 320 of the Select Knights' Constitution applies only to unsuspended members, which defendants say they were not ; notice to certificate-holder from his own pass-book : Par. 44.

Default of local lodge suspended certificates of its members, but did not terminate membership in Society ; duty of such certificate-holders to pay directly to the Supreme Lodge : Par. 45.

Section 165 (1) of R. S. O. 1897, c. 203, applies where forfeitures of insurance certificates are being enforced as against resisting beneficiaries or creditors ; effect of periodical payment of dues or assessments : Par. 46. See also Pars. 44, 51a.

Per Capita Tax and General Fund Assessment ; the payment of arrears to receiver ; the winding up clauses of the Ontario Insurance Act are *intra vires* of the Legislature of Ontario and necessarily cover past transactions : Par. 47 and note : See also Par. 66a.

Section 165 (2) of R. S. O. 1897, c. 203, is an enabling, not a disabling provision ; it provides a mode of giving conclusive notice, but does not exclude other forms of notice : Par. 47a.



What is evidence of mailing notice : Par. 48.

Post office not necessarily the means of transmission ; Cases where the law imputes notice : Section 320 of the Select Knights' Constitution, 1896 : Pars. 49, 50 ; and see also Par. 43a.

Informalities in giving notice, American decisions ; certain cases cited for defendants inapplicable as being cases where forfeitures were being enforced : Par. 51.

Further examination of Section 165 (1) of R. S. O. 1897, c. 203 ; in the present proceedings it is the defendants who are insisting upon their own forfeiture or suspension ; position of defendants, if for want of notice or from other cause they had in fact suffered no suspension or forfeiture : Par. 51a

Right of assessment in continuing life insurance not to be measured by that in terminating fire, or accident, or guarantee insurance : Par. 52.

No statutory duty cast upon the society to give notice of default before default operated a forfeiture ; Provisions of the Society's Constitution were self-executing and operated *ipso facto* : Par. 53.

### XIII. TWO MODES OF SEVERANCE FROM THE SOCIETY ; SEVERANCE BY PAYMENT, AND SEVERANCE BY DEFAULT : PROVISIONS OF SUCCESSIVE CONSTITUTIONS GOVERNING SEVERANCE BY DEFAULT : Pars. 54, 55.

Position of defaulting certificate-holder during first three months' default ; position of one in default for three months or longer, but for less than six months ; six months' default annulled the certificate and severed the holder from membership in the Society ; dual relation of members to such societies ; a member is not necessarily a certificate-holder ; social members ; importance of distinguishing suspension of the insurance certificate from severance of membership : Pars. 56, 57. See also Paragraphs 12 to 14, and 34-5.

### XIV. REPLY TO THE PLEAS THAT SUSPENSION OF INSURANCE CERTIFICATE ENDS THE MEMBERSHIP, OR THE MEMBERS' FURTHER LIABILITY. Pars. 58, 60-4, 64a.

### XV. REPLY TO THE PLEA THAT FORFEITURE OF THE CERTIFICATE EXTINGUISHES THE DEFENDANT'S DEBT DUE AT THE TIME OF THE FORFEITURE : Par. 59.

### XVI. REPLY TO PLEAS ALLEGING NO RIGHT OF REINSTATEMENT. Pars. 57, 60-4, 64a, 85

### XVII. ASSESSMENTS WERE NOT EARMARKED FOR THE CLAIMS OF PARTICULAR DATES OR OF PARTICULAR CERTIFICATES : Par. 65.

### XVIII. REPLY TO PLEAS OF INADEQUATE OR NO CONSIDERATION : Par. 64.

### XIX. LIMITATION OF ACTIONS.

Section 310 of Constitution (Limitation of Actions) has no application to the collection of assessments : Par. 66.

### XX. JURISDICTION OF MASTER : Paragraph 46, note ; Paragraph 66a.

### XXI. COSTS : Pars. 67-72.

### XXII. Observations on the Illinois case *Lehman v. Clarke* (1898) Pars. 73-6.

## ARGUMENT FOR REGISTRAR OF FRIENDLY SOCIETIES, PLAINTIFF.

### IN THE HIGH COURT OF JUSTICE.

In the Matter of the Ontario Insurance Act and of the Supreme Legion Select Knights of Canada, an unregistered Insurance Corporation.

Before F. W. Macdonald, Esquire, Master at St. Catherines.

*Proceedings against Debtors and Contributories.*

*Case of William McLean (Certif. 3227), general defendant, and cases of Gideon Grant and others specified in the following schedule, being defendants representative of classes therein specified, hereinafter called class defendants.*

## CLASS DEFENDANTS (Schedule as amended by defendants, Minutes of Evid. pp. 74-80.)

Name of Class Defendant and No. of his certificate.	Description of the Class represented.
Gideon Grant (5594)	Not an A. O. U. W. admitted before 5th April, 1897.
A. R. Williamson (6101)	Not an A. O. U. W. admitted after 5th April, 1897.
Gideon Grant (5594)	One withdrawing or trying to withdraw.
William McLean (3227)	One joining before constitution of 1891 came in force.
Gideon Grant (5594)	One living in Toronto not receiving notice by mail.
Gideon Grant (5594)	One living in Toronto not received paper at all.
W. R. Munro (6371)	One whose certificate is not sealed.
W. H. Begy (3220)	One who was in arrears one month on 27th August, 1892.
J. P. May (52)	One who was in arrears three months on 27th August, 1892.
John Redhead (1322)	One who was in arrears one month on 1st July, 1896, and not reinstated.
Jas. Chamberlain (1317)	One who was in arrears three months on 1st July, 1896, and not reinstated.
W. L. Dolson (3252)	One who was in arrears six months on 1st July, 1896, and not reinstated.
C. W. Whitfield (5149)	One who was in arrears one year on 1st July, 1896, and not reinstated.
J. H. Brown (5072)	One who was in arrears one month on 1st July, 1897, and not reinstated.
Gideon Grant (5594)	One who was in arrears three months on 1st July, 1897, and not reinstated.
W. O. Smith (5936)	One who was in arrears six months on 1st July, 1897, and not reinstated.
Jas. Chamberlain (1317)	One who was in arrears one year on 1st July, 1897, and not reinstated.
James Brown (1497)	One who was in arrears one month and less than three months at time of cancellation of registry.
R. Wilkinson (1012)	One who was in arrears three months at time of cancellation of registry.
Gideon Grant (5594)	One whose certificate was null and void within admission 16 at time of cancellation of registry. (Minutes, p. 14.)
F. E. Chrysler (3049)	One whose certificate was null and void within admission 17. (Minutes, p. 14.)
(a) Andrew McColl (5551)	One who comes within admission 12. (Minutes, p. 13) :—
(b) Gideon Grant (5594)	(a) Where marked "withdrawn."
Thos. Driver (3874)	(b) Where not marked "withdrawn."
Thos. Anderson (2045)	A member of a subordinate legion suspended within the meaning of admission 10. (Minutes, p. 13.)
Gideon Grant (5594)	A member of subordinate legion dissolved within admission 11 and sent charter back. (Minutes p. 13.)
Gideon Grant (5594)	One induced to become a member by false and fraudulent representations of an agent of the society, who afterwards withdrew in manner indicated in plea 10 before cancellation.
Gideon Grant (5594)	One who became suspended one year before cancellation.
Gideon Grant (5594)	One against whom a claim is made for one year before cancellation.
Robert Ker (3517)	One who was fifty before being admitted.
Thos. M. Kime (307)	One who was suspended by reason of age limit, not allowed to be reinstated.
Gideon Grant (5594)	One to whom a copy of the constitution, by-laws and rules referred to in the beneficiary certificate was not delivered at or prior to the delivery of the said certificate.
William McLean (3227)	One whose certificate is dated and issued before 29th August, 1892.
Gideon Grant (5594)	One whose certificate is dated and issued after the 29th August, 1892.

The certificates produced by the Defendants are as follows :

Exhibit No.	Certificate No.	Date of Certificate.	Name of Assured.
45	362	October 1st, 1884	R. Pink.
46	1090	June 22nd, 1886	Chas. McKenna.
47	1747	December 11th, 1888	Haviland Hubbs.
51	2318	December 30th, 1888	Jas. Hart, Jr.
48	2380	October 23rd, 1889	W. O. Benson.
49	2555	December 24th, 1889	Timothy Newcomb.
152	5594	January 24th, 1896	Gideon Grant.
50	3340	March 23rd, 1891	Dexter Hale.
151	3517	September 12th, 1891	Robert Ker.
52	4052	January 18th, 1893	John Duncan.
53	4318	July 31st, 1893	Chas. Clinton.
54	4851	July 11th, 1894	W. W. Fitzgerald.
56	5486	November 30th, 1895	N. D. Benson.
55	5989	December 31st, 1896	W. R. Fox.
57	6071	March 23rd, 1897	W. R. Munro.

#### MR. HUNTER'S ARGUMENT.

Mr. J. Howard Hunter, for the Registrar of Friendly Societies, Plaintiff,—

1. These proceedings are for the recovery of arrears of dues and assessments which in each case respectively became due and payable by the defendants to the Society of Select Knights within six years prior to the commencement of winding up (13th April, 1898),—the total amount claimed of any defendant being, however, in no case, more than six months' dues and assessments. The Society is insolvent (Exhibit 4); and from documents filed in the Master's office it is seen that the amount admittedly owing to widows, children and other dependent persons exceeds \$82,000; but that, although all the book debts now in question are realized, those unfortunate persons cannot possibly receive even one-half the amount of their just claims.

2. The defendants have filed as Exhibit 72 a statement showing, under thirty-two numbered paragraphs, their grounds of defence as finally consolidated and settled by themselves. None of these defences plead that the Society was not well incorporated; but a considerable part of the arguments of some of the counsel for the defence was devoted to impeachment of the incorporation. It is a principle expressly recognized in the Incorporation Act itself that the incorporation of a society, if attacked, must be attacked, not collaterally, but by "some direct proceeding taken for the purpose,"—R.S.O. 1877, c. 167, s. 17, now continued by R.S.O. 1897, c. 211, s. 18 (1). The Supreme Court of the United States said in *Chubb v. Upton*, 95 U.S. 667:—"It is settled by decisions of the Federal Courts and by the decisions of many of the State Courts, that one who contracts with an acting (i.e. a *de facto*) corporation cannot defend himself against a claim on such contract, in a suit by the corporation, by alleging the irregularity of its organization." The rule is, in Mutual Societies as in Stock Companies, that a member is estopped to deny the organization of the company: *Citizens Mut. Ins. Co. v. Sortwell*, 8 Allen (Mass.) 217; *Brouwer v. Hill*, 1 Sandf. (N.Y.) 629; 2 Bennett 609; *Dettra v. Kestner*, 147 Pa. St. 666, 572, 23 Atl. Rep. 889; *Fairds v. Hill*, 42 Barb. (N.Y.) 651; *Brouwer v. Appleby*, 1 Sandf. (N.Y.) 158; 2 Bennett, 593; *Beach, Priv. Corp. Secs.* 49, 50, 435; 495 (b); *Morawetz, Priv. Corp.* 2nd Ed. Secs. 692, 750, 774, 778(x); *Joyce Law of Insurance*, s. 1311; 2 *Thompson Corp.*, 1853. In the following cases it was held that it is no defence to an action for assessments to plead that the Company has not conformed to the law respecting incorporation and corporate powers:—*Traders' Mut. Fire Ins. Co. v. Stone*, 9 Allen (Mass.) 483; *Appleton Mutual F. Ins. Co. v. Jesser* 5 Allen (Mass.) 446; *Citizens' Mut. F. Ins. v. Sortwell*, 8 Allen (Mass.) 217; *Sands v. Hill*, 42 Barb. (N.Y.) 151; *Brouwer v. Appleby*, 1 Sandf. (N.Y.) 158; *Currie v. Mut. Assr.*

Soc., 4 Hen. & M. (Va) 315, 4 Am. Dec. 517; *Yard v. Pacific Mut. Ins. Co.*, 10 N.J. Eq. 480, 64 Am. Dec. 467; *Hope Mut. Fire Ins. Co v Beckman*, 47 Mo. 93; *Fell v. McHenry*, 42 Pa. St. 41. Where a question arises between the receiver of a corporation and persons who have contracted with it, as such, the presumption attaches that the company has been duly incorporated: 2 Thomp. Corp. *supra*.

3. The defendants in their various arguments say in effect that the "society" contemplated by the Benevolent Societies Act, R.S.O. 1877, c. 167, was exclusively an organization in which the members acted directly in making or amending the rules or laws; and that the Act did not include or contemplate a society in which the rules or laws are made or amended by a representative assembly.

4. That argument contradicts the well known history and design of the Act, which was originally passed in 1874 as 37 Victoria, Chap. 34. Certain societies organized on the lodge and representative plan were then urging private bills of incorporation before the Legislature. Instead of granting these private Acts, the Legislature passed the general Act, 37 Victoria, chap. 34, under which the society might administer its affairs either directly or through representatives. The records of the Provincial Legislature show that numerous societies, organized and operated on the representative system promptly availed themselves of the Act and became incorporated under it. (Session 1875-6, Sessional Paper 56; Session 1885, Sessional Paper 69.) Our Courts have had frequently to pass upon the Constitution and Laws enacted by the representative assemblies of those societies; but it has never before been suggested that those Constitutions and Laws are bad *ab origine*, because enacted by representative bodies instead of by the constituents themselves assembled in general meeting. Examples of such Constitutions and Laws are found in the following cases:—

Independent Order of Foresters; *Oates v. I.O.F.*, 4 O.R. 535.

Independent Order of Foresters; *Wells v. I.O.F.*, 17 O.R. 317.

(The incorporation of I.O.F. under R.S.O. 1877, c. 167 is recited in 59 Vic., c. 120(O).)

Ancient Order of Foresters; *Cerri v. A.O.F.*, 28 O.R. 111.

Canadian Order of Foresters; *Yelland v. Yelland*, 25 A.R. 9.

Ancient Order of United Workmen; *Dodds v. A.O.U.W.*, 25 O.R. 570.

Ancient Order of United Workmen; *Long v. A.O.U.W.*, 25 A.R. 147.

In large and widely dispersed societies, as Lord Chief Justice Holt said of Parliament, the representative system exists *ex necessitate*. *Ashby v. White*, Lord Raym. at 950; 1 Smith's Leading Cases.

5. In the Benevolent Societies Act itself (R.S.O. 1877, c. 167), under which the Select Knights Society became incorporated, there was nothing limiting the application of the Act to non-representative societies. On the contrary, Section 2 (1) left the plan or frame of the Society all at large; and Sections 3 and 4 expressly enact that the Society may be organized on the lodge or "branch" system, which involves and carries with it the system of representative legislation. It is unnecessary to argue this point further, for the meaning of "Society" in the Benevolent Societies Act was put beyond all doubt by the Legislature in 1892, when it became necessary, for purposes of the Insurance Corporations Act, 55 V., c. 39, to declare the intent of the Benevolent Societies Act. Section 8 (2) of the Insurance Corporations Act enacts as follows: "No such friendly society shall be deemed to be managed and operated according to the true intent of the Act respecting Benevolent, Provident and other Societies unless the persons insured in or by the Society exercise, either directly or through representatives elected for a term not exceeding three years, effective control over the insurance funds of the Society, &c." See also of the same Act, s. 2 (4B).

6. For the plaintiffs it has been proved (Exhibit 1; Minutes of Evidence, p. 48) that under the name of "The Grand Legion of Ontario, Select Knights of the Ancient Order of United Workman" the Society,—shortly named "The Select Knights,"—became incorporated on the 16th October, 1883, by filing in the office of the Provincial Registrar, under R.S.O. 1877, c. 167, s. 2, a declaration duly certified under the Act by E. J. Senkler, Judge of the County of Lincoln. It is admitted by the defendants

(Exhibit 73 par. 1) that the Society was incorporated as an independent Society, and not as a branch of any society in Canada incorporated or unincorporated. Its autonomy could not be disputed by a foreign corporation; for, as against a domestic corporation a foreign corporation cannot enforce control or jurisdiction: *Lamphere v. A.O.U.W.*, 47 Mich. 429; 19 Ins. L. Journ. 767.

7. The declaration of incorporation so certified by the County Judge (Exhibit 1) sets out in paragraph 6, the second of the purposes of the society as follows: "2nd. To provide life insurance on the *mutual assessment plan*" Annexed to the declaration is (Exhibit 1 ("A")) a printed pamphlet marked "A" which by the 7th paragraph of the declaration was made an exhibit thereto. This pamphlet makes it clear that the society is organized on the representative system, and on pages 3, 4 and 5 it details the proceedings taken to hold at St. Catharines on the 24th May, 1883, a convention of representatives of the society,—three delegates representing each of the six subordinate legions or lodges which then comprised all the members of the society. The pamphlet then (pp. 6 *et seq.*) sets out at large "The Constitution and Beneficiary Law and Constitution for Subordinate Legions which," as we are told on p. 5, "after considerable discussion were adopted." Article II, p. 7, continues the Society as a Society organized upon the lodge and representative system, the representatives of the subordinate lodges or legions being annually elected therein. Article X, Section 2 (p. 15), prescribes the form of application which is to be signed by persons desiring admission to the Society. The application contains the following promise: "I hereby make application to become a member, promising, if elected, faithful obedience to all laws, rules and regulations governing the same." Art. XI., Sec. 1 (p. 16), "*guarantees* to each member" to pay at his death to his beneficiary a sum not exceeding \$2,000, or to pay to himself, if totally disabled, half such sum. Section 3 of the same Article enacts that each member when making application for a beneficiary certificate "shall pay" two dollars; of which one dollar shall belong to the beneficiary (or insurance) fund and the other shall belong to the Grand Legion General Fund. Section 6 (p. 18) makes it obligatory on the individual member to pay assessments, and enacts that defaulters shall stand suspended. Section 7 (p. 19) enabled a defaulting member to reinstate his insurance within three months, by paying all his assessments in default, together with a fine of twenty-five cents on each assessment; but (s. 8) if the defaulter postponed reinstatement beyond three months, then he must before reinstatement pass a medical examination and his legion or lodge must consent to his reinstatement. Non payment of assessments for six months nullified the insurance certificate (s. 9). The Constitution contemplated amendments; and by Article XIII. expressly empowered the Grand Legion by a two-thirds vote at a regular Session to pass any amendment of which the Grand Recorder had received four weeks' notice.

8. Such was the Select Knights' general scheme or plan as set out in the papers submitted for the Certificate of the County Judge. The County Judge certified that the declaration appeared to him to be in conformity with the Act R. S. O. 1877, c. 167, under which the proceedings were taken; and Section 16 of that Act (continued now as R. S. O. 1897, c. 211, s. 17) provided that "No defect of form in the Certificate of the Judge, or in the proceedings to which the Certificate of the Judge relates shall affect the validity of the incorporation."

9. The Constitution of 1883 (Exhibit 1 "A") by Article X. (p. 15) required of applicants for membership in the Select Knights to prove that they were also members of the entirely distinct corporation known as the Ancient Order of United Workmen. On the 21st May, 1889, at their Annual Session the Select Knights passed a resolution (Exhibit 35, pp. 15, 16) abolishing this requirement for membership and at the same session amended the Constitution (Exhibit 44, p. 14, Section 36) accordingly. The words in the Corporate name "Select Knights of the *Ancient Order of United Workmen*" would of course then be misleading; and the Select Knights, in order to make the change in the requirements for membership patent to all the world, applied to the High Court to change that part of the corporate name to the "Select Knights of Canada." The Statutory provision under which that application was made was R. S. O. 1887, c. 172, s. 19 (1) which enacted as follows: "When a society incorporated under the provisions of this Act is desir-

ous of changing its name or of changing any of the purposes contained in the original certificate or declaration of incorporation a Judge of the High Court or a Judge, etc. . . . upon being satisfied that the change desired is not for an improper purpose and is not otherwise objectionable, may make an order reciting the certificate and declaration of incorporation and making the change desired."

10. It has been proved (Exhibit 88, Minutes of Evidence, p. 48) that on the 5th August, 1889, the Select Knights obtained an Order from Mr. Justice MacMahon changing their corporate name as prayed. It must be presumed therefore that the Select Knights satisfied the Court (1) that they had already been incorporated; and (2) that the change was not for an improper purpose; and (3) that the name was not otherwise objectionable.

11. In 1892 the Insurance Corporations Act, 55 Vic. c. 39 (O), was passed. Of the miscellaneous corporations that had been created under the Benevolent Societies Act (37 Vic. c. 34; R. S. O. 1877, c. 167; R. S. O. 1887, c. 172) the Insurance Corporations Act distinguished those societies which undertook insurance contracts and required of those contracting societies to obtain registry before the 1st January, 1893, 55 Vic. c. 39, s. 2 (4), (8), (9), (10) (12), (13), (14); s. 4 (2 A, B, C); s. 8 (1), (2); s. 27. The duty of determining, distinguishing and registering those societies which were legally entitled to registry devolved upon the Registrar of Friendly Societies, from whose decision an appeal lay to a Divisional Court of the High Court, s. 51 (1). Where a society applying for registry claimed to have been incorporated by declaration filed under the Benevolent Societies Act, Section 8 (1) of the Insurance Corporations Act required the applicant to prove not only that it was in fact so incorporated, but also that "it was managed and operated according to the true intent of the said declaration and of the Act under which the declaration was filed." It is in evidence (Exhibit 2: Minutes of Evidence, p. 49) that the Select Knights Society obtained registry under the Insurance Corporations Act on 27th August, 1892. It must therefore be presumed that the society, as required by that Act, proved its status by strict legal evidence: *Pare v. Clegg*, 29 Beav. at 598 per Romilly, M. R. It is further in evidence (Exhibit 89, Minutes of Evidence, p. 46) that by an Order dated 21st April, 1894, the Lieutenant-Governor of Ontario in Council, recognizing the corporate status of the Select Knights Society, changed its corporate name from "The Grand Legion of Ontario, Select Knights of Canada," to "The Supreme Legion, Select Knights of Canada."

12. For the defendants generally it is stated and argued (Statement of Defence, Exhibit 72, paragraphs 1 and 2; Min. of Evid. p. 7):—

"1. The said defendants are not now members of the Select Knights.

"2. No beneficiary certificates were ever issued to or accepted by some of the said defendants according to the constitution and laws of the said Society."

For the Registrar of Friendly Societies and for the Receiver, we say that, after a winding up has begun, the Corporation becomes dissolved, except so far as necessary for purposes of the winding up (R. S. O. 1897, c. 203, s. 184 (3)); and that therefore it is not necessary or relevant to prove membership as subsisting during the winding up proceedings; that it is sufficient to prove membership subsisting within six years prior to the commencement of winding up (13th April, 1898) and to prove an undischarged indebtedness created within the said six years, the total of such indebtedness not to exceed six months' fees, dues and assessments.

As regards the general defendant, William McLean, it has been established by the books, records and documents of the Society which are made evidence by R. S. O. 1897, c. 203, s. 74 (10) cf. s. 153 (2) s. 184 (4) and s. 191 (6); and cf. *Turnbull v. Payson*, 95 U. S. 418; *Wells v. I. O. F.*, 17 O. R. at 323; *Londer's Exors. v. Ins. Co.* 4 McOray 149 (Ill. Circuit Ct. of U. S.) *New Era Life Assn. v. Rossiter* 19 Atl. Rep. 140; 21 Ins. L. J. 287; 132 Pa. St. 314; and the evidence of the books has been corroborated by the evidence of B. J. Leubsdorf, (Min. of Evid. pp. 70, 73, 98) formerly Supreme Recorder or Manager of the Society, that McLean upon his own application became a member of the Society; received insurance certificate No. 3227 bearing date 8th January, 1891; that

having made default in paying the assessment which was due on 1st January, 1893, he after the expiry of the days of grace, *ipso facto*, by his own default became suspended, and that he did not terminate his liability to the Society either by taking out a final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the Statute (55 V. c. 39, s. 39 (2) continued by 60 V. c. 36, s. 164 (2) and by R.S.O. 1897, c. 203, s. 164 (2)). See also 12 Ch. D. 239, Winstone's Case in *re* Albion Assurance Society an Assessment Insurance Society (1879).

13. As regards each and every one of the said class defendants it was upon the like evidence established, Min. of Evid. pp. 95 8, that they severally became upon their own application members of the Society, received the insurance certificates bearing the number shown above after their respective names, that they severally made default in paying assessments, and after the expiry of the days of grace, that they severally became *ipso facto* by their own default suspended, and that they did not any of them terminate his liability to the Society, either by taking out a final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the statutory provisions above cited. See also Winstone's Case cited in paragraph 12, *supra*.

The several applications made by the defendants under their own signatures for membership are in evidence and are admitted, the application of the general defendant William McLean being Exhibit 117, and the applications of the class defendants being Exhibits 59 to 70 inclusive, and Exhibits 120 to 135 inclusive, and Exhibits 140, 141 and 148.

14. As to the individual defendants generally, whether hereinbefore specified or included in the classes represented by the said class defendants and scheduled with particulars in Exhibit 14, it has been proved by the books, records and documents of the Society and also by the evidence of B. J. Leubsdorf, Fremont Henry Morey and Edwin Argue Parkhill (Min. of Evid. pp. 70, 73, 98, 108, 109, 111, 112), that the said individual defendants were duly admitted as beneficiary members of the Society, that to them as such admitted members the Society issued severally the insurance certificates of the respective numbers and dates in the said schedule to Exhibit 14 set out, but that, after having for various periods paid the fees, dues and monthly assessments proper to their membership and their said insurance certificates, they severally made default in such payment and *ipso facto* by such default became, after the expiry of the days of grace, suspended, and that they did not any of them terminate his liability to the Society, either by taking out the final withdrawal card under the Constitution of the Society, or by withdrawing as prescribed by the statutory provision above cited. See also Winstone's Case cited *supra* paragraph 12.

15. In the above cited paragraph 2 of their statement of defence and also in paragraphs 6, 11, 14, 15, 21, 25, 27, 29, 30, 32 and other paragraphs of the same, the defendants plead or make reference to the Constitutions and laws of the Society. Minutes of Evid. p. 7 : Exhibit 72.

The defendants were called on to produce the constitution and laws so pleaded or referred to in their defence but they have not done so ; and the defendants cannot now be heard to say that the Society had constitutions or laws other than those in evidence and specified in paragraph 16 *infra*.

16 For the plaintiffs we have produced and proved all constitutions and laws of the Society in force at any time from its incorporation (16th October, 1883) to the cancellation of registry (13th April, 1898) as follows :—

- Constitution of 1883, annexed to Exhibit 1 and marked "A." (Exhibit 1 "A
- Constitution of 1884. (Exhibit 42)
- Constitution of 1886. (Exhibit 43)
- Constitution of 1889. (Exhibit 44.)
- Constitution of 1890. (Exhibit 5.)
- Amendments of 1891. (Exhibit 95.)
- Constitution of 1892. (Exhibit 6.)

Constitution of 1893. (Exhibit 7.)  
 Constitution of 1894. (Exhibit 8.)  
 Constitution of 1896. (Exhibit 9)  
 Amendments of March 25th, 1897. (Exhibit 10.)  
 Amendments of May 5th, 1897. (Exhibit 96.)

Min. of Evid. pp. 66-7 ; Quest. 145-6.

Printed copies of the constitution and laws of a benefit society in the hands of the Secretary of the Grand Lodge of the State sent for his guidance and use by the Secretary of the Supreme Lodge, are presumed to be genuine and accurate. *Schubert v. Schubert*, N. J. Ch. Ct. 38 Atl. Reporter (1897) 347.

17. For the plaintiffs, we have also produced and proved the Official Reports of the proceedings of the several Sessions of the legislative body by which the Constitutions or the amendments mentioned in paragraph 6 *supra* were enacted. These successive reports of proceedings are contained in the following Exhibits :—Exhibit 1, document marked “A”; Exhibit 99 ; Exhibits 31 to 41 inclusive ; and (for the Sessions of 1897) Exhibit 99, each of which was duly proved. (Min. of Evid. p. 52 ; Questions 16 to 22.)

