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SESSIONAL PAPERS.

VOL. XXXII.—PART III.

THIRD SESSION, NINTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1900.

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T O R O N T O.

LIST OF SESSIONAL PAPERS.

PRESENTED TO THE HOUSE DURING THE SESSION.

TITLE.	No.	REMARKS.
Accounts (<i>Dom. and the Provinces</i>), Awards	51	<i>Printed.</i>
' Financial Commission	47	"
" Report of Commission	4	"
" Public	1	"
Agricultural College, Report	14	"
" and Experimental Union, Report	15	"
" and Horticultural Societies, Report	65	<i>Not printed.</i>
Amherstburg, Audit of Accounts	59	"
Asylums, Report	34	<i>Printed.</i>
Barron, Judge, O. in C.	64	<i>Not printed.</i>
Bee Keepers' Association, Report	20	<i>Printed.</i>
Binder Twine sold in 1899	72	<i>Not printed.</i>
Births, Marriages and Deaths, Report	9	<i>Printed.</i>
Blanche River Pulp Company	49	"
Blind Institute, Report	37	"
Bonuses and Exemptions, Municipal	69	<i>Not printed.</i>
Boys and Girls relieved	71	"
Cheese and Butter Associations, Report	22	<i>Printed.</i>
Children Neglected, Report	39	"
Courts, moneys in	55	<i>Not printed.</i>
Courts, Sittings of the	81	"
Crown Lands, Report	3	<i>Printed.</i>
Deaf and Dumb Institute, Report	38	<i>Printed.</i>
Division Courts, Report	29	"
Doyle, Judge, O. in C.	58	<i>Not printed.</i>
Education, Report	12	<i>Printed.</i>
Elections, Returns	42	"
Elgin West, Commission	46	"
Entomological Society, Report	19	"
Estimates	2	"
Factories, Report	8	<i>Printed.</i>
Factories, Employes in	77	<i>Not printed.</i>
Farmers' Institutes, Report	24	<i>Printed.</i>
Financial Commission, Report	4	"
Fruit Experiment Stations, Report	17	"
Fruit Growers' Association, Report	16	"
Fumigation Appliances, Report	44	"

TITLE.	No.	REMARKS.
Game and Fish, Report	27	<i>Printed.</i>
Gaols, Prisons, etc., Report	35	"
Guarantee Policies	63	<i>Not printed.</i>
Health, Report	32	<i>Printed.</i>
Hoskin, John, salary	75	<i>Not printed.</i>
Hospitals and Charities, Report	36	<i>Printed.</i>
Immigration, Report	28	<i>Printed.</i>
Imperial Institute, Canadian Section	74	<i>Not printed.</i>
Infants, Moneys of, in Court	53	"
Industries, Report	26	<i>Printed.</i>
Insurance, Report	10	"
Insurance Company's, Guarantee Policies	63	<i>Not printed.</i>
Judicature Act, Judges fees under	58, 61, 62, 64	<i>Not printed.</i>
Judicature, Court of, money in, or under control of	55	"
Legal Offices, Report	30	<i>Printed.</i>
Leeds and Grenville, claim of	82	<i>Not printed.</i>
Library, Report on	45	"
License Inspectors, names of, etc.	67	"
Liquor Licenses, Report	40	<i>Printed.</i>
Live Stock Associations, Report	23	"
Live Stock, Registrar of, Report	73	"
Loan Corporations, Report	11	"
McNiven, Donald, appointment of	54	<i>Not printed.</i>
Manufacturing Industries, Bonuses to	69	"
Mavor's Report	40	<i>Printed.</i>
Mines, Report	5	"
Mines Act, regulations	56	"
Moneys in the Courts	55	<i>Not printed.</i>
Morson, Judge, O. in C	61	"
Municipal Auditor, Report	41	<i>Printed.</i>
Municipal Bonuses and Exemptions	69	<i>Not printed.</i>
Nepigon Pulp Company	80	<i>Printed.</i>
North Augusta License	60	<i>Not printed.</i>
Ontario Power Company, agreement	79	<i>Not printed.</i>
Poultry Associations, Report	21	<i>Printed.</i>
Printing and Binding, Tenders	57	"
Prisons and Reformatories, Report	35	"
Provincial Municipal Auditor, Report	41	"
Public Accounts	1	"
" Commission	47	"
" Report of Commission	4	"
Public Works, Report	7	"

TITLE.	No.	REMARKS.
Pulp Company, Spanish River	50	<i>Printed.</i>
“ Blanche River	49	“
“ Nepigon River	80	“
Queen <i>vs.</i> Bole and Cahill	70	<i>Not printed.</i>
Queen Victoria Niagara Falls Park, Report	6	<i>Printed.</i>
“ “ agreement with Ontario Power Company.....	79	<i>Not printed.</i>
Registry Offices, Report of Inspector	31	<i>Printed.</i>
Revenue received in 1899	76	<i>Not printed.</i>
Road-making, Report	25	<i>Printed.</i>
San José Scale, Report	43	<i>Printed.</i>
Secretary and Registrar, Report	33	“
Spanish River Pulp Company	50	“
Spraying, Report of Superintendent.....	18	“
Statutes, distribution, correspondence	78	<i>Not printed.</i>
“ distribution	52	“
Tavern and Shop Licenses Act, Report.....	40	<i>Printed.</i>
Theford License.....	84	<i>Not printed.</i>
Titles, Report of Master.. ..	68	“
Toronto University, Reports.....	13	<i>Printed.</i>
Upper Canada College, Report	83	<i>Printed.</i>
Warren, Frederick, appointment of	66	<i>Not printed.</i>
West Elgin Commission.....	46	<i>Printed,</i>
Workmen's Compensation, Mavor's Report.....	40	“

LIST OF SESSIONAL PAPERS.

Arranged in Numerical Order with their titles at full length; the dates when Ordered and when presented to the Legislature: the name of the Member who moved the same, and whether Ordered to be Printed or not.

CONTENTS PART I.

- No. 1.. Public Accounts of the Province for the year 1899. Presented to the Legislature, 6th March, 1900. *Printed.*
- No. 2.. Estimates (Vote of Credit) for the year 1900. Presented to the Legislature, 15th February, 1900. *Not Printed.* Estimates for the year 1900. Presented to the Legislature, 6th March, 1900. *Printed.* Estimates (Supplementary). Presented to the Legislature, 25th April, 1900. *Printed.*
- No. 3.. Report of the Commissioner of Crown Lands for the year 1899. Presented to the Legislature, 29th March, 1900. *Printed.*
- No. 4.. Report of the Royal Commission, on the Financial position of the Province. Presented to the Legislature, 6th March, 1900. *Printed.*

CONTENTS PART II.

- No. 5.. Report of the Bureau of Mines for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*
- No. 6.. Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1899. Presented to the Legislature 23rd April, 1900. *Printed.*
- No. 7.. Report of the Commissioner of Public Works for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*
- No. 8.. Report of the Inspectors of Factories for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*
- No. 9.. Report upon the Registration of Births, Marriages and Deaths in the Province for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*

CONTENTS PART III.

- No. 10.. Report of the Inspector of Insurance and Registrar of Friendly Societies for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

CONTENTS PART IV.

- No. 11.. Report of the Financial Statements made by Loan Corporations for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*

CONTENTS PART V.

- No. 12.. Report of the Minister of Education for the year 1899, with the Statistics of 1898. Presented to the Legislature, 8th March, 1900. *Printed.*
- No. 13.. Reports of Auditor and Standing Committee on Finance for 1899-1900 of the University of Toronto. Presented to the Legislature, 10th April 1900. *Printed.*
- No. 14.. Report of the Ontario Agricultural College and Experimental Farm for the year 1899. Presented to the Legislature, 17th April, 1900. *Printed.*

CONTENTS PART VI.

- No. 15.. Report of the Agricultural and Experimental Union of Ontario for the year 1899. Presented to the Legislature, 26th March, 1900. *Printed.*
- No. 16.. Report of the Fruit Growers' Association of Ontario for the year 1899 Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 17.. Report of the Fruit Experiment Stations of Ontario for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 18.. Report of the Superintendent of Spraying for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed*
- No. 19.. Report of the Entomological Society of Ontario for the year 1899. Presented to the Legislature, 21st March, 1900. *Printed.*
- No. 20.. Report of the Bee Keepers' Association for the Province for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*
- No. 21.. Report of the Poultry Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

CONTENTS PART VII.

- No. 22.. Report of the Cheese and Butter Associations of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900 *Printed.*
- No. 23.. Report of the Live Stock Associations of the Province for the year 1899, Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 24.. Report of the Superintendent of Farmers' Institutes of the Province for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 25.. Report of the Provincial Instructor in Road Making in Ontario for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*

CONTENTS PART VIII.

- No. 26. . . Report of the Bureau of Industries for the year 1899. Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 27. . . Report of the Ontario Game and Fish Commissioners for the year 1899. Presented to the Legislature, 6th April, 1900. *Printed.*
- No. 28. . . Report of the Department of Immigration for the year 1899. Presented to the Legislature, 28th March, 1900. *Printed.*
- No. 29. . . Report of the Inspector of Division Courts for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*
- No. 30. . . Report of the Inspector of Legal Offices for the year 1899. Presented to the Legislature, 9th March, 1900. *Printed.*
- No. 31. . . Report of the Inspector of Registry Offices for the year 1899 with statement of fees and emoluments of Registrars. Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 32. . . Report of the Provincial Board of Health for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*

CONTENTS PART IX.

- No. 33. . . Report of the Secretary and Registrar of the Province for the year 1899. Presented to the Legislature, 25th April, 1900. *Printed.*
- No. 34. . . Report upon the Lunatic and Idiot Asylums for the Province for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*
- No. 35. . . Report upon the Common Gaols, Prisons and Reformatories of the Province for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*
- No. 36. . . Report upon the Hospitals of the Province for the year ending the 30th September, 1899. Presented to the Legislature, 28th March, 1900. *Printed.*
- No. 37. . . Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1899. Presented to the Legislature, 13th March, 1900. *Printed.*
- No. 38. . . Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1899. Presented to the Legislature, 6th March, 1900. *Printed.*

CONTENTS PART X.

- No. 39. . . Report of the Work under the Children's Protection Act for the year 1899. Presented to the Legislature, 15th March, 1900. *Printed.*

- No. 40.. Report on the working of the Tavern and Shop Licenses Acts for the year 1899. Presented to the Legislature, 6th March, 1900. *Printed.*
- No. 41.. Report of the Provincial Municipal Auditor for the year 1899. Presented to the Legislature, 13th March, 1900. *Printed.*
- No. 42.. Return from the Record of the several Elections of the Legislative Assembly in the Electoral Divisions of West Peterborough, South Renfrew, East Elgin, West Elgin, South Brant, and East Middlesex, since the General Election of March 1st, 1898, shewing:—(1) The number of Votes polled for each Candidate in the Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of Votes polled in each District. (4) The number of Votes remaining unpolled. (5) The number of names on the Voters' Lists in each District. (6) The population of each District as shewn by the last Census. Presented to the Legislature, 20th February, 1900. *Printed.*
- No. 43.. Report of the Commission of Enquiry, concerning the operation of the San José Scale Act, 1899. Presented to the Legislature, 12th March, 1900. *Printed.*
- No. 44.. Report of the Inspector of Fumigation Appliances for the year 1899. Presented to the Legislature, 12th March, 1900. *Printed.*
- No. 45.. Report of the Librarian on the state of the Library. Presented to the Legislature, 14th February, 1900. *Not printed.*
- No. 46.. Copy of an Order-in-Council, approved by His Honour the Lieutenant-Governor the thirty-first day of January, 1900, directing that a Commission be appointed to enquire into matters connected with the election for the West Riding of Elgin, and also a copy of the Commission issued thereunder. Presented to the Legislature, 15th February, 1900. *Printed.*
- No. 47.. Copy of a Commission appointing Messieurs Hoskin, Walker and Kirkland, Commissioners to enquire into the Financial affairs of the Province of Ontario. Presented to the Legislature, 19th February, 1900. *Printed.*
- No. 48.. Report by Prof. James Mavor on Workmen's Compensation for Injuries. Presented to the Legislature, 25th April, 1900. *Printed.*
- No. 49.. Copy of Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands, of the one part, and the Blanche River Pulp and Paper Company, Limited, of the other part, and bearing date on the 14th April, 1900. Presented to the Legislature, 23rd April, 1900. *Printed.*
- No. 50.. Copy of Agreement with the Spanish River Pulp and Paper Company Limited. Presented to the Legislature, 13th March, 1900. *Printed.*
- No. 51.. Awards of the Arbitrators on the Unsettled Accounts between the Dominion of Canada and the Provinces of Ontario and Quebec. Presented to the Legislature, 13th March, 1900. *Printed.*

- No. 52.. Statement as to distribution of the Statutes, Revised and Sessional, for the year, 1899. Presented to the Legislature, 7th March, 1900. *Not Printed.*
- No. 53.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing specifically the nature and amount of each investment now outstanding of the moneys or funds of infants and others in Court, the date when each such investment was made, the rate of interest the same bears, when and how payable, and the security held for each of such investments. Presented to the Legislature, 7th March, 1900. Mr. *Carscallen.* *Not Printed.*
- No. 54.. Return to an Order of the House of the Sixth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Donald McNiven, as a fishery officer for Lake Simcoe, together with copies of all reports made by him. Presented to the Legislature, 7th March, 1900. Mr. *Thompson.* *Not Printed.*
- No. 55.. Return to an Order of the House of the Seventeenth day of March, 1899, for a Return shewing the total amount of moneys now on deposit in, or subject to the control and distribution of the Supreme Court of Judicature for Ontario, or either division thereof: the style of cause of each action or proceeding in which such moneys have been so paid in, and the County in which each action or proceedings was commenced, as far as practicable, together with the amount now standing to the credit of each such action or proceeding; the names of the persons by whom such payments were respectively made, and on what account, where practicable: the names of and last known addresses of the persons entitled thereto, in all cases in which no payment out of Court has been made within the last ten years, so far as appears by the books and papers in the office of the Accountant of the Supreme Court of Judicature for Ontario, and the amounts due to such persons respectively, so far as appears by the said books. Presented to the Legislature, 9th March, 1900. Mr. *Carscallen.* *Not printed.*
- No. 56.. Regulations *in re* Staking out Locations under Mines Act, in the unsurveyed territory of Ontario. Presented to the Legislature, 12th March, 1900. *Printed.*
- No. 57.. Reported on Tenders for Departmental and Legislative Printing and Binding, and Contract with Warwick Bro's & Rutter. Presented to the Legislature, 15th March, 1900. *Printed.*
- No. 58.. Copy of Order in Council directing the payment of Surplus Surrogate fees to His Honour Judge Doyle. Presented to the Legislature, 16th March, 1900. *Not Printed.*
- No. 59.. Return to an Order of the House of the twenty-second day of March, 1899, for a Return of copies of all papers and correspondence between any member of the Government and any individual with respect to the audit asked for by citizens of the Town of Amherstburg, of the accounts of the local collector. Presented to the Legislature, 21st March, 1900. Mr. *Reid, (Addington.)* *Not Printed.*

- No. 60. . Return to an Order of the House of the twenty-first day of March, 1900, for a Return of copies of all instructions issued by the Department to the inspector or commissioners of the County of Grenville, referring to application for hotel licenses in the Village of North Augusta in the County of Grenville, for the last four years, and all reports from the commissioners and inspector in relation thereto. Presented to the Legislature, 22nd March, 1900. Mr. *Joynt*. *Not Printed*.
- No. 61. . Copy of an Order-in-Council commuting the Surrogate Court fees payable to His Honour Judge Morson. Presented to the Legislature, 22nd March, 1900. *Not Printed*.
- No. 62. . Copy of an Order-in-Council respecting the payment to certain Judges mentioned therein of surplus Surrogate fees. Presented to the Legislature, 22nd March, 1900. *Not Printed*.
- No. 63. . Copy of an Order-in-Council directing that the bonds or guarantee policies of certain insurance companies mentioned therein may be given and accepted as security under the Statutes of Ontario. Presented to the Legislature, 22nd March, 1900. *Not Printed*.
- No. 64. . Copy of an Order-in-Council commuting the fees of His Honour Judge Barron as Local Master at Stratford. Presented to the Legislature, 22nd March, 1900. *Not Printed*.
- No. 65. . Analysis of Reports of District, Township, Agricultural and Horticultural Societies for the years 1887, 1888 and 1889. Presented to the Legislature, 28th March, 1900. *Not Printed*.
- No. 66. . Return to an Order of the House of the sixteenth day of March, 1900, for a Return of copies of all correspondence in connection with the appointment of Frederick Warren as Division Court Clerk in the Township of Osnabrock in the County of Stormont. Presented to the Legislature, 28th March, 1900. Mr. *McLaughlin*. *Not Printed*.
- No. 67. . Return to an Order of the House of the sixth day of March, 1900, for a Return shewing :—
 1st. The name and salary of each License Inspector in the Province for the year 1899, and the County for which he was appointed.
 2nd. The amount allowed each such Inspector for expenses.
 3rd. The names of License Commissioners in each License District and the amount of expenses allowed to each in the year 1899. Presented to the Legislature, 29th March, 1900. Mr. *Marter*. *Not printed*.
- No. 68. . Report of the Master of Titles for the year 1899. Presented to the Legislature, 4th April, 1900. *Not printed*.
- No. 69. . Return to an Order of the House of the first day of March, 1899, for a Return giving information under the following heads, respecting bonuses and exemptions to manufacturing industries granted by each municipality in the Province since the year 1870 :—1. Amount

of aid by way of absolute bonus and the names of firms or companies receiving same. 2. Amount of aid by way of loan, with names of firms or companies receiving same and the amount of such loan or loans repaid to each municipality. 3. Number of factories which have been granted exemptions from taxation in whole or in part, and approximately the amount of such exemption based on municipal assessors' estimate of the rateable property of each industry. 4. Number of firms or companies which have received municipal aid in any form, more than once. 5. Number of such firms or companies which have failed or removed from the municipalities which gave them aid by way of bonus, loan or exemption. Presented to the Legislature, 4th April, 1900. Mr. *Pattullo*. *Not printed*.

- No. 70. . . Return to an Order of the House of the seventh day of March, 1900, for a Return of copies of all correspondence between the Government or any member thereof, or any official of the Government and the County Crown Attorney of Elgin, or any other person, in connection with the cases of *Queen vs. Bole*, and *Queen vs. Cahill*. Presented to the Legislature, 4th April, 1900. Mr. *McDiarmid*. *Not printed*.
- No. 71. . . Return to an Order of the House of the twenty-sixth day of March, 1900, for a Return shewing names, or the official numbers, of Boys relieved from the Penetanguishene Reformatory, and of Girls relieved from the Industrial Refuge for Girls, Toronto, during the two years previous to the first February, 1900. The date when the reprieve was recommended by the Warden or Superintendent. The date when the reprieve was finally granted. Presented to the Legislature, 4th April, 1900. Mr. *Pyne*. *Not printed*.
- No. 72. . . Return to an Order of the House of the sixth day of April, 1900, for a Return, shewing the quantity of binder twine sold during the season of 1899. To whom sold, with names of purchasers and price per pound received. Shewing as well, the names of persons still indebted to the Government, and to what amount, in each case. Presented to the Legislature, 6th April, 1900. Mr. *Duff*. *Not printed*.
- No. 73. . . Report of the Registrar of Live Stock for the year 1899. Presented to the Legislature, 9th April, 1900. *Printed*.
- No. 74. . . Commercial Report of the Canadian Section of the Imperial Institute. Presented to the Legislature, 10th April, 1900. *Not printed*.
- No. 75. . . Return to an Order of the House of the seventh day of March, 1900, for a Return shewing the salary paid to Mr. John Hoskin as Official Guardian. The number and names of the clerks in his office with dates of appointment, and the salary paid by Government to each. Also shewing what other emoluments are received by Mr. Hoskin as such Official Guardian each year, and what amount of other emolument, if any, was so received or earned by Mr. Hoskin for the year 1899 in his capacity as such official guardian. Presented to the Legislature, 10th April, 1900. Mr. *Whitney*. *Not Printed*.

- No. 76.. Return to an Order of the House of the second day of April, 1900, for a Return shewing amount of Revenue received during the year 1899, by each of the Departments of Government as audited and passed by the Commission appointed to investigate and report as to the Finances of the Province. Presented to the Legislature, 10th April, 1900. Mr. *Miscampbell*. *Not printed*.
- No. 77.. Return to an Order of the House of the sixteenth day of March, 1900, for a Return stating the number of hours female *employés* in factories have to work each day. Also the minimum amount of wages paid *per* day to any female *employé* under the Factory Act. Also, whether separate sanitary conveniences are supplied where male and female *employés* are working, under the Factory Act. And shewing as well what system of Government inspection the factories are now under. Presented to the Legislature, 11th April, 1900. Mr. *Pyne*. *Not printed*.
- No. 78.. Return to an Order of the House of the nineteenth day of March, 1900, for a Return of copies of all correspondence between any member of the Government and any official thereof relating to the distribution of the Statutes. Presented to the Legislature, 18th April, 1900. Mr. *Carnegie*. *Not Printed*.
- No. 79.. Agreement between the Commissioners of the Queen Victoria Niagara Falls Park and the Ontario Power Company of Niagara Falls, dated 11th day of April, 1900. Presented to the Legislature, 17th April, 1900. *Not printed*.
- No. 80.. Agreement between Her Majesty, represented by the Honourable the Commissioner of Crown Lands of the first part and The Nipigon Pulp, Paper and Manufacturing Company, Limited, of the other part, bearing date on the 18th April, 1900. Presented to the Legislature, 20th April, 1900. *Printed*.
- No. 81.. Return to an Order of the House of the fourteenth day of March, 1900 for a Return shewing the number of dates and places of sittings of the County and Districts Courts, and Courts of General Sessions of the Peace, Oyer and Terminer and General Gaol delivery and of the High Court of Justice, respectively, held in the various county and district towns of the Province, during the years 1895 to 1899, both inclusive:—
- (a) At which there has been no business to be tried before the petit jury,—
- (b) At which there has been no action, matter or other proceedings to be tried by a judge without a jury,—
- (c) At which there have been no indictments laid before the Grand Jury, Presented to the Legislature, 23rd April, 1900. Mr. *Hoyle*. *Not printed*.
- No. 82.. Return to an Order of the House of the fourth day of April, 1900, for a Return of copies of all correspondence and papers, between any member of the Government, or any official thereof, or any other person or persons, in reference to a claim made by the Counties of

Leeds and Grenville against the Government *re* Criminal Justice Account shewing as well, the balance due the Counties. Presented to the Legislature, 23rd April, 1900. Mr. *Joynt*. *Not printed*.

No. 83. . Report of Upper Canada College and Bursars Statement, for the year 1899. Presented to the Legislature, 26th April, 1900. *Printed*.

No. 84. . Return to an Order of the House of the ninth day of April, 1900, for a Return of copies of all correspondence between the License Commissioners or License Inspector for the East Riding of the County of Lambton, or any person, relating to the issuing of a Liquor License in the Village of Thedford for the year 1900. Presented to the Legislature, 26th April, 1900. Mr. *Marter*. *Not Printed*.

DETAILED REPORT
OF THE
INSPECTOR OF INSURANCE
AND
REGISTRAR OF FRIENDLY SOCIETIES

1899

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.



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1899.

CONTENTS.

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 :—

Abstracts of Applications for Registry Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees : being Insurance Companies Licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein :—

- I. Detailed Statements of Joint Stock Life and Accident Insurance Companies Pages B 3 *et seq.*
- II. Detailed Statements of Joint Stock Fire Insurance Companies Pages B 25 *et seq.*
- III. Detailed Statements and Synoptical Tables of Cash-Mutual Fire Insurance Companies Pages B 39 *et seq.*
- IV. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies Pages B 77 *et seq.*
- V. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes Pages B 250 *et seq.*

DIVISION C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance therein :—

- I. Abstracts of Annual Statements for year ending 31st Dec., 1898. Pages 1 *et seq.*
- II. Comparative Tables showing Life Insurance : Sick and Funeral Benefits ; Membership ; Assets and Liabilities Pages C 203 *et seq.*

Appendix to Division C :

- A. O. U. W. of Ontario *vs.* A. O. U. W. of Manitoba : Right of Extra-Provincial Friendly Societies to Registry under Section 60 (6) of the Ontario Insurance Act (R.S.O. 1897, c. 203).
- I. Judgment of the Registrar of Friendly Societies (31st October, 1898) Pages C 211 *et seq.*
- II. On Appeal, Judgment of the Division Court of the High Court of Justice, dismissing the Appeal. (1st March, 1899) Pages C 227 *et seq.*

INDEXES :—

Index A :—Dominion Licensees, standing registered at the 16th October, 1899,—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.

Index B :—Provincial Licensees, standing registered at the 16th October, 1899,—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Index C :—Friendly Societies, standing registered at the 16th October, 1899, being Societies registered by the Province of Ontario, for the transaction of insurance therein.

PARLIAMENT BUILDINGS, TORONTO, 23rd October, 1899.

To the Honourable COLONEL GIBSON, Q.C., M.P.P., &c.,

Attorney-General,

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.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1898, made by the Friendly Societies to the Insurance Department of Ontario, under section 96 of the Ontario Insurance Act (R. S. O. 1897, c. 203).

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.

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.

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 22nd Sept., 1899.

DIVISION A.

ALLIANCE ASSURANCE COMPANY.

Register No. 1230.

Certificate of Registry No. 656.

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 £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, 1899, and expiring on the 31st day of March, 1900, 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. 1236.

Certificate of Registry, No. 663.

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. See Statutes of Canada, 1899.

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, 1899, and expiring on the 31st day of March, 1900, 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. 1252.

Certificate of Registry No. 679.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$3,698,717, being \$100,000 (A), and \$3,598,717 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1212.

Certificate of Registry No. 638.

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, 1881 ; 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, 1899 and expiring on the 31st day of March, 1900, 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 \$3,349,994.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1244

Certificate of Registry No. 671.

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 Assurance 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, 1899 and expiring on the 31st day of March, 1900, 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).

CONFEDERATION LIFE ASSOCIATION.

Register No. 1234.

Certificate of Registry No. 661.

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, 1899, and expiring on the 31st day of March, 1900, 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.

ROYAL INSURANCE COMPANY.

Register No. 1271.

Certificate of Registry No. 699.

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, 1899, and expiring on the 31st day of March, 1900, 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. 1214.

Certificate of Registry No. 640.

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, 1899, and expiring on the 31st day of March, 1900, 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: Deposits accepted at the value of \$51,930 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 1285.

Certificate of Registry No. 713.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1292.

Certificate of Registry No. 720.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE LANCASHIRE INSURANCE COMPANY.

Register No. 1231.

Certificate of Registry No. 658

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, 1899, and expiring on the 31st day of March, 1900, 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.

PHENIX ASSURANCE COMPANY OF LONDON.

Register No. 1246.

Certificate of Registry No. 673.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$311,924.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1256.

Certificate of Registry No. 583.

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 31 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 Payment 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, 1899, and expiring on the 31st March, 1900, 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.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1273.

Certificate of Registry No. 701.

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, 1899, and expiring the 31st day of March, 1900, 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.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1280.

Certificate of Registry No. 708.

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, 1899, and expiring on the 31st day of March, 1900, 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, \$30,416 Province of Quebec bonds, and \$29,200 Province of Manitoba 5 p. c. debentures; total, \$268,283. (Accepted at \$260,458.)

UNION ASSURANCE SOCIETY.

Register No. 1276.

Certificate of Registry No. 704.

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 profits—such capital being divided into 45,000 shares each of the nominal amount of £10 on each, of which 13s. 4d. has been paid, and £3 6s. 8d. added for 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, 1899, and expiring on the 31st day of March, 1900, 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.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 1282.

Certificate of Registry No. 710.

1. Head Office, Quebec City, Province of Quebec. 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 Quebec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83 1883, An Act to further reduce the capital stock of the Quebec 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, 1899, and expiring on the 31st day of March, 1900, 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.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1253.

Certificate of Registry No. 680.

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.C. 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, 1899, and expiring on the 31st Day of March, 1900, 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 \$51,125,

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED)
OF LONDON, ENGLAND.

Register No. 1259.

Certificate of Registry No 686.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$265,233, held by the Receiver-General of Canada.

 THE GUARANTEE COMPANY OF NORTH AMERICA

Register No. 1225.

Certificate of Registry No. 651.

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, 1899, and expiring the 31st day of March 1900, 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 \$52,800, held by Receiver-General of Canada.

 NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 1267.

Certificate of Registry No. 695.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE ATLAS INSURANCE COMPANY.

Register No. 1298.

Certificate of Registry No. 726.

1. Head Office, London, England. 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, 1899, and expiring on the 31st day of March, 1900, 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.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1268.

Certificate of Registry No. 696.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, 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, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposit assets.*—Assets of the Company are deposited and held in Canada, as 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 \$2,310,030 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1228.

Certificate of Registry No. 654

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, 1899, and expiring on the 31st day of March, 1900, 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 \$128,077 held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 1269.

Certificate of Registry, No. 697.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$3,020,000 invested with Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1220.

Certificate of Registry No. 646.

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 Vic. 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, 1899, and expiring on the 31st day of March, 1900, 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)

CALEDONIAN INSURANCE COMPANY.

Register No. 1296.

Certificate of Registry No. 724.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$131,682.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1266.

Certificate of Registry No. 694.

1. Head Office, New York City. Chief Agent and Attorney in 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, 1899 and expiring on the 31st day of March, 1900, 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 \$168,000, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 1265.

Certificate of Registry No. 693.

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, 1899, and expiring on the 31st day of March, 1900, 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, \$359,164; Montreal Harbor Bonds, \$30,000; and Province of New Brunswick Bonds, \$60,006, and \$86,000 United States Bonds. Total accepted value, \$703,074.

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 1245.

Certificate of Registry No. 672.

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 : Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863 ; resolutions 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, 1899, and expiring on the 31st day of March 1900, 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 \$177,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at \$957,063), being \$103,500 (Life A), \$760,563 (Life B), and \$93,000 (Accident).

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF
NORTH AMERICA.

Register No. 1289.

Certificate of Registry No. 717.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1272.

Certificate of Registry No. 700.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1232.

Certificate of Registry No. 658.

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.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 1299.

Certificate of Registry No. 727.

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 £20,000 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, 1899 and expiring on the 31st day of March, 1900 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: C. P. R. Bond \$43,500; an Municipal Securities, \$82,921; Also \$1,350,000 invested with Canadian Trustees under Insurance Act. Accepted at \$1,463,779.

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1294.

Certificate of Registry No. 722.

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, 1899 and expiring on the 31st day of March, 1900, 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.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1223.

Certificate of Registry No. 649.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$104,747.

THE LONDON ASSURANCE CORPORATION.

Register No. 1235.

Certificate of Registry No. 662

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 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 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 1899, and expiring on the 31st day of March, 1900, 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.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 1274.

Certificate of Registry No. 702.

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 dated the 31st day of March, 1899, and expiring the 31st day of March, 1900, 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.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1213.

Certificate of Registry No. 639.

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. See Statutes of Canada, 1899.

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, 1899, and expiring on the 31st day of March, 1900, 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.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1278.

Certificate of Registry No. 706.

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 obligations 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, 1899, and expiring on the 31st day of March, 1900, 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.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1277.

Certificate of Registry No. 705.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT
INSURANCE COMPANY.*

Register No. 1261.

Certificate of Registry No. 689.

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, 1899, 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, 1899, and expiring on the 31st day of March, 1900, to transact Guarantee, 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 \$70,400 held by the Government of Canada.

* Formerly the Manufacturers' Guarantee and Accident Insurance Company.

 THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1255.

Certificate of Registry No. 682.

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 Vict. 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, 1899, and expiring on the 31st day of March, 1900, 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.

 THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1251.

Certificate of Registry No. 678.

1. Head Office, Toronto, Ontario ; B. H. Scott, 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. O. 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 21st of March, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

5. The Society has no deposit with the Dominion Government.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1297.

Certificate of Registry No. 725.

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, 1899, and expiring the 31st day of March, 1900, 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.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1291.

Certificate of Registry No. 719.

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, 1899, and expiring on the 31st day of March, 1900, 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. 1258.

Certificate of Registry No. 685.

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.O., 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, 1899, and expiring on the 31st day of March, 1900, 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. 1238.

Certificate of Registry No. 665.

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 Associations and 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, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

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.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 1240.

Certificate of Registry No. 667.

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 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, 1899, and expiring on the 31st day of March, 1900, 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.

SUN INSURANCE OFFICE.

Register No. 1221.

Certificate of Registry No. 647.

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, 1899, and expiring on the 31st day of March, 1900 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.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1290.

Certificate of Registry No. 718.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Geo. A. Kingston, 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, 1899, and expiring on the 31st day of March, 1900, 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 \$125,294, held by Receiver-General of Canada.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1247.

Certificate of Registry No. 674.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 1227.

Certificate of Registry No. 653.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1218.

Certificate of Registry No. 644.

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: Special Act (D), 1899.

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, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment Plan.

6. *Deposited Assets*.—The Association has no deposit with the Government of Canada.

THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1264.

Certificate of Registry No. 692.

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, 1899, and expiring on the 31st day of March, 1900, 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.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1275.

Certificate of Registry No. 703.

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 Vict., 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 Companies' (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, 1899, and expiring on the 31st day of March, 1900, 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; \$478,000 Municipal Debentures; \$25,000 Province of New Brunswick Bonds; \$31,146 67 Province of Manitoba Bonds; \$50,613.33 Victoria Government Bonds; \$97,333 33 Queensland Bonds. Total \$806,093.33. Accepted at \$739,593.

MANCHESTER ASSURANCE COMPANY.*

Register No. 1286.

Certificate of Registry No. 714.

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 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: 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, 1899, and expiring on the 31st day of March, 1900, 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 3½ per cent. Stock, and \$60,000 Canada 4 per cent. Stock.

ÆTNA INSURANCE COMPANY.

Register No. 1283.

Certificate of Registry No. 711.

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.

* Formerly Manchester Fire Assurance Company. Change of name approved by Board of Trade London Eng., 1st May, 1899.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, 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 \$100,000 Canadian Pacific Railway Bonds. (Total deposit accepted at \$110,700.)

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1216.

Certificate of Registry No. 642.

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 administrator 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, 1899, and expiring on the 31st day of March, 1900, 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.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 1233.

Certificate of Registry, No. 660.

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, 1899, and expiring on the 31st day of March, 1900, 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, \$48,667 Br. Conl. stock, and \$25,000 Loan Company's Debentures accepted at \$195,500.

AMERICAN SURETY COMPANY OF NEW YORK.

Registry No. 1249.

Certificate of Registry No. 676.

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, 1899, and expiring on the 31st day of March, 1900, 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.

 THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1237.

Certificate of Registry No. 664.

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, 1899, and expiring on the 31st day of March, 1900, 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.

 THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1242.

Certificate of Registry No. 669.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. 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, 1899, and expiring 31st March, 1900, 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 \$135,916, held by the Minister of Finance.

THE PHENIX INSURANCE COMPANY OF HARTFORD.

Register No. 1279.

Certificate of Registry No. 707.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1270.

Certificate of Registry No. 698.

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, 1899, and expiring on the 31st day of March, 1900, 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.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1224.

Certificate of Registry No. 650.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. J. Murray, 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, 1899, and expiring on the 31st day of March, 1900, 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.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1226.

Certificate of Registry No. 652.

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 Vic. chap. 106, an Act to incorporate the Canada Accident Assurance Company. See Statutes of Canada 1899.

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, 1899, and expiring on the 31st day of March, 1900, 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.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1254.

Certificate of Registry No. 681.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Pearson, 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, 1899, and expiring on the 31st day of March, 1900, 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.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1281.

Certificate of Registry No. 709.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$1,057,500 invested in the hands of Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1243.

Certificate of Registry No. 670.

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 the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, 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 \$239,060, held by Receiver-General.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1248.

Certificate of Registry No. 675.

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, 1899, and expiring on the 31st day of March, 1900, 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.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1263.

Certificate of Registry No. 691.

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 therein 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 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, 1899, and expiring on the 31st day of March, 1900, 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.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1262.

Certificate of Registry No. 690.

1. Head Office, London, Ont.; W. O. 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, 1899, and expiring on the 31st day of March, 1900, 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. 1217.

Certificate of Registry No. 643.

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, 1899, and expiring on the 31st day of March, 1900, to transact Ocean and Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

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. 1250.

Certificate of Registry No. 677.

1. Head Office, London, Eng. 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, 1899, and expiring on the 31st day of March, 1900, 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. 1241.

Certificate of Registry No. 668.

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. C., chap. 124, The Insurance Act ; see Statutes of Canada, 1899.

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, 1899, and expiring on the 31st day of March, 1900, 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. 1293.

Certificate of Registry No. 721.

1. Head Office, Toronto, Ont. ; 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. C., chap. 124, The Insurance Act ; 60-61 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, 1899, and expiring on the 31st day of March, 1900, 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.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1222.

Certificate of Registry No. 648.

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, 1899, and expiring on the 31st day of March, 1900, 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 \$50,400.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1219.

Certificate of Registry No. 645.

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. 203, 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, 1899, and expiring on the 31st day of March, 1900, 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.

 SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1257.

Certificate of Registry No. 684.

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 of May, 1896, the society from the Friendly Society to the Insurance Company Register.

 ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1260.

Certificate of Registry No. 687.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alex. Cromar, 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, 1899, and expiring on the 31st day of March, 1900, 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 \$71,449, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1239.

Certificate of Registry No. 666.

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.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION
OF CANADA.

Register No. 1215.

Certificate of Registry No. 641.

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.

THE AMERICAN FIRE INSURANCE COMPANY.

Register No. 1288.

Certificate of Registry No. 716.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James Boomer, 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. 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,—all of the stock 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, 1899, and expiring on the 31st day of March, 1900, 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: Deposit accepted at the value of \$100,000, held by Receiver-General of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 1287.

Certificate of Registry No. 715.

Date of application for Registry, 25th January, 1899.

Par. 10.—Head Office, Winnipeg, Man. R. T. Riley, Manager. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

Par. 12.—Chief Agent for Ontario, W. S. Alley, Toronto.

Par. 2.—*Company, how constituted or incorporated.*—The Company was lawfully incorporated by a special Act of the Parliament of Canada, 60 1 Vic. c. 76.

Par. 4.—*The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 60-1 Vic., chap. 76; R. S. C. chap. 124, The Insurance Act.

Par. 13.—*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.

Par. 15.—The Company was authorized by license issued by the Dominion of Canada, bearing date 30th March, 1899, and expiring 31st March, 1900, to transact Fire Insurance.

Par. 16.—*Forms used* by the Company in Ontario filed as exhibits 4 to 10.

Par. 17.—*Deposited assets.*—Assets of the Company are deposited and held in various states or countries as special security for the policy holders respectively therein as follows: In Canada, deposit accepted at \$50,000.

THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Register No. 1300.

Certificate of Registry No. 728.

Date of application for registry 25th May, 1899.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, James Straton, Ottawa. Suits by or against the Company may be brought in the name of the Victoria-Montreal 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: Canada chap. 119, 1898, Vict. 61. An Act to incorporate The Victoria-Montreal Fire Insurance Company; Canada, R. S. C., 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, 1899, and expiring on the 31st day of March, 1900, 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 \$51,606 67, held by the Government of Canada.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1389.

Certificate of Registry No. 982.

Date of application for registry 27th June, 1899.

1. Head Office, Toronto, Ontario; R. Matson, Manager. Suits by or against the Company may be brought in the name of the National 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: 60-61 Vict., chap. 87; 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 23rd day of June, 1899, and expiring on the 31st day of March, 1900, 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 Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Memo. by Inspector of Insurance for Ontario.

1. This Company was constituted by the amalgamation in 1892 of the Crown Life Assurance Company with the Law Union Fire and Life Insurance Company:—

A. The Crown Life Assurance Company was established by Deed of Settlement in 1825 (*Exhibit 5* to Application for Registry, p. 1).

B. The Law Union Fire and Life Insurance Company was established by Deed of Settlement in 1854. The complete registration of the Company under the (Imp) Act 7 & 8 Vic, c. 110, was certified (17th Dec., 1862) by the Registrar of Joint Stock Companies on the 1st April, 1854. (*Exhibit 1*.) The incorporation of the Company (as an unlimited company*) was certified by the Registrar of Joint Stock Companies on the 17th December, 1862 (*Exhibits 2* and *6*).

2. In 1892 the business of the Crown Life Assurance Company was amalgamated with that of the Law Union Fire and Life Insurance Company; and the name of the amalgamated Company (hereinafter called the Company) became the Law Union and Crown Fire and Life Insurance Company. (*Exhibit 5*, p. 1)

3. In 1893 the Memorandum of Association with the accompanying Articles of Association (both set out in *Exhibit 5*) were adopted by Special Resolution of the Company, and the Resolution was confirmed (21st July, 1893) by an Order of the High Court of Justice under the Companies' (Memorandum of Association) Act 1890. A copy of the Order and a copy of the Memorandum and Articles of Association were on the 5th August, 1893, registered with the Registrar of Joint Stock Companies pursuant to s 2 (1) of the Companies' (Memorandum of Association) Act 1890. (*Exhibit 4*, Certificate of Registrar of Joint Stock Companies dated 19th May, 1899)

4. In 1898, the objects of the Company were altered (and extended) by inserting in Clause 3 of the Memorandum of Association the Subdivisions 2A, 2B and 2C (*Exhibit 5*, pp. 2, 43); an Order of the High Court of Justice, Chancery Division, (4th June, 1898) confirmed the said alterations; and a copy of the Order and a copy of the Memorandum of Association so altered were on the 17th June, 1898, registered with the Registrar of Joint Stock Companies pursuant to Section 2 (1) of the Companies (Memorandum of Association) Act 1890. (*Exhibit 3*, Certf. of Reg. of J. S. Cos. dated 19th May, 1899.)

5. Also in 1898 the Corporate name of the Company was changed from the Law Union Fire and Life Insurance Company (Par. 2 *supra*) to the Law Union and Crown Insurance Company; and the said change was approved by the Board of Trade on the 14th May, 1898. (*Exhibit 5*, p. 43; *Exhibit 6*, Certificate of Reg. of J. S. Cos. 19th May, 1899)

* But Article 7 of the Articles of Association (*Exhibit 5*, p. 9) provides that every policy or written contract shall contain a clause limiting the liability of any shareholder or director in respect of such policy or contract to the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or contract shall be remaining unpaid upon his share or shares.

REGISTRATION UNDER ONTARIO INSURANCE ACT.

Register No. 1374.

Certificate of Registry No. 729.

Date of application for registry, 19th May, 1899.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

Par. 2. Company, how constituted or incorporated.—See Memo. *supra*.

Par. 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: United Kingdom 7 and 8 Vic. c. 110; 25 and 26 Vic. c. 59.

Par. 5. The original corporate name was the Law Union Fire and Life Insurance Company. The name of the company was changed 25th Jan., 1892, to the Law Union and Crown Fire and Life Insurance Company, and on 14th May, 1898, to the Law Union and Crown Insurance Company, which last name is still in force.

Par. 13. 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.

NOTE—No. 7 of the Articles of Association provides as follows: “In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and Director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.”

Par. 15. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Fire Insurance.

Par. 16. Forms used by the company in Ontario are filed as exhibits 9 to 13.

Par. 17. Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada as follows:

Municipal securities	Accepted at :
Province of Quebec 3% inscribed stock, £18,000	\$96,500
	70,942
Total	\$167,442

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED.)

Register No. 1230.

Certificate of Registry No. 656.

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, 1900, 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, 1898.

Profit and Loss Account 31st December, 1898.

	£	s.	d.
Balance, 1st January, 1898.....	£60,840	8	0
Less dividends paid February and July, 1898 ..	50,000	0	0
		10,840	8 0
Balance of Underwriting Account, 1897, at 31st December, 1897....	186,307	3	3
Interest on investments	33,758	11	4
Profit on sale of investments.....	7,461	16	2
Transfer fees	49	12	6
	<u>£238,417</u>	<u>11</u>	<u>3</u>
	£	s.	d.
Claims, returns and re insurances paid on 1897 ac- count, from 1st January, 1898, to date.....	£143,346	10	4
Amount carried to Suspense Account on closing 1897 account	32,000	0	0
Underwriters' commission on 1897 account.....	983	12	2
Bad debts, 1897 account	24	12	8
Income tax, 1897 account	57	9	3
	<u>176,412</u>	<u>4</u>	<u>5</u>
Balance carried down	62,005	6	10
	<u>£238,417</u>	<u>11</u>	<u>3</u>

Underwriting Account, 1898.

	£	s.	d.
Premiums—Less returns and re-insurances	366,525	17	2
	<u>£366,525</u>	<u>17</u>	<u>2</u>
	£	s.	d.
Claims paid	140,285	11	4
Office expenses, including salaries, etc., London, Liverpool and Manchester	25,668	2	1
Agency expenses	17,757	16	1
Directors' and auditors' fees	6,704	17	6
General law charges		10	6
Bad debts		7	11
Balance carried down	176,101	8	6
	<u>£366,525</u>	<u>17</u>	<u>2</u>

General Balance Sheet, 31st December, 1898.

	£	s.	d.
To capital paid up	200,000	0	0
“ Reserve Fund	450,000	0	0
“ outstanding accounts	8,114	18	7
“ internal re-insurance account	71,521	11	5
“ investment fluctuation account, being the increase in market value of securities since 30th June, 1871	217,384	18	4
“ suspense account	68,023	1	0
“ dividends not yet claimed	531	17	0
“ balance of profit and loss account	62,005	6	10
“ “ underwriting account, 1898	176,101	8	6
	<u>£1,253,683</u>	<u>1</u>	<u>8</u>
	£	s.	d.
By investments	1,104,905	1	2
“ debtors for premiums, etc	104,278	14	9
“ interest accrued, but not received	14,153	1	10
“ office furniture and fixtures	885	5	11
“ stamps on hand	613	8	5
“ bills receivable	5,654	1	5
“ cash on deposit	£17,000	0	0
“ “ at bankers and in hand	6,193	8	2
	<u>23,193</u>	<u>8</u>	<u>2</u>
	<u>£1,253,683</u>	<u>1</u>	<u>8</u>

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.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 1229

Certificate of Registry No. 655.

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, 1900, 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.

THIRTY-FIFTH ANNUAL STATEMENT, JANUARY 1ST, 1899.

D. J. STAPLES, President ; W. J. DUTTON, Vice-President ; B. FAYMONVILLE, Secretary ;
J. B. LEVISON, Marine Secretary ; L. WEINMANN, Assistant Secretary.

Cash Capital fully paid in	\$1,000,000 00
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
	<hr/>
	\$1,393,101 22
Net Surplus	<hr/> 1,257,049 73
	<hr/>
Total assets	\$3,650,150 95
Surplus for Policyholders 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	155,625 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
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 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 encum- brance	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	\$3,650,150 95
Total income 1897	\$1,912,129 66
Total expenditures for 1897	1,700,552 56

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 1211.

Certificate of Registry No. 637.

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. 34 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, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 22, sec. 10 (5).

5. *Deposited assets*.—In Canada, pursuant to sec. 34 and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Profit and Loss Account to 31st December, 1898.

	£	s.	d.
To balance profit and loss account	£85,164	9	2
Less dividend paid. { 1st July, 1897..£11,445 0 0 } { 3rd Feb., 1898..£13,080 0 0 }	24,525	0	0
		60,639	9 2
" Balance underwriting account, 1897	126,018	19	10
" Interest on investments and loans, etc	23,466	3	6
" Transfer fees		32	2 6
Total	210,156	15	0
	£	s.	d.
By income tax	1,167	18	6
" Losses, averages, returns, re-insurances, and charges, paid on account of 1897	£95,600	1	8
" Transferred to suspense against further claims	£15,000	0	0
		110,600	1 8
" Balance	98,388	14	10
Total	210,156	15	0

Underwriting Account, 1898.

	£	s.	d.
To net premiums, after deducting returns, re insurances, etc.....	213,700	17	1
Total	213,700	17	1
	£	s.	d.
By Losses and averages paid	69,376	0	6
“ Office expenditure (including branches, foreign agencies, subscriptions to Underwriters’ rooms, Lloyd’s Register, etc	25,831	14	1
“ Directors’ remuneration	3,000	0	0
“ Auditors’ Fee	231	0	0
“ Balance	115,262	2	6
Total	213,700	17	1

General Balance Sheet to 31st December, 1898.

	£	s.	d.
To Capital—65,400 shares at £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	50,028	7	11
“ Unclaimed dividends	175	0	0
“ Investment realization suspense account	10,048	5	3
“ Underwriting suspense account	43,975	12	10
“ Underwriting account, 1898.	115,262	2	6
“ Profit and loss account... .. £98,388 14 10 Less interim dividend, paid 1st July, 1898 ... £11,445 0 0	86,943	14	10
Total	769,933	3	4
	£	s.	d.
By Investments and loans	650,844	13	5
“ Sundry debtors	89,863	17	5
“ Interest to date not received	7,170	4	11
“ Stamps on hand	334	15	4
“ Cash and bills at Bankers and in hand	21,719	12	3
Total	769,933	3	4

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, 16th January, 1899.

HARMOOD BANNER & SON,
Chartered Accountants.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1284.

Certificate of Registry No. 712.

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, 1900, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required by this Company.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1261.

Certificate of Registry No. 688.

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, duties, 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 Vict., 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, 1900, 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: Deposits accepted at \$100,000.

DIVISION B.

PROVINCIAL LICENSEES : BEING INSURANCE COMPANIES LICENSED,
INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO
FOR THE TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1898.

EXCELSIOR 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, \$26,060.

Statement for the year ending 31st December, 1898.

ASSETS.

Real estate		\$14,400 00
Mortgages		130,949 05
Loans on company's policies		9,560 27
Secured loans		701 21
Market value of bonds and debentures owned by company		60,081 60
Cash on hand	\$2,951 70	
Cash in bank	20,766 16	
		23,717 86
Cash in agents' hands		3,390 59
Bills receivable		172 61
Interest		2,812 20
Office furniture (not extended)	\$2,466 00	
Outstanding premiums		20,134 90
Deferred "		16,553 20
Shareholders' notes		429 00
Fire insurance premiums		1,258 56
Other assets		1,283 12
		\$285,444 17
Total assets		
Subscribed capital stock, uncalled		\$298 264 40

[B 3]

LIABILITIES

Reinsurance reserve (interest being taken at 4 and $4\frac{1}{2}$ per cent.)	\$221,197 21
Amount of supposed claims	1,000 00
“ due for salaries	854 99
“ commission	4,487 58
“ travelling expenses	178 00
“ medical fees	1,078 32
“ advance premiums	132 46
Total amount of liabilities, except capital stock	<u>\$228,928 56</u>
Capital stock paid up	<u>\$52,635 60</u>

RECEIPTS.

Amount received for premiums	\$87 983 26
“ interest	9,072 43
“ advanced premiums	3 81
“ premium on capital stock	21,054 00
“ consideration for annuities	277 50
“ capital stock	\$ 96 50
“ fire insurance premiums	27 95
“ agents' balances	1,483 53
“ half premium credits	38 30
“ collateral loans	218 79
“ shareholders' bonus	2,979 65
“ office supplies	255 62
Total (not extended)	<u>\$5,100 34</u>
Total cash receipts	<u>\$118,391 00</u>

EXPENDITURE.