The assent of the Registrar of Friendly Societies is not necessary to the validity of a society's by-laws, or of amendments thereto. Section 163 (3) of R. S. O. 1897, c. 203, is an enabling, not a disabling provision : Cf. s. 63 (1a) where “registry” includes any annual renewal of registry ; also s. 64 (1a). In proving its by-laws in the Civil Courts the Society is not required by Section 74 (11) to prove that they have received the Registrar's assent. Upon this point see further in paragraph 42 c. *infra*.

18. The beneficiary or life insurance certificates issued by the Society to the several defendants are or were in the custody of the defendants themselves. For certain purposes of the defence the defendants have put in some of those certificates (Exhibits 45 to 57 and Exhibits 151, 152) ; they have been duly served with notice (Exhibit 150) to produce the other certificates held by the defendants to these proceedings, but the defendants have expressly refused to produce those certificates, and have not produced them except the certificates specified *supra*. As to the certificates which the defendants have refused to produce, the defendants cannot be heard as to the contents of such certificates, either as to the form or substance of such certificates.

In *Gallimore v. Gill* 4 W. R. 773, it was laid down that it is the duty of solicitors to have the original documents in Court at the hearing ; and if this is not done, the party in whose custody they are, even if successful, is liable to be deprived of his costs.

19. The blank forms of Beneficiary (or life Insurance) Certificates used from time to time by the Society are in evidence (Exhibits 26 to 30), and are strictly conformable to the several constitutions under which they were used. Nothing to the contrary has been proved.

20. So far as the Certificates held by the defendants have been produced by them (Exhibits 45 to 57 and Exhibits 151, 152) these certificates, as appears from the certificates themselves and from the several constitutions in force at the date of their issue, were issued in strict conformity to the said several constitutions and laws of the Society, and no facts to the contrary have been proved.

21. The several Constitutions of the Society from time to time in force (see paragraph, 16 *supra*) required from the applicant for membership an application under his own signature “promising, if elected, faithful obedience to all the laws, rules and regulations governing the organization ;” and the “Beneficiary Article” under which life insurance or beneficiary certificates were issued, contained the following proviso :

“Provided, that the said member while living shall fully comply with each and every requirement of this Article and with all the laws, rules and regulations of the Grand and Subordinate Legions which are now in force or may hereafter be enacted by this Grand Legion.” This provision is contained in the successive Constitutions as follows :



Constitution 1883, Article X, section 2; Article XI., section 1.	(Exh. 1 "A".)
" 1884, " " " "	(Exh. 42.)
" 1886, " " " "	(Exh. 43.)
" 1889, Sections 37 and 39.....	(Exh. 44.)
" 1890, " " .....	(Exh. 5.)
" 1892, " " .....	(Exh. 6.)
" 1893, " " .....	(Exh. 7.)
" 1894, " " .....	(Exh. 8.)
" 1896, Section 200 and application forms used thereunder.	(Exh. 9, 69, 134.)

For applications actually made by defendants under constitutions prior to 1896 see Exhibits 59 to 68, 70, 117, 120 to 135, 140, 141 and 148.

By each of the above cited applications the applicant promised under his own signature compliance with the constitution and laws of the Society *for the time being in force*; and it was in consideration of that express promise that the Society undertook the large liabilities expressed in the certificate.

22. A class of the defendants represented by W. R. Munro, deny their membership because their certificates were not, as they say, properly sealed, and they have put in as Exhibit 57, Certificate No. 6,071, issued on the 23rd March, 1897, to W. R. Munro, as evidence that beneficiary certificates were not issued to or accepted by some of the defendants according to the constitution and laws of the said Society. (Min. of Evid. p. 75; Questions 218-9.) After a certificate had been executed under the hands of the Supreme Commander and Supreme Recorder under the seal of the Supreme Legion (or Lodge) it was the practice to send the certificate to the Recorder of the local Legion (or Lodge) for delivery over to the assured who was a member of that Local Legion. Before such delivery over it was the practice of the Recorder of the Local Legion to sign his name and impress the seal of the Local Legion on the certificate. In certificate No. 6,071 (Exhibit 57) the seal of the Local Legion was not impressed on the paper seal, and because this was not done it is argued in behalf of that class of the defendants that the holders of such certificates are not now liable as debtors or contributories in respect of fees, dues or assessments which before the winding-up were due but not paid to the Supreme Legion and which are in these proceedings claimed by the Receiver.

23. For the plaintiffs we reply that by the Constitution of 1896, under which the certificate in question was issued, no intervention whatever of the Local Legion in the issue of the certificate is required or recognized. Section 293 of that constitution (Exhibit 9) expressly provides as follows:

"The Supreme Recorder, upon receiving application in due form, shall issue, as soon as possible, a Beneficiary Certificate *which is to be signed by the Supreme Commander and by himself, with the seal of the Supreme Legion attached, and from the date of such certificate the applicant shall be entitled to the benefits accruing to him by said certificate and not otherwise.*"

From this it is clear that intervention of the Local Legion in the matter was purely ministerial. Even where the constitution and laws expressly required the countersignature of the subordinate lodge officer before delivery of the certificate, it has been held that the absence of such countersignature, or even the non-delivery over of the certificate does not prevent the contract from being enforced.

In the Supreme Lodge Knights of Honor *v.* Martin, a Pennsylvania case reported in 12 Ins. L. Journal 628, a Supreme Lodge executed a certificate of membership and sent it to a subordinate lodge to be countersigned by the subordinate lodge as required by the by-laws and delivered to the member. It was not countersigned or delivered to the member, but was in the custody of the subordinate lodge when the member died. The Court said:

"It is manifest that the only object of the countersigning would be to show that the certificate had reached the member by the regular channel. It was not intended and could not give additional force to the agreement of the Supreme

Lodge to pay the money, It imposed no obligation or duty upon the subordinate lodge. . . . It was nothing more than the performance of a duty required by a principal from his agent to show that the agent had performed a ministerial act. In this instance the St. Alban's Lodge should be regarded as the agent of the Supreme Lodge and of Martin also."

Niblack, Law of Benefit Societies, section 170, cites the above decision as representing the law generally on this point. Even if the seal of the Supreme Legion had been omitted, contrary to the express requirement of section 293 of the Constitution of 1896, the contract might nevertheless be enforced between the parties; *Wright v. London Life Insurance Co.*, 29 U. C. C. P., 221, affirmed 5 A. R. 218, and again affirmed 5 S. C. R. 466. That was a strong decision; for the 7th section of the Act 37 V. c. 85 (O) incorporating the defendant Company, expressly enacted that "no contract shall be valid unless made under the seal of the Company." Six years after that decision the public general law of Ontario expressly declared that an insurance contract may be "sealed, written or oral;" viz., as to Insurance Companies' contracts, 50 V. c. 26 (O), s. 2 (6); and in 1892 the same was enacted as to contracts of Insurance Corporations generally (including friendly societies) 55 V. c. 39, s. 2 (8), which has been continued by 60 V. c. 36, s. 2 (23), and now by R. S. O. 1897, c. 203, s. 2 (37). "Sealed" is itself defined as meaning "an instrument under corporate or other seal," 55 V. c. 39, s. 2 (9), which has been continued by 60 V. c. 36, s. 2 (22) and now by R. S. O. 1897, c. 203, s. 2 (58).

Even where under the old law a policy was invalid because issued without the signatures required by the Statute, the Court held that the Company could be compelled to execute a valid policy as of the date of the invalid policy: *Perry v. Newcastle Dist. Mut. F. Ins. Co.* (1852), 8 U. C. R., 363.

24. Olasses 1 and 2 of the defendants (Min. pp. 118-9) deny that they were members of the Select Knights' Society, because (as alleged) they were admitted thereto without being members of the distinct (Exhibit 73, par. 1) Society of the Ancient Order of United Workmen. This, following the opening argument of Mr. Riddell and other counsel for the defence (paragraph 3 *supra*) seems to complete a paradox. Bringing together the two successive arguments of the defendants we may throw them into the following logical form:—By virtue of the Benevolent Societies' Act, (1) an organization is no "society" if its laws are made by representatives; the Select Knights is such an organization; therefore it is no "society"; the Ancient Order of United Workmen is also such an organization; therefore it also is no "society"; (2) Select Knights cannot exist as a "society" unless they belong to the A. O. U. W. "society," which itself never existed.

Patterson's case, *re Canadian Relief Society*, 15 Canadian Law Times, 216, is on all fours with the present case, even in the circumstance that at first the constitution of the latter society also limited applicants for membership to persons who were already members of the Ancient Order of United Workmen.

25. The incorporating Act, R. S. O. 1887, c. 167, s. 4, expressly enacted: "The Society . . . . may from time to time make by laws, rules or regulations for the government and for conducting the affairs of the society, or any branches thereof; and may from time to time alter or rescind such by laws, rules or regulations. The Select Knights, by their declaration of incorporation (Exhibit 1, paragraph 7; pamphlet "A," p. 22, article XIII) expressly reserved to themselves the right to amend the constitution. (See paragraph 7 *supra*.) As mentioned more fully in paragraph 9 *supra*, the proper steps were in 1889 taken to remove the former restrictions which limited admission to members of the Ancient Order of the United Workmen: in order publicly to advertise the removal of this restriction, the Select Knights applied to the High Court to strike from their corporate name the words "of the Ancient Order of United Workmen" and substitute the words "of Canada." The statutory provision under which the Select Knights applied to the High Court (R.S.O. 1887, c. 172, s. 19 (1) required of them to satisfy the court that their purpose was not an "improper" one or "otherwise

objectionable." The court must have been "satisfied," for the order changing the name was granted. (Exhibit 88.)

26. Another class of the defendants deny (under defence 23) their membership on the ground of being 50 years of age before admission. This class really consists of one defendant, Robert Ker, whose certificate, 3517, was issued under peculiar circumstances. The limit of age for entrance as fixed by the original constitution of 1883 (Exhibit 1 "A," p. 16, article XI, sec. 2) was 52 years (*Ibid* p. 20, article XI, sec. 10) with the right of readmission after annulment of certificate up to 60 years of age (*Ibid* p. 20, article XI, sec. 10). The defendants, under paragraph 26 of their Statement of Defence (Exhibit 72) have strenuously argued (Mr. Riddell's argument, Minutes, p. 117) that all changes which have been made in that first Constitution are invalid. If this is so, then the limit of age in 1891, when Robert Ker was admitted to the society, was still 52 years, and the defence fails as to the whole class. For this class, as well as for the majority of the other classes of defendants, the Statement of Defence combines pleas which are mutually destructive.

27. The facts of Robert Ker's case are gathered from his own application (Exhibit 140) and evidence, and from the evidence of B. J. Leubsdorf, Supreme Recorder. (Minutes of Evid., pp. 79, 98, 102, 106.) His application, dated 16th July, 1891, was for \$3,000 insurance payable to his wife, and showed that he was then 49 years of age, and would be 50 on July 27, 1891. The application was by the Supreme Medical Examiner marked approved on the 17th July, 1891, and according to the usual practice (Minutes, p. 57, evidence of B. J. Leubsdorf, Q. 64) the insurance would have attached as from the 17th July, 1891. The formal initiation of Robert Ker not having then been performed, an attempt was made to get a special meeting of the local lodge or legion, which the insurant desired to join (Banner Legion No 62, St. Catharines); but owing to the mid-summer heat the local legion did not meet until the 9th of September, 1891, when Robert Ker was duly initiated, being then over 50 years of age. He continued for nearly six years as a member of his legion; and for a time was its Commander or chief executive officer (Exhibit 153). Thus admitted in 1891, Robert Ker, as appears from the books (Exhibit 15, p. 193), and, as is not denied by the defendant himself, continued to pay dues to his local legion and monthly assessments upon his insurance certificate until the 1st April, 1897, when he defaulted, and became by his default suspended 1st May, 1897 (Minutes of Evid., p. 98). It appears that the very question of age which is involved in the admission of Mr. Ker was under the constitution of the Select Knights decided by the Grand Commander in 1884-5 to the effect that such an application was admissible; and that decision was on the 19th May, 1885, affirmed by the Grand Legion (Exhibit 31, pp. 19 and IV). The legislative body which enacted the constitution thus itself construed it; and such formal construction would certainly validate Mr. Ker's certificate as against any plea of age raised by the society.

28. It was under the Constitution of 1890 (Exhibit 5) that the defendant, Robert Ker, was admitted and the provision limiting the age is section 39 p. 21 which is as follows:—"39. Any member of the Select Knights degree in good standing in any Legion of this jurisdiction and under fifty years of age desiring to become a member of the Ontario Grand Legion Beneficiary Department, shall make application for the rights, privileges and benefits of the aforesaid Beneficiary Department, in substance as follows:" etc. Now in legal strictness this is known as an "enabling" not a "disabling" enactment; it authorized the admission of persons of certain status under fifty years of age, but does not disable the Society from admitting (it may be on special terms) at more than fifty years, persons of a different status. It is quite clear from Section 53 on p. 32 that a former member who had completely severed from the Society (no matter how many years before) could enter the Society at any time before his *sixtieth* birthday. Then was the age of an applicant to be taken as at the date of his application, or as at some other date? Section 39 apparently intended the age to be taken as at the date of the application for insurance; and if this was the intention, Robert Ker's application was entered in good time because entered before his fiftieth birthday. In any case the accepted candidate had three months within which at any time he might complete his admission to

the society (Const. 1890, p. 82, s. 2). The matter was arranged without concealment and in good faith between the defendant and the Supreme Recorder of the Society; and for nearly six years the defendant kept his monthly assessments paid up. If, during those six years the defendant had died, would the Society have been heard to plead (against the Society's own judicial construction of that section of the Constitution), that the assured though within the prescribed age at the date of his application for insurance was forty-four years beyond that age limit when the local lodge gave him the password? And on the other hand the assured is by his acquiescence and conduct estopped from raising the same plea: *Gartside Coal Co. v. Maxwell*, 22 Fed. Rep., 197. In *Yelland v. Yelland* 25 A. R. 91 an applicant for insurance by his application directed his insurance money to be made payable to himself. The Secretary of the Society disregarding that direction made the Certificate payable to the next of kin. In delivering judgment, the Court of Appeal said (at p. 95) that the fact that he (the assured) received it, (the Certificate) from the Society and retained it until his death, nearly six years afterwards, was quite enough to warrant any tribunal in finding that he was satisfied with it in the form in which it issued designating his next of kin instead of himself as the beneficiary." In *Vezina v. New York Life Insurance Coy.* 6 S. C. R. the application of G. the assured, was made on the 27th October, 1873; was accepted on the 5th November, 1873; but the policy (acknowledging payment of the premium,) was delivered over only on the 26th December, 1873, contemporaneously with the payment of the premium by L. and with the assignment of the policy by G. to him. *Held* that at the 5th November, the time of contract, G. intended to effect a *bona fide* insurance for his own benefit and as the contract was valid in its inception, the payment of the premium when made related back to the 5th November, the date of the contract. *Hoefner v. The Canadian Order of Chosen Friends* 29 O. R. 125, cited for this defendant and for other defendants does not apply. That was a case where a secret and fraudulent initiation was performed by a subordinate lodge officer on a person who was on his death bed and was then delirious or unconscious.

29. I now come to the various classes of defendants who variously plead defences 8, 9, 17, 18 and 24,—all turning on the solvency or insolvency of the Society. Those pleading defence 18 say in effect that, when they discontinued their payments, the Society owed nothing for which they were liable. Those pleading defence 24 say in effect that the Society was insolvent when they joined and was still insolvent six months after they discontinued their payments. Those pleading defence 17 say that the officers of the Society took out registry, though knowing the Society to be insolvent and thereby misled the defendants; and defences 8 and 9 (represented by Gideon Grant) allege that the defendants were induced to join the Society by false and fraudulent representations of the Society's agents, or by misrepresentations of the Society's financial position.

30. Even if all that is alleged by defences 8, 9, 17, 18 and 24 were established, that would not in a winding up be a defence to calls or assessments made before the winding up. *Emden's Winding Up Companies* 4th Ed. (1891), p. 351 2 states the law as follows:—

"It will be convenient now to refer to a third means by which members may endeavor to avoid liability. Persons who have been induced to take shares by reason of the fraudulent concealment and misrepresentation of the directors, and have become legal shareholders, are not entitled to the relief as against creditors or their co-contributors, which might have been obtained between the shareholders and the Company. And they cannot plead the fact of their having been so induced as a reason for repudiating their shares and for being struck off the list of contributors, if they have not avoided the contract or taken steps equivalent to it before the commencement of a winding up by or under the supervision of the Court, or a resolution to wind up voluntarily, or before stoppage and the publication of a notice by the directors of a meeting to wind up, or probably before the Company has become insolvent and has stopped payment, *even irrespective of proceedings to a winding up.*"

For the various propositions contained in the above statement of the law, *Emden* cites numerous English cases. The leading case on the subject is *Oakes v. Turquand*,

L. R., 2 H. L., 325. In a later and historical case, *Tennant v. City of Glasgow Bank*, 4 App. Ca., 615, Lord Chancellor Cairns, delivering the unanimous judgment of the House of Lords, said, at page 621 :—

“The case of *Oakes v. Turquand* in this House has established that it is too late after winding up has commenced, to rescind a contract for shares on the ground of fraud. . . . If the Company has become insolvent and has stopped payment, then, even irrespective of winding up, a wholly different state of things appears to me to arise. The assumption of new liabilities under such circumstances is an affair not of the Company, but of its creditors. The repudiation of shares which, while the Company was solvent, would not or need not have implied any injury upon creditors, must now of necessity inflict a serious injury on creditors. I should, therefore, be disposed in any case to hesitate before admitting that, after a Company has become insolvent and stopped payment, whether a winding up has commenced or not, a rescission of a contract to take shares would be permitted as against creditors.”

In a still later House of Lords case *Adam v. Newbigging*, 13 App. Ca., at 322, Lord Watson cited and adopted the above dictum of Lord Cairns. See also *Palmer, Company Law* (1898), p. 236, citing English cases.

In numerous cases it has been held in the United States that the plea of insolvency is no defence to an action for assessments :—*Alliance Mut. Ins. Co. v. Swift* 10 Cush. (Mass.) 433 ; *Commonwealth v. Mass. Mut. Ins. Co.* (1873) 112 Mass. 116, 3 Ins. L. J. 24 ; *Commonwealth v. Mechanics' Mut. Ins. Co.* (1873) 112 Mass. 192, 3 Ins. L. J. 517 ; *McDonald v. Ross-Lewin* (N. Y. Supreme Ct.) 29 Hun 87 ; *Sterling v. Mercantile Mut. Ins. Co.* 32 Pa. St. 75, 72 Am. Dec. 773 ; *Conigland v. State Mut. L. Ins. Co. Phil. Eq.* (N. Car.) 341, 98 Am. Dec. 89 ; *Cary v. Nagel* 2 Biss. (U. S.) 244 ; *Vanatta v. N. Jersey Mut. L. Ins. Co.* (1879) 31 N. J. Eq. 15, 8 Ins. L. J. 395.

It has also been held in the United States as in England, that in a winding up fraud and misrepresentation of agents or managing officers, even if discovered only after the winding up, are no defence to an action by the receiver for calls or assessments. *Dettra, Receiver v. Kestner* (Pennsylvania Supreme Court, 1892) 23 Atlantic Reporter 889 ; *Dettra, Receiver v. Lock* (1896) 53 Legal Intelligencer 150 ; 5 Pa. Dist. Rep. 200 ; *Dettra, Receiver v. Simon* (1896) 53 Legal Intelligencer 246 ; 5 Pa. Dist. Rep. 342 ; *Stone, Assignee v. Lorenz* (1897) 54 Legal Intelligencer 26 ; 6 Pa. Dist. Rep. 17.

As will be shown later (paragraph 34 *infra*), any of the defendants might at any time have legally severed his membership in the Select Knights and terminated his liability in the simple way provided by the rules of the Society ; or by the statute, *i.e.*, by giving written notice of withdrawal and paying the then arrears, if any.

The foregoing authorities dispose also of the plea (Defence No. 7) that no consideration was received for the assessments now sought to be recovered by the Receiver. As a matter of fact the Society gave from twice to thrice the amount of insurance paid for. (Par. 60 *infra*)

31. To the solvency of a Friendly Society the Statute applies a test very different from that by which the solvency of an ordinary Life Insurance Company is tried. (55 V. c. 39, s. 2 (16) ; 60 V. c. 36, s. 2 (48) ; R.S.O. 1897, c. 203, s. 2 (2), (3), (18). An ordinary Life Insurance Company takes from the policyholder, at the outset the full money consideration necessary to carry the risk ;\* has no power of assessment over the policyholder ; and is required to show in its liabilities, the actuarial reserve on each policy in force as if that reserve were a present debt actually due. But Friendly Societies are required in their liabilities to account only for such policies as have actually become claims ; in other words, to show actual debts but not actuarial liabilities. Friendly

\* For the relation between such a company and the assured when the latter has given a promissory note for the premium and has failed to pay the note, see *McGeachie v. North American Life Ass. Co.* 20 A. R. 187 ; 23 S. C. R. 148 ; *Frank v. Sun Life Assurance Co.* 20 A. R. 564 ; 23 S. C. R. 152 ; *Fleming v. London and Lancashire Life Assn. Co.'y.* [1897] A. C. 499.

Societies of the type of the Select Knights are in the habit of saying that they leave the actuarial reserve in the pockets of the members, giving the members the use of the money until needed; also the profession is that, when actually needed for death and disability claims, unlimited funds can be had by assessment. In order to show the extent of their resources some of the societies have, in effect, described themselves as unlimited liability companies. To keep the liability to assessment constantly before the public as well as before the minds of the members, it is enacted by R.S.O. 1897, c. 203, s. 85 (5) (continuing 55 V. c. 39, s. 2 (14 proviso) and 60 V. c. 36, s. 85 (4) that "every application, contract, or other instrument of such insurance issued or used in Ontario for the purpose of Assessment Insurance shall bear the words 'Assessment System' printed or stamped in large type at the head thereof; and any contravention of this subsection shall constitute an offence and shall be punishable as for an offence against subsection 2 of this section." What "Assessment Insurance" includes is settled by R.S.O. 1897, c. 203, s. 2 (32) which continues 60 V. c. 36, s. 2 (37a) and 55 Vic. c. 39, s. 2 (14):—

"2 (32) 'Assessment Insurance' or 'Insurance on the Assessment System' shall include any contract in which the premium, not being a premium note within the meaning of the clause numbered 56 of this section, consists of sums uncertain or variable in time, number and amount; and also any contract whereby the benefit is in any manner or degree made dependent upon the collection of sums levied upon persons holding similar contracts, or upon members of the contracting corporation."

*Susquehanna Mutual Fire Ins. Co. v. Swank* 102 Pa. St. 17; 12 Ins. L. J. 625, decided by the Supreme Court of Pennsylvania in 1882, was a suit for assessments. Payment was resisted upon the ground that the defendant had been told by the Company's agent at the time he applied for insurance that he would not be liable for any assessments. The Court in giving judgment said (12 Ins. L. J. at 627):—

"Assuming all that is claimed by the defendant it does not amount to a defence. The application which he signed was as plain as language could make it, and called for the assessment plan. If he read the paper when he signed it, he must have known its character. If he signed the application without reading it, his act was inexcusably negligent. In such case there was the more necessity of reading his policy when he received it. Had he done either he would have seen that he was insured upon the assessment plan, and the mistake, if any, could and doubtless would, have been corrected, but he retained it as before stated, and did not notify the Company for sixteen months. During all this time he had the benefit of the insurance. In case of loss the Company would have been liable. Not only so, other parties may have insured upon the faith of his liability to assessment upon his premium note. An instrument may be reformed in case of fraud, accident or mistake, but when the mistake was the result of the supine negligence of a party who sleeps upon his rights until other duties and responsibilities have grown up, the law will not help him."

Upon reference to the Exhibits cited at the foot of this paragraph it will be found that the Select Knights complied strictly with the law since its passing and for the past six years printed the words "Assessment System" at the head of their Proceedings, Constitutions, circulars, Application Forms, Insurance Certificates, Assessment Notices, Members' Pass Books and Receipts. The monthly official Journal known as the Select Knights Journal and Advocate printed the words "Assessment System" not only at the head of each issue of the paper, but also at the head of each Assessment Notice contained in that issue. So that the defendants have no possible ground for saying that they have not had notice of the assessment liabilities annexed to their insurance certificates:—

Constitutions: 1892, Exhibit 6.  
 1892, Exhibit 7.  
 1894, Exhibit 8.  
 1896, Exhibit 9.

Journals of Proceedings: 1893, Exhibit 39.  
 1894, Exhibit 40.  
 1896, Exhibit 41.

- Applications for Insurance : Charles Clinton, Exhibit 67.  
 W. W. Fitzgerald, Exhibit 68.  
 W. R. Fox, Exhibit 69.  
 N. D. Benson, Exhibit 70.  
 Andrew McColl (with Receipt), Exhibit 128.  
 W. R. Munro, Exhibit 134,  
 Gideon Grant (with Receipt), Exhibit 135.
- Beneficiary Certificates : Exhibits 28, 29, 30, 52, 53, 54, 55, 56, 57, 152  
 (Gideon Grant).
- Receipt, given by members for copy of Constitution, Exhibit 58. This form is  
 seen filed in Exhibits 128 and 135 *supra*.
- Circular respecting the above mentioned receipts, Exhibit 71.
- Member's monthly Receipt Book or Pass Book, Exhibit 77.
- Notice to Subordinate Legion (or lodge) when double assessment for month,  
 Exhibit 102.
- Volumes of Select Knights Journal and Advocate, Exhibit 74, 103 : See issues  
 published after 55 V. c. 39 (O) went into force, and assessment notices  
 contained in such issues.

32. The Courts in the United States have long recognized the fact that, in assessment insurance there accumulates in the hands of the policy-holder, subject to call, a considerable part of the yearly premiums which otherwise must have been payable in cash at the commencement of each year's insurance. The decision of the Supreme Court of Massachusetts (1875), in *The Commonwealth v. Mass. M. F. Ins. Co.*, 112 Mass 116 ; 3 Ins. L. J. 24, has often been cited and followed. There the Court said (3 Ins. L. J. at p. 35):—

“The rights and obligations or liabilities of the holder of a policy of mutual insurance, so far as they depend upon contract, are to be ascertained not merely by the terms of his own contract with the corporation, *but in view of the consideration that every other member or policy-holder has a like contract.*”

“The contract each, in its counterpart, contains obligations which enter into and qualify the contract of every other, the Corporation representing to each only the aggregate of the others. The rights of each member qualify the rights, and to some extent measure the obligations and liabilities of the others.”

Then construing a statutory provision which required the directors, within 30 days after judgment, to make an assessment and deliver the same to the treasurer for collection, the Court said (at p. 37):—

“We find no support for the position that the limit which is affixed to that liability is intended to be still further narrowed by subdivisions according to the time, within the period of each policy, when the assessment occurs. On the contrary, the *power of assessment is treated as providing a reserve fund to be drawn upon at once whenever the immediate fund arising from premiums and deposits is exhausted.*” (Cf. Par. 75 *infra*.)

In *Vanatta, Atty. Gen. v. N. Jersey Mut. Life Ins. Co.* (1879), 31 N. J. Eq. 15 ; 8 Ins. L. J. 395, the Chancellor in delivering the judgment of the Court said (8 Ins. L. J., at p. 399):—

“*It is a necessary consequence of the argument in behalf of the holders of policies which were not due, that, if by reason of unusual mortality, the losses of a Mutual Company should at any time become so great that upon a survey of the situation it would appear that, after payment of the losses, there would not remain sufficient assets of the company to secure to the survivors the full payment of their policies when and if they should mature, the losses should none of them be paid, but the Company should at once go into liquidation for the benefit of the policy-holders.* It must not be forgotten that the amount of the assessment which the

policy-holder is required to pay is only so much premium, which under the plan he is permitted to withhold from the Company until it be seen whether it will be needed to pay losses. If paid when he took his policy, it would go into a fund out of which the matured policies would be paid. Though he retains it until called for to pay losses, the principle is precisely the same. If paid at the outset he would have no right to complain, if it should be taken to pay losses, even to the extent of depriving the Company of means to pay his policy when it should mature. He has no more cause of complaint when the premium is withheld by him on a contract to pay it if needed to pay losses."

In Fire Insurance Companies on the assessment system the contract is for a limited definite period usually not more than three years. Even in such companies, the law clearly recognizes the principle that the reserve on the policy remains in the hands of the policy-holders but is subject to call. So the Supreme Court of Pennsylvania (1878) in *Schimpf v Lehigh Valley Mut F Ins. Co.* 86 Pa. St. 373, 7 Ins. L. J. 663; and in *Hays v Lycoming Ins Co.* (1881) 98 Pa. St. 184, 10 Ins. L. J. 507. For that purpose the Ontario statute requires that the policy-holder shall, for the security of his fellow policy-holders, deposit his premium note for an amount which (until the company has accumulated a certain value of assets) shall in the case of 3-year policies be not less than 3% of the sum insured, (R.S.O. 1897, c. 203, s. 128); also that this premium note shall remain in the hands of the Company for forty days after the expiration of the policy s. 137 (2)) As a further security for the policy-holder's paying calls upon the reserve which was left in his hands, our earlier law, (Consol Stat. U. C. c. 52, s. 67) pledged or charged all the land mentioned and declared liable in the policy: *Ex parte Hill*, 2 Chy. Cham. 348. Before any Statute existed, the liability existed at common law; and the premium notes given by such policy-holders only limit and distribute their common law liability which might otherwise fall oppressively upon particular policy-holders. Cf. *Pearce v Piper*, 17 Ves. 1; and *infra* paragraphs 41 and 42

33. The question whether at any given date, an assessment Friendly Society is solvent i.e. is able to pay actual present debts, depends therefore on three distinct considerations: (1) the margin left unexhausted of the legal power of assessment; (2) how far, within that margin, the management will promptly exercise their powers of assessment; (3) how far the members will, without compulsion of law and promptly, pay the assessments actually levied. In the Select Knights the earliest form of assessment consisted of a requirement that the entering member "shall pay" \$1.00 to the "beneficiary" (i.e. the life insurance fund (Exhibit 1 ("A") Const. 1883 p. 16, Art. XI, Sec. 3). This was treated as a mortuary assessment; and then, after any member's death, each of the surviving members was, on each policy or certificate of \$2,000, assessed \$1.00. (*Ibid* pp. 17-18, Art. XI, Secs. 5 and 6.) This system continued in force until the 1st July, 1894 (Mir. of Evidence p. 54, Q. 33); when under the Constitution as revised in that year (Exhibit 8, Const. 1894 pp. 25, 26 Sec. 40) there went into force a scale of assessments graded according to the age of the member. This scale of 1894 continued in force until 1st of July, 1897, (Exhibit 9, Const. 1896, p. 53, Sec. 292; *Min. of Evid.* p. 54), when the scale went into force which is shown in the Minute Book (*Exhibit 99*) at p. 135. This third and last scale,—which was also graded according to age,—continued in force until the cancellation of registry on the 13th April, 1898. The assessments have been levied monthly without the intermission of a single month since 1st March, 1891,—the assessments being single or double according to the amount of the claims to be paid. (Exhibits 100, 74, 103; *Min Evid* p. 55, Q. 46.) It was the duty of the Supreme Recorder with the consent of the Finance Committee, to levy the monthly assessments, not more than three assessments to be levied in any one month. (Exhibit 8,—Const. 1894, p. 31, Sec. 47; Exhibits 9, 10—Const 1896, 1897, p. 58, Sec. 312.) From the books of the Society it appears that in 1895 and 1896, when the assessment scale of 1894 was still in force, the proceeds actually realized from a single assessment averaged about \$4,500. The limit of assessments under the Constitution was three assessments per month. Theoretically, 36 assessments at \$4,500 each would realize \$162,000 per annum. From the death register (Exhibit 104) it is seen that the paid claims under the beneficiary cer-



certificates for the five years ending 31st December, 1897, aggregated \$413,000; i.e. they averaged \$82,600 per annum. This was therefore about only half the strain that the society was theoretically supposed to withstand. But a great majority of the members defaulted in 1897, throwing the society into insolvency; and a large number of the present defendants are now pleading that insolvency as a defence against paying even a portion of the debt they left unpaid. Defence 17, which certain of these defendants plead, is barred by Section 97 (2) of the Ontario Insurance Act. Where a proper case is shown, there is special machinery provided by that Act (s. 192 (2)) for the investigation of any specific charge of breach of duty laid against the managing officers of the society. If the managing officers have issued any untrue statements respecting the Society then, by the Directors' Liability Act, R.S.O. 1897, c. 216, they are made liable in damages to the person injured; for that Act, s. 2 (2) (3), expressly applies to any private corporation issuing insurance certificates. After winding up has commenced it is too late as a defence against creditors to allege that misrepresentation or that even fraudulent statements were made by managing officers: paragraph 30 *supra* and the authorities cited; see also Ontario Insurance Act R.S.O. 1896, c. 203, s. 184 (4).

34 But other defendants plead (Defences Nos. 16, 17) that they are not liable as claimed in these proceedings, because, as they allege, they withdrew or attempted to withdraw from the Society before the period for which dues and assessments are now demanded by the receiver. To which, for the plaintiffs, we reply that the books (Exhibits 15, 16; Min. of Evid. pp. 94 to 93 inclusive) show that no one of the defendants legally by payment with notice in writing severed his membership either under the Constitution of the Society or under the Statute R.S.O. 1897, c. 203, s. 164 (2),—continuing 60 V. c. 36, s. 164 (2) and 55 V. c. 39, s. 39 (2); also that no one of the defendants has produced the certificate of severance which in every case was issued by the officer lately designated Supreme Recorder to every member who legally severed his membership; also that no one of the defendants has produced any other evidence of such severance. By its successive Constitutions, from the very first the Society made express provision for the legal severance of members from the Society:—

Constitution 1883 (Exhibit 1 ("A")) p. 20, Art. XI, s. 14.

Constitution 1884 (Exhibit 42) p. 17, Art. XI, s. 14.

Constitution 1886 (Exhibit 43) p. 17, Art. XI, s. 14.

Constitution 1889 (Exhibit 44) p. 26, s. 58.

Constitution 1890 (Exhibit 5) p. 65, s. 9.

Constitution 1892 (Exhibit 6) p. 50, s. 9.

Constitution 1893 (Exhibit 7) p. 33, s. 58.

Constitution 1894 (Exhibit 8) p. 35, s. 58.

Constitution 1896 (Exhibit 9) p. 52, s. 290.

Constitution 1897 (Exhibit 10) p. 52, s. 290.

[See also paragraph 55 *infra*.]

The form of the withdrawal or Severance Certificate as actually used was proved (Min. of Evidence p. 108), and was as follows:

"Supreme Legion Select Knights of Canada.

To whom it may concern.

THIS IS TO CERTIFY that Comrade \_\_\_\_\_ of Legion \_\_\_\_\_ No. \_\_\_\_\_ located at \_\_\_\_\_ having voluntarily surrendered for cancellation his Beneficiary Certificate bearing No. \_\_\_\_\_ for the sum of \_\_\_\_\_ thousand dollars, and having paid all assessments and dues charged against him is hereby at his own request discharged from all further membership in the Order and in the Beneficiary Department.

"In witness whereof I have hereunto affixed my hand and caused the seal of the Supreme Legion to be attached in the City of St. Catharines this day of A.D. 189 . . . . ."

..... Supreme Commander.



"Attested,

Supreme Recorder."

35. The defendants have thrown together and confused two entirely different questions: (Min. of Evid. pp. 119, 127):—

(1) the severance of a member from the Society;

(2) the withdrawal of a member from his local and subordinate legion or lodge, and his transfer to some other local and subordinate legion or lodge of the Society. The certificate granted in the latter case was called a "Clearance Card," sometimes a "Withdrawal Card." So far from having anything to do with an intended severance from the Society, the Clearance Card accredited the person named therein as a member in good standing; and if within the time limited by the card the member did not join another lodge he *ipso facto* fell back into his own lodge. A withdrawal from a lodge is most clearly distinguished by the successive Constitutions from the act of severing from the Society:—

Constitutions 1883, 1884 (Exhibits 1 ("A") and 42) sub-head entitled "Constitutions of Subordinate Legions" Art. X, s. 1; and contrast *Ibid.* "Constitution of Grand Legion Art." XI, s. 14.

Const. 1886 (Exhibit 43) p. 27 Art. X Sec. 1; and contrast p. 17 Art. XI, s. 14.

Const. 1889 (Exhibit 44) "Subordinate Legion Constitution" at end of pamphlet, p. 12 Sec. 47; and contrast "Grand Lodge Constitution" p. 26, Sec. 58.

Const. 1890 (Exhibit 5) pp. 63-4, Secs. 1-8; and contrast Sec. 9 on page 65.

Const. 1892 (Exhibit 6) pp. 49, 50, Secs. 1-8; and contrast Sec. 9 on p. 50.

Const. 1893 (Exhibit 7) pp. 53-4, Secs. 1 to 8; and contrast Sec. 9 on p. 54.

Const. 1894 (Exhibit 8) pp. 59, 60, Secs. 1 to 8; and contrast Sec. 9 on page 60.

Const. 1896, 1897 (Exhibits 9 and 10) pp. 50 to 52, Secs. 279 to 289; and contrast Sec. 290 on p. 52.

There might be beneficiary membership in the Society without membership in any local legion or lodge. Such members were designated "members at large,"—meaning members under the direct charge of the Supreme Recorder, and paying their dues and assessments directly to him. The suspension or dissolution of a local legion did not as pleaded by certain defendants (Defence 14) sever a member from, or terminate his liability to, the Society. It was by the Constitution made his duty in such an event to pay his dues and assessments directly to the Supreme Recorder:—

Const. 1892 (Exhibit 6) p. 16, s. 37½; p. 52, s. 17.

Const. 1893 (Exhibit 7) p. 20, s. 37½; p. 56, s. 17.

Const. 1894 (Exhibit 8) p. 20, s. 37½; p. 62, s. 17.

Consts. 1896, 1897 (Exhibits 9, 10) p. 39, Secs. 224 *et seq*; pp. 59, 60, Secs. 318-9.

Sections 318-9 just cited are under the title "How member may protect himself." In *Oates v. I. O. F. 4 O. R.* at 548 the Court expressly held that the same phrase plainly showed that mere suspension of the lodge did not terminate the membership in the society of those certificate holders who constituted the lodge.

The defendants put in (Min. of Evid. p. 112) the Roll Book of Rehoboam Legion (Exhibit 142) wherein the word "withdrawn" was written against the name of B. N. Davis, one of the defendants. Mr. Davis swore (Min of Evidence, p. 113) that this entry "withdrawn" was in the handwriting of Alexander Ascher, who as the Minute Book (Exhibit 165) of the same legion showed was elected Recorder of the legion on the 14th December, 1896, and remained in office only three months, the legion, as appears from Mr. Ascher's own entry in the Minute Book (Exhibit 165), having then become completely disorganized. Under the Constitution of 1896, (Exhibit 9) then in force, the Recorder of a local legion could not by anything he might do grant a legal severance from the Society (s. 290 and see paragraph 34 *supra*); it must therefore be assumed that all that Mr. Ascher as Recorder of Rehoboam Lodge intended to indicate was that Mr. Davis had withdrawn from that particular lodge. If Mr. Ascher intended anything more, he was entirely out of his jurisdiction; his act was not binding on the Society, and now creates no estoppel against the receiver: *Wells v. I. O. F.* 17 O. R., at 326; *Hoefner v. Canadian Order of Chosen Friends* 29 O. R. 125. A mere abstinence from paying with even an oral declaration that the policy or certificate holder will have nothing more to do with the company or society does not terminate the member's liability: *Joyce on Ins. s. 1650* citing *McAllister v. New Eng. Life Ins. Co.* 101 Mass. 558.

36 But the defendants plead (Defence 4) :

"That the Society was a voluntary association of members and the defendants, if they ever were members, remained members only so long as they continued to pay the assessments made from time to time; and there is no agreement on the part of the defendants to pay any sum whatever for assessments, dues or per capita tax."

In reply I say that the word "voluntary" in the above plea may mean either (1) that the Society of Select Knights was not incorporated; or (2) that membership in the Select Knights (whether incorporated or not) imposed on the member no obligation binding in law, in other words, no contractual obligation. If the plea is meant to deny the incorporation of the Society, that has already been replied to in paragraph 2 *et seq supra*. Even in voluntary (meaning unincorporated) organizations members paying each year in advance and required by the rules to give notice of intended withdrawal, have been held liable, in default of notice, to pay a whole year's subscription. Two cases involving this point came before Lord Chief Justice Abbott (Lord Teunterden): *Raggett v. Bishop* 2 C. & P. 343, and *Raggett v. Musgrave* 2 C. & P. 556. The defendants were held liable each for ten guineas, a full year's subscription. So *Delauney v. Strickland* 2 Starkie 416 per Abbott L. O. J.; *Cockerill v. Ancompte* 2 C. B. N. S. 440; 3 Jur. N. S. 844; cf also *Finch v. Oake* [1896] 1 Ch. 409; and also *In re New University Club* L. R. 18 Q. B. D. 720, where the Court held (at 734) that a payment for value received or to be received was not a voluntary contribution, or for that matter a contribution at all.

37. Bacon in his treatise on Benefit Societies (2nd Ed.) means by a voluntary Association one *not incorporated* (Secs. 26, 89); and what he says in Section 111 as to the withdrawal of members is expressly limited to voluntary *i. e.* unincorporated societies. The doctrine that in certain benefit societies the contract binds only the society and not the members is founded by Niblack (Sec. 276) and (following Niblack) by the writer in the American and English Encyclopedia of Law on *Re Protection Life Insurance Co.* 9 Bissell 188, 9 Ins. L. J. 145,—a case much cited for the present defendants.\* As explained by May in his treatise on Insurance, 3rd Ed. Sec. 550 note, and as will at once be seen by reference to the report itself, all that the Court decided was that under the contract in that case no proper plaintiffs were before the Court; that the assessments were assets not for the general creditors but for the beneficiaries as special creditors. And the Court further held that the scheme of insurance in the Protection Life Insurance Co. was *not mutual at all*, because the policy holders had no voice in the management or interest in the profits. In the recent case of *Ellerbe v. Barney* (1894, Supreme Court of Missouri)

\* For observations on Illinois decisions including the recent case, *Lehman v. Clarke*, 27 Ins. L. 745, see *infra*, Par. 73 *et seq.*

119 Mo. 632 ; 23 Ins L. J. 356 ; 25 S. W. Rep. 384, a number of the defences were identical with those pleaded in the present case. The Court in delivering Judgment (23 Ins. L. J. at 363) said :—

“ I am not prepared to approve the startling proposition that the appellant should have the privilege of paying or withholding at his pleasure, the consideration promised for carrying a risk after the risk had been carried. I do not regard this contract unilateral in the sense of relieving the assured from liability for insurance carried and consideration earned. No unilateral contract has ever been permitted to accomplish such an unjust result. ”

Passages cited for the defendants from Hunter on *The Insurance Corporations Act* pp. 93 *et passim*, are in that work expressly restricted to the case of a voluntary society which the Select Knights Society was not : Of Bacon on Ben. Societies 2nd Ed. (1894 par. 26, 89. And even as to voluntary societies Bacon Sec. 111, speaking of a member withdrawing, says ; “ But by so doing he cannot avoid any obligations incurred by him to the association, nor can it, after such withdrawal impose any new obligation upon him. ” For this statement of the law Bacon cites *Ellerbe v. Barney* from which I have just quoted ; also *Borgraefe v. Knights and Ladies of Honor* 26 Mo App. 218 ; 22 Mo. App. 127 ; *Stewart v. Supreme Council A.L.H.* 36 Mo. App. 319 ; *Springmeyer v. Benevolent Asso.* 5 Cin. L.B. 516 ; *Cramer v. Masonic L. Asso.* 9 N. Y. Supp. 356. Again, at Section 378, Bacon stating the general law of benefit associations, says :—“ *Generally and unless the laws provide otherwise, the issuance and acceptance of the certificate, furnishes sufficient consideration for the member's agreement to pay any assessment made during the time he should continue a member, and upon his failure an action will lie against him therefor, though of course, if by the laws of the society payment of an assessment is optional with the member, no action will lie.* ” The still later American treatise, *Joyce on Insurance* (1897) in Sections 1269, 1270 asserts more strongly the liability of members in such societies. *Emerson v. Flint* 7 U. C. C. P. 161 cited for the defendants does not apply. That was a case of a joint-stock company ; and it was held that the shareholder having fully paid up his subscribed shares had no further liability. *Hill v. Merchants and Manufacturers Ins. Co.* 28 Grant 560 has also been cited for the defendants. In that case the Court refused an application that the Master be directed to add certain premium note makers as parties, and to assess their notes. Nothing of that kind is here being done. The Receiver is not levying new assessments ; he is merely collecting certain books debts consisting of arrears of assessments levied by the society while it was a going concern.

37a. In *L'Union St Joseph de Montreal v. Lapierre* (1879) 4 S.C.R., the Supreme Court of Canada considered the relation which in benefit societies like the present the member bears to the Society. In that case the society, after having for some years existed as a charitable organization, obtained incorporation in 1856 by a special Act of Province of Canada 19-20 V., c. 131, which in 1865 was amended by 28 V., c. 66. These Acts empowered the Society to make and amend by-laws : but are silent as to the liability of members and as to any contractual relation. From the details of the by laws given at pp. 169, 174, and 179 of 4 S.C.R. 169, it will be seen that the constitution and by-laws of the Select Knights very closely resemble them as to the points raised by these present proceedings. The Judges of the Supreme Court were unanimous in allowing the appeal. In reference to the relation between the Society and its members the following observations were made (at p. 182-3):—

“ In those Societies which are of the nature of mutual insurance societies, in which the contributions of the members are the premiums paid by them for the benefits insured, it is apparent that punctual payment of the contributions imposed upon each member by the by-laws is essential to the success of the Society. Every person upon becoming a member enters into a contract to comply with all the articles of the by-laws and of the constitution of the Society. Now looking at the by-laws and constitution, we find that in the case before us the petitioner upon becoming a member, contracted with the Society to pay monthly the contributions established by the by-laws, which was a known determinate sum, and as it was provided by the by-laws that these contributions were to be collected by the proper officer at the

regular monthly meetings, which the petitioner was required to attend under a penalty of 5 cents for every default, the fair construction of the contract is that the petitioner undertook to pay his contributions to the proper officer every month at the regular monthly meeting of the Society. *It is clear then, that upon default by the petitioner in payment of his dues, an action for their recovery might have been maintained against him without proof of any special demand for the amount in arrear before action.*"

38. In the case of the Select Knights, a bilateral contractual relation between the Society and members was clearly contemplated by the Act under which the Society took its corporate existence, and also by the Act under which in 1892 the Society obtained registry. It is in evidence (see paragraph 2 *et seq. supra*) that the Select Knights Society was incorporated under R.S.O. 1877, chap. 167. That Act, as is expressly declared in section 1, was designed not only for benevolent societies (that is *charities* properly so called) but for provident and other societies which, as distinguished from charities, may be described as contracting societies. Cf. *Swift v. Provident Inst.* 17 A.R. at 69, 71, 72, 74. In such latter societies the members were to be liable to the Society and the Society was to be liable to the members. Not only were adult members to be liable, but even minors, for section 10 enacted as follows:—

"10. A person under the age of twenty-one years elected or admitted as a member of a society, or appointed to any office therein, shall be liable to the payment of fees and otherwise under the rules of the society as if he were of full age."

This section has been continued as R.S.O. 1887, chap. 172, s. 10, and R.S.O. 1897, chap. 211, s. 11.

In the present proceedings none of the defendants are alleged to be minors, nor are they so in fact; but if they had been it is surely clear from this section that so far as the Statute is concerned they could not plead "no liability." And can it rationally be contended that, *because they are not infants*, they are not liable? Is it legally possible that an infant is during infancy contractually liable for dues and assessments, but, because he has passed his twenty-first birthday and has thereby acquired for all other purposes contractual liability he has for purposes of this society acquired contractual exemption? The language of the section clearly means that a member shall be liable, whether he is a minor or an adult.

39. Section 10 having thus affirmed the contractual liability of the members (minors as well as adults) to the corporation, section 11 of the Act affirmed the contractual liability of the corporation to the members, thus in the clearest manner recognizing that the contract was bilateral and not as set up by the defendants, or some of them, that the contract was "unilateral" i.e. binding upon the corporation, but not binding upon the members. Subsequent statutes also clearly recognized that a strictly contractual relation exists in such societies between the societies and the member. For example, 51 V.c. 22 (O) s. 2 extended the benefit of R.S.O. 1887, c. 136 (insurance for the benefit of wives and children) to "Certificates and contracts relating to life insurance" issued or entered into by such societies: Cf. *Swift v. Prov. Provident Institution*, 17 A.R. 66, where Hagarty, C. J. O., at 69, Osler, J. A., at 71, and Maclellan, J. A., at 74, declared such societies to be mutual insurance companies entering into contracts of life insurance. Then 53 V.c. 39 (O) s.9 by the first proviso enacts that no body incorporated under the Benevolent and Provident Societies Act, after the 10th March, 1890, shall have authority to undertake or effect for valuable consideration any contract of insurance. This enactment would be quite irrational and unmeaning unless societies previously incorporated had authority to undertake or effect insurance contracts.

40. But this question is put beyond all dispute by the Insurance Corporations Act, 1892, (55 V., c 39 (O))—Cf. paragraph 11, *supra*, and sections of the Act there cited. Section 4 (2, B) excluded from registry non-contracting societies. If a society had before the 11th March, 1891, been created under the Benevolent and Provident Societies Act as a charitable or non-contracting society and "it is in the opinion of the Registrar desirable that such payments should be made matter of contractual obligation," the corporation may, under the Registrar's direction amend its constitution and

laws, and upon this conversion of the non-contracting into a contracting society the Registrar may admit to registry. A contract of insurance was to be deemed on foot when the one party for "any valuable consideration given or promised" by the other (55 Vic., c. 39, s. 2 (7)) undertook any risk or contingency within the scope of section 2 (12). When the insurance was on the *assessment system*, contract of insurance was to include the case where the premium "consists of sums uncertain or variable in time, number or amount:" s. 2 (14) continued as 60 V. c. 36, s. 2 (37a) and now as R.S.O. 1897, c. 203, s. 2 (14). The liabilities of the member to the society under his contract were defined and limited by 55 c. 39, s. 39—continued by 60 v. c. 36, s. 164, and now by R.S.O. 1897, c. 203, s. 164. The liabilities of the society to the member were also defined: where the contract provides for the payment by the society of a sum not exceeding so much, the contract is to be construed *prima facie* as a contract to pay the maximum: 55 V. c. 39, s. 41 (1) continued as 60 V. c. 36, s. 153 (1), and now as R.S.O. 1897, c. 203, s. 153 (1). Payment is to be made within 60 days after reasonably sufficient proof has been furnished to the corporation of the happening of the event on which such claim was by the said contract to accrue: 55 Vic. c. 39, s. 42, continued as 60 V. c. 36, s. 80 and s. 154 (1), and now as R. S. O. 1897, C. 203, Secs. 80 and 154 (1). By failing to pay its certificates as above the Society is liable to have its registry suspended or cancelled: 55 V. c. 39, s. 25 (1), and s. 44, 56 V. c. 32, s. 10 (8), continued as 60 V. c. 36, Secs. 79 (1) and 81, and now as R. S. O. 1897, c. 203, Secs. 79 (1) and 81. Cancellation of registry throws the corporation into liquidation and dissolves the corporation: 55 Vic. c. 39, s. 53 (1), continued as 60 V. c. 36, s. 187 (1), and R. S. O. 1897, c. 203, s. 187 (1).

It is in evidence (Exhibit 2) that the Select Knights obtained registry in 1892 under the Insurance Corporation Act; also (Exhibits 2, 3, 4, 90 to 94) that the Society continued registered until the revocation and cancellation of registry on the 13th April, 1898. The Society's legal status as a contracting society was under the Act evidenced by the fact of obtaining registry and by the further fact of that registry being annually renewed: *Pare v. Olegg*, 29 Beav. at 598 per Romilly M.R.

41. The nature and extent of the liability to be undertaken by the society towards its members was defined by the sections of the Insurance Corporations Act cited in paragraph 40 *supra*, and by Section 4 (20). When a claim under the contract accrued against the society we have seen that it became legally payable on the expiration of 60 days after reasonable sufficient proof of claim: s. 42. On the other hand the liabilities of any member of the society under his contract were defined by Section 39 (1) which is now continued as Section 164 (1) of R. S. O. 1897, c. 203. By taking the steps prescribed by s. 39 (2), now Section 164 (2) of R. S. O. 1897, c. 203:—"any member shall become thereby released from all further liability under his contract." In the face of all these statutory provisions from 1877 to 1897, we are now told that the member had no liability; and was under no contract to pay fees, dues and assessments which became payable during his membership.

Precisely the same defence was set up in Patterson's case, *In re Canadian Relief Society*, 15 Canadian Law Times, 216. That was a winding up before the Master in Ordinary under the provisions of The Insurance Corporations Act which are now consolidated in The Ontario Insurance Act, R. S. O., 1897, c. 203. The Canadian Relief Society—which was organized on the lodge and representative system—had been incorporated under the same Act as the Select Knights; like the Select Knights, it originally required of applicants to show that they were members of the Ancient Order of United Workmen; like the Select Knights, it abandoned that requirement for membership, and its constitution and laws were almost the exact counterpart of the constitution and laws of the Select Knights. In giving judgment on the 19th November, 1894, the Master in Ordinary said of the Canadian Relief Society:

"Until such certificate-holder has ceased to be a member according to the terms of his contract with the society, *until in fact his withdrawal is complete*, he remains liable to pay the prescribed fees and dues which may be required to enable the society

to discharge, in whole, or in part, its obligation for the insurances or losses which have accrued due during the period of his membership."

An appeal was taken from the Master's judgment. In discussing the appeal the Court said (15 C. L. T. at 219) :

"If the appellant had desired to sever his connection with the society by any other means, and without waiting for the means by which forfeiture is brought about, the constitution of the society, clause 32, and for that matter sec. 35 (2) of The Insurance Corporations Act, 1892, affords authority for his so doing, and points out that, by making the proper application therefor in writing and paying all dues charged against him, he may cease to be a member; but not having done so, he remained in connection, entitled to all benefits, during the currency of three months, and being so entitled, it follows that he must pay all assessments up to and inclusive of that time."

In the case of the Canadian Relief Society the Receiver was claiming for only three month's fees, dues and assessments. As to the liability beyond that period Mr. Justice Robertson said :

"I have not considered the question of liability after the end of three months. It is sufficient for the purposes of this appeal to decide that the appellant is properly placed on the list of contributories. In my judgment, he is liable to pay the three regular and one special assessment at all events, and therefore he must contribute to that amount at least."