Amount paid for agents' commission and salary	\$30,458 64
“ salaries and auditors' fees	5,270 06
“ travelling expenses	4,201 20
“ statutory assessment and license fee, Ontario	97 21
“ fees to other Governments	457 33
“ medical fees	3,855 84
“ legal expenses	764 08
“ rent and taxes	909 50
“ printing and stationery	2,822 29
“ postage, telegrams and express	946 06
“ agency	521 47
“ office	427 29
Total expenses of management carried forward	<u>\$50,730 97</u>

Total expenses of management brought forward. \$50,730 97

MISCELLANEOUS.

Amount paid for :—

Death claims of 1898	10,277 85
In repayments of loans	16,000 00
Annuities	300 00
Surrendered policies	4,820 41
Commission on loans	20 00
Re-insurance premiums	4,249 50
Amount loaned in 1898, on mortgages (not extended)	\$23,515 72
“ “ on policies “	1,131 95
“ expended <i>re</i> mortgage loans “	1,207 31
“ open ledger accounts “	408 94
“ paid for office furniture “	1,160 31
Total	\$27,424 23

Total expenditure. \$86,398 73

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1897	2,998	\$ 2,803,621 15 ^{c.}
Contracts taken during 1898, new or renewed	3,522	1,103,437 00
Gross number and amount of contracts on foot at any time during 1898	6,520	3,907,058 15
DEDUCTIONS.		
	Number.	Amount.
Contracts matured in 1898	20	\$ 11,519 00 ^{c.}
“ lapsed in 1898	1,760	617,053 00
“ surrendered :—		
for which cash values were paid (extended)	69	82,330 00
“ surrendered \$7,500 00		
for which paid up policies have been granted amounting to	1,557	00
Difference extended		5,943 00
Amount by which various contracts, still on foot, were reduced, 1898		6,250 00
Total deductions extended	1,849	723,095 00
Gross number and amount of contracts on foot at 31st December, 1898	4,671	3,183,963 15
Less “ “ “ re-insured		140,000 00
Net “ “ “ on foot at 31st December, 1898	4,671	3,043,963 15

STATEMENT OF CAPITAL STOCK.

31st December, 1898.

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount sub- scribed for.		Amount paid up in cash.	
		\$	c.	\$	c.
Allison, W. H. R., Q.C.	Pictou	100	00	15	00
Armstrong, John R.	Ottawa	1,000	00	150	00
Armstrong, John	Owen Sound	1,000	00	150	00
Bullis, W. H., M.D.	Rochester, N.Y.	1,000	00	150	00
Barr, David	Renfrew	5,000	00	750	00
Brown, W. E. (in trust)	Ottawa	1,700	00	255	00
Brown, Mrs. John	Sherbrooke, Que.	500	00	75	00
Burkinshaw, F. A.	Toronto	500	00	75	00
Booth, Robert	Pembroke	5,000	00	750	00
Bourinct, E. W.	Warton	500	00	75	00
Bennett, Edward	Kingston	1,000	00	150	00
Breese, Wm	Chatsworth	100	00	15	00
Ball, Wm	Chatham	500	00	75	00
Clarke, E. F.	Toronto	1,000	00	150	00
Clarke, Mrs. C. E.	"	4,000	00	600	00
Clarke, Mrs. Francis	Lindsay	1,000	00	150	00
Chadwick, Allen	Kingston	200	00	30	00
Clubb, A.	Toronto	100	00	15	00
Colter, W. F. B.	Sarnia	5,000	00	750	00
Clement, A. D.	Brantford	1,000	00	150	00
Campbell, Peter	Peterboro'	500	00	75	00
Creasor & Smith	Owen Sound	5,000	00	750	00
Carswell, Jonathan	Renfrew	2,000	00	300	00
Carswell, James	"	1,000	00	150	00
Carswell, L. McV.	"	2,000	00	300	00
Carnahan, W. J. A.	Toronto	100	00	15	00
Cooke, J. G.	Kincardine	500	00	75	00
Curry, W. H.	Omeme	1,500	00	225	00
Coombe, F. E.	Liverpool, Eng	500	00	75	00
Campbell, Capt. P. M.	Collingwood	500	00	75	00
Craig, James	Toronto	200	00	30	00
Doust, Joseph	Toronto	2,200	00	330	00
Dixon, George	"	400	00	60	00
Doty, Charles F.	Oakville	1,000	00	150	00
Duggan, Joseph	Toronto	5,000	00	750	00
Dunlop, A. (estate).	Pembroke	1,000	00	150	00
Dickson, J. B.	"	1,000	00	150	00
Dickson, W. W., M.D.	"	1,000	00	150	00
Dow, W. G., M.D.	Owen Sound	3,500	00	525	00
Ego, Angus, M.D.	Markdale	500	00	75	00
Ewens, William	Owen Sound	2,000	00	300	00
Ferguson, Jno., M.D.	Toronto	6,700	00	1,005	00
Fasken, David	"	101,000	00	15,150	00
Fasken, Mrs. Alice	"	2,200	00	330	00
Foulds, J. G.	Sarnia	2,000	00	300	00
Falconer, G. H. (estate).	Streetsville	500	00	75	00
Foster, A.	Pembroke	2,500	00	375	00
Forster, James	Toronto	1,000	00	150	00
Falls, A. F.	Chatham	500	00	75	00
Forham, Michael	Owen Sound	1,000	00	150	00
Frawley, M. J.	Barrie	1,000	00	150	00
Gaskin, Capt. Jno	Kingston	2,000	00	300	00
Gulledge, E. H.	Oakville	3,500	00	525	00
Gillies, James	Carleton Place	5,500	00	825	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	Amount sub- scribed for.		Amount paid up in ca-p.	
		\$	c.	\$	c.
Gillies, William	Carleton Place	5,500	00	825	00
Gowan, Hon. J. R.	Barrie	6,500	00	975	00
Gordon, Alex.	Pembroke	2,000	00	300	00
Gordon, Alex. (in trust)	"	1,000	00	150	00
Gordon, Alex. (in trust)	"	1,000	00	150	00
Graydon, John	Streetsville	1,000	00	150	00
Graham, Jos.	Meadowville	1,000	00	150	00
Graham, Thos. (estate)	"	1,000	00	150	00
Graham, W. G.	Aurora	1,000	00	150	00
Graham, Mrs. E.	Toronto	1,000	00	150	00
Gooderham, George	"	10,000	00	1,500	00
Grass, Ruliff	"	10,500	00	1,575	00
Grass, Sarah M.	"	200	00	30	00
Hallam, Ald. Jno	Toronto	5,000	00	750	00
Hood, Capt. C.	"	1,100	00	165	60
Howarth, Thos.	Oakville	2,500	00	375	00
Hopper, William	Cobourg	1,200	00	180	00
Hopper, W. H.	"	1,000	00	150	00
Hall, James	Flesherton	200	00	30	00
Henderson, Jonathan	Barrie	1,150	00	150	00
Hale, Thos. (Estate)	Pembroke	2,500	00	375	00
Hoyle, W. H.	Cannington	500	00	75	00
Howell, Charles	Owen Sound	1,000	00	150	00
Hilyer, Mrs. George	Stouffville	100	00	15	00
Jolliffe, Rev. T. W.	Campbellford	500	00	75	00
Johnston, J. W.	Toronto	500	00	75	00
Johnston, J. R.	Campbellford	300	00	45	00
Johnston, W. H., M.D.	Fergus	1,000	00	150	00
Kidd, Alex.	Sarnia	2,800	00	420	00
Kennedy, R. A., M.D.	Ottawa	1,000	00	150	00
Kerr, William	Cobourg	100	00	15	00
Kennedy, William	Barrie	1,000	00	150	00
Knechtel, Daniel	Hanover	500	00	75	00
Kilbourn, G. S.	Owen Sound	1,000	00	150	00
Lee, J. W.	Toronto	100	00	15	00
Latimer, Jas. (Mrs. Annie)	Carleton Place	400	00	60	00
Long, Thomas	Toronto	2,000	00	300	00
Laird Bros.	Dresden	1,500	00	225	00
Mavety, Rev. J. B.	Granby, Que.	5,000	00	750	00
McKean, E. W.	Sarnia	1,500	00	225	00
McLeary, William	Thorold	200	00	30	00
McCarroll, Thomas	Meaford	100	00	15	00
McCullough, J. H.	Owen Sound	500	00	75	00
McCormack, Andrew	Ottawa	1,000	00	150	00
McCullough, T., M.D.	Chatsworth	500	00	75	00
McDonald, John	"	500	00	75	00
McFarland, W. J.	Markdale	5,500	00	825	00
McFaul, A. W.	Owen Sound	900	00	135	00
Macvicar, S. A.	Sarnia	3,000	00	450	00
Murray, James	Toronto	500	00	75	00
Mitchell, C. W.	Ottawa	1,300	00	150	00
Marshall, Edwin	Toronto	1,000	00	150	00
Morrison, C. E.	Sarnia	1,000	00	150	00
Murphy, Rev. A.	Ingersoll	1,000	00	150	00
Mohr, Ephraim (Estate)	Arnprior	2,000	00	300	00
Morgan, J. D.	Dundalk	1,500	00	225	00
Mackay, A. C.	Owen Sound	4,500	00	675	00
Macpherson, Angus	Markdale	1,000	00	150	00
Notter, F. J.	Owen Sound	4,000	00	600	00
burn, M. J.	Teeswater	500	00	75	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	Amount sub- scribed for.		Amount paid up in cash.	
		\$	c.	\$	c.
Parker, S. J.	Owen Sound	8,500	00	1,275	00
Price, Carson.	Holland Centre	300	00	45	00
Reid, J. W.	Toronto	100	00	15	00
Redfern, J. W.	Owen Sound	1,000	00	150	00
Rowland, John (Estate).....	Collingwood	2,000	00	300	00
Robertson, Capt. W. T.	Owen Sound	1,000	00	150	00
Ronan, J. H.	Sarnia	1,000	00	150	00
Richardson, Matthew	Flesherton	500	00	75	00
Ross, Miss M. A.	Barrie	500	00	75	00
Ross, Miss M. E.	Barrie	500	00	75	00
Robertson, John	Toronto	500	00	75	00
Reedy, George	Barrie	2,000	00	300	00
Ross, A. W., M.D.	Barrie	600	00	90	00
Sutherland, Rev. A., D.D.	Toronto	500	00	75	00
Shaw, Abraham	Kingston	200	00	30	00
Seagal, J. D.	Wellington, B.C.	1,000	00	150	00
Smith, H. B.	Owen Sound	1,000	00	150	00
Schmidt, George	Pembroke	500	00	75	00
Sandford, S. J.	Barrie	200	00	30	00
Smith, H. E.	Owen Sound	2,000	00	300	00
Smart, A. M. (in trust)	London	2,100	00	315	00
Tallmadge, E. H.	Toronto	2,000	00	300	00
Tinning, J. B.	Toronto	100	00	15	00
Thompson, J. E.	Arnprior	500	00	75	00
Vail, C. L., M.D.	Sarnia	400	00	60	00
Whiteside, T. R.	Toronto	200	00	30	00
Wilks, Mrs. A.	Toronto	100	00	15	00
Wells, W. C.	Buffalo, N. Y.	100	00	15	00
Wells, Mrs. Minnie	"	100	00	15	00
Ward, W. O.	"	500	00	75	00
Woollings, James	Toronto	400	00	60	00
Weir, George E.	Dresden	2,000	00	300	00
Weir, Miss Caroline	"	3,000	00	450	00
Weir, Miss Catherine	"	3,000	00	450	00
Wedge, George	Briggsville, North Adams, Mass.	300	00	45	00
Ward, G. D.	Cobourg	500	00	75	00
Wightman, Robert	Owen Sound	2,000	00	300	00
Watson, R. McD.	St. Catharines	300	00	45	00
Wilson, David	Collingwood	1,000	00	150	00
White, A. T.	Pembroke	1,000	00	150	00
Williams, William	Collingwood	200	00	30	00
Wesley, Samuel	Barrie	1,400	00	210	00
White, Peter, M.P.	Pembroke	1,000	00	150	00
White, W. R.	Pembroke	500	00	75	00
Woollings, Mrs. A. B.	Toronto	100	00	15	00
Wrenchall, Anna B.	Brantford	1,000	00	150	00
Weddell, —	Trenton	5,000	00	750	00
Total .....	.....	350,900	00	52,635	00

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, \$346,900. Called up, \$34,690.

Deposit at Provincial Treasury, \$25,000.

Statement for the year ending 31st December, 1898.

ASSETS.

Debentures		\$25,000 00
Cash on hand at head office	\$ 826 54	
Cash on deposit Atlas Loan Company, St. Thomas	2 394 51	
		<u>3 221 05</u>
Outstanding premiums		5 042 99
		<u>\$33,264 04</u>
Subscribed capital stock uncalled.....		\$312,210 00
“ “ called, but still unpaid		3,421 34
		<u><u>\$315,631 34</u></u>

LIABILITIES.

Reinsurance reserve (interest being taken at $4\frac{1}{2}$ per cent.).....		\$13,490 19
		<u>\$13,490 19</u>
Liabilities to shareholders :		
Capital stock paid up		\$31,269 66
		<u><u>\$31,269 66</u></u>

RECEIPTS.

Cash received for premiums	\$13,483 35
“ “ interest	1,089 28
“ “ calls on stock	1,215 46
“ “ borrowed money	750 00
“ “ returned commission and salary	35 00
Total receipts	\$16,573 09

EXPENDITURE.

(a)—Expenses of Management.

Cash paid for commissions, salaries and bonus	\$4,713 86
“ medical examiners' fees	1,621 06
“ interest and exchange	98 46
“ statutory assessment and license fee	58 54
“ travelling expenses	1,371 21
“ rent and taxes	91 66
“ salaries, directors' and auditors' fees	3,024 00
“ printing, stationery and advertising	470 61
“ postage, telegrams and express	142 38
“ other expenses	134 83
Total expenses of management	\$11,726 61

(b)—Miscellaneous.

Cash paid in repayment of loans	3,250 00
“ for losses which accrued in 1898	1,000 00
“ re insurance	56 95
Total expenditure	\$16,033 56

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1897	255	\$ 246,500
“ taken during 1898	353	342,000
Gross number and amount of contracts on foot at any time during 1898	608	588,500
Deductions :	Number	Amount.
		\$
Contracts matured by death in 1898	1	1,000
“ lapsed in 1898	86	82,500
Total reductions extended	87	83,500
Gross number and amount contracts on foot 31st December, 1898	521	505,000
Less “ “ re-insured	5	5,000
Net number and amount on foot 31st December, 1898	516	500,000

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount	
		subscribed.	paid.
		\$	c.
Albee, W. E.	St. Thomas	1,000	00
Acres, H. M.	Delaware	1,000	00
Anderson, Dr. J. R.	Ailsa Craig	1,000	00
Armitage, James	St. Thomas	1,000	00
Allen, T.	St. Thomas	100	00
Armstrong, Sarah	London	200	00
Ashton, W. H.	Copenhagen	2,000	00
Beaton, Alex.	West Lorne	5,000	00
Briely, J. S.	Montreal	1,000	00
Burness, Geo.	London	1,000	00
Becker, W. A.	West Lorne	1,000	00
Becker, Cynthia	West Lorne	1,000	00
Ballah, Jeanie	West Lorne	1,000	00
Begg, James	St. Thomas	1,000	00
Butler, E. J.	St. Thomas	500	00
Betts, J.	Mt. Brydges	1,000	00
Black, James	Fingal	2,000	00
Brown, David	St. Thomas	1,000	00
Belfry, James	St. Thomas	2,000	00
Brown, Almer	Welland	100	00
Barnard, J. F.	St. Thomas	1,000	00
Burkholder, G. S.	Hamilton	1,000	00
Bice, N.	Mt. Brydges	1,000	00
Burnett, H. W.	London	1,000	00
Beith, Robert	Bowmanville	500	00
Campbell, John	St. Thomas	5,000	00
Campbell, James	Fingal	2,000	00
Cahill, E.	West Lorne	600	00
Cole, Albert	West Lorne	600	00
Crawford, W. C.	Tilbury	1,000	00
Couse, J. A.	St. Thomas	500	00
Curtis, R. B.	Caradoc	2,000	00
Caw, Dr. W.	Parkhill	1,300	00
Cloes, L. R.	New Sarum	1,000	00
Campbell, G. W.	Palmerston	1,000	00
Canfield, James	Woodstock	1,000	00
Campbell, N. M.	St. Thomas	5,000	00
Campbell, Neil	Fingal	500	00
Campbell, Alex.	St. Thomas	500	00
Campbell, A. P.	St. Thomas	5,000	00
Chant, S.	St. Thomas	5,000	00
Coleman, J. A.	Niagara Falls	200	00
Cuthbertson, D. G.	Ingersoll	500	00
Carruthers, J.	Prescott	500	00
Campbell, Jno.	St. Thomas	1,000	00
Corbett, W. L.	Brinsley	100	00
Coyne, W. P.	Ingersoll	500	00
Clark, J. M.	Smith's Falls	500	00
Currie, T. O.	Strathroy	500	00
Coyne, J. H.	St. Thomas, Ont.	5,000	00
Connolly, B. G.	Renfrew	5,000	00
Conroy, P. A.	Cornwall	1,000	00
Cameron, W. A.	Arnprior	500	00
Duffield, J. C.	London	5,000	00
Dickson, M.	St. Thomas	1,000	00
Deacon, J. D.	Pembroke	500	00
Dafoe, M. O.	Point St. Charles	2,000	00
Dafoe, I. B.	Aultsville	1,000	00
Ellman, J. H.	Union	5,000	00
Egan, P. L. M.	St. Thomas	1,000	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	Amount	
		subscribed.	paid.
		\$	c.
Elliott, John A	Ridgetown	500	00
Esplin, Maggie, H	Lachine Locks, P. Q.	500	00
Eastman, D. W	Smithsville	2,000	00
Ellis, H. T. W.	Windsor	2,000	00
Ferguson, A. J	St. Thomas	1,000	00
Fuller, J. A.	West Lorne	600	00
Ferguson, D. D	St. Thomas	2,000	00
Fraser, A. S.	Sarnia	300	00
Futcher, Thos	St. Thomas	500	00
Ferguson, John D	St. Thomas	2,000	00
Ferguson, Geo. C	Brooklyn, N. Y.	5,000	00
Fraser, P. M.	St. Thomas	5,000	00
Ferguson, Dugald	Port Stanley	5,000	00
Ferguson, John	Tilbury	500	00
Finkle, H. J.	Woodstock	1,600	00
Fiy, W. H	Fenwick	1,000	00
Foster, James	Tilbury	1,300	00
Gilbert, R.	St. Thomas	1,000	00
Galbraith, D. E	St. Thomas	1,000	00
Gay, Wm	St. Thomas	500	00
Gray, D.	Ailsa Craig	1,000	00
Griffin, J. A.	St. Thomas	500	00
Galbraith, Mrs. J. H.	St. Thomas	1,000	00
Gilbert, P. W	St. Thomas	1,000	00
Gilbert, G. W	Sparta	500	00
Grist, Chas	Strathroy	1,000	00
Grierson, W. P	Wingham	1,200	00
Gregory, W. L	Sparta	1,000	00
Gilbert, M. A	St. Thomas	5,000	00
Green, F. T	Wellandport	100	00
Gray, W. L	Pembroke	500	00
Gunn, H.	Ailsa Craig	1,000	00
Harvey, E. C	St. Thomas	1,000	00
Hall, Robert.	Ridgetown	500	00
Heard, William	St. Thomas	1,000	00
Harris, W. C	Delaware	1,000	00
Heard, R. A.	St. Thomas	500	00
Heard, Robert.	St. Thomas	1,000	00
Harrison, F. L.	Strathroy	2,000	00
Honsinger, B. F.	St. Thomas	1,000	00
Haight, S. D	Union	1,000	00
Hodge, William	Cornwall	200	00
Hearndon, Geo	Alexandria	200	00
Hart, Dr. M. W.	Prescott	400	00
Holmes, C. T.	Wellandport	100	00
Horton, E. A	St. Thomas	2,000	00
Hall, Dr. W. R	Chatham	300	00
Jackson, W. R.	St. Thomas	1,000	00
Johnson, Mrs. A. B	St. Thomas	500	00
Jarvis, F. C	Delaware	500	00
James, Maria	Woodstock	1,000	00
Jackson, C. L	Simcoe	1,000	00
Kippen, C. C.	Tilbury	1,000	00
Kilgour, J. A	St. Thomas	1,000	00
Little, R. A	London	2,000	00
Lebel, Thos	Sarnia	100	00
Lewis, Joshua	St. Thomas	1,000	00
Learu, C. O	Aylmer	500	00
Lang, D.	Eagle	1,000	00
Lewis, F. S	St. Thomas	1,000	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	Amount	
		sub- scribed.	paid.
		\$	c.
Morris, Wm.	St. Thomas	5,000 00	500 00
Munro, G. H.	West Lorne	5,000 00	500 00
Miller, E. A.	Aylmer	5,000 00	500 00
Mothersill, Dr. L. J.	Port Stanley	500 00	50 00
Morris, C. E.	Delaware	1,000 00	100 00
Munro, A. M.	Ailsa Craig	1,000 00	100 00
Mathieson, Dr. J. H.	St. Mary's	3,000 00	300 00
Millar, James	Arnprior	500 00	50 00
Meek, James	Port Stanley	1,000 00	.....
Monroe, Hugh (in trust)	Alexandria	1,000 00	100 00
McGregor, John A.	Tilbury	500 00	500 00
McGregor, Peter	West Lorne	600 00	60 00
McPherson, Dugald	West Lorne	600 00	60 00
McKillop, John	West Lorne	300 00	30 00
McKillop, D.	West Lorne	300 00	30 00
McPherson, D.	Crinan	100 00	10 00
McKinley, James E.	Ridgetown	2,000 00	200 00
McNabb, P. J.	St. Thomas	1,000 00	100 00
McCallum, Dr. H. A.	London	3,000 00	300 00
McCallum, Miss C.	London	1,000 00	100 00
McGregor, A. D.	St. Thomas	2,000 00	200 00
McChandleess, C. B.	Delaware	500 00	50 00
McLeod, D. N.	Parkhill	2,000 00	200 00
McGregor, J. J.	St. Thomas	2,500 00	250 00
McKay, H.	London	2,000 00	200 00
McDowell, Jas. A.	Sarnia	300 00	30 00
McKay, R. A.	St. Thomas	2,000 00	200 00
McCausland, J. A.	Aylmer	500 00	50 00
McNish, D.	Fingal	2,000 00	200 00
McGregor, John	St. Thomas	1,000 00	100 00
McCrimmon, Angus	St. Thomas	6,000 00	600 00
McCrimmon, Dr. A. A.	St. Thomas	2,000 00	200 00
McColl, D. N.	West Lorne	1,000 00	100 00
McLean, W. H.	Crinan	300 00	30 00
McKay, Dr. A.	Ingersoll	1,000 00	100 00
McLaughlin, R. T.	Alba	500 00	50 00
McLennan, R. R.	Cornwall	500 00	50 00
McGugan, Alex	St. Thomas	2,000 00	200 00
McIntosh, D.	Moose Creek	100 00	10 00
McCallum, D.	St. Thomas	3,000 00	300 00
McLarty, A.	Fingal	500 00	50 00
McKillop, J. G.	West Lorne	300 00	.....
McEvoy, J. M.	London	5,000 00	500 00
McColl, A.	Simcoe	2,000 00	200 00
McPherson, Hugh	St. Thomas	200 00	20 00
Norman, William	Union	1,000 00	100 00
New, C. J.	Thamesville	5,000 00	.....
Orchard, William	Shedden	200 00	.....
Partridge, Benj.	West Lorne	600 00	60 00
Perkins, ..	Delaware	500 00	50 00
Penhale, M. H.	St. Thomas	1,500 00	150 00
Penhale, John	St. Thomas	5,000 00	500 00
Penhale, Nelson	St. Thomas	2,500 00	250 00
Penhale, William	St. Thomas	2,500 00	250 00
Penhale, Mrs. M.	St. Thomas	1,000 00	100 00
Piper, S. T.	Lambeth	2,000 00	200 00
Perkins, W. J.	Ridgetown	300 00	30 00
Powell, F. C.	Kincardine	1,000 00	100 00
Pettit, W. V.	Westlake	200 00	20 00
Penhale, T. J.	Mapleton	1,000 00	100 00
Potts, W. C.	St. Thomas	500 00	.....
Perry, S. O.	St. Thomas	2,000 00	250 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.		Amount paid	
		§	c.	§	c.
Robb, E. G.	Montreal	1,000	00	100	00
Regan, C. W.	St. Thomas	1,000	00	100	00
Reycraft, John	Ridgetown	1,000	00	100	00
Richardson, J. S.	Tilbury	500	00	50	00
Reycraft, William	Highgate	500	00	50	00
Rosser, Joseph	Ailsa Craig	2,500	00	250	00
Reynolds, S.	St. Thomas	1,000	00	100	00
Robb, Miss C. J.	London	2,000	00	200	00
Reath, William	St. Thomas	1,000	00	100	00
Reid, J. D.	Cardinal	300	00	30	00
Rogers, D. D.	Kingston	500	00	50	00
Still, J. H.	St. Thomas	5,000	00	500	00
Sherman, J. A.	St. Thomas	2,000	00	200	00
Scarff, F. M.	Tilbury	1,000	00	100	00
Stewart, William	Sarnia	300	00	30	00
Sherlock, G. L.	St. Thomas	5,000	00	500	00
Soules, Walter	Hamilton	1,000	00	100	00
Smith, Dr. W. E.	St. Thomas	1,000	00	100	00
Samson & Sanderson	Windsor	1,000	00	100	00
Snyder, R. A. A.	St. Thomas	800	00	80	00
Stewart, Geo.	Wellandport	500	00	20	00
Smith, E. A.	St. Thomas	2,000	00	200	00
Skinner, Hugh R.	Woodstock	1,000	00	50	00
Stalker, Peter	West Lorne	600	00		
Stalker, Dr. J.	Ridgetown	5,000	00		
Scott, J. H.	Delaware	500	00	50	00
Tonge, J. H.	St. Thomas	1,000	00	100	00
Taylor, J. F.	West Lorne	300	00	30	00
Turville, Geo.	St. Thomas	500	00	50	00
Thompson, Dr. Alex.	Strathroy	5,000	00	500	00
Trott, William	St. Thomas	1,000	00		
Tremblay, J. A.	Tilbury	500	00	50	00
Utter, J. T.	St. Thomas	2,000	00	200	00
Wallace, A. E.	St. Thomas	5,000	00	500	00
Wilkinson, J.	St. Thomas	5,000	00	500	00
Webster, Dr. D. F.	West Lorne	600	00	60	00
Wallace, J. C.	Ridgetown	1,000	00	100	00
Ward, E. E. A.	Ridgetown	500	00	50	00
Watson, Thomas	Parkhill	2,000	00	200	00
Williams, Hugh	St. Thomas	2,000	00	200	00
Wilcox, Geo. W.	St. Thomas	2,000	00	200	00
Waugh, R.	Guelph	5,000	00	500	00
White, Walter C.	Blenheim	1,000	00	100	00
Westlake, J. H.	St. Thomas	1,000	00	100	00
Wilson, J. L.	Alexandria	5,000	00	500	00
Williams, C. E.	St. Thomas	1,000	00	100	00
White, D. J.	Ailsa Craig	500	00	5	00
Wheeler, J. N.	St. Thomas	1,000	00	100	00
White, W. W.	Aylmer	500	00		
Waltz, A. D.	St. Thomas	1,000	00		
Zumstein, Dr. J. M.	Smithville	100	00	10	00
Total		346,900	00	31,268	66

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business, 4th May, 1892.

HEAD OFFICE, TORONTO.

President—W. W. OGDEN, M.D.

Secretary—THOMAS JOLIFFE.

Authorized Debenture Capital \$50,000.00.

Deposit at Provincial Treasury, \$10,000.00.

Statement for year ending 31st December, 1898.

ASSETS.

Deposit receipts, Government deposit.....		\$10,000 00
Cash on hand, head office	\$604 27	
“ in Bank of Nova Scotia, Toronto	10,462 72	
	11,066 99	
“ in agents' hands.....		11,208 39
Bills receivable more than one year overdue (not extended)...	\$2,427 55	
Deferred and outstanding premiums		10,286 35
Interest		292 65
Office furniture (not extended)	\$880 56	
Total assets		\$42 854 38

LIABILITIES.

Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent.).....		\$30,970 66
Reinsurance reserve for Accident Insurance Contracts, unearned premiums		1,471 35
Interest accrued		985 85
Medical fees outstanding.....		581 62
All other liabilities		334 98
Total amount of liabilities, except debentures		\$34,344 46
Debentures outstanding.....		\$22,150 00

RECEIPTS

Cash received for premiums	\$28,881 39
“ interest	170 79
“ debentures (not extended)	\$11,100 00
“ bills receivable	33 00
“ deposits withdrawn Imperial Bank	575 00
“ “ “ Bank of Nova Scotia	99 03
“ borrowed money	100 00
“ advances returned	9,613 65
“ commission returned	92 08
“ other sources	56 39
Total receipts.	\$39,621 33

EXPENDITURE.

Amount paid for rent, taxes	\$450 00
“ interest	2 056 16
“ agents' commission	8,625 86
“ salaries	2,674 12
“ medical fees	1,601 38
“ travelling expenses	771 75
“ postage, telegrams, etc.	145 57
“ printing, stationery and advertising	618 83
“ statutory assessment and license fee	38 09
“ legal expenses	83 95
Total expenses of management	\$17,065 71

MISCELLANEOUS.

Amount paid for losses	\$556 02
“ rebate	243 46
“ advances to agents	20,975 85
“ surrenders	178 51
“ redeeming debentures (not extended)	\$10,000 00
“ deposit Imperial Bank	575 00
“ “ Bank of Nova Scotia	99 03
“ office furniture	5 60
“ fees, appraisalment	35 00
“ other expenses	245 77
Total expenditure.	\$39,979 95

MISCELLANEOUS.

Life.			Number.	Amount.
Contracts in force 31st December, 1897.....			328	\$ 452,820 55
“ taken during 1898, new or renewed.....			488	c. 812,000 00
Gross number and amount of contracts on foot at any time during 1898			816	1,264,820 55
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1898 by death	1	1,000 00		
“ lapsed in 1898	133	195,000 00		
“ surrendered for which cash values were paid (extended)	2	3,000 00		
“ surrendered	8			
for which paid up policies have been granted amounting to... 2,297 21				
Difference extended		8,702 79		
Total deductions extended.....	144	207,702 79	144	207,702 79
Gross number and amount of contracts on foot at 31st December, 1898			672	1,057,117 76
Less number and amount of contracts reinsured ; none.				
Net number and amount of contracts on foot at 31st December 1898			672	1,057,117 76
Accident.				
Policies in force 31st December, 1897			71	109,500 00
Policies issued in 1898			514	728,500 00
Deductions in 1898			585	838,000 00
			123	165,500 00
Policies in force 31st December, 1898			462	672,500 00
Details of policies terminated :				
By expiry 51 policies for		\$70,500		
“ surrendered, 1 “		5,000		
“ lapse, 71 “		90,000		
Totals.. 123		\$165,500	672	1,057,117 76
Total Life and Accident			1,134	1,729,617 76

LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.		Amount paid up	
		\$	c.	\$	c.
Abbott, Edwin	Brockville	600	00	600	00
Abbott Estate, J. N.	"	600	00	600	00
Bowie, Robert	"	1,600	00	1,600	00
Cross, Dennis	Toronto	300	00	300	00
Flett, John	"	1,150	00	1,150	00
Frances, Allan	Renfrew	600	00	600	00
Forham, M.	Owen Sound	1,200	00	1,200	00
Greenfield, Victoria.	Toronto	600	00	600	00
Hubbard, C. H.	"	500	00	500	00
Hope, James	Ottawa	500	00	500	00
Harrison, Mary	Toronto	100	00	100	00
Kilgore, S. F.	"	500	00	500	00
Mitchell, John	"	100	00	100	00
Murray, J. P.	"	800	00	800	00
Ogden, W. W., M.D.	"	10,000	00	10,000	00
Peek, Charles	"	200	00	200	00
Peek, S. H.	"	100	00	100	00
Phillips, Ed	"	300	00	300	00
Sullivan, Hon. M.	Kingston	600	00	600	00
Turner, Frank	Toronto	600	00	600	00
Thorne, Horace	"	1,200	00	1,200	00
Total		22,150	00	22,150	00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

OF LIFE AND ACCIDENT INSURANCE COMPANIES.

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Real estate.		Bonds, mortgages and other investments.		Interest accrued.		Cash.		Agents' balances.		Bills receivable.		Shareholders' notes on account of premiums on capital stock.		Deferred premiums.		Premiums outstanding.		All other assets.		Total.		Subscribed capital stock uncalled.			
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.		
Excelsior Life (Joint Stock)	14,400	00	201,292	13	2,812	20	23,717	86	3,390	59	172	61	429	00	10,553	20	20,134	90	2,541	68	286,444	17	298,264	40		
Farmers and Traders' Life and Accident (Joint Stock)			25,000	00			3,221	05									5,042	99			33,264	04	312,210	00		
People's Life (Mutual)					292	65	21,066	99	11,208	39							10,286	35			42,854	38				
Totals	14,400	00	226,292	13	3,104	85	48,005	90	14,398	98	172	61	429	00	10,553	20	35,464	24	2,541	68	361,562	59	610,474	40		

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Government Deposits as follows: Excelsior Life, \$26,060; Farmers and Traders' Life and Accident, (Limited), \$25,000; People's Life, \$10,000.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Claims or losses.		Re-insurance Reserve.		Salaries and general expenses.		Medical fees.		Advance premiums.		Interest due or accrued.		Other liabilities.		Total liabilities except capital stock.		Paid up capital or debture stock.		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)	1,000	00	221,197	21	5,520	57	1,078	32	132	46					228,928	56	52,635	60	281,564	16	4,671		3,043,963	15
Farmers & Traders' Life & Accident (Joint Stock)			*13,490	19											13,490	19	31,269	66	44,759	85	516		500,000	00
People's Life (Mutual)			**32,442	01			581	62			985	85	334	98	34,344	46	22,150	00	56,494	46	41,134		1,729,617	76
Totals	1,000	00	257,129	41	5,520	57	1,659	94	132	46	985	85	334	98	276,763	21	106,055	26	382,818	47	6,321		5,273,580	91

* Calculated on the Hm. Table, interest at $\frac{1}{4}$ per cent. per annum. † Life, \$30,970.66; Accident, \$1,471.35. ‡ Including Accident, 462, \$672,500.

INCOME FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Gross premiums.		Interest.		Borrowed money.		Advances returned.		Premium on capital stock.		Calls on stock.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Excelsior Life (Joint Stock).....	87,983	26	9,072	43	.....	.....	.....	.....	21,054	00	.....	.....	281	31	118,391	00
Farmers' and Traders' Life and Accident (Joint Stock).....	13,483	35	1,089	28	750	00	.....	.....	.....	.....	1,215	46	35	00	16,573	09
People's Life (Mutual).....	28,881	39	170	79	100	00	9,613	65	.....	.....	.....	.....	855	50	39,621	33
Totals.....	130,348	00	10,332	50	850	00	9,613	65	21,054	00	1,215	46	1,171	81	174,585	42

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Agents' commission and salary.		Salaries.		Medical fees.		Legal expenses.		All other.		Total expenses of management.		Repayment of loans.		Surrenders.		Payments of annuities.		Losses.		Re-insurance.		Advanced to Agents.		Rebate.		Other expenditures.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Excelsior Life (Joint Stock).....	30,458	61	5,270	06	3,855	84	764	08	10,382	35	50,730	97	16,000	00	4,820	41	300	00	10,277	85	4,249	50	.....	.....	20	00	.....	.....	86,398	73
Farmers' and Traders' Life & Accident (Joint Stock).....	4,713	86	3,024	00	1,621	06	.....	.....	2,367	69	11,726	61	3,250	00	.....	.....	.....	.....	1,000	00	56	95	.....	.....	.....	.....	.....	.....	16,033	56
People's Life (Mutual).....	8,625	86	2,674	12	1,601	38	83	95	4,080	40	17,065	71	.....	.....	178	51	.....	.....	556	02	.....	.....	20,975	85	243	46	900	40	39,979	95
Totals.....	43,798	36	10,968	18	7,078	28	848	03	16,830	44	79,523	29	19,250	00	4,998	92	300	00	11,833	87	4,306	45	20,975	85	243	46	980	40	142,412	24

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31ST DECEMBER, 1898.

JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31st DECEMBER, 1898.

For Berlin Mutual Fire Insurance Company, Fire Insurance Exchange Corporation (Stock and Mutual), Hand-in-Hand Insurance Company (Mutual and Stock), Millers' and Manufacturers' Insurance Company (Stock and Mutual), and Wellington Mutual Fire Insurance Company, see under "Cash Mutual Companies."

EQUITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business 15th February, 1898.

President—ARCHIBALD CAMPBELL, M.P. *Secretary*—WM. GREENWOOD BROWN.

Authorized capital, \$1,000,000.

Subscribed capital, \$500,000 ; paid up, \$50,000.

Securities deposited in Treasury of Ontario, \$25 000.

ASSETS.

Actual cash on hand head office	\$7 69
Cash on deposit in following chartered banks .	
Bank of Montreal, Toronto	10,000 00
Imperial Bank, Toronto	13,513 14
" (Government deposit)	25,000 00
Interest due or accrued	757 98
Premiums outstanding	1,246 56
Total assets	\$50,525 37
Subscribed capital stock uncalled	\$450,000 00

LIABILITIES.

Amount of adjusted losses	\$13 00
Unearned premiums, being 50% of gross premiums	8,584 92
Amount due for salaries	40 00
" " rent	150 00
" " commission	249 30
" " re-insurance premiums	454 02
" " organization expenses	249 51
Total liabilities	\$9,740 75
Capital stock paid up	\$50,000 00

RECEIPTS.

Gross premiums received in cash	\$19,121 29
Interest received	302 62
Capital stock paid up	50,000 00
Total receipts	<u>\$69,423 91</u>

EXPENDITURE.

(a) *Expenses of Management :*

Cash paid for agents' commission	\$2,663 41
“ law costs	100 00
“ investigation and adjustment of claims	29 60
“ interest	67 33
“ statutory assessment and license fee	50 00
“ travelling expenses	536 97
“ rent and taxes	311 25
“ salaries, directors' and auditors' fee	3,619 05
“ printing, stationery and advertising	884 14
“ postage, telegrams, etc.	89 50
“ other expenses	488 83
Total expenses of management	<u>\$8 840 08</u>

(b) *Miscellaneous Payments :*

Cash paid for losses of 1898	969 34
“ re insurance	2,029 68
“ rebate	714 30
“ organization expenses	7,250 49
“ Trust Co. for collecting	150 00
“ office furniture	949 19
Total expenditure	<u>\$20,903 08</u>

MISCELLANEOUS.

	Number.	Amount.
		\$. c.
Policies taken during 1898	1,752	2,327,372 25
Gross number and amount of risks in force at any time during 1898	1,752	2,327,372 25
Deduct expired and cancelled in 1898.	168	267,217 25
Amount in force 31st December, 1898.	1,584	2,060,155 00
Less reinsured		327,446 00
Net risks in force 31st December, 1898	1,584	1,732,709 00

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
Ainlay, Thomas	Mount Forest	500	00	50	00
Ainsworth, O. H.	Guelph	2,000	00	200	00
Allen, H. P.	London	1,000	00	100	00
Alexander, A. W.	Guelph	1,000	00	100	00
Alexander, Dr. W. H.	Toronto	1,000	00	100	00
Arthur, Dr. J. Robins.	Collingwood	1,000	00	100	00
Bailey, James	Harriston	500	00	50	00
Baldwin, G. S.	Aurora	2,000	00	200	00
Ball, George	Barrie	1,000	00	100	00
Barker, Clarissa	Bloomfield	10,000	00	1,000	00
Barrick, Dr. E. J.	Toronto	1,000	00	100	00
Beacock, Dr. D. V.	Brockville	1,000	00	100	00
Begg, Wm. R.	Toronto	1,000	00	100	00
Bell, Edwin	Chatham	3,000	00	300	00
Bell, Judge	"	4,000	00	400	00
Berry, Wm.	Brantford	2,000	00	200	00
Biggar, W. H.	Belleville	1,000	00	100	00
Blair, George F.	Brussels	1,000	00	100	00
Boles, James P.	Ingersoll	2,000	00	200	00
Bonnick, Joseph	Toronto	1,000	00	100	00
Bowerman, D. B.	Bloomfield	2,000	00	200	00
Bowerman, L. H.	Toronto	2,000	00	200	00
Boyer, John P.	Kincardine	1,000	00	100	00
Bristol, Carrie E.	Guelph	1,000	00	100	00
Brown, F. Clement	Toronto	1,000	00	100	00
Brown, Wm. Greenwood	"	2,500	00	250	00
Brown, Margaret	"	10,000	00	1,000	00
Brook, B. F.	Listowel	1,000	00	100	00
Bruce, E. W.	Toronto	1,000	00	100	00
Bruce, Dr. W. M.	Listowel	2,000	00	200	00
Buchanan, J. H.	Woodstock	1,000	00	100	00
Burgess, Herbert H.	Owen Sound	1,500	00	150	00
Burr, Emma C.	Guelph	2,000	00	200	00
Burr, F. C.	"	2,000	00	200	00
Burr, M. W.	"	2,500	00	250	00
Burritt, A. & Co.	Mitchell	5,000	00	500	00
Bywater, A. E.	Trenton	500	00	50	00
Cable, William	Toronto	1,000	00	100	00
Cameron, Emily and Maud	Petrolia	1,000	00	100	00
Cameron, John H.	Brussels	1,500	00	150	00
Campbell, Arch	Toronto Junction	5,000	00	500	00
Campbell, Arch. G.	Harriston	1,000	00	100	00
Carlyle, David	Toronto	5,000	00	500	00
Carlyle, Isabel	"	300	00	30	00
Carpenter, E. R.	Collingwood	1,000	00	100	00
Carroll, Mrs. Ellen	Toronto	1,000	00	100	00
Carscadden, Thomas	Galt	2,000	00	200	00
Carscadden, Nellie E.	Galt	3,000	00	300	00
Carson, Samuel	Meaford	1,000	00	100	00
Chisholm, W. D.	Belleville	1,000	00	100	00
Chrysler, M. A.	Toronto Junction	1,000	00	100	00
Clarke, Eunice	Bloomfield	5,000	00	500	00
Clark, Eugenia M.	Toronto	5,000	00	500	00
Cockburn, A. P.	"	1,000	00	100	00
Cody, W. S.	Windsor	1,000	00	100	00
Colbeck, F. C.	Toronto Junction	3,000	00	300	00
Cormack, James	Guelph	2,000	00	200	00
Connell, Dr. J. C.	Kingston	1,000	00	100	00
Cooke, John C.	Kincardine	1,000	00	100	00
Courtice, Rev. A. C., D.D.	Toronto	5,000	00	500	00
Crawford, G. S.	"	1,000	00	100	00
Crawford, Thomas, M.P.P.	"	3,000	00	300	00
Cressman, Alva W.	Norwich	1,000	00	100	00
Cressman, Clara	"	1,000	00	100	00
Cronk, J. S.	Picton	6,000	00	600	00

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
Doolittle, S. L.	Ingersoll	2,000	00	200	00
Dow, Dr. W. G.	Owen Sound	1,000	00	100	00
Dufton & Sons.	Stratford	500	00	50	00
Dunlop, James	Hamilton	1,000	00	100	00
Eakins Thomas	Harriston	500	00	50	00
Eastwood, Miss Ida G	Toronto Junction	2,000	00	300	00
Egan, Charles	Petrollea	500	00	50	00
Elliott, Wm., M.A.	Mitchell	5,000	00	500	00
Elliott, Dr. A. G.	Lucknow	1,000	00	100	00
Elliott, C. H.	London	1,000	00	100	00
Escott, T. B.	"	1,000	00	100	00
Farran, W. W.	Clinton	1,000	00	100	00
Ferguson, D. M.	Stratford	1,000	00	100	00
Follett, Joseph J.	Toronto	1,000	00	100	00
Ford, Thomas S.	Mitchell	1,000	00	100	00
Forrester, Andrew	"	5,000	00	500	00
Fowke, F. L.	Oshawa	1,000	00	100	00
Frawley, M. J.	Barrie	2,000	00	200	00
Frost, George	Tilsenburgh	1,000	00	100	00
Gibson, Rev. John	Norwood	1,000	00	100	00
Gilles, John	Teeswater	1,000	00	100	00
Goodale, Marion	Milverton	1,000	00	100	00
Goodale, Elizabeth	"	1,000	00	100	00
Goulday, Richard	Toronto Junction	2,000	00	200	00
Govenlock, Wm	Griswold, Man	10,000	00	1,000	00
Gowan, Senator J. R.	Barrie	1,000	00	100	00
Gowan, John	Toronto	2,000	00	200	00
Gray, James	Kincardine	1,000	00	100	00
Groves, Dr. A.	Fergus	1,000	00	100	00
Hall, Z. A.	Penetanguishene	1,000	00	100	00
Hallam, John	Toronto	1,000	00	100	00
Halls, Samuel P.	Goderich	2,000	00	200	00
Hamilton, James R	Brantford	1,000	00	100	00
Hara, F. N.	St. Catharines	500	00	50	00
Hawk, Dr. Albert	Galt	5,000	00	500	00
Hawley, Deborah	Bath	2,500	00	250	00
Haywood, Alfred	Toronto	1,000	00	100	00
Henwood, Dr. A. J.	Brantford	5,000	00	500	00
Henwood, Dr. Reginald	"	2,000	00	200	00
Hiscox, William	Port Perry	500	00	50	00
Hendrie, Wm., Jr.	Parlilton	3,000	00	300	00
Hortin, William	Windsor	2,000	00	200	00
Houston, John	Clinton	1,000	00	100	00
Howell, O. C.	Hamilton	500	00	50	00
Hubbard, A. I.	Toronto	1,000	00	100	00
Innes, James	Guelph	2,000	00	200	00
Irwin, H. E.	Toronto	5,000	00	500	00
Irwin, John W.	Clinton	1,000	00	100	00
Jenkins, Frederika E.	Owen Sound	1,000	00	100	00
Jennings, B.	Toronto	500	00	50	00
Jewell, John	Harriston	500	00	50	00
Keefe, J. G.	Norwood	2,000	00	200	00
Kerr, James	Sarnia	1,500	00	150	00
Kilgour, Rev. Joseph	Peterborough	5,000	00	500	00
King, W. C.	Bowmanville	5,000	00	500	00
Kitchen, W. J.	Galt	7,500	00	750	00
Knox, John	Norwood	2,000	00	200	00
Laird, John	Picton	1,000	00	100	00
Lewis, William	Mount Forest	500	00	50	00
Leonard, H. F.	Brantford	500	00	50	00
Long, Thomas	Port Hope	500	00	50	00
Luke, Sidney	Tilsenburgh	1,000	00	100	00

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
McArthur, Alex.	Seaforth	13,000	00	1,300	00
McCamus, D. N.	Port Perry	1,000	00	100	00
McCamus, J. A.	Norwood	1,000	00	100	00
McConochie, H. D.	Galt	5,000	00	500	00
McCrimmon, Dr. John	Kincardine	500	00	50	00
McCullough, Dr. Hugh A.	Harriston	1,000	00	100	00
McDiarmid, H. F.	Ingersoll	2,000	00	200	00
McEvers, Lura A.	Cobourg	2,000	00	200	00
McKay, A. B.	London	1,000	00	100	00
McKendrick, George M.	Kincardine	5,000	00	500	00
MacLaren, A. F., M.P.	Stratford	2,000	00	200	00
McLean, Dr. P. D.	Woodbridge	2,000	00	200	00
McPherson, James A.	Kincardine	500	00	50	00
Manning, Alex.	Toronto	5,000	00	500	00
Manning, William	Coldwater	1,000	00	100	00
Marr, John	London	1,000	00	100	00
Marshal, Noel	Toronto	500	00	50	00
Martin, Carry T.	Chatham	2,000	00	200	00
Martin, Dr. G. S.	Toronto Junction	1,000	00	100	00
Murray, Thomas	Owen Sound	1,000	00	100	00
Matthews, Asa	Toronto	1,000	00	100	00
Meikle, Dr. T. D.	Mount Forest	1,000	00	100	00
Meiklejohn, John	Harriston	500	00	50	00
Meyers, Arch. J.	Listowel	2,000	00	200	00
Mills, J. S.	Toronto	2,000	00	200	00
Mills, Mrs. James	Norwich	1,000	00	100	00
Mills, Thomas A.	Wingham	500	00	50	00
Moore, Alvin J.	Goderich	500	00	50	00
Morden, Dr. James B.	Picton	2,000	00	200	00
Morgan, Edward (Judge)	Toronto	2,000	00	200	00
Morgan, Joseph	Walkerton	1,000	00	100	00
Moyer, Dr. Sylvester	Galt	1,000	00	100	00
Munn, Angus	Ripley	1,000	00	100	00
Murdoch, John G.	Lucknow	1,000	00	100	00
Murray, Rev. John L.	Kincardine	2,000	00	200	00
Murray, R. W.	Toronto	1,000	00	100	00
Nairn, Charles A.	Goderich	2,000	00	200	00
Needler, William	Lindsay	10,000	00	1,000	00
Nichol, Dr. William	Brantford	1,000	00	100	00
Nightingale, James	"	1,000	00	100	00
Norris, James	Kincardine	1,000	00	100	00
Noxon, Stephen	Ingersoll	2,000	00	200	00
Noxon, T. H.	"	2,000	00	200	00
Noxon, W. R.	"	1,000	00	100	00
Noxon, William	Bloomfield	10,000	00	1,000	00
Oelschlager, Henry	Berlin	4,000	00	400	00
Packham, James H.	Owen Sound	1,000	00	100	00
Papst, C. W.	Seaforth	500	00	50	00
Phillips, Mrs. Mary J.	Picton	3,000	00	300	00
Pickard, Emma C.	Seaforth	500	00	50	00
Piggott, John	Chatham	1,000	00	100	00
Pinch, John S.	Owen Sound	1,000	00	100	00
Platt, Dr. John M.	Picton	3,000	00	300	00
Platt, G. D.	"	1,000	00	100	00
Plummer, A. E.	Toronto	1,000	00	100	00
Porter, George	Goderich	1,000	00	100	00
Rae, George M.	Toronto	4,500	00	450	00
Reedy, George	Barrie	1,000	00	100	00
Reynolds, P. W.	Norwood	1,000	00	100	00
Richards, Lydia R.	Picton	5,000	00	500	00
Richards, John	"	10,000	00	1,000	00
Riley, C. W.	Ingersoll	2,000	00	200	00
Robinson, O. E.	"	1,000	00	100	00
Robertson, R. J.	"	1,000	00	100	00
Robertson, Wm. J.	St. Catharines	1,000	00	100	00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
Ross, C. G.	Newmarket	1,000	00	100	00
Rutherford, Miss Elizabeth L.	Aurora	2,000	00	200	00
Schaefer, H. M.	Milverton	500	00	50	00
Seagram, A. W.	Toronto	1,500	00	150	00
Shortt, Adam (Prof.)	Kingston	500	00	50	00
Simpson, W. Graham	Eglinton	500	00	50	00
Sloan, John	Galt	2,000	00	200	00
Smith, Dr. A. Dalton	Mitchell	4,000	00	400	00
Smith, Dr. J. C.	Barrie	1,000	00	100	00
Smith, John	Tilsenburg	2,000	00	200	00
Smith, William	Brockville	1,000	00	100	00
Smith, W. F.	Toronto	500	00	50	00
Spratt, W. A.	Hamilton	1,000	00	100	00
Stalker, Dr. Malcolm	Walkerton	1,000	00	100	00
Stevenson, H. M.	Toronto	3,000	00	300	00
Stewart, Robert	Guelph	1,000	00	100	00
Stuckney, Stephen W.	Buffalo, N. Y.	3,600	00	360	00
Stiver, Reuben A.	Unionville	500	00	50	00
Strang, Rose I.	Goderich	500	00	50	00
Strang, Hugh I.	"	500	00	50	00
Strath, Robert S.	Toronto	1,000	00	100	00
Strathy, Gerard	Barrie	1,000	00	100	00
Talcott, Philip.	Bloomfield	5,000	00	500	00
Tatham, Sidford	Listowel	1,000	00	100	00
Taylor, Alfred	Galt	2,000	00	200	00
Teasdall, Dr. W. J.	London	1,000	00	100	00
Terrill, John	Pictou	11,000	00	1,100	00
Thompson, Charles	Tilsenburg	2,000	00	200	00
Tudhope, W. R.	Toronto	2,000	00	200	00
Turner, Edith E.	"	1,000	00	100	00
Vandusen, W.	Tara	5,000	00	500	00
Vandervoort, Ida M.	Sidney Crossing	1,000	00	100	00
Van Norman, Charles C.	Toronto	5,000	00	500	00
Walker, John A.	Ghatham	1,000	00	100	00
Walkerhouse, James	Ingersoll	2,000	00	200	00
Warren, Frederick	Toronto Junction	1,000	00	100	00
Warring, George	Pictou	500	00	50	00
Watson James B.	Kincardine	5,000	00	500	00
Wells, Dr. S. M.	Barrie	1,000	00	100	00
Wells, W. C.	Phillipston, Co. Hastings.	2,000	00	200	00
White, James	Woodstock	1,000	00	100	00
Wesley, Samuel	Barrie	2,000	00	200	00
White, J. W.	Chatham	1,000	00	100	00
White, W. J. B. (in trust)	Kingston	500	00	50	00
Wightman, Robert	Owen Sound	1,000	00	100	00
Wilkins, N. B.	Galt	2,000	00	200	00
Wilkins, Fred. W.	Norwood	2,000	00	200	00
Wilkinson, H. B.	Hamilton	500	00	50	00
Wilkinson, A. W.	Barrie	1,000	00	100	00
Williams, Rev. D.	Bath	10,000	00	1,000	00
Williams, John	Cobourg	2,000	00	200	00
Williams, Miss M. P.	Norwood	1,000	00	100	00
Wilson, James	Fergus	500	00	50	00
Woods, Walter	Hamilton	1,000	00	100	00
Yates, H. R.	Brantford	1,000	00	100	00
Young, Rev. John	Hamilton	500	00	50	00
Yuill, L. J.	Truro, N.S.	700	00	70	00
Yule, Alex.	Harriston	1,000	00	100	00
Yule, John	Guelph	2,000	00	200	00
Zeigler, Dr. O. H.	Toronto	500	00	50	00
Total		500,000	00	50,000	00

KEYSTONE FIRE INSURANCE COMPANY 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	\$ 124 24
“ “ deposit in Bank of New Brunswick	5,768 74
“ “ “ Nova Scotia	5,000 00
“ “ “ Halifax Banking Co.,	5,000 00
	<u>\$ 15,892 98</u>
“ Cash in agents' hands	733 43
“ Bills receivable	170 63
“ Interest accrued and unpaid	869 95
“ Outstanding premiums	713 94
“ Due from other companies for re-insurance	74 71
“ “ “ “	10,533 46
“ Office furniture, supplies and insurance plans (not extended)	\$2,582 71
Total assets	<u>\$ 69 479 10</u>
Capital stock subscribed but uncalled	<u>\$160,000 00</u>

LIABILITIES.