The Court cited McDonald, Receiver, v. Ross-Lewin (1883), 29 Hun, 87, where the judges of the New York Supreme Court came "to the same conclusion in an almost parallel case." In that case it was held that the neglect of the defendant to pay an assessment for 30 days had under the rules of the society ended his membership; but that the defendant was liable for the amount of all assessments previously made and also for all losses happening prior to the time when he ceased to be a member, *though no assessment therefor had then been made*. The liability for assessments which ought to have been levied during his membership, but were not in fact levied, arose from the common law and not from express statute. This common law liability has in various instances been enforced in the United States. Thus in *Smith v. Bell*, 107 Pa. St., 352, a member was held liable on an assessment to cover a loss which occurred during his membership, though no assessment was levied until nine years after his policy expired, and where the company had six years after the levy of the assessment in which to sue for it. As regards the Statute of Limitations, that has in various other cases been held to run from the date when the assessment became due and payable: *Joyce on Insurance*, sec. 1312. *The common law liability of the members of an assessment society flows directly from the fact (paragraph 32, supra) that the reserve on each policy remains in the hands of the policyholder, subject to call*. This was explained and enforced by the Supreme Court of Massachusetts in *The Commonwealth v. Mass. M. F. Ins. Co.*, 112 Mass., 116; 3 Ins. L. J. 24 quoted, *supra*, par. 32; where also will be found an extract from the reasoned judgment in *Vanatta, Atty.-Gen., v. N. Jersey Life Ins. Co.* See also *Korn v. Mut. Ass. Soc. of Va.* (United States Supreme Court), 6 Cranch, 192; *Iowa State Mut. Ins. Co. v. Prosser*, 11 Iowa, 115; *Lion Ins. Asso. v. Tucker* (1883) L. R. 12 Q. B. D. at 187 per Lord Esher, M. R., quoted *infra* Par. 75; *Oakes v. Turquand*, L. R. 2 H. L., 325; *Robinson's Case*, 6 DeG. M. & G., 572; *Winstone's Case*, 12 Ch. D., 239, (a case of an assessment life insurance society); *Re Professional Assurance Co.*, 3 Oh. App. at 173-4. (See further at Par 63 *et seq. infra*)

42. When Section 164 of The Ontario Insurance Act is read in the light of these cases, it is clear that the intention of the section was to cut down the formidable common law liability as that liability existed in Ontario prior to 1892. That previous liability to assessment was by the Act of 1892 and amending Acts (now consolidated as R. S. O. 1897, c. 203, s. 164) cut down (1) to assessments of which notice was actually given, (contrast the case of *McDonald v. Ross Lewis* par. 41 *supra*); and was therefore not to include merely potential or unannounced assessments. The member of a registered friendly society was no

longer to be liable for new assessments levied after the winding up, or for assessments that ought to have been levied, but were not in fact levied, during his membership. And (2) the liability must not in any case exceed twelve month's assessments, fees and dues, the assessments, fees and dues being themselves limited as in (1). And (3) this twelve months' liability may itself be still further cut down, if the Society, with the assent in writing of the Registrar, enacts a general provision for the earlier absolute severance of the defaulting members. In the case of the Select Knights, the sections of the constitutions of 1896-7 (Exhibits 9, 10), which at the date of winding up governed the severance of members by default were sections 260, p. 46 and 267, page 48, which provided as follows :

"Section 260. [Dues] A member in arrears for three months' dues shall not be entitled to vote, or hold office, and if in arrears for more than six months' dues shall be suspended from membership in the Order for non payment of dues, and be declared suspended from all benefits and privileges of the Order "

"Section 267. [Assessments.] The Beneficiary Certificate of a member in arrears for assessments for a period of six months shall be null and void, and shall be so reported to the Supreme Recorder, and no renewal of the same shall ever be allowed if the member has reached the age of 50 years."

These provisions had existed continuously from the very beginning of the Society except that, in the latter provision, the limiting age was at first 60 instead of 50: Constitution of 1883 (Exhibit 1 "A") p. 19, s. 9. The defendants argue, that as these sections never received the Registrar's assent in writing, therefore the defendants are not liable in any case to the extent of six months' arrears. The legal effect of this contention, if valid, would be to make the defendants liable for twelve months' arrears under the statute; or if they say that the statute of 1897 or of 1892 (53 V. c. 39, s. 39) does not affect certificates of prior date, then the holders of such prior certificates would be liable to the full extent of the former common law liability. The receiver is not levying or seeking to levy new assessments. He is simply collecting, without interest, the debts or a portion of the debts shown by the books of the Society to be due to it by the several defendants. All of those debts became due within the six years immediately prior to the commencement of winding up and arose under the Constitutions in force while the defendants were members and when the debts were incurred. Those Constitutions and laws by the express terms of the applications signed by the defendants (Exhibits 59 to 70 inclusive; 120 to 135 inclusive; and Exhibits 140, 141, 148) were made the foundation of the insurance contract. The words in the application are:—

"I, \_\_\_\_\_ do hereby agree, that compliance on my part with all the laws, regulations and requirements which are, or may be hereafter enacted, by the said order is the express condition upon which I am to be entitled to participate in the Beneficiary Fund, and to have and enjoy all the other benefits and privileges of the said Beneficiary Department."

The application or proposal of the assured is to be considered with the contract; "and the Court shall determine how far the insurer was induced to enter into the contract by any material misrepresentation contained in the said application or proposal." R. S. O. 1897, c. 203, s. 144 (1a).

In *Wells v. I. O. F.* 17 O. R. Mr. Justice Street said (at p. 324-5) "The by-laws of the Order, whether actually shown to have come to the knowledge of the deceased or not, are binding upon him, because it was his duty to make himself acquainted with the terms of the policy delivered to him, in which these by-laws are incorporated as a special condition." The case of *Dale v. Weston Lodge* 24 A. R. p. 361, cited for the defendants does not conflict with *Wells v. I. O. F.* per Osler, J. A. 25 A. R. at 362. In any case the Court in *Dale v. Weston Lodge* held that notwithstanding the member's default his membership continued. Cf. *Long v. A. O. U. W.* 25, A. R. at 148.



The general law of this matter is stated as follows in 5 Thompson's *Commentaries on the Law of Private Corporations*, Section 5987 :—

“The by-laws of a corporation may operate as a contract among its members (Thomp. Sec. 940 with cases) and the members are, in general, conclusively presumed to have notice of them. (Thomp. Sec. 941 with cases.) When therefore a corporation enters into a contract with one of its members upon a matter which is regulated by its by-laws, they are deemed, in the absence of circumstances repelling the presumption, to contract with reference to the by-laws, just as they are deemed to contract with reference to the Charter. Thus it is that the *by-laws* of *mutual benefit societies* are generally regarded as *part of the contract* subsisting among the members, to be read in determining the rights of a member in the society in respect of his membership and insurance : *Sabin v. Grand Lodge*, 28 N. Y. St. Rep. 45 ; 8 N. Y. Suppl. 136. So it has been held that an association for the transaction of the business of life and casualty insurance on the co-operative or assessment plan, is, in effect, a *mutual benefit society*, the members of which must take notice of and are bound by its by-laws and articles of association : *Hesinger v. Home Ben. Assoc.* 41 Minn. 516 ; 43 N. W. Rep. 481 ; *Davidson v. Old Peoples' & c. Soc.* 39 Minn. 303 ; 39 N. W. Rep. 803. So according to the doctrine of most of the Courts a person who insures in a *mutual benefit insurance company* becomes a member of the company by the fact of insurance therein, and as such is bound to inform himself, and is conclusively charged with knowledge of its rules and regulations : *Mitchell v. Lycoming Ins. Co.* 51 Pa. St. 402 ; *Susquehanna Ins. Co. v. Perrine* 7 Watts & S. (Pa.) 348 ; *Miller v. Hillsborough Mut. Ins. Assoc.* 42 N. J. Eq. 459 ; *Korn v. Mut. Ass. Soc* 6 Cranch (U.S.) 192, &c., &c.

In some cases the policy contains the express provision that the by-laws shall form part of it. When this is the case a party accepting the policy makes the by-laws a part of the contract by his own voluntary act, and if he does not demand an inspection of them and does not read them, it is his own fault.

A person who becomes a member of a mutual insurance company assents to the by-laws which he finds in force in such a sense as disables him from subsequently setting up that they were not regularly adopted : *Pfister v. Gerwig* 122 Ind. 567, 571 ; 3 N. E. Rep. 1041. But, according to the doctrine of the foregoing cases, a member of a mutual insurance company is bound to take notice of the by-laws in force when he becomes a member, although there is no provision in the policy that they shall form part of the contract and although they are not set forth in the policy.”

So in *Blyth & Co's case* in *re Albert Average Association* (1872) L. R. 13 Eq. 529, B. & C., by letter, authorized the manager of a Mutual Marine Association to insure a ship with the association, and undertook to abide by the rules and regulations thereof. By the rules each policy holder became liable to contribute to the losses of any other policy holder in certain proportions. In pursuance of the authority given by B. & C., a duly stamped policy was issued to them, which however contained no reference to the rules :—*Held* by Lord Romilly M. R. “that the letter though not stamped was admissible in evidence, and that B. & C. were contributories.”

Several of the defendants in the case of the Select Knights held insurance certificates issued prior to the Insurance Corporation Act, 1892, (55 V. c. 39 (O.)). To those certificates the prior law as above stated would apply in its entirety. The Act of 1892 required, in certificates issued thereafter, that the provisions of the Constitution and laws intended to be read into the certificate should be specified thereon, (55 V. c. 39, s. 33 (1)), continued as 60 V. c. 37 s. 144 (1) and now as R. S. O. 1897, c. 203, s. 144 (1). This statutory requirement does not apply retrospectively to certificates issued before the Act of 1892 : *Long v. A. O. U. W.* 25 A. R. 147 ; *Cerri v. A. O. F.* 25 A. R. 22. All certificates issued by the Select Knights since the Act of 1892, specify the provisions of the Constitution and laws which are to be read into the certificate, and those of the defendants that hold such certificates are bound accordingly.

The Act makes the rules of a friendly society accessible to every one : R. S. O. 1897, c. 203, s. 163, continuing 60 V. c. 36, s. 163 and 55 V. c. 39, s. 32 (1). “Rules” in the

Section means and includes "provisions of the Constitution and rules or regulations, or resolutions or by-laws in force for the time being : " s 2 (30).

42a. Every successive Constitution of the Select Knights contemplated and expressly provided for change in any of its provisions;\* and by the opening words of his application (paragraph 42 *supra*) the certificate-holder took his certificate on the "express condition" of his "compliance with all the laws, regulations and requirements which are or may be hereafter enacted." In *Wilson v. Miles Platten Building Society* 22 Q. B. D. at p. 383 (note) Cotton, L. J. (Hannen and Lindley, L. J. J. concurring) said: "His contract, as I read it, was that he would pay not merely what the then existing rules required,—it is not confined to that,—but whatever the rules of the society for the time being might require him to pay as a member. To say that the new rules do not apply would, in my opinion, be to alter the contract. Having regard to the terms of the covenant, it is not an alteration of the contract to say that the new rules do apply." In *Rosenberg v. Northumberland Building Society* (1889) 22 Q. B. D. 373, the Court (Lord Esher M. R., Bowen and Fry, L. J. J.) followed the above case. Fry, L. J. said (at p. 380): "It is equally apparent, I think, that the contract of membership carries *in gremio* the right on the part of the society to alter the rules from time to time. That right is given by statute." The statutory provision here referred to was (Imp) 37-8 V. c. 42. s. 18, which was much more restricted in its terms than Section 4 of R. S. O. 1877, c. 167,—under which latter Act the Select Knights Society was incorporated. See also *Pepé v. City and Suburban Permanent Bldg. Soc. L. R.* [1893] 3 Oh. 315; and the two following cases decided by the Queen's Bench Division in England:—*Stooke v. Mutual Provident Alliance, Woolstein's Friendly Soc. Cas.* 22; *Diprose and Gammon's Friendly Society Cas.* 195; *Dixon v. Thompson, Woolstein's F. S. Cas.* 259; *Diprose and Gammon's F. S. Cas.* 46. These last two cases were cited and followed by *Ohancellor Boyd in Baker v. Forest City Lodge* 28 O. R. at 340; affirmed 24 A. R. 585; and *Stooke v. Mutual Provident Alliance* was cited and followed in England in *Smith v. Galloway L. R.* [1898] 1 Q. B. 71.

*Yelland v. Yelland* 25 A. R. 91 cited for the defendants is quite distinguishable from *Baker v. Forest City Lodge (supra)* and was clearly distinguished, 25 A. R. at 95.

42b. There is *not* here any question of vested right as there was in *re Roden* and the City of Toronto 25 A. R. 12; and as there was in *Handley v. Sons of England Ben. Soc.* (June, 1898, C. A. of Ont.). There *was* here in every defendant's case a clear agreement to be bound by "all the laws, regulations and requirements which are or may be hereafter enacted" by the Society (*supra* paragraph 42). When there is such an agreement, it is not an impairment of a vested right to increase the rate of assessment and make the increased rate apply to old members as well as new: *Fullenwider v. Supreme Council of the Royal League* (1897) 14 National Corporation Reporter 823; 29 Chicago Legal News 407. See also the English cases cited in paragraph 42a *supra*.

42c. It has been proved (*supra* paragraph 15-17) that the original constitution and successive amendments thereto were duly enacted and promulgated. Since the 16th April, 1895, the provisions of the Ontario statute law enacted as 58 V. c. 34, s. 4, and now appearing as Section 163 (3) (4) of R. S. O. 1897, c. 203 have been in force. These provisions while empowering the Registrar of Friendly Societies to intervene in questions touching the "rules" of the Corporation (See s. 2 (30), does not, as the defendants allege, make the intervention of the Registrar *necessary* to the validity of a society's rules. See also par. 17 *supra*. Where the Registrar under formal instrument under his hand certifies to rules, that certificate concludes the question of their validity; but the rules may be valid without the certificate. In other words the provisions are permissive, but not mandatory; they are enabling, but not disabling. It is in evidence (Exhibit 11) that by a formal instrument bearing date 5th April, 1897, filed and recorded in the office of the Provincial Registrar, the Registrar of Friendly Societies certified his assent to certain new sections and to specific amendments enacted in 1897 by the Supreme Legion of the Select

\*The power to alter, amend or repeal is implied from the general power to enact by-laws, unless specifically restricted. 1 Bacon on Ben. Soc. 2nd Ed. Sec. 91a; 1 Morawetz on Priv. Corp. 499; *R. v. Ashwell* 12 East 22; *Smith v. Nelson* 18 Vt. 511; *Supreme Lodge v. Knights* 117 Ind. 497; *Figure v. St. Joseph Mut. Soc.* 46 Vt. 362; Am. & Eno. Encycl. of Law 2nd Ed., Art. Benevolent Assos. p. 1064-5.

Knights That assent by the express terms of the statutory provision then in force, 58 V. c. 34, s. 4 (1) concludes the question of the validity of the new sections and the amendments so assented to: Cf *Dewhurst v. Clarkson* 3 E. & B. 194; *Rosenberg v. Northumberland Bldg. Soc.* 22 Q. B. D. per Lord Esher M. R. at 379, and per Fry, L. J. at 380; *Pare v. Olegg*, 29 Beav. 589.

\* The Registrar's certificate concluded not only the validity of the amendments *per se* but also the validity of the particular rules so amended: *Re Permanent Guardian Benefit Bldg. Soc.* 23 Ch. D. at 460, per Jessel M. R.

Among the new Sections included in the Registrar's Certificate was the following (Exhibit 11):—

“87a. A special assessment of \$1 for the benefit of the General Fund, payable 50 cents on 30th June, 1897, and 50 cents on 31st October, 1897, shall be levied by the Supreme Recorder on all members of the Order.”

Those certificate-holders who, at the dates when these two instalments respectively of the General Fund Assessment became due, had not completely severed their membership either by payment, or by six months' default, were of course charged with one or both of these instalments, as the case might be; but no others were so charged. This is evident from Exhibits 17 to 25, (where the items as well as the totals of each defendant's present indebtedness are set out) and also from Exhibit 14 “B” (where the said total is carried in). The evidence of the witness B. J. Leubsdorf, Min. of Evid. pp. 55 *et seq.*, and the Exhibits there cited show the minute care with which all the items of each defendant's account were drawn from the books of the society and how those items were checked and cross-checked before the accounts were rendered. See also the evidence of J. H. Morey, Min. of Evid. pp. 108 *et seq.* and of E. A. Parkhill, Min. of Evid. pp. 111 *et seq.* and the Exhibits therein referred to.

43. In paragraphs 15, 16 and 17, 42a, 42b and 42c, *supra*, I have shown that the Constitutions and Laws and the successive amendments thereto were duly enacted. From Exhibit 100, p. 49 *et seq.*, as well as from the account books of the Society it is clear that since the 1st March, 1891, there has been a strict and uninterrupted monthly levy of at least one assessment, which assessment was a fixed sum and was payable on the first day of each month. (Exhibits 74, 103, 137, 138, 139) Practically the only question was whether, owing to increasing mortality among the members, there should not be levied for the incoming month a double assessment, or as it was called a “double header.” This question was, under the Constitution, settled by the Supreme Recorder in concurrence with the Finance Committee consisting of three members. The Master has before him the evidence of Mr. William Watt, who was at first a member of the Finance Committee, and was for the past ten years its Chairman (Min. of Evid., 32). The actual concurrence of the Finance Committee in the several assessments levied is evidenced for each month by the minutely detailed report each month on the preceding month's assessment, the Finance Committee in every case attesting the correctness of the report over their own signatures (Exhibits 137, 138, 139). These attested reports were, for the information of the members, published monthly in the *Select Knights of Canada Journal* and *Advocate* (Exhibits 74, 103), which, by resolution of the Society in 1890 (Exhibit 36, pp. 33-34) and afterwards by the Constitution (Exhibit 8, Const. 1884, p. 21, sec. 48; Exhibit 9, Const. 1896, p. 60, sec. 320) was made the official gazette of the Society for purposes of notices and announcements to members, a copy being mailed or delivered to each member's last known address.\* (Evidence of H. M. Wilkinson, proprietor and publisher of the *Journal*, Min. of Evid. pp. 17 *et seq.*) Up to the 1st of July, 1894, notice of each monthly assessment was sent to members by means of printed post cards, after that date by the monthly *Journal* sent to the member's last address. The advantages of the *Journal* form of notice were very great; for the same issue contained detailed informa-

\* The presumption is that an assessment was properly made and members are bound by it unless they can show fraud or gross mistake: *Karcher v. Supreme Lodge, etc.*, 137 Mass., 368; *Hummel's appeal* 78 Pa. St., 320; *Rosenberger v. Washington M. F. Ins. Co.*, 87 Pa. St., 207; *Survick v. Valley M. L. Assoc.* Va., 1895), 23 S. E. Rep. 223; *Susquehanna M. F. Ins. Co. v. Gackenbush*, 115 Pa. St., 492.

tion respecting the proceeds of the preceding assessment and various other financial statements (Exhibits 74, 103). Each issue of the Journal contained two notices of the same assessment. The first was a notice addressed to the Recorder and the Collector of the local legions or lodges directing them to collect the assessment from their members and remit the proceeds to the Supreme Recorder. The second notice was addressed to the members of the society generally, directing them to pay the assessment on or before a certain day or stand suspended (Exhibits 74, 103; Min. of Evid. 18, 19). Each month the mailing and delivery lists of the Journal were carefully revised by the monthly returns received from the officers of the local legions and by information received through correspondence and otherwise (Min. of Evid. pp. 20 et seq.; Exhibits 75 to 87 and 101). As a further precaution, and in order to enable the members themselves to check over their own names and addresses in the mailing list, the whole list with particulars was published in the Journal of August, 1894, and following months (Exhibit 74; Min. of Evid., 101).

43a. The advantages of a regular official journal or gazette, as a means of information and notice to the members of a friendly society, are so great that the Ontario Insurance Act expressly recognizes and favors such a publication: S. 91 (3). Section 91 (1),—continuing 55 Vic. c. 39, s. 29 (1),—enacts that there shall be furnished to each member annually a copy of the summary financial statement for the year then next ended. But, where the society is organized on the lodge system, the Constitution is usually so framed as to make the local lodge the business agency and office at which the members of the lodge meet, and make their payments, and to which they resort for any information or documents relating to the society. Section 91 (2),—continuing 55 Vic. c. 39 s. 29 (1), proviso,—recognizes this business machinery, and provides that, instead of furnishing the financial statement to each of the (perhaps 200 or more) members of the lodge, the members may be dealt with as a lodge, and in that case at least ten copies of the statement shall be delivered to the lodge for the use and information of the members, and one copy shall be kept posted up; also that the successive annual statements shall be kept accessible to the members. In this matter it is not prescribed that the post office be used either for furnishing copies to individual members, or for delivering the less number of substitute copies to the lodge. From this provision it is clear that a society organized on the lodge system need not in such matters deal with its members as individuals or as merely passive subjects of individual notice; but may deal with its members as lodges, and may affect them individually with notice through notice given to their local lodge, and put them on active inquiry, instead of their passively awaiting individual notice.

Then section 91 (3) of the Ontario Insurance Act further provides:—

“(3) If the society has an official newspaper or journal, and a copy of the same is sent to each member, publication of the said summary statement therein shall be sufficient.”

Here again it is not prescribed that the post office shall be used; it is sufficient if a copy is sent. As a matter of practical business, special delivery companies have within the past few years largely displaced the post office for delivering newspapers and periodicals in large cities. (Further on this point in paragraph 43e *infra*).

43b. Section 164 of the Ontario Insurance Act (R. S. O. 1897, c. 203) does not prescribe what notice of assessment shall be sufficient when the society is merely collecting as a debt the arrears of assessments. The text of the whole section is:—

“164 (1) The liability of any member of a friendly society under his contract shall at any date be limited to the assessments, fees and dues, of which at that date notice has been actually given by the society.

“Provided, that the society, with the assent in writing of the Registrar of Friendly Societies, may from time to time make other provision by its rules for the absolute severance of a member and the determination of his liability; and such other rules, together with the written assent, shall be transferred to the office of the

Provincial Registrar, there to be filed and indexed ; and on, from and after the day of the said assent, the said rules shall be binding and obligatory upon all the members until superseded by other provision in like manner filed.

“ Provided, also, that in no case shall the period over which the said assessments, fees and dues extend exceed twelve months.

“(2) By paying or tendering payment of said assessments, fees and dues, and giving notice thereupon of his withdrawal by a writing delivered, or by registered letter to the society, any member shall become thereby released from all further liability under his contract. 60 Vic. c. 36, s. 164.”

The words are, “ shall at any date be limited to the assessments, fees and dues of which at that date notice has been actually given by the society.” The section does not require the notice to have been received by the member ; nor does the Act require notice to be given to each member individually. Now, what is notice ? In *Spackman v. Evans* L. R. 3 H. L. at 242 Lord Romilly, adopting the dictum of Baron Parke (*Lord Wensleydal*) in *May v. Chapman* 16 M. & W. 355, said :—“ Notice is actual knowledge, or the means of knowledge, to which parties wilfully shut their eyes.” In *Broadbent v. Barlow* 3 De G. F. & J. at 581 Campbell L. C. speaking of means of knowledge by which a party is affected with notice, said that “ must be understood to be means of knowledge which are practically within reach, and of which a prudent man might have been expected to avail himself.”

43c. In the Select Knights Society the notice proper of assessments was given to the local lodge or “ legion ” through the official journal. Section 313 of the Constitutions of 1896, 1897 (Exhibits 9, 10) at p. 58 is as follows :—

“ The Supreme Recorder shall notify through the official paper of the Order the Recorder and Collector of each Legion of the Order having Beneficiary members, of such levy, said notice to contain also information of the amount of beneficiary paid since last assessment, and for whom, which assessment shall be levied on all beneficiary certificates issued prior to that day.”

Month by month without intermission, these notices addressed “ To the Recorder and Collector of every Subordinate Legion of the Order ” appeared in the Journal with a superscription requiring the notice to be read in open Legion. (Exhibits, 100, 74, 105) Copies of the Journal were sent to the lodge officers as such in addition to the copies sent to them as private members. Where the call for any month was for two assessments instead of one, the lodge officers received additional notice of such “ double header ” by post cards sent by the Supreme Recorder : (Min. of Evid. pp. 59, 60 ; and paragraph 43 *supra*). It is not alleged or pretended that on any single occasion a lodge or “ legion ” failed to receive due notice of the several assessments.

43d. Sections 314 to 317 of the Constitution (Exhibits 9, 10, p. 58-9) require each local lodge to answer the call within a specified time or stand suspended as a lodge ; and this suspension of a lodge for an incomplete return had the effect (Sec. 316) of suspending the insurance (or “ beneficiary ”) certificate of every member of the lodge, *though particular members had perhaps in fact paid their assessments for that month*. In such case, section 318 makes it the business and duty of every such member to get back his assessments from the local lodge officer, and remit them direct to the Supreme Recorder ; also, while the lodge remained suspended, to remit each month’s assessment direct to the Supreme Recorder. This feature of the Constitution directly put each member upon active enquiry, not only as to the punctual payment of his own monthly assessment, but also as to the punctual payment by the members of the lodge generally ; for their default endangered his insurance certificate. The same remarks apply to the Per Capita Tax : Secs, 90, 91, p. 16. (See further at Par. 45 *infra*.)

From all this it is perfectly clear that every member of a lodge (or “ legion ”) in the Select Knights was, through notice to his lodge, affected with notice of the several monthly assessments and of the other payments, for which in his behalf, his lodge had to answer in its monthly returns to the Supreme Lodge either by payment, or by reporting him

suspended (s. 321; and cf. Exhibit 101). The notice given to the member individually by mailing or sending him monthly a copy of the Journal (s. 320) was only supplemental to the notice proper already given to him through his lodge; and, if he did not receive his own copy of the Journal, the constitutional provisions above cited put him actively on inquiry, and made it his duty to protect his insurance certificate every month against default, either by himself or by his lodge. (See further paragraph 45 *infra*.)

Section 91 (3) of the Ontario Insurance Act does not require the Official Journal to be *mailed* to each member, the language is "and a copy of the same *is sent*."

In any case the liability of the member of a lodge was fixed by the notice to his lodge. That was actual notice given of the assessment within the meaning of section 164 (1) of the Ontario Insurance Act.

43e. The post office is not generally used by the publishers of Toronto newspapers for delivery to Toronto subscribers. Special delivery companies for this particular service have reduced their system of delivery to the greatest precision and certainty, and have for years largely displaced the post office. The copies of the Journal wrapped singly and carefully addressed to the several members, and then checked over by the mailing list, were handed to the delivery company, and by that company delivered at the addresses; or, if the addresses could not be found, the fact was reported back to the publisher (Min. of Evid., p. 20 et seq.; p. 30 et seq.). This system of delivering the Journal to Toronto members was pursued for more than seven years and down to the dissolution of the Society. To members of the Society not residing in Toronto the Journal was sent through the post office. It is now pretended that this delivery of the Journal to the Toronto members was bad; that under Section 320 of the Constitution of 1896 (paragraph 50 *infra*) the copies of the Journal intended for the Toronto members instead of being handed to those members directly by the delivery company, should have by that company been delivered to the post office, and then should have been delivered by the post office to the members; in other words that, because the copies of the Journal were not given two chances of going astray, but only one, therefore the delivery was bad. If the delivery company had delivered to the post office for delivery to the members the monthly Journals containing the notice of the monthly assessment, even if the Journal had been lost in the post office, the notice of assessment would have been undeniably good; but, because the company delivered those Journals directly to the members, it is pretended that the notice was bad. No such objection, or thought of such objection, occurred to the defendants until, in these proceedings, they were called on to pay their debts. The objection is bad, and in any case too late. In *Hollister v. Quincy Mutual Fire Ins. Co.*, 118 Mass., 478, the Supreme Court of Massachusetts laid down that, though notice of an assessment be not served in conformity with the by-laws, if it be actually received by the assured and he makes no objection to the way in which it reached him until after a loss has occurred he will be deemed to have waived the informality. In various cases before our own Courts the Judges have refused to be circumscribed by the *theory* of the constitution and laws; they have looked at what was in actual fact done in the ordinary course of business, the society being thus the practical expounder of its own enactments: *Dale v. Weston Lodge* 24 A. R. 351; *Horton v. Provincial Provident Institution*, 17 O. R., where, at 362, *Boyd, C.* (affirming *Robertson, J.*, 16 O. R. 382) said: "Having regard to the proceedings and the conduct of the Corporation in getting payment of the dues and in sending notice of assessment of August 31st, I think the judgment is right," etc.

The books and documents of the Society (paragraph 33 *supra*, and evidence there cited) show that the practice of monthly assessments became as a fact established on the 1st March, 1891, and from that date down to the dissolution of the Society in 1898, the assessments have been levied monthly without the intermission of a single month. In actual practice, therefore, the assessments have been payable at fixed dates, viz.: the 1st day of each calendar month, and the very form of assessment receipt book or pass book held by each member (Exhibit 77) calls for a payment in each month of the year from January to December. For additional remarks on Section 320 of the Society's Constitution; and for English cases see paragraph 50 *infra*.