Amount of adjusted losses	\$ 2,513 00
“ resisted losses	2 250 00
“ supposed losses	9,176 33
Unearned premiums, being 50 per cent. of gross premium.....	40,597 50
Accrued salaries	775 00
All other liabilities.....	211 16
Total liabilities, except capital stock	\$ 55,522 99
Capital stock paid up in cash.....	\$ 40,000 00

RECEIPTS.

Gross premiums received in cash	\$ 83,445 13
Interest	1,620 42
Re-insurance on account losses	213 33
Agents' balances	647 10
Balances from other Co's	3,521 65
Outstanding premiums	498 60
Other sources	178 14
Total receipts	\$ 90,124 37

EXPENDITURE.

Expenses of Management :

Paid for investigation of claims	\$ 438 03
“ commission or brokerage	18,274 16
“ statutory assessment and license fee	81 49
“ rent and taxes	1,191 43
“ printing and stationery	637 47
“ postage and telegrams	76 21
“ salaries, directors' and auditors' fees	3,559 96
“ interest	16 77
“ law costs	797 33
Total expenses of management	\$ 25,072 85

Miscellaneous payment :

Amount paid for losses prior to 1898	\$ 6,356 35
“ “ of 1898	34 912 04
	<u>\$ 41,268 39</u>
“ “ for re-insurance premiums	1,800 98
“ “ rebate	19,176 03
“ “ other purposes	235 22
Total expenditure	\$ 87,553 47

MISCELLANEOUS.

In Ontario:

Amount as originally written	\$3,386,133 00
Less cancelled	465,806 00
	<hr/>
Less re-insured	\$2,920,327 00
	82 963 00
	<hr/>
Net risks in force 31st December, 1898.	\$2,837,364 00
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KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B.

31st December, 1898.

LIST OF STOCKHOLDERS.

Name.	Residence.	No. shares.	Amount paid up.
Armstrong, John R	St. John	20	\$ 160
Baird, Geo. T	Perth, Vict. Co	200	1,600
Buckerfield, E. B	Harcourt, N. B	35	280
Butcher, Annie S	St. John	20	160
Berryman, Charlotte C	"	40	320
Bell, A. H	St. Stephen	1	8
Baruhill, A. P	St. John	30	240
Butcher, F. R	"	131	1,048
Currie, J. Z	Boston	80	640
Chestnut, Henry	Fredericton, N. B	40	320
Carritte de B	St. John	20	160
Clarke, Geo. J	St. Stephen, N. B	10	80
Chapman, W. H	Dorchester, N. B	5	40
Clarke, L. D	St. John, N. B	10	80
Cox, Hon. Geo. A	Toronto	20	160
Cox, Hon. Geo. A. and J. J. Kenny in trust.	"	3,470	27,760
Dunn, E. G	Lancaster, St. John	20	160
Dunn, Lucinda R	St. John	25	200
Edgecombe, F. B	Fredericton	40	320
Emerson, H. R	Dorchester	5	40
Edgecombe, John	St. John	1	8
Edwards, M. B	"	2	16
Edgecombe, Helen Giles	Fredericton	20	160
Forster, W. D	St. Andrews	20	160
Frink, R. W. W	St. John	20	160
Grimmer, F. J	St. Andrews	40	320
Grimmer, Geo. D	"	20	160
Gove, S. T	"	10	80
Goad, Chas. E	Montreal	10	80
Harris, C. P	Moncton, N. B	20	160
Hocken, M. S	Chatham, N. B	40	320
Hazen, A. P	Montreal	5	40
Hutchins, C. H	St. John, N. B	10	80
Jones, T. A	St. John, N. B	2	16
Kenny, J. J	Toronto	20	160
Knowlton, F. J. G	St. John, N. B	20	160

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	No. shares.	Amount paid up.
Leavitt, A. Gordon	St. John	2	8
Leavitt, Julia	"	1	8
Lordly, Chas. E.	"	10	80
Markham, A	St. John, N. B.	40	320
Murchie, F. M.	Calais, Me.	10	80
Masters, J. E.	Moncton, N. B.	5	40
Mowat, James	St. John, N. B.	2	16
Macaulay, Alex	"	20	160
Morrison, Frank I.	Fredericton	5	40
Macpherson, J. D.	"	2	16
Morrissey, George	St. John, N. B.	1	8
McLean, H. H.	St. John, N. B.	10	80
Falmer, Ada Louise	St. John, N. B.	5	40
Philps, E. L.	"	25	200
Pninney, J. D.	Richilucto, N. B.	20	160
Randolph, Hon. A. F.	Fredericton	200	1,600
Rice, W. R.	Bear River, N. S.	2	16
Rowan, A. M.	St. John, N. B.	2	16
Steeves, Mary A., Exec	St. John, N. B.	20	160
Steeves, J. A. E.	"	20	160
Sharpe, F. S.	"	10	80
Smith, R. Wilson	Montreal	20	160
Short, J. D.	St. John, N. B.	2	16
Smith, Ella A.	Woodstock, N. B.	5	40
Scott, S. D.	St. John, N. B.	10	80
Smith, R. E. Guy	Woodstock, N. B.	25	200
Todd, Frank	St. Stephen, N. B.	12	96
Welch, W. W.	Quebec	10	80
Whittaker, Mrs. E. G.	St. John, N. B.	2	16
Winslow, J. N. W.	Woodstock, N. B.	15	120
Winslow, E. Byron	Fredericton, N. B.	5	40
		5,000	40,000

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

President—HON. GEO. E. FOSTER, M.P.

Vice-President—E. COATSWORTH, JR.

Authorized Capital, \$500,000.

Subscribed Capital, \$396,200. Paid up on call, \$34,150.75.

In advance of call, \$2,047.50.

Securities deposited in Treasury of Ontario, \$25,000 par value.

ASSETS.

Cash at head office	\$ 3,395 78
“ deposit receipt, Dominion Bank, Toronto (Government Deposit)	12,500 00
“ on deposit in Dominion Bank	2,415 92
“ deposit receipt, Imperial Bank, Toronto (Government Deposit)	12,500 00
“ on deposit in Imperial Bank	6,191 63
“ in agents' hands acknowledged by them and considered good	2,273 78
Amounts due, re-insurance on loss	966 66
	<hr/>
Total assets	\$ 40,241 77
Subscribed capital stock uncalled	<u>\$354 532 50</u>

LIABILITIES.

Supposed losses	\$ 3,700 00
Unearned premiums, being 50 per cent. of gross premiums	8,308 78
Rent	75 00
Commission	799 28
Due for re-insurance	310 68
	<hr/>
Total liabilities, except capital stock	\$13,193 74
	<hr/>
Capital stock, paid up in cash	<u>\$36,198 25</u>

REVENUE ACCOUNT.

Gross premiums received in cash	\$16,344 83
Received for interest	895 96
On capital stock	36,198 25
Re-insurance	247 44
Total	\$53,686 48

EXPENDITURE.

Expenses of Management :

Paid for fuel and light	\$ 6 96
“ interest	46 34
“ commission	3,088 86
“ salaries, fees and all other remuneration of officials	3 071 06
“ rent	270 00
“ legal expenses	38 00
“ statutory assessment and license fee	50 00
“ books, stationery, printing and advertising	1,269 40
“ travelling expenses	243 62
“ postage, telegrams and express	201 65
“ investigation and adjustment of claims	51 40
“ petty expenses	130 85
Total expenses of management	\$ 8 468 14

Miscellaneous :

Amount paid for losses occurring during the year 1898	\$ 1,575 07
“ re-insurance premiums	1,715 84
“ rebate	676 52
“ office furniture	426 00
“ organization expenses	3,398 58
“ Goad's Plans	425 00
Amount invested (not extended)	\$25,000
Total expenditure	\$16,685 15

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
Taken during the year 1898, new and renewed	1,678	\$ 2,080,783 44
Gross number and amount in force at any time during 1898	1,678	2,080,783 44
Deduct expired and cancelled during 1898	176	272,473 21
In force at 31st December, 1898	1,502	1,808,310 23
Amount re-insured		251,166 99
Net amount at risk 31st December, 1898	1,502	1,557,143 24

LIST OF STOCKHOLDERS.

Name.	Address.	Amount subscribed for.		Amount paid up.	
		\$	c.	\$	c.
Abell, John	Toronto	1,000	00	100	00
Adams, James	"	500	00	50	00
Adams, Mrs. M	"	2,000	00	200	00
Adams, D. J	Port Perry	500	00	50	00
Agar, R. T	Ingersoll	500	00	50	00
Agar, C. J	Toronto	1,000	00	100	00
Alteman, H.	Wellesley	500	00	50	00
Allen, A. W	Toronto	500	00	50	00
Ansley, J. H	Simcoe	1,000	00	100	00
Andrews, J. B.	Toronto	1,000	00		
Andrews, E. B	"	1,000	00	100	00
Armstrong, Wm.	Queenston	1,000	00	100	00
Attwood, Miss E	Toronto	2,000	00	200	00
Atkinson, W. T	"	1,000	00	100	00
Authors, Miss Rhoda	"	700	00	70	00
Apted Bros	"	1,000	00	100	00
Alexander & Cable Lithographing Co.	"	1,000	00	100	00
Adams, M	"	1,000	00	100	00
Bedell, Geo. W	"	5,000	00	50	00
Becker, D. & H	New Hamburg	1,000	00	100	00
Bell, W. A	Glencoe	1,000	00	100	00
Bixell, O	Brantford	1,000	00	100	00
Eiette, Fred	Tilsonburg	500	00	50	00
Borthwick, H. F	Toronto	10,000	00	1,000	00
Bowlby, W. H	Berlin	2,000	00	200	00
Boulton, Mrs. M. Granville	Paris	4,000	00	400	00
Boyd, A. H	Alexandria	2,000	00	200	00
Bowman, David	Berlin	1,000	00	100	00
Breithaupt, J. C	"	2,000	00	200	00
Bruce, W. M	Listowel	3,000	00	300	00
Brook, B. F	"	1,000	00	100	00
Burritt, A	Mitchell	2,500	00	250	00
Burke, Mrs. Adeline	London	2,500	00	250	00
Burch, George	St. Catharines	2,000	00	200	00
Bradshaw, Alex	Toronto	100	00	100	00
Bocan, A	Redgrave	300	00	30	00
Bowman, David	Toronto	500	00		
Brady, J. C	"	2,000	00		
Burt, J. C	Listowel	1,000	00	100	00
Campbell, Wm	Goderich	1,000	00	100	00
Carroll, G. H	Paris	500	00	50	00
Carter, Miss Rose	Toronto	400	00	40	00
Caverhill, J. A	Tilsonburg	500	00	50	00
Clancy, John	Toronto	4,400	00	400	00
Clemow, Hon. F	Ottawa	2,000	00	200	00
Cleghorn, W. W	Wellesley	1,000	00	100	00
Clapp, David	Harriston	1,000	00	100	00
Clapp, Mrs. Jennie E	"	1,000	00	100	00
Clancy, Miss H	Toronto	1,000	00	100	00
Chantler, Thomas	"	1,000	00	100	00
Corey, H	Petrolia	5,000	00	500	00
Corey, Bloss P	"	1,000	00	100	00
Coatsworth, E., Jr.	Toronto	1,000	00	100	00
Coatsworth, C. E	"	1,000	00	100	00
Couen, C. H.	"	1,000	00	100	00
Cressman, Noah	New Hamburg	1,000	00	100	00
Curtis, J. W.	Port Perry	5,000	00	500	00
Curtis, Mrs. E. J	Paris	4,000	00	400	00
Curtis, Miss Margaret	"	4,000	00	400	00
Curtis, F	Toronto	1,000	00	100	00
Cox, Mrs. Annie L	"	300	00	30	00
Coatsworth, Emerson	"	1,000	00		
Corby, William	"	1,000	00		
Cruttenden, Thos	"	2,000	00		

LIST OF STOCKHOLDERS.—Continued.

Name.	Address.	Amount subscribed for.		Amount paid up.	
		\$	c.	\$	c.
Dallimore, William	Toronto	1,000	00	100	00
Davis, Ammon	"	500	00	50	00
Davis, Albert J	Port Perry	500	00	50	00
Davidson, R. L	Toronto	1,000	00	100	00
Dixon, Thos.	Walkerton	100	00	100	00
Dickieson, M. G., for Mrs. Harriet Dickieson	Ottawa	1,000	00	100	00
Drummond, H. A., in trust	Toronto	3,000	00	300	00
Dufton & Sons	Stratford	500	00	50	00
Durham, John H. C	Toronto	3,500	00	250	00
Downs, C. W	"	1,000	00		
Edmonds, Chas	"	1,000	00	100	00
Elliott, David	"	500	00	50	00
Elliott, Rev. George	Glencoe	500	00	50	00
Essex, Alfred	Toronto	500	00	50	00
Egan, Charles	Petrolia	500	00	50	00
Essex, Alfred, in trust	Toronto	1,000	00	100	00
Farthing, Rev. J. C	Woodstock	1,000	00	100	00
Field, J. M	Walkerton	500	00	50	00
Foster, Hon. Geo. E. (M.P.)	Ottawa	1,000	00	100	00
Forster, A. I	Toronto	1,000	00	100	00
Ford, T. S	Mitchell	500	00	50	00
Fraser, D.B., M.D	Stratford	1,000	00	100	00
Fry, W. S	Toronto	500	00		
Gheul, Mrs. Jeanette	"	1,000	00	100	00
Gheul, Chas. A	"	1,000	00	100	00
Gibson, R. E	"	5,000	00	500	00
Gordon, Miss L. J.	Sarnia	500	00		
Greene, Mrs. E	Toronto	1,000	00	100	00
Gray, R. M	"	2,500	00	250	00
Grant, Robert	"	1,000	00	100	00
Greenwood, M. J	Whitby	500	00	50	00
Groves, A., M.D	Fergus	500	00	50	00
Griffin, J	St. Thomas	2,000	00	200	00
Garner, Mrs. Isabella	Chatham	2,500	00	250	00
Gisborne, F. H	Ottawa	400	00		
Gosnell, William	Toronto	1,000	00		
Grass, Ruliff	"	5,000	00	500	00
Gordon, D. A	Wallaceburg	3,000	00		
Gray, William, in trust	Toronto	200	00	20	00
Hastie, Robert	"	5,000	00	500	00
Halstead, Miss M. E	Mount Forest	1,000	00	100	00
Harris, Mrs. Harriet	Dungannon	2,500	00	1,000	00
Harvie, Thos., in trust for Arthur N. Harvie.	Toronto	1,000	00	100	00
Harrington, Fred	"	500	00	50	00
Hands, J. E.	"	1,000	00	100	00
Heck, Ben	"	500	00	500	00
Herriman, W. C., M.D	Hamilton	1,000	00	100	00
Hicks, Mrs. Catharine	Toronto	2,000	00	200	00
Hillock, Frank	"	1,000	00	100	00
Hill, John	Wellesley	1,000	00	100	00
Hick, Miss K	Toronto	500	00	50	00
Hogg, W. D.	Ottawa	1,000	00	100	00
Hodge, Geo., M.D.	London	1,000	00	100	00
Hogarth, W. B	Tilsonburg	500	00	50	00
Hutcheson, H. G	Port Perry	1,000	00	100	00
Hughes, Rev. E. W	Tilsonburg	1,000	00	100	00
Holmes, T. K., M.D.	Chatham	5,000	00	500	00
Helson, Wm.	Stratford	1,000	00		
Harvie, Thos., in trust for Andrew T. Harvie	Toronto	1,000	00	100	00
Hood, E	Glams	500	00		
Hutcheson, I. E.	Toronto	1,000	00		
Hees, Geo. H	"	2,000	00	200	00
Harvie, Thos., in trust for Alice C. Harvie.	"	1,000	00	100	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Address.	Amount subscribed for.		Amount paid up.	
		\$	c.	\$	c.
Hogg, David	Perth	2,000	00	200	00
Irwin, William	Listowel	3,000	00	300	00
Ireland, J. T.	Harriston	500	00	50	00
Ibbotson, Mrs. Florence	England	5,000	00	500	00
Jenkins, W. H.	Toronto	500	00	50	00
Jewell, John	Harriston	500	00	50	00
Joynt, John	St. Helens	500	00	50	00
Kelly, David B.	Toronto	1,500	00	150	00
Kelly, D. J.	"	1,000	00	100	00
Kenny, Randal	Sarnia	500	00	50	00
King, F.	Tavistock	500	00	50	00
Kiely, F. M.	Toronto	10,000	00		
Kennedy, W. J.	Ottawa	1,000	00		
Lamoreaux, J. W.	Hamilton	300	00	30	00
Luke, J. & Sons	Tilsonburg	1,000	00	100	00
Lawrence, F. O., M.D.	St. Thomas	2,000	00	200	00
Lawson, W. A.	Toronto	1,000	00	100	00
Lee, Richard	"	1,100	00	110	00
Lick, H. M.	"	1,000	00	100	00
Lick, Elwood H.	Oshawa	1,030	00	100	00
Lick, Ethel G.	Toronto	1,000	00	100	00
Lofft, A. H.	St. Mary's	1,000	00	100	00
Ludlow, R. S.	Petrolia	4,000	00		
Lyon, Mrs. Janet	Toronto	1,000	00		
Liebner, F.	Harriston	500	00	50	00
Malcolm, T. G.	Toronto	1,000	00	100	00
Marshall, George	"	1,000	00	100	00
Maas, Albert	"	1,000	00	100	00
Matheson, G. N.	Sarnia	500	00	50	00
Marshall, S.	Fergus	1,000	00	100	00
Madill, Benjamin	Toronto	200	00	20	00
Mellow, S. J., M.D.	Port Perry	1,000	00	100	00
Merrill, A. D.	Tilsonburg	1,000	00	100	00
Merner, Hon. S.	New Hamburg	1,000	00	100	00
Meiklejohn, John	Harriston	500	00	50	00
Menzie, R.	Toronto	500	00	50	00
Moorhouse, W. H., M.D.	London	1,000	00	100	00
Mills, Dr. James	Guelph	1,500	00	150	00
Merrill, Robert	Harriston	400	00	40	00
Mulloy, N., M.D.	Preston	2,000	00	200	00
Munro, Hugh	Alexandria	1,000	00	200	00
Munro, Rev. Gustavus	Harriston	1,000	00	100	00
Munroe, William	St. Elmo	1,000	00	100	00
Munroe, George A.	"	500	00	50	00
Munroe, Grace J.	Alexandria	500	00	50	00
Myer, J. S.	Listowel	2,000	00	200	00
Macnamara, C. C.	Toronto	500	00	50	00
Minton, Thos. S.	"	1,000	00		
Milne, W. J., M.D.	Blythe	500	00		
Murphy, J. L.	Windsor	1,000	00	100	00
McCormack, R. L.	Toronto	2,500	00	250	00
McCaw, W. H.	Port Perry	500	00	50	00
McDonald, Angus	Alexandria	2,800	00	280	00
McDonald, R. A.	Penetanguishene	1,000	00	100	00
McDonald, D. A., in trust for M. McDonald	Alexandria	500	00	50	00
McDonald, D. A., in trust for A. L. McDonald	"	500	00	50	00
McGregor, Angus	Toronto	500	00	20	75
McIntosh, W. D.	"	1,000	00	100	00
McGillivray, J. D.	Laggan	1,000	00	100	00
McGillivray, John	"	1,000	00	100	00
McLeod, W. D.	Kirkhill	1,000	00	100	00

LIST OF STOCKHOLDERS.—Continued.

Name.	Address.	Amount	
		subscribed for.	paid up.
		\$	c.
McLeod, John T.	Toronto	300	00
McLennan, R. R.	Cornwall	5,000	00
McMurchie, J.	Harriston	500	00
McPhee, Arch. D.	Alexandria	1,000	00
McRae, C. J.	Glenroy	1,000	00
McRae, Miss Hattie	Maxville	500	00
McMillan, Hon. D.	Alexandria	5,000	00
McDonell, George	Cornwall	2,000	00
McCuaig, Malcolm	Vankleek Hill	1,000	00
McClive, Miss	Niagara Falls	1,000	00
McIntyre, J.	Toronto South	1,000	00
McKenzie, W. H.	"	1,000	00
McElroy, Wm. T.	"	300	00
MacCarthy, Henry F.	Ottawa	2,000	00
Nairn, Chas. A.	Goderich	1,000	00
Nelson, Robert	Toronto	500	00
Ochs, Anthony, M.D.	Hespeler	500	00
Odell, C. H.	Ottawa	1,000	00
Odell, W. S.	"	10,700	00
Ostrum, J. B.	Alexandria	1,000	00
Ovens, Thos., M.D.	Parkhill	1,000	00
Orme, Geo. L.	Ottawa	1,000	00
Patterson, Thos. J.	Toronto	1,000	00
Patterson, J.	"	9,500	00
Peine, Louis	New Hamburg	400	00
Plews, W. S.	Toronto	1,000	00
Proctor, J. R.	Alexandria	1,000	00
Potter, Chas.	Watford	1,000	00
Purvis, J. M.	Toronto	1,000	00
Prendergast, William	"	500	00
Reiner, J. G.	Wellesley	2,000	00
Reid, Geo.	Toronto	100	00
Ritchie, W. W.	"	500	00
Rider, Mrs. Sarah A.	"	3,000	00
Robinson, O. E.	Ingersoll	2,000	00
Ross, Mrs. E. M. B.	Glencoe	2,000	00
Robertson, James A.	Maxville	500	00
Rutherford, S. J.	Toronto	1,000	00
Ryan, G. B.	Guelph	1,000	00
Ryerson, Dr. G. S.	Toronto	5,000	00
Raymond, Anson	"	1,000	00
Rathbun, F. S., in trust	Deseronto	500	00
Sangster, Jno. H., M.D.	Port Perry	500	00
Sanderson & Co.	Toronto	1,000	00
Schoales, J. F.	"	1,000	00
Scott, J. W.	Listowel	2,500	00
Schell, J. T.	Alexandria	1,000	00
Schaefer, H. M.	Milverton	500	00
Sheppard, Rev. W. W.	Munsey	2,000	00
Shannon, J. R., M.D.	Goderich	1,000	00
Sherwood, A. P.	Ottawa	1,000	00
Smith, Alex. L.	Alexandria	2,000	00
Smith, A. Dalton, M.D.	Mitchell	2,000	00
Smith, John	Tilsonburg	2,000	00
Smith, R. W. B., M.D.	Hamilton	1,000	00
Snaggs, A.	Toronto	500	00
Shepherd, R.	St. Mary's	1,000	00
Serois, A. F.	Toronto	1,000	00
Smith, H. W.	"	1,000	00
Smythe, J. T.	"	1,000	00
Smillie, Jno. W.	Maxville	500	00
Shore, T. A.	Ottawa	1,000	00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Address.	Amount subscribed for.		Amount paid up.	
		\$	c.	\$	c.
Tallmadge, E. H., in trust	Toronto	5,000	00	500	00
Tallmadge, E. H.	"	1,000	00	100	00
Tomb, James	Alexandria	3,000	00	300	00
Twining, Mrs. Ada L	Fredericton, N B.	500	00	50	00
Thornton, Joseph	Toronto	1,000	00		
Turk, Rev. G. R.	"	1,000	00		
Turner, E. W.	"	1,000	00		
Vogan, S. W.	Walkerton	500	00	50	00
Wasson, David	Alexandria	2,000	00	200	00
Walker, E. C.	Toronto	1,000	00	100	00
Walsh, J.	"	1,000	00	100	00
Walker, George	"	1,000	00	100	00
Ward, T. S.	"	200	00	20	00
Warden, Gilbert T.	"	500	00	50	00
Weston, Mrs. Mercy C.	"	500	00	50	00
Wilson, T. A.	"	1,000	00	100	00
Wilkinson, W.	Brantford	400	00	40	00
Wilson, J. W.	Harriston	500	00	50	00
Witton, J. G.	Walkerton	500	00	50	00
Wood, E. G., M.D.	Nashville, Tenn	1,000	00	100	00
Woodbridge, S.	Toronto	1,000	00	100	00
Wood, R. A.	"	10,000	00	1,000	00
Way, Bidwell	Hamilton	1,000	00	100	00
Webster, G. R.	Ottawa	1,000	00		
Wilkinson, A. W.	Barrie	1,000	00		
Wells, R. J.	Harriston	500	00	50	00
Watt, Miss Minnie	Toronto	1,000	00	100	00
Zinkaner, J. N.	Wellesley	1,000	00	100	00
Totals.		396,200	00	36,198	25

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, including the head offices of the Company, 32 Church Street, Toronto.....	\$ 65,871 98
Debentures of Freehold Loan and Savings Company	10,000 00
Shares in Bell Telephone Company of Canada	9,336 75
Amount of loans secured by bank and other stocks	49,131 79
“ “ mortgage	45,655 00
Cash on deposit in Dominion Bank	\$ 124 26
“ “ Imperial Trusts Company	7,715 80
“ hand, head office	1,452 33
	9,292 39
Agents' balances	2,625 57
Interest accrued and unpaid on all loans as above	683 66
Accrued rents	45 32
All other assets	1,665 31
	\$194,307 77
Subscribed capital stock uncalled	\$ 50,000 00

LIABILITIES.

Adjusted losses	\$ 972 45
Unearned premiums, being 50 per cent. of gross premiums	21,430 74
Other liabilities	153 96
	\$22 557 15
Total liabilities, except capital stock	\$50,000 00

REVENUE ACCOUNT.

Gross premiums received in cash	\$30,996 19
Received for interest, dividends on stocks	5,136 03
Rents	3,542 89
Investment account (not extended).....	\$6,341 00
Re insurance	211 04
Sundry	304 71
Total	<u>\$40,190 86</u>

EXPENDITURE.

Expenses of Management :

Paid for commission	\$ 5,883 27
“ salaries, fees and all other remuneration of officials.....	4,085 00
“ rent	400 00
“ legal expenses	2 50
“ statutory assessment and license fee.....	109 33
“ books, stationery, printing and advertising	424 23
“ travelling expenses.....	32 40
“ postage, telegrams and express	72 52
“ investigation and adjustment of claims.....	682 36
“ petty expenses	52 56
Total expenses of management	<u>\$11,744 17</u>

Miscellaneous :

Amount paid for losses which occurred prior to 1898.....	\$ 689 80	
“ “ during the year 1898.....	5,910 80	
		<u>6,600 60</u>
“ re-insurance premiums.....		3,079 85
“ cancelled policies		1,202 81
Amount of dividends paid during the year to shareholders.....		5,000 00
“ “ “ policyholders.....		214 74
Amount Goad's Plans		117 00
“ expenses against buildings		2,024 20
“ invested (not extended).....	\$18,024 32	
Total expenditure.....		<u>\$29,983 37</u>

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
Policies in force (gross) 31st December, 1897.	2,807	\$ 3,774,577 00
Taken during the year 1898, new and renewed.....	2,971	3,710,441 00
Total	5,778	7,485,018 00
Deduct expired and cancelled during 1898.....	2,621	3,497,809 00
In force at 31st December, 1898	3,157	3,987,209 00
Amount re-insured		421,871 00
Net amount at risk 31st December, 1898		<u>3,565,338 00</u>

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount sub- scribed.		Amount paid up in cash.	
		§	c.	§	c.
Arthurs, A. J., trustee	Toronto	1,000	00	500	00
Austin, A. W	"	1,000	00	500	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. T aylour	"	200	00	100	00
Gosling, F. G. } Kilvert, F. E. } (in trust)	"	1,500	00	750	00
Harvey, Jane	"	500	00	250	00
MacIennan, James	"	5,000	00	2,500	00
Miles, Martha P.	"	2,300	00	1,150	00
MacIennan, 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, Robert	"	1,000	00	500	00
Scott, James	"	1,000	00	500	00
Scott, R. } Bull, B. E. } (in trust)	"	1,000	00	500	00
Scott, Robert } Scott, James } (in trust)	"	1,000	00	500	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

RECAPITULATION

OF

**ASSETS, LIABILITIES, REVENUE AND EXPENDITURE
OF JOINT STOCK FIRE INSURANCE COMPANIES.**

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1898.

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.		Balances due from other companies.		All other assets.		Total.		Uncalled capital stock.				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	%	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
Equity					757	98			48,520	83	1,246	56																	
Keystone					869	95			15,892	58	713	94																	
Merchants									57,001	33																			
Queen City	65,871	98	114,123	54	683	66	45	32	9,292	39			2,973	78	2,925	57	74	71	10,533	46	1,665	31							
Totals	65,871	98	154,613	54	2,311	59	45	32	110,707	33	1,960	50	5,632	78	170	63	1,041	37	10,533	46	1,665	31	354,654	01	1,014,532	50			

Government deposits are as follows:—Equity Fire Insurance Company, \$25,000; Keystone Fire Insurance Company of St. John, N.B., \$24,840; Merchants' Fire Insurance Company, \$25,000; Queen City Fire Insurance Company, \$10,000.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Unpaid loans.		Unpaid losses.		Insurance reserve.		Re-insurance premiums.		Other liabilities.		Total liabilities, except capital stock.		Paid-up capital.		Grand total liability.		Number of policies in force.		Net amount of risks.	
	\$	c.	\$	c.	\$	c.	%	c.	%	c.	\$	c.	\$	c.	\$	c.			\$	c.
Equity			13	00	*8,041	78	454	02	688	81	9,137	61	50,000	00	59,137	61	1,581	1,732	709	00
Keystone			13,939	33	*40,397	50			986	16	56,522	99	40,000	00	95,522	99		47	371,015	00
Merchants			3,700	00	*8,308	78	310	68	874	28	13,193	74	30,198	25	49,391	99	1,502	1,557,143	24	
Queen City					972	45			153	96	22,557	15	50,000	00	72,557	15	3,157	3,565,338	00	
Totals			18,624	78	78,378	80	764	70	2,703	21	100,471	49	174,198	25	276,669	74	6,240	14,226,205	24	

Government deposits are as follows:—Equity Fire Insurance Company, \$25,000; Keystone Fire Insurance Company of St. John, N.B., \$24,840; Merchants' Fire Insurance Company, \$25,000; Queen City Fire Insurance Company, \$10,000.
* Unearned premium calculated at 50 per cent. of gross premiums.
† In Ontario, \$2,937,364.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Re-insurance.		Gross premiums.		Interest and dividends.		Rent.		From call on and sale of stock.		Agents' balances.		Balance from other companies.		Outstanding premiums.		Other sources.		Total income.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
Equity	19,121	29	302	62	50,000	00	617	10	3,521	65	498	60	178	14	69,423	91	90,124	37		
Keystone	83,445	13	1,620	42	36,198	25			247	44					53,686	48				
Merchants	16,344	83	835	96											40,190	86				
Queen City	30,996	19	5,136	03			3,512	89												
Totals	149,907	44	7,955	03	86,198	25	647	10	3,769	09	498	60	482	85	253,425	62				

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Commission.		Expenses of management.		Salaries.		Rents, taxes, etc.		Law costs.		Statutory assessments.		All other expenses.		Total expenses of management.		Losses.		Re-insurance premiums.		Rebate.		Dividends.		Expenses of organization.		All other expenditure.		Total.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.		
Equity	2,663	41	3,619	05	311	25	100	00	50	09	2,096	37	8,840	08	969	31	2,029	68	714	30	19,176	03	7,250	49	1,009	19	20,903	08		
Keystone	18,274	16	3,659	96	1,191	43	797	33	81	49	1,168	48	25,072	85	41,268	39	1,800	98	235	22	891	00	3,398	58	891	00	37,563	47		
Merchants	3,088	86	3,071	06	270	00	38	00	1,950	22	8,468	14	1,575	07	1,715	84	676	52	1,202	81	5,000	00			2,356	94	16,686	15		
Queen City	5,883	27	4,085	00	400	07	2	50	109	33	1,264	07	11,744	17	6,690	60	3,079	85	21,769	66	10,649	07	4,541	95	29,983	37				
Totals	29,909	70	14,335	07	2,172	68	937	83	290	82	6,479	14	54,125	24	50,413	40	8,626	95	21,769	66	5,000	00	10,649	07	4,541	95	155,125	07		

* Including expenses against rent, 2,024.20. † Office furniture, \$949.19.

CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE.

BERLIN MUTUAL FIRE INSURANCE COMPANY.

(Mutual and Stock.)

HEAD OFFICE, BERLIN.

Commenced business 3rd November, 1898.

President—D. HIBNER.

Secretary—F. C. BROWN.

*Authorized capital stock.....	\$100,000 00
Subscribed "	100,000 00
Paid-up "	11,040 00
Unassessed premium note capital	1,271 53
Deposited in the Provincial Treasury	10,000 00

ASSETS.

Cash in Bank of Hamilton, Berlin (current account)	\$ 200 97	
" " " (deposit receipt)	10,000 00	
" " " (capital account).....	787 80	
" agents' hands acknowledged by them to be due and considered good		\$10,988 77
Amount of premium notes in force after deducting all payments thereon and assessments levied		510 50
Unpaid calls on stock		1,271 53
Accrued interest		1,160 00
		57 53
Total assets		\$13,988 33

LIABILITIES.

Amount required to re-insure all outstanding risks taken on each system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898		\$316 25
Amount of organization expenses		400 00
Salary due		250 00
Directors' fees		197 25
Due for other expenses		551 87
Total liabilities		\$1,715 37

RECEIPTS

Cash received as fixed payments of 1898	\$149 85
" premiums on cash system	212 76
Total receipts	\$362 61

* The authorized capital stock of the Company was by Order in Council bearing date 10th July, 1899 increased to \$500,000.

EXPENDITURE.

Expenses of Management :

Amount paid for commission to agents (including bonuses).....	\$ 56 43
“ fuel and light	1 50
“ printing, stationery and advertising.....	14 53
“ salaries, directors' and auditors' fees.....	50 00
“ postage, telegrams and express.....	15 81
“ exchange	15
Total expenses of management.....	\$138 42

Miscellaneous Payments :

Cash paid for re-insurance	19 62
“ sundries	3 60
Total expenditure.....	\$161 64

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Mutual.....		37,475 00	37,475 00
Cash	44,200 00	25,863 00	70 03 00
Total at risk.....	44,200 00	63,278 00	107,478 00
Re-insured mutual system.....		3,000 00	3,000 00
“ cash system	6,882 00		6,882 00
Total re-insurance	6,882 00	3,000 00	9,882 00
Net risks at 31st December, 1898	37,318 00	60,278 00	97,596 00

MOVEMENT IN RISKS.

—	Number.	Amount.
<i>Mutual System.</i>		
*Policies new and renewed during 1898	37	\$ c. 37,475 00
Gross number during 1898	37	37,475 00
Less expired and cancelled in 1898. <i>None.</i>		
Net risks in force on mutual system, 31st December, 1898	37	37,475 00
<i>Cash System.</i>		
Policies taken during 1898	79	70,503 00
Gross number during 1898	79	70,503 00
Less expired and cancelled in 1898	1	500 00
Net risks in force on cash system, 31st December, 1898	78	70,003 00

BUSINESS TRANSACTED BY COMPANY :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

—	Three year risks.
Amount of face of all premium notes held by company, and legally liable to assessment . .	\$ c. 1,623 00
Amount of all premium notes, after deducting all payments thereon and assessments levied.	1,271 53
Amount of premium notes received during the year 1898	1,623 00

*Commenced business 3rd November, 1898.

LIST OF STOCKHOLDERS, 31st DECEMBER, 1898.

Name.	Residence.	Amount subscribed.		Amount paid up.	
		\$	c.	\$	c.
Brown, W. G	Toronto.	1,500	00	180	00
Brown, Margaret	"	1,000	00	120	00
Brown, F. C.	Berlin	2,500	00	300	00
Barrett & Co., A.	Mitchell	5,000	00	600	00
Bennett, W. H. L.	London	1,000	00	120	00
Baldwin, Geo. S.	Aurora	1,000	00	120	00
Bruce, Edward W.	Toronto	1,000	00	120	00
Burkholder, Jacob.	Stouffville	1,000	00	120	00
Burkholder, Samuel	"	1,000	00	120	00
Cornell, E. P., (Dr.)	Berlin	1,000	00	120	00
Carlyle, David	Toronto	1,000	00	120	00
Coutts, Richard D.	Georgetown	500	00	60	00
Carson, Samuel	Meaford	1,000	00	120	00
Eden, John R.	Berlin	500	00	60	00
Ego, Angus, (Dr.)	Markdale	500	00	60	00
Findlay, Edward	Georgetown	1,000	00		
Goddale, John	Milverton	8,500	00	1,020	00
Grant, James	Chesley	500	00		
Hibner, D.	Berlin	5,000	00	600	00
Halliday, M. A.	Chesley	1,000	00	120	00
Henry, Samuel	Kincardine	1,000	00	120	00
Hill, Solomon	Markdale	1,000	00	120	00
Hasenpflug, Conrad	Milverton	2,000	00	240	00
Irvin, H. C.	Toronto	1,000	00	120	00
Jay, Chas. H.	Meaford	500	00	60	00
Meyers, J. W.	Listowel	2,000	00	240	00
Malcolm, James (Rev.)	Teeswater	1,000	00	120	00
Mickle, Chas. J.	Chesley	1,000	00	120	00
McLean, P. D., (Dr.)	Woodbridge	2,000	00	240	00
McCallum, Wm	Bolton	1,000	00	120	00
McFall, A. A.	"	1,000	00	120	00
Nicholls, Hesse A.	Richmond Hill	500	00	60	00
Oelschlagel, Henry	Berlin	10,000	00	1,200	00
Oelschlagel, Alfred	"	1,700	00		
Pickhardt, Geo. C.	Stouffville	3,000	00		
Pearse, C. J.	Port Perry	300	00		
Rose, Thomas	Georgetown	1,000	00	120	00
Renfrew, Walter C.	Stouffville	1,500	00	180	00
Stouffer, J. R.	Berlin	5,000	00	600	00
Simpson, Wm	"	1,000	00	120	00
Schaefer, H. M.	Milverton	2,000	00	240	00
Smith, John	Tilsonburg	500	00	60	00
Stewart, Robt. L. (Dr.)	Bolton	1,000	00	120	00
Smith, A. D. (Dr.)	Mitchell	1,000	00	120	00
Solider, Annie	Woodbridge	1,000	00	120	00
Stevens, Reuben	Stouffville	5,000	00	600	00
Stark, W. J.	"	1,000	00	120	00

LIST OF SHAREHOLDERS, 31st DECEMBER, 1898.—*Concluded.*

Name.	Residence.	Amount subscribed.		Amount paid up.	
		\$	c.	\$	c.
Taylor, Alfred.....	Galt.....	1,000	00	120	00
Torrance, Jas.....	Milverton.....	2,000	00	240	00
Trueman, Elizabeth.....	Stouffville.....	1,000	00	120	00
Tndhope, Rubertha E. J.....	Toronto.....	2,500	00	120	00
Vandusen, W.....	Tara.....	5,000	00	600	00
Vandusen, J. H.....	".....	1,000	00	120	00
Williamson, Thos.....	Stouffville.....	2,500	00	300	00
Young, W. L.....	Markdale.....	500	00	60	00
Totals.....		\$100,000	00	\$11,040	00

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

*Commenced business 28th October, 1871.**resident*—J. FENNELL.*Manager*—HUGO KRANZ.

Unassessed premium note capital, \$181,035.83.

Securities deposited at Provincial Treasury, par value, \$36,850.00.

ASSETS.

Cash value of real estate	\$18,475 00
Cash value of mortgages on real estate	34 305 39
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin	\$34,305 99
Cash on hand, head office	7,114 17
	<hr/>
Amount unpaid of agents' balances	41,420 16
Amount of short date notes, or due bills, less than one year over due	10,767 19
Amount of premium notes in force after deducting all payments thereon and assessments levied	308 98
Accrued interest ..	181 035 83
Accrued rents ..	1,175 22
	135 17
	<hr/>
Total assets	\$287,622 94

LIABILITIES.

Amount of re-insurance reserve	\$46,200 17
“ supposed loss	6,519 53
“ resisted loss ..	2,850 00
	<hr/>
Total liabilities	\$55,569 70

RECEIPTS.

Cash at head office as per last statement (not extended)	\$11,978 39
Cash received as fixed payments of 1898	\$56,223 86
“ additional premiums	697 92
“ premiums on cash system	84,733 35
“ interest	4,214 48
“ transfer fees	127 17
“ re-insurance claims	14,279 67
“ from investments (not extended)	\$1,100.00
	<hr/>
Total receipts	\$160,276 45

EXPENDITURE.

Expenses of Management :

Amount paid for investigation and adjustment of claims.....	\$1 585 57
“ interest and rent paid to agents	1,220 00
“ commission to agents	27,174 46
“ statutory assessment	218 34
“ printing, stationery and advertising.....	1,371 41
“ salaries, directors' and auditors' fees	8,632 00
“ postage, telegrams and express, etc.....	1,361 19
“ fuel, light and water	116 32
“ taxes	331 43
“ law costs.....	996 98
“ other expenses	1,084 31
Expenses of management	\$44,092 01

Miscellaneous Expenses :

Cash paid for losses which occurred during 1898.....	\$78,654 97	
“ “ “ prior to 1898	11,365 47	90,020 44
“ re-insurance		10,511 03
“ rebate, abatement and returned premiums		6,324 26
“ investments (not extended).....	\$6,900 00	
Total expenditure		\$150,947 74

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual			4,134,799	67	4,134,799	67
Cash	4,040,061	86	6,241,353	24	10,281,415	10
Total	4,040,061	86	10,376,152	91	14,416,214	77
<i>Re-insured.</i>						
Cash	945,029	00			945,029	00
Net risks carried by Company, 31st December, 1898 ..	3,095,032	86	10,376,152	91	13,471,185	77

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Fire Risks.—Mutual System.</i>		
		\$ c.
Policies in force 31st December, 1897	3,847	4,689,795 66
Policies new and renewed during 1898	1,313	1,659,380 00
Gross number during 1898	5,160	6,349,175 66
Less expired and cancelled in 1898	1,920	2,214,375 99
Net risks in force on mutual system, 31st December, 1898	3,240	4,134,799 67
<i>Fire Risks.—Cash System.</i>		
Policies in force 31st December, 1897	9,024	8,394,899 98
Policies new and renewed during 1898	5,903	5,550,554 68
Gross number during 1898	14,927	13,945,454 66
Less expired and cancelled in 1898	3,852	3,664,039 56
Net risks in force on cash system, 31st December, 1898	11,075	10,281,415 10

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Total.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment ..	276,835 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	181,035 83
Amount of premium notes received during the year 1898	115,098 15

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
Subscribed	150,500
Paid up	14,550
Securities deposited in Treasury of Ontario :	
Deposit Certificate of Freehold Loan and Savings Co	\$10,000
Unassessed premium note capital	\$6,355 94

ASSETS.

Loan secured by shares	\$15 275 00
Cash on hand	\$ 280 06
Cash on deposit in Imperial Trusts Co., Toronto	6,251 08
" Standard Bank, Toronto	2,445 18
" Freehold Loan and Savings Co	10,557 90
	<hr/>
	19,534 22
Undertakings, unassessed amount	\$6,355 94
Less residue of premium notes given for re-insurance	456 36
	<hr/>
	5,899 58
Amount due from sundry companies	1,352 68
	<hr/>
Total assets	\$42,061 48
	<hr/>
Subscribed capital stock uncalled and unpaid	\$135 950 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	\$4,074 56
Suspense account	360 00
	<hr/>
Total liabilities to public	\$4,434 56
	<hr/>
Liabilities to shareholders :	
Paid up stock	\$14,550 00

RECEIPTS.

Cash received for fixed payments, 1898	\$7,772 85
" premiums on cash system	8 350 92
" interest	1 187 03
" rebate	8 40
" repaid loans (not extended)	\$9,600
	<hr/>
Total	\$17,319 20

EXPENDITURE.

Cash paid for law costs	\$ 15 00
“ commission to agents	1,763 77
“ investigation and adjustment of claims	36 10
“ statutory assessment and license fee	50 05
“ rent and taxes	300 00
“ salaries, directors' and auditors' fees	2,520 07
“ printing, stationery and advertising	265 36
“ postage and telegrams	47 99
“ vote to president	250 00
“ all other expenses	115 22
Total expenses of management	\$5,363 56
Cash paid for losses which occurred in 1898	\$1,320 28
“ “ “ prior to 1898	2,172 13
	<u>3,492 41</u>
“ reinsurance premiums	931 59
“ rebate	736 45
“ dividends	1,267 50
“ investments (not extended)	\$21,284 95
	<u>\$11,791 51</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual	525,681	25			525,681	25
Cash	515,356	91	287,195	67	802,552	58
Total	1,041,038	16	287,195	67	1,328,233	83
<i>Reinsurance.</i>						
Mutual	58,453	00				
Cash	54,970	00				
Total	113,423	00			113,423	00
Net risks carried by Company 31st December, 1898 ..	927,615	16	287,195	67	1,214,810	83

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
		\$ c.
<i>Mutual System.</i>		
Policies in force 31st December, 1897	134	561,279 46
“ new and renewed during 1898	215	602,879 25
Gross number during 1898	349	1,164,158 71
Less expired and cancelled in 1898	244	638,477 46
Net risks in force on mutual system 31st December, 1898	105	525,681 25
<i>Cash System.</i>		
Policies in force 31st December, 1897	377	831,879 00
“ new and renewed during 1898	355	785,189 91
Gross number during 1898	732	1,617,068 91
Less expired and cancelled in 1898	403	814,516 43
Net risks in force on cash system 31st December, 1898	329	802,552 58

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	One year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	12,711 88
Amount of all premium notes, after deducting all payments thereon and assessments levied	6,355 94
Amount of premium notes received during the year 1898	16,042 84
Residue of premium notes given by Company for re-insurance	456 36

LIST OF SHAREHOLDERS.

Names.	Address.	Amount of	Amount
		Stock.	paid up.
		\$	\$
Allen, W. A	Ottawa.....	1,500	150
Bate, H. N	"	1,000	100
Brock, W. R	Toronto	5,000	500
Blain, H	"	5,000	500
Brennan, J. C.....	Ottawa.....	1,000	100
Darling, A.....	Toronto	5,000	500
Dunnett, T	"	5,000	500
Devlin, R. J	Ottawa.....	1,500	150
Elliot, R	Toronto	5,000	500
Eby, Jos	"	5,000	500
Elliot, W. S	"	1,000	100
Elliot, C. J	"	1,000	100
Gurney, E.....	"	5,000	500
Gage, W. J	"	2,500	250
Garland, John.....	Ottawa.....	1,000	100
Howland, H. S	Toronto	5,000	500
Hallam, John	"	5,000	500
Hedley, James (in trust).....	"	2,500	250
Hamilton, W. B.....	"	2,500	250
Irving, A. S.....	"	5,000	500
Ince, Wm.....	"	1,000	100
McKinnou, S. F.....	"	5,000	500
Martin, C.....	"	5,000	500
MacKay, D.....	"	2,500	250
Northcote, I. G	"	1,000	100
Ogilvie, Hon. A. W	Montreal.....	2,500	250
Patterson, R. L	Toronto	5,000	500
Phillips, F. J	"	5,000	500
Park, W. W	"	5,000	500
Rogers, E.....	"	5,000	500
Stayner, T. S	"	5,000	500
Spink, J. L	"	2,500	250
Scott, J. G	"	5,000	500
Scott, M. E.....	"	1,000	100
Stayner, H. R.....	"	1,000	100
Scott, H	"	5,000	500
Wyld, Frederick.....	"	5,000	500
Waldie, John	"	5,000	500
Wilson, W	"	5,000	500
Wood, A. T.....	"	5,000	500
Wood, S. C.....	"	3,500	350
Walmsley, Thomas	"	5,000	500
Total		150,500	14,550

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

President—HON. JAMES YOUNG.