44. The Act of R. S. O. 1897, c. 203 does not, in Section 164, specify what notice of assessment is good notice where the society is merely collecting as a debt the arrears of assessments levied. It would be difficult to lay down any hard and fast rule without making the collection of these very small sums impossible. The table in section 292 of the Constitution of 1896 (Exhibit 9) shows that for \$1,000 insurance the monthly assessment was fixed at from 45 to 80 cents, according to the age at which the member entered the society. In *Wells v. I. O. F., 17 O. R., Street, J.*, in dealing with the far more serious case where the society was enforcing a forfeiture of the policy, said (at p. 322): "With the extremely small monthly payments called for by the Rules, and the large number of persons insured from time to time under such a system as this, it does not seem unreasonable that the system should be a stringent one in order to prevent endless trouble in the collecting of assessments and endless confusion in regard to claims of this nature." But in Section 165 (1) of the Ontario Insurance Act, where the society is attempting to forfeit the whole insurance, the Act does say, for purposes of such forfeiture, what shall be deemed good notice of the assessments for the non-payment of which the society seeks to forfeit the defaulter's policy or certificate. The law disfavors forfeitures; to support a forfeiture stronger and stricter evidence is necessary than to support a claim for debt. (*Joyce on Insurance, Sections 220-222, and infra paragraph 51.*) In any case the defendants are not entitled to resort to section 165 of the Act, for they are not asserting membership; they say on the contrary that they never were members, or that, if they ever were members, they terminated their membership before any of the assessments in question became due. Nor are the defendants entitled to resort to Section 320 of the Constitution of 1896, which is expressly limited to members "in good standing," i. e., members not thirty days in default of their assessments. By thirty days' default the member *ipso facto* suspended himself. (Exhibits 9, 10, Constitutions 1896 and 1897, p. 47, sec. 265; the corresponding provisions in the earlier Constitutions are to the same effect and are tabulated in paragraph 55 *infra.*) This is a usual and necessary mode of enforcing prompt payment of assessments: *L'Union St. Joseph de Montreal v. Lapierre*, 4 S. O. R. at 182-3; *Wells v. I. O. F., 17 O. R., at 319 to 322*; *Long v. A. O. U. W., 25 A. R., at 152-3*. It is also clearly within the intent of the statute R. S. O. 1897, c. 203, s. 148 (1). Up to March, 1897, notice of each monthly assessment was, in fact, sent to each defaulter until six month's default had operated his severance from the society. From March, 1897 until the society was dissolved there were no removals of defaulters' names from the mailing list; they each continued to receive through the *Select Knights' Journal*, sent each month to his address, notice of the assessment for the month (*Min. of Evid p. 64, and p. 100, questions 417 to 421*). These continued notices were sent to defaulters as a matter of courtesy, and not as a matter of obligation or compulsion. This is clear from the 320th Section of the Constitution above cited. The sending of these notices to the defendants has been proved; but the defendants, as defaulters, were not entitled to these notices, and could not put the Receiver to the proof of having sent them. The defendants do not attempt to set up that they paid any of the fees, dues and assessments to the society which are now claimed to be owing to the estate. The payments of members were in regular course made to the financial officer of the local lodge or legion, who gave a receipt in a pass-book ruled to show for each month of the year from January to December the assessments paid by the holder (*Exhibit 77*). The holder himself was, therefore, always able from mere inspection of his pass-book to say whether or not he was in default, and for how many months, and the collector of his local legion or lodge was at hand to receive his arrears or to prompt his memory if in any month he neglected to pay his dues or assessments.

45. As shown in paragraph 43 *supra*, the constitution kept the member on inquiry as to the monthly assessments, and made it his duty to protect his insurance certificate against the default of his legion (or lodge) as well as against his own personal default. If the default was not his own personally, but that of the legion whereby the legion became suspended, then it became the duty of the member, if he desired to reinstate his certificate, to pay his assessments directly to the Supreme Recorder. (*Exhibits 9, 10, Constitutions 1896, 1897, s. 318, continuing Const. 1894, s. 37½, and Const. 1893, s. 37½.*) An instance of the Civil Courts enforcing the reinstatement of a certi-

ificate-holder of a suspended lodge is found in *Oates v. I. O. F. 4 O. R. 535*,—where at 538 the Court expressly decided that the mere suspension of his lodge did not sever the certificate-holder from the society. In the Select Knights several members from time to time came under the above rule and remitted directly to the Supreme Recorder. For example, in June, 1897, eighteen members came under the rule: Exhibit 103, August 3, 1897, p. 3; Exhibit 139, folios 274-5. In July, 1897, eighteen members came under the rule: Exhibit 103, September, 1897, p. 3; Exhibit 139, folio 291.

46. As in paragraph 44 pointed out, section 165 (1) of the Ontario Insurance Act deals with the case of forfeiting an insurance policy or certificate as against a resisting holder or beneficiary or creditor; and has no application to cases like the present where the holders themselves have renounced and repudiated the contracts. To enforce even a forfeiture under Section 165 (1) it is unnecessary to prove notice of assessments *where they "are payable at fixed dates."* Apart from statute, it has been held that dues payable periodically, are payable without notice: *L'Union St. Joseph de Montreal v. Lapierre*, 4 S.C.R. at 183 (quoted *supra*, par. 37); *Gardon v. Supreme Lodge*, 5C Mo. App. 51; *Stanley v. Northwestern L. Asso.*, 26 Fed. Rep. 75. and the fact that the society has habitually given notice of periodical dues does not excuse default of payment when no notice was given: *Mcndego v. M. L. Asso.* 64 Iowa 134; 19 Ins. L. J. 660.

47. In the Select Knights, the management expenses of the Supreme Legion were met by a per capita tax of \$1 per annum on each member, payable in equal instalments on 1st January and 1st July. (Exhibit 31, Journal of Proceedings, 1885, p. 18; Exhibit 9, Const. 1896, p. 15, s. 87; Min. of Evid., p. 58) A recent attempt was made to set up Grand Legions in subordination to the Supreme Legion, and it was intended to apportion the above per capita tax between the Supreme and Grand Legions; but the scheme proved abortive, and in the present proceedings nothing is founded on that scheme. The per capita tax being found insufficient to defray the expenses of the Supreme Legion a provision was enacted in 1897 (Exhibit 99; Min. of Evid., p. 58) that each member should in addition to the per capita tax, pay 50 cents each on the 30th June and 31st October as "*General Fund Assessment.*" (See further, paragraph 42 *c supra*. This assessment, as well as the per capita tax, being payable at fixed dates, no notice (even under section 165 (1) of the Ontario Insurance Act) was necessary to be given to the members. Through the Constitution itself they thus had standing notice of the fixed dates at which the fees, dues and assessments were required to be paid. The subordinate lodges or legions of the society were under the constitution and laws the agents of the Supreme Lodge for the collection and transmission of the per capita tax and of the assessments, including the general fund assessment: Exhibits 9, 10, Consts. 1896, 1897, secs. 91, 314, continuing former provisions to same effect; Bacon on Ben. Soc. 2nd Ed. sects. 148-9. Where there was no subordinate lodge in the locality, or where the subordinate lodge was dissolved or suspended, then these payments were to be made by each member directly to the Supreme Lodge. (Exhibits 9, 10, Consts. 1896, 1897, secs. 226-8, and 318 9, continuing respectively previous provisions to the same effect.) When the Supreme Legion, which was the incorporated society, came to be wound up under the Ontario Insurance Act, R. S. O. 1897, c. 203, all contracts of employment were *ipso facto* cancelled (s. 184 (5)), and the corporation itself was dissolved: s. 184 (3). Any debt due to the corporation can be recovered by the Receiver. The Receiver is an officer of the Court (s. 190) whom the Court in the exercise of its mere equitable jurisdiction might have appointed apart from the express provisions of the Ontario Insurance Act. (Hunter on Insurance Corporations Act p. LVII.); *Wyld v. Hamilton Mut. Ins. Co.* 6 O. R. 118. The winding up clauses of that Act are *intra vires* of the Ontario Legislature: *Re Dominion Prov. Association*, 25 O. R. 619.\* Those clauses define and regulate matters of procedure, and as in every

\**Armour, C. J.*, there decided that certain powers exercised in that case by the Master were exercisable only by a Judge of the High Court. To extend the powers of the Master in this direction, 58 V. c. 34, s. 7 was enacted, which *inter alia* amended 55 V. c. 39, s. 56 (2). As consolidated the law now stands as in R. S. O. 1897, c. 203, s. 192 (1); and see sec. 192 as to the Master's powers generally. As to giving notice to debtors beyond the jurisdiction, s. 189 (3) enacts generally that the Master "shall settle advertisements deemed to be necessary; shall determine what person are entitled to notice of any matter or proceeding, and the time, mode and form of notice to be given." Consol. Rule 162 (2) expressly enacts: "(2. Service out of Ontario of any order or notice in the winding up of a company may be allowed by the Court or a Judge;" and cf. C. R. 6 (A), compare also 52 V. (1889), c. 32 (D), s. 19, amending the winding up Act. See further, paragraph 66a *infra*.



winding up Act are necessarily retrospective. A winding up enactment from its very nature deals with past and not with future contracts. In *Gairdner v. Lucas* (1878) 3 App. Cas. 603, Lord Blackburn said: "It is perfectly settled that if the Legislature intended to frame a new procedure so that, instead of proceeding in this form or that, you should proceed in another and a different way, clearly these bygone transactions are to be sued for and enforced according to the new form of procedure. Alterations in the form of procedure are always retrospective, unless there is some good reason or other why they should not be. Then, again, I think that where alterations are made in matters of evidence, certainly upon the reason of the thing, and I think upon the authorities also, these are retrospective, whether civil or criminal." See also *Kimbray v. Draper*, L. R. 3 Q. B. 163; *Atty. Gen. v. Theobald* (1890), 24 Q. B. D. 557, and for a bankruptcy case see *Ex parte Pratt* (1884) 12 Q. B. D. 334, 341. (Fry, L. J.) In *Wyld v. Hamilton Mutual Ins. Co'y.* 6 O. R. 118, the Dominion Winding up Act of 1882, was by Boyd C., given a retroactive application to a company which had been judicially found insolvent nearly a year before the passing of that Act.

47a. Section 165 (2) of the Ontario Insurance Act does not prescribe the kind of notice which must be given where notice of assessment is necessary. That sub-section furnishes a *conclusive* mode of giving notice, but by no means excludes other modes; and that the sub-section says in effect is that, *if the notice is given as therein specified*, no issue can be raised as to its sufficiency. In many cases, but for this sub-section personal service would be necessary. It is quite competent for the members of a society by a reasonable provision in the contract or in the constitution, or by-laws, to say what shall constitute notice of assessment; and it is enough to conform to the form of such provision *e. g.* that publication in a newspaper shall be notice,—*Northampton Ins. Co. v. Stewart*, 39 N. J. L. 486; *Wetmore v. Mut. Aid and Ben. Asso.* 23 La. Ann. 770; *Epstein v. Mut. Aid and Ben. Asso.* 28 La. Ann. 938,—*Bacon on Benef. Soc.*, 2nd Ed., sec. 381, citing numerous cases.

It is to be observed that section 165 (2) of the Ontario Insurance Act recognizes the right of the society to define by its rules the nature and the form of the notice to be given, and the clause then enacts what shall in *any case* be conclusive service of such notice.

Section 143 of the Ontario Insurance Act expressly recognizes that the insurance policy itself may be "committed to the post office, or to any carrier, messenger or agent, to be delivered or handed over to the assured," and enacts that any such placing of the policy in the channel of transmission will evidence a contract made in Ontario and bind the insuring company accordingly. Cf. *Henthorn v. Fraser* [1892] 2 Ch. 27, quoted *infra* paragraph 49.

48. It has been proved (Par. 43 *supra*) that, besides the notice of each month's assessment given to the certificate-holder through his lodge, notice of the assessment was also given to the certificate-holder individually. For purposes of this individual notice, post cards were used until the 1st July, 1894; after which date notice was given by sending a wrapped and addressed copy of the Official Journal to the last known address of each certificate-holder (*Ibid*). In Toronto, the carrier was a well known delivery company; in all other cases the post office was the carrier. (*Ibid*) Where the mailing of notices has been reduced to a business system, and that system is shown to have been observed as to a group of notices, proof of the mailing of each notice severally is not requisite. *Skilbeck v. Garbett* 7 Q. B. (A. & E. N. S.), 816; *Diprose & Gammon's Collection of Friendly Society Cases* p. 322; *Wall's Case* L. R. 15 Eq. 18; *Diprose & Gammon's Collection*, 319; *Re Hickey Ir.* App. 10 Eq. 117; *Diprose & Gammon's Collection*, 143; *Trotter v. McLean* L. R. 13 Ch. D. 574; *Diprose & Gammon's Collection* p. 142. A more particular reference to the first and the last of these cases may be useful. In *Skilbeck v. Garbett* (Court of Q. B. 1845 Lord Denman C. J. and Coleridge J.), a clerk of the plaintiff deposed that he made up the letters of which the letter in question was one, and placed them in a box in the room where he sat, and that the public postman invariably called every day and took the letters from that box: *Held* that it would be presumed that the letter reached

its destination at the regular time, and was received by the person to whom it was addressed. Similarly in *Hetherington v Kemp*, 4 Camp. 193, a letter containing a notice that a bill had been dishonored was laid on the table, where, according to the usage of that counting-house, letters for the post were always laid, from which a porter carried them to the post office: Lord Ellenborough, C. J., said that it would be evidence of the posting if the porter testified that, though he had no recollection of the letter in question, he invariably carried to the post office all the letters found upon the table. In *Trotter v. Maclean* 13 Ch. D. 574, a witness produced a copy of a letter which he said was made by him, and he swore that he should in the ordinary course of business have posted the original. *Held* (Fry L. J.) that *this was evidence of the posting*, and the original not being produced, that the copy was good secondary evidence of the letter.

49. Evidence of posting the notice, or evidence of placing the notice in any channel of communication contemplated by the parties, is sufficient. It is not necessary to show that the addressee received the notice. The leading case is *Dunlop v. Higgins* 1 H. L. Ca. 381. There *Cottenham L. C.* after citing with approval *Stocken v. Collin* 7 M. & W. 515 and *Adams v. Lindsell* 1 B. & Ald. 681 said at p. 400:—

“These two cases leave no doubt at all on the subject. Common sense tells us that transactions cannot go on without such a rule.”

See also *Byrne v. Van Tienhoven* L. R. 5 C. P. D. (1890) at 348 per Lindley J. In *Household Fire Ins. Co. v. Grant* L. R. 4 Ex. D. p. 216 *Dunlop v. Higgins* was followed and applied: even the dissenting Judge (at 232) conceded the general rule. American cases to the like effect are numerous. In *Greely v. Iowa State Ins. Co.* 50 Iowa 86, 8 Ins. L. 817 the Supreme Court of Iowa said: “It would greatly embarrass the defendant (company), if not render the transaction of its business impracticable, if it should be required to prove actual delivery of the notice to the party assessed.” As other examples may be cited *Jackson v. Roberts* 31 N. Y. 304; *Lothrop v. Greenfield Mutual* 2 Allen 85 (83 Mass. 82). Bacon on Benefit Societies 2nd Ed. s. 381 collects numerous authorities for the proposition that, where the notice is given as directed by the by-laws, “the failure of the notice to reach the assured by reason of the miscarriage of the mail or the absence of the assured will not excuse the non-payment of the assessment within the prescribed time.” Recent English cases to the same effect are *Casta Para Gold Mining Co. v. Fastledge* (1882) 30 W. R. 880; *Henthorn v. Fraser* [1892] 2 Ch. 27. The case last cited was one of offer and acceptance. The offer was handed to the plaintiff in the office of a building society in Liverpool and the plaintiff who lived across the Mersey in Birkenhead accepted the offer by post, whereas the defendant's said he ought to have sent it direct to the Society's office. Lord Herschell, in remarking that the doctrine established by *Dunlop v. Higgins* must not be limited to transmission by the post office, said (at p. 33):—“It strikes me as somewhat artificial to speak of the person to whom the offer is made as having the implied authority of the other party to send his acceptance by post. He needs no authority to transmit the acceptance through any particular channel. *He may select what means he pleases, the Post Office no less than any other.*” And again at (p. 35) Kay L. J. referred to the fact that *Dunlop v. Higgins* had in some cases been explained by saying that the Post Office was treated as the common agent of both contracting parties, said:—“That reason is not satisfactory. The Post Office are only carriers between them. They are agents to convey the communication, not to receive it. The communication is not made to the Post Office, but *by* their agency as carriers.” To bind an allotment of shares, *formal* notice to the allottee is not necessary. In *Richards v. Home Assurance Association* L. R. 6 C. P. at 595 Montague Smith J. said: “It is clear that there need be no *formal* notice given. Anything emanating from the Company which indicates to the party that the shares have been allotted to him and which binds them will be sufficient.” Acts on the part of the alleged shareholder going to show that he was aware of the allotment and assented to it will bind him to the allotment: *Crawley's Case* 4 Ch. App. 323. So will notice of the allotment (if brought home to the allottee), not from the company but *alimunde*: *Walls' Case* 4 Ch. App. 325n; *Ex parte Smedley and Fletcher* W. N. (1867) 259.

50. In *Henthorn v. Fraser (supra)* the defendants contended that the plaintiff, instead of putting his acceptance into the post office should have put it directly into the society's office; in the case of the Select Knights assessment notices, the contrary contention is set up; it is said by some of the defendants residing in Toronto that, instead of delivering the official Journal in Toronto through a long established newspaper delivery company, the Journal should have been put into the post office for delivery. This contention of the defendants is based on Section 320 of the Constitution of 1896 (Exhibit 9) which is as follows:—

“Section 320. The Supreme Recorder shall cause to be mailed monthly to every member of the Beneficiary Department *in good standing* a copy of the official paper of the Order, which shall be the sole medium by which official notices to the membership, including notice of assessments levied on beneficiary certificates, shall be promulgated, and if mailed to the last known address of the member shall be deemed sufficient notice to him.” See remarks on this section paragraph 43a *supra*.

This section of the Constitution was obviously directory, not imperative or at all events absolute. It would be absurd for instance to argue, that if members entitled to receive copies of the Select Knights Journal were employed in the office of publication, good delivery of the Journal could not be made to them without the intervention of the post office, or that good delivery could not be made to anyone else without the intervention of the post office. The section enables the Supreme Recorder to give effectual notice by mailing the Journal; but the section did not disable him from giving effectual notice in other ways. In *Ex parte Re British Sugar Refining Co. 3 K. & J. 408*; *26 L. J. Ch. 369*, the deed of settlement required that notice of general meetings be given by advertisement. At a meeting of which notice was given by circulars sent to the several shareholders, but not by advertisement, a resolution was carried for a call on shares. The Court said that if the shareholders had in effect notice of the meeting, the want of compliance with the provisions of the deed by advertisement would not invalidate the proceedings of the meeting. See also as to informalities in calls and notices of calls, *Sheffield Ry. v. Woodcock 7 M. & W. 574*; *Miles v. Rough 3 Q. B. (A. & E. N. S.) 845*; *Southampton Dock Co. v. Richards 1 Man. & Gr. 448*; *2 Railway Cas. 215*; *Newry & Enniskillen Ry. v. Edmunds 2 Ex. (W. H. & G.) 118*; *Shackleford, Ford & Co. v. Dangerfield L. R. 3 C. P. 407*.

In the case last cited, the notice of call was given, not in the actual name of the Company, but in the *proposed* corporate name. Bovill C. J. said (at 411): “The call, therefore, was a valid call, the only question is whether the notice of call was properly given. The case of *Newry and Enniskillen Ry. v. Edmunds (2 Ex. 118)* shows that “in an action for a call, the only question is whether the person sued has had notice of that call, and the fact that other shareholders have received no notice affords him no defence; with that decision I entirely agree.”

In the same case (at p. 413) Keating J. said:

“I cannot doubt that the notice was sufficient. There is nothing in any statute which requires any particular form of notice. All that is required is that the shareholders shall have notice. Here they have had notice. The knowledge that a call had been made on the shareholders in the Company in which they held shares was conveyed to the defendants. The Company were too hasty in assuming their new name; but that did not affect the defendants' knowledge that a call had been made.”

In the same case Montague Smith J. concurring with the foregoing Judges said (at p. 414):

“No technicality is prescribed. The defendant's knew perfectly well that the call had been made by the plaintiffs.”

In *Crosse v. Smith, 1 Maule and Selwin*—a case of notice of dishonor of a bill of exchange—Lord Ellenborough, C. J., said at p. 554:

“It has, however, been argued that notice in writing left at the counting-house, or put into the post, was necessary; but the law does not require it, and with whom

was it to be left? Putting a letter in the post is only one mode of giving notice; but when both parties are residing in the same post-town, sending a clerk is a more regular and less exceptionable mode."

In such cases the courts of England and of the United States formerly disfavoured the use of the post office when both parties lived in the same post-town: *Darbishire v. Parker*, 6 East, 3; and numerous American cases collected in *Byles on Bills*, 4th Am. Ed. (1856) p. 343.

51. Among the decisions in the Courts of the United States respecting the assessments of benefit societies the following may be noted: Though the constitution requires the seal of the Society or Lodge to be on the notice of assessment the want of seal will not invalidate the notice (*Karcher v. Supreme Lodge* 137 Mass. 368; *Heffernan v. Supreme Council*. A. L. H. 40 Mo. App. 605.) A notice is good if under seal of the lodge though unsigned. (*Hansen v. Supreme Lodge K. of H.* 140 Ill. 301; 29 N. E. Rep. 1121.) A member is not entitled to notice of the suspension of the lodge unless the by-laws so provide. (*Peet v. Great Camp K. O. T. M.* 83 Mich. 92; 47 N. W. Rep. 119.) The requirements of the by-laws relative to the form and contents of the notice may be waived by the member, as by paying assessments under an informal notice. (*Stewart v. Supreme Council* A. L. H., 36 Mo. App. 319; *Heffernan v. Supreme Council* A. L. H. 40 Mo. App. 605.) An application for reinstatement is a waiver of any defects in the notice of the assessments under which the member was suspended. (*Hansen v. Supreme Lodge K. of H.* 140 Ill. 301; 29 N. E. Rep. 1121; *Grand Lodge A. O. U. W. v. Cressey* 47 Ill. App. 616.) Refusal to pay assessments on grounds other than want of notice is a circumstance to show notice. (*Hollister v. Quincy Ins. Co.* 118 Mass. 478.) Where the company or society is simply suing for assessments levied, the Courts will be liberal in construing what amounts to proof and notice of assessments. (*Williams v. German &c. Ins. Co.* 68 Ill. 387; 3 Ins. L. J. 195; *Hollister v. Quincy Mut. Ins. Co.* 118 Mass. 478.) In *Cooper v. Shaver* 41 Barb. 151,—a winding up case,—the New York Supreme Court held to be merely directory a statutory provision requiring published notice of an assessment upon premium notes. The Court said that publication of such a notice was not a condition precedent to a recovery of an assessment by the Receiver of the Company; that actual notice was the main thing; and that a demand of the amount by the Receiver before suit was sufficient. But, where the company is seeking to forfeit the insurance policy or contract, the Courts will require stronger and stricter proof (*Supra* paragraph 44.) Hence we must in citing authorities on suing for assessments carefully exclude cases where the Company or Society was seeking to forfeit the policy or certificate. *Frey v. Mut. Fire Ins. Co.* 43 U. C. R. 102 was such a case. So was *Bates v. Detroit Mut. Benefit Asso.* 51 Mich. 586; 13 Ins. L. J. 79; in that case the Supreme Court of Michigan expressly called attention to the stricter proof demanded for a forfeiture, saying, "It is well settled that no forfeiture can be established, except for the violation of the precise condition laid down." In *Dale v. Weston Lodge* 24 A. R. 351 the Society was also claiming to forfeit the insurance benefit. The passages cited for the defendants from *Hunter on the Insurance Corporations Act* pp. 290 to 301 will be found on reference to that work to be dealing exclusively with the case where the corporation is attempting to forfeit the insurance against the will of the assured: they have no application to the present case where the certificate holders have renounced and repudiated the certificates. (See also *Pars.* 44, 46, 51a.)

51a. Nor can the defendants resort to section 165 (1) of the Ontario Insurance Act (R. S. O. 1897, c. 203); for there the society is trying to forfeit the policy as against the beneficiary or creditor. In the present proceedings the Receiver is not pleading suspension or forfeiture, or trying to defeat beneficiaries or creditors. On the contrary, the Receiver is seeking to pay the beneficiaries and creditors; and in order to defeat such payment, the defendants are asserting and insisting upon their own suspension and forfeiture. The Receiver is not founding his demand upon suspension or forfeiture; on the contrary, he is founding on the continued membership of the defendants and upon liabilities inseparable from that continued membership. The defendants are founding

upon their own suspension; they say that such suspension *ipso facto* terminated their liability. The Receiver says no; notwithstanding the suspension of your insurance certificate, your membership continued for six months thereafter, and of course your liability as a member also continued. If it were the fact that, for any reason (want of notice, or other reason), there was in fact no suspension, then manifestly the membership continued till the dissolution of the society, and the certificate or policy of the defendant being then still in full force as against the society, it will hardly be contended that the Receiver cannot recover for the consideration to the limit of twelve months' assessments, fees and dues (R.S.O. 1897, c. 203, s. 164 (1)); whereas the Receiver is now in no case demanding more than six months' assessments and dues. *The effect of denying notice of assessments would be to avoid the suspension, and continue the membership, and enlarge the liability.* In *Cooper v. Shaver*, 41 Barbour (N.Y.) 151, where an assessment had been made, but no notice of assessment had been given by the company according to the by-laws, the Supreme Court of New York held that the Receiver's demand was sufficient notice to fix the liability.

51b. Under the system of double notice of assessments given in the Select Knights Society (as already shown), the individual notice was only supplementary to the notice given to a member through his lodge. There is a class consisting of members of Toronto legions (or lodges) who deny receiving individual notice of the assessments now sought to be recovered by the Receiver. These defendants say that their copies of the Official Journal were not delivered. Had the post-office been the carrier, the fact of non-delivery would have been immaterial; but as the carrier was, in the case of Toronto members, a newspaper delivery company, non-delivery is alleged and made the ground of defence. These certificate-holders have selected Gideon Grant as the defendant to represent the class, and have put him in the box as their witness to prove non-delivery. But what does Grant's own evidence prove? (Min. of Evid. p. 81.) He admits receiving the Journal up to May, 1897; but says it was not delivered for that month. Now assume the facts to be exactly as stated by Grant. The Society's Register (Exhibit 16, p. 30, Min. of Evid. 98), shows that Grant made default in paying the assessment of the 1st March, 1897; and that his insurance certificate became suspended on the 1st April, 1897. Though his membership continued, he was not on and after the 1st April, 1897, "in good standing," as a certificate-holder; and therefore (par. 50 *supra*) under section 320 of the Constitution of 1896, then in force, he was not entitled to further individual monthly notice of the assessments. But being still a member of the society, and of his local lodge, he still received notice through his lodge; and in any case was still affected with notice of the monthly assessments, until his default reached the limit of six months, and thereby severed him from the society. (Par. 43c. *supra*). So that, even upon the state of facts, admitted by Grant, he is liable for six months' assessments. But it has been shown in evidence that it was the invariable practice of the society to continue sending monthly notice of assessments to the defaulter until he was six months in default; and that from April, 1897 until the dissolution of the Society no defaulters' names whatever were removed from the Journal delivery list (Min. of Evid. p. 64); so that Grant must have continued to receive through the Official Journal, monthly notices of assessments during the whole period of his default, as well as afterwards. The defence having failed as to Grant, the defence of course fails as to the whole class whom he represents.