Secretary—R. S. STRONG

Unassessed premium note capital, \$167,614.80.

Securities deposited in Treasury of Ontario, par value, \$20,000.

ASSETS.

Cash value of real estate.....		\$39,125 09
Loans secured by mortgages		91,846 13
Market value of shares, bonds, debentures and securities, other than the foregoing		23,000 00
Actual cash on hand at head office.....	\$1,404 77	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks :		
Merchants' Bank, agency at Galt.....	35,490 09	
Bank of Commerce, "	20,851 37	
	57,746 23	
Cash in agents' hands, acknowledged by them to be due and considered good		294 96
Amount unpaid premium notes in force after deducting all payments thereon and assessments levied.....		167,614 80
Amount of interest accrued.....		4,026 45
Total assets		\$383,653 66

LIABILITIES.

Amount required to reinsure 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, 1898.....	\$51,304 87
Amount supposed loss.....	594 32
	<hr/>
Total liabilities.....	<u>\$51,899 19</u>

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$59,818.77
Cash received as fixed payments of 1898.....	\$55,053 74
“ “ for years prior to 1898.....	642 32
“ premiums on cash system.....	61,030 41
“ interest.....	9,037 84
“ re-insurance claims.....	8,523 56
“ transfer fees and extra premiums.....	845 31
“ from debentures and mortgages (not extended) ..	\$17,105.94
	<hr/>
Total receipts.....	<u>\$135,135 18</u>

EXPENDITURE.

Expenses of Management :

Amount paid for commission and bonus to agents.....	\$19,852 78
“ fuel and light.....	95 10
“ statutory assessment and license fees.....	228 99
“ printing, stationery and advertising.....	1,165 39
“ taxes and insurance.....	675 19
“ salaries, directors' and auditors' fees.....	9,207 00
“ travelling expenses.....	389 50
“ postage, telegrams and express.....	1,099 38
“ investigation of claims.....	260 19
“ interest.....	33 33
“ incidentals.....	2,075 90
	<hr/>
Expenses of management (<i>carried forward</i>).....	<u>\$35,082 75</u>

Expenses of management (*brought forward*) \$35,082 75

Miscellaneous payments :

Cash paid for losses which occurred during 1898.....	\$60,934 01	
“ “ “ prior to 1898	1,543 28	
		62,477 29
“ re-insurance premiums.....		7,517 06
“ rebate, abatement and returned premiums.....		3,441 53
“ refund to members		8,801 28
“ office furniture		145 39
“ investments (not extended).....	\$36,557 72	
Total expenditure.....		\$117,465 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual			3,799,249	00	3,799,249	00
Cash	2,108,478	85	8,885,849	16	10,994,328	01
Total	2,108,478	85	12,685,098	16	14,793,577	01
<i>Re-insured.</i>						
Mutual						
Cash	147,301	01	406,216	33	553,517	34
Total	147,301	01	406,216	33	553,517	34
Net risks carried by Company 31st Dec., 1898.....	1,961,177	84	12,278,881	83	14,240,059	67

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1897	2,434	3,575,661 00
Policies new and renewed during 1898	1,074	1,569,427 00
Gross number during 1898	3,508	5,145,088 00
Less expired and cancelled in 1898	896	1,345,839 00
Net risks in force on mutual system, 31st December, 1898	2,612	3,799,249 00
<i>Cash System.</i>		
Policies in force 31st December, 1897	9,106	10,248,815 71
Policies new and renewed during 1898	4,004	4,442,143 90
Gross number during 1898	13,110	14,690,959 61
Less expired and cancelled in 1898	3,414	3,696 631 60
Net risks in force on cash system 31st December, 1898	9,696	10,994,328 01

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

-----	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	267,459 00
Amount of premium notes, after deducting all payments thereon and assessments levied	167,614 80
Amount of premium notes received during the year 1898	109,011 00

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

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	14,990 73

ASSETS.

Mortgages on real estate	\$21,686 33	
Loans on bank stocks	35,948 00	
Shares, debentures and other securities	250 00	
		\$57,884 33
Cash on hand, head office	\$4,701 75	
" deposit to Company's credit in Ontario Bank, Toronto	6,971 50	
" " " Dominion "	35 00	
" deposit Imperial Trust Company	1,549 27	
		13,257 52
Cash in agents' hands		3,219 31
Premium notes in force after deducting all payments thereon and assessments levied	\$14,990 73	
Less residue of premium notes given for re insurance	7,256 96	
		7,733 77
Interest accrued		1,295 79
		\$83 390 72
Subscribed capital uncalled		\$80 000 00

LIABILITIES.

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, 1893	\$10,167 95
Directors' fees	320 00
	\$10 487 95
Liabilities to stockholders :	
Paid up stock	\$20 000 00

REVENUE ACCOUNT.

Cash received as fixed payments of 1898	\$15,326 30
“ “ prior years	1,388 12
“ for premiums on cash system	22,874 93
“ for interest	2 349 43
“ for plate glass insurance	3,537 81
“ re-insurance	3,313 08
“ loans repaid (not extended)..... \$7,000 00	
“ for commission	1,342 70
Total	<u>\$50,132 37</u>

EXPENDITURE.

Cash paid for rent	\$ 400 00
“ clerical work	11 72
“ statutory assessment, license, etc	89 06
“ printing, stationery and advertising	374 48
“ salaries, directors' and auditors' fees	1,840 00
“ investigation and adjustment of claims	627 92
“ postage, telegrams and express, etc	108 75
“ agents' commission	7,542 07
Total expenses of management	<u>\$10,994 00</u>
Cash paid for losses during 1898	\$3,591 17
“ “ prior to 1898	900 98
“ on plate glass	1,658 83
	<u>6,150 98</u>
“ re insurances	13,967 44
“ rebate, abatement and returned premiums	2,732 88
“ dividends	2,000 00
“ other expenditures	367 00
“ investments (not extended)..... \$18,650 00	
Total expenditure	<u>\$36,212 30</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
<i>Insurance.</i>			
	\$	\$	\$
Mutual	1,008,637	.....	1,008,637
Cash	1,482,304	854,499	2,336,803
Total	2,490,741	854,499	3,345,440
<i>Re-insurance.</i>			
Mutual	478,040	.....	478,040
Cash	533,230	53,774	587,004
Total	1,011,270	53,774	1,065,044
Net risks carried by Company, 31st December, 1898 ..	1,479,671	800,725	2,280,396

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
<i>Fire Risks—Mutual System.</i>		
		\$ c.
Policies in force 31st December, 1897	253	1,045,828 00
“ new and renewed during 1898	276	1,153,036 00
Gross number during 1898	529	2,198,864 00
Less expired and cancelled in 1898	288	1,190,227 00
Net risks in force on mutual system 31st December, 1898	241	1,008,637 00
<i>Fire Risks—Cash System.</i>		
Policies in force 31st December, 1897	1,223	2,202,026 00
“ new and renewed during 1898	1,130	2,223,702 00
Gross number during 1898	2,353	4,425,728 00
Less expired and cancelled in 1898	929	2,088,925 00
Net risks in force on cash system 31st December, 1898	1,424	2,336,803 00
<i>Plate Glass Risks.</i>		
Policies in force 31st December, 1897	622	160,738 56
“ new and renewed during 1898	257	42,573 72
Gross number during 1898	879	203,312 28
Less expired and cancelled in 1898	271	37,223 04
Net risks in force 31st December, 1898	608	166,089 24

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	One year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment..	29,981 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,990 73
Amount of premium notes received during the year 1898....	33,593 86
Residue of premium notes given for re-insurance ...	7,256 96

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount	Amount
		Subscribed for.	paid up in cash.
		\$	\$
Austin, A. W.	Toronto	2 500	500
Arthurs, Mrs. A. J., Trustee	Toronto	2,500	500
Campbell, A. H.	Toronto	5,000	1,000
Chipman, John D., in trust	St. Stephen	5,000	1,000
Coffee & Co., L.	Toronto	5,000	1,000
Davies, Wm.	Toronto	5,000	1,000
Dixon, B. Homer	Toronto	5,000	1,000
Elliott, Wm., estate of.....	Toronto	5,000	1,000
Gzowski, Sir C. S., A.D.C., estate of.....	Toronto	5,000	1,000
Macpherson, Sir D. L., estate of	Toronto	5,000	1,000
MacLennan, Hon. Justice	Toronto	5,000	1,000
Smith, Prof. Goldwin	Toronto	5,000	1,000
Smith, Larratt W., D.C.L.	Toronto	5,000	1,000
Smith, W. H.	London	1,000	200
Smith, A. L., Ex. late C. R. Smith	London	1,000	200
Smith, W. H., Admr. late L. J. Smith.....	London	1,000	200
Smith, W. H. } Tsts. for Mary C. Taylor....	London	1,000	200
Hammond, F. J. }			
Smith, W. H. } Tsts. for Fanny W Rowley.	London	1,000	200
Hammond, F. J. }			
Smith, Sir D. A.	Montreal	5,000	1,000
Smith, W. H., Mgr. in trust.....	Toronto	5,000	1,000
Scott, James, estate of.....	Toronto	2,500	500
Scott, Robert	Toronto	2,500	500
Scott, R., and Bull, B. E., in trust	Toronto	2,500	500
Scott, R. and Scott, J., in trust.....	Toronto	2,500	500
Smith, Rev. Lennox Ingal	Montreal.	5,000	1,000
Scott & Walmsley.....	Toronto	10,000	2,000
		100,000	20,000

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	125,000 00
Paid up in cash	24,700 00
Capital stock uncalled	100 300 00
Securities deposited at Provincial Treasury	10,000 00
 Unassessed premium note capital	 32,357 04

ASSETS.

Mortgages	\$19,500 00
Shares Bell Telephone Co., Limited	10,425 00
Cash on hand head office	\$ 500 00
“ deposit in Traders' Bank, Toronto	1,188 59
“ “ Freehold Loan and Savings Co	18,046 40
“ “ Imperial Trust Company, Toronto	14,933 43
	34,668 42
Undertakings, unassessed amount	\$32 357 04
Less residue of premium notes given for re-insurance	13,059 39
	19,297 65
Fire equipment (not extended)	\$437 46
Interest	425 01
Uncollected premiums	1,067 03
Loans on stock	32,150 00
All other assets	1,352 40
	\$118,885 51

Capital stock uncalled and called and unpaid	\$100,300 00
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LIABILITIES.

Reinsurance reserve	\$1,723 88
Hand in Hand Insurance Company	729 51
Dividend to shareholders, 1897, in suspense	210 00
“ policy holders	1 293 98
	3,957 37
Total liabilities to public	\$3,957 37

Liability of stockholders—

Paid up stock	\$24 700 00
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REVENUE ACCOUNT

Cash received as fixed payment of 1898	\$34 512 94
“ “ of prior years	1,376 40
“ cash premiums	3,993 29
“ interest	4,279 71
“ commission	2,329 11
“ cancelled re-insurance	807 12
“ re-insurance claims	122 59
“ outside premiums	135 00
“ call on stock	500 00
“ all other sources	141 37
Total income	48,197 53

EXPENDITURE.

Cash paid for commission	\$620 35
“ statutory assessment, license, etc	63 99
“ travelling expenses	325 00
“ rent	400 00
“ salaries, directors' and auditors' fees	5,567 50
“ printing, stationery, advertising	128 65
“ postage, etc	154 91
“ interest refunded	3 72
Total expenses of management	\$7,264 12
Cash paid for losses which occurred during 1898	2,619 98
“ rebate	2,465 45
“ re-insurance	15,223 54
“ dividends, shareholders	2,390 00
“ “ policy holders	2,617 77
“ sundries	395 36
Total expenditure	\$32,976 22

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
Mutual	\$ 1,996,239	\$	\$ 1,996,239
Cash	288,673	35,284	323,957
Gross amount at risk 31st December, 1898....	2,284,912	35,284	2,320,196
Re-insurance:			
Mutual	863,165	.....	863,165
Cash	23,750	.....	23,750
Total	886,915	.....	886,915
Net amount at risk, 31st December, 1898	1,397,997	35,284	1,433,281

MOVEMENT IN RISKS :

—	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1897.	476	\$ 2,092,200
Policies new and renewed during 1898.....	538	2,317,089
Gross number during 1898	1,014	4,409,289
Less expired or cancelled in 1898	594	2,413,150
Net risks in force on mutual system 31st December, 1898.....	420	1,996,239
<i>Cash System.</i>		
Policies in force 31st December, 1897	101	269,667
Policies taken during 1898 on cash system.....	181	413,142
Gross number and amount during 1898	282	682,809
Less expired or cancelled in 1898	164	358,852
Net risks in force on cash system 31st December, 1898.....	118	323,957

BUSINESS TRANSACTED :

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

—	One year risks.
	\$ c.
Amount of face of all premium notes held by Company and legally liable to assessment.	64,714 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,357 04
Amount of premium notes received during the year 1898.....	70,902 54
Residue of premium notes given for re-insurance.....	13,059 39

LIST OF STOCKHOLDERS.

Name.	Address.	Amount of stock held.	Amount paid, being 20 per cent. of amount of stock held 31st December, 1898.
		\$	\$
Bell, Wm. (in trust)	Guelph	2,000	400
Baird, A. H.	Paris	1,000	200
Barber, John R.	Georgetown	2,000	400
Baird, H. N.	Toronto	3,000	600
Burnett, J. S.	Winterbourne	1,000	200
Chipman, John D. (in trust)	St. Stephen, N.B.	6,000	1,200
Elliott, R. W.	Toronto	1,000	200
Firstbrook, Mrs. Annie	Acton	5,000	1,000
Forbes, Geo. D.	Hespeler	2,000	400
Forbes, Mrs. J. S.	Wyoming	1,000	200
Gillies, George	Gananoque	2,500	500
Goldie, D.	Ayr	2,000	400
Goldie, G. E.	"	2,500	500
Goldie, Jno	Guelph	3,000	600
Goldie, Jas.	"	7,000	1,400
Goldie & McCullough Co., Limited	Galt	6,000	1,200
Hall, Jas. & Co.	Brockville	2,000	400
Hilborn, A. H.	Blair	1,000	200
Innes, W. P.	Simcoe	3,000	600
Karn, J. W. & Co.	Woodstock	2,000	200
King Bros.	Whitby	1,500	300
Kennedy, Mrs. E. L.	Guelph	6,000	1,200
Muskoka Mill & Lumber Co.	Toronto	5,000	1,000
McLaughlin & Moore	"	2,500	500
McKav, Thos. & Co.	Ottawa	1,000	200
McNally, Angus	Blair	1,000	200
Neilson, R.	Ayr	2,500	500
Noble, Robert	Norval	3,000	600
Noxon Bros.	Ingersoll	3,000	600
Northcote, R. (in trust)	Toronto	1,000	200
O'Neil, Thomas	Paris	500	100
Pattison, George	Preston	5,000	1,000
Riordan, Charles	Merritton	5,000	1,000
Stewart, Robert	Guelph	1,000	200
Smith, R. H.	St. Catharines	1,000	200
Spink, J. L.	Toronto	5,000	1,000
Scott, Hugh	"	3,000	600
Scott, Hugh (in trust)	"	5,000	1,000
Sutton, Wm.	Simcoe	1,000	200
Sadler, Dundas & Co.	Lindsay	3,000	600
Seagram, Jos. E.	Waterloo	3,000	600
Taylor & Bates	St. Catharines	1,000	200
Whitelaw, C.	Paris	1,000	200
Whitelaw, R.	Woodstock	1,000	100
Wilson, Wm.	Toronto	5,000	1,000
Walmsley, Thos.	"	3,000	600
Total		125,000	24,700

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

*Commenced business 1st December, 1863.**President*—WM DAVIDSON.*Secretary*—CHARLES PACKERT.

Deposited in the Treasury of Ontario, \$ 12,000 00.

Unassessed Premium note capital, 143,533 70.

ASSETS.

Cash value of real estate	\$ 10,840 62
“ mortgages	55,975 00
Value of debentures	12,000 00
Actual cash on hand and on deposit in Canadian Bank of Commerce, Stratford	19,842 15
Cash in agents' hands acknowledged by them to be due, and considered good	4,749 70
Amount unpaid of fixed payments of 1898	1,033 28
“ of short date notes, or due bills, less than one year overdue	392 36
“ of premiums notes in force, after deducting all payments thereon and assessments levied	\$143,533 70
“ office furniture and Goad's plans (not extended) ... \$ 5,830 69	
“ interest accrued	750 00
Total assets	\$249,116 81

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, 1898	\$ 56,099 59
“ of losses supposed or reported	2,515 10
“ of other liabilities	286 00
Total liabilities	\$ 58,900 69

RECEIPTS.

Cash at head office, as per last statement (not extended)....	\$ 10,794 06
Cash received as fixed payments due in 1898	\$ 45,375 46
“ “ “ due in prior years	1,023 50
“ for premiums on cash system	71,003 24
“ for interest	2,994 53
“ for re-insurance on account of losses	5,184 46
“ for rebate	1,041 73
“ extra premiums	652 13
“ loss refund	21 03
“ travelling expenses repaid	291 75
“ contra accounts	2,461 15
“ adjustments of losses repaid	24 07
“ rent	12 50
“ furniture sold	5 00
“ commission refunded	41 39
“ from investments (not extended).....	\$ 4,250 00
Total receipts	\$130,131 94

EXPENDITURE.

Cash paid for commission to agents.....		\$ 19,588 96
“ law costs.....		736 21
“ investigation and adjustment of claims.....		1,021 63
“ statutory assessment and license.....		257 35
“ rent and taxes.....		255 85
“ salaries, directors' and auditors' fees.....		6,012 30
“ printing, stationery and advertising.....		1,154 42
“ travelling expenses and inspection of risks.....		752 90
“ postage and telegrams.....		1,024 98
“ fuel and light.....		192 45
“ other expenses.....		428 71
Total expenses of management.....		\$ 31,425 76
Cash paid for losses which occurred in 1898.....	\$ 53,957 53	
“ “ “ prior to 1898.....	556 44	
		\$ 54,513 97
“ re-insurance premiums.....		12,425 11
“ rebate.....		6,414 32
“ contra accounts.....		2,231 17
“ Goad's plans.....		347 60
“ real estate.....		1,382 46
“ office furniture.....		393 46
“ investments (not extended).....	\$ 16,200 00	
Total expenditure.....		\$109,133 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	\$	\$	\$
Mutual.....		6,416,721	6,416,721
Cash.....	3,071,448	8,160,835	11,232,283
Total.....	3,071,448	14,577,556	17,649,004
<i>Re-insurance.</i>			
Mutual.....		755,281	755,281
Cash.....	365,074	374,755	739,829
Total.....	365,074	1,130,036	1,495,110
Net risks carried by Company, 31st December, 1898..	2,706,374	13,447,520	16,153,894

MOVEMENT IN RISKS.

	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1897	4,001	5,758,103 00
“ new and renewed during 1898	1,748	2,634,337 00
Gross number during 1898	5,749	8,392,440 00
Less expired and cancelled in 1898	1,431	1,975,719 00
Net risks in force on mutual system, 31st December, 1898	4,318	6,416,721 00
<i>Cash System.</i>		
Policies in force 31st December, 1897	9,837	10,037,000 00
“ taken during 1898	6,289	6,524,129 00
Gross number during 1898	16,126	16,561,129 00
Less expired and cancelled in 1898	4,389	5,328,846 00
Net risks in force on cash system, 31st December, 1898	11,737	11,232,283 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment	226,972 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	143,533 70
Amount of premium notes received during the year 1898	91,965 41

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—GEO. RANDALL.

Secretary—FRANK HAIGHT.

Unassessed premium note capital, \$217,199.50

Deposited with Government of Ontario, \$15,100.00, par value.

ASSETS.

Cash value of real estate, less incumbrances	\$ 16,150 41
“ mortgages	30,100 00
“ shares, bonds, debentures and securities	26,506 13
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo	\$20,606 24
Molson's Bank, Waterloo, deposit receipt	8,000 00
Cash on hand at head office	2,718 19
	31,324 43
Cash in agents' hands, acknowledged by them to be due, and considered good	10,708 17
Amount unpaid of assessments levied during 1898	1,695 27
“ of short date notes or due bills, less than one year overdue	3,386 88
“ of premium notes in force after deducting all payments thereon and assessments levied	217,199 50
Office furniture and Goad's plans (not extended)	\$5,740 85
Amount of accrued interest	1,746 20
	\$338,816 99

LIABILITIES.

Amount of losses adjusted	\$11,633 00
“ resisted	1 200 00
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, 1898	108,929 48
	\$121,762 48

REVENUE

Cash balance on hand as per last statement (not extended)....	\$3,636 57	
Cash received for fixed payments of 1898.....		\$71,961 58
“ “ “ of prior years.....		1,153 83
“ cash premiums.....		124,952 28
“ interest.....		3,227 32
“ transfer fees.....		299 05
“ additional premiums.....		1,192 95
“ re-insurance and losses.....		9,173 88
“ rent.....		746 67
“ law costs.....		157 49
“ agents balances of 1897.....		13,206 82
“ bills receivable of 1897.....		1,893 63
“ from investments (not extended).....	\$3,545 53	
Total receipts.....		<u>\$227,965 50</u>

EXPENDITURE.

Expenses of Management :

Amount paid for travelling expenses.....		\$784 42
“ commission to agents, including bonus.....		35,255 05
“ law costs.....		1,092 36
“ fuel and light.....		250 77
“ investigation and adjustment of claims.....		1,804 73
“ statutory assessment, license, etc.....		449 97
“ printing and advertising.....		1,726 44
“ salaries, directors' and auditors' fees.....		10,073 07
“ postage, telegrams, express and exchange.....		1,438 93
“ rent and taxes.....		371 24
“ other expenses.....		1,576 31
Total expenses of management.....		<u>\$54,823 29</u>

Miscellaneous Payments :

Cash paid for losses prior to 1898.....	3,082 38	
“ during 1898.....	\$108,204 88	
		<u>111 287 26</u>
Cash paid for re-insurance.....		12,513 78
“ rebate, abatement and returned premiums.....		9,066 20
“ Goad's plans.....		539 80
“ office furniture.....		67 50
“ agents balances of 1898.....		10,708 17
“ bills receivable of 1898.....		3,386 88
“ improvements of real estate.....		1,026 18
“ all other expenditure.....		404 11
Total expenditure.....		<u>\$203,823 17</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.	Three years.	Total.
	\$	\$	\$
Mutual.....		6,887,397	6,887,397
Cash.....	3,771,895	18,790,608	22,562,503
Total.....	3,771,895	25,678,005	29,449,900
<i>Re-insured.</i>			
Mutual		731,268	731,268
Cash.....	138,835	446,503	585,338
Total.....	138,835	1,177,771	1,316,606
Net risks carried by Company 31st Dec., 1898.....	3,633,060	24,500,234	28,133,294

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
		\$
<i>Mutual System.</i>		
Policies in force 31st December, 1897.....	4,578	6,807,805
Policies new and renewed during 1898.....	1,807	2,640,777
Gross number during 1898.....	6,385	9,448,582
Less expired and cancelled in 1898.....	1,863	2,561,185
Net risks in force on mutual system 31st December, 1898.....	4,522	6,887,397
<i>Cash System.</i>		
Policies in force 31st December, 1897.....	22,666	22,368,538
Policies new and renewed during 1898.....	11,375	11,295,886
Gross number during 1898.....	34,041	33,664,424
Less expired and cancelled in 1898.....	10,501	11,101,921
Net risks in force on cash system 31st December, 1898.....	23,540	22,562,503

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

—	Three year risks.
	\$ c.
Amount of face of all premium notes held by Company, and legally liable to assessment . .	356,460 95
Amount of premium notes, after deducting all payments thereon and assessments levied . .	217,199 50
Amount of premium notes received during the year 1898	133,373 40

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

President—GEORGE SLEEMAN.

Secretary—JOHN DAVIDSON.

Unassessed premium note capital, \$38,990 94.

Deposited in the Provincial Treasury, \$14,000.00.

ASSETS.

Cash value of securities held by Company	\$14,000 00
“ on hand at head office	\$ 392 89
“ in Traders' Bank, Guelph.....	11,400 83
	<hr/>
“ in agents' hands acknowledged by them to be due and considered good	11,793 72
“ in agents' hands acknowledged by them to be due and considered good	1,134 27
Amount unpaid of fixed payments of 1898	1,539 78
“ unpaid in prior years (not extended)	\$347.94
“ of assessments levied in 1898.....	1,678 23
“ unpaid due bills less than one year overdue	383 79
“ of premium notes in force after deducting all payments thereon and assessments levied.....	38,990 94
“ office furniture, Goad's plans, etc. (not extended)	\$2,158.45
	<hr/>
Total assets	<u>\$69,520 73</u>

LIABILITIES.

Amount of supposed or reported losses.....	\$2,000 00
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, 1898.....	14,766 82
Amount of borrowed money	7,000 00
	<hr/>
Total liabilities.....	<u>\$23,766 82</u>

* By an Order in Council bearing date 2nd December, 1898, the Company was authorized to raise a share or stock capital of \$150,000.

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$2,638.92	
Cash received as fixed payments of 1898		\$18,716 80
“ “ “ prior years		747 23
“ from assessment of 1898		21,580 90
“ premiums on cash system		17,922 13
“ for interest		708 46
“ for carpenters' risks and fees		55 42
“ agents' balances, 1897		1,110 35
“ transfer and endorsement fees		51 24
“ re insurance on losses		149 12
“ bills receivable		75 75
Cash borrowed		15,000 00
Total receipts		<u>\$76,117 40</u>

EXPENDITURE.

Expenses of Management :

Amount paid for commission to agents (including bonuses)		\$6 828 29
“ fuel and light		90 98
“ investigation or adjustment of claims		240 78
“ statutory assessment and license		207 29
“ printing, stationery and advertising		676 11
“ rent and taxes		365 90
“ salaries, directors' and auditors' fees		4,680 87
“ Company's inspectors' expenses		409 02
“ postage, telegrams and express		758 80
“ law costs		314 01
“ interest		694 16
Total expenses of management		<u>\$15,266 21</u>

Miscellaneous Payments :

Cash paid for losses which occurred during 1898	\$18 651 00	
“ “ “ prior to 1898	6,361 92	
		<u>\$25,012 92</u>
“ re-insurance		2 220 18
“ rebate		1,819 04
“ repayment of loans		22,500 00
“ Goad's plans		144 25
Total expenditure		<u>\$66,962 60</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

System.	One year or less.		Three years.		Total.	
	£	s.	£	s.	£	s.
Mutual			1,483,442	00	1,483,442	00
Cash	993,133	74	2,092,188	65	3,085,322	£9
Total at risk	993,133	74	3,575,630	65	4,568,764	£9
Re-insured mutual system			121,297	50	121,297	50
" cash system	75,958	33			75,958	33
Total re-insurance	75,958	33	121,297	50	197,255	83
Net risks at 31st December, 1898	917,175	41	3,454,333	15	4,371,508	56

MOVEMENT IN RISKS.

	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1897	1,619	1,982,070 67
" new and renewed during 1898	246	504,340 00
Gross number during 1898	1,865	2,486,410 67
Less expired and cancelled in 1898	654	802,968 67
Net risks in force on mutual system 31st December, 1898	1,211	1,483,442 00
<i>Cash System.</i>		
Policies in force 31st December, 1897	3,832	3,837,447 90
" taken during 1898	1,303	1,231,017 55
Gross number during 1898	5,135	4,618,465 45
Less expired and cancelled in 1898	1,585	1,533,143 06
Net risks in force on cash system 31st December, 1898	3,550	3,085,322 39

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Three year risks.
	s c.
Amount of face of all premium notes held by Company, and legally liable to assessment.	99,174 58
Amount of all premium notes after deducting all payments thereon and assessments levied	38,990 94
Amount of premium notes received during the year 1898	19,932 91

RECAPITULATION
OF
ASSETS, LIABILITIES, INCOME AND EXPENDITURE
OF ALL
CASH-MUTUAL FIRE INSURANCE COMPANIES.

CASH MUTUAL FIRE INSURANCE COMPANIES

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1898.

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 1898.		Due on assessments of 1898.		Unassessed premium notes.		Loans on stock, etc.		Amount unpaid on call on subscribed capital stock.		All other assets.		Total assets.		Subscribed capital stock uncalled.					
	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.				
Berlin Mutual	18,175	00	34,305	39	57	53	10,988	77	510	10					1,271	53					1,160	00			13,988	33			88,000	00		
Economical							41,430	16	10,767	19	308	98			181,035	83											287,622	91				
Fire Insurance Exchange							19,534	22							5,899	58					15,275	00	1,352	68			42,061	48			135,950	00
Gore District Mutual	30,125	09	114,846	13	4,026	45	57,746	23	294	96					167,614	80											388,653	66				
Hand-in-Hand			57,884	33	1,295	79	13,257	52	3,219	31					7,733	77											83,390	72			80,000	00
Millers' and Manufacturers'			20,925	00	425	01	34,668	42																								
Perth Mutual	10,840	62	67,975	00	750	00	19,842	15	4,749	70	392	36	1,033	28							32,150	00	2,419	43			118,885	51			100,300	00
Waterloo Mutual	16,150	41	56,606	13	1,746	20	31,324	43	10,708	17	3,386	88			1,685	27												8,816	99			
Wellington Mutual			14,000	00			11,793	72	1,134	27	383	79	1,539	78	1,678	23												520	73			
Total	84,591	12	375,541	98	9,611	37	240,575	62	31,384	10	4,472	01	2,573	06	3,373	50					47,425	00	1,160	00	3,772	11	1,587,057	17	104,250	00		

The Government deposits at date of publication are as follows: Berlin Mutual, \$10,000; Economical, \$35,850; 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 uncollected premiums, \$1,067.03.

CASH MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Losses unpaid at 31st December, 1898, though subsequently discharged.		Earned premiums on cash system risks, calculated at 50 per cent. of gross premium.		Borrowed money.		Unpaid dividends.		All other liabilities.		Total liabilities.		Capital stock called up.		Number of policies.		Net amount at risk.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
+Berlin Mutual	9,369	53	46,200	17	316	25	.....	.....	1,399	12	1,715	37	12,000	00	115	97,596	00
Economical .....	.....	.....	4,074	56	.....	.....	.....	.....	.....	.....	55,569	70	.....	.....	14,315	13,471,186	77
+Fire Insurance Exchange	594	32	51,304	87	360	00	.....	.....	.....	.....	4,434	56	14,550	00	434	1,214,810	83
Gore District .....	.....	.....	10,167	95	.....	.....	.....	.....	320	00	51,899	19	.....	.....	12,308	14,240,059	67
+Hand-in Hand .....	.....	.....	1,723	88	.....	.....	.....	.....	.....	.....	10,487	95	20,000	00	1,665	*2,280,396	00
+Millers' and Manufacturers'	2,515	10	56,049	59	.....	.....	1,503	98	729	51	3,957	37	.....	.....	538	1,433,281	00
Perth Mutual	12,833	00	108,929	48	.....	.....	.....	.....	286	00	68,900	69	.....	.....	16,055	16,153,894	00
Waterloo Mutual	2,000	00	14,766	82	7,000	00	.....	.....	.....	.....	23,766	82	.....	.....	28,062	28,133,294	00
Wellington Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,761	4,371,508	56
Total	27,311	95	293,583	57	7,360	00	1,503	98	2,734	63	332,494	13	71,250	00	78,253	81,396,025	83	

Government deposits are, at date of publication, as follows: Berlin Mutual, \$0,000; Economical, \$36,850; Fire Insurance Exchange, \$10,000; Gore District, \$30,000; Hand-in-Hand, \$10,000; Millers' and Manufacturers', \$10,000; Perth Mutual, \$12,000; Waterloo, \$15,100; Wellington, \$14,000.
 +These Cash-Mutual Companies have auxiliary joint stock capital.
 * Hand-in-Hand Insurance Company also reported 31st December, 1898, the following Plate Glass Insurance; Number of risks, 608; amount, \$166,089.24.

CASH MUTUAL FIRE INSURANCE COMPANIES

RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Fixed payments of 1898 on premium notes.		Assessments of 1898.		Fixed payments or assessments of years prior to 1898.		Bills receivable.		Premiums on cash system.		Interest.		Fees, licenses, and extra premiums, reinsurance.		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.		
Berlin Mutual	149	85							212	76														362	61	
Economical	56,223	86							84,733	35				825	09										160,276	45
Fire Insurance Exchange	7,772	85							8,350	92															17,319	20
Gore District Mutual	55,055	74	642	32					61,030	41				845	31										135,135	18
Hand-in-Hand	15,326	30	1,388	12					22,874	93				13,537	81										50,132	37
Millers' and Manufacturers'	34,512	94	1,376	40					3,993	29				135	00										48,197	53
Perth Mutual	45,375	46	1,025	50					71,003	21				652	13										130,131	94
Waterloo Mutual	71,961	58	1,153	83					124,952	28				1,492	00										227,965	50
Wellington Mutual	18,716	80	747	23					17,922	13				106	66										76,117	40
Total	305,095	38	21,580	90	6,331	40	1,969	38	395,073	31	27,998	80	7,594	00	15,000	00	40,767	89	759	17	23,468	46		845,636	18	

* Including commission, \$2,329.11; and call on stock, \$500, etc.
 † Including agents' balances, \$13,206.82.
 ** Including extra accounts, \$2,461.15; and rebates, \$1,041.73, etc.
 †† Place glass premiums.

CASH MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Dividends.		Amount paid for losses.		Commission and bonus to Agents.		Cost in law.		Reinsurance.		Rebate and returned premiums.		Interest.		Repayment of loans.		Statutory assessments, also fee 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.
Berlin Mutual.....					56 43				19 62											81 99		3 60		161 64
Economical			90,020 41		27,174 46		996 98		10,511 03		6,321 26		1,220 00							11,482 23				150,917 74
Fire Insurance Exchange	1,267 50		3,492 41		1,763 77		15 00		981 69		736 45									3,534 74				11,791 51
Gore District	8,801 28		62,477 29		19,852 78				7,517 06		3,411 53		33 33							14,967 65		145 39		117,465 30
Hand-in-Hand	2,000 00		6,150 98		7,542 07				13,967 44		2,732 88									3,362 87		367 00		36,212 30
Millers' and Manufacturers'	5,007 77		2,619 98		620 35				15,223 54		2,465 45									6,579 78		365 36		32,976 22
Perth Mutual			54,513 97		19,588 96		736 21		12,425 11		6,414 32									10,813 24		4,354 69		109,133 85
Waterloo Mutual			111,287 26		35,255 05		1,092 36		12,513 78		9,066 20									18,025 91		44,162 64		203,823 17
Wellington Mutual			25,012 92		6,828 29		314 01		2,220 18		1,819 04		694 16							7,222 46		144 25		66,962 60
Total	17,076 56		356,575 25		118,682 16		3,151 56		75,329 35		33,000 13		1,947 19		22,500 00					79,100 87		21,542 93		729,474 33

† Including contra accounts, \$2,231.17; and real estate, \$1,382.46.
 †† Including agents' balances of 1898, \$10,708.17; and bills receivable of 1898, \$3,386.88, etc.
 ** Including rent paid to agents.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1898.

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—JAMES L. ROBERTSON.

Secretary—WM. DEANS.

Unassessed premium note capital, \$157,868.75.

ASSETS.

Cash on hand, head office.....	\$	232 20
Amount unpaid of application fees of 1898.....		23 00
“ “ assessments levied during 1898.....		261 55
“ of assessments and fees levied before 1898 (not extended) \$19 69		
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		157,868 75
		157,868 75
Total assets.....	\$	158,385 50

LIABILITIES.—None.

RECEIPTS.

Cash at head office, per last year's statement (not extended).....		\$736 16
Cash received for application fees.....	\$	566 00
“ assessments levied in 1898.....		9,955 81
“ “ “ years prior to 1898.....		191 79
“ borrowed.....		8,425 00
“ cancelled policies.....		147 33
“ transfer fees, etc.....		9 50
“ interest.....		12 00
“ application fees of 1894, 5, 6 and 7.....		12 50
		12 50
Total receipts.....	\$	19,319 93

EXPENDITURE.

Expenses of Management :

Amount paid for travelling expenses	\$ 4 00
“ statutory assessment and license fee	61 25
“ printing, stationery and advertising	135 00
“ rent and taxes	53 75
“ salaries, directors' and auditors' fees	1,219 30
“ postage, telegrams and express	72 15
“ investigation and adjustment of claims	38 90
“ interest	245 00
“ fuel and light	4 62
“ other expenses of management	74 50
Total expenses of management	\$1,908 47

Miscellaneous payments :

Cash paid for losses that occurred during 1898	\$8,407 12	
“ “ “ prior to 1898	1,083 30	
		9,490 42
“ repayment of loans		8,425 00
Total expenditure		\$19,823 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$3,990,850 00

MOVEMENT IN RISKS.

Mutual system

	Number.	Amount.
Policies in force 31st December, 1897	1,720	\$3,908,375 00
Policies taken during 1898	548	1,246,775 00
Gross number and amount at any time during 1898	2,268	\$5,155,150 00
Deduct expired and cancelled in 1898	494	1,164,300 00
Net risks in force 31st December, 1898	1,774	\$3,990,850 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$174,257 25
Amount of all premium notes, after deducting all payments thereon, and assessments levied	157,868 75
Amount of premium notes received during the year 1898	26,485 75

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, \$26,415.31.

ASSETS.

Amount of cash at head office	\$110 86	
“ “ Bank of Montreal, Picton	47 51	
	158 37	\$ 158 37
“ unpaid of instalments of 1898		141 20
“ “ “ of prior years (not extended)	\$37 40	
“ of cash in agents' hands		
“ of premium notes in force, after deducting all payments thereon and assessments levied		26,415 31
Total assets		\$26,714 88

LIABILITIES.

Promissory notes	\$ 2,250 00	
Interest	84 38	
Sundry accounts	59 23	
Total liabilities		\$ 2,393 61

RECEIPTS.

Cash on hand as per last statement (not extended)	\$286 56	
“ received for fixed payments of 1898	\$ 2,551 55	
“ “ “ “ due in prior years	160 00	
“ “ interest	8 25	
“ “ borrowed during 1898	1,000 00	
“ “ transfers, etc	5 50	
“ “ sale of safe	20 00	
Total receipts		\$ 3 745 30

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	\$	151 00
“ interest		17 00
“ salaries, directors' and auditors' fees.....		459 95
“ statutory assessment and license		19 94
“ printing, stationery and advertising		6 50
“ investigation and adjustment of claims.....		16 50
“ postage, telegrams, etc		4 50
Total expenses of management	\$	675 39
Cash paid for losses which occurred during 1898		2 722 15
“ rebate		25 95
“ payment of loan		450 00
Total expenditure	\$	3 873 49

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

Mutual.....	Three years.	\$1,053 795 00
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MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	847	\$1,039,460 00
“ new and renewed during 1898.....	302	346,625 00
Gross number during 1898.....	1,149	\$1,385,085 00
Less expired and cancelled in 1898	262	331,290 00
Net risks in force on mutual system 31st December, 1898..	887	\$1,053,795 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Amount of face of all premium notes held by Company, and legally liable to assessment.....	Three year risks.	\$31,860 50
Amount of all premium notes, after deducting all payments thereon and assessments levied		26,415 31
Amount of premium notes received during the year 1898		10,422 00

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE ALEXANDRIA.

Commenced business 7th May, 1895.

President—R. R. SANGSTER.

Secretary—VALENTINE G. CHISHOLM.

Unassessed premium note capital, \$29,612 57.

ASSETS.

Cash in Union Bank, Alexandria	\$3,899 04	
“ Ottawa Bank	7,801 11	
		\$5,700 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		29,612 57
Total assets		\$35,312 72

LIABILITIES,—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	\$3,190 88	
Cash received for first payments of 1898		\$4,073 11
“ interest		100 01
Total receipts		\$4,173 12

EXPENDITURE.

Expenses of Management :

Amount paid for investigation of claims		\$ 5 00
“ travelling expenses		2 00
“ commission		610 98
“ postage, etc.		9 30
“ statutory assessment and license		16 31
“ printing, stationery and advertising		58 11
“ salaries, directors' and auditors' fees		211 70
“ rent and taxes		8 00
“ safe		50 00
Total expenses of management		\$972 00

Miscellaneous.

Cash paid for losses which occurred during 1898		660 50
“ rebate		31 35
Total expenditure		\$1,663 85

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,233,857 00

MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	723	\$786,205 00
Policies taken during 1898, new and renewed.....	609	678,852 00
<hr/>		
Amount covered by policies in force at any time during 1898.	1,332	1,465 057 00
Deduct expired and cancelled in 1898	221	231,200 00
<hr/>		
Net risks in force 31st December, 1898	1,111	1,233,857 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$37,015 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	29 612 57
Amount of premium notes received during the year 1898	20,365 56

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

*Commenced business 15th July, 1887**President*—W. T. WHALE.*Secretary*—JAMES McEWING.

Unassessed premium note capital, \$53,810.57.

ASSETS.

Cash at Traders' Bank, Drayton	\$4,897 62
Cash in agents' hands	84 00
Amount unpaid of fixed payments of 1898	573 90
“ “ prior to 1898 (not extended) . . . \$77 70	
“ of premium notes in force, after deducting all payments thereon and assessment levied	53,810 57
Total assets	<u>\$59,366 09</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand and in Traders' Bank as per last statement (not extended)	\$5,284 61	
Cash received as fixed payments of 1898		2,442 63
“ “ of prior years		360 82
“ for interest		125 50
Total receipts		<u>\$2,928 95</u>

EXPENDITURE.

Expenses of management :

Amount paid for agents' commission	\$497 00
“ statutory assessments and license fee	24 78
“ printing and advertising	32 75
“ salaries, directors' and auditors' fees	317 50
“ investigation and adjustment of claims	22 00
“ travelling expenses	14 35
“ postage and stationery	59 75
“ other expenses	2 50
Expenses of management	<u>\$970 63</u>

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	\$1,000 00	
“ “ “ during 1898	1,270 75	
Cash paid for rebate, abatements and returned premiums		2,270 75
		74 56
Total expenditure		<u>\$3,315 94</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	\$351,825 00	\$1,218,065 00	\$1,569,890 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,016	\$1,374,860 00
“ taken during 1898	540	719,250 00
Gross number and amount in force during 1898	1,556	2,094,110 00
Deduct expired and cancelled in 1898	387	524,220 00
Net risks in force 31st December, 1898.....	1,169	1,569,890 00

CLASSIFICATION OF RISKS :

Isolated and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$10,648,250 00	\$48,592,500 00	\$59,240 75
Amount of all premium notes after deducting all payments thereon and assessments levied	8,731 64	45,078 93	53,810 57
Amount of premium notes received during the year 1898 .....	.....	28,862 00	28,862 00

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

*Commenced business 23rd July, 1894.**President*—A. W. HITCHINS.*Secretary*—T. J. POLLEY.

Unassessed premium note capital, \$3,221 14.

ASSETS.

Cash on hand at head office	\$ 63 58	
“ in Bank of Montreal, Kingston	965 74	
		\$1,029 32
Amount of premium notes in force after deducting all payments thereon and assessments levied		3,221 14
Amount of short date notes		41 25
Total assets ..		<u>\$4,291 71</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1897 (not extended)	\$946 63	
Cash received as fixed payments of 1898		\$145 65
“ for interest		24 43
“ transfer fees		50
Total receipts ..		<u>\$170 58</u>

EXPENDITURE.

Cash paid for commission to agents		\$18 74
“ law costs		20
“ fuel and light		4 00
“ statutory assessment		6 95
“ travelling expenses		1 00
“ salaries, directors' fees, etc.		54 00
“ printing, stationery, etc.		1 50
“ postage		1 50
Total expenses of management ..		<u>87 89</u>

Miscellaneous :

Cash paid for losses which occurred in 1898.—None.

Total expenditure

\$87 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Two years.	Three years.	Total.
Mutual	\$450 00	\$142,775 00	\$143,225 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	94	\$138,570 00
Policies new and renewed during 1898	23	23 255 00
Gross number during 1898	117	\$161,825 00
Less expired or cancelled in 1898	14	18,600 00
Net risks in force on mutual system 31st December, 1898	103	\$143 225 00

CLASSIFICATION OF RISKS:

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December 1898.

	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$8 00	\$4,283 25	\$4,291 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	6 00	3,215 14	3,221 14
Amount of premium notes received during the year 1898	8 00	684 15	692 15

 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, \$53,818.86.

ASSETS.

Cash on hand at head office.....	\$430 94	
“ Molson's Bank, Brockville.....	1,812 08	
		<u>\$2,243 02</u>
Unpaid fixed payments of 1898.....		175 83
“ assessments of 1898.....		224 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		53,818 86
Total assets.....		<u>\$56,462 19</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended).....	\$310.91	
Cash received for fixed payments of 1898.....		\$3,951 07
“ prior years.....		53 90
“ interest.....		16 96
“ other sources.....		4 25
Total receipts.....		<u>\$4,026 18</u>

EXPENDITURE.

Cash paid for commission.....		\$2 00
“ rent and taxes.....		5 50
“ statutory assessment.....		31 60
“ printing, stationery and advertising.....		30 90
“ postage, etc.....		49 07
“ salaries, directors' and auditors' fees.....		380 95
“ other expenses.....		24 15
Total expenses of management.....		<u>\$524 17</u>

Miscellaneous :

Cash paid losses of 1898.....		1,569 90
Total expenditure.....		<u>\$2,094 07</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$2,051,735 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1897	1,577	\$1,848,580 00
Policies taken during 1898	733	851,785 00
Total number and amount in force 31st December, 1898.....	2 310	\$2,700,365 00
Deduct expired and cancelled in 1898	556	648 630 00
Net risks in force 31st December, 1898	1,754	\$2,051,735 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898

	Three years.
Amount of all premium notes, after deducting all payment thereon and assessments levied	\$53,818 86
Amount of premium notes received during the year 1898	25,553 55

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business, 1st July, 1898.

President—ALBERT E. HOSKIN.

Secretary—DAVID EAGLESON.

Unassessed premium note capital, \$7,067.92.

ASSETS

Actual cash on hand at head office.....	\$ 28 57	
“ in Dominion Bank, Cobourg	228 85	
		<u>\$257 42</u>
Amount of premium notes after deducting all payments made and assessments levied.....		7,067 92
Total assets		<u>\$7,325 34</u>

LIABILITIES—None.

RECEIPTS.

Cash received as fixed payments of 1898	\$454 91
“ borrowed money	135 00
Total receipts.....	<u>\$589 91</u>

EXPENDITURE.

Expenses of management :

Cash paid for commission.....	\$12 50
“ fuel and light.....	2 25
“ interest.....	92
“ license and filing fees	35 00
“ rent and taxes	2 00
“ salaries directors' and auditors' fees.....	56 83
“ printing, stationery and advertising	80 20
“ postage, telegrams and express.....	4 79
Total expenses of management	<u>\$194 49</u>

Miscellaneous :

Cash paid in repayment of loans	135 00
“ other expenditure	3 00
Total expenditure	<u>\$332 49</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Mutual	£300 00	£167,263 00	£167,563 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies taken during 1898	147	£167,563 00
Net risks in force 31st December, 1898.....	147	£167,563 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risk.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	£13 50	£7,509 58	£7,523 08
Amount of all premium notes after deducting all payments thereon and assessments levied	12 25	7,497 33	7,509 58
Amount of premium notes received during the year 1898	13 50	7,509 58	7,523 08

 LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

*Commenced business 17th August, 1876.**President*—A. O. PARKS.*Secretary*—M. C. BOGART

Unassessed premium note capital, \$33,604.80.

 ASSETS.

Cash at head office	\$ 255 70
Amount unpaid of fixed payments of 1898	307 40
“ “ prior years (not extended) .. \$77 07	
“ agents' balances.....	176 58
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	33,604 80
Amount of notes or due bills (more than one year overdue) not extended	\$113 44
Office furniture and safe (not extended)	50 00
Total assets	<u>\$34,344 48</u>

LIABILITIES.

Amount of adjusted loss	\$1,175 00
“ of borrowed money	4,900 00
Total liabilities.....	<u>\$6,075 00</u>

RECEIPTS

Cash at head office, as per last statement (not extended)	\$328 05	
Cash received as fixed payments of 1898	\$3,874 35	
“ for assessments levied before 1898.....	327 86	
“ interest.....	5 00	
“ borrowed money	1,800 00	
“ other sources.....	65 00	
Total receipts.	<u>\$6,072 24</u>	

EXPENDITURE

Expenses of management :

Amount paid for commission and agents' fees	\$374 56
“ “ statutory assessment and license fee	21 93
“ “ printing and advertising	48 87
“ “ salaries, directors' and auditors' fees	441 85
“ “ postage, etc.	38 07
“ “ investigation and adjustment of claims	50 00
“ “ interest.	199 00
“ “ other expenses	1 00
Total expenses of management	\$1,175 28

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	\$ 812 00	
“ “ “ during 1898	3,997 00	
		4,809 00
“ rebate		23 81
“ re-insurance		36 50
Repayment of loans.		100 00
Total expenditure		\$6,144 59

CURRENCY OF RISKS.

Amount of policies in force 31st December, 1898.

	Three years.
Mutual	\$1,165,885 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,041	\$1,176,368 00
Policies new and renewed during 1898	350	435,655 00
Gross number during 1898	1,391	\$1,612,023 00
Less expired or cancelled in 1898	383	446,138 00
Net risks in force on mutual system 31st December, 1898. . .	1,008	\$1,165,885 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Amount of face of all premium notes held by Company and legally liable to assessment	\$41,375 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,604 80
Amount of premium notes received during the year 1898	15,473 05

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, \$34,707.35.

ASSETS.

Cash on hand at head office	\$131 00	
“ in Bank of Commerce, Stratford	340 13	
		\$471 13
Amount unpaid of assessments of 1898		42 09
Amount of premium notes in force, after deducting all payments thereon assessments levied		34,707 35
Total assets		<u>\$35,220 57</u>

LIABILITIES.

Amount of supposed loss	\$10 00
Total	<u>\$10 00</u>

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$603 07	
Cash received for assessments levied in 1898		\$1,991 42
“ “ “ prior years		13 96
“ borrowed money		1,450 00
“ interest		8 45
“ other sources		2 00
Total receipts		<u>\$3,465 83</u>

EXPENDITURE.