52. In mutual fire insurance where the contract is always for a short term (usually three years or less) it is the statute law in Ontario and in the United States that the premium note expires with the policy, and that the company must within that term (or by a recent amendment in Ontario within forty days thereafter) exercise its right of assessment against the premium note, or lose it altogether; also that assessments can be levied on the premium note in respect only of liabilities arisen during the term of the policy. Here, as clearly explained by the Chief Justice of Ontario, Sir George Burton, in *Long v. A. O. U. W.*, 25 A. R. at 151-2, we have a contract for a fixed period and terminated then unless renewed. But in life insurance certificates we have *continuing* contracts kept on foot by periodical payments which (unlike the renewal premiums in fire insurance) *the insurer is bound to receive.* The right of assessment in these continu-

ing contracts cannot of course be measured or limited by the right of assessment under the mutual fire insurance law. And therefore the following mutual fire insurance cases cited for the defendants do not apply: *Victoria Mutual Fire Insurance Co. v. Thompson*, 9 A. R. 626; *Hughes v. Newcastle Mutual Fire Insurance Co.*, 13 U. C. R. 158; *Columbia Fire Insurance Co. v. Kinyon*, 37 N. J. L. 33; 4 Ins. L. J. 225. *London West v. London Guarantee and Accident Co.*, 26 O. R. 520 (cited for the defendants) was a case of a year to year contract renewable at the option of both parties; and as pointed out by the Court of Appeal in *Long v. A. O. U. W.*, 25 A. R. 147, must be kept altogether apart from the continuing contract of life insurance companies and societies. In any case *London West v. London Guarantee and Accident Co.* has no visible application to the present case.

53. The Statute does not require the society to give the defaulting member notice of his default. This is clear from the language of s. 165 (1) of the Ontario Insurance Act. Nor, apart from the Statute, is there any such duty upon the society. The society's by-law is by its own express terms self executing, and the forfeiture *ipso facto* follows the default: *L. Union St. Joseph de Montreal v. Lapiere*, 4 S. C. R. at pp. 180, 182 3; *Wells v. I. O. F.*, 17 O. R. 317; *Rood v. Railway Pass. Bene. Assoc.*, 31 Fed. Rep. 62; *Hilliker v. Knights of the Maccabees*, C. A. Ont., March 15, 1898.

54. In paragraphs 34 and 35 *supra* I have shown how either under the Constitution or under the Statute the liability of a member might have been terminated by payment of his then debts with notice of withdrawal. This may be described as severance of membership *by payment*, while the severance worked by the 260th and 267th sections of the Constitution (cited in paragraph 42) may be called severance by default. In paragraphs 12, 13, 14, 34 and 35 *supra* it has been shown that none of the defendants severed their membership by payment; but that all of them severed their membership by default. (*Supra* paragraphs 34 *et seq*)

55. I have here tabulated those provisions of the successive Constitutions which relate to members making default in paying their insurance assessments, and which define the effect of such default on the member's status:—

EFFECT OF DEFAULT ON STATUS OF MEMBER.

Exhibit No.	Constitution: Year.	Statute where default of 30 days.	Status where default of more than 30 days but less than 3 months.	Status where default of 3 months but less than 6 months.	Status where default of 6 months or more.
1 "A"	1883	P. 29, art. V., s. 3.	P. 19, s. 7 .....	P. 19, s. 8 . . .	P. 19, s. 9.
42	1884	Art. V., s. 3 .....	S. 7 .....	S. 8 .....	S. 9.
43	1886	P. 25, art. V., s. 3.	P. 15, s. 7 .....	P. 16, s. 8 .....	P. 16, s. 9.
44	1889	Pt. 2, p. 6, s. 24...	P. 24, s. 50 .....	P. 24, s. 51 .....	P. 24, s. 52.
5	1890	P. 30, s. 49 .....	P. 31, s. 50 .....	P. 31, s. 51 .....	P. 31, s. 52.
6	1892	P. 25, s. 49 .....	P. 26, s. 50 .....	P. 26, s. 51 .....	P. 26, s. 52.
7	1893	P. 29, s. 49 .....	P. 30, s. 50 .....	P. 30, s. 51 .....	P. 30, s. 52.
8	1894	P. 32, s. 49 .....	P. 32, s. 50 .....	P. 33, s. 51 .....	P. 33, s. 52.
9	1896	P. 60, s. 321 .....	P. 47, s. 265 .....	P. 48, s. 266 .....	P. 48, s. 267.
10	1897	<i>Ibid</i> .....	<i>Ibid</i> .....	<i>Ibid</i> .....	<i>Ibid</i> .

Upon examination of the above provisions it will be found that they have remained unchanged since the inception of the society, except that, under the earlier provisions, a defaulter, to reinstate his certificate had, instead of simply paying up his arrears, to pay also fines upon those arrears. Under the later Constitutions fines were discontinued.

56. In the Select Knights, as is proved by the provisions cited in paragraph 55, *supra*, it was the uniform law of the society from the beginning to the end that it required six months' continuous default of payment by the member to annul his certificate and sever him from the society. 'Thirty days' default merely suspended his certificate, which within three months he had the right, no matter what his then age or his then state of health, to reinstate upon the simple terms of paying his arrears. During the next three months of default the former right to reinstate his certificate was continued, subject, however, to the conditions that he put in a satisfactory medical certificate and that his reinstatement was approved by his lodge, the latter condition never in practice causing any difficulty.

57. It must be borne in mind that in societies of this kind the members stand in a dual relation to the society, and that besides insurance benefits there are lodge or social privileges. These latter have a very appreciable monetary value in certain directions, *e. g.*, in procuring or assisting to procure situations or employment for members. A member might in the Select Knights be a "social" member without holding any insurance certificate, and the evidence of the Supreme Recorder is that at one time there were as many as 500 social members in the society. (Min. of Evid. 101.) These members enjoyed all the social or lodge privileges on the simple condition of paying the small lodge dues out of which the lodge paid to the supreme lodge (or legion) the members' per capita tax; and sections 264, 265 of the Constitution of 1896, 1897 (Exhibits 9, 10), distinguish the reinstatement of a social member who never held an insurance certificate from the reinstatement of a defaulting certificate-holder.

A member in default of his insurance assessments might during six months, by paying his lodge dues, retain his rank and his right to attend the lodge or legion as a social member, and even during the first three months of default might be elected to and hold office in his lodge. (Exhibits 9, 10, Consts. 1896, 1897, sec. 260, continuing the previous provisions to the same effect.) In various cases our Courts have called attention to the importance of distinguishing between the severance of the member and the mere suspension of his insurance certificate: *Oates v. I. O. F.*, 4 O. R. at 548, per Wilson, C. J.; *Dale v. Weston Lodge*, 24 A. R. at 362, per Osler, J. A., and at 366, per MacLennan, J. A.; *Long v. A. O. U. W.*, 25 A. R. at 152.

By six months' default in his insurance assessments his certificate was annulled, and his right to enter a lodge was also at an end; there was then, and not till then, to use the words of the Act (R. S. O. 1897, c. 203, s. 164 (1)), "an absolute severance of the member and the determination of his liability." From the provisions of the successive constitutions cited in paragraph 55 *supra* it is clear that suspension was no more than a *punishment* of a member; it was a *locus penitentiae* from which the member in bad standing could step back to his former footing, and once more become a member in good standing. Section 269 (misprinted 268) of the Constitution of 1896, 1897 (Exhibits 9, 10, at p. 48), expressly enacts:

"A member punished by suspension for a definite period becomes in good standing when the suspension expires on payment of the full amount he is in arrears for dues or fine, and all assessments called and dues which have accrued during the period of his suspension. No application, medical examination or ballot is required."

Then section 272 (*Ibid* at p. 49) enacts:

"272. The beneficiary or endowment certificate of a member in force at the time of suspension shall again become valid at the time of his reinstatement."

See further at paragraph 60 *infra*.

58. Because by thirty days' default in his assessments his insurance certificate was suspended, it by no means follows, as the present defendants set up, that the member's liability ceased either for past unpaid assessments or for assessments to be levied during the continuance of his membership. The fallacy of this reasoning was pointed out as early as 1810 by the Supreme Court of the United States in *Korn v. Mutual Assurance Society of Va.*, 6 Cranch, 192, where was said as follows:

"The Court are further of opinion that all the other grounds assumed by the plaintiffs are equally untenable. Although at first view it would appear reasonable that he who is not insured is not bound to contribute, yet there may exist strong reasons why under the peculiar organization of this company a different rule should be adopted; and certain it is that the individual may by his own act subject himself to such a state of things. The liability of the member of this institution is of a two-fold nature. It results both from an obligation to conform to the laws of their own making as members of the body politic and from a particular assumption or declaration which every individual signs on becoming a member. . . . We therefore consider this suspension of his security merely as a penalty imposed for neglecting to conform to a rule of the society. And it is certainly much more reasonable that he should be subject to a loss or inconvenience for his own neglect than that he should be released from his liability to the society in consequence of it."\*

59. The principle is, that where the insurance certificate is merely suspended and not annulled the membership of the certificate-holder continues, and, with his membership, the ordinary member's liability also continues. This is clearly recognized by R. S. O. 1897, c. 203, s. 164 (1). Under that provision if there is an absolute severance of membership by default then the defaulter's liability ceases as to future assessments. But he remains liable as to past fees, dues and assessments unpaid. Forfeiture is not payment: *Bridger's and Neill's cases*, 4 Ch. App., 266. In *Ellerbe v. Barney*, 119 Mo., 632, 25 S. W. Rep., 384, 23 Ins. L. J., 356, this question was considered by the Supreme Court of Missouri. The State Superintendent of Insurance as receiver of a benefit society was suing for assessments levied while the society was a going concern. F. H. Bacon, the author of the treatise on benefit societies, was counsel for the defendant. Under the by-laws of that society, the member was to pay an assessment at the death of any fellow-member, and twenty days default in paying an assessment worked a forfeiture. The Court (23 Ins. L. J. at 361) said:

"There is nothing, whatever in this language, providing as it does for the forfeiture of membership and discontinuance of the rights incident to it, which suggests or intimates a discharge from past society debts and dues. . . . A condition of forfeiture of rights is a well-known feature added to many contracts, which does not in itself discharge the obligations which have already accrued under it. Such is the case of forfeiture in leases, and in most of the policies of mutual fire insurance companies. The natural effect of the forfeiture is to cut off the possibility of future obligations, but not to disturb the validity of the past indebtedness. Something very positive would have to appear either in the express declaration of the contract, or as a necessary implication from its nature to give it a different effect. No such declaration appears, and I have endeavored to show that precisely the contrary is implied in the nature and purpose of the contract in question. Right here I may add that the fact that the obligations attempted to be enforced in this case rise, independently of the provisions of the certificate of membership, from the constitution and by-laws of the association, goes a great way in my mind to clothe them with the features and character of society dues and to distinguish them from the premium of the old-line insurance companies."

In Ontario it has been the law of mutual fire insurance for more than sixty years that thirty days' default in paying an assessment levied on the premium note voids the policy for purposes of any loss occurring during the default, but that the defaulter is liable not only for past assessments unpaid but also for future assessments to the full extent of his premium note: 6 Wm. IV., c. 18, s. 15. R. S. O. 1897, c. 203, s. 131.

In joint stock companies under The Companies' Act (England), 1862, the liability of a past shareholder is stated in Buckley on The Companies' Acts (7th Ed., 1897, p. 159) as follows:

\* "The suspended member is subject to the duties of membership even while debarred from the enjoyment of its rights and benefits." Niblack, on Ben. Soc., sec. 34, citing *Palmetto Lodge v. Hubbell*, 24 S. C. 457, where a suspended Odd-Fellow was made to pay the lodge dues.



"If A., being a member of a company, forfeit his shares within a year before the winding up (*Creyke's case*, 5 Ch. App., 63; *Marshall v Glamorgan Co.*, 7 Eq., 129), or if A. transfer to B. within the year, and B. forfeit the shares (*Bridger's & Neill's cases*, 4 Ch. App., 266), A. is liable as a contributory as a past member."

It is well settled that the fact of a penalty being attached to the breach of the contract will not prevent the contract from being specifically performed; and that the contracting party cannot elect to break his engagement by paying for his violation of the contract: *French v. Macale*, 2 Dr. & War, 274-5, per Lord St. Leonards; *Fry on Specific Performance*, 3rd Ed. (1892), 63.

60. In the Select Knights Society, if further assessments could not be enforced, the rates of regular monthly assessments would be utterly insufficient to carry the insurance undertaken by the Society. This will be seen at once by comparing the table of rates in Exhibit 8 or Exhibit 10 with the actual cost of insurance in Canada for the forty-six years 1847-1893 as tabulated at p. C 211 of Exhibit 94. (Report of Inspector of Insurance published in 1897.) The same table now appears as Schedule A to the Ontario Insurance Act (R. S. O. 1897, c. 203.) Double assessments were sparingly resorted to; and thus the Society was attempting to give its members life insurance at from one-half to one-third the mere mortality cost. It kept this up for the fourteen years odd months of its existence; and actually paid out in that time nearly half a million dollars in life insurance. Carrying these facts with us, it is easy to understand that until 1897, when the marked increase in the death rate gave notice of double assessments, the books show great general punctuality in the monthly payments, and show also that, where members did fall into arrears, they generally reinstated their certificates. The right of reinstatement was up to 1897 recognized as being a valuable right. Any reinstatement must have been effected within six months. If effected at any time within that period the certificate-holder was permitted to resume his monthly payments on the scale proper to his age when he first entered the Society, and he was not required to pay on the scale proper to his age when reinstated. As this difference of age might amount to ten or twelve years, the advantage was very substantial, and was a very practical recognition by the Society of the continuing membership of the person reinstated; he had, during his default, been still a member, though not a member "in good standing." The same certificate or policy also remained in force; and upon the principles explained by the Chief Justice of Ontario in *Long v. A. O. U. W.*, 25 A.R. at 151-2, that certificate must be treated as the original contract, and not as a new or even a "renewed" contract; so in *Mut. Ben. Life Ins. Co. v. Robertson*, 59 Ill. 123. There is no doubt whatever that the Society regarded it as the original contract. (Min. of Evidence pp. 56 et seq., and paragraph 57 *supra*.)

Section 272 of the Constitutions of 1896 and 1897 (Exhibits 9 and 10 at p. 49) expressly says:

"272 The beneficiary or endowment certificate of a member in force at the time of suspension shall again become valid at the time of his reinstatement."

And section 273 (*Ibid* p. 49) contrasts the admission of the same person on the footing of a new member, in which latter case under section 268 there must be a new medical examination and the assessment rate shall be that proper to the then attained age. So in section 297 (*Ibid* at p. 55), where a member in good standing desires to increase the amount of his certificate, the contract is to be deemed a new one in respect of the increase, and the rates payable in respect of the increase shall be those proper to then attained age.

61. But when the member's default reached the period of six months, then *ipso facto* the defaulter was severed from the society; if he were afterwards admitted, and an insurance certificate were granted, it was a new certificate on the basis of his paying the monthly assessments proper to his then age: Exhibits 9, 10, Constitutions 1896, 1897, Sections 267-8; for the corresponding sections in the previous constitutions see table in paragraph 55 *supra*.

62. In *Dale v. Weston Lodge* 24 A. R. at 359 a member being then sick, but in arrears for his dues, entered a claim for sick benefits; and at a later hour of the same day paid a sum which more than discharged his arrears: *Held* that the member was reinstated, and entitled to sick benefits. In *Jackson v. N. Y. Mutual* 78 Wis. 465 it was held that reinstatement takes effect from mailing the letter containing the amount of the arrears. In *Manson v. Grand Lodge of A. O. U. W.* 30 Minn. 509, 16 N. W. Rep. 395, the certificate holder lay on his death bed; tender of the amount in default was made on the street to the financial officer of the lodge: *Held* that the certificate was *ipso facto* reinstated, and, the assured having died, that the beneficiary was entitled to recover. As against an effort of the insuring corporation to forfeit the insurance, the Courts have always jealously guarded the reinstatement rights of the assured: *Dale v. Weston Lodge*, 24 A. R. 355; *Oates v. I. O. F.* 4 O. R. 535; *Horton v. Provincial Provident Institution* 16 O. R. 382, 17 O. R. 361; *Joyce on Ins.*, secs. 1276, 1471-2.

63. In the Select Knights Society, there is no doubt that within the first three months of his default the member was entitled to reinstate his insurance certificate *no matter what his then age or then state of health; if he were alive, that was sufficient*: Exhibits 9, 10, Constitutions 1896, 1897 p. 47, Section 265, which enacted as follows:—

“Section 265. A member whose Beneficiary Certificate has been suspended by reason of non-payment of Assessments thereon may, *if living*, renew the same at any time within 90 days from the the date of such suspension by paying all assessments that have been made during that time and for which he is in arrears.”

For the corresponding provisions in previous constitutions, see table in paragraph 55 *supra*.

And therefore those of the defendants who were three months or more in arrears are liable for at least three months' assessments; for the defendants in these proceedings are, under R.S.O. 1897, c. 51, s. 81 (2), concluded by the decision in *Patterson's Case* (1895) 15 Canadian Law Times 216.

64. In *Patterson's Case* (see quotations, par. 41 *supra*) the Master in Ordinary held the liability of the member to continue until his complete severance; and *Robertson J.*, in affirming the Master's judgment, expressly guarded himself from intimating that the liability did not extend beyond the three months' assessments which were in *Patterson's Case* claimed by the Receiver. If the defaulting member in the Select Knights delayed his reinstatement until he was three months or longer in arrears, then the terms of reinstatement (as set out in Section 266 of the Constitutions of 1896, 1897, Exhibits 9, 10; for the corresponding provisions in the earlier constitutions, see table in paragraph 55 *supra*.) were that, with the approval of the local lodge (which in practice was given as of course, and no attempt was made by defendants to show that it was ever once refused,) the defaulter *might still reinstate his certificate at the old rate of assessment upon his passing a medical examination.* The reinstated member *also resumed his former rank in the society*, e.g., as Past “Commander” (or Master), etc.—a very important matter if the member aspired to the highest offices in the society. Here the defendants (or some of them) say that, because for reasons purely personal to the particular defaulter, *viz.*, that owing to his then advanced age, or to his then state of health, the defaulter might not at this second period of three months be able to reinstate his certificate, that therefore (1) none of the defendants are liable for more than the assessments of the first three months' default; or at least (2) that particular defendants whose age or condition of health would or might prevent them from reinstating during the second period of three months, are exempted from the assessments of that period. To this defence the obvious reply is that the certificate holders knew their own ages, and, therefore, that they should have reinstated during the first three months of their default, when neither their age nor the state of their health would have been any barrier to their reinstatement in this society (Par. 63 *supra*), even though their then age or state of health rendered them uninsurable on any terms in any other corporation. In such cases the greatly increased value of the right of reinstatement during the first three months of default far more than counterbalanced any disadvantage falling (through their own laches) on these particular defen-

dants during the second three months of their default. In any case, the adequacy or inadequacy of the consideration will not affect the question or the amount of liability. In *Westlake v. Adams*, 5 O.B. N.S. at 255 Byles J. said that it is "an elementary principle that the law will not enter into an inquiry as to the adequacy of the consideration." *Anson on Contracts*, Pt. II., Chap. II., Sec. 4; *Pollock on Contracts*, Chapter IV. In *Ex parte Lynes, Re Queen Average Association* 26 W.R. 432, 38 L.T. N.S. 90 the policy was void *ab initio* as being ultra vires of the association; and a past member had suffered a loss which was held to be unenforceable. He was nevertheless held liable as a contributory.

64a. The debtor's degree of old age, or his physical condition at any age will not affect the amount of his debt to the estate, and the Receiver has no concern with such purely personal inquiries. The Constitution of the Select Knights 1896, 1897 (Exhibits 9, 10, p. 35, Section 199, and p. 3, Chap. 2, s. 4 (1)) requires for membership "good moral character and repute" and a "belief in a Supreme Being." Before placing a defaulting member upon the Schedule of Debtors, is the Receiver to weigh these personal questions, and find out whether the defaulter was not in some or all of these matters disqualified for reinstatement at all stages of his default, and therefore, on the reasoning of the defendants, released from liability for any arrears whatsoever?

65. Defences 18 and 20 apparently proceed upon the assumption (which was not supported by proof or evidence) that the monthly assessments were not assets for the payment of death and disability claims generally, but were or ought to have been appropriated specifically to the claims of the month in which the assessments were levied, or to the claims of some other particular period of time.

In reply to this it will be sufficient to refer to the successive Constitutions of the Select Knights from 1890 (Exhibit 5) down to the dissolution of the society. In the Constitution of 1890 at p. 20 an unnumbered section entitled "*Beneficiary Article*" stands between Section 37 and 38, and is therefore shown as Section 37½ in the Constitutions of 1892 (Exhibit 6), 1893 (Exhibit 7), 1894 (Exhibit 8). That article constitutes two general funds which are called the Beneficiary Fund (meaning the Life Insurance Fund) and the "Endowment Fund." Of these funds the Beneficiary Fund is to be chargeable with death and disability claims, sec. 42. By an amendment made to the Constitution in 1891 (Exhibit 95, sec. 54½) a Reserve Fund was added to the Beneficiary Department. In the Constitutions of 1896, 1897, (Exhibits 9, 10) the Beneficiary Fund is dealt with on pages 53 *et seq.*, sections 292 *et seq.* See also s. 298 and s. 384 (Reserve Fund). In all these provisions the Beneficiary Fund is treated as a general fund available for all claims arising under life insurance certificates, and there is nowhere any earmarking of particular assessments for specific claims, or for claims arising in specific periods. In a winding up under the Ontario Insurance Act, "the assets and property of the liquidating corporation . . . shall be deemed general assets of the liquidating corporation, . . . for the payment of all debts of the corporation, . . . and shall not be applied to the payment of any particular debts preferentially or exclusively, except as otherwise herein expressly enacted." R. S. O. 1897, c. 203, s. 184 (6). And this was the law before the Statute: *Webb v. Whiffin* L. R. 5 H. L. 724; *Morris' Case* 7 Ch. App. 204; 8 Ch. App. 806; *Beaver and Toronto Mut. Ins. Co. v. Spiers* 30 U.C.C.P. at 320-1.

66. Defence 21 sets up that claims for assessments not brought within a year after the assessment are barred by Section 310 of the Constitution of 1896 (Exhibit 9). I reply that the Constitution and laws of a society are entitled to the same reasonable treatment and construction as are the provisions of a statute. In a statute the context is always considered; and in construing an obscure passage or expression the title is properly looked at: *Green v. Prov. Ins. Co.* 4 A. R. at 528 per Moss, C. J. A. If the general heading as well as the adjoining sections were not considered, a statutory provision would often acquire a sweeping application that is restrained by the heading or by the context. In *Wood v. Hurl* 28 Grant 146, it was held, (following *Eastern Counties Ry. v. Marriage* 9 H. L. Cas. 32, *Lang v. Kerr* 3 App. Cas. 529; and *Van Norman v. Grant* 27 Grant 498), that both sections 10 and 11 of R. S. O. 1877, c. 49, are to be governed by the heading immediately preceding section 10.

The Constitution of the Select Knights is subdivided into chapters, each of which is entitled with the subject-matter of the chapter. Section 310 is one of the eleven sections constituting Chapter 4, the chapter itself being entitled "*Proof of Death and Payment of Beneficiary.*" This very title of itself excludes payments to the society. The whole chapter deals exclusively with claims arising *against* the society under its insurance certificates; and there is not a word in all of the eleven sections that could even be forced into a reference to assessments or to any other payment moving from the certificate holder to the society. At this stage *the certificate-holder is dead*, he was not in arrears at his death; and his beneficiary has therefore a claim against the society. S. 300 requires the recorder (or secretary) of the local legion (or lodge) to notify the Supreme Recorder of the death of any member of the local legion "*in good standing in the Beneficiary Department,*" who held a beneficiary certificate. (Cf. secs. 268, 321.) Thereupon the Supreme Recorder is to send the necessary blank claim papers. S. 301 specifies the information to be furnished by the claim papers. S. 302: further proof of the death may be required. S. 303: when the claim papers are satisfactory to the Supreme Recorder, he is to draw a warrant for payment and send it with the claim papers to the Finance Committee. S. 304: if the Finance Committee are satisfied with the claim papers, the Chairman is to sign the warrant and return it to the Supreme Recorder. Then comes Section 305 which is entitled "*Illegal and Unjust Demands,*" and reads as follows:

"Section 305. If not satisfied as to the validity of a claim the Finance Committee shall institute, or cause to be instituted, such investigations thereof as they may deem necessary. They shall either themselves or through the solicitor of the Order take such measures as they may deem necessary to protect the Order from illegal and unjust demands upon the fund."

Then s. 306 provides that, where the payee of the certificate is in dispute, the amount shall be paid into Court. Secs. 307 to 309 provide for the transmission of the money to the beneficiary, and for the surrender and cancellation of the certificate. As an evident precaution against fraudulent or double demands being made under the same certificate, s. 309 closes with the requirement that when settlement of the certificate has been made through some other channel than the local legion, the local legion shall be notified of the settlement. Then as a further safeguard against double demands and stale demands upon the society under its insurance certificates, Section 310, now in question, supplements the statutory provision (R. S. O. 1897, c. 203, s. 148 (2)), and absolutely bars claims under the certificates not brought within one year from the time when the right of action accrues. The text of Section 310 is as follows:

"Section 310. No action in Law or in Equity in any Court shall be brought or maintained on any case or claim arising out of any membership or beneficiary certificate unless such action is brought within one year from the time when the right of such action accrues."

All through the chapter the society has been dealing with "claims" brought against itself, and it naturally winds up the chapter with a section limiting the time for bringing such claims. The word "claim" in Section 310 has the same meaning as in the other sections of the chapter, *e. g.* as in s. 304 which is entitled "*Examination of Claims,*" and as in s. 305 (quoted above) in either of which sections it would obviously be absurd to give it the meaning of demands by the society for assessments. The word "claim" is used in Section 310, (as in insurance law and instruments), in its proper technical sense of *demand against the company under its insurance contract*. Thus, in Section 153 (2) of the Ontario Insurance Act, we read "If when a claim accrues due under a contract, and the insurer offers the claimant," etc. So in s. 157 (2) we read "If the insurer does not within sixty days from the time that the claim is admitted, either pay the same," etc. And, similarly, in various other clauses of the Act. The section of the Constitution now in question is practically the same provision as found on the policies of joint stock life insurance companies; but it is indeed a novel suggestion that such words would bar the company from bringing actions for calls against delinquent shareholders

66a As to the collection of the Society's book debts beyond the jurisdiction, it is well settled that a Receiver can collect assets the situs of which is partly or wholly outside the jurisdiction. The leading case is the House of Lords' decision in *Houlditch v Donegal*, 2 Cl. and Fin. 470 : 8 Bligh N. S. 344. The last edition of Daniell's Chancery Practice (6th Ed, 1884), p. 1680 states the law as follows :—

‘ It is not necessary, in order to authorize the Court to appoint a Receiver that the property in respect of which he is to be appointed should be in England, or indeed in any of Her Majesty's Dominions. . . . In these cases a person resident in England is sometimes appointed Receiver or Manager with authority to appoint an agent abroad : and sometimes a person abroad is appointed Receiver or Manager, with directions to consign or remit to some person in England.’

So Kerr on Receivers, chapter 3 : Seton on Decrees (4th Ed 1877) pp. 447 et, seq

So the Courts in England will apply the winding up machinery of the Companies' Acts 1862 1890 to companies which are operated abroad, if the control and management are directed from and carried on in England : Emden on Winding-up Companies (4th Ed. 1891), p. 59, citing numerous English cases. Even if the Company registered under the Act merely contemplated doing some kind of business in England, but never did so in fact, and although all its shareholders are foreigners resident abroad, the English court will wind up the company and make calls on those foreign contributors : *Princess of Reuss v. Bos* L. R. 5 H. L. 176 ; per Lord Cairns at 201-2. That was a case of a company constituted with an enormous capital for the purpose of buying and selling land in Austria, but which had in England only office furniture consisting of a chair, a table and a small desk : *In re Tumacacori Mining Co* L. R. 17 Eq. at 534.

The Insurance Corporations' Act, 55 V. c. 39, s. 10, expressly recognized the right of foreign Friendly Societies to transact business in Ontario ; and their rights are now preserved by section 60 of the Ontario Insurance Act. (R. S. O. 1897, c. 203.) Conversely, this latter section by subsection 6, recognizes that Friendly Societies incorporated by Ontario are entitled to transact business in any other Province of Canada, by consent of that Province ; and makes it a condition of admitting any Friendly Society of that Province to Ontario that that Province shall by reciprocal legislation admit Ontario societies to equal privileges therein. The Constitution of the Select Knights strictly conforms to the law of Ontario in this matter : Const. 1896, 1897, s. 233 (Exhibits 9, 10, at p. 41.)