Expenses of Management :

Amount paid for interest	\$24 37
“ rent	2 25
“ statutory assessment and license	21 82
“ salaries, etc	121 00
“ printing, stationery and advertising	24 16
“ postage, telegrams and express, etc	9 51
“ investigation of claims	12 00
“ travelling expenses	3 65
“ other expenses	12 74
Total expenses of management	\$ 231 50
Amount paid for losses incurred in 1898	1,915 59
“ rebate	68
“ in payment of loans	1,450 00
Total expenditure	<u>\$3,597 77</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,269,015 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	570	\$1,168,740 00
Policies taken during 1898	279	543,005 00
Gross number during 1898	849	1,711,745 00
Less expired and cancelled in 1898	237	442,730 00
Net risks in force on mutual system 31st December, 1898 ..	612	\$1,269,015 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$38,070 45
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied	34,707 35
Amount of premium notes received during the year 1898	16,290 15

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, \$92,147.95.

ASSETS.

Cash on hand at head office	\$ 485 38	
“ Molson’s Bank, Exeter.....	1,297 44	
		<u>\$1,782 82</u>
Amount unpaid of assessments levied during 1898.....		290 87
Amount unpaid of assessments levied in prior years (not extended) \$201 16		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,147 95
Total assets		<u><u>\$94,221 64</u></u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$3,073.00	
Cash received for assessments levied in 1898.....		\$8,194 23
“ for assessments levied before 1898		158 85
“ borrowed		2,650 00
“ interest		45 29
“ surrenders.....		4 60
Total receipts		<u><u>\$11,052 97</u></u>

EXPENDITURE.

Expenses of Management :

Amount paid for discount on stamps		\$ 0 30
“ law costs		38 68
“ fee underwriters’ association		3 50
“ rent and taxes		25 00
“ investigation of claims		50 60
“ interest		18 75
“ statutory assessment and license		56 37
“ printing, stationery and advertising.....		96 31
“ salaries, directors’ and auditors’ fees.....		355 10
“ travelling expenses		20 00
“ postage, telegrams and express.....		64 20
“ other expenses		1 15
Expenses of management (Carried forward).....		<u><u>\$729 96</u></u>

Expenses of management (Brought forward)	\$729 96
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Miscellaneous payments :

Amount paid for losses which occurred prior to 1898.....\$	9 20	
“ “ “ during 1898	8,950 63	
	-----	8,959 83
“ rebate		3 36
Amount of loans repaid		2,650 00

Total expenditure		<u>\$12,343 15</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898

	Four years.
Mutual.....	\$3,620 635 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,206	\$3 569,095 00
Policies new and renewed during 1898	794	1,323,555 00

Gross number during 1898	3 000	\$4,892,650 00
Less expired and cancelled in 1898	794	1,272,015 00

Net risks in force on mutual system 31st December, 1898 ..	2,206	\$3,620,635 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$107,912 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,147 95
Amount of premium notes received during the year 1898	39,452 29

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President—JAC. WAHL.

Manager—LEVI STAUFFER.

Unassessed premium note capital, \$205,906.91.

ASSETS.

Cash in Molsons' Bank, Waterloo	\$4,592 01	
“ on hand at head office	86 53	
“ stamps	27 55	
		<hr/>
		\$4,706 09
Amount unpaid of assessments levied during 1898		871 83
“ “ “ “ in prior years (not extended). \$95 79		
“ of premium notes in force, after deducting all payments thereon and assessments levied		205,906 91
		<hr/>
Total assets		<u>\$211,484 83</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$4,946 74	
Cash received for assessments levied in 1898		\$6,822 89
“ “ “ “ years prior to 1898		656 58
“ interest		101 80
“ from other sources		2 50
		<hr/>
Total receipts		<u>\$7,583 77</u>

EXPENDITURE.

Expenses of management :

Amount paid for rent and taxes		\$4 00
“ investigation and adjustment of claims		47 65
“ statutory assessment and license fee		67 47
“ printing, stationery and advertising		63 40
“ salaries, directors' and auditors' fees		754 50
“ postage, telegrams and express		80 17
“ travelling expenses		20 75
“ other expenses		46 79
		<hr/>
Expenses of management		\$1,084 73

Miscellaneous payments :

Cash paid for losses which occurred during 1898		6,739 69
		<hr/>
Total expenditure		<u>\$7,824 42</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

	Four years.
Mutual	\$4,434,965 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,380	\$4,340,001 00
Policies new and renewed during 1898	715	1,329,770 00
	<hr/>	<hr/>
Gross number during 1898	3,095	5,669,771 00
Less expired and cancelled in 1898	681	1,234,806 00
	<hr/>	<hr/>
Net risks in force 31st December, 1898	2,414	4,434,965 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$224,740 00
Amount of all premium notes after deducting all payments thereon and assessments levied	205,906 91
Amount of premium notes received during the year 1898	67,339 00

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, \$21,627.44

ASSETS.

Amount of cash on hand at 31st December, 1898	\$	290 04
“ unpaid of assessments levied in 1898		112 51
“ “ “ “ prior to 1898		44 75
“ of premium notes in force, after deducting all payments thereon and assessments levied		21,627 44
Total assets	\$	<u>22,074 74</u>

LIABILITIES.

Amount of promissory note	\$	369 25
Total liabilities	\$	<u>369 25</u>

RECEIPTS.

Cash on hand 31st December, 1897 (not extended)	\$153 86
Cash received for assessments levied in 1898	\$ 565 29
“ “ “ “ year prior to 1898	147 27
“ other sources	1 50
Total receipts	\$ <u>714 06</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$	1 00
“ agents' commission		76 75
“ printing, etc		16 00
“ salaries, directors' and auditors' fees		201 00
“ statutory assessment		11 25
“ postage, etc		18 43
“ interest		25 00
“ other expenses		24 45
Expenses of management	\$	<u>373 88</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1898		204 00
Total expenditure	\$	<u>577 88</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$479,904 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	376	\$434,729 00
“ new and renewed during 1898	91	96,790 00
	<hr/>	<hr/>
Gross number during 1898	467	531,519 00
Less expired and cancelled in 1898	41	51,615 00
	<hr/>	<hr/>
Net risks in force on mutual system 31st December, 1898..	426	479,904 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year r ska.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$24,769 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,627 44
Amount of premium notes received during the year 1898	5,013 75

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

*Commenced business 28th December, 1871.**President*—WERNER YOUNGBLUT.*Secretary*—W. S. RUSSELL

Unassessed premium note capital, \$120,654 99.

ASSETS.

Cash on hand, head office	\$142 09	
Cash in Bank of Commerce, Stratford	399 26	
		\$ 541 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	120,654 99	
Amount unpaid of assessments of 1898	264 07	
Total assets	\$121,460 41	

LIABILITIES.

Amount of supposed loss	\$1,000 00
Total	\$1 000 00

RECEIPTS.

Cash at head office and in bank, as at last statement (not extended) \$2,258.44	
Cash received for assessments levied during 1898	\$4,079 17
“ “ “ prior to 1898	116 78
“ for interest	41 99
Total receipts	\$4,237 94

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$ 13 75
“ law costs	1,027 60
“ salaries, directors' and auditors' fees	261 00
“ statutory assessment and license fee	44 01
“ printing, stationery and advertising	132 50
“ postage, telegrams and express	7 95
“ travelling expenses	17 00
“ investigation of claims	25 60
“ rent	6 50
“ other expenses	5 50
Expenses of management	\$1,541 41

Miscellaneous payments :

Cash paid for losses which occurred during 1898	4,433 62
Total expenditure	\$5,975 03

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Four years.

Mutual	\$2,796,110 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,208	\$2,710,170 00
“ new and renewed during 1898.....	361	748,200 00
Gross number during 1898.....	1,569	\$3,458,370 00
Less expired and cancelled in 1898	332	662,260 70
Net risks in force on mutual system, 31st December, 1898..	1,237	\$2,796,110 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Four year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$139,805 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	120,654 99
Amount of premium notes received during the year 1898	37,410 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

*Commenced business 13th May, 1879.**President*—JOHN BALLANTYNE.*Secretary*—J. M. ROBERTS.

Unassessed premium note capital, \$136,858.78.

ASSETS.

Actual cash on hand at head office	\$ 823 57	
“ in Bank of Hamilton, Lucknow	1,087 89	
		1,911 46
Amount unpaid of assessments levied during 1898		582 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		136,858 78
Total assets		<u>\$139,353 14</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$384.79	
Cash received for assessments levied in 1898		4,173 45
“ “ “ before 1898		512 05
“ borrowed money		1,600 00
“ transfer fees and special assessment		115 44
Total receipts		<u>\$6,400 94</u>

EXPENDITURE.

Expenses of management :

Amount paid for fuel and light		\$ 2 25
“ statutory assessment and license		55 78
“ printing, stationery and advertising		125 60
“ salaries, directors' and auditors' fees		671 00
“ postage, telegrams and express		89 76
“ travelling expenses		75 00
“ investigation of claims		33 75
“ interest		39 00
“ other expenses		5 00

Total expenses of management \$1,097 14

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	\$14 20	
“ “ “ during 1898	2,151 92	
		2,166 12
“ rebate		11 01
“ repayment of loan		1,600 00

Total expenditure \$4,874 27

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four Years.
Mutual	\$3,658,323 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,916	\$3,527,948 00
" new and renewed during 1898	1,089	1,349,275 00
	<hr/>	<hr/>
Gross number during 1898	4,005	4,877,223 00
Less expired and cancelled in 1898	1,022	1,218,900 00
	<hr/>	<hr/>
Net risks in force on mutual system, 31st December, 1898....	2,983	3,658,323 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$146,332 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	136,858 78
Amount of premium notes received during the year 1898	53,971 40

 NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 15th August, 1861.

President—THOMAS LOCKHART.

Secretary—GEORGE MIDDLEMAS.

Unassessed premium note capital, \$74,189.77.

ASSETS.

Amount of Cash on hand	\$	7	77
Amount unpaid of assessments levied in 1898		20	80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		74,189	77
Total assets	\$	74,218	34

LIABILITIES.

Amount of borrowed money	\$	1,900	00
“ interest due		11	67
Total	\$	1,911	67

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$43.	67	
Cash received for assessments levied in years prior to 1898	\$	3,037	65
“ for interest		12	94
“ borrowed money		1,900	00
“ other sources		1	00
Total receipts	\$	4,951	59

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims	\$	9	00
“ interest		21	50
“ printing, stationery and advertising		9	50
“ travelling expenses		4	50
“ salaries, directors' and auditors' fees		101	20
“ rent and taxes		5	50
“ postage, telegrams and express		11	87
“ statutory assessment and license fee		26	92
“ sundries		3	60
Total expenses of management		193	59

Cash paid for losses which occurred during 1898	\$4,786	00
“ “ “ prior to 1898	7	90
		<u>4,793</u>
Total expenditure	\$	4,987

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$1,574,425 00

MOVEMENT IN RISKS.

• *Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897	599	\$1,522,975 00
“ new and renewed during 1898	204	568,600 00
Gross number during 1898.....	803	\$2,091,575 00
Less expired and cancelled in 1898.....	203	517,150 00
Net risks in force on mutual system 31st December, 1898.....	600	\$1,574,425 00

CLASSIFICATION OF RISKS :

Farm property exclusively.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$78,721 25
Amount of premium notes, after deducting all payments thereon and assessments levied	74,189 77
Amount of premium notes received during the year 1898	28,430 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

*Commenced business 22nd March, 1884.**President*—W. SHEARER, SR.*Secretary*—ROBERT CLELAND.

Unassessed premium note capital, \$76,067.08

ASSETS.

Amount of cash in Bank of Hamilton, Listowel	\$4,019 72	
“ “ on hand at head office	69 40	
		<u>\$4,089 12</u>
“ unpaid of assessments levied in 1898.....		126 56
“ of premium notes in force, after deducting all payments thereon and assessments levied		76,067 08
		<u>\$80,282 76</u>
Total assets		<u>\$80,282 76</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended).....	\$2,859.65	
Cash received for assessments levied in 1898		\$2,443 93
“ “ “ years prior to 1898		142 32
“ interest		40 25
“ extra premiums		4 90
		<u>\$2,631 40</u>
Total receipts ..		<u>\$2,631 40</u>

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses.....		\$ 3 00
“ statutory assessment and license ..		29 03
“ printing and stationery		51 00
“ salaries		188 00
“ postage, etc.....		17 50
“ rent		6 75
“ adjusting expenses		13 50
		<u>\$308 78</u>
Total expenses of management		\$308 78
Amount paid for losses which occurred during 1898		1,090 15
“ rebate		3 00
		<u>\$1,401 93</u>
Total expenditure.....		<u>\$1,401 93</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$1,746,716 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,060	\$1,669,515 00
Policies taken during 1898	283	481,525 00
Gross number in force on mutual system 31st December, 1898	1,343	\$2,151,040 00
Less expired and cancelled in 1898	272	404,324 00
Net risks in force 31st December, 1898	1,071	\$1,746,716 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$87,335 80
Amount of premium notes, after deducting all payments thereon and assessments levied	76,067 08
Amount of premium notes received during the year 1898	24,076 25

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President—DAVID REA.

Secretary—HUGH BLACK.

Unassessed premium note capital, \$25,074.85.

ASSETS.

Actual cash on hand at head office.....	\$226 52	
Cash on deposit to the Company's credit, not drawn against, ..		
the Canadian Bank of Commerce, Guelph.....	359 40	
		\$ 585 92
Amount unpaid of instalments of 1898.....		155 54
Amount of premium notes in force, after deducting all payments thereon		
and assessments levied		25,074 85
		<hr/>
Total assets		\$25,816 31

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	\$1,347.56	
Cash received as fixed payments of 1898.....		\$769 74
“ “ of prior years		78 45
“ for interest		14 46
		<hr/>
Total receipts		\$862 65

EXPENDITURE.

Expenses of management:

Amount paid for law costs.....		\$ 5 00
“ agents' commission.....		205 50
“ statutory assessment and license... ..		14 19
“ printing, etc		17 85
“ salaries, directors' and auditors' fees		108 00
“ rent		4 00
“ postage		8 25
“ other expenses		26 00
		<hr/>
Total expenses of management.....		\$ 388 79
Amount paid for losses which occurred during 1898		1,235 50
		<hr/>
Total expenditure		\$1,624 29

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual.....	\$671,875 00

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897	318	\$638,975 00
Policies new and renewed during 1898	137	240,050 00
	<hr/>	<hr/>
Gross number during 1898	455	\$879,025 00
Less expired and cancelled in 1898.....	122	207 150 00
	<hr/>	<hr/>
Net risks in force on mutual system 31st December, 1898	333	\$671,875 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force, 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	\$27,431 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,074 85
Amount of premium notes received during 1898.....	11,073 50

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, \$86,005.51.

ASSETS.

Cash on hand at head office, Seaforth	\$228 64
Amount unpaid of fixed payments of 1898	240 70
“ “ assessments of 1898	251 42
“ “ “ prior years (not extended)..... \$77.00	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	86,005 51
Total assets	\$86,726 27

LIABILITIES.—None.

RECEIPTS.

Amount of cash at head office, as per last statement (not extended) \$2,340.49	
Cash received for fixed payments of 1898	\$2,526 70
“ “ “ prior years	231 50
“ “ assessments levied in 1898	4,417 23
“ “ “ years prior to 1898	195 60
“ “ borrowed money	1,200 00
“ “ interest	27 63
“ “ other sources	14 48
Total receipts	\$8 613 14

EXPENDITURE.
Expenses of management :

Amount paid for postage, etc	\$ 29 70
“ commission	48 30
“ investigation of claims	61 35
“ statutory assessment and license	45 17
“ printing, stationery and advertising	148 95
“ salaries, officers' and auditors' fees	595 60
“ rent and repairs	11 67
“ Underwriters' Association fee	3 00
Total expenses of management	\$943 74

Miscellaneous payments :

Cash paid for losses which occurred during 1898	9,780 65
“ rebate	60
Total expenditure	\$10 724 99

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$2,911,575 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,913	\$2,791,255 00
Policies new and renewed during 1898	453	574,445 00
	<hr/>	<hr/>
Gross number during 1898.....	2,366	\$3,365,700 00
Less expired and cancelled in 1898.....	349	454,125 00
	<hr/>	<hr/>
Net risks in force on mutual system, 31st December, 1898..	2,017	\$2,911,575 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$101,294 40
Amount of premium notes, after deducting all payments thereon and assessments levied.....	86,005 51
Amount of premium notes received during the year 1898	19,847 70

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

President—W. M. RAE.

Secretary—JAMES SCOTT.

Unassessed premium note capital, \$24,456.28.

ASSETS.

Cash on hand at head office.....	\$ 73 25	
“ deposit to Company's credit in Bank of Commerce, Guelph.....		906 63
		\$979 86
Amount unpaid on assessments of 1898		143 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		24,456 28
		\$25,579 77
Total assets		

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$1,041.13	
Cash received		\$307 62
“ as fixed payments of 1898.....		1,174 40
“ assessments, years prior to 1898.....		28 70
“ interest		28 65
		\$1,539 37
Total receipts		

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims		5 00
“ travelling expenses		2 10
“ statutory assessment and license fee		17 01
“ printing, stationery and advertising		39 55
“ salaries, directors' and auditors' fees		18 00
“ postage, telegrams and express.....		11 55
“ other expenses.....		4 26
		\$97 47
Total expenses of management		
Amount paid for losses prior to 1898	\$ 20 00	
“ “ during 1898	1,479 00	
		1,499 00
“ rebate		4 17
		\$1,600 64
Total expenditure.....		

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$882,808 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	423	\$834,893 00
Policies new and renewed during 1898.....	179	318,955 00
Gross number during 1898.....	602	\$1,153,848 00
Less expired and cancelled in 1898.....	140	271,040 00
Net risks in force on mutual system, 31st December, 1898..	462	\$882,808 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$27,056 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	24 456 28
Amount of premium notes received during the year 1898	9,768 15

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, \$76,490.78.

ASSETS.

Cash on hand at head office.....	\$60 24	
Cash in Traders' Bank, Guelph.....	2,188 90	
		<u>\$2,249 14</u>
Amount of notes or due bills less than one year over due.....		156 18
“ premium notes in force, after deducting all payments thereon and assessments levied.....		76,490 78
Total assets.....		<u><u>\$78,896 10</u></u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1897 (not extended).....	\$2,790 69	
“ received as fixed payments of 1898.....		\$4,080 24
“ “ “ prior years.....		127 71
“ “ interest.....		56 47
Total receipts.....		<u><u>\$4,264 42</u></u>

EXPENDITURE.

Amount paid for law costs.....		\$3 00
“ investigation and adjustment of claims.....		27 40
“ statutory assessment and license fee.....		37 95
“ postage and telegrams.....		60 84
“ rent and taxes.....		5 00
“ printing, stationery and advertising.....		54 85
“ salaries, directors' and auditors' fees.....		364 22
“ travelling expenses.....		7 90
“ other expenses.....		2 50
Total expenses of management.....		<u>\$563 66</u>
<i>Miscellaneous payments:</i>		
Amount paid for losses of 1898.....		4,101 86
“ rebate.....		140 45
Total expenditure.....		<u><u>\$4,805 97</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

Three years.

Mutual	\$2,564,610 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	1,552	\$2,289,260 00
“ new and renewed during 1898	638	968,430 00
Gross number during 1898.....	2,190	\$3,257,690 00
Less expired and cancelled in 1898.....	455	693,080 00
Net risks in force on mutual system 31st December, 1898..	1,735	\$2,564,610 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December 1898.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$87,976 95
Amount of premium notes, after deducting all payments thereon and assessments levied	76,490 78
Amount of premium notes received during the year 1898.....	33,164 78

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A

Commenced business 16th February, 1860.
President—ROBERT SHORTREED.

Secretary—MAJOR GEORGE B HOOD.

Unassessed note capital, \$24,796.71.

 ASSETS.

Amount of cash in Bank of Commerce, Guelph	\$	107 48
Amount of premium notes in force after deducting all payments thereon and assessments levied		24,796 71
Amount unpaid of fixed payments of 1898		14 60
“ of assessments of 1898		3 76
“ “ of prior years		4 00
Total assets	\$	24,926 55

LIABILITIES — None.

RECEIPTS.

Cash at head office as per last statement (not extended)....	\$193 01	
Cash received as policy fees	\$	97 00
“ fixed payments of 1898		1,055 12
“ interest		3 74
“ cash borrowed		500 00
“ other sources		3 75
Total receipts	\$	1,659 61

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$	9 80
“ fee, Underwriters' Association		2 50
“ statutory assessment and license fees		13 47
“ printing, stationery and advertising		30 25
“ salaries, directors' and auditors' fees		184 00
“ postage, etc		11 10
“ travelling expenses		3 00
Total expenses of management	\$	254 12

Miscellaneous payments :

Cash paid for losses which occurred in 1898		990 42
“ rebate		60
“ repayment of loans		506 00
Total expenditure	\$	1,745 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$575,850 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	291	\$589,070 00
Policies new and renewed during 1898	100	204,400 00
Gross number and amount during 1898	391	\$793 470 00
Less cancelled and expired in 1898	109	217,620 00
Net risks in force 31st December, 1898	282	575,850 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$27,445 75
Amount of premium notes, after deducting all payments thereon and assessments levied	24,796 71
Amount of premium notes received during the year 1898	9,757 00

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

*Commenced business 1st May, 1860.**President*—WILLIAM TAYLOR.*Secretary*—JAMES BEATTIE.

Unassessed premium note capital, \$53,434.90.

ASSETS.

Amount unpaid of instalments of 1898	\$	172	45
“ “ “ in prior years (not extended)	\$213.86		
“ of short date notes, or due bills, less than one year overdue		116	62
“ “ “ one year or more overdue (not extended)	\$69.76		
“ of premium notes in force after deducting all payments thereon and assessments levied		53,434	90
Total assets	\$53,723	97	

LIABILITIES.

Amount of borrowed money	\$	800	00
“ of interest		67	53
Total liabilities	\$	867	53

RECEIPTS

Amount cash on hand 31st December, 1897 (not extended)	\$24	69	
Cash received as fixed payments of 1898	\$	4,094	55
“ “ prior years		164	63
“ for interest		11	50
“ borrowed money		1,367	53
Total receipts	\$	5,638	21

EXPENDITURE.

Expenses of management :

Amount paid for rent and taxes	\$	1	50
“ interest		36	40
“ agents' commission		652	50
“ investigation and adjustment of claims		34	80
“ statutory assessment and license fee		26	93
“ printing, stationery and advertising		62	55
“ salaries, directors' and auditors' fees		569	31
“ postage, telegrams and express		14	86
“ travelling expenses		16	00
“ other expenses		2	79

Expenses of management

\$ 1,417 64

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	\$615	00
“ “ “ during 1898	3,046	81
		3,661 81
“ rebate		83 45
“ in repayment of loans		500 00
Total expenditure	\$	5,662 90

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1898.

Three years.

Mutual system \$1,629,153 00

MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,156	\$1,523,598 00
“ new and renewed during 1898	435	563,286 00
		<hr/>
Gross number during 1898	1,591	\$2,086,884 00
Less expired and cancelled in 1898	354	457,731 00
		<hr/>
Net risks in force 31st December, 1898	1,237	\$1,629,153 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$61,037 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,434 90
Amount of premium notes received during the year 1898	20,921 61

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President—JOHN TOPHAM.

Secretary—H. VAN VALKENBURG

Unassessed premium note capital, \$47,930.00.

ASSETS.

Actual cash on hand at head office for year ending 31st December, 1898..	\$ 462 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	47,930 00
Amount unpaid of fixed payments of 1898.....	183 99
“ assessments of 1898.....	352 14
“ “ prior to 1898.....	17 35
Total assets.....	<u>\$48,946 00</u>

LIABILITIES.

Amount of supposed loss.....	\$ 400 00
“ borrowed money.....	1,500 00
“ interest due.....	54 92
Total liabilities.....	<u>\$1,954 92</u>

RECEIPTS.

Cash on hand per last statement (not extended).....	\$296.22
“ received for fixed payments.....	\$ 801 18
“ assessments of 1898.....	944 39
“ assessments prior to 1898.....	386 81
“ borrowed money.....	1,500 00
“ carpenters' risks, etc.....	5 00
Total receipts.....	<u>\$3,637 38</u>

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims.....	\$ 23 00
“ salaries, directors' and auditors' fees.....	298 00
“ stationery, printing and advertising.....	22 05
“ postage.....	49 23
“ rent.....	3 00
“ statutory assessment and license.....	25 30
Total expenses of management.....	<u>\$420 58</u>

Miscellaneous :

Amount paid for losses which occurred during 1898.....	2,898 65
“ “ rebate.....	28 15
“ “ for safe.....	123 70
Total expenditure.....	<u>\$3,471 08</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,520,940 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	934	\$1,402,180 00
“ new and renewed during 1898	379	571,250 00
Gross number during 1898.....	1,313	\$1,973,430 00
Less expired and cancelled in 1898	292	452,490 00
Net risks in force 31st December, 1898.....	1,021	\$1,520,940 00

CLASSIFICATION OF RISKS.

FARM AND LOG-HAZARDOUS.

PREMIUM NOTES OR UNDERTAKINGS.

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$53,046 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,930 00
Amount of premium notes received during the year 1898	19,908 22

 OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

President—ALEX. S. MCKAY.

Secretary—JAMES MUNRO

Unassessed premium note capital. \$40,033.51

 ASSETS.

Cash on hand at head office	\$	197	34
Amount unpaid of assessments of 1898		123	20
“ “ “ of prior years (not extended) ...	\$	41.96	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,033	51
Total assets	\$	40,354	05

RECEIPTS.

Cash at head office as per statement (not extended)	\$	204	00
Cash received for assessments levied during 1898	\$	1,540	14
“ “ “ in prior years		157	42
“ “ transfer fees		3	20
Cash borrowed		1,000	00
Total receipts	\$	2,700	76

EXPENDITURE.

Expenses of management :

Cash paid for law costs	\$	13	99
“ travelling expenses		4	70
“ commission		6	50
“ investigation of claims		5	00
“ printing, stationery, advertising		37	50
“ statutory assessment and license		20	38
“ rent		10	00
“ salaries, directors and auditors' fees		309	10
“ interest		17	50
“ postage, telegrams and express		15	85
“ all other expenses		12	80
Total expenses of management	\$	453	32
Cash paid for losses during 1898	\$	1,224.10	
“ “ of prior years		30.00	
“ repayment of loans		1,254	10
“ “		1,000	00
Total expenditure	\$	2,707	42

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898

	One year.	Two years.	Three years.	Total.
Mutual	\$2,560 00	£300 00	\$1,099,030 00	\$1,101 890 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	837	\$1,068,985 00
Policies new and renewed during 1898	339	438,510 00
Gross number during 1898	1,176	\$1,507,495 00
Less expired and cancelled in 1898	329	405,605 00
Net risks in force on mutual system 31st December, 1898	847	\$1,101,890 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On Policies in force 31st December, 1898.

	One year. risks.	Two year. risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$110 00	\$12 00	\$43,073 00	\$43,195 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	107 36	11 12	39 915 03	40,033 51
Amount of premium notes received during the year 1898	74 00	12 00	16,983 00	17,069 00

GREY AND BRUOE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

President—WM. LITTLE.

Secretary—DUNCAN CAMPBELL.

Unassessed premium note capital, \$30,415 15.

ASSETS.

Amount of cash on hand.—None.	
“ unpaid assessments of 1898	\$119 55
“ “ “ prior years	143 09
“ premium notes in force after deducting all payments thereon and assessments levied	30,415 15
Total assets	\$30,677 79

LIABILITIES.

Amount due treasurer	\$ 56 05
“ of borrowed money	850 00
Total liabilities	\$906 05

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended).....	\$87.38	
“ received for assessments levied in 1898		2,602 55
“ “ “ “ years prior to 1898		102 60
“ borrowed		3,250 00
Total receipts		\$5,955 15

EXPENDITURE.

Expenses of management :

Amount paid for commission	\$235 75	
“ salaries, directors' and auditors' fees	198 50	
“ statutory assessment, license fee	23 37	
“ postage, etc.	26 25	
“ printing, etc.	55 00	
“ interest	63 37	
“ other expenses	16 70	
Total expenses of management		\$618 94
Amount paid for losses prior to 1898	\$ 106 83	
“ “ during 1898	2,972 81	
“ repayment of loans		3,079 64
Total expenditure		\$6,098 58

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	\$8,550 00	\$10,750 00	\$1,261,611 00	\$1,280 911 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,203	\$1,269,691 00
“ new and renewed during 1898	472	478,340 00
Gross number during 1898	1,675	\$1,748 031 00
Less expired and cancelled in 1898	367	467,120 00
Net risk in force 31st December, 1898	1,308	\$1,280,911 00

CLASSIFICATION OF RISKS:

Farm and non hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$209 00	\$382 50	\$53,073 35	\$53,664 85
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	.....	.....	.....	30,415 15
Amount of premium notes received during the year 1898 . . . . .	.....	.....	.....	20,037 95

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

President—ALEXANDER CAMPBELL.

Secretary—J. H. FLEMING.

 Unassessed premium note capital, \$15,231.06.

ASSETS.

Cash in treasurer's hands	\$12 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied	15,231 06
“ unpaid of assessments levied during 1898	306 24
“ “ “ “ in prior years (not extended) \$636 22	
Total assets	<u>\$15,549 56</u>

LIABILITIES.

Amount of borrowed money	\$810 00
Total liabilities	<u>\$810 00</u>

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$38 29
“ “ received for assessments levied during 1898	\$1,452 94
“ “ “ “ before 1898	150 06
“ “ borrowed money	260 00
Total receipts	<u>\$1,863 00</u>

EXPENDITURE.
Expenses of management:

Amount paid for law costs	\$9 10
“ commission	6 00
“ investigation of claims	2 00
“ postage, etc.	18 00
“ statutory assessment and license	11 66
“ printing, stationery and advertising	26 50
“ interest	56 90
“ salaries, directors' and auditors' fees	319 10
“ rent and taxes	20 00
“ fuel and light	3 00
Total expenses of management	<u>\$472 26</u>
Amount paid for losses during 1898	\$1,273 20
“ in repayment of loan	50 00
“ rebate	93 57
Total expenditure	<u>\$1,889 03</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

	Four years.
Mutual	\$ 390,685 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	489	\$ 456,290 00
“ new and renewed during 1898	164	140,620 00
Gross number during 1898	653	\$ 596,910 00
Less expired and cancelled in 1898	163	206,225 00
Net risks in force 31st December, 1898	490	\$ 390,685 00

CLASSIFICATION OF RISKS :

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 17,253 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,231 06
Amount of premium notes received during the year 1898	5,624 80

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

President—FRED'K MULLETT.

Secretary—JOHN JACKSON

Unassessed premium note capital, \$4,155 45.

ASSETS.

Actual cash on hand at head office	\$127 14	
" in bank at Madoc	80 18	
	\$ 207 32	
Amount unpaid of fixed payments of 1898		48 89
" of notes less than one year overdue		51 98
" " more than " " (not extended)	\$32.88	
" of premium notes in force after deducting all payments thereon and assessments levied		4,155 45
Total assets		\$4,463 64

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1898	\$419 38
" " " prior years	46 21
" " interest	7 75
Total receipts	\$473 34

EXPENDITURE

Expenses of management :

Cash paid for investigation of claims	\$ 3 06
" printing, stationery and advertising	15 32
" statutory assessment and license fee	6 08
" postage and express	5 95
" agents' fees	94 25
Total expenses of management	\$124 60

Miscellaneous :

Losses which occurred in 1898	290 00
Cash paid for rebate	3 62
Total expenditure	\$418 22

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three Years.
Mutual	\$ 118,080 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	121	\$ 75,450 00
Taken during 1898, new and renewed	78	46,280 00
Gross number during 1898	199	\$121,730 00
Less expired and cancelled in 1898	7	3,650 00
Net risks in force 31st December, 1898	192	\$118,080 00

CLASSIFICATION IN RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force, 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 5,123 70
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied	4,155 45
Amount of premium notes received during the year 1898	2,011 70

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

*Commenced business 16th March, 1878.**President*—ADAM KELLER.*Secretary*—GEO. HOFF.

Unassessed premium note capital, \$75,606.44.

ASSETS.

Actual cash on hand at head office.....	\$21 85
Amount unpaid of fixed payments of 1898	24 05
“ “ assessments of 1898.....	102 90
“ of premium notes in force, after deducting all payments thereon and assessments levied	75,606 44
Total assets	<u>\$75,755 24</u>

LIABILITIES.

Amount of supposed loss.....	\$ 10 00
“ borrowed money	300 00
“ due manager for salary	60 00
“ retained premiums	17 60
Total liabilities	<u>\$387 60</u>

RECEIPTS.

Cash at head office and in bank, per last statement (not extended) \$296.25	
Cash received for fixed payments of 1898.....	\$791 96
“ “ prior years	27 40
“ assessments levied in 1898	3,134 47
“ “ years prior to 1898	61 95
“ interest	3 20
“ borrowed money.....	1,200 00
“ other sources	8 55
Total receipts	<u>\$5,227 53</u>

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$25 00
“ statutory assessment and license	32 72
“ printing, stationery and advertising	38 75
“ salaries, directors' and auditors' fees.....	167 00
“ travelling expenses.....	2 00
“ postage, telegrams and express.....	32 26
“ investigation and adjustment of claims.....	21 50
“ other expenses	3 00
Total expenses of management	<u>\$322 23</u>
Amount paid for losses which occurred during 1898.....	4,261 40
“ rebate	18 30
“ re-payment of loans	900 00
Total expenditure	<u>\$5,501 93</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual.....	\$2,350 00	\$2,800 00	\$11,670 00	\$1,939,650 00	\$1,956,470 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	1,360	\$1,926,485 00
“ new and renewed during 1898	447	651,095 00
Gross number during 1898	1,807	\$2,577,580 00
Less expired and cancelled in 1898	443	621,110 00
Net risks in force on mutual system 31st December, 1898.....	1,364	\$1,956,470 00

CLASSIFICATION OF RISKS:

Fair and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$92 50	\$86 00	\$327 50	\$80,910 00	\$81,476 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	88 95	82 40	367 95	75,067 14	75,606 44
Amount of premium notes received during the year 1898.	92 50	58 00	219 00	26,454 50	26,824 00

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

*Commenced business 22nd May, 1880.**President*—ANDREW WAECHTER.*Secretary*—JULIUS NOLL.

Unassessed premium note capital, \$79,626.28.

ASSETS.

Amount of cash on hand at head office, 31st December, 1898..	\$132 25	
“ on deposit to Company’s credit, 31st December, 1898, Merchants’ Bank, Walkerton	1,473 37	\$1,605 62
“ of premium notes in force, after deducting all payments thereon and assessments levied		79,626 28
“ unpaid assessments of 1898		147 61
“ safe and letter press (not extended)	\$106.00	
Total assets		<u>\$81,379 51</u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1897 (not extended)	\$1,953.27	
Cash received as fixed payments of 1898		\$1,671 76
“ for assessments levied in 1898		1,753 63
“ “ “ prior to 1898		20 20
“ for interest		25 65
Total receipts		<u>\$3 476 24</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents		\$328 59
“ statutory assessment and license		33 39
“ salaries, etc.		421 75
“ postage, telegrams and express		51 69
“ printing and stationery		45 55
“ investigation of claims		24 70
“ rent and taxes		4 00
Total expenses of management		<u>\$ 909 67</u>
Amount paid for losses prior to 1898		1,412 35
“ in 1898		1,467 77
“ rebate		34 10
Total expenditure		<u>\$3,823 89</u>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1898.

Mutual	Three years. \$2,472,824 00
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MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,739	\$1,972,383 00
Policies new and renewed during 1898	979	1,194,516 00
Gross number during 1898	2,718	\$3,166,899 00
Less expired and cancelled in 1898	610	694,075 00
Net risks in force on mutual system 31st December, 1898..	2 108	\$2,472,824 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1898.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$86 357 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,626 28
Amount of premium notes received during the year 1898	41,515 00

 SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

President—JAMES GARDNER.

Secretary—JAMES COCHRANE.

Unassessed premium note capital, \$106,115.68.

ASSETS.

Cash at head office as at 31st December, 1898.....	\$ 52 45	
“ Farmers’ Bank, Owen Sound	1,808 32	
		\$ 1,860 77
Cash in agents’ hands		479 30
Amount unpaid of assessments levied during 1898		814 02
“ of notes or due bills less than one year overdue		92 24
“ of premium notes in force, after deducting all payments thereon and assessments levied		106,115 68
Total assets		<u>\$109,362 01</u>

LIABILITIES—None.

RECEIPTS

Cash at head office, as per last year’s statement (not extended).....	None	
Cash received as fixed payments of 1898		\$2,886 54
“ assessments levied in 1898		7,472 36
“ “ prior years		7,226 08
“ interest		28 00
“ from securities sold		880 50
“ agents’ balances		962 01
“ refund from Division Court, etc		11 65
Total receipts		<u>\$19,467 14</u>

EXPENDITURE.

Expenses of management

Amount paid for law costs		\$308 18
“ interest		182 23
“ investigation and adjustment of claims		82 25
“ statutory assessment and license		83 43
“ printing, stationery and advertising		275 56
“ rent and taxes		8 00
“ salaries, directors’ and auditors’ fees		817 75
“ postage, telegrams and express		189 35
“ other expenses		46 95
Total expenses of management		<u>\$1,993 70</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1898	\$3,049 54	
“ “ “ during 1898	7,372 07	
		10,421 61
“ rebate		67 01
“ in repayment of loans		4,206 80
“ investments		880 50
“ other expenditure		36 75
Total expenditure		<u>\$17,606 37</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Total.
Mutual.....	\$6,615 00	\$32,390 00	\$5,135,170 00	\$5,174,175 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	4,403	\$5,448,673 00
Policies taken during 1898	1,340	1,608,635 00
Total number and amount in force 31st December, 1898.....	5,743	7,057,308 00
Deduct expired and cancelled in 1898	1,523	1,883,133 00
Net risks in force at 31st December, 1898	4,220	5,174,175 00

CLASSIFICATION OF RISKS.

Farm and non hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898

	One year or less.	Two years.	Three years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	\$228 72	\$738 14	\$131,232 88	\$132,199 74
Amount of all premium notes after deduct- ing all payments thereon and assess- ments levied.....	185 69	636 73	105,293 26	106,115 68
Amount of premium notes received during the year 1898				40,952 24

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, \$22,802.42

ASSETS.

Amount of cash on hand at head office at 31st December, 1898.....	\$120 01
Amount unpaid of assessments levied during 1898	288 39
“ “ “ before 1898	163 40
Amount of premium notes in force after deducting all payments thereon and assessments levied	22 802 42
Total assets	<u>\$23,374 22</u>

LIABILITIES

Amount of borrowed money.....	\$2,500 00
Total liabilities.....	<u>\$2,500 00</u>

RECEIPTS.

Cash at head office as per last statement (not extended)	\$827.79
Cash received for assessments levied in 1898	1,526 08
“ “ “ prior to 1898	123 50
Total receipts	<u>\$1,649 58</u>

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims.....	\$17 00
“ interest	150 00
“ statutory assessment and license	16 32
“ salaries and directors' fees	54 00
“ printing, stationery and advertising	18 75
“ postage, etc.....	10 50
“ travelling expenses	10 00
“ other expenses	20 00

Total expenses of management

\$296 57

Cash paid for losses which occurred during 1898.....

2,060 27

Total expenditure

\$2,356 84

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$818,605 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	585	\$786,636 00
“ new and renewed during 1898	201	253,260 00
Gross number during 1898	786	\$1,039,896 00
Less expired and cancelled in 1898.....	170	221,291 00
Net risks in force 31st December, 1898.....	616	\$818,605 00

CLASSIFICATION OF RISKS :

Faria and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Amount of face of all premium notes legally liable to assessment	Three year risks. \$25,902 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,802 42
Amount of premium notes received during the year 1898	8,041 97

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business, 8th August, 1875.

President.—A. J. Ross | *Secretary.*—Wm. McCallum,
 Unassessed premium note capital, \$11,432 63.

ASSETS

Cash on hand in head office	\$ 56 21
Cash in agents' hands, acknowledged by them to be due and considered good.	18 13
Amount unpaid of fixed payments of 1898	161 42
“ of prior years (not extended).....	\$45 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	11,396 63
Total assets	<u>\$11,632 39</u>

LIABILITIES

Amount of borrowed money	\$144 00
Total	<u>\$144 00</u>

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$25.71
Cash received as fixed payments of 1898	\$897 03
“ “ “ of prior years	166 91
“ borrowed	674 00
Total receipts	<u>\$1,737 94</u>

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license	\$ 11 16
“ printing, stationery, advertising and postage	32 62
“ salaries, directors' and auditors' fees	130 00
“ travelling expenses.....	3 84
“ investigation of claims	7 00
“ commission	30 75
“ other expenses	9 50

Expenses of management	<u>\$224 87</u>
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Miscellaneous payments :

Cash paid for losses which occurred in 1898.....	932 75
“ rebate, etc.....	10 82
“ repayment of loan	530 00
“ re insurance	9 00

Total expenditure	<u>\$1,707 44</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$419 755 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	336	\$428 425 00
Policies taken during 1898, new and renewed	112	142,810 00
Gross number during 1898.....	448	\$571,235 00
Deduct expired and cancelled in 1898	118	151,480 00
Net risks in force at 31st December, 1898	330	419,755 00

CLASSIFICATION OF RISKS.

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and equally liable to assessment	\$12,592 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,432 63
Amount of premium notes received during the year 1898	4,284 30

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

President—WM DYNES.

Secretary—JAMES BROWN.

Unassessed premium note capital, \$25,316.34.

ASSETS.

Cash on hand at head office.....	\$ 216 25	
“ in Union Bank, Shelburne.....	1,100 00	
	\$ 1,316 25	61 61
“ in agents' hands		61 61
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		25,316 34
		\$26,694 20

LIABILITIES.

Amount of adjusted loss.....		\$200 00
		\$200 00

RECEIPTS.

Cash in bank 31st December, 1897 (not extended)	\$1,092.48	
Cash received as fixed payments of 1898		\$1,631 88
“ “ of prior years.....		25 05
“ transfer fee, etc.....		7 55
“ in interest.....		37 95
		\$1,702 43

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims		\$ 8 40
“ travelling expenses.....		13 70
“ commission to agents.....		83 50
“ rent		11 00
“ statutory assessment and license fee		14 32
“ printing, stationery and advertising.....		64 25
“ salaries, directors' and auditors' fees		207 60
“ postage, telegrams and express.....		26 00
“ underwriters' fee		3 00
		\$431 77

Miscellaneous :

Amount paid for losses during 1898		1,335 55
“ rebate		11 74
		\$1,779 06

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$823,250 00
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MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	624	\$647,500 00
Policies new and renewed during 1898	334	328,250 00
Gross number and amount during 1898	958	\$975,750 00
Less expired and cancelled in 1898	161	152,500 00
Net risks in force on mutual system 31st December, 1898..	797	\$823,250 00

CLASSIFICATION OF RISKS:

Farmed non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$28,601 23
Amount of all premium notes after deducting all payments thereon and assessments levied	25,316 34
Amount of premium notes received during the year 1898	11,405 50

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

*Commenced business 25th May, 1878.**President*—ALEX. WOOD.*Secretary*—E. J. PEARSON.

Unassessed premium note capital, \$102,717.77.

ASSETS.

Amount of cash on hand at head office—None.	
“ unpaid of assessments levied in 1898	\$ 761 22
“ “ “ prior to 1898.....	116 60
“ of premium notes in force, after deducting all payments thereon and assessments levied	102,717 77
Total assets	<u>\$103,595 59</u>

LIABILITIES.

Amount of borrowed money.....	\$ 648 00
“ retained premiums	40 00
“ agents' commission	35 00
“ “ fees.....	392 00
Total liabilities	<u>\$1 115 00</u>

RECEIPTS.

Cash at head office as per last statement (not extended)	\$995 50
“ received for assessments levied in 1898	\$3,423 65
“ “ “ before 1898.....	523 63
“ “ borrowed.....	2,248 00
“ “ interest	4 87
“ “ retained premiums.....	47 00
“ “ agents' fees.....	392 00
Total receipts	<u>\$6 639 15</u>

EXPENDITURE.*Expenses of management :*

Amount paid for statutory assessment	\$ 36 14
“ printing, advertising, postage, etc.....	175 65
“ rent and taxes.....	10 00
“ salaries, directors' and auditors' fees	353 10
“ investigation of claims	31 00
“ interest	37 33
“ travelling expenses.....	31 50
“ other expenses	276 00
Expenses of management (<i>carried forward</i>)	<u>\$950 72</u>

Expenses of management (<i>brought forward</i>)	\$950 72
<i>Miscellaneous payments :</i>	
Cash paid for losses which occurred prior to 1898	\$ 47 00
“ “ “ during 1898	5,033 75
Repayment of loans	1,600 00
Refund of assessments	6 84
Other payments	78 00
Total expenditure	<u>\$7,716 31</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Three years.

Mutual	\$2,285,738 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,415	\$2,163,992 00
“ new and renewed during 1898	600	827,341 00
Gross number during 1898	2,015	\$2,991,333 00
Less expired or cancelled in 1898	489	705,595 00
Net risks in force on mutual system 31st December, 1898 ..	1,526	\$2,285,738 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Three years

Amount of face of all premium notes held by Company and legally liable to assessment.	\$107,456 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	102,717 77
Amount of premium notes received during the year 1898	39,697 52

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, \$29,902.86.

ASSETS.

Actual cash on hand	\$465 52
Amount unpaid of assessments of 1898.....	540 15
“ of premium notes, after deducting all payments thereon and assessments levied.....	29,902 86
Total assets	\$30,908 53

LIABILITIES.

Amount of adjusted losses	\$ 45 00
“ borrowed money	4,232 17
“ interest	196 66
Total liabilities	\$4 473 83

RECEIPTS

Cash on hand as per last statement (not extended)	\$227 58
Cash received at taking of application	211 00
“ for assessments levied in 1898	2 400 47
“ “ “ years prior to 1898	217 42
“ borrowed money	2,916 50
“ interest	7 71
“ from other sources	19 99
Total receipts	\$5,773 69

EXPENDITURE.

Expenses of management :

Amount paid for law costs	\$125 01
“ travelling expenses	25 65
“ commission to agents	340 00
“ investigation and adjustment of claims.....	25 50
“ salaries, directors' and auditors' fees.....	336 65
“ statutory assessment	13 39
“ printing, stationery, advertising	53 75
“ interest	80 35
“ postage	40 44
“ other expenses	14 00
Total expenses of management	\$1,054 74

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	1,475 00
“ “ “ during 1898.....	1,932 91
Repayment of loan	1,072 50
Total expenditure	\$5,535 15

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$961,639 00
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MOVEMENT IN RISKS

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	470	\$583,431 00
“ taken during 1898, new and renewed	723	633,880 00
Gross number and amount of risks during 1898	1,193	\$1,217,311 00
Less expired and cancelled in 1898	199	255,672 00
Net risks in force 31st December, 1898	994	\$961,639 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$33,682 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,902 86
Amount of premium notes received during the year 1898	22,195 45

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President—WILLIAM M. CORBETT.

Secretary—WM FRASER

Unassessed premium note capital, \$8,469 90.

ASSETS

Amount of cash at head office	\$160 84	
“ “ on deposit at Bank of Commerce, Parkhill	6 08	
		\$ 166 92
“ unpaid assessments levied during 1898		1,759 20
“ notes or bills less than one year overdue		37 60
“ premium notes in force after deducting all payments thereon and assessments levied		8,469 90
Total assets		<u>\$10,433 62</u>

LIABILITIES.

Amount of adjusted loss	\$1,405 00
Total liabilities	<u>\$1,405 00</u>

RECEIPTS.

Cash at head office as per last statement (not extended)	\$726.79	
Cash received as fixed payments of 1898		\$693 20
“ “ prior years		121 20
“ assessments of 1898		961 95
“ “ prior years		2 10
“ interest		3 63
Total receipts		<u>\$1,782 08</u>

EXPENDITURE.

Expenses of management :

Amount paid for investigation of claims	\$ 8 50
“ statutory assessment and license	11 24
“ postage	5 00
“ salary, auditors' and directors' fees	95 00
“ printing and stationery	20 00
“ commission	51 00
“ interest	5 31
Total expenses of management	<u>\$196 05</u>

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	1,012 50
“ “ “ during 1898	1,090 00
“ rebate	43 40
Total expenditure	<u>\$2,341 95</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$465,350 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	424	\$433,650 00
“ new and renewed during 1898.....	110	119,400 00
Gross number during 1898.....	534	\$553,050 00
Less expired or cancelled in 1898	95	87,700 00
Net risks in force on mutual system 31st December, 1898..	439	\$465,350 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$13,960 50
Amount of all premium notes after deducting all payments thereon and assessments levied	8,469 90
Amount of premium notes received during the year 1898	3,582 00

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, \$38,110.89.

ASSETS.

Cash at head office	\$ 161 34	
“ in Traders’ Bank, Ingersoll	3,338 22	
		<u>\$3,499 56</u>
Amount unpaid of fixed payments of 1898		91 06
“ premium notes in force after deducting all payments thereon and assessments levied		38,110 89
		<u>\$41,701 51</u>
Total assets		<u>\$41,701 51</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	\$2,411.81	
Cash received as fixed payments of 1898		\$2,020 02
“ “ “ prior years		22 40
“ for interest		67 96
“ refund rent		2 00
		<u>\$2,112 38</u>
Total receipts		<u>\$2,112 38</u>

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	\$	8 00
“ investigation and adjustment of claims		6 00
“ statutory assessment and license		19 73
“ salaries, directors’ and auditors’ fees		287 90
“ printing, stationery, advertising		44 55
“ rent and taxes		5 00
“ postage, etc		34 55
“ other expenses		6 00
		<u>\$411 73</u>
Total expenses of management		<u>\$411 73</u>

Miscellaneous payments:

Cash paid for losses prior to 1898		175 00
“ “ during 1898 ..		403 00
“ rebate		34 90
		<u>\$1,024 63</u>
Total expenditure		<u>\$1,024 63</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,188,806 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	596	\$1,023,425 00
“ new and renewed during 1898.....	288	479,946 00
Gross number during 1898.....	884	\$1,503,371 00
Less expired and cancelled in 1898	192	314,565 00
Net risks in force on mutual system 31st December, 1898..	692	\$1,188,806 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$42,199 51
Amount of all premium notes after deducting all payments thereon and assessments levied	38,110 89
Amount of premium notes received during the year 1898	16,957 94

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, \$102,022.34.

ASSETS

Actual cash on hand at head office	\$3 90
Amount unpaid of fixed payments of 1898	33 94
" prior years (not extended).....\$143.76	
" assessments of years prior to 1898 (not extended)..... 81.53	
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	102,022 34
Total assets	\$102,060 18

LIABILITIES

Amount of adjusted losses	\$2,138 00
" supposed or reported losses	400 00
Total	\$2,538 00

RECEIPTS.

Cash on hand as per last statement (not extended)....	\$4.28
Cash received for fixed payments of 1898	\$5,387 84
" " of prior years	85 66
" for assessments of prior years	8 39
" for interest	12 54
" for sundries.....	12 08
Total receipts	\$5,506 51

EXPENDITURE.*Expenses of management :*

Amount paid for law costs.....	\$20 00
" commission	388 00
" rent and taxes	25 00
" statutory assessment and license fee	41 25
" salaries, directors' and auditors's fees	664 25
" printing, stationery and advertising	130 22
" postage, etc.....	56 29
" investigation of claims	68 65
Total expenses of management	\$1,393 66

Miscellaneous :

Amount paid for losses which occurred prior to 1898.....	14 00
" " " in 1898	4,048 80
" rebate	50 43
Total expenditure	\$5,506 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual..	\$8,050.00	\$13,900.00	\$784,542.00	\$2,196,565.00	\$3,003,057.00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	2,180	\$2,518,847 00
Policies taken during 1898, new and renewed	1,245	1,342,370 00
<hr/>	<hr/>	<hr/>
Gross number during 1898	3,425	\$3,861,217 00
Less expired and cancelled in 1898	744	858,160 00
<hr/>	<hr/>	<hr/>
Net risks in force on mutual system, 31st December, 1898.	2,681	\$3,003,057 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$ c. 281 00	\$ c. 482 00	\$ c. 27,599 00	\$ c. 85,830 00	\$ c. 114,192 00
Amount of all premium notes after deducting all payments thereon and assessments levied	261 65	446 40	25,004 56	76,309 73	102,022 34
Amount of premium notes received during the year 1898.	281 00	399 00	19,241 00	27,063 00	46,984 00

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

*Commenced business 3rd June, 1872.**President*—THOMAS ALLISON.*Secretary*—DAVID McINTOSH

Unassessed premium note capital, \$38,154.23.

ASSETS.

Cash on hand at head office.....	\$ 211 61	
“ deposit in Bank of Hamilton, Wingham.....	3,299 58	
		\$3,511 19
Amount unpaid of assessments levied during 1898.....		301 35
“ “ “ previous years.....		32 08
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		38,154 23
“ other assets.....		
Total assets.....		\$41,998 85

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$2,551.56	
Cash received for assessments levied in 1898.....		\$1,321 96
“ “ years prior to 1898.....		410 92
“ interest.....		72 90
Total receipts.....		\$1,805 78

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses.....	\$ 9 00
“ investigation of claims.....	15 50
“ postage.....	13 92
“ statutory assessment and license.....	18 38
“ salaries, directors' and auditors' fees.....	179 80
“ printing, stationery and advertising.....	47 95
“ rent and taxes.....	12 00
“ caretaker.....	2 00
“ other expenses.....	2 25
Total expenses of management.....	\$300 80

Miscellaneous payments:

Cash paid for losses of 1898.....	322 00
“ rebate.....	1 60
Total expenditure.....	\$624 40

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$1,025,482 00
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MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	645	\$929,843 00
Policies taken during 1898, new and renewed	305	445,855 00
<hr/>		
Gross number and amount in force any time during 1898.....	950	\$1,375,698 00
Deduct lapsed, expired and cancelled in 1898	238	350,216 00
<hr/>		
Net risks in force 31st December, 1898	712	\$1,025,482 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$41,019 28
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,154 23
Amount of premium notes received during the year 1898.....	17,834 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, \$185,745 91.

ASSETS.

Cash in head office, including stamps.....	\$104 70	
“ Standard Bank, Harriston	3,392 00	
		\$3,496 70
Amount unpaid of fixed payments of 1898		666 96
“ fixed payments of prior years (not extended)..	\$159.15	
“ assessments levied during 1898.....		85 93
“ “ in prior years (not extended) \$192.80		
Amount of premium notes in force after deducting all payments thereon and assessments levied		185,745 91
Total assets		<u>\$189,995 50</u>

LIABILITIES.

Amount of adjusted loss.....	\$402 00
Total liabilities	<u>\$402 00</u>

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$6,419.78
Cash received as fixed payments of 1898	\$7,135 99
“ “ “ prior years	418 19
“ for assessments levied in 1898	877 76
“ “ “ years prior to 1898	227 90
“ premiums retained, etc.....	85 62
“ interest	164 10
Total receipts	<u>\$8,909 56</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents for commission	\$416 00
“ for investigation and adjustment of claims	174 50
“ statutory assessment and license	63 81
“ printing, stationery and advertising	109 45
“ salaries, directors' and auditors' fees	791 10
“ postage, telegrams and express	77 18
“ rent	62 00
“ travelling expenses	33 00
“ sundries	8 30

Expenses of management \$1,735 34

Miscellaneous payments:

Cash paid for losses which occurred before 1898	\$ 3 50	
“ “ “ during 1898	9,957 00	
		9,960 50
“ for returned premiums		136 80
Total expenditure ..		<u>\$11,832 64</u>

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$4,113,585 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897 ..	2,784	\$4,085,880 00
“ new and renewed during 1898	902	1 269,255 00
Gross number during 1898	3,686	\$5,355,135 00
Less expired and cancelled during 1898	864	1,241,550 00
Net risks in force on mutual system 31st December, 1898 .	2,822	\$4,113,585 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$205,679 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	185,745 91
Amount of premium notes received during the year 1898	63,462 75

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

*Commenced business 27th July, 1867.**President*—ROBERT MILLER.*Secretary*—GEORGE MILLER.

Unassessed premium note capital, \$39,146.43.

ASSETS.

Cash on hand at head office.....	\$143 88	
“ in Bank of Hamilton, Jarvis.....	1,461 22	
		<u>\$1,605 10</u>
“ in agents' hands		30 00
Cash unpaid of fixed payments of 1898.....		55 72
“ assessments of 1898		266 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		39,146 43
		<u>39,146 43</u>
Total assets.....		<u>\$41,104 24</u>

LIABILITIES—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended) \$299 64		
Cash received at taking of applications.....		\$234 00
“ as fixed payments of 1898		807 05
“ for assessments levied in 1898.....		3,251 30
“ “ “ prior to 1898		167 27
“ for interest		6 77
		<u>4,466 39</u>
Total receipts		<u>\$4,466 39</u>

EXPENDITURE.

Expenses of management :

Amount paid for interest.....		\$57 62
“ rent, taxes.....		2 50
“ investigation and adjustment of claims.....		13 50
“ statutory assessment and license.....		22 37
“ printing and advertising		59 75
“ salaries, directors' and auditors' fees		356 00
“ postage, express and telegrams		14 50
“ fuel and light		5 00
“ travelling expenses		10 00
		<u>\$541 24</u>
Total expenses of management		<u>\$541 24</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1898	.....	\$185 85	
“ “ “ during 1898	.....	1,228 44	
			1,714 29
“ rebate	.....		55 40
“ repayment of loan	.....		850 00
Total expenditure	.....		\$3,160 93

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	\$119,125 00	\$1,031,404 00	\$1,150,529 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	680	\$1,206,850 00
“ taken during 1898, new and renewed	240	406,996 00
Gross number during 1898	920	\$1,613,846 00
Deduct expired and cancelled in 1898	261	463,317 00
Net risks in force 31st December, 1898	659	\$1,150,529 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year. risks.	Four year. risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$3,674 71	\$42,108 89	\$45,783 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,608 97	36,542 46	39,146 43
Amount of premium notes received during the year 1898	.....	.....	16,616 97

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, \$36,446 95.

ASSETS.

Actual cash on hand at head office.....			
Cash in Canadian Savings and Loan Company, London....	\$	102 95	
“ Agricultural Savings and Loan Company.....		2,573 20	
			2,676 15
Amount unpaid of fixed payments of 1898.....			65 40
“ of premium notes in force, after deducting all payments thereon and assessments levied.....			36,446 95
Total assets.....			\$39,188 50

LIABILITIES.

Amount of agents' commission due.....			\$2 00
Total liabilities.....			\$2 00

RECEIPTS.

Cash on hand at head office (not extended).....	\$1,100.53		
Cash received for fixed payments of 1898.....		\$2,698 43	
“ “ “ prior years.....		91 13	
“ interest.....		76 41	
Total.....			\$2 865 97

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents.....		\$195 00
“ statutory assessment and license.....		24 69
“ printing.....		24 25
“ salaries, directors' and auditors' fees.....		329 50
“ postage.....		18 41
“ investigation of claims.....		8 00
Total expenses of management.....		\$599 85

Miscellaneous payments:

Cash paid for losses during 1898.....	\$622 11	
“ “ of prior years.....	20 00	
		642 11
“ rebate.....		48 39
Total expenditure.....		\$1,290 35

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual.....	\$1,429,381 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	989	\$1,368,412 00
Policies new and renewed during 1898.....	372	506,037 00
Gross number and amount during 1898.....	1,361	\$1,874,449 00
Less expired or cancelled in 1898.....	324	445,068 00
Net risks in force 31st December, 1898.....	1,037	\$1,429,381 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$43,129 81
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	36,446 95
Amount of premium notes received during the year 1898.....	15,253 05

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

*Commenced business 3rd February, 1875.**President*—WILLIAM LAMONT.*Secretary*—HENRY EILBER, M.P.P.

Unassessed premium note capital, \$105,359. 16.

ASSETS.

Cash on deposit in Molson's Bank, Exeter	\$ 6,101 64
Amount unpaid of assessments of 1898	213 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied	105,359 16
Total assets	\$111,673 89

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	\$1,107.85	
Cash received as fixed payments of 1898		\$501 65
“ for assessments levied in 1898		8,974 44
“ “ “ prior years		7 85
“ interest		18 13
“ borrowed money		500 00
“ salvage		30 00
Total receipts		\$10,032 07

EXPENDITURE.

Expenses of management :

Amount paid for commission for collecting assessments	\$ 179 10
“ interest	7 50
“ statutory assessment and license fee	45 49
“ printing, stationery and advertising	99 25
“ salaries, directors' and auditors' fees	322 20
“ travelling expenses	9 85
“ postage, telegrams and express	83 70
“ investigation and adjustment of claims	33 35
“ other expenses	5 25
Total expenses of management	\$785 69

Miscellaneous payments :

Cash paid for losses which occurred during 1898	3 744 94
“ rebate	7 65
“ repayment of loans	500 00
Total expenditure	\$5,038 28

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years
Mutual	\$2,858,445 00

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount
Policies in force 31st December, 1897	1,752	\$2,813,120 00
Policies taken during 1898	561	973,770 00
Gross number during 1898	2,313	\$3,786,890 00
Deduct cancelled in 1898	562	928,445 00
Net risks in force 31st December, 1898	1,751	\$2,858,445 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$117,790 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,359 16
Amount of premium notes received during the year 1898	40,004 00

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President—E. R. STONEHOUSE.

Secretary—JACOB MARSH.

Unassessed premium note capital, \$19 610.00.

ASSETS.

Cash on hand	\$ 1,329 99
Amount unpaid of fixed payments of 1898	62 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied	19,610 00
Total assets	\$21,002 17

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$419.49
Cash received as fixed payments of 1898	\$ 1,296 36
“ of prior years	53 99
“ as interest	35 00
Total receipts	\$1,385 35

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license fee.....	\$ 14 05
“ printing and stationery.....	59 27
“ salaries and directors' fees.....	151 00
“ agents' commission	84 00
“ investigation and adjustment of claims	7 00
Total expenses of management	\$315 32

Miscellaneous payments :

Cash paid for losses which occurred during 1898	135 00
“ rebate	19 03
“ other expenditure	5 50
Total expenditure	\$474 85

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual.....	\$645,634 00

MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	447	\$629,324 00
“ new and renewed during 1898.....	171	223,640 00
Gross number during 1898	618	852,964 00
Less expired and cancelled in 1898	167	207,330 00
Net risks in force on mutual system 31st December, 1898....	451	645,634 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years
Amount of face of all premium notes held by Company, and legally liable to assessment	\$25,825 36
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,610 00
Amount of premium notes received during the year 1898.....	8,945 60

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, \$44,930.32.

ASSETS.

Cash in Molson's Bank, Simcoe	\$150 58	
“ treasurer's hands	58 59	
		<u>§209 17</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,930 32
Amount unpaid of fixed payments of 1898		519 02
“ “ prior years (not extended)	\$631 56	
“ short date notes		97 60
“ “ (not extended)	\$248.11	
“ office furniture (not extended)	132.50	
		<u>§45,756 11</u>

LIABILITIES.

Amount of adjusted losses		\$200 00
“ money borrowed		3,600 00
“ salaries and directors' fees, etc		159 10
		<u>§3 959 10</u>

RECEIPTS.

Amount of cash on hand 31st December, 1897 (not extended) ...	\$191 41	
Cash received as fixed payments of 1898		\$3,639 33
“ “ prior years		230 90
“ transfer fees, etc		15 50
“ refund agents' salary		3 52
		<u>§3,889 25</u>

EXPENDITURE.*Expenses of management :*

Amount paid for investigation and adjustment of claims		\$25 25
“ agents' salary		964 75
“ printing, stationery and advertising		78 33
“ statutory assessment and license		22 91
“ salaries and auditors' fees		427 10
“ postage, telegrams and express		18 15
“ interest		213 15
“ law costs		55 15
“ other expenses		17 50

Expenses of management (*Carried forward*)

§1,822 29

Expenses of management (<i>brought forward</i>)		\$1,822 29
<i>Miscellaneous payments:</i>		
Cash paid for losses which occurred during 1898	\$1,740 02	
“ “ “ prior to 1898.....	250 00	
		1,990 02
“ rebate.....		44 18
“ other expenditure.....		15 00
Total expenditure.....		\$3 871 49

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.	Four years.	Total.
Mutual	\$80,566 00	\$1,295,130 00	\$1,375,696 00

MOVEMENT IN RISKS

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,336	\$1,244,365 00
Policies new and renewed during 1898	452	350,841 00
Gross number during 1898.....	1,788	\$1,595,206 00
Less expired and cancelled in 1898.....	276	219,516 00
Net risks in force on mutual system 31st December, 1898....	1,512	\$1,375,696 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$2,457 16	\$52,066 72	\$54,523 88
Amount of all premium notes, after deducting all payments made thereon and assessments levied			44,930 24
Amount of premium notes received during the year 1898.....			13,925 01

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

*Commenced business 10th April, 1879.**President*—OSCAR McMICHAEL.*Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, \$35,305.22.

ASSETS.

Actual cash on hand at head office	\$811 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	35 305 22
Amount of fixed payments of 1898 still unpaid	19 02
Total assets	<u>\$36,135 57</u>

LIABILITIES.

Amount of adjusted losses	\$1,100 00
Borrowed money	1,500 00
Total	<u>\$2,600 00</u>

RECEIPTS.

Cash at head office, as per last statement	\$280 00
“ received at taking of application	8402 50
“ “ as fixed payments of 1898	1,963 74
“ “ “ “ prior years	6 08
“ borrowed	1,500 00
“ as extra premiums	2 33
Total receipts	<u>\$3,874 65</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' salary	\$241 50
“ statutory assessment	21 62
“ investigation of claims	8 80
“ printing	22 40
“ salaries, directors' and auditors' fees	329 10
“ postage and stationery	20 26
Expenses of management	<u>\$643 68</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1898	2,682 12
“ rebate	17 52
Total expenditure	<u>\$3,343 32</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,228,540 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	733	\$1,155,160 00
“ taken during 1898	322	507,685 00
Total number and amount in force 31st December, 1898	1,055	\$1,662,845 00
Deduct expired and cancelled in 1898	276	434 305 00
Net risks in force at 31st December, 1898	779	\$1,228,540 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$39,869 92
Amount of all premium notes after deducting all payments thereon and assessments levied	35,305 22
Amount of premium notes received during 1898	15,904 81

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

*Commenced business 4th April, 1892.**President*—HENRY BULLER.*Secretary*—E. D. MITTON.

Unassessed premium note capital, \$45,305 31.

ASSETS.

Township of Howard debentures		\$1,036 15
Actual cash on hand at head office.....	\$ 47 38	
Cash in Traders' Bank, Ridgetown.....	1,488 45	
		<u>1,535 83</u>
Cash in agents' hands		112 55
Amount of fixed payments of 1898 still unpaid		93 85
“ prior years (not extended)	\$65.60	
“ premium notes in force after deducting all payments thereon and assessments levied		45,305 31
Total assets		<u><u>\$48,083 69</u></u>

LIABILITIES.

Amount supposed loss.....		\$587 00
Total		<u><u>\$587 00</u></u>

RECEIPTS.

Cash on hand as per last statement (not extended)	\$951.98	
Cash received as fixed payments of 1898		\$3 472 92
“ interest		31 17
“ for debentures		1,512 85
“ carpenters' risks		4 00
Total receipts		<u><u>\$5,020 94</u></u>

EXPENDITURE.

Cash paid for salaries and directors' fees		\$376 50
“ statutory assessment and license fee		26 40
“ printing, stationery and advertising		81 35
“ postage, telegrams and express		62 74
“ investigation of claims		24 00
“ travelling expenses		20 00
“ fee, Underwriters' Association.....		1 50
“ lithographing new policies		27 50
Total expenses of management		<u><u>\$620 99</u></u>

Miscellaneous payments:

Cash paid for losses of 1898		3 644 50
“ refund on cancelled policies.....		59 05
Total expenditure.....		<u><u>\$4,324 54</u></u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,717,765 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,119	\$1,487,240 00
“ new and renewed during 1898.....	561	761,175 00
Gross number during 1898.....	1,680	2,248,415 00
Less expired and cancelled in 1898	405	530 650 00
Net risks in force 31st December, 1898	1 275	\$1,717,765 00

CLASSIFICATION OF RISKS.

Farm and non hazardous

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$51 532 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	45 395 31
Amount of premium notes received during the year 1898	22,835 25

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

President—JOHN T. ROGERS.

Secretary—W. A. GALBRAITH.

Unassessed premium note capital, \$32,786 43.

ASSETS.

Cash on hand at head office	\$	50 78
Amount of fixed payments of 1898		241 70
“ unpaid assessments levied prior to 1898 (not extended)	\$1.90	
“ unassessed premium note capital		32,786 43
Office safe (not extended)	\$110.00	
Total assets	\$	<u>33,078 91</u>

LIABILITIES.

Amount of supposed loss	\$	400 00
“ borrowed money		450 00
Total liabilities	\$	<u>850 00</u>

RECEIPTS.

Cash on hand at 31st December, 1897 (not extended)	\$380 34	
Amount of cash received for fixed payments of 1898	\$	2,582 54
“ “ assessments levied prior to 1898		1 20
“ “ interest		55
“ borrowed		450 00
Total receipts	\$	<u>3 034 9</u>

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$	45 06
“ postage, etc		37 25
“ statutory assessment and license		22 34
“ printing, stationery and advertising		10 00
“ salaries, directors' and auditors' fees		173 00
“ rent and taxes		2 00
“ investigation of claims		3 00
Total expenses of management	\$	<u>322 75</u>

Miscellaneous payments :

Cash paid for losses which occurred during 1898	2 085 05	
“ rebate		31 05
“ in repayment of loans		925 00
Total expenditure	\$	<u>3,363 85</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$ 1,277,945 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	990	\$ 1,204,945 00
“ new and renewed during 1898.....	375	465 750 00
Gross number during 1898.....	1,365	\$ 1,670,695 00
Deduct expired and cancelled in 1898.	323	392 750 00
Net risk in force 31st December, 1898.....	1,042	\$ 1,277,945 00.

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$ 38,338 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,786 43
Amount of premium notes received during the year 1898	13,972 50

**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, \$45,998.24.

ASSETS.

Actual cash on hand at head office	\$124 16	
“ in bank	369 56	
		\$493 72
Amount unpaid of fixed payments of 1898		88 14
“ of premium notes in force, after deducting all payments thereon and assessments levied		45,998 24
		\$46,580 10

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	\$1,738.80	
Cash received as fixed payments of 1898		\$3,408 09
“ “ “ prior years		17 74
“ for interest		28 00
“ for workmen's risk		2 45
		\$3 456 28

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license		\$ 27 87
“ printing, stationery and advertising		84 68
“ salaries, directors' and auditors' fees		560 80
“ postage, telegrams and express		16 90
“ travelling expenses		14 30
“ investigation of claims		17 70
“ other expenses		5 50
		\$727 75

Miscellaneous payments :

Cash paid for losses during 1898		3,955 25
“ rebate		14 36
“ office furniture		4 00
		\$4,701 86

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,705 911

MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,208	\$1,589,089 00
“ new and renewed in 1898	554	719,506 00
Gross number during 1898	1,762	2,308,595 00
Less expired and cancelled during 1898	455	602,684 00
Net risks in force on mutual system 31st December, 1898...	1,307	\$1,705,911 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	\$52,341 21
Amount of all premium notes, after deducting all payments thereon and assessments levied	45,998 24
Amount of premium notes received during the year 1898	22,153 34

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APTIN.

Commenced business 16th September, 1891.

President—JOHN WATTERWORTH.

Secretary—A. P. McDOUGALL.

Unassessed premium note capital, \$20,661.46.

ASSETS.

Amount of cash on hand 31st December, 1898.	<i>None.</i>	
“ unpaid of fixed payments of 1898	.....	\$143 85
“ prior fixed payments still unpaid (not extended)	....	\$73.50
“ assessments of years prior to 1898 still unpaid (not extended)	.....	26.64
“ premium notes in force, after deducting all payments thereon and assessments levied	.....	20,661 46
“ safe (not extended)	.....	\$65.00
Total assets	.....	<u>\$20,805 31</u>

LIABILITIES

Amount of promissory note	.....	\$600 00
“ interest accrued	.....	16 25
“ other liabilities	.....	12 94
Total liabilities	.....	<u>\$629 19</u>

RECEIPTS.

Amount received from fixed payments of 1898	.....	\$1,466 05
“ “ “ prior years	.....	242 40
“ from assessments of years prior to 1898	.....	43 23
“ transfer fee and carpenters' risks	.....	3 75
“ borrowed	.....	250 00
Total receipts	.....	<u>\$2,005 43</u>

EXPENDITURE.

Amount paid for salaries, directors' and auditors' fees	.....	\$176 00
“ investigation of claims	.....	3 00
“ printing, stationery, etc.	.....	23 71
“ postage, etc.	.....	21 46
“ statutory assessment and license	.....	15 65
“ rent and taxes	.....	1 60
“ travelling expenses	.....	4 00
“ interest	.....	76 33
Total expenses of management	.....	<u>\$321 75</u>

Miscellaneous payments:

Amount paid for losses which occurred in 1898	.....	978 65
“ rebate	.....	9 95
“ repayment of loan	.....	1,050 05
Total expenditure	.....	<u>\$2,360 65</u>

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1898

	Three years.
Mutual	\$798,950 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	587	\$740,485 00
Policies taken during 1898	284	342,840 00
Number during 1898	871	\$1,083 325 00
Deduct expired and cancelled in 1898	248	284,375 00
Net risks in force 31st December, 1898	623	\$798,950 00

CLASSIFICATION OF RISKS :

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$23,968 50
Amount of premium notes, after deducting all payments thereon and assessments levied	20,661 46
Amount of premium notes received during 1898	10,285 20

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

President—A. A. LUTON.

Secretary—W. M. H. ELLIOTT.

Unassessed premium note capital, \$26,141 17.

ASSETS.

Actual cash on hand at head office	\$20 98	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	511 46	
		\$532 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied	26,141 17	
Total assets		\$26,673 61

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	\$152 62	
Cash received as fixed payments of 1898		\$794 36
“ for interest		9 39
“ for transfer fees and engine licenses		24 00
Total receipts		\$827 75

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license	\$18 25	
“ printing and stationery		50 25
“ salaries, directors' and auditors' fees		264 00
“ fuel, light and rent		5 50
“ investigation of claims		3 00
“ postage		3 93
“ other expenses		10
Total expenses of management		\$345 03

Miscellaneous payments :

Cash paid for losses which occurred during 1898	79 63	
“ rebate		23 27
Total expenditure		\$447 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
Mutual	\$5,900	\$5,745	\$957,583	\$969,228

MOVEMENT IN RISKS :

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	620	\$920,841 00
Policies new and renewed during 1898	229	321,232 00
<hr/>		
Gross number and amount during 1898	849	\$1,242,073 00
Less expired and cancelled in 1898	187	272,845 00
<hr/>		
Net risks in force 31st December, 1898	662	\$969,228 00

CLASSIFICATION OF RISKS :

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year and over but under two year risks.	Two years and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ c. 97 50	\$ c. 158 11	\$ c. 28,618 87	\$ c. 28,874 48
Amount of all premium notes after deducting all payments thereon and assessments levied	89 35	144 91	25,906 91	26,141 17
Amount of premium notes received during the year 1898	65 50	125 73	9,379 11	9,570 34

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

President—Wm. YOUNG.

Secretary—Wm. E. SAWYER.

Unassessed premium note capital, \$33,139.95

ASSETS.

Actual cash on hand at head office	\$ 171 83	
“ in Bank of Commerce, Strathroy	1,049 50	
		\$ 1,221 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied		33,139 95
Amount of unpaid fixed payments of 1898		42 28
Total assets		\$34,403 56

LIABILITIES.

Amount of adjusted loss	\$ 5 00
“ directors' fees unpaid	9 15
“ of retained premium notes	86 76
Total liabilities	\$100 91

RECEIPTS.

Cash at head office as per last statement (not extended	\$113 77
Cash received at taking of application	\$ 162 00
“ as fixed payments of 1898	3,316 59
“ assessments of prior years	16 11
“ interest	39 08
“ from other sources	1 50
Total receipts	\$3,535 28

EXPENDITURE.

Expenses of management :

Cash paid agents for fees	\$162 00
“ for salaries, directors' and auditors' fees	184 00
“ travelling expenses	12 00
“ statutory assessment and license fee	21 82
“ printing, stationery and advertising	73 75
“ investigation and adjustment of claims	11 00
“ postage, etc	29 16
“ other expenses	4 00
Total expenses of management	\$497 73

Miscellaneous payments :

Cash paid for losses which occurred during 1898	1,373 66
“ rebate	65 48
“ in repayment of loan	490 85
Total expenditure	\$2,427 72

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual.....	\$1,246,338 00

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897.....	831	\$1,167,949 00
Policies taken during 1898, new and renewed.....	324	461,658 00
Gross number during 1898.....	1 155	\$1,629 607 00
Less expired and cancelled in 1898.....	292	383,269 00
Net risks in force 31st December, 1898.....	863	\$1,246,338 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$37,420 14
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied.....	33,139 95
Amount of premium notes received during the year 1898.....	13,849 74

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, \$55,306.26.

ASSETS.

Cash on hand at head office	\$ 158 19	
“ deposit, Bank of Toronto, London	1,257 75	
“ deposit in Traders' Bank, Aylmer	4,457 00	
		\$5,872 94
Amount unpaid of fixed payments of 1898		234 82
“ premium notes in force, after deducting all payments thereon and assessments levied		55,306 26
Total assets		\$61,414 02

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	\$6,751 79	
Cash received as fixed payment of 1898		\$1,528 99
“ assessments levied in 1898		2,841 01
“ assessments of prior years		4 60
“ interest		189 59
Total receipts		\$4,564 19

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents		\$70 50
“ travelling expenses		11 00
“ printing and stationery		76 95
“ statutory assessment and license		33 08
“ rent		5 75
“ salaries and auditors' fees		314 75
“ postage		20 00
“ other expenses		2 50
Total expenses of management		\$534 53

Miscellaneous payments :

Cash paid for losses which occurred during 1898		4,852 07
“ rebate		56 44
Total expenditure		\$5,443 04

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three Years.
Mutual.....	\$20,826 28

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,282	\$1,951,363 00
“ taken during 1898.....	535	790 790 00
Gross number during 1898	1,817	2,742,153 00
Deduct cancelled in 1898.....	424	659,525 00
Net risks in force 31st December, 1898	1,393	\$2,082,628 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$62,478 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,306 26
Amount of premium notes received during the year 1898.....	23,605 20

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, \$35,425.14.

ASSETS.

Cash on hand at head office	\$ 18 51	
“ deposit to Company's credit at Imperial Bank, St. Thomas	1,268 81	\$1,287 32
Amount unpaid of assessments levied during 1898		518 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied		35,425
Total assets		<u>\$37,231 39</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$1,340.47	
Cash received for assessments levied in 1898		\$1,518 25
“ “ prior to 1898		377 05
“ interest		24 75
Total receipts		<u>\$1,920 05</u>

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment and license		\$ 19 15
“ printing and stationery		39 70
“ salaries, directors' and auditors' fees		203 00
“ postage, etc.		12 75
“ travelling expenses		10 00
“ rent		4 00
Total expenses of management		<u>\$288 60</u>

Miscellaneous payments :

Cash paid for losses which occurred during 1898		1 690 25
“ rebate		4 35
Total expenditure		<u>\$1,973 20</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$1,022,490 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	608	\$983,175 00
Policies taken during 1898.....	160	223 190 00
Gross number during 1898	768	\$1,206,365 00
Less expired and cancelled in 1898	116	183,875 00
Net risks in force on mutual system 31st December, 1898....	652	\$1,022,490 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$40,899 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	35,425 14
Amount of premium notes received during the year 1898	8,927 60

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

President—JOHN BELL.

Secretary—DAVID KETT.

Unassessed premium note capital, \$14,847.24.

ASSETS.

Cash on hand at head office.....	\$175 41
Cash in agents' hands	3 75
Amount of assessments prior to 1898 still unpaid.....	34 42
“ premium notes in force after deducting all payments thereon and assessments levied.....	14,847 24
Total assets	<u>\$15,060 82</u>

LIABILITIES —None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$165.42
Cash received at taking of applications.....	\$80 25
“ for assessments levied prior to 1898	64 19
Total receipts	<u>\$144 44</u>

EXPENDITURE.

Expenses of management :

Amount paid for fuel and light	\$2 00
“ statutory assessment and license fee.....	12 28
“ printing, stationery and advertising.....	4 50
“ salaries, directors' and auditors' fees.....	89 00
Total expenses of management.....	<u>\$107 78</u>

Miscellaneous payments :

Cash paid for losses which occurred during 1898	26 67
Total expenditure.....	<u>\$134 45</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Three years- \$508,495 00
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MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	322	\$506,066 00
Policies new and renewed during 1898.	115	188,840 00
Gross number during 1898	437	\$694,906 00
Less expired and cancelled in 1898.....	114	186,411 00
Net risks in force on mutual system 31st December, 1898.....	323	\$508,495 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three year risks. \$15,445 06
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,847 24
Amount of premium notes received during the year 1898.....	5,708 79

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, \$74,490.07.

ASSETS.

Cash on hand, head office	\$162 62	
Cash in Industrial Mortgage and Saving Co., Sarnia	1,207 90	
“ Merchants Bank, Watford	100 77	
		<u>1,471 29</u>
Amount of short date notes, or due bills, less than one year overdue		875 36
“ unpaid assessments of years prior to 1898 (not extended)	\$261.39	
Amount of premium notes in force after deducting all payments thereon and assessments levied		74 490 07
		<u><u>\$76 836 72</u></u>

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	\$931.48	
Cash received as fixed payments of 1898		\$8,867 98
“ for assessments levied prior to 1898		25 47
“ for interest		32 21
“ refunded commission and fees		3 00
		<u>\$8,928 66</u>

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses		\$ 8 00
“ commission to agents		797 25
“ statutory assessment		58 72
“ printing, stationery and advertising		131 10
“ salaries, directors' and auditors' fees		594 60
“ postage, telegrams and express		86 61
“ rent of hall		7 00
“ investigation and adjustment of claims		68 80
“ other expenses		10 20
		<u>\$1,762 28</u>

Miscellaneous payments :

Cash paid for losses in 1898		6,393 55
“ rebate		233 02
		<u>\$8,388 85</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Three years. \$3,609,724
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MOVEMENT IN RISKS:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	3,157	\$3,732,283 00
" new and renewed during 1898	1,062	1,217,858 00
	<hr/>	<hr/>
Gross number and amount during 1898	4,219	\$4,950,141 00
Less expired and cancelled in 1898	1,187	1,340,417 00
	<hr/>	<hr/>
Net risks in force on mutual system 31st December, 1898 ..	3,032	\$3,609,724 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES AND UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$108,278 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,490 07
Amount of premium notes received during the year 1898	33,417 33

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

President—NICHOLAS REICHELD.

Secretary—J. W. HOLMES, M.P.P.

Unassessed premium note capital, \$29,137.17.

ASSETS.

Actual cash on hand at head office	\$44 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied	29,137 17
Amount of cash in agents' hands	82 77
	<u>\$29,264 63</u>

LIABILITIES.—None.

RECEIPTS.

Cash as per last statement (not extended)	\$326.26
“ received at taking of applications	\$36 75
“ “ as fixed payments of 1898	54 04
“ assessments levied in 1898	935 42
Total receipts	<u>\$1,026 21</u>

EXPENDITURE.

Expenses of management :

Amount paid for law costs	\$5 00
“ fuel	2 00
“ statutory assessment and license	19 91
“ printing, stationery and advertising	31 00
“ salaries of directors' and auditors' fees	116 30
“ postage, telegrams and express	11 57
“ travelling expenses	3 00
Total expenses of management	<u>\$188 78</u>

Miscellaneous payments :

Amount paid for losses which occurred in 1898	1,119 00
Total expenditure	<u>\$1,307 78</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Four years.
Mutual	\$1,051,040 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	826	\$1,036,255 00
Policies new and renewed during 1898	63	68,450 00
Gross number during 1898.....	889	\$1,104,705 00
Less expired and cancelled in 1898	52	53,665 00
Net risks in force on mutual system 31st December, 1898 ..	837	\$1,051,040 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$41,743 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,137 17
Amount of premium notes received during the year 1898	2,755 00

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

*Commenced business 27th July, 1888.**President*—ROBERT WILKIE.*Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, \$18,133.25

ASSETS.

Cash on hand at head office and in bank	\$ 251 47
Amount of accrued interest	6 04
“ premium notes in force, after deducting all payments thereon and assessments levied	18,133 25
“ due bills less than one year overdue	87 03
“ unpaid of assessments of 1898	34 61
Total assets	\$18,512 40

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$180.54	
Cash received as fixed payments of 1898		\$1,079 84
“ “ “ prior years		64 04
“ from assessments of 1898		896 62
“ for interest		6 04
“ borrowed money		1,250 00
“ from other sources		2 80
Total receipts		\$3,299 34

EXPENDITURE.*Expenses of management :*

Cash paid for interest	\$ 19 24
“ rent and taxes	15 00
“ travelling expenses	23 40
“ investigation of claims	15 65
“ salaries, directors' and auditors' fees	196 00
“ postage, etc	26 50
“ statutory assessment and license fee	13 85
“ printing, stationery and advertising	39 25
“ other expenses of management	6 00
Total expenses of management	\$354 89

Miscellaneous payments :

Cash paid for losses during 1898	1,600 65
“ in repayment of loan	1,250 00
“ for rebate	22 87
Total expenditure	\$3,228 41

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	\$8,550	\$8,200	\$630,832	\$747,582

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	521	\$613 919 00
Policies new and renewed during 1898	174	197,320 00
Gross number during 1898	695	\$811,239 00
Less expired and cancelled in 1898	134	163,657 00
Net risks in force on mutual system 31st December, 1898	561	\$647,582 00

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment..	\$113 00	\$200 43	\$22,480 56	\$22,793 99
Amount of all premium notes, after deducting all payments thereon and assessments levied	90 41	159 43	17,883 41	18,133 25
Amount of premium notes received during the year 1898..	124 38	116 00	6,479 97	6,720 35

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK

Commenced business 15th April, 1875.

President—JAMES ASHER.

Secretary—F. A. NELLES.

Unassessed premium note capital, \$25,784 00.

ASSETS.

Cash on hand at head office.....	\$ 59 46	
Cash in Bank of Commerce, Cayuga	1,920 58	
Cash, stamps on hand	8 74	
		<u>\$ 1 988 78</u>
Amount of assessments of 1898 still unpaid.....		225 46
“ “ “ years prior to 1898 still unpaid.....		22 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		25,784 00
		<u>25,784 00</u>
Total assets		<u>\$28,021 04</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended). \$376.15.		
Cash received for assessments levied in 1898		\$2,585 61
“ “ “ prior to 1898		55 80
“ interest		2 40
“ transfer fees		6 50
Cash borrowed		300 00
		<u>300 00</u>
Total receipts		<u>\$2,950 31</u>

EXPENDITURE.

Expenses of management :

Amount paid for law costs		\$ 10 00
“ statutory assessment and license		17 61
“ printing, stationery and advertising		40 87
“ salaries, directors' and auditors' fees		266 70
“ postage, etc		21 60
“ travelling expenses		10 00
“ interest		7 00
		<u>7 00</u>
Total expenses of management.....		\$373 78

Miscellaneous payments :

Amount paid for losses of 1898		663 90
“ in repayment of loans		300 00
		<u>300 00</u>
Total expenditure.....		<u>\$1,337 68</u>

CURRENCY OF RISKS.

Amount covered by policies in force at 31st December, 1898.

Mutual	Three years. \$933,084
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	601	\$ 876,299 00
Policies taken during 1898, new and renewed	286	459,980 00
	<hr/>	<hr/>
Gross number during 1898	887	\$1,336,279 00
Deduct expired and cancelled in 1898	260	403,195 00
	<hr/>	<hr/>
Net risks in force at 31st December, 1898	627	\$933,084 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$28,745 20
Amount of all premium notes after deducting all payments thereon and assessments levied	25,784 00
Amount of premium notes received during the year 1898	13,966 68

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, COR. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—W. H. BEATTIE.

Secretary—JOHN H. ANDERSON.

Unassessed premium note capital, \$39,666.33.

ASSETS.

Cash value of debentures	\$ 10,000 00
Cash on hand at head office	\$ 28 34
“ on deposit to the Company’s credit, not drawn against, in the Canadian Trust and Loan Company, London	3,084 51
London Loan and Savings Company, London	1,055 90
Huron and Erie “ “	796 86
	4,965 61
Amount of premium notes in force after deducting all payments thereon and assessments levied	39,666 33
Total assets	\$ 54,631 94

LIABILITIES.—None.

RECEIPTS.

Cash at head office and on deposit as per last statement (not ex- tended)	\$ 15,815.93
Cash received as taking application	\$ 139 76
“ for fixed payments of 1898	2,721 18
“ for interest	633 13
“ for engine licenses	16 50
Total receipts	\$ 3,510 57

EXPENDITURE.

<i>Expenses of management .</i>	
Amount paid for rent	\$ 3 00
“ agents’ fees	168 00
“ investigation and adjustment of claims	54 00
“ statutory assessment and license	25 07
“ salaries, directors’ and auditors’ fees	494 00
“ printing, stationery, advertising and postage	26 69
Total expenses of management	\$ 770 76
<i>Miscellaneous payments:</i>	
Cash paid for losses which occurred during 1898	3,507 27
“ rebate	23 56
“ sundries	59 30
Total expenditure	\$ 4,360 89

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	1,387,017 50

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1897	876	\$1,384,530 50
Policies new and renewed during 1898.....	418	672,520 00
Gross number during 1898.....	1,294	2,057,050 50
Deduct expired or cancelled in 1898	436	670,033 00
Net risks in force 31st December, 1898	858	£1,387,017 50

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	\$ 41,610 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied	39,666 33
Amount of premium notes received during the year 1898	20,175 60

DOMINION MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, OWEN SOUND.

*Commenced business, 29th March, 1877.**President*—JESSÉ TRULL.*Manager*—RICHARD J. DOYLE.

Unassessed premium note capital, \$67,550 61.

ASSETS

Cash value of real estate, less incumbrances		\$4,275 00
Actual cash on hand at head office	\$104.10	
“ in Bank of Hamilton	225.66	
		<u>329 76</u>
Amount of short date notes or due bills less than one year overdue		1,497 99
“ unpaid of assessments levied in 1898		398 21
“ “ “ prior to 1898		435 92
“ “ “ (not extended)	\$834.13	
“ of premium notes in force, after deducting all payments thereon and assessments levied		67,550 61
“ advanced to agents		56 31
“ suits in Division Court (not extended)	\$342 38	
“ office furniture, fuel, etc. (not extended)	304.00	
“ all other assets		89 84
Total assets		<u>\$74,633 64</u>

LIABILITIES.

Amount of losses adjusted		\$2,125 97
“ borrowed money		9,550 00
“ salary		406 86
“ sundry accounts		433 05
Total liabilities		<u>\$12,515 88</u>

* The Company has (pursuant to R. S. O. 1897 c. 203, s. 182 (1)) given public notice dated 13th September, 1899, of voluntary liquidation (F. p. 557); and of ceasing to take contracts of insurances as from the said date.

RECEIPTS.

Cash at head office, as at 31st December, 1897 (not extended)	\$429.06
Cash received as fixed payments of 1898	\$4,706 51
“ for assessments levied in 1898	2,400 48
“ “ prior to 1898	1,471 27
“ for interest	82 05
“ fees and extra risks, etc	16 97
“ borrowed money	7,050 00
“ bills receivable	116 04
“ other sources	148 53
Total receipts	\$15,991 85

EXPENDITURE.

Expenses of management :

Amount paid for commission	\$ 547 25
“ law costs	705 56
“ investigation and adjustment of claims and inspection of agencies	1,598 26
“ statutory assessment and license	63 20
“ printing, stationery and advertising	873 10
“ taxes and insurance	104 03
“ salaries, directors' and auditors' fees	2,838 69
“ travelling expenses	18 55
“ postage, telegrams and telephone	279 64
“ fuel, light and other expenses	219 40
“ interest, discount and exchange	361 96
Total expenses of management	\$7,609 64

Miscellaneous payments :

Cash paid for losses which occurred prior to 1898	\$1,842 83
“ “ “ during 1898	6,271 84
	<hr/>
	8,114 67
“ rebate	139 77
“ repayment of loans	182 23
“ sundry other payments	44 84
	<hr/>
Total expenditure	\$16,091 15

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual	\$8,950	\$14,500	\$790,257	\$2,866,141	\$3,679,848
Re-insurance.....	.....	.....	5,750	.....	5,750
Net amount at risk	\$8,950	\$14,500	\$784,507	\$2,866,141	\$3,674,098

MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	3,496	\$4,043,905
Policies taken during 1898	532	429,298
Gross number in force any time during 1898.....	4,028	\$4,473,203
Less expired and cancelled during 1898.....	832	793,355
Net risks in force 31st December, 1898	3,196	\$3,679,848

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risk.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by company, and legally liable to assessment	\$287 50	\$460 25	\$33,213 93	\$86,453 67	\$120,415 35
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	242 71	437 08	21,944 77	44,926 05	67,550 61
Amount of premium notes received during the year 1898..	260 50	247 25	7,532 03	4,871 39	12,911 17

FARMER'S UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

President—JOHNSON ELLIS

Secretary—R. G. CORNEIL.

Unassessed premium note capital, \$32,937 61.

ASSETS.

Actual cash on hand at head office	\$ 1 10	
“ in Bank of Montreal, Lindsay	2,738 34	
		<u>\$2,739 44</u>
Amount of short date notes less than one year overdue		583 46
“ premium notes in force after deducting all payments thereon and assessments levied	\$32,937 61	
Less residue of premium notes given for re-insurance	151 00	
		<u>32,786 41</u>
Total assets		<u><u>\$36,109 31</u></u>

LIABILITIES.

Amount due secretary	\$8 33
Total liabilities	<u><u>\$8 33</u></u>

RECEIPTS.

Cash on hand, as per last statement (not extended)	\$1,191.74	
Cash received for membership fees		\$447 50
“ fixed payments of 1898		3,128 95
“ from due bills		321 85
“ for interest		18 65
“ for transfer fees, etc		15 33
Total receipts		<u><u>\$3,932 28</u></u>

EXPENDITURE.

Expenses of management :

Cash paid for investigation of claims	\$ 28 65
“ commission to agents	876 40
“ statutory assessment and license fee	17 42
“ rent and taxes	33 00
“ salaries, directors' and auditors' fees	272 90
“ printing, stationery and advertising	74 29
“ postage, telegrams and express	30 15
“ law costs	1 00
Total expenses of management	<u>\$1,333 81</u>

Miscellaneous :

Amount paid for losses which occurred during 1898	919 47
“ rebate	97 28
“ re-insurance	34 02
Total expenditure	<u><u>\$2,384 58</u></u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	\$5,400	\$13,750	\$1,173,975	\$1,191,125
Less re-insured			5,400	5,400
Net risks carried at 31st December, 1898.	\$3,400	\$13,750	\$1,168,575	\$1,185,725

MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	808	\$857,060
Policies new and renewed during 1898	543	533,845
Gross number during 1898	1,351	\$1,390,905
Less expired or cancelled in 1898	189	199,780
Net risks in force on mutual system 31st December, 1898 ..	1,162	\$1,191,125

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force, 31st December, 1898.

	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$48,498 71
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,937 61
Amount of premium notes received during the year 1898	18,444 45

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS.

Commenced business, 19th August, 1895

President—W. M. SMITH.

Secretary—W. M. PURVES.

Unassessed premium note capital, \$41,335.35.

ASSETS.

Actual cash on hand at head office	\$	188 09
Amount unpaid of fixed payments of 1898		211 09
“ unpaid of assessments of 1898		100 07
“ of premium notes in force after deducting all payments thereon and assessments levied		40,150 06
Total assets	\$	40,649 31

LIABILITIES.

Amount of supposed losses	\$	800 00
“ due agents		3 75
Total	\$	803 75

RECEIPTS.

Cash received as application fees	\$	3 00
“ fixed payments of 1898		2,363 57
“ “ prior years		81 90
“ assessments of 1898		1,549 37
“ “ prior years		32 51
“ extra risks		3 25
Total receipts	\$	4,033 60

EXPENDITURE.

Expenses of management :

Cash paid for agents' commission	\$	597 50
“ salaries, directors' and auditors' fees		459 00
“ statutory assessment and license fee		22 00
“ printing, stationery and advertising		75 49
“ postage, telegrams and express		47 84
“ premium treasurer's bond		10 00
“ rent, taxes		6 00
Total expenses of management	\$	1,217 83

Miscellaneous :

Cash paid for losses during 1898	\$	3,071 25
“ rebate		45 13
Total expenditure	\$	4,334 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1898.

	One year or less.	Two years.	Three years.	Total.
Mutual.....	\$17,050	\$5,850	\$1,487,121	\$1,510,021
Less amount re insured			43,662	43,662
Net risks carried at 31st December, 1898 ...	\$17,050	\$5,850	\$1,443,459	\$1,466,359

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	1,005	\$1,181,058 00
Policies new and renewed during 1898.....	496	538,941 00
Gross number during 1898.....	1,501	\$1,719,999 00
Less expired and canceled in 1898	216	209,978 00
Net risks in force on mutual system 31st December, 1898	1,285	\$1,510,021 00

CLASSIFICATION OF RISKS :

Farm and non-bazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On policies in force 31st December, 1898.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$557 39	\$190 62	\$48,474 26	\$49,222 27
Amount of all premium notes after de- ducting all payments thereon and assessments levied	501 69	173 40	40,660 26	41,335 35
Amount of premium notes received dur- ing the year 1898.....	557 39	42 25	16,983 80	17,583 44

**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, \$31,444.99.

ASSETS.

Actual cash in treasurer's hands.....	\$ 20 00	
Cash in Merchant's Bank, Perth	925 18	
	\$ 945 18	
Amount unpaid of instalments of 1898		54 90
“ “ of prior years (not extended).....	\$32.67	
“ premium notes in force after deducting all payments thereon and assessments levied		31,444 99
Total assets		\$32,445 07

LIABILITIES.—None.

RECEIPTS.

Cash received as fixed payments of 1898	\$2,403 70
“ “ “ of prior years.....	48 57
“ rebate of rent	12 00
Total receipts	\$2,464 27

EXPENDITURE

Expenses of management :

Cash paid for interest	\$ 1 00
“ statutory assessment	11 36
“ rent and taxes	74 00
“ commission to agents	549 75
“ fuel and light	1 40
“ investigation of claims.....	10 45
“ travelling expenses	21 90
“ salaries, directors' and auditors' fees	302 97
“ printing, stationery and advertising	71 26
“ postage and telegrams.....	32 48
Total expenses of management	\$1,076 57

Miscellaneous :

Cash paid for losses of years prior to 1898	\$ 5 00	
“ “ during 1898	365 10	
	370 10	
“ for rebate		15 51
“ for repayment of loans		100 00
Total expenditure.....		\$1,562 18

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$975,422 00

MOVEMENT IN RISKS.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	478	\$ 442,120 00
Policies taken during 1898.....	614	560,075 00
	<hr/>	<hr/>
Gross number in force on mutual system 31st December, 1898..	1,092	\$1,002,195 00
Less: expired and cancelled in 1898	29	26,773 00
	<hr/>	<hr/>
Net risks in force 31st December, 1898.....	1,063	\$975,422 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$33,897 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,444 99
Amount of premium notes received during the year 1898	21,516 94

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

*Commenced business 25th March, 1895.**President*—W. HAMILTON.*Secretary*—A. D. WILLIAMS.

Unassessed premium note capital, \$27,456.71.

ASSETS.

Actual cash on deposit with I. J. Gould & Bros., Bankers, Uxbridge, \$1,121.08		
“ in Dominion Bank	“ 1,089.48	
		\$2,210 56
“ in agents' hand		118 79
Amount of fixed payments of 1898 unpaid		242 55
“ premium notes in force after deducting all payments thereon and assessments levied	\$27,456 71	
“ less residue of premium notes given for re-insurance	350 93	
		27,105 78
“ notes or due bills less than one year overdue		114 65
“ due from other companies for re-insurance		38 78
		27,105 78
Total assets		\$29,831 11

LIABILITIES.

Amount due for salaries and printing		\$164 30
“ of supposed losses		5 00
		169 30
Total liabilities		\$169 30

RECEIPTS.

Cash received for fixed payments		\$2,749 39
“ as interest		89 48
		2,838 87
Total receipts		\$2,838 87

EXPENDITURE.

Expenses of management :

Cash paid for investigation of claims	\$18 03
“ agents' commission	380 21
“ rent	40 00
“ fuel and light	9 78
“ statutory assessment and license fee	19 73
“ salaries, directors' and auditors' fees	131 40
“ printing, advertising and stationery	100 45
“ postage and telegrams	15 75
“ interest	11 94
Total expenses of management	\$727 29

Miscellaneous :

Cash paid for losses which occurred prior to 1898	\$831 60
“ “ “ during 1898	308 00
	<u>\$1,139 60</u>
“ sundries	18 39
	<u>18 39</u>
Total expenditure	\$1,855 28

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,076,232
Less re-insured	13,700
	<u>13,700</u>
Net amount in force 31st December, 1898	\$1,062,532

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	874	\$1,016,012
Policies new and renewed during 1898	409	486,510
		<u>486,510</u>
Gross number during 1898	1,283	\$1,502,522
Less expired or cancelled in 1898	383	426,290
		<u>426,290</u>
Net risks in force on mutual system 31st December, 1898	900	\$1,076,232

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$34,920 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,456 71
Amount of premium notes received during the year 1898	15,833 28
“ “ given by company for re-insurance	350 93

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS.

Commenced business 27th May 1861.

President—JOSEPH McINTYRE.

Secretary—Wm. TURNBULL

Unassessed Premium note capital \$127,027.49.

ASSETS.

Cash on hand head office	\$ 46 08	
“ in Bank of Commerce, Paris	186 93	
		<u>\$ 233 01</u>
Amount of assessment of 1898 unpaid		3 675 73
“ “ prior years (not extended)	\$434.62	
“ premiums notes in force, after deducting all payments thereon and assessments levied		127 027 49
Total assets		<u><u>\$150,936 23</u></u>

LIABILITIES.