The right of a corporation to transact business in a foreign jurisdiction was very fully discussed in 1874 by the Queen's Bench in *Howe Machine Co v Walker*, 35 U. C. R. 37. The principles laid down in that case were in 1880 followed and applied in *Duff v Canadian Mutual Insurance Company*, 27 Grant 391, (affirmed 6 A. R. 238,) where the court decided that a mutual fire insurance company created under the law of Upper Canada (Ontario) could lawfully take risks and issue policies in the Province of Quebec. The general law of this question was in 1889 laid down by the Supreme Court of Canada in *Canadian Pacific Railway v. Western Union Telegraph Co.*, 17 S. C. R. 151.

#### COSTS.

67. Application has been made by Counsel for the defendants that, no matter what the event of these proceedings, the costs of the defence shall be allowed out of the estate.

To this it might be sufficient to reply that, if the pleas of the defendants were to prevail, there would practically *be no estate or effects*. But, even if it were otherwise, I think that the defendants are concluded by section 195 (1) (5) of the Ontario Insurance Act (R. S. O. 1897, c. 203) which enacts as follows :—

(1) “ Except by consent in writing of the Insurance Registrar no Counsel or Solicitor shall be employed to act for the Receiver or others at the expense of the unregistered corporation, or of its funds or estate.”

(5) "The taxed costs of any action, matter or proceeding taken by the Insurance Registrar or by the receiver with the written consent of the Insurance Registrar, shall be paid out of the funds or estate of the corporation; but, except with the said consent, no costs shall be allowed out of the estate for separate, or other representation of members or certificate-holders of the corporation, or for the representation of any class of members or certificate-holders; and the costs of all other actions, matters, or proceedings shall be in the discretion of the Court."

Apart from any statutory prohibition, it was decided in England in *Ex parte Walton* 3 Jur N. S. 853 that, except by agreement the costs of contributories representing a class, and contending unsuccessfully will not be allowed out of the estate. Though that was a meritorious case, where all the defendants were "perfectly *bona fide* in the matter," the Vice Chancellor said (at 856): "I should be glad if I could give them their costs; but that would be making the other shareholders pay them the costs of resisting a just claim, which I feel I cannot do."\* In the present case the defendants are not even contributories, but simply debtors. They are not asked to answer a new assessment levied by the Receiver; they are asked simply to pay without interest book debts incurred by them before the winding up.

68 This is not a case of solvent testator where the executors are contesting with a legatee the meaning of an ambiguous bequest in the will. The analogy would be to a case where the testator is found to be insolvent, and his estate and effects consist of numerous book-debts, and the numerous debtors ask that the estate advance money to enable them to resist the payment of their debts. In an administration action, even where the estate is solvent and the costs would not come out of the creditors, it is the settled rule that no costs will be given out of the estate except for those proceedings that are in their origin directed with some show of reason and a proper foundation *for the benefit of the estate, or which have in their result conduced to that benefit*: per Lord Westbury in *Bartlett v. Wood* 9 W. R. 817-8. This case was cited and followed in *Croggan v. Allen* 22 Ch. D. 103-4 by Fry, J., who said:—

"I am very glad to have had my attention called to the language Lord Westbury used in a case of *Bartlett v. Wood*, because no person can sit in this Court and not be aware of the enormous amount of costs which are incurred in administrative actions which confer no real benefit upon any human being except the solicitor concerned."

Lord Westbury's dictum was also cited and followed by Boyd, C. in *Re Woodhall* 2 G. R. at 462, affirming Proudfoot, J.

Where, as here, the estate is insolvent, and where creditors are alone beneficially interested, the Courts are especially strict in enforcing the rule: *Newbegin v. Bell* 23 Beav. 386, which was cited and followed in *Re Robertson* 24 Gr. 555.

69. The Insurance Registrar was applied to for his assent to the payment of the defendants' costs out of the estate; and his assent was refused by letter dated 5th July, 1898, addressed to W. R. Riddell, Esq., Senior Counsel for the defendants; a copy of the said letter is before the Master.

This, I should have supposed, would have concluded the matter under Section 195 (1) (5) of the Ontario Insurance Act (R. S. O. 1897, c. 203). As however the application for costs out of the estate is pressed before the Master, I am compelled, for the protection of the estate, to notice a circular which by publication in a leading daily newspaper has become public property.

When the proceedings opened before the Master at St. Catharines, on the 16th June, 1898, and the Master inquired what defendants appeared, lists of defendants were

\**Grinwade v. Mutual Society* 18 Ch. D. 530 has been cited for defendants. There by agreement the costs of both parties were to be borne by the estate, and the only question was whether the costs should be party and party, or solicitor and client cost. Jessel, M. R., refused to entertain the idea of solicitor and client costs in such a case: saying that was entirely contrary to the whole practice of the old Court of Chancery.

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after some delay handed in by various solicitors, who in some cases in preparing their lists resorted to the Society's registers then in Court. The names shown upon these lists of defendants aggregate altogether, I believe, 1,149; and, as I am instructed, have been since found to include the names of numerous persons who were not cited to appear at, and were not in any sense parties to, the proceedings of the 16th June, or any other proceedings in this winding up.

70. As helping to explain the extraordinary multiplication of defendants in the present case the *Toronto Globe* of the 25th June, 1898, re-published the following printed circular purporting to be signed by three of the Solicitors on the record in these proceedings:—

[Here Mr. Hunter cited the circular at length.]

The *Globe* further stated that the directed envelope containing the circular was addressed to the Recorder or Commander of the Select Knights of Canada, and that there was a direction to the local post-master to please *hand to any Select Knight*, if the Recorder or Commander was unknown.

I have searched the file of the *Toronto Globe*, but have not been able to find any denial of the authenticity of the above circular.

The circular might be taken for a general invitation to indebted members of the society to repudiate their contracts and combine in resisting payment of their debts. The defendant debtors have done so. In their defences they deny their debt, deny their contract, deny even that they ever were members of the Society, though, in nearly all cases, they had for years, month by month, punctually paid their membership assessments. For the expenses of this legal propaganda, the circular levied on the debtors a general fund assessment—or shall I say a per capita tax—of \$1.00 per member, which, if there were 1,149 defendants, would amount to \$1,149. The law costs of this enterprise being already thus advanced, and in pocket, it required considerable hardihood to suggest that the costs be a second time advanced by the insolvent estate, *which means the creditors*. The creditors in this case are the widows, children and other dependent persons, for whose especial protection the winding up machinery of the Ontario Insurance Act was devised.

71. The unnecessary multiplication of defendants has necessarily multiplied defences so as to cover all possible or conceivable cases. The Statement of Defence includes 32 separate defences or groups of defences. Then the arguments have ranged beyond the stated defences; notably as to the incorporation of the society, which is impeached at great length in various arguments of counsel, but is nowhere referred to in the Statement of Defence. The defendants or their solicitors have thus put in issue all possible matters up to and including even the incorporation of the Society; and have thus thrown upon the plaintiffs an unreasonable, unnecessary and vexatious burden of proof. This is not a case of first impression. The main questions raised by the present defendants were, nearly four years ago, tried before the Master in Ordinary in Patterson's Case in the winding up of the Canadian Relief Society, and were decided against that defendant, who is I believe a defendant also in the present case. The judgment of the Master in Ordinary was affirmed on appeal: 15 Canadian Law Times 216. By that case the defendants are at all events concluded as to liability to the extent of three months' assessments: R.S.O. 1897, c. 51, s. 81 (1). Then in certain other matters where proof has been exacted of the plaintiffs, the mere statute law—as pointed out in the foregoing argument—concluded the defendants.

72. The rule is that a defendant shall make his defence in the least expensive form: Morgan and Wurtzberg, pp. 111-2, Cf. Consol. Rules Ontario, (1897) 1154, 1174 5.

Where a suit was instituted for litigious purposes by a defendant who joined with him several other ostensible defendants,—it was ordered that the bill be taken off the file, and that the costs of the other defendants be paid by the defendant who had instituted the suit. Blake v. Smith, Younge, 594.

[Mr. Hunter then quoted from the following cases :

Robson v. Dodds, L.R. 8 Eq. 301, where the Court followed Westbury L.C in Forest v. Manchester Ry. 4 De G. F. & J., 125.

Re E.S. 4 Ch. D., judgment of Court of Appeal at 304.

Re Jones 6 Ch. App. per Hatherly L.C. at 499.



Fricker v. Van Grutten [1896] 2 Ch. 649.

Geilinger v. Gibbs [1897] 1 Oh 479.

Le Allenby v. Weir 15 P. R. 405, affirmed by Court of Appeal (Ontario) 10th March, 1891.

Harbin v. Masterman L. R. [1896] 1 Ch 351 (C. A.) per Rigby. L. T. at 371.]

To provide funds out of the estate for a defence launched in such a manner would be to put a premium upon proceedings which, upon the authorities just cited, might be visited with costs against the solicitors concerned.

For the plaintiffs, I ask judgment for the full amount claimed by the Receiver, with costs.

J. HOWARD HUNTER,

of Counsel for the Registrar of Friendly Societies.

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OBSERVATIONS ON LEHMAN v. CLARKE (ILL. SUP. CT. 1898),  
27 INS. L. J. 745.

73. Since the foregoing argument was delivered to the Master the defendants have brought to the Master's attention the case of Lehman v. Clarke (Supreme Court of Illinois), which has just been reported in the September number of the Insurance Law Journal (27 Ins. L. J. 745). This case is cited for the defendants as authority for their contention that in the Select Knights Society the contract was, as defendants describe it, "unilateral." By this they mean, that the policy or certificate was obligatory as against the society, but not obligatory as against the certificate-holder; that, when the certificates became payable, the society must levy assessments, but that the assessed members need not pay them. To describe the above remarkable relation of parties as a "unilateral contract" is of course a total misapplication of that term: Anson on Contract, 8th Ed. 1895, p. 14 (Part II., chap. 1 s. 1). The doctrine and the misnomer for the doctrine, seem both to have originated in an expression of a dissenting Judge (Strong, J.)\* in N.Y. Life Ins. Co'y v. Statham (1876) 93 U. S. 24, 5 Big. 607. By some peculiar doctrine of authority, the Illinois Courts have taken up and adopted, not the decision of the Supreme Court of the United States in that case, but the contrary dictum of a dissenting Judge.

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\* "STRONG, J. While I concur in a reversal of these judgments and the decree, I dissent entirely from the opinion filed by a majority of the Court. I cannot construe the policies as the majority have construed them. A policy of life insurance is a peculiar contract. Its obligations are unilateral. It contains no undertaking of the assured to pay premiums."

The Illinois cases also ignore the decision of the United States Supreme Court in *Korn v. Mut. Ass. Soc. of Va* 6 Cranch 192. (*Supra* par 58) Of these Illinois cases, first there was the decision in *Re Protection Life Insurance Coy* (1880) 9 Bissell 188, 9 Ins. Law Journal 145. (*Supra* par. 37, and *infra* par. 75 note.) This decision was a peculiar one, but did not seem to May and other writers to support the doctrine of repudiation which by certain writers was founded upon it. The next step was taken in *People ex rel. v. Golden Rule* (1885) 114 Ill. 35, where the suggestion was thrown out that, though the payment of assessments may be purely voluntarily, persons may acquire legal rights to share in the assessments when they are paid; also, that by forfeiture of benefits, payments of assessments may be almost if not quite as effectually enforced as by legal process. Then came *Chicago Mutual Life Indemnity Association v. Hunt* (1889) 127 Ill. 257, where it was boldly said: "While the Certificate of Membership is a contract, such contract in the absence of an express stipulation to the contrary, is purely unilateral. It may be enforced against the Association when the member has performed all the prescribed conditions, but none of its stipulations are enforceable against the member;" and it was further said as to assessments, that "payment is left wholly to his discretion." And now we have *Lehman v. Clarke* (1898) which in the most undisguised terms lays it down that, in assessment life insurance, it is at the pleasure of those who have received the insurance to pay or not to pay for it. The result of this doctrine is not doubtful; and the Court proceeds to say (27 Ins. L. J. at 755):

"When such association or society, for any reason becomes unable longer to properly carry out its purpose, some must lose. All must lose except those that died and were paid before the Association became disabled. Those that have died and not been paid should have all there is left, and lose the balance; those who continue to live get nothing and lose all.

"But it is said, those that continue to live had their insurance all the time, they had just that kind of insurance that those that died had, and no better, and paid just as much for it. Those that have died get the surplus fund and whatever else there is, and those that have lived get nothing. The mistakes or mismanagement which caused the ruin, if fault of the members at all, was as much the fault of the dead as of the living, and was equally the misfortune of all."

74. Illinois is not, of course, bound by the numerous and weighty decisions of the Supreme Courts of other States of the Union (cited *supra* pars. 32, 37, 41, 58); but the binding decisions of the Supreme Court of the United States in *Korn v. Mutual Ass. Soc.*, 6 Cranch 192 (*supra* par. 58), and *N. Y. Life v. Statham* (par. 73 *supra*) seem totally irreconcilable with these doctrines of the Supreme Court of Illinois. In the society which was before the Illinois Court assessments were payable within fifteen days after notice, and default of such payment *ipso facto* severed the member from the society. But (27 Ins. L. J. at 754) neither in the rules of that society (unlike the rules of the Select Knights' Society) nor in the Statutes of Illinois (unlike the Statutes of Ontario) was there any provision for the withdrawal of a member; and from this omission the Court drew the large inference that payment of assessments in that particular society was purely optional with the member. The only authorities cited in *Lehman v. Clarke* which appear to support the decision are the previous Illinois cases mentioned in paragraph 73 *supra*. Niblack on Mutual Benefit Societies, section 276, is cited; but as Niblack founds upon one of those Illinois cases (par. 37 *supra*) the Court was here travelling in a circle. A portion of Section 550a of May on Insurance (3rd Ed.) is reproduced by the Court; but the vital passage which I have here italicized is omitted from the heart of the Section:—

"These associations, though not speculative and not based upon the capital paid in as an investment, have, nevertheless, a general purpose of mutual protection, resorting to assessments for the procurement of the funds to discharge the mutual obligations of members, and are governed by by-laws which limit and define these obligations."

It is to be observed that the Illinois Court was proving that the members *have no obligations to discharge*. Then the Court quoted part of Section 357 of Bacon on Benefit

Societies (2nd Ed.), but the quotation did not extend to the following words with which Bacon closes his paragraph :—

“ Whether or not such absolute promise to pay is embodied in the contract is a question of construction. It has been held that the benefit a member derives from his membership, is the consideration for his promise to pay an assessment, which promise is implied in the contract.”

The Illinois Court was proving that *there was no promise to pay, either express or implied.*

75. In a Mutual Insurance Association, a certificate-holder is not only insured by his fellow members, but is also an insurer of them. The Illinois court wholly ignores this latter relation. The double relation that exists in every such mutual association was very clearly analyzed by Lord Esher, M.R. in *Lion Insurance Association v. Tucker* (1883) 12 Q. B. D. at 187 :—

“ By putting his ship into the association the owner becomes a member of the association, but does he become simply a member or does he become a member and something more? He becomes an assured, for his ship is insured by the other members who have put their ships into the society, and have become members in the same class as his own; but by the same act by which he becomes an assured he also becomes an insurer of other ships. Treating him as an assured, what is the meaning of being assured in insurance law? Is it that in respect of a consideration moving from him to others due or payable to them, or in respect of which he is liable to them, whether there is a loss or not, he is insured to the extent to which he has insured himself in case of a loss. Now that consideration moving from him in respect of which he is insured is in insurance law called a premium; usually that premium is a sum of money, but it is not necessary that it should be such, and it may be some other liability than the payment of money. Therefore, by being an assured, the person assuring is liable to that which in its largest sense is called a premium, and in respect of that premium in case of a loss he is entitled to an indemnity. Now when a loss in such a society as this occurs, which is not the loss of the person whose ship is insured treating him as an assured, *the premium that he is to pay is a liability to contribute to the loss of the other members of his class when they lose.* That is his liability in respect of which he is insured. Therefore treating him as an assured, when there is a loss of other ships in his class, he is bound to pay them their loss, but that is paying the premium on his own policy if you treat him as an assured. If you treat him as an insurer, the premium which is payable to him as an insurer is the indemnity for the loss to him, if a loss occurs to his vessel. The premium paid to him is the right to have the loss of his vessel, if it occurs, indemnified to him by others, and in respect of that premium, when a loss occurs to other people, treating him as an insurer, he is bound to pay such loss. He is either to pay that loss as the premium on his policy treating him as an assured, or is to pay the loss on the other policies treating him as an insurer. In neither case does he really owe that to the *association*, if you take the association to mean all the other members of it but himself. He is really liable to the members whose vessels have been lost to contribute to that loss, but on account of the difficulties of procedure in such a case it was agreed between him and the other members when he became a member, and the law allows it, that in that case he should not be sued by the individual owners but by the association. He is sued by the association on behalf of those members of his class who have suffered the loss, for that which is a debt, the moment the loss is adjusted, due from him to such other members, though in form he is sued for it as a debt due from him to the Association.\* Now what is a man who has undertaken those relations? There is no doubt he is a member of the association, but he is something

\* This resolves the difficulty raised by the Court in *Re Protection Life Ins. Coy.*, (1880) 9 Bissell 188, 9 Ins. L. J. 145 (*supra* Par. 37).

more, he is a person insured by some of the members of that association, and he is an insurer of some of the members of that association. Therefore he is not only a member, but also an insurer and an insured, he is all three."

Cf. also United Kingdom Mut. Steamship Association *v.* Nevill 19 Q. B. D at 116; Ocean Ins. Assoc. *v.* Leslie 22 Q. B. D. 922; Great Britain etc Assoc. *v.* Wyllie 22 Q. B. D. 710.

76. The premium in assessment societies thus consisting chiefly or largely of the liability to assessment, the insurance is necessarily given to the member *on credit*. When the assessments are levied the premium instalments have been already earned (or generally, much more than earned); and the Society is entitled to recover the price of the insurance, as a company might recover the price of any commodity sold and delivered, but not paid for. This is the law even in ordinary insurance companies. Joyce on Insurance (1897) sec. 1098 says: "In case the policy attaches and the premium is earned, and the risk carried on the strength of a credit arising either expressly or impliedly, or if a note or other binding obligation is given acknowledging an indebtedness, and binding the insured to pay, an enforceable debt exists." And an acknowledgement, even though contained in the policy itself, that the premium has been received will not estop the insurer from showing that the premium has not in fact been received, and from enforcing payment of the premium: Phillips on Insurance 5th Ed. secs. 512-515 citing English and American cases. So May on Insurance 3rd Ed. sec. 345 H, says:—"When credit is given for a premium, an after-occurring breach of condition will not affect the company's right to recover the premium, although it cancels or avoids the policy for the breach." For this statement of the law May cites a decision of the Supreme Court of Illinois itself,—Schimp *v.* Cedar Rapids Insurance Co. 124 Ill. 354.

The Courts of England, or of Canada, or of the other United States generally, (*Supra* Pars. 32, 37, 37a, 41, 58, 75) have never given any countenance to the doctrine that the payment of assessments in assessment insurance corporations is voluntary. In insurance of any kind, a "voluntary" payment of the insurance premium gives no right to the insurance money; nor does it even give an interest in the policy: Burrige *v.* Row 1 Y. and C. Ch. 183; 3 Big. 28; Leslie *v.* French 23 Ch. D. 552; Falcke *v.* Scottish Imperial Ins. Coy., 34 Ch. D. 234; Re Winchelsea's Policy Trusts 39 Ch. D. 168.

J. HOWARD HUNTER,

of Counsel for the Registrar of Friendly Societies

# INDEXES

TO

## DETAILED REPORT

OF THE

# INSPECTOR OF INSURANCE

AND

## REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 1st November, 1898 :—

PAGE 2.—Index A : Dominion Licensees standing registered at the 1st November, 1898, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 8.—Index B : Provincial Licensees standing registered at the 1st November, 1898, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 12.—Index C : Friendly Societies standing registered at the 1st November, 1898, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,  
Inspector of Insurance and Registrar of Friendly Societies.

## INDEX A.—Dominion Licensees standing registered at the 1st November, 1898.

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 35...	Etna Insurance Company of Hartford, Connecticut .....	1066	Fire and Inland Marine Insurance.....	May 1	April 30
A 4...	Etna Life Insurance Company of Hartford, Conn .....	1079	Life Insurance.....	"	" 30
A 3...	Alliance Assurance Company ..	1057	Fire Insurance.....	"	" 30
A 37...	American Surety Company of New York.....	1077	Guarantee Insurance .....	"	" 30
A 16...	Atlas Assurance Company .....	1107	Fire Insurance .....	"	" 30
A 31...	Boiler Inspection and Insurance Company of Canada .....	1089	Steam Boiler Insurance .....	"	" 30
A 41...	British Empire Mutual Life Assurance Company.....	1078	Life Insurance.....	"	" 30
A 18...	British America Assurance Company, Toronto.....	1047	Fire and Inland Marine Insurance .....	"	" 30
A 45 ..	British and Foreign Marine Insurance Company (Limited).	1034	Ocean and Inland Marine Insurance; also the business of insuring registered mail matter in transit from one point in Canada to any other point in Canada.....	"	" 30
A 19...	Caledonian Insurance Company.	1099	Fire Insurance.....	"	" 30
A 40...	Canada Accident Assurance Company .....	1051	Accident and Plate Glass Insurance .....	"	" 30
A 4...	Canada Life Assurance Company, Hamilton .....	1028	Life Insurance.....	"	" 30
A 44...	Canadian Order of the Woodmen of the World .....	1043	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation.....	"	" 30
A 46...	Canadian Railway Accident Insurance Company .....	1056	Accident Insurance.....	"	" 30
A 48...	Colonial Mutual Life Association* .....	1112	Life Insurance on the Assessment Plan.....	"	" 30
A 28...	Commercial Travellers' Mutual Benefit Society .....	1054	Life Insurance on the Assessment Plan.....	"	" 30
A 6...	Commercial Union Assurance Company (Limited) .....	1044	Fire, Ocean, Inland Marine and Life Insurance.....	"	" 30
A 6...	Confederation Life Association of Canada .....	1026	Life Insurance.....	"	" 30
A 39...	Connecticut Fire Insurance Company of Hartford, Conn .....	1097	Fire Insurance.....	"	" 30
A 20...	Covenant Mutual Life Association.....	1041	Life Insurance on the Assessment Plan .....	"	" 30

\* Discontinued business.

INDEX A : Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of Insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 30...	Dominion Burglary Guarantee Company (Limited) .....	1074	Burglary Guarantee Insurance.	May 1....	April 30
A 27...	Dominion of Canada Guarantee and Accident Insurance Company .....	1053	Accident and Guarantee Insurance .....	" ..	" 30
A 23...	Dominion Life Assurance Company .....	1083	Life Insurance.....	" ..	" 30
A 29...	Dominion Plate Glass Insurance Company .....	1081	Plate Glass Insurance.....	" ..	" 30
A 22...	Edinburgh Life Assurance Company .....	1052	Life Insurance.....	" ..	" 30
A 45...	Employers' Liability Assurance Corporation (Limited) .....	1105	Guarantee and Accident Insurance. ....	" ..	" 30
A 16...	Equitable Life Assurance Society of the United States ...	1093	Life Insurance.....	" ..	" 30
A 13...	Federal Life Assurance Company of Canada .....	1108	Life Insurance.....	" ..	" 30
A 49...	Fireman's Fund Insurance Company .....	1058	Ocean-Marine Insurance ...	" ..	" 30
A 48...	Grand Council of the Catholic Mutual Benefit Association of Canada.....	1061	Life Insurance on the Assessment Plan.....	" ..	" 30
A 43...	Great West Life Insurance Company .....	1092	Life Insurance.....	" ..	" 30
A 15...	Guarantee Company of North America.....	1049	Guarantee Insurance.....	" ..	" 50
A 14...	Guardian Fire and Life Assurance Company (Limited) ..	1073	Fire Insurance.....	" ..	" 30
A 38...	Hartford Fire Insurance Company, Hartford .....	1055	Fire Insurance.....	" ..	" 80
A 33...	Home Life Association of Canada .....	1042	Life Insurance on the Assessment Plan .....	" ..	" 30
A 34...	Imperial Insurance Company of London, England .....	1036	Fire Insurance .....	" ..	" 30
A 47...	Imperial Life Assurance Company of Canada .....	1103	Life Insurance.....	" ..	" 30
A 33...	Insurance Company of North America.....	1048	Fire and Inland Marine Insurance.....	" ..	" 30
A 9...	Lancashire Insurance Company.	1031	Fire Insurance.....	" ..	" 30
A 9 ..	Liverpool and London and Globe Insurance Company .....	1085	Fire and Life Insurance.....	" ..	" 30
A 24 ..	Lloyd's Plate Glass Insurance Company .....	1100	Plate Glass Insurance .....	" ..	" 30
A 25 ..	London Assurance Corporation, England .....	1032	Fire, Life and Inland Marine Insurance .....	" ..	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 41 ..	London Guarantee and Accident Company (Limited) .....	1078	Guarantee and Accident Insurance .....	May 1.....	April 30
A 10 ..	London and Lancashire Fire Insurance Company .....	1073	Fire Insurance .....	" .....	" 30
A 23 ..	London and Lancashire Life Assurance Company .....	1029	Life Insurance .....	" .....	" 30
A 26 ..	London Mutual Fire Insurance Company .....	1109	Fire Insurance .....	" .....	" 30
A 25 ..	London Life Insurance Company .....	1054	Life Insurance .....	" .....	" 30
A 35 ..	Manchester Fire Insurance Company .....	1045	Fire Insurance .....	" .....	" 30
A 58 ..	Mannheim Insurance Company.	1071	Ocean-Marine Insurance.....	" .....	" 30
A 27 ..	Manufacturers Life Insurance Company .....	1046	Life Insurance .....	" .....	" 30
A 28 ..	Mercantile Fire Insurance Company .....	1062	Fire Insurance .....	" .....	" 30
A 42 ..	Metropolitan Life Insurance Company of New York .....	1037	Life Insurance .....	" .....	" 30
A 11 ..	Mutual Life Insurance Company of New York .....	1087	Life Insurance .....	" .....	" 30
A 40 ..	Mutual Reserve Fund Life Association, New York .....	1030	Life Insurance on the Assessment Plan .....	" .....	" 30
A 28 ..	National Assurance Company of Ireland .....	1040	Fire Insurance .....	" .....	" 30
A 18 ..	New York Life Insurance Company .....	1111	Life Insurance .....	" .....	" 30
A 15 ..	North American Life Assurance Company .....	1095	Life Insurance .....	" .....	" 30
A 34 ..	North British and Mercantile Insurance Company.....	1039	Fire and Life Insurance.....	" .....	" 30
A 8 ..	Northern Assurance Company ..	1096	Fire Insurance .....	" .....	" 30
A 47 ..	Northern Life Assurance Company of Canada .....	1061	Life Insurance .....	" .....	" 30
A 36 ..	Norwich and London Accident Insurance Corporation .....	1033	Accident Insurance .....	" .....	" 30
A 37 ..	Norwich Union Fire Insurance Society .....	1094	Fire Insurance .....	" .....	" 30
A 48 ..	Ocean Accident and Guarantee Corporation (Limited) ..	1072	Accident and Sickness Insurance .....	" .....	" 30
A 46 ..	Ontario Accident Insurance Company .....	1104	Accident and Sickness Insurance .....	" .....	" 30
A 32 ..	Ontario Mutual Life Assurance Company .....	1110	Life Insurance .....	" .....	" 30