Amount of interest due	\$ 14 92
“ borrowed money	5,800 00
“ losses adjusted	600 00
“ “ supposed	325 00
Total liabilities	<u><u>\$6 739 92</u></u>

RECEIPTS.

Cash on hand, as per last statement (not extended)	\$9.06
“ received for assessments levied in 1898	\$13 495 39
“ “ “ prior to 1898	1,949 40
“ “ borrowed money	13,800 00
“ “ cancelled policies	97 70
Total receipts	<u><u>\$29,342 49</u></u>

EXPENDITURE.

Expenses of management :

Amount paid for fuel and light	\$ 1 38
“ travelling expenses	16 00
“ commission	879 67
“ investigation and adjustment of claims	100 70
“ interest	518 68
“ statutory assessment and license	75 10
“ printing and advertising	31 00
“ rent and taxes	50 00
“ salaries, directors' and auditors' fees	900 20
“ postage, telegrams, express and stationery	84 46
“ other expenses	23 40
Total expenses of management	<u><u>\$2,680 59</u></u>

Miscellaneous payments :

Cash paid for losses which occurred during 1898	\$13,637 95
“ “ “ prior to 1898	200 00
	<u>13,837 95</u>
“ in repayment of loan	12,600 00
Total expenditure	<u><u>\$29,118 54</u></u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1893.

	Four years.
Mutual	\$4,952 512 00

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897.....	3,325	\$4,870 471 00
“ taken during 1898, new and renewed	560	727,125 00
Gross number and amount of risks during 1898	3,885	\$5,597,596 00
Less expired and cancelled in 1898	503	645 084 00
Net risks in force 31st December, 1898.....	3,382	\$4,952,512 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$145,791 37
Amount of all premium notes, after deducting all payments thereon and assessments levied	127,027 49
Amount of premium notes received during the year 1898	21 845 10

SCOTT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SANDFORD.

Commenced business 28th September, 1895.

President—JOHN THOMPSON.

Secretary—WM. NELSON.

Unassessed premium note capital, \$7,777.60.

ASSETS.

Cash on hand at head office	\$25 49	
Cash in Bank, Uxbridge.....	525 85	
	\$551 34	
Amount of short date notes less than one year overdue		10 50
“ premium notes after deducting all payments thereon and assessments levied.....		7,777 60
		\$8 339 44
Total assets.....		

LIABILITIES.—None.

RECEIPTS.

Actual cash on hand as per last statement (not extended).....	\$576 64	
Cash received as fixed payments for 1898.....		\$779 95
“ for interest.....		14 20
		\$794 15
Total receipts		

EXPENDITURE.

Cash paid for investigation and adjustment of claims.....	\$2 00	
“ agents' commission.....		52 00
“ salaries, directors' and auditors' fees.....		130 66
“ statutory assessment and license fee.....		9 54
“ rent.....		5 00
“ printing.....		15 00
“ postage.....		7 75
		\$221 95
Total expenses of management.....		

Miscellaneous:

Cash paid for losses of 1898	600 00	
		\$821 95
Total expenditure.....		

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Two years.	Three years.	Total.
Mutual	\$16,000	\$313,125	\$314,725

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	273	\$315 900
Policies taken in 1898, new and renewed	87	94,975
Gross number during 1898	360	\$410,875
Deduct expired and cancelled in 1898	83	96,150
Net risks in force 31st December, 1898	277	\$314,725

CLASSIFICATION OF RISKS:

All non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$47 00	\$9,381 75	\$9,428 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	39 00	7,738 60	7,777 60
Amount of premium notes received during the year 1898 .....	.....	2,849 25	2,849 25

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced business 13th December, 1893.

President—WILLIAM HALL

Secretary—JOSEPH WRIGLEY

Unassessed premium note capital, \$63,731.27.

ASSETS

Actual cash on hand 31st December, 1898	\$ 618 62
Amount unpaid of assessments of 1898	20 90
“ “ “ policy fees of 1898	2 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	63,731 27
Total assets	\$64,372 79

LIABILITIES.—None.

RECEIPTS

Cash on hand December 31st 1897 (not extended)	\$580.73
Cash received for fees	\$ 167 00
“ assessments of 1898	1,688 04
“ “ prior years	31 08
“ borrowed	700 00
“ for interest	5 24
Total receipts	\$2,591 36

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$ 11 70
“ statutory assessment and license	23 64
“ rent	2 00
“ salaries, directors' and auditors' fees	442 85
“ printing, stationery, etc.	62 90
“ postage, etc.	9 75
“ expenses attending Underwriters' Association	6 50
“ fee Underwriters' Association	2 50
Total expenses of management	\$561 84

Miscellaneous :

Amount paid for losses which occurred during 1898.	1,291 63
“ in repayment of loans.	700 00
Total expenditure	\$2,553 47

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,523,535 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1897	498	\$1,295,060 00
Policies taken during 1898	202	481,475 00
Gross number and amount in force 31st December, 1898	700	\$1,776,535 00
Less expired and cancelled in 1898	116	253 000 00
Net risks in force 31st December, 1898	584	\$1,523,535 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$66,379 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,731 27
Amount of all premium notes received during the year 1898	21,195 00

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business 9th June, 1898

President—JOHN MCGREGOR

Secretary—FRANK LEONARD.

Unassessed premium note capital, \$4,646.21.

ASSETS.

Cash on hand at head office.....	\$ 5 76	
Cash in Bank of Ottawa, Renfrew.....	617 20	
		<u>\$622 96</u>
Amount unpaid of fixed payments of 1898		146 59
Amount of notes less than one year overdue.....		130 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		4 646 21
Total assets		<u><u>\$5 546 01</u></u>

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1898.....	\$875 18
Cash borrowed.....	25 00
Total receipts	<u><u>\$900 18</u></u>

EXPENDITURE.

Expenses of management :

Cash paid for interest	\$27 50
“ salaries, directors' and auditors' fees.....	133 50
“ printing, stationery and advertising	70 35
“ postage, telegrams and express	5 52
Total expenses of management	<u>\$236 87</u>

Miscellaneous payments :

Cash paid in repayment of loan.....	25 00
“ for office furniture.....	15 10
“ for sundries	25
Total expenditure	<u><u>\$277 22</u></u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$168,625 00

MOVEMENT IN RISKS

	Number.	Amount.
Policies taken during 1898	200	\$168,625 00
Deduct expired and cancelled during 1898— <i>None.</i>		
Net risks in force 31st December, 1898.....	200	168,625 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$5,798 23
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	4 646 21
Amount of premium notes received during the year 1898	5,798 23

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business November, 1863.**President*—GEO. H. MILLS.*Secretary*—W. R. STUART.

Unassessed premium note capital, \$50,655.64.

ASSETS.

Cash on hand at head office	\$38 18	
“ in Bank of Hamilton, Hamilton	112 05	
		<u>\$150 23</u>
Amount unpaid of fixed payments of 1898		1,307 21
“ of short date notes or due bills less than one year overdue		598 95
“ “ “ “ one year or more over-		
due (not extended)	\$254 90	
“ of premium notes in force, after deducting all payments thereon and assessments levied		50,655 64
“ office furniture and safe (not extended)	\$285.59	
Total assets		<u>\$52,712 03</u>

LIABILITIES.

Amount of borrowed money	\$4,300 00
Deposit for future assessments	138 62
Agency	95 70
All other liabilities	123 67
Total liabilities	<u>\$4,657 99</u>

RECEIPTS.

Cash at head office as per last statement (not extended)	\$607.94
“ received as membership fees, not being part payment of premium notes	\$310 80
“ “ for fixed payments of 1898	5,049 62
“ “ bills receivable (first payments)	1,605 11
“ “ carpenters' risks and transfer fees	20 22
“ “ deposit for future assessment	17 55
“ “ borrowed money	300 00
“ “ additional premiums	23 25
“ “ other sources	7 91
Total receipts	<u>\$7,334 46</u>

EXPENDITURE.

Expenses of management :

Amount paid for interest	\$ 274 85
“ commission	649 08
“ investigation and adjustment of claims	18 50
“ printing, stationery and advertising	165 35
“ rent and taxes	381 86
“ salaries, directors' and auditors' fees	2,817 96
“ postage, telegrams and express	49 85
“ fuel and light	37 30
“ statutory assessment and license fee	24 91
“ other expenses	100 46
Total expenses of management	\$4,520 12

Miscellaneous payments :

Cash paid for losses which occurred during 1898	1,111 47
“ furniture	95 23
“ rebate	45 99
“ deposited in court	2,070 40
Total expenditure	\$7,843 21

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual	\$1,367,562 00

MOVEMENT IN RISKS :

Mutual System

	Number.	Amount.
Policies in force 31st December, 1897	1,118	\$1,383,292 00
“ new and renewed during 1898	344	478 440 00
Gross number during 1898	1,462	\$1,861,732 00
Less expired and cancelled in 1898	370	494,170 00
Net risks in force on mutual system 31st December, 1898 ..	1,092	\$1,367,562 00

CLASSIFICATION OF RISKS :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$63,658 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,655 64
Amount of premium notes received during the year 1898	22,361 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, \$47,589.45.

ASSETS

Cash value of mortgages		\$44,900 00
“ debentures		1,000 00
Actual cash on hand at head office.....	\$244 77	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton.....	11,904 43	
		<u>12,149 20</u>
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	\$ 47,589 45	
Less residue of premium notes given by Company for re-insurance	1,222 75	
		<u>46,366 70</u>
Amount unpaid of fixed payments of 1898		57 60
“ accrued interest.....		1,126 77
Total assets		<u>\$105 600 27</u>

LIABILITIES — None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	\$23,472.23	
Cash received as fixed payments of 1898.....		\$ 15,848 85
“ due in prior years		357 50
“ interest.....		2,517 56
“ fees, etc.....		17 20
“ from investments (not extended).....	\$3,600	
Total receipts		<u>\$18,741 11</u>

EXPENDITURE.

Expenses of management :

Amount paid for statutory assessment	\$ 14 36
“ printing, stationery and advertising	51 33
“ salaries, directors' and auditors' fees	2 295 36
“ postage, telegrams and express	55 07
“ travelling expenses	187 15
“ rent	200 00
“ law costs	5 00
“ other expenses	62 67
“ investigation of claims	5 00
Total expenses of management	\$2 875 94

Miscellaneous payments :

Cash paid for losses which occurred during 1898	12,636 70
“ rebate	289 83
“ re-insurance	452 25
“ dividends to policy holders	1,409 42
“ for investments (not extended)..... \$16,000.00	
Total expenditure	\$17,664 14

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Mutual	\$2,500	\$630,100	\$632,600
<i>Re-insurance :</i>			
Mutual .....	.....	16,400	16,400
Net risks in force at 31st December, 1898.....	\$2,500	\$613,700	\$616,200

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1897.....	264	\$650 750
Policies new and renewed during 1898	95	236 650
Gross number during 1898	359	\$887,400
Less expired and cancelled in 1898.....	104	254 800
Net risks in force on mutual system 31st December, 1898 ..	255	\$632,600

CLASSIFICATION OF RISKS :

Manufacturing.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Com- pany and legally liable to assessment.....	\$18 00	\$78,607 25	\$78,625 25
Amount of all premium notes after deducting all payments thereon and assessments levied	50	.....	47,589 45
Amount of premium notes received during the year 1898			28,786 50
Residue of premium notes given for re-insurance.....			1,222 75

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, \$127,840.33.

ASSETS

Cash on hand at head office	\$ 412 30	
“ in Dominion Bank, Brampton	6,673 34	
Stamps on hand	57 00	
		\$ 7,142 64
Amount unpaid of fixed payments of 1898		1,056 95
Amount due in prior years (not extended)	\$1,163.36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		127,840 33
Amount of office furniture (not extended)	\$225 00	
Total assets		<u>\$136,039 92</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	\$3,915 28	
Cash received as fixed payments of 1898		\$11,841 66
“ “ prior years		765 46
“ for interest		132 70
“ retained for assessments		9 42
“ carpenters' risks		3 00
“ agents' balances		24 52
Total receipts		<u>\$ 12,776 76</u>

EXPENDITURE.

Expenses of management :

Amount paid for commission to agents	\$	475 63
“ investigation and adjustment of claims		116 45
“ statutory assessment		76 18
“ printing and advertising		226 85
“ salaries, directors' and auditors' fees		1,547 10
“ postage		137 52
“ fuel and light		18 40
“ rent and taxes		104 50
“ law costs		15 10
“ other expenses		72 57
Total expenses of management	\$	<u>2,790 30</u>
<i>Miscellaneous payments :</i>		
Cash paid for losses which occurred during 1898		6,577 69
“ rebate		181 41
Total expenditure	\$	<u>9,549 40</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

Mutual	Four years. \$4,769,674
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897.....	3,183	\$4,945,069
Policies new and renewed during 1898.....	945	1,530,095
Gross number during 1898	4,128	\$6,475,164
Less expired and cancelled in 1898	984	1,705,490
Net risks in force on mutual system 31st December, 1898....	3,144	\$4,769,674

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

Amount of face of all premium notes held by Company and legally liable to assessment.....	Four year risks. \$160,249 15
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	127,840 33
Amount of premium notes received during the year 1898	52,188 20

YORK MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, 157 BAY STREET, TORONTO

Commenced business 4th April, 1896.

President—W. J. HILL, M.P.P.

Secretary—J. G. WILGAR

Unassessed premium note capital, \$45,462.57.

ASSETS.

Actual cash on hand at head office	\$ 119 21	
“ in Dominion Bank, Market Branch	2,135 43	
		<hr/>
Amount in agents' hands		\$2,254 64
“ of notes or due bills less than one year overdue		325 26
“ premium notes in force after deducting all payments thereon and assessments levied		74 45
		<hr/>
Total assets		45,462 57
		<hr/>
		\$48,116 92

LIABILITIES.

Amount due for agents' commissions	\$ 6 79
“ salaries and directors' fees, etc	94 80
“ deposits on account of fixed payments	2 00
	<hr/>
Total liabilities	\$103 59

RECEIPTS.

Cash received as fees	\$72 97
“ fixed payments of 1898	2 657 28
“ for interest	48 35
“ carpenters' risk	2 52
	<hr/>
Total receipts	\$2,781 12

EXPENDITURE.
Expenses of management :

Cash paid for investigation of claims	\$12 70
“ travelling expenses	49 00
“ agents' commissions	148 60
“ statutory assessment and license fee	17 94
“ rent and taxes	120 00
“ salaries, directors' and auditors' fees	700 98
“ printing, stationery and advertising	55 50
“ postage, telegrams, etc	31 60
“ other expenses	12 80
	<hr/>
Total expenses of management	\$1,149 12

Miscellaneous payments :

Cash paid for losses of 1898	1,157 84
“ rebate	12 45
“ sundries	8 90
	<hr/>
Total expenditure	\$2,328 31

* Under R. S. O. 1897, c. 203, s. 20, the Company was authorized by Order in Council of 11th February, 1899, to raise a joint stock capital of \$175,000 in 1,750 shares of \$100 each; and subsequently (under section 24.) the Company was on 14th June, 1899, licensed to transact insurance on the cash system as well as on the premium note system.

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual	\$350	\$3,000	\$1,355,693	\$1,359,043

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	711	\$899,295 00
Policies new and renewed during 1898	397	483,403 00
Gross number during 1898	1,108	\$1,382,698 00
Less expired and cancelled in 1898	26	23,655 00
Net risks in force on mutual system 31st December, 1898	1,082	\$1,359,043 00

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment . .	\$14 00	\$115 00	\$53,443 00	\$53,572 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 50	103 05	45,347 02	45,462 57
Amount of premium notes received during the year 1898..	14 00	115 00	13,957 37	19,036 37

TOWNSHIP OF OLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

*Commenced business 22nd August, 1898.**President*—JACOB MICHNER.*Secretary*—LEVI MOYER.

Unassessed premium note capital, \$5,128.56.

ASSETS

Actual cash on hand at head office	\$ 30 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied	5,128 56
Total assets	<u>\$5,158 77</u>

LIABILITIES.

Amount of borrowed money	\$35 00
“ interest accrued	1 05
Directors' fees and salaries (not yet determined)	
Liabilities, except fees and salaries	<u>\$36 05</u>

RECEIPTS.

Cash received at the taking of application	\$17 72
“ as fixed payments due in 1898	118 15
“ borrowed	60 00
Total receipts	<u>\$195 87</u>

EXPENDITURE.

Expenses of management :

Cash paid for interest	\$ 0 25
“ license and filing fees	35 00
“ travelling expenses	3 25
“ rent and taxes	16 00
“ printing, stationery and advertising	72 10
“ postage, telegrams and express	4 50
“ other expenses	9 56
Total expenses of mangement	<u>\$140 66</u>

Miscellaneous payments :

Cash paid in repayment of loans	25 00
Total expenditure	<u>\$165 66</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	Three years.
Mutual.....	\$146,080 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies taken during 1898.....	110	\$146,880 00
“ expired and cancelled during 1898.....	1	800 00
	<hr/>	<hr/>
Net risks in force 31st December, 1898..	109	\$ 146,080 00

CLASSIFICATION OF RISKS :

FARM and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$5,274 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	5,128 56
Amount of premium notes received during the year	5,274 68

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, \$52,772 25

ASSETS.

Actual cash in Traders' Bank, Hamilton	\$ 3,610 14
Amount unpaid of assessments levied during 1898	221 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	52,772 25
Total assets	<u>\$56,603 59</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office (not extended)	\$4,038.64
Cash received for assessments which were levied in 1898	\$ 1,535 26
“ “ “ before 1898	123 00
“ interest	108 51
“ transfer fees	9 00
Total receipts	<u>\$1,775 77</u>

EXPENDITURE.

Expenses of management :

Amount paid for law costs	\$40 93
“ investigation of claims	28 00
“ statutory assessment and license fee	22 17
“ printing, stationery and advertising	34 00
“ salaries and directors' fees	278 20
“ postage, etc	18 90
“ rent	1 48
“ other expenses	7 00
Total expenses of management	<u>\$430 68</u>

Miscellaneous payments :

Cash paid for losses which occurred during 1898	1,753 59
“ re-payment of loans	20 00
Total expenditure	<u>\$2,204 27</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1898.

	One year.	Two years.	Three years.	Total.
Mutual	\$7,200	\$2,600	\$1,328,127	\$1,337,927

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1897	897	\$1,193,298
Policies new and renewed during 1898	353	475,209
Gross number during 1898	1,250	\$1,668,507
Loss expired and cancelled in 1898	240	330,580
Net risks in force at 31st December, 1898	1,010	\$1,337,927

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1898.

	One year risks.	Two year risks.	Three year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assess- ment				\$67,992 29
Amount of all premium notes after deduct- ing all payments thereon and assess- ments levied	123 33	84 55	52,564 37	52,772 25
Amount of premium notes received during the year 1898				20,673 23

RECAPITULATION
OF
ASSETS, LIABILITIES, INCOME AND EXPENDITURE
OF ALL
STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Real estate cash value.		Mortgages, bonds, and other securities.		Cash.		Agents' balances.		Fixed payments of 1898 unpaid.		Assessments unpaid of 1898.		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					1,029	32																		4,291	71	
Ayr Farmers'					618	62						20	90											64,372	79	
Bancroft					207	32			48	89														4,463	64	
Bay of Quinte					158	37			141	20														26,714	88	
Berrie and Willoughby					493	72			88	14				163	40									46,680	10	
Blenheim					120	01					288	39												22,802	42	
Blenheim North					7	77					20	80												74,218	34	
Brant County					233	01					3,675	73												130,936	23	
Bruce West					12	26					303	24												15,549	56	
Canadian Millers'					12,149	20			57	60														105,600	27	
Carleton Farmers'					1,221	33			42	28														31,403	56	
Clinton Township					30	21																		5,158	77	
Clinton Township					3,511	19					301	33		32	08										41,998	85
Dereham and West Oxford					3,499	56			91	06														41,701	51	
Dominion Mutual					329	76					398	21		135	92									74,633	64	
Dorchester N. and S.					5,872	91			234	82														61,414	02	
Downie					471	13					42	09												35,250	57	
Dufferin Farmers'					1,316	25			61	61														26,694	20	
Dumfries N. and Waterloo S.					232	20					261	55												158,385	50	
Dunwich Farmers'					50	78			241	70														33,078	91	
Easthope South					541	35					264	07												121,460	41	
Elkrid									143	85														20,805	31	
Elna Farmers					4,089	12					126	56												80,282	76	
Eramosa					585	92			155	54														25,816	31	
Erie Farmers'					44	69																		29,264	63	
Farmers' Central					3	90			33	94														102,660	18	
Farmers' Union					2,739	44																		36,109	31	
Fernosa					1,605	62					147	61												81,379	51	
Germania Farmers'					21	85			24	05														75,736	24	
Glenarry Farmers'					5,700	15					102	90												35,312	72	
Grand River					1,988	78					225	46		22	80									28,021	04	
Greenville Patron					2,243	02			175	83														56,462	19	
Grey and Bruce									14	60				143	09									30,677	79	
Guelpit Township					107	48					119	55												24,026	55	
Haltim Union					2,249	14					3	76		4	00									78,896	10	
Hamilton Township					257	42																		7,825	59	

Hay Township	6,101 64	213 09	105,359 16	111,573 89
Hopwell Creek	230 04	112 51	21,627 44	22,074 74
Howick Farmers	5,496 70	85 93	185,745 91	189,995 50
Howard Farmers	1,535 83	93 85	45,305 31	48,083 69
Kent and Essex	251 47	31 61	18,133 25	18,512 40
Lambton Farmers	1,471 29		74,490 07	76,836 72
Lanark	915 18		31,444 99	32,445 07
Lennox and Addington	255 70		33,694 80	34,344 48
Lobo Township	1,229 99		19,610 00	21,002 17
London Township	2,676 15		36,446 95	39,148 50
McGillivray	166 92	1,759 20	8,469 90	10,433 62
McKillop	228 61	251 42	86,005 51	86,726 27
Maple Leaf	188 09		40,150 06	40,619 31
Midland	2,210 56		27,105 78	29,831 11
Nichol			58,434 90	53,723 97
Nissouri Farmers	269 17	116 60	102,717 77	103,365 39
Norfolk Farmers	175 41		44,930 32	45,756 11
Oneida Farmers	462 52	34 42	14,837 24	15,060 82
Oxford Farmers	197 34	352 14	47,930 00	48,946 00
Peel and Maryboro'	4,897 62	123 29	40,083 51	40,354 05
Peel County Farmers	7,142 64		53,810 57	59,366 09
Pushinch	979 86		127,840 33	136,039 42
Renfrew	622 96	143 63	24,456 38	25,379 77
Saltfleet and Binbrook	3,610 11	221 21	4,646 21	5,346 01
Scott	551 31		52,772 25	56,663 59
Simcoe County	465 52		7,777 60	8,439 41
Southwold Farmers	1,287 32	540 15	29,602 86	30,908 53
Sydenham	1,860 77	518 03	35,425 14	37,231 35
Townsend	811 33	813 02	106,115 68	109,362 01
Usborne and Hibbert	1,782 82		35,305 22	36,135 57
Victoria	150 23	250 87	92,147 95	94,221 64
Walpole Farmers	1,905 10		50,655 64	52,712 03
Waterloo North	4,706 69	266 99	39,146 43	41,104 21
Wawanosh West	1,911 46	871 83	205,506 91	211,484 33
Westminster Township	4,965 61	583 30	136,838 78	139,363 14
Williams East	56 21		39,666 33	54,631 94
Yarmouth	632 44		11,396 63	11,632 39
York Mutual	2,254 64		26,141 17	26,873 61
Totals	4,275 00	13,812 34	45,402 57	48,116 32
	56,936 15	8,396 02	1,052 01	1,132 81
	1,409 97		4,611 28	4,097,623 98
			209 93	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Reported but not adjusted.			Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Other liabilities.	Total liabilities.	Number of policies in force.	Amount at risk
	%			%										
	£	s	d	£	s	d								
Amherst Island	103	143,225 00
Ayr Farmers'	584	1,523,335 00
Bancroft	192	115,080 00
Bay of Quinte	2,250 00	81 38	.....	.....	59 23	2,393 61	887	1,053,735 00
Bertie and Willoughby	1,307	1,705,911 00
Blenheim	616	818,405 00
Blenheim, North	600	1,574,425 00
Braut County	325 00	.....	.....	600 00	.....	.....	5,800 00	14 92	.....	.....	.....	6,739 92	8,382	4,352,512 00
Bruce, West	810 00	.....	.....	.....	.....	.....	490	390,685 00
Canadian Millers'	255	632,600 00
Caradoc Farmers'	5 00	.....	.....	.....	.....	.....	.....	95 91	.....	863	1,246,338 00
Clinton Township	109	146,080 00
Calross	35 00	1 05	.....	.....	.....	.....	712	1,025,482 00
Dereham and West Oxford	692	1,188,806 00
Dominion Mutual	2,125 97	.....	.....	9,550 00	.....	406 86	.....	433 05	12,515 88	3,196	3,673,848 00
Dorchester, N. and S.	1,393	2,082,628 00
Dowrie	10 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	612	1,269,015 00
Dufferin Farmers'	200 00	.....	.....	.....	.....	.....	.....	.....	.....	797	823,250 00
Dunfries, N. and Waterloo, S.	1,774	3,990,850 00
Dunwich Farmers'	400 00	.....	.....	.....	.....	.....	450 00	.....	.....	.....	.....	.....	1,042	1,277,945 00
Easthope, South	1,000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,237	2,796,110 00
Elkrid	600 00	16 25	.....	.....	12 91	629 19	623	798,950 00
Elma Farmers'	1,071	1,746,716 00
Eramosa	383	671,875 00
Eric Farmers'	837	1,051,040 00
Farmers' Central	400 00	.....	.....	2,138 00	.....	.....	.....	.....	.....	.....	.....	.....	2,681	3,003,057 00
Farmers' Union	1,162	1,191,125 00
Formosa	2,108	2,472,824 00
Germania Farmers'	1,364	1,956,470 00
Glengarry Farmers'	10 00	.....	.....	.....	.....	.....	300 00	.....	60 00	.....	17 60	387 60	1,111	1,233,857 00
Grand River	627	953,081 00
Greenville-Falton	1,754	2,051,735 00

Grey and Bruce									1,308	1,280,911 00
Guelpf Township									282	575,850 00
Haltoun Union									1,735	2,504,610 00
Hamilton Township									147	107,563 00
Hay Township									1,751	2,888,445 00
Hopewell Creek									426	473,904 00
Howick Farmers'	402 00								2,822	4,113,585 00
Howard Farmers'	587 00								1,275	1,717,765 00
Kent and Essex									561	647,582 00
Lambton Farmers'									3,032	3,604,724 00
Lanark									1,068	975,422 00
Lennox and Addington	1,175 00								1,008	1,165,885 00
Lobo Township									451	616,634 00
London Township									1,037	1,429,381 00
McGillivray	1,405 00								439	465,350 00
McKillop									2,017	2,911,575 00
Maple Leaf	800 00								1,285	1,510,021 00
Midland	5 00								900	1,076,232 00
Nichol Mutual									1,237	1,629,153 00
Nisourri Farmers'									1,526	2,285,738 00
Norfolk Farmers'									1,512	1,375,696 00
Onesda Farmers'									323	508,495 00
Otter Mutual	400 00								1,021	1,520,940 00
Oxford Farmers'									847	1,101,890 00
Peel and Maryboro									1,167	1,569,890 00
Peel County Farmers'									3,144	4,769,674 00
Pushinch Mutual									462	882,808 00
Renfrew Farmers'									200	168,625 00
Saltfleet and Blainhook									21,010	1,337,327 00
Scott									277	314,725 00
Simcoe County									994	961,639 00
Southwold Farmers'									652	1,022,490 00
Sydenham									1,220	5,174,175 00
Townsend Farmers'	1,100 00								779	1,228,540 00
Usborne and Hibbert									2,206	3,620,655 00
Victoria									1,092	1,367,562 00
Waldpole									659	1,150,529 00
Waterloo North									2,414	4,434,965 00
Wawanosh West									2,983	3,658,323 00
Westminster Township									858	1,367,017 50
Williams, East									330	419,755 00
Yarmouth									662	969,228 00
York									1,082	1,359,043 00
Totals	5,439 00	7,893 97	47,105 95	379 85	800 96	588 59	1,018 15	63,226 47	87,718	121,965,359 50

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Fees or surveys.	Fixed payments of 1898.	Assessments 1898.	Fixed payments of prior years.	Assessments of prior years.	Interest.	From investments.	Licenses, extra risks, transfers, fees, etc.	Cash received from bills receivable.	Borrowed money.	Retained premiums.	Other sources.	Total.
	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£
Anabest Island	107 00	145 65	1,688 04	31 08	24 43	50				100 00			170 98
Ayr Farmers'		419 38		36 21	7 74								2,591 86
Bancroft Mutual		2,561 86		160 00	8 25	4 00				1,000 00		21 50	473 34
Bay of Quinte		3,425 83			28 00	2 45							3,745 30
Bertie and Willoughby			1,526 08	123 50									3,456 28
Blanshard		3,037 65			12 94					1,900 00		1 00	1,619 88
Blenheim, North		13,495 39		1,919 40						13,800 00		97 70	4,951 59
Brant County		1,452 91		160 00						260 00			29,342 49
Bruce, West		15,818 85		337 50	2,517 56	17 30							1,863 00
Canadian Millers'	162 00	3,316 59		16 11	39 65	1 50				60 00			3,535 28
Caradoc Farmers'	17 75	118 12											195 87
Clinton Township		2,620 02	1,321 96	22 40	410 92	72 90							1,805 78
Cutross		4,706 51	2,400 48		1,171 27	67 96						2 00	2,112 38
Dereham and West Oxford		1,528 99	2,841 01	4 60	189 56	82 05			116 04	7,050 00		148 53	15,991 55
Dominion Mutual		1,631 88	1,991 42	25 05	13 96	8 45				1,450 00	2 00		4,364 19
Dorchester, North and South		2,665 00	9,955 81	191 79		37 95							3,465 83
Downie		2,582 54	4,079 17	1 20		12 00				8,425 00		159 88	1,702 43
Dufferin Farmers'		1,465 05	2,443 43	242 40	142 32	40 95							19,319 93
Dunfries, N. and Waterloo's		769 74		78 45		14 46							3,031 29
Dunwich Farmers'		5,387 84	935 42	85 66	8 39	12 84							4,237 94
Easthope, South	447 50	3,128 95			20 20	18 65				450 00		8 23	2,005 43
Ekfrid		1,671 76	1,758 63	27 40	61 95	3 90				250 00			2,631 40
Elma Farmers'		4,973 11	3,134 47			100 01							862 65
Elmora			2,585 61		55 80	2 40							1,026 21
Erie Farmers'	36 75												5,506 51
Farmers' Central		3,128 95		85 66	8 39	12 84							3,932 28
Farmers' Union	447 50				20 20	18 65							3,476 24
Farmosa		1,671 76	1,758 63	27 40	61 95	3 90				1,200 00			5,227 53
Germania Farmers'		791 96	3,134 47			100 01							4,173 12
Glengarry Farmers'		4,973 11	2,585 61		55 80	2 40							2,950 31
Grand River										360 00			

Grenville Patron	3,351 07	53 90	102 60	16 96	3,250 00	4 25	4,026 18
Grey and Bruce	1,055 12	.....	.....	3 74	500 00	.....	5,955 15
Guelph Township	4,080 24	127 71	.....	56 47	.....	3 75	1,659 61
Hatton Union	454 91	.....	7 85	18 13	135 00	.....	4,261 42
Hamilton Township	501 65	.....	147 27	164 10	500 00	30 00	10,022 07
Hay Township	7,135 99	418 19	227 90	31 17	51 20	1 50	714 06
Hopewell Creek	3,472 92	.....	.....	.....	.....	25 15	8,909 56
Howick Farmers'	1,079 81	64 04	25 47	6 04	1,512 85	2 80	5,020 94
Howard Farmers'	8,807 98	48 57	327 86	32 21	1,250 00	3 00	3,299 34
Lambton Farmers'	2,403 70	53 99	.....	5 00	1,800 00	12 00	8,928 06
Leamark	1,296 26	91 13	.....	35 00	.....	65 00	2,404 27
Lennox and Addington	2,698 43	121 20	2 10	76 41	.....	.....	1,385 35
Lobo Township	2,698 43	231 50	195 60	3 63	1,200 00	14 48	1,782 08
London Township	1,995 20	81 90	32 51	27 63	.....	.....	8,613 14
McGillivray	2,526 70	164 63	623 63	89 48	.....	.....	4,033 60
McKillop	2,363 57	.....	.....	11 50	1,367 53	3 25	2,838 87
Maple Leaf	1,549 37	.....	.....	4 87	2,218 00	3 92	5,638 21
Midland	2,749 39	.....	.....	.....	.....	.....	6,639 15
Nichol	4,094 56	.....	.....	.....	.....	.....	5,639 15
Nissouri Farmers'	392 60	.....	.....	.....	.....	.....	3,889 25
Norfolk Farmers'	3,870 23	.....	.....	.....	.....	.....	134 44
Ononda	801 18	.....	64 19	.....	1,500 00	5 00	3,637 38
Other	.....	.....	157 42	.....	1,000 00	3 20	2,760 76
Oxford	.....	.....	.....	.....	.....	.....	2,928 95
Peel and Maryboro'	2,442 63	360 82	28 70	125 50	.....	9 42	12,776 56
Peel County	11,841 66	765 46	.....	132 70	.....	.....	1,539 37
Pishmech	307 62	.....	28 70	28 65	25 00	.....	900 18
Renfrew Farmers'	875 18	.....	123 00	108 51	.....	9 00	1,775 77
Ridley and Bimbrook	.....	.....	.....	14 20	.....	.....	794 15
Saltille and Bimbrook	779 95	.....	217 42	7 71	2,916 50	19 99	5,773 09
Scott Mutual	.....	.....	577 05	24 75	.....	.....	1,920 05
Simcoe County	211 00	.....	7,226 08	28 00	.....	.....	19,467 14
Southold Farmers'	2,886 54	6 08	.....	.....	1,500 00	.....	3,874 65
Sydenham	1,963 74	.....	.....	.....	2,650 00	4 00	11,052 97
Townsend Farmers'	.....	.....	.....	.....	300 00	25 46	7,334 46
Usborne and Hilbert	.....	.....	158 85	45 29	1,605 11	.....	4,466 39
Victoria	5,019 62	.....	.....	.....	.....	2 50	7,583 77
Walpole Farmers'	807 05	.....	167 27	6 77	1,600 00	.....	6,400 94
Waterloo, North	6,822 89	.....	656 58	101 80	.....	.....	3,510 37
Wawanosh, West	4,173 45	.....	512 05	633 13	674 00	.....	1,737 94
Westminster Township	2,721 18	.....	.....	.....	.....	.....	1,827 75
Williams, East	997 03	.....	.....	.....	.....	.....	2,781 12
Yarmouth	794 36	.....	.....	9 39	.....	.....	.....
York Mutual	2,657 28	.....	.....	48 35	.....	2 52	.....
Totals	2,774 28	3,650 30	16,464 66	5,270 94	61,261 03	1,650 47	362,192 71

* Agents' balances, \$962.01.

Glengarry Farmers'	660 50	31 35	344 71	610 98	7 00	16 31	1,663 85
Grand River	653 90	.....	339 17	.....	7 00	17 61	1,337 68
Grenville Patron	1,569 90	.....	490 57	2 00	.....	31 60	2,091 07
Grey and Bruce	3,079 64	.....	236 45	235 75	63 37	23 37	6,098 58
Guelph Township	390 42	60	230 85	.....	9 80	13 47	1,745 17
Haldon Union	4,101 86	140 45	522 71	3 00	.....	37 95	4,805 97
Hamilton Township	.....	.....	116 07	.....	92	35 00	332 49
Hay Township	3,744 94	7 65	553 60	179 10	7 50	45 49	5,038 28
Hopewell Creek	204 00	.....	260 88	76 75	25 00	11 25	577 88
Howick Farmers'	9,960 50	136 50	1,255 53	416 90	.....	63 81	11,832 64
Howard Farmers'	3,644 50	59 05	694 59	.....	.....	26 40	4,324 64
Kent and Essex	1,600 65	22 87	321 80	.....	19 24	13 85	3,228 41
Leamington Farmers'	6,333 55	233 02	906 31	797 25	.....	58 72	8,388 85
Lanark	370 10	15 51	514 46	549 75	1 00	11 36	1,562 18
Lennex and Addington	4,809 00	23 81	579 79	374 56	199 00	21 93	6,144 59
Lollo Township	135 00	19 03	217 27	84 00	.....	14 05	474 85
London Township	642 11	48 39	380 16	195 00	.....	23 69	1,290 36
McGillivray	2,102 50	43 40	128 50	51 00	5 31	11 24	2,341 95
McKillop	9,780 65	60	850 27	48 30	.....	45 17	10,724 99
Maple Leaf	3,071 25	45 13	598 33	597 30	.....	22 00	4,334 21
Midland	1,139 60	.....	315 41	380 21	11 94	19 73	1,888 28
Nichol Mutual	3,061 81	83 45	701 81	652 50	36 40	26 93	3,662 90
Nissouri Farmers'	5,080 75	6 84	877 25	.....	37 33	36 14	7,716 31
Norfolk Farmers'	1,990 02	44 18	566 33	964 75	213 15	22 91	3,871 43
Onawa Farmers'	26 67	.....	95 50	.....	.....	12 28	134 45
Otter Mutual	2,898 65	28 15	395 28	.....	.....	25 30	3,471 08
Oxford Farmers'	1,251 10	.....	394 96	6 50	13 39	20 38	2,707 43
Peel and Maryboro	2,270 75	74 56	448 85	497 00	.....	24 78	3,315 94
Peel County	6,577 69	181 41	2,223 39	475 63	15 10	76 18	9,549 40
Pushinch Mutual	1,439 00	4 17	80 46	.....	.....	17 01	1,600 64
Redfrew Farmers'	.....	.....	209 37	.....	.....	27 50	277 22
Redfrew and Binbrook	1,753 59	20 00	367 58	40 93	.....	22 17	2,201 27
Scott Mutual	600 00	.....	160 41	52 00	.....	9 54	821 37
Simcoe County	3,407 91	.....	495 99	310 00	80 35	13 39	5,535 1
Southold Farmers'	1,680 25	4 35	269 45	.....	.....	19 15	1,973 20
Sydenham Mutual	10,421 61	67 01	1,419 86	.....	182 23	83 43	17,606 57
Townsend Farmers'	2,682 13	17 52	380 56	241 50	.....	21 62	3,343 3
Uxbridge and Hilbert	8,959 53	3 36	2,650 00	616 16	18 75	56 37	12,343 15
Victoria Mutual	1,111 47	45 99	3,571 28	649 08	274 85	24 91	7,843 21
Walpole Farmers'	1,714 24	55 40	461 25	.....	57 62	22 37	3,160 91
Waterloo North Farmers'	6,739 69	.....	1,017 26	.....	.....	67 47	7,824 42
Wawanosh, West	2 165 12	11 01	1,002 36	.....	39 00	55 78	4,874 27
Westminster Township	3,507 27	23 56	577 84	168 00	.....	24 92	4,360 89
Williams, East	932 75	10 82	182 96	30 75	.....	11 16	1,707 41
Yamouth Mutual	79 63	23 27	325 78	.....	.....	18 25	447 93
York Mutual	1,157 84	12 45	982 58	148 60	.....	17 94	2,328 31
Totals	224,747 15	531 77	47,523 11	12,648 36	2,874 76	2,110 23	3,987 78
				2,388 60	880 50		346,786 75

+ Paid into Court, \$2,070.40.

*Dividends.

MUTUAL FIRE INSURANCE COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Gross amount at risk on mutual plan.		Premium notes not assessed.		Surplus of general assets over liabilities.		New business taken during 1898.		Premium notes taken during year 1898.	
	£	¢	£	¢	£	¢	£	¢	£	¢
Amherst Island	143,225	00	3,221	11	1,291	71	23,255	00	692	15
Ayr Farmers'	1,523,355	09	63,731	27	61,572	79	481,475	00	21,195	00
Bancroft Mutual	118,080	00	1,155	45	1,163	61	46,250	00	2,011	70
Bay of Quinte	1,053,735	00	26,415	31	21,321	27	346,625	03	10,422	00
Berbie and Willoughby	1,765,911	00	45,998	24	46,580	10	719,546	00	22,153	34
Blossard Mutual	818,605	00	29,802	92	29,874	22	253,270	00	8,011	97
Bloomin North	1,574,425	00	74,189	77	72,406	67	568,660	00	28,430	00
Berlin Mutual	37,475	00	1,271	53	12,272	96	37,475	00	1,623	00
Braut County	4,952,512	00	127,027	49	124,196	31	727,125	00	21,845	10
Bruce West	390,685	00	15,231	03	14,739	76	140,650	00	5,624	80
Canadian Millers	632,600	00	46,366	70	10,600	27	236,650	00	28,786	50
Caradoc Farmers'	1,246,338	00	33,139	95	31,302	65	461,658	00	13,849	71
Clinton Town-ship	146,080	00	3,138	66	5,122	72	146,880	00	5,138	56
Catross	1,023,482	00	38,154	23	41,998	85	445,865	00	17,834	20
Peredain and West Oxford	1,188,806	00	38,110	89	41,701	51	479,946	00	16,367	94
Dominion Mutual	3,079,848	00	62,475	61	129,117	76	129,298	00	12,911	17
Dorchester, N. and S.	2,982,628	00	55,306	26	61,444	62	790,790	00	23,605	20
Downie Mutual	1,263,015	00	31,707	35	35,210	57	543,005	00	16,260	15
Dufferin Farmers'	823,250	00	25,316	31	26,191	20	328,250	00	11,305	50
Dumfries N., Waterloo S.	3,990,850	00	157,868	75	158,385	50	1,246,775	00	29,485	75
Dunwich Farmers	1,277,945	00	32,786	43	32,228	91	465,750	00	13,972	50
Easthope South	2,796,110	00	124,654	99	120,460	41	748,160	00	37,410	00
Economical Mutual	4,131,799	67	181,035	83	232,653	21	1,659,880	00	115,098	45
Elkford Mutual	738,350	00	20,161	46	20,176	12	342,840	00	10,285	20
Elma Farmers'	1,746,716	00	76,067	68	80,282	75	481,525	63	24,076	25
Eramosa Mutual	671,875	00	15,074	85	25,783	07	240,050	00	11,073	50
Erle Farmers'	1,051,010	00	34,137	17	29,336	35	68,450	00	2,755	00
Farmers' Central	3,003,657	00	162,922	34	99,622	18	1,312,370	00	46,984	00
Farmers' Union	1,191,125	00	32,786	41	36,160	98	533,845	00	18,144	45
Fire Insurance Exchange	525,681	25	3,899	68	37,626	22	662,879	25	16,042	84
Formosa Mutual	2,472,221	00	73,626	28	81,379	51	1,191,516	00	41,515	00
Georgetown Farmers'	1,956,470	00	75,686	44	75,367	61	651,095	00	29,824	00
Glenagray Farmers'	1,253,887	00	24,612	57	35,312	72	678,882	00	20,365	56
Gore District	3,799,249	00	167,614	80	331,754	47	1,569,427	00	109,011	00
Grand River	333,084	00	23,781	00	28,021	04	431,880	00	13,366	68
Greenville Patron	2,061,735	00	53,818	86	56,462	49	851,788	00	25,563	55

Grey and Bruce	1,280,911 00	30,415 15	29,771 74	478,840 00	27,087 95
Guelph Township	575,850 00	24,796 71	24,926 55	274,400 00	9,757 00
Haldon Union	2,564,610 00	76,440 78	78,896 10	968,430 00	33,164 78
Hamilton Township	157,563 00	7,088 17	7,325 59	157,563 00	7,523 00
Hamilton-Hand	1,008,637 00	7,733 77	72,902 77	1,153,016 00	33,563 86
Hay Township	2,858,445 00	105,359 16	111,673 89	973,770 00	40,004 00
Hopewell Creek	479,901 00	21,627 41	21,705 49	305,790 00	5,013 75
Howick Farmers'	4,113,585 00	185,715 91	189,593 59	1,263,255 00	63,442 73
Howard Farmers'	1,717,765 00	45,307 31	47,496 69	761,175 00	22,835 25
Kent and Essex	647,582 00	18,133 25	18,512 10	197,320 00	6,230 35
Lambton Farmers'	3,600,724 00	74,490 07	76,836 72	1,217,838 00	36,417 33
Lanark County	975,422 00	31,444 99	32,445 07	560,075 00	21,516 94
Lennox and Adlington	1,165,885 00	33,663 80	28,269 48	435,635 00	15,475 05
Lobo Township	645,631 00	19,610 00	21,002 17	223,610 00	8,915 60
London Township	1,429,381 00	36,446 45	39,186 50	505,037 00	15,253 05
McGillivray Mutual	465,350 00	8,469 90	9,028 62	119,400 00	3,582 00
McKillop Mutual	2,911,575 00	86,005 51	86,736 27	574,445 00	19,847 70
Maple Leaf	1,510,031 00	40,150 06	39,845 56	538,911 00	17,583 44
Midland Mutual	1,076,252 00	27,105 78	29,831 14	486,510 00	15,833 28
Millers and Manufacturers	1,996,239 00	19,297 65	14,928 14	2,317,089 00	70,903 54
Nichol Mutual	1,629,153 00	53,134 90	563,286 41	363,286 00	20,911 61
Nissouri Farmers'	2,285,738 00	169,717 77	102,480 59	827,211 00	39,637 55
Norfolk Farmers'	1,375,696 00	41,939 32	41,797 01	350,841 00	13,925 21
Orchida Farmers'	508,495 00	15,847 21	15,040 82	188,840 00	5,768 79
Otter Mutual	1,320,910 00	47,959 09	46,391 08	571,259 00	19,908 22
Oxford Farmers'	1,101,890 00	40,033 51	40,354 05	438,510 00	17,063 00
Peel and Maryboro	1,569,891 00	53,810 57	59,366 09	719,250 00	28,862 00
Peel County	4,769,671 00	127,849 33	136,689 92	1,530,095 00	52,188 29
Perth Mutual	6,416,721 00	113,533 70	190,216 12	2,634,337 00	91,905 41
Pushney Mutual	882,808 00	21,136 28	25,579 77	318,352 00	9,768 15
Renfrew Farmers'	165,625 00	4,646 21	5,346 01	168,625 00	5,798 23
Saltfleet and Bimbrook	1,337,927 00	52,772 25	56,603 59	475,299 00	20,673 23
Scott Mutual	314,725 00	7,777 00	8,339 41	91,973 00	2,819 25
Stoue County	961,639 00	99,902 86	25,431 70	633,880 00	22,195 45
Southwold Farmers'	1,022,490 00	35,425 11	37,331 39	223,190 00	8,327 00
Sydenham Mutual	5,174,175 00	106,115 68	109,392 01	1,008,655 00	40,352 21
Townsend Farmers	1,228,540 00	35,305 22	33,555 57	307,685 00	15,901 81
Uxbridge and Hilbert	3,620,685 00	92,147 45	91,221 61	1,823,555 00	39,452 29
Victoria Mutual	1,357,562 00	50,655 64	48,664 04	478,410 00	22,861 50
Walpole Farmers'	1,150,539 00	39,146 43	41,104 21	406,996 00	16,616 97
Waterloo Mutual	6,887,337 00	217,139 59	217,054 51	2,610,777 00	133,373 40
Waterloo North	4,434,965 00	203,906 91	211,484 83	1,829,170 00	67,339 00
Wawanosh West	3,658,323 00	139,858 78	139,353 14	1,349,275 00	53,971 00
Wellington Mutual	1,483,442 00	38,990 94	45,753 91	304,310 00	19,932 91
Westminster Township	1,387,017 50	39,666 33	54,631 94	672,520 00	20,175 60
Williams East	419,575 00	11,396 63	11,488 39	142,810 00	4,281 30
Yarmouth Mutual	969,228 00	26,141 17	26,573 61	321,232 00	9,570 34
York Mutual	1,359,643 00	45,462 57	48,013 33	483,403 00	19,089 37
Totals	148,250,500 42	4,672,236 20	5,289,169 93	54,864,548 25	2,117,994 09

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE
PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE
THEREIN.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS
OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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, 1898, \$1,220,500.00.

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, 1897.	1,145	\$ c. 1,299,250 00
Contracts taken during 1898 new and renewed	99	116,250 00
Gross number and amount on foot at any time during year 1898.	1,244	1,415,500 00
	Number.	Amount.
		\$ c.
Deductions :		
Contracts matured in 1898	7	6,500 00
" lapsed in 1898	153	183,500 00
Total deductions extended	160	195,000 00
Net contracts on foot 31st December, 1898.	1,084	1,220,500 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, 1898, was as follows :

Subordinate bodies	12,285
Juvenile branches	1,951
Auxiliary branches	1,493
Total	15,729

Number of Members died in 1898, 93, as follows : Subordinate Bodies, 83 ; Juvenile Branches, 5 ; Auxiliary Bodies, 5.

The total amount of Funeral Benefits paid in 1898, in respect of deceased members was as follows : Supreme Body, \$8,200.00 ; Juvenile Branches, \$107.50 ; Auxiliary Bodies, \$225.00.

The number of Members' wives deceased in 1898 was 43.

The total amount of funeral benefits paid in 1898 in respect of deceased wives was \$2,150.00.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$111 297.97, viz.: Supreme Body, \$3,763.78 ; Subordinate Bodies, \$95,823.40 ; Auxiliary Bodies, \$3,234.00 ; Juvenile Branches, \$8,476.71.

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 1898 was 2,630, viz.: subordinate bodies, 2,132; juvenile branches, 204; auxiliary bodies, 294.

The total amount of benefits paid in 1898 in respect of sick members was \$39,997.04, viz.: Supreme Body, \$3,063.66; subordinate bodies, \$33,059.28; juvenile branches, \$1,192.43; auxiliary bodies, \$2,681.67.

The number of weeks' sickness experienced in 1898 was 9,065.

The amount paid for medical attendance during 1898 was \$15,936 00, viz.: Supreme body, \$696.13; subordinate bodies, \$12,199.44; juvenile branches, \$1,535.26; auxiliary bodies, \$1,455.17.

ASSETS.

	Supreme Body.		Subordinate Bodies.		Juvenile Branches.		Auxiliary Bodies.		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Cash value of real estate			23,174	48					23,174	48
" mortgages.....			14,947	76					14,947	76
Bonds, debentures and securities other than mortgages.....	6,829	50	11,568	44					18,397	94
Actual cash on hand, December 31st, 1898....	1,988	69	10,340	62	701	52	627	47	13,658	30
Cash on deposits, Imperial Bank, Toronto....	17,274	74	55,961	79	7,317	59	4,386	98	84,941	10
" Bank of Toronto, Cobourg..	7,409	26							7,409	26
" Huron and Erie Loan and Savings Co., London...	5,963	81							5,963	81
" Merchant's Bank, Galt.....	1,138	10							1,138	10
Dues and assessments due and unpaid.....	1,485	45	11,266	59	1,909	23	373	57	15,034	84
Amount owing by branches	10,496	31							10,496	31
Loan to Management Fund.....	2,934	00							2,934	00
All other assets	3,704	50	22,738	43	300	00	1,200	00	27,942	93
Total assets Insurance Fund (not extended).....	\$ 34,783	31								
Sick and Funeral Fund	114,297	97							114,297	97
General Fund.....	76,957	55							76,957	55
Total assets.....	59,224	36	149,998	11	10,228	34	6,588	02	226,038	82

LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branch.	Auxiliary Bodies.	Totals.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Aggregate amount of liabilities.....	5,315 39	15,004 89	195 10	149 30	20,664 68
Totals.....	5,315 39	15,004 89	195 10	149 30	20,664 68

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898? None.