INDEX A: Dominion Licensees, etc.—*Concluded.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1898.	Registry ends 1899.
A 26 ..	Phenix Insurance Company of Brooklyn .....	1067	Fire and Inland Marine Insurance .....	May 1.....	April 30
A 10 ..	Phenix Assurance Company of London .....	1070	Fire Insurance .....	" .....	" 30
A 39 ..	Phenix Insurance Company, Hartford, Conn .....	1001	Fire Insurance .....	" .....	" 30
A 32 ..	Provident Savings Life Assurance Society .....	1088	Life Insurance .....	" .....	" 30
A 13 ..	Quebec Fire Assurance Company .....	1090	Fire Insurance .....	" .....	" 30
A 11 ..	Queen Insurance Company of America .....	1098	Fire Insurance .....	" .....	" 30
A 57 ..	Reliance Marine Insurance Company (Limited) .....	1082	Ocean-Marine Insurance .....	" .....	" 30
A 7 ..	Royal Insurance Company .....	1069	Fire and Life Insurance .....	" .....	" 30
A 57 ..	Royal Victoria Life Insurance Company .....	1065	Life Insurance .....	" .....	" 30
A 58 ..	Scottish Amicable Life Assurance Society .....	1038	Life Insurance .....	" .....	" 30
A 17 ..	Scottish Union and National Insurance Company .....	1050	Fire Insurance .....	" .....	" 30
A 5 ..	Standard Life Assurance Company, Scotland .....	1106	Life Insurance .....	" .....	" 30
A 43 ..	Star Life Assurance Society of England .....	1060	Life Insurance .....	" .....	" 30
A 31 ..	Sun Insurance Office, London, England .....	1027	Fire Insurance .....	" .....	" 30
A 22 ..	Sun Life Assurance Company of Canada .....	1096	Life Insurance .....	" .....	" 30
A 49 ..	Supreme Court of the Independent Order of Foresters .....	1102	Assessment Life, Disability and Sickness Insurance .....	" .....	30
A 21 ..	Temperance and General Life Assurance Company of North America .....	1101	Life Insurance .....	" .....	" 30
A 54 ..	Thames and Mersey Marine Insurance Company (Limited) .....	1059	Ocean-Marine Insurance .....	" .....	" 30
A 21 ..	Travellers Insurance Company of Hartford, Conn .....	1075	Life and Accident Insurance .....	" .....	" 30
A 20 ..	Union Mutual Life Insurance Company of Maine .....	1080	Life Insurance .....	" .....	" 30
A 12 ..	Union Assurance Society, London, England .....	1081	Fire Insurance .....	" .....	" 30
A 52 ..	Union Marine Insurance Company (Limited) .....	1063	Ocean-Marine Insurance .....	" .....	" 30
A 19 ..	United States Life Insurance Company .....	1086	Life Insurance .....	" .....	" 30
A 8 ..	Western Assurance Company, Toronto .....	1035	Fire, also Ocean and Inland Marine Insurance .....	" .....	" 30



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## INDEX B:

PROVINCIAL LICENSEES, STANDING REGISTERED AT THE 1st NOVEMBER, 1898, — BEING INSURANCE CORPORATIONS LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

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REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COMPANIES SO  
OF PUBLICATION

Report page.	Name of Company.	System.	Head office.	President.
B 84	Ankerst Island .....	Mutual .....	Stella .....	A. W. Hitchens ...
B 175	Avr Farmers' .....	Mutual .....	Ayr .....	Wm. Hall .....
B 161	Bancroft Mutual .....	Mutual .....	Bancroft .....	Fred'k. Mullett ...
B 79	Bay of Quinte Agricultural .....	Mutual .....	Pictou .....	Thomas Wellbanks.
B 181	Bertie and Willoughby Farmers' .....	Mutual .....	Ridgeway .....	R. McCredie .....
B 123	Blenshard .....	Mutual .....	St. Mary's .....	W. F. Sanderson ...
B 142	Blenheim, North .....	Mutual .....	Chesterfield .....	T. Lockhart .....
B 171	Brant County Farmers' .....	Mutual .....	Paris .....	John Ramsay .....
B 107	Bruce West Farmers' .....	Mutual .....	Kinross .....	A. Campbell .....
B 189	Canadian Millers' .....	Mutual .....	Hatfield .....	Wm. Snider .....
B 223	Carleton Farmers' .....	Mutual .....	Mont Brylges .....	Wm. Young .....
	Clinton Township .....	Mutual .....	Beaconsfield .....	Jacob Michner ...
B 309	Culross .....	Mutual .....	Tree-water .....	Thos. Allison .....
B 117	Dorham and West of Dorham .....	Mutual .....	Meun Elgin .....	W. Nancekivell ...
B 125	Dominion Mutual .....	Mutual .....	Owen Sound .....	Jesse Trull .....
B 221	Dorchester North and South .....	Mutual .....	Harrietsville .....	S. Charleton .....
B 148	Downie .....	Mutual .....	St. Paul's .....	D. McIntosh .....
B 97	Dufferin Farmers' .....	Mutual .....	Shelburne .....	Wm. Dynes .....
B 77	Dunfries N. and Waterloo S. .....	Mutual .....	Galt .....	Jas. L. Robertson.
B 183	Dunwich Farmers' .....	Mutual .....	Wallacetown .....	John T. Rogers ...
B 144	Easthope, South, Farmers' .....	Mutual .....	Tavistock .....	Werner Youngblut.
B 39	Economical .....	Cash Mutual .....	Berlin .....	J. Fennel .....
B 179	Elfrid .....	Mutual .....	Melburne .....	J. Watterworth ...
B 138	Elma Farmers' .....	Mutual .....	Atwood .....	W. Shearer, Sr. ...
B 165	Eramosa .....	Mutual .....	R. Rowell .....	David Rea .....
B 187	Erle Farmers' .....	Mutual .....	Slidings .....	Nicholas Riechheld.
	Equity Fire .....	Stock .....	Trent .....	Arch Campbell, M.P.
B 3	Excelsior Life .....	Joint Stock .....	Toronto .....	E. F. Clarke, M.P.
B 10	Farmers' and Traders' .....	Life Stock .....	St. Thomas .....	J. H. Still .....
B 119	Farmers' Central .....	Mutual .....	Walkerton .....	James Tolton .....
B 167	Farmers' Union .....	Mutual .....	Lindsay .....	John-ton Ellis ...
B 42	Fire Insurance Exchange .....	Mutual and Stock .....	Toronto .....	Fred'k. Wyld. ....
B 95	Formosa .....	Mutual .....	Formosa .....	Andrew Wächter ..
B 121	Germania Farmers' .....	Mutual .....	Lot 4, con. S. Tp. Nor-	John Roedding ...
B 91	Hungary Farmers' .....	Mutual .....	Lechler .....	R. R. Sangster ...
B 46	Gore District .....	Cash Mutual .....	Galt .....	James Young, Hon.
B 192	Grand River .....	Mutual .....	York .....	James Asher .....
B 98	Grenville Patron .....	Mutual .....	Spencerville .....	Joseph Scott .....
B 82	Grey and Bruce .....	Mutual .....	Hanover .....	Wm. Little .....
B 150	Guelph Township .....	Mutual .....	Lot 27, di. A. Guelph tp	R. Shortreed .....
B 163	Halton Union Farmers' .....	Mutual .....	Acton .....	John Ramsay .....
	Hamilton Township .....	Mutual .....	Coldsprings .....	E. A. Hoskin .....
B 50	Hand-in-Hand .....	Mutual and Stock .....	Toronto .....	Larratt W. Smith, D.C.L. ....
B 199	Hay Township Farmers' .....	Mutual .....	Zurich .....	Wm. Lamont .....
B 157	Hopewell Creek .....	Mutual .....	New Germany .....	Wm. J. Malloy .....
B 101	Howick Farmers' .....	Mutual .....	Gourie .....	John R. Miller .....
B 207	Howard Farmers' .....	Mutual .....	Ridgetown .....	Henry Buller .....
B 185	Kent and Essex .....	Mutual .....	Remyney .....	David H. Brown ...
B 25	Key-stone Fire .....	Joint Stock .....	St. John, N.B. ....	Hon. A. F. Randolph

\* Equity Fire Insurance Company was licensed on 29th January, 1898, for

+ Clinton Township Mutual Fire Insurance Company was licensed 29th July, 1898, to

‡ Hamilton Township Mutual Fire Insurance Company was licensed 1st June, 1898, to  
s Chief Agent and

LICENSED AND AUTHORIZED TO TRANSAOT BUSINESS AT THE DATE OF THIS REPORT.

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Emerald .....	Wm. Allen .....	Stella .....	T. J. Polley .....	Stella.
Washington .....	Robert McCrow .....	Princeton .....	Joseph Wrigley .....	Ayr.
Bancroft .....	Robt. Lancaster .....	Bronson .....	John Jackson .....	Bancroft.
Milford .....	G. Nelson Rose .....	Waupoose .....	C. H. Widdfield .....	Pictou.
Chippewa .....	Wm. Vanalstin .....	Crowland .....	H. N. Hibbard .....	Ridgeway.
Rainock .....	G. B. Webster .....	Science Hill .....	P. S. Armstrong .....	St. Marys.
Walmer .....	A. Bean .....	Bright .....	Geo. Middlemas .....	Bright.
Falkland .....	Joseph McIntyre .....	Mohawk .....	Wm. Turnbull .....	Paris.
Lorne .....	Thomas Hardie .....	Kincardine .....	J. H. Fleming .....	Kincardine.
Waterloo .....	James Goldie .....	Guelph .....	Seneca Jones .....	Hamilton.
Mount Brydges .....	J. P. Grigg .....	Strathroy .....	W. E. Sawyer .....	Mount Brydges.
Tintern .....	J. A. Walker .....	Beamsville .....	Levi Moyer .....	Beamsville.
Teeswater .....	Wm. Reid .....	Teeswater .....	David McIntosh .....	Teeswater.
Ingersoll .....	Thomas Prouse .....	Mt. Elgin .....	T. R. Mayberry .....	Ingersoll.
Bowmanville .....	W. Eyres .....	Peterboro .....	R. J. Doyle .....	Owen Sound.
Springfield .....	S. Barr .....	Mossley .....	D. D. York .....	Harrietsville.
Avonbank .....	Samuel Rankin .....	Fairview .....	Peter Smith .....	Sebringville.
Granger .....	John Johnston .....	Laurel .....	James Brown .....	Melancthon.
Strabane .....	G. H. Mulholland .....	Lynden .....	Wm. Deans .....	Galt.
Iona .....	Peter Stalker .....	West Lorne .....	W. A. Galbraith .....	Iona Station.
Tavistock .....	Leonard Schaefer .....	Tavistock .....	Wm. S. Russell .....	Tavistock.
Berlin .....	Geo. Lang .....	Berlin .....	W. H. Schmalz .....	Berlin.
Glencoe .....	John McCallum .....	Glencoe .....	A. P. McDougald .....	Melbourne.
Listowel .....	James Donaldson, sr. .....	Atwood .....	Robert Cleland .....	Listowel.
Fergus .....	James W. Benham .....	Rockwood .....	Hugh Black .....	Rockwood.
Selkirk .....	John Bradford .....	Pt. Maitland .....	J. W. Holmes, M.P.P. .....	Selkirk.
Toronto .....	Thos. Crawford, M.P.P. .....	Toronto .....	W. Greenwood Brown .....	Toronto.
Toronto .....	J. W. Lang .....	Toronto .....	E. Marshall .....	Toronto.
Toronto .....	S. J. Parker .....	Owen Sound .....		
St. Thomas .....	J. Campbell .....	St. Thomas .....	D. E. Galbraith .....	St. Thomas.
Walkerton .....	Henry Arkell .....	Teeswater .....	J. J. Schumacher .....	Walkerton.
Lindsay .....	John Campbell .....	Woodville .....	R. G. Corneil .....	Lindsay.
Toronto .....	R. W. Elliott .....	Toronto .....	Hugh Scott .....	Toronto.
Walkerton .....	B. Oberle .....	Carlsruhe .....	Julius Noll .....	Formosa.
Alsfieldt .....	Adam Pletsch .....	Alsfieldt .....	Geo. Hopf .....	Moltke.
Lancaster .....	D. C. Campbell .....	Laggan .....	V. G. Chisholm .....	Lochiel.
Galt .....	A. Warnock .....	Galt .....	R. S. Strong .....	Galt.
Caistorville .....	Robert Johnston .....	Empire .....	F. A. Nelles .....	York.
Prescott .....	Henry Morgatroyd .....	Mainville .....	F. M. Scott .....	Prescott.
Walkerton .....	Thomas Milligan .....	Durham .....	Duncan Campbell .....	Hanover.
Guelph .....	R. McIntosh .....	Guelph .....	Major Geo. B. Hood .....	Guelph.
Eden Mills .....	James Kirkwood .....	Ospringe .....	Colin Cameron .....	Eden Mills.
Cobourg .....	J. C. Rosevear .....	Cold Springs .....	David Eagleson .....	Cold Springs.
Toronto .....	Hugh Scott .....	Toronto .....	Hugh Scott .....	Toronto.
Blake .....	John Sherritt .....	Harpley .....	Henry Eilber, M.P.P. .....	Crediton.
Yatton .....	Jos. L. Broham .....	Weissenburg .....	Anton Frank .....	New Germany.
Jamestown .....	E. Bryans .....	Jamestown .....	Wm. S. McKeicher .....	Wroxeter.
Selton .....	John Crawford .....	Ridgeway .....	E. D. Mitten .....	Ridgeway.
Port Alma .....	Robert Wilkie .....	Blenheim .....	Thos. C. Renwick .....	Romney.
Frederickton, N.B. .....	Alfred Markham .....	St. John, N.B. .....	s Malcolm Gibbs .....	Toronto.

the transaction of general fire insurance. Government deposit. \$25,000.  
 insure only on the premium note plan fire risks other than mercantile and manufacturing.  
 insure only on the premium note plan fire risks other than mercantile and manufacturing.  
 attorney for Ontario.

## REGISTER OF PROVINCIAL LICENSEES INCLUDING ALL

Report page.	Name of Company.	System.	Head office.	President.
B 214	Lambton Farmers'	Mutual.....	Wattford .....	Arch'd. McIntyre ..
B 89	Lanark.....	Mutual.....	Perth .....	Wm. Lees .....
B 86	Lennox and Addington .....	Mutual.....	Napanee .....	A. C. Parks .....
B 205	Lobo Township .....	Mutual.....	Coldstream.....	E. R. Stonehouse..
B 209	London Township Farmers'.....	Mutual.....	Arva.....	E. Roberts.....
B 113	McGillivray .....	Mutual.....	West McGillivray .....	Wm. L. Corbett ..
B 152	McKillop.....	Mutual.....	Lot 17, con. 5, McKillop Township .....	Geo. Watt .....
B 177	Maple Leaf .....	Mutual.....	Columbus .....	Wm. Smith .....
	*Merchant's Fire .....	Stock .....	Toronto .....	Hon. G. E. Foster, M.P. ....
B 169	Midland .....	Mutual.....	Uxbridge .....	Wm. Hamilton....
B 54	Millers' and Manufacturers'.....	Stock Mutual .....	Toronto .....	James Goldie.....
B 132	Nichol .....	Mutual.....	Fergus .....	Wm. Taylor .....
B 99	Nissouri Farmers'.....	Mutual.....	Kintore .....	Alex. Wood .....
B 197	Norfolk Farmers'.....	Mutual.....	Simcoe.....	G. H. Chrysler .....
B 217	One'da Farmers'.....	Mutual.....	Oneida.....	John Bell .....
B 111	Otter .....	Mutual.....	Norwich .....	John Topham .....
B 103	Oxford Farmers'.....	Mutual.....	Embree .....	Alex. S. McKay ..
B 136	Peel and Maryborough .....	Mutual.....	Drayton .....	W. T. Whele.....
B 134	Peel County Farmers'.....	Mutual.....	Brampton .....	George Cheyne....
B 16	People's Life .....	Cash .....	Toronto .....	W. W. Ogden, M.D.
B 58	Perth .....	Cash Mutual .....	Stratford .....	Wm. Davidson....
B 159	Pushinch .....	Mutual.....	Aberfoyle .....	Wm. Rae .....
B 29	Queen City.....	Joint Stock .....	Toronto .....	Hugh Scott .....
	+Renfrew Farmers' .....	Mutual .....	Renfrew .....	
B 227	Saltfleet and Binbrook .....	Mutual.....	Elfrida .....	A. D. Lee .....
B 173	Scott .....	Mutual.....	Sandford.....	John Thompson ..
B 128	Simcoe County .....	Mutual.....	Keenansville .....	G. C. Morrow .....
B 219	Southwold Farmers'.....	Mutual.....	Shedden .....	D. Turner .....
B 115	Sydenham .....	Mutual.....	Owen Sound .....	Jas. Gardner.....
B 201	Townsend Farmers'.....	Mutual.....	Waterford .....	Oscar McMichael..
B 154	Usborne and Hibbert .....	Mutual.....	Farquhar .....	J. Essery.....
B 194	Victoria .....	Mutual.....	Hamilton .....	Geo. H. Mills.....
B 211	Walpole Farmers'.....	Mutual.....	Jarvis .....	Robert Miller.....
B 61	Waterloo .....	Cash Mutual .....	Waterloo.....	Geo. Randall.....
B 140	Waterloo, North, Farmers'.....	Mutual.....	Waterloo .....	Joe Wahl .....
B 146	Wawanosh, West.....	Mutual.....	Dungannon .....	Chas. Girvin .....
B 65	Wellington .....	Cash Mutual .....	Guelph .....	Geo. Steeman .....
B 203	Westminster Township .....	Mutual.....	Westminster .....	Wm. H. Beattie....
B 105	Williams, East .....	Mutual.....	Nairn .....	A. J. Ross .....
B 225	Yarmouth .....	Mutual.....	New Sarum .....	A. A. Luton .....
B 130	York Mutual.....	Mutual.....	Toronto .....	Wm. J. Hill, M.P.P

\*Merchant's Fire Insurance Company was licensed on 19th January, 1898, for the transaction of  
 +Renfrew Farmers' Mutual Fire Insurance Company was licensed on 9th June 1898, to insure only on

COMPANIES AUTHORIZED TO TRANSAOT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Napier . . . . .	Albert Duncan . . . . .	Petrolia . . . . .	W. G. Willoughby . . . . .	Walnut.
Fallbrook . . . . .	Samuel Wilson . . . . .	Harper . . . . .	Geo. Ritchie . . . . .	Perth.
Hay Bay . . . . .	B. C. Lloyd . . . . .	Napanee Mills . . . . .	M. C. Bogart . . . . .	Napanee.
Lobo . . . . .	W. H. Coverhill . . . . .	Vanneck . . . . .	J. Marsh . . . . .	Coldstream.
Bryanston . . . . .	Samuel Wheaton . . . . .	The Grove . . . . .	Edward Dann . . . . .	Bryanston.
Brinsley . . . . .	John D. Drummond . . . . .	Ailsa Craig . . . . .	Wm. Fraser . . . . .	W. McGillivray.
Harlock . . . . .	J. B. McLean . . . . .	Kippen . . . . .	W. J. Shannon . . . . .	Seaforth.
Columbus . . . . .	Hon. J. Dryden, M.P.P.	Brooklin . . . . .	Wm. Purves . . . . .	Columbus.
Ottawa . . . . .	E. Coatsworth, jr., I.L.B.	Toronto . . . . .	J. H. C. Durham . . . . .	Toronto.
Uxbridge . . . . .	Geo. F. Bruce . . . . .	Beaverton . . . . .	A. D. Williams . . . . .	Uxbridge.
Guelph . . . . .	J. L. Spink . . . . .	Toronto . . . . .	Hugh Scott . . . . .	Toronto.
Fergus . . . . .	Chas. Nicklin . . . . .	Ponsonby . . . . .	James Beattie . . . . .	Fergus.
St. Marys . . . . .	Wm. Gerrie . . . . .	Ingersoll . . . . .	E. J. Pearson . . . . .	Kintore.
Port Dover . . . . .	John Murphy . . . . .	Silver Hill . . . . .	T. A. Moore . . . . .	Simcoe.
Mt. Healy . . . . .	James Downey . . . . .	Willowgrove . . . . .	David Kett . . . . .	Willowgrove.
Burgessville . . . . .	Wm. Schell . . . . .	Woodstock . . . . .	H. Van Valkenburg . . . . .	Norwich.
Woodstock . . . . .	Columbus Ross . . . . .	Embro . . . . .	James Munro . . . . .	Embro.
Goldstone . . . . .	J. J. Bellamy . . . . .	Glenallen . . . . .	James McEwing . . . . .	Drayton.
Brampton . . . . .	D. H. Marshall . . . . .	Snelgrove . . . . .	L. Cheyne . . . . .	Brampton.
Toronto . . . . .	Newton Cossitt . . . . .	Brockville . . . . .	Thos. Jolliffe . . . . .	Toronto.
Stratford . . . . .	Wm. Mowat . . . . .	Stratford . . . . .	Charles Packert . . . . .	Stratford.
Arkell . . . . .	Joseph Little . . . . .	Hespeler . . . . .	James Scott . . . . .	Aberfoyle.
Toronto . . . . .	Thos. Walmsley . . . . .	Toronto . . . . .	Thos. Walmsley . . . . .	Toronto.
.....	.....	.....	Frank Leonard . . . . .	Renfrew.
Stony Creek . . . . .	Wm. Martin . . . . .	Binbrook . . . . .	Geo. Spera . . . . .	Elfrida.
Uxbridge . . . . .	G. A. Smith . . . . .	Sandford . . . . .	Wm. Nelson . . . . .	Uxbridge.
Keenansville . . . . .	James Brett . . . . .	Alliston . . . . .	Jos. Wright . . . . .	Beeton.
West Magdala . . . . .	Angus McLarty . . . . .	St. Thomas . . . . .	R. S. Stafford . . . . .	Shedden.
Meaford . . . . .	James Thomson . . . . .	Annan . . . . .	James Cochrane . . . . .	Owen Sound.
Waterford . . . . .	Wm. P. Skirrow . . . . .	Bloomsburg . . . . .	S. Cunningham . . . . .	Waterford.
Exeter . . . . .	Jos. Jackson . . . . .	Mitchell . . . . .	Thos. Cameron . . . . .	Farquhar.
Hamilton . . . . .	R. E. Kennedy . . . . .	Hamilton . . . . .	W. R. Stuart . . . . .	Hamilton.
Nanticoke . . . . .	Jas. B. Wilson . . . . .	Varency . . . . .	Geo. Miller . . . . .	Jarvis.
Waterloo . . . . .	John Shuh . . . . .	Waterloo . . . . .	Frank Haight . . . . .	Waterloo.
Petersburg . . . . .	Val. Otterbein . . . . .	Heidelberg . . . . .	Levi Stauffer . . . . .	Waterloo.
Nile . . . . .	J. Ballantyne . . . . .	Pine River . . . . .	John M. Roberts . . . . .	Dungannon.
Guelph . . . . .	John I. Hobson . . . . .	Guelph . . . . .	John Davidson . . . . .	Guelph.
Wilton Grove . . . . .	J. Thorncroft . . . . .	Lambeth . . . . .	John H. Anderson . . . . .	Hubrey.
Nairn . . . . .	B. J. Donaldson . . . . .	Strathroy . . . . .	Wm. McCallum . . . . .	Fern Hill.
New Sarum . . . . .	W. G. Sanders . . . . .	St. Thomas . . . . .	W. H. Elliott . . . . .	New Sarum.
Toronto . . . . .	J. D. Evans . . . . .	Islington . . . . .	James G. Wilgar . . . . .	Toronto.

General Fire Insurance. Government deposit, \$25,000.

the premium note plan. Fire risks other than Mercantile and Manufacturing.

INDEX C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry.	
							Begins 1898.	Ends 1899.
C 200	Ontario Benefit Society.	1898	Toronto	Chas. Elliott.	517	Sick and funeral benefits.	July 1	June 30
C 67	Orange Grand Lodge, Ontario West.	1881	Toronto	William Lee	529	Insurance against sickness and death.	"	"
C 38	Orange Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	477	Insurance against death.	"	"
C 149	Ottawa Typographical Union No. 102.	1867	Ottawa	R. Mackell	551	Sick and funeral benefits.	"	"
C 81	Ottawa Unity Protestant Benefit Society.	1869	Ottawa	J. A. Murphy	512	Insurance against sickness and death.	"	"
C 171	Postal Benefit Association, Toronto.	1891	Toronto	T. D. Gould.	485	Insurance against death.	"	"
C 79	Railroad Trackmen, United Brotherhood.	1893	Ottawa	H. F. McKenny	552	Insurance against sickness and death.	"	"
C 141	Reliance Benefit Order.	1895	Toronto	A. S. Stewart	534	Sick and funeral benefits.	"	"
C 41	Royal Arcanum.	1877	Boston	W. O. Robson	475	Insurance against sickness and death.	"	"
C 45	Royal Templars of Temperance.	1884	Hamilton	C. V. Emory.	480	Insurance against sickness and death, also life-time benefits.	"	"
C 138	Sanctuary Robin Hood, A.O.S.	1878	Toronto	W. H. Henley	503	Sick and funeral benefits.	"	"
C 17	Select Knights of Canada, Supreme Legion.	1883	St. Catharines	B. J. Leubsdorf		In liquidation.	"	"
C 197	Societe des Artisans Canadien Francais de la Cite Montreal.	1876	Montreal	Henri Roy	487	Insurance against sickness and death.	"	"
C 58	Sons of England.	1877	Toronto	John W. Carter	491	Insurance against sickness and death.	"	"
C 65	Sons of Ireland.	1890	Toronto	W. J. Wadsworth	531	Insurance against sickness and death.	"	"
C 62	Sons of Scotland.	1876	Toronto	D. M. Robertsen	497	Insurance against death.	"	"
C 87	Sons of Temperance (Grand Division of Canada West).	1849	Whitby	W. H. Eswell.	478	Insurance against sickness and death, also life-time benefits.	"	"
C 116	St. Boniface Benefit Society.	1892	Perth	A. Fuhrman.	490	Insurance against sickness and death.	"	"
C 74	St. Jean Baptiste Society, Ottawa.	1887	Ottawa	Chas. Castonguay	553	Insurance against sickness and death.	"	"
C 126	St. Joseph Mutual Benefit Society, Toronto.	1889	Toronto	U. Renaud	509	Sick and funeral benefits.	"	"
C 128	St. Joseph Aid Society (Formosa).	1887	Formosa	B. Beingsesner	489	Insurance against sickness and death.	"	"
C 76	St. Joseph (Union of), Ottawa.	1863	Ottawa	F. X. Talbot	504	Insurance against sickness and death.	"	"
C 184	St. Lawrence Foundry Employes' Society.	1890	Toronto	C. R. Dipple	519	Sick and funeral benefits.	"	"
C 120	St. Luke Sick Benefit Society.	1894	Amblerstburg	L. Bertland.	555	Sick and funeral benefits.	"	"
C 108	Theatrical Mechanics, Toronto	1886	Toronto	W. E. Meredith	492	Insurance against sickness and death.	"	"
C 112	Toronto Firemen's Benefit Fund	1891	Toronto	John Thompson	536	Insurance against sickness and death, also life-time benefits.	"	"



C 110	Toronto Musical Protective Association	Toronto	John W. Gray	520	Sick and funeral benefits	"	"
C 102	Toronto Police Benefit Fund	Toronto	Charles Seymour	535	Insurance against death, also life-time benefits	"	"
C 195	Toronto Civic Employees' Benevolent Association	Toronto	B. J. Hopkins	521	Insurance against sickness and death	"	"
C 157	Toronto Railway Employees' Union and Benefit Society	Toronto	Thomas Hogg	512	Insurance against sickness and death	"	"
C 147	Toronto Typographical Union No. 91	Toronto	James Wilson	484	Insurance against sickness and death	"	"
C 140	United Daughters of Chatham	Chatham	Sarah E. Burton	557	Sick and funeral benefits	Oct. 12	June 30
C 8	*Union Protective Association	Petrolca	F. J. Wood	483	Insurance against death	July 1	June 30
C 134	United Workmen, Ancient Order of United Protestant Benevolent Association	Toronto	M. D. Cauder	498	Insurance against sickness and death	"	"
C 173	Victoria Lodge No. 7, Good Samaritans	Hamilton	James Harper	518	Sick and funeral benefits	"	"
C 130	Young Men's Hebrew Association	Toronto	Annie Gwyder Joseph Harris	540	Sick and funeral benefits	"	"

\* Discontinued business.

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