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 1898.

The Society's accounts were audited in July, 1898, and in January, 1899.

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 1898 were as follows: John Anderson, Montreal; John B. Buckingham, Hamilton; F. Abbott, Meaford, and H. Oatley, Mount Forest.

No changes were made in the organization or management of the Society during 1898.

VIII. CASH RECEIPTS.

High Court cash balances from 1897 (not extended).....	\$28,264 26
Subordinate Courts, (not extended)	79,708 90
Juvenile branches (not extended)	11,130 76
Circles (not extended).....	7,361 25
Total.....	\$126,465 17

VIII. CASH RECEIPTS.—*Continued.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	\$ c.	\$ c.	\$ c.	\$ c.
Cash received during 1898 from :				
Application fees	107 50	2,592 82	303 44	239 00
Dues	35,742 00	88,027 74	4,236 57	7,361 02
Fines		75 10		
Rent		4,104 42		
Supplies sold	2,034 43	142 16		
Interest and dividends	1,437 62	2,936 37	235 33	57 06
Premium for guarantee of lodge officers	425 65			
Other sources	3,912 68	1,270 19	273 62	296 63
Totals	43,659 88	99,149 80	5,068 96	7,953 71

IX. EXPENDITURE.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	\$ c.	\$ c.	\$ c.	\$ c.
Cash paid during 1898 for :				
(a) <i>Expenses of Management.</i>				
Returned application fees	9 00	101 59		
Per capita tax and levies		8,669 76	50 37	173 09
Commission	1,152 87			
Registration fee	26 00			
Interest	138 76	465 25		
Dues for sick and funeral expenses		13,272 85	117 53	598 16
Law costs	421 10			
Expenses annual meeting	11 25			
Supplies bought	958 47	2,526 76	126 36	271 60
Rent, light, heat and taxes	380 00	6,626 06	464 95	890 70
Salaries, officers' and auditors' fees	1,822 56	7,654 73	262 57	548 92
Clerk hire	700 03			
Official journal	2,382 77	2,752 27		
Printing, stationery and advertising	273 32	1,500 67	96 70	74 63
Postage, telegrams and express	562 68	758 20	46 15	90 51
Premiums for guarantee of lodge officers	50 00	425 65	4 00	6 00
Organization, salaries and expenses	2,553 43			
Fraternal Association	45 00			
Insurance	45 90			
Telephone	45 00			
Executive Council meetings	400 86			
Dominion incorporation	1,530 75			
Total	13,509 75	44,753 68	1,168 63	2,653 61
(b) <i>Miscellaneous Expenditures.</i>				
Life insurance claims other than endowments	6,500 00			
Funeral benefits	10,532 50			
Sick benefits	3,063 66	36,122 94	1,192 43	2,681 67
Medical attendance	696 13	12,199 44	1,585 26	1,455 17
Gratuities to distressed members		1,925 65	107 83	98 38
Expenditure other than any of the foregoing	880 39	2,880 86	318 95	250 26
Total expenditure	35,332 43	97,882 57	4,373 10	7,139 09

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Geo. P. Graham, M.P.P., Grand Master Workman Brockville.
M. D. Carder, Grand Recorder Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits
31st December, 1898, \$63,122,500 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, 1897	31,954	59,657,000 00
Number of contracts taken during 1898 new or renewed	4,270	5,202,500 00
Gross number of contracts in force at any time in 1898	36,224	64,859,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898	295	569,000 00
Contracts lapsed in 1898	749	1,098,500 00
Amount by which various certificates still on foot were reduced during 1898		69,500 00
Total deductions extended	1,044	1,737,000 00
Net contracts in force 31st December, 1898	35,180	63,122,500 00
No. of certificate holders in good standing	33,965	
No. temporarily suspended	1,215	

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	\$57,210 79
“ “ General “	2,641 23
“ “ Reserve “	49,339 84
Total assets	\$109,191 86

VI. LIABILITIES.

Amount of claims supposed or reported or unadjusted..... \$86,000 00

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—Cheyne v. A. O. U. W. Suspended member seeking reinstatement. H. C. J. Defence, had not complied with constitution. In favor of Society.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1898, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1898.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1898 were as follows: M. D Dawson, London, Ont.; Thomas C. Irving, Toronto, Ont.; J. M. Peregrine, Hamilton.

Certain changes were during 1898 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated in the annual statement.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$48,484 21
Cash received during 1898 from :	
Application fees	\$3,764 00
Assessments	606,210 79
Per capita tax and levies	29,372 99
Changing certificates, etc.	320 95
Charter fees	60 00
Supplies sold	2,337 08
Interest	2,401 49
Premiums for guarantee of officers	203 98
Hickcox Fund	80 20
Total receipts	\$644,751 48

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Law costs	\$854 52
Registration fee.....	25 00
Fraternal Association.....	65 00
Expenses annual meeting	6,943 81
Supplies, blank books, etc.....	1,166 64
Travelling expenses.....	3,618 72
Rent, light, insurance and telephone.....	570 02
Salaries, officers' and auditors' fees, committees, etc.....	10,405 57
Clerk hire.....	2,764 00
Official Journal.....	6,230 65
Printing, stationery, advertising.....	583 06
Postage, telegrams, express and duty.....	1,339 81
Premiums for guarantee lodge officers	188 40
Assessments H. B. Hickcox, Founder of Order	24 00
Other management expenses	184 43
	\$34,963 63

(b) Miscellaneous Expenditure.

Life insurance claims paid	549,000 00
Hickcox Fund	80 20
	\$584,043 83

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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.
Chas. Kister, Grand Trustee	Chippawa, Ont.
James Dixon, Grand Representative	Hamilton, Ont.
John Kane, "	Toronto, Ont.
A. M. Legg, "	London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

" " insurance contracts at 31st December, 1898, \$19,552,750.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1897.....	15,027	\$ 18,332,000 c.
Add contracts taken in 1898, new or renewed.....	2,091	1,977,500 00
Gross number and amount of contracts on foot at any time during 1898.....	17,118	20,309,500 00
Deductions :		
Contracts matured in 1898.	98	\$ c. 123,750
Contracts lapsed in 1898	537	595,500
Contracts surrendered in 1898	32	29,500
Contracts cancelled.....	1	1,000
	668	749,750
Add to above deductions the amount by which various certificates still on foot were reduced in 1898.....		7,000
Total deductions	668	756,750
Net contracts on foot 31st December, 1898	16,450	19,552,750 00

Number of certificate holders at 31st December, 1898, 16,152.

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this Branch, 31st December, 1898, 1,323.

Seven members died during 1898.

The total amount of Funeral Benefits paid during 1898 was \$350.

Total amount of cash standing to credit of Funeral Benefit Fund, \$3,145.08.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1898, 280.

The total amount of Sick Benefits paid in 1898 was \$4,822 10.

The number of weeks' sickness experienced in 1898 was 1,160½.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1898, was \$3,145.08.

The number of females who received benefits in respect of sickness during 1898 was 40, and the average weeks of illness, 4 90.

The number of males who received benefits in respect of sickness during 1898 was 240, and the average weeks of illness, 4.

V. ASSETS.

Bonds, debentures and securities	\$120,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Relief Fund account	44,230 53
" " Sick Benefit Fund account	3,145 08
" " General Fund account.....	4,976 87
" " Indemnity Fund account	772 60
Dues and assessments called but not yet payable, estimated at	13,350 00
Interest	491 90
Total assets of Life Insurance Fund.....	\$177,472 43
" Indemnity "	772 60
" Sick and Funeral Fund	3,745 08
" General and other funds.....	13,663 64
Other assets (detailed in memo.)	8,686 77
Total assets	\$195,653 75

VI. LIABILITIES.

Amount of claims admitted by the Society	\$12,250 00
" " supposed	1,000 00
" " resisted	2,000 00
All other liabilities	780 57
Total liabilities.....	\$16,030 57

VII. MISCELLANEOUS.

One action was instituted against the Grand Council during 1898. Henry L. Hall vs. Chosen Friends for \$1,000; defence misrepresentations; not yet tried.

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 1898

The Society's books were duly audited on January 19th, April 27th, July 20th, October 20th, 1898.

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 1898 were as follows:

J. S. Boddy, Toronto, Ont., D. Robertson, St. Catharines, W. L. Roberts, Hornings Mills.

No changes were, during 1898, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1898, 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, 1898, 16,018.

Number of members in Ontario who died during 1898, 95.

Amount of death benefits paid for Ontario members during 1898, \$117,000.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$146,832 97
Cash received during 1898 from :	
Assessments in Relief Funds Department.....	\$146,659 78
Assessments in Sick Benefit Department.....	6,545 14
Per capita tax.....	15,121 05
Refunds of mileage, etc., of Grand Council.....	46 49
Organization account.....	150 00
Supplies sold and certificate fees, etc.....	3,120 67
Percentage from Relief Fund Assessments.....	1,470 67
Interest on bank balances, etc.....	5,029 55
Premium for guarantee of lodge officers.....	515 00
Transfer from Indemnity Fund,..	1,500 00
Special	422 20
Total receipts	<u>\$180,580 55</u>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Fees to Canadian Fraternal Association.....	\$ 50 00
Office furniture, etc.....	119 75
Commission and Organization Account.....	3,573 12
Registration Fees, Ontario, \$25; Quebec, \$50.....	75 00
Investigation of Claims and Solicitor's Fees.....	956 37
Expenses of Annual Meeting.....	3,538 51
Seals, badges etc.....	639 69
Travelling expenses.....	742 40
Rent and heat, etc.....	718 60
Managing Officers' Salaries and Officers' and Auditors' Fees.....	4 608 92
Clerk hire.....	1,400 00
Official Journal.....	2,005 20
Printing, stationery, advertising and supplies.....	1,379 52
Postage, telegrams, express, freight, gas, etc.....	874 38
Premiums for guarantee of Officers and insurance on supplies, etc....	40 00
Total expenses of management	<u>20,421 46</u>

(b) Miscellaneous Expenditure.

Overpayment of mileage.....	46 49
Endowments or payments in the nature thereof.....	7,000 00
Life Insurance Claims other than endowments.....	118,000 00
Funeral Benefits.....	350 00
Sick Benefits	4,822 10
Benefits to Widows and Orphans	422 20
Rebate of assessments.....	5 25
Percentage to Indemnity Fund	1,470 67
Transfer to General Fund	1,500 00
Advance re Organization Account.....	250 00
Total expenditure	<u>\$154,288 44</u>

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1898.

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, 1898, were as follows :

Rev. E. B. Stevenson, B.A., Supreme Leader Freeman.
 J. S. Dench " Vice-Leader Trenton.
 J. M. Foster, B.A. " Secretary Toronto.
 D. R. Foster " Treasurer Waterford.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1891.		Maturing 1902.		Maturing 1903.		Maturing 1894.		Sub-sequently to 1904.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Amount covered by endowment contracts in force 31st December, 1898.....	700	00	1,950	00	4,050	00	8,550	00	9,025,000	00	9,040,250	00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1898.....											9,040,250	00
Total 31st December, 1898.....											18,080,500	00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
Contracts in force 31st December, 1897.....	10,614	\$ 8,907,750 00
Add contracts taken during 1898, new or renewed.....	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898.....	11,663	9,529,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts lapsed in 1898	547	408,500 00
“ matured in 1898, half by death	86	81,000 00
Total deduction extended	633	489,500 00
Net endowment contracts on foot at 31st December, 1898.....	11,030	9,040,250 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1897.....	10,614	\$ 8,907,750 00
Add contracts taken during 1898, new or renewed	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898	11,663	9,529,750 00
	Number.	Amount.
Deductions.		
Contracts lapsed in 1898	547	\$ 408,500 00
“ cancelled in 1898, half by death	86	81,000 00
Total deductions extended.....	633	489,500 00
	633	489,500 00
Net insurance contracts.....	11,030	9,040,250 00
Grand total of certificate holders, 31st December, 1898.....	11,030	18,080,500 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 receive sick benefits during 1898, 102.

Amount of benefits paid to sick members, \$1,976.00.

Number of weeks' sickness experienced in 1893, 494.

Total amount of cash to credit of fund 31st December, 1898, \$89.01.

V. ASSETS.

Cash on deposit to Society's credit in the following banks:—

Bank of Hamilton, Hamilton.....	\$10,151 23
Standard Bank, Brantford	10,150 41
Bank of Toronto, Port Hope	10,150 00
“ “ London	10,150 40
Bank of Montreal, Toronto.....	10,159 45
Bank of Commerce, St. Catharines	10,050 41
Dominion Bank, Toronto.....	69,534 51
Dues and assessments called but not yet payable	13,631 48
All other assets	1,836 33
Total assets.....	\$145,914 22

[For maturing endowments see *supra*]

VI. LIABILITIES.

Amount of supposed or reported claims.....	16,765 00
Other liabilities	827 56
Total liabilities.....	\$17,592 56

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made monthly.

Thirteen assessments were made during 1898, each being payable the 1st of each month.

The Society's accounts were audited in April, July, November 1898 and January, 1899.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1898 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

VII. CASH RECEIPTS.

Cash balance from 1897	\$120,724 40
Cash received during 1898 from :	
Initiation fees	\$1,200 00
Assessments	168,635 95
Per capita tax and levies	13,426 57
Fines	8 00
Charter fees	132 00
Interest and dividends	3,310 90
All other sources	35 20
 Total receipts	 <u>\$187,157 63</u>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) *Expenses of Management :*

Commission	\$358 75
Registration fee	25 00
Law costs (supreme solicitor's fees)	411 61
Interest .....	.....
Expenses of annual meeting	2,862 05
Supplies bought	1,072 94
Travelling expenses	1,185 33
Rent, light, heat and taxes	360 38
Salaries, officers, auditors, etc.	5,179 28
Clerk hire	1,279 99
Official journal	856 29
Printing, stationery and advertising	391 84
Postage, telegrams and express	508 71
Premiums for guarantee of lodge officers	130 00
Other management expenses detailed in memo.	292 45
 Total expenses of management	 <u>\$14,914 62</u>

(b) *Miscellaneous Expenditure :*

Life insurance claims other than endowments	157,875 00
Sick benefits	1,976 00
Total disability benefits	2,670 00
 Grand totals	 <u>\$177,435 62</u>

**GRAND LODGE OF ONTARIO OF THE INDEPENDENT ORDER OF
ODDFELLOWS.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto, Ontario.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows

J. E. Farewell, Grand Master	Whitby.
Jas. McLurg, Deputy Grand Master	Woodstock.
O. L. Lewis, Grand Warden	Chatham.
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, 1898.—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, 1898, was 23,035.

The number of deaths in the Society in 1898 was 179.

The amount of Funeral Benefits paid in 1898 in respect of deceased members was \$7,685.06.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1898 was 2,995.

The amount of benefits paid in 1898 in respect of sick members was \$53,372.79.

The number of weeks' sickness experienced in 1898 was 17,535½.

Amount paid for medical attendance during 1898, \$6,797.39.

The total amount standing to credit of General Fund at 31st December, 1898, was \$872,419 99 ; nurse fund, \$1,941.71 ; contingent fund, \$12,075 05.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance . . . . .	.....	\$246,205 39
Amount of Bonds, Mortgages, etc . . . . .	.....	267,654 58
Amount of cash in bank and in Treasurer's hands	\$ 223 76	237,824 00
Amount invested in furniture and regalia	810 04	176,266 79
All other assets	1,583 60	39,725 98
	<u>.....</u>	<u>.....</u>
Total amount of assets	\$2,617 40	\$967,676 74

VI. LIABILITIES.

Aggregate of all liabilities	\$6,357 02	\$13,345 82
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VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1898.—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1898, and those of the Grand Lodge, August, 1898.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford^s; Abner Fraser, Hamilton.

No changes, were, during 1898, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1897, \$648 60.

Cash received during 1898 from :

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards . . . . .	.....	\$ 21,132 28
Dues and reinstatements . . . . .	.....	130,557 78
Per capita tax	\$11,328 50	.....
Charter fees	60 00	.....
Supplies sold	1,065 22	.....
Interest and rents . . . . .	.....	66,348 97
	<u>.....</u>	<u>.....</u>
Total receipts	\$12,653 05	\$247,110 19

IX. CASH EXPENDITURE.

Cash paid during 1898 :

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Per capita tax	\$ 150 00	.....
Law costs	651 51	.....
Registration fee	25 00	.....
Expenses of annual meeting	4,889 05	.....
Fuel, light, rent, etc	500 06	.....
Supplies bought	1,132 56	.....
Salaries, Officers' and Auditors' fees	2,994 07	.....
Printing, stationery	660 08	.....
Postage, telegrams and express	573 19	.....
Other management expenses (detailed in memo.)	700 15	.....
	<u>.....</u>	<u>.....</u>
Total expenses of management	\$12,275 61	\$62,033 33

(b) Miscellaneous Expenditure.

	Grand lodge.	Subordinate lodges.
Funeral benefits		\$ 7,685 06
Benefits to widows and orphans		13 204 88
Sick benefits.....		53,372 79
Medical attendance		6,797 39
Gratuities to distressed members.....		2,832 04
Expenditure other than any of the foregoing.....		104,862 03
Grand total	<u>\$12,275 61</u>	<u>\$250,787 52</u>

(A) The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Receipts	\$357 20
Expenses of management.....	32 28
Paid funeral benefits.....	300 00
Balance on hand	495 00
Membership, 1898	106
Initiated	2
Died or dropped	3
Membership 31st December, 1898.....	106

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1898.

	Males.	Females.	Totals.
Number of members 31st December, 1897.....	1,317	1,742	3,059
Admitted during 1898.....	204	285	489
Total	1,521	2,027	3,548
Deduct :			
Died	3	7	
Ceased	282	218	
Error previous report	30	51	
	<u>315</u>	<u>276</u>	<u>591</u>
Membership 31st December, 1898	1,206	1,751	2,957
Balance on hand 31st December, 1897.....		\$5,122 28	
Received during the year 1898		3,355 43	
		<u>\$8,478 21</u>	
Expended during 1898 :			
In relief.....	\$ 126 50		
Current expenses of lodges, organizing, etc	3,200 44		
		<u>3,326 94</u>	
		\$5,151 27	
Add error in last return.....		156 36	
Balance on hand 31st December, 1898		<u>\$5,307 63</u>	

(C) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1898.*

Number of members as from last report.....	3,414
Initiated during the year ending 31st December, 1898	156
Admitted by card " " "	4
Reinstated " " "	28
	3,602
Total membership at any time during 1898.....	
Deductions :	
Withdrawn by card	13
Suspended for non-payment of dues	164
Expelled	1
Deceased	28
	206
Net membership 31st December, 1898.....	3,396
Number of patriarchs relieved in 1898.....	285
" weeks' sickness experienced in 1898	1,811
Amount paid sick benefits (relief)	\$2,965 07
" for burying the dead in 1898.....	350 00
" special relief in 1898	28 00
" relief paid to widowed families in 1898 .....	.....
Total amount of relief paid.....	\$3,343 07
Invested funds of subordinates	\$21,276 54
Total amount of annual revenue	10,200 00

(D) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1898.

Number of members admitted during the year 1898..	5
" " dropped or lapsed in 1898.....	16
" " died in 1898.....	4
" " 31st December, 1898	93
Amount of cash received during the year.....	\$192 45
" expenses of management in 1898.....	19 13
" paid death benefits	185 50
" on hand 31st December, 1898	58 12
" of call on each death.....	50

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, Wellington Street, Kingston, Ont.

Organized 9th May, 1874, incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows

Fife Fowler, M.D., President	Kingston.
John B. McIver, 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, 1897	9,571	12,829,000 00
Add contracts taken during 1898, new or renewed	1,243	1,526,500 00
Gross number and amount of contracts on foot at any time during 1898	10,814	14,335,500 00
	Number.	Amount.
Deductions :		§ c.
Contracts matured in 1898	71	96,000 00
Contracts lapsed in 1898	294	371,500 00
Contracts surrendered in 1898	5	6,500 00
Contracts cancelled in 1898	52	51,500 00
	422	528,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1898		6,500 00
Total deductions extended	422	535,000 00
Net contracts on foot at 31st December, 1898	10,392	13,820,500 00

III. AND IV. SICK AND FUNERAL BENEFITS —None given.

V. ASSETS.

Cash value of bonds, debentures, securities		\$88,619	37
No cash is held over ; deposited daily as received.			
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :			
Quebec Bank, Quebec		\$5,097	80
Bank of Hamilton, Winnipeg		5,229	07
Bank of Montreal, Kingston		10,151	22
Bank of New Brunswick, St. John's		5,151	53
Merchant's Bank of Canada, Kingston		5,075	61
Canadian Bank of Commerce, Toronto		5,128	58
Standard Bank of Canada, Kingston		3,000	00
Frontenac Loan and Investment Society		3,531	90
Standard Bank, current account		7,006	02
Bank of Nova Scotia, Halifax		5,392	06
Bank of Montreal, Winnipeg		5,320	00
Dues and assessments due and unpaid on certificates in force	\$406	57	
“ “ called, but not yet payable	21,771	61	
<hr/>			
Gross total of such dues and assessments	\$22,178	18	
Less cost of collection	1,269	42	
<hr/>			
Net value extended	\$20,908	76	20,908 76
All other assets			510 55
<hr/>			
Total assets		\$170,122	47

VI. LIABILITIES.

Amount of claims supposed or reported		\$15,000	00
“ other liabilities			147 00
<hr/>			
Total liabilities		\$15,147	00

VII. MISCELLANEOUS.

No actions were instituted against the Society in 1898.

Six assessments were made during 1898 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 1898: John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1898.

Certain changes were made during 1898 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, 1898, 7,690.

Number of members in Ontario who died during 1898, 53.

Amount of death benefits paid to Ontario members during 1898, \$64,500.00.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$5,567 44
Cash received during 1898 from :	
Application fees	\$933 00
Assessments	127,274 67
Interest and dividends.....	4,674 86
All other sources (Fees)	102 00
	<hr/>
Total cash receipts	\$132,974 53
	<hr/> <hr/>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Commission	\$8,263 09
Law costs	41 11
Registration	30 00
Annual meeting	391 25
Supplies bought	117 30
Travelling expenses.....	1,156 96
Rent, light, heat and taxes	200 91
Salaries, officers' and auditors' fees.....	5,178 88
Printing, stationery and advertising	1,167 69
Postage, telegrams and express	501 52
Premiums for guarantee of lodge officers	220 38
Other management expenses (detailed in memo.)	1,081 36
	<hr/>
Total expenses of management	\$18,350 45

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	87,000 00
	<hr/>
Total expenditure	\$105,350 45
	<hr/> <hr/>

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 205 Colborne Street, Brantford, Ont

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Robt. Elliott, High Chief Ranger	.....	Ingersoll, Ont.
John R. Allan, High Vice-Chief Ranger	.....	Toronto, "
Thomas White, High Secretary	.....	Brantford, "
John Neelands, High Treasurer	.....	Brantford, "
H. Gummer,	} Elected Members	Guelph, "
H. D. Henderson		Whitechurch, Ont.
Geo. Faulkner,		Ottawa, "
F. J. Jameson,		Peterborough, "
H. A. Brosseau,		Montreal, Que.
Ernst Gartung, Superintendent of Organization		.....	Brantford, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES

Amounts covered by contracts other than for Endowment or for Sick or	
Funeral Benefits	\$31,727,500 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, 1897	27,165	\$ 28,276,500 00
Add contracts taken during 1898, new or renewed	5,686	5,569,000 00
Gross number and amount of contracts on foot at any time during 1898	32,851	33,845,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1898	137	143,937 06
Contracts lapsed and cancelled in 1898	1,925	1,974,062 94
Total deductions extended	2,062	2,118,000 00
Net contracts in force 31st December, 1898	30,789	31,727,500 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1898, 15,134.

Number of members of the Society who died during 1898, 137.

The total amount of Funeral Benefits paid in 1898, High Court, \$2,720; Subordinate Courts, \$903.28.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$92,864 51.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1898, 2,121.

The total amount of Sick Benefits paid in 1898, High Court \$42,066.33; Subordinate Courts, \$13,813.92.

Number of weeks' sickness experienced in 1898, High Court, 9,674½; Subordinate Courts, no information.

Amount paid for medical attendance during 1898, \$10,628.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$92,864 51.

V. ASSETS.

	Amount	
	\$	c.
Cash value of bonds, debentures and other securities	512,522	66
Actual cash on hand as per audit statement, 31st December, 1898	92,864	51
(Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Lodges.)		
Cash on deposit to Society's credit not drawn against in the following chartered banks:		
Bank of Hamilton, Wingham, Ont.....	20,000	00
Bank of Montreal, Peterborough, Ont.....	10,000	00
Molson's Bank, Winnipeg, Man.....	10,000	00
Quebec Bank, Toronto, Ont.....	10,000	00
Merchants' Bank of Halifax, Montreal, Que.....	10,000	00
Standard Bank of Canada, Brantford, Ont.....	10,000	00
Bank of Nova Scotia, Charlottetown, P.E.I.....	10,000	00
Bank of Montreal, Deseronto, Ont.....	10,000	00
Bank of Hamilton, Morden, Man.....	10,000	00
Bank of Hamilton, Hamiota, Man.....	10,000	00
Standard Bank of Canada (Current account), Brantford, Ont.....	60,971	23
Molsens' Bank (Current Account), Winnipeg, Man.....	12,679	86
Bank of Hamilton (Quebec Government Deposit), Wingham, Ont.....	5,000	00
Total assets Life Insurance Fund.....	\$701,173.75	
“ General Fund.....	123	93
Amount of all other assets.....	4,497	23
Total assets.....	798,535	49

VI. LIABILITIES.

Amount of all liabilities \$4,483 02

VII. MISCELLANEOUS.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1898, payable on or before the last day of each month.

The Society's accounts were, during 1898, 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 1898 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

No changes were, during 1898, made in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898, 22,340.

Number of members in Ontario who died during 1898, 103.

Amount of death benefits paid to Ontario members during 1898, \$107,788.00.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended) \$683,598.49.

	High Court	District High Court.	Subordinate Courts.
	\$ c.	\$ c.	\$ c.
Cash received during 1898 from:			
Application and initiation fees.....			6,166 16
Dues.....			63,209 50
Cards.....			124 35
Assessments.....	274,835 33		
Per capita tax.....	23,453 99	2,961 91	
Certificate fees.....	6 113 43	516 00	
Enrollment fees.....	2,087 20	67 00	
Charter fees.....	2,619 00	69 00	
Supplies sold.....	1,952 23	296 04	
Medical fees.....	1,638 53	145 25	
Interest.....	21,352 15		
Premium for guarantee of Court Officers.....	642 33		
All other sources.....			9,912 60
Total receipts.....	334,694 19	4,055 20	79,412 61

IX. CASH EXPENDITURE.

	High Court	District High Court.	Subordinate Courts.
	\$ c	\$ c.	\$ c.
Cash paid during 1898 for :			
(a) <i>Expenses of Management.</i>			
Charter fees			2,820 00
Grants	715 00	200 00	
Organization expenses (including salaries, etc).....	16,102 23	386 40	
Law costs.....	200 81		
By-law Committee	137 62	25 00	
Medical Board expenses.....	1,885 98	136 25	
Expenses of annual meeting	460 02	137 19	
Executive Committee expenses	507 57	25 00	
Supplies bought.....	1,531 62	76 90	
Office expenses.....	3,306 46	266 67	
Rent	350 00	105 00	
Salaries, officers' and auditors' fees.....	3,150 00	1,100 00	
Clerk hire	3,410 00	220 00	
Official journal.....	3,254 49		
Printing and advertising	3,119 47	409 20	
Cash prizes	307 50		
Premiums for guarantee of officers.....	406 75	45 00	
Other management expenses	1,185 55	1,746 95	35,381 69
Total expenses of management.....	39,980 57	4,879 56	38,201 69
(b) <i>Miscellaneous Expenditure.</i>			
Life insurance claims other than endowments.....	143,937 06		
Funeral benefits	2,720 00		908 28
Sick benefits.....	42,066 33		13,813 92
Medical attendance			10,628 00
Total expenditure.....	228,703 96	4,879 56	63,546 89

SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898

*Head Office of Supreme Lodge, Nashville, Tenn. U S A.*Chief Agent and Attorney for Ontario, Walter Haynes, 1 Rosebery 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, 1898,
were as follows :

W. H. Murch.....	Grand Chancellor.....	St. Thomas.
J. S. MacKay.....	Grand Vice-Chancellor.....	Woodstock.
W. Haynes.....	Grand Keeper of Record and Seal.....	Toronto.
J. P. McLeod.....	Grand Master of Exchequer.....	Hamilton.
W. A. Cates.....	Grand Prelate.....	Windsor.
R. Ironsides.....	Past Grand Chancellor.....	London.

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, 1897.....		51,478	\$ 96,675,500 00
Add contracts taken during 1898.....		8,420	12,041,000 00
Gross number and amount of contracts on foot at any time during 1898.		59,898	108,716,500 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1898.....	568	\$ 1,196,000 00	
“ lapsed.....	4,777	7,286,000 00	
“ cancelled.....	26	54,000 00	
Total deductions.....	5,371	8,536,000 00	5,371 8,536,000 00
Net contracts on foot 31st December, 1898.....		54,527	100,180,500 00
In Ontario, 141.			
Contracts in force, \$219,500.00.			

CASH RECEIPTS.

Fees.....	\$ 1,004 55
Interest.....	9,972 21
Monthly payments.....	1,217,289 90
Dues.....	58,476 25
Total receipts.....	\$1,286,742 91

CASH EXPENDITURE.

Life insurance claims	\$1,151,059 15
Printing, supplies and office expenses	27,887 24
Adjustment of claims	16 122 56
Annulled certificates refunded	10,895 75
Medical examinations	22,651 00
Organization, etc	40,306 16
Total expenditure	<u>\$1,268,921 86</u>
Balance, receipts over expenditure, 1898	17,821 05
“ on hand 31st December, 1897	465,699 05
Balance on hand 31st December, 1898	<u>\$483,520 10</u>
Deposits as follows :	
First National Bank, Chicago	\$37,041 30
Bonds and securities	446,478 80
	<u>\$483,520 10</u>

GRAND LODGE.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,163 at 31st December, 1898.

Nine members of the Society died during 1898, and Funeral Benefits amounting to \$287.65 were paid.

SICK BENEFITS.

Number of members who received sick benefits in 1898, 119.

Amount of benefits paid during 1898 in respect of sick members, \$1,550.85.

Number of weeks' sickness experienced in 1898, 436.

Amount paid for medical attendance during 1898, \$778.93.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, \$11,524.28.

ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1898	\$86 06	\$13,242 22
Total assets	<u>\$86 06</u>	<u>\$13,242 22</u>

LIABILITIES.

Aggregate amount of all liabilities	\$136 85
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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 12th July, 1898.

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—A. R. Whyte, Hamilton; John Read, Petrollea.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1897 (not extended).....	\$69 09	\$14,266 32
Cash received during 1898 from :		
Application Fees }		462 00
Initiation fees }		
Dues		6,628 71
Per capita tax and levies	1,227 00	
Assessments		88 25
Degrees and cards		392 00
Supplies sold	161 18	58 75
Rent		346 30
Interest		260 45
All other sources		495 43
Total receipts	\$1,388 18	\$8,731 89

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Per Capita tax and levies	\$100 00	\$1,218 20
Registration fee	25 00	.....
Expenses of annual meeting	300 50	.....
Supplies bought	218 17	110 41
Travelling expenses	16 85	.....
Rent, light, heat and taxes	70 00	1,617 28
Salaries, directors' and auditors' fees	262 50	324 31
Official Journal	247 55	.....
Printing, stationery and advertising	43 55	139 65
Postage, telegrams and express	68 39	150 41
Premiums for guarantee of lodge officers	5 00	.....
Other expenses (detailed in memo)	13 70	.....
Total expenses of management	\$1,371 21	\$3,560 26

(b) Miscellaneous Payments.

Funeral benefits		287 65
Benefits to widows and orphans		272 00
Sick benefits		1,550 85
Medical attendance		778 93
Gratuities to distressed members		180 90
Other expenditures		481 64
Total expenditure	\$1,371 21	\$7,112 23

THE CANADIAN ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Robert Clark, Grand Master Troy, Ont.
 Thomas A. Wardell, Past Grand Master Dundas.
 William H. Shaw, Deputy Grand Master Toronto.
 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 1904.	Total.
Amount covered by Endowment Contracts in force 31st December, 1898.....	\$109,800 00	\$109,800 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898		<u>2,264,350 00</u>
Total 31st December, 1898.....		<u>\$2,374,150 00</u>

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1897.....	423	\$ 119,000 00
Add contracts taken during 1898		
Gross number and amount of contracts on foot at any time during 1898.....	423	119,000 00
	Number.	Amount.
Deductions :		
Contracts lapsed in 1898	46	\$ 9,000 00
“ matured in 1898	1	200 00
Total deductions extended	47	9,200 00
Net endowment contracts on foot 31st December, 1898.....	376	109,800 00
No. of certificate holders in good standing 31st December, 1898.....	368	

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897.....	2,618	\$ 2,008,650 00
Add contracts taken in 1898, new or renewed.....	1,013	570,100 00
Gross number and amount of contracts on foot at any time during 1898.....	3,631	2,578,750 00
	Number.	Amount.
Deductions :		
Contracts matured in 1898	22	\$ 12,850 00
“ lapsed in 1898	402	301,550 00
Total deductions extended	424	314,400 00
Net contracts on foot 31st December, 1898	3,207	2,264,350 00
Grand total number certificate holders in A and B at 31st December, 1898 ..	3,164	

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1898, in Ontario, 3,796. British Columbia, 200. Total, 3,996.

Twenty five members died during 1898, and the amount of Funeral Benefits paid in 1898 was \$1,000.00.

Seventeen members' wives died in 1898, and the amount of Funeral Benefits paid in 1898 was \$340 00.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$60.31.

IV. SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges entirely.

Number of members who received Sick Benefits in 1898, 380.

The total amount of benefits paid in 1898, \$4,010.00.

Number of weeks' sickness experienced in 1898, 1,380.

The total amount paid for medical fees was \$2,661.94.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$1,900 00	
“ bonds, debentures and securities	5,000 00	\$3,421 18
Cash on deposit to Society's credit, not drawn against as follows :		
In Imperial Bank, Queen and Yonge streets, Toronto ..		7,433 28
In Western Canada Loan and Savings Company	1,199 89	
In Imperial Bank, Toronto.....	6,541 22	
Interest due and accrued on mortgages.....	95 00	61 78
Dues and assessments in course of collection.....	1,635 00	1 961 78
Miscellaneous	2,159 67	7,920 87
Total assets, Insurance and Endowment Funds	\$16,174 97	
	<hr/>	<hr/>
Total assets	\$18,530 78	\$20,798 89
	<hr/>	<hr/>

VI. LIABILITIES

Amount of claims supposed, reported or adjusted.....	\$1,000 00	.....
“ other liabilities.....	161 28	\$1,689 14
	<hr/>	<hr/>
Total liabilities.....	\$1,161 28	\$1,689 14

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898, 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 1898.

The Society's books were duly audited during 1898, July 16 and February 27, 1899.

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 1898 were as follows : W. L. Young, Markdale, Ont. ; C. A. Lapp, Brighton.

Certain charges were, during 1898, made in the Constitution and Rules in respect of insurance certificates or benefits.

Number of members in Ontario	3796
Number of certificate holders in Ontario at 31st Dec, 1898	3074
Number of members who died during 1898	22
Amount of death benefits paid to Ontario members during 1898	\$14,300 00

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)	Grand Treasurer	\$9,512 31
“ “ “	subordinate bodies	7,056 01
		Subordinate Bodies.
Cash received during 1898 from :	Grand Body.	
Application, certificate and registration fees	\$1,125 89	.....
Initiation fees .....	.....	\$1,536 92
Dues .....	.....	46 63
Assessments	18,250 96	19,368 22
Per capita tax and levies	7,093 79	.....
Degrees and cards .....	.....	90 53
Charter fees	394 60	.....
Supplies sold	122 08	.....
Rent .....	.....	450 70
Interest	315 35	140 49
All other sources .....	.....	696 81
Total receipts	<u>\$27,332 67</u>	<u>\$22,330 30</u>

IX. CASH EXPENDITURE

Cash paid during 1898 for:

(a) Expenses of Management.

Law costs	141 39	.....
Registration fees	75 00	.....
Expenses of meeting	440 61	.....
Supplies bought	555 59	.....
Travelling expenses and organization	3,332 85	.....
Rent, light, heat and taxes	287 50	1,882 29
Salaries, officers and auditors' fees	1,525 01	1,021 31
Official journal of proceedings	101 18	.....
Printing, stationery and advertising	275 87	.....
Postage, telegrams and express	218 79	.....
Premiums for guarantee of lodge officers	25 00	.....
Other expenses	1,154 27	3,565 44
Total expenses of management	<u>\$8,133 06</u>	<u>\$6,469 04</u>

(b) Miscellaneous Payments.

Per capita tax and levies other than for management .....	.....	8,504 24
Endowments or payments in the nature thereof	250 00	.....
Life insurance claims	14,050 00	.....
Funeral benefits	1,340 00	.....
Benefits to widows and orphans	211 90	334 82
Sick benefits	118 91	4,010 00
Medical attendance .....	.....	2,661 94
Total expenditure	<u>\$24,103 87</u>	<u>\$21,980 04</u>

GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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, 1897.....	1,800	1,800,000 00
Add contracts taken during 1898 new or renewed	212	212,000 00
Gross number and amount of contracts on foot at any time during 1898	2,012	2,012,000 00
	Number.	Amount.
Deductions :		\$. c.
Contracts matured in 1898	11	11,000 00
" lapsed in 1898.....	136	136,000 00
Total deductions carried out	147	147,000 00
Net contracts on foot at 31st December, 1898.....	1,865	1,865,000 00

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1898, of 65,000.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash in Secretary's hands	\$ 304 30
“ on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto	10,874 56
Interest	45 00
Other assets	355 33
Total assets	<u>\$ 11,579 19</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898 and were payable at the close of each and every month.

The Society's accounts were duly audited on January 20th, 1899.

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 1898 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

Certain changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits, which are filed herewith.

Number of certificate holders in Ontario, 1,582.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, \$7,000.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$2,743 01
Cash received during 1898 from :	
Initiation fees	165 00
Dues	1,798 00
Assessments	19,415 73
Interest	45 00
Total receipts	<u>21,423 73</u>

IX. CASH EXPENDITURE

Cash paid during 1898 for :

(a) Expenses of Management.

Commission	\$12 86
Registration fee	25 00
Supplies bought	84 43
Travelling expenses	14 40
Rent, light, heat and taxes	196 08
Salaries, officers' and auditors' fees	792 51
Clerk hire	312 00
Printing, stationery, advertising and supplies	268 89
Postage, telegrams and express	411 41
Premium for guarantee	15 00
Other expenses (detailed in memo.)	744 97
Total expenses of management	<u>2 877 55</u>

(b) Miscellaneous Payments.

Life insurance claims	9,710 00
Total expenditure	<u>\$12,587 55</u>

THE SUPREME COUNCIL OF THE ROYAL ARCANUM
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

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, 1898, 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, 1898 \$537,819,000.00

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, 1897	195,105	558,866,000 ^s _{c.} 00
Add contracts taken during 1898, new and renewed	9,039	23,139,000 00
Gross number and amount of contracts on foot at any time during 1898	204,144	581,505,000 00
	Number.	Amount.
Deductions :		
Contracts matured in 1898, by death	1,898	5,494,500 ^s _{c.} 00
“ lapsed in 1898, suspension	12,477	33,921,000 00
“ surrendered in 1898 (withd'ls)	580	1,600,500 00
“ cancelled in 1898	5	15,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1898	14,960	41,031,000 00
		2,655,000 00
Total deductions extended	14,960	43,686,000 00
Net contracts on foot at 31st December, 1898	189,184	537,819,000 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.	43,502 50

Cash on deposit to Society's credit, not drawn against, in the following banks:

W. & O. R. FUND.

National Bank of the Commonwealth, Boston	\$32,688 76
National Bank of the Republic, Boston	37,575 44
New England Trust Company, Boston	40,000 00
The National Bank of Baltimore	39,772 66
American National Bank, Baltimore	16,896 77
Buffalo Loan, Trust & Safe Deposit Co., Buffalo	20,000 00
National Bank America, Chicago	48,465 03
The Bankers' National Bank, Chicago	69,255 89
Central National Bank, Cleveland	42,941 31
Commercial National Bank, Detroit	49,513 17
First National Bank, New York	41,526 28
Merchants' National Bank, New York	34,737 29
Har over National Bank, New York	43,831 99
Garfield National Bank, New York	26,525 07
Corn Exchange Bank, New York	46,838 45
United States Trusts Company, New York	40,000 00
Central National Bank, Philadelphia	36,670 50
Farmers' Deposit National Bank, Pittsburg	45,141 92
National Bank of Commerce, St. Louis	41,973 79
The Bank of Toronto, Toronto, Ont	28,239 50
The National Bank of Westfield, N.Y.	19,555 30
First National Bank of St. Paul, Minn.	45,173 67
Peoples' Trust Company, Brooklyn, N.Y.	36,424 01
Planters' National Bank, Richmond, Va.	24,946 53
Massachusetts Loan & Trust Company, Boston, Mass. .	33,484 93
Bank of Toronto, Montreal, Que	17,453 10
Manufacturers' Nat. Bank, Baltimore, Md	24,168 79
Manufacturers' & Traders' Bank, Buffalo, N.Y.	46,827 88
Second National Bank, Cincinnati	23,660 38
First National Bank, Milwaukee	43,740 21

Total depository balances	\$1,072,023 62
Less outstanding orders	171 840 00

Balance Jan. 1st, 1899

\$900,183 62

GENERAL FUND.

Garfield National Bank, New York	6 625 50
National Bank of the Commonwealth, Boston	9 277 32
The National Bank of Westfield, N.Y.	4,719 93

Total general fund balance	\$20 622 75
Less outstanding orders	7,351 32

Balance Jan. 1st, 1899

\$13,271 43

Merchants' National Bank, Boston, Mass., Emergency Fund.....	\$100 000 00
National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund.....	2,500 00
Dues and assessments due and unpaid back assessments...	\$2,005 99
Dues and assessments called, but not yet payable in hands of sub-treasurers.....	538,821 10
Net value extended	540 827 09
Interest due and accrued on bonds, etc	446 67
Interest due and accrued on Bank Balances and deposits	2 567 97
All other assets.....	14,137 14
Total assets.....	<u>\$1,668,607 39</u>

VI LIABILITIES

Amount of claims admitted	\$36 500 00
“ “ supposed or reported or adjusted	743 100 00
“ “ resisted	27,000 00
All other liabilities	1,218 02
Additional claims on account of persons not in good standing in the Order	43,500 00
Total liabilities.....	<u>\$851,318 02</u>

VII. MISCELLANEOUS

Actions or proceedings instituted by or against the Society during 1898 :

T. J. Hand, 725, New York. In Court. Died under suspension.

J. Deuble, 530 Iowa. In Court. Died under suspension.

A. Michael, 730, Illinois. In Court. Died under suspension.

W. T. Fullerton, 1167, Georgia. In Court. Died under suspension

J. J. Berkhout, 992, New Jersey. In Court. Died after expulsion

A. P. Nichols, 419, New York. In Court. Elected to membership but died before receiving degree.

Assessments for the purpose of life insurance certificates are made monthly since August 1st, 1898, prior to that, as often as required. Fifteen (15) assessments were made during the year 1898.

The accounts and books of the Society were audited for the year 1898 on April 12th-28th, and September 29th-October 11th.

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 1898: Charles P. Ingersoll, Buffalo, N.Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N.J.

No changes were, during 1898, made in the organization and management of the Society.

Certain changes were, during 1898, made in the Constitution and Rules, in relation to insurance certificates or benefits

Number of certificate holders in Ontario at 31st December, 1898, 3,219

Number of members in Ontario who died in 1898, 33

Amount of death benefits paid to Ontario members during 1898, \$94,403 22.

VIII. CASH RECEIPTS

Cash balances from 1897 (not extended)	\$552,683 76
Cash received during 1898 from :	
Application fees	11,202 00
Assessments	5,719,014 54
Per capita tax and levies	31,205 68
Fines	850 60
Dues and cards from members at large	53 00
Charter fees	350 00
Interest and dividends	18,861 32
Supreme Council dues	79 107 80
Supplies sold	6,389 48
Rent	663 50
Borrowed money (temporary loan).....	10 000 00
All other sources	10,484 54
Total cash receipts	<u>\$5,888,182 46</u>

IX CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Charter fees, extension of the Order, etc	\$11,674 78
Law costs	4,137 22
Expenses annual meeting	16,928 51
Travelling expenses, official visits, etc.....	4,493 12
Taxes	727 70
Salaries, officers' and auditors' fees	29,175 00
Clerk hire.....	31 524 03
Official journal	1,516 78
Printing, stationery and advertising	10,023 64
Postage, telegrams and express.....	6,732 47
Registration fees	238 20
Investigating claims	317 60
Interest.....	50 00
Total expenses of management.....	<u>\$117 539 05</u>

(b) Miscellaneous Expenditure.

Borrowed money repaid	10,000 00
Life insurance claims	5,279,242 94
Expenditure other than foregoing	18,129 18
Total expenditure	<u>\$5 424,911 17</u>

DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 39 King William Street, Hamilton, Ont.

Organized 13th February, 1854, and incorporated in Ontario, 9th February, 1855.

The Executive Officers of the Society at 31st December, 1898, were as follows :

- Geo. H. Lees, Dominion Councillor Hamilton, Ont.
- C. Van N. Emory, Dominion Secretary Hamilton, Ont.
- A. C. Neff, O.A., Dominion Auditor Toronto.
- W. A. Edwards, " " Toronto.
- B. E. McKenzie, M.D., Medical Referee Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1898, maturing subsequently to 1904	\$1 209 250 00
Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits	8,905,050 00
Total	\$10,114,300 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Endowments or Benefits in the nature thereof*

	Number.	Amount.
contracts in force 31st December, 1897.....	2,136	\$ 1,623,500 00
Add contracts taken during 1898	96	49,500 00
Gross number and amount of contracts on foot at any time during 1898.....	2,232	1,673,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured 1898.....	21	18,000 00
Contracts lapsed 1898	649	485,250 00
Contracts surrendered 1898	13	2,500 00
Error last year's return	122	10,500 00
Total deductions extended	805	463,750 00
Net endowment contracts on foot 31st December, 1898.....	805	463 750 00
	1,427	1,209 250 00

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

		Number.	Amount.
			\$ c.
Contracts in force 31st December, 1897		6,060	8,421,000 00
Add contracts taken during 1898, new or renewed		1,188	1,050,300 00
Gross number and amount of contracts on foot at any time in 1898		7 248	9,474,300 00
	Number	Amount.	
Deductions :		\$ c.	
Contracts matured in 1898	44	67,000 00	
“ lapsed in 1898	437	486,750 00	
Error in last year's returns	149		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898		15,500 00	
Total deductions extended	630	569,250 00	630 569,250 0
Net contracts on foot 31st December, 1898		6,618	8,905,050 00
Grand total number of certificate holders in A and B 31st Dec., 1898		6,618	10,114,300 00

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 776.

Three members of the Grand Council died in 1898, and funeral benefits were paid amounting to \$150.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1898 Sick Benefits to 95 members.

Amount paid for Sick Benefits, \$1,336.00.

The number of weeks' sickness experienced in 1898 was 362.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, was \$1,358.73.

V. ASSETS.

	Supreme	Grand Body.
	Body.	
	\$ c.	\$ c.
Cash value of real estate	9,941 20	
Actual cash on hand (other than in bank) held by the Secretary pending deposit	337 36	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :		
Bank of Montreal, Hamilton	52,156 36	1,858 73
B.N.A., "		3 88
Merchants' Bank, Montreal	5,000 00	
All other assets	3,128 57	
Totals	70,563 49	1,862 61

VI. LIABILITIES.

	Supreme
	Body.
	\$ c.
Amount of all liabilities	8,060 21
Total	8,060 21

VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1898.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1898.

The Society's books were duly audited during 1898 monthly.

Names and post office addresses of the auditors for 1898 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes in the Constitution and Rules were made during 1898.

Number of members in Ontario at 31st December, 1898, 8,208.

Number of certificate holders in Ontario 31st December, 1898, 5,395.

Number of members in Ontario who died during 1898, 37.

Amount of death benefit claims paid to Ontario members during 1898, \$59,400.

VIII. CASH RECEIPTS.

	Supreme Body.	Grand Body.
	§ c.	§ c.
Cash balance from 1897 (not extended)	\$63,414.60	
Cash received during 1898:		
Application fees	1,350 50	367 50
Assessment fees	8,698 55	
Assessments (Total Disability)	9,517 95	
Assessments (Death Benefits)	73,123 03	2,590 56
Per capita tax and levies	3,513 26	4,923 58
Supplies sold	1,093 04	171 20
Charter fees		80 00
Interest and dividends	3,908 99	
All other sources	2,513 63	
Total	104,019 35	8,138 74

IX CASH EXPENDITURE.

	Supreme Body.	Grand Body.
Cash paid during 1898 for :		
	£ c.	£ c.
<i>A. Expenses of Management.</i>		
Per capita tax or levies for management		2,889 63
Commission	2,820 45	653 50
Law costs	115 54	
Registration fees	109 97	
Medical fees	720 00	145 80
Interest	139 21	
Expenses of annual or biennial meeting	591 45	258 28
Supplies bought	477 56	155 53
Travelling expenses	496 26	
Rent, light, heat and taxes	260 60	
Managing officers' salaries and officers' and auditors' fees	3,768 91	745 00
Clerk hire	737 50	
Official Journal	2,131 26	
Printing (other than official journal), stationery and advertising	518 52	
Postage, telegrams and express	635 61	146 41
Board fees	296 65	
Other management expenses detailed in memo.	266 88	
Total Expenses of management	13,967 37	4,992 15
<i>B. Miscellaneous Expenditure.</i>		
Endowments or payments in the nature thereof	6,856 30	
Life insurance claims other than endowments	72,108 75	
Funeral benefits		150 00
Sick benefits		1,336 00
Investments	9,941 20	
Expenditure other than any of the foregoing	7,063 61	
Grand totals	109,940 23	6,478 15

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ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, A. E. Mallory, M.D., Colborne.

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, 1893, 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, 1893 \$199,945,640 71

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.
Contracts in force 31st December, 1897.....	122,206	\$ 180,920,140 71
Add contracts taken during 1898, new or renewed	30,624	37,170,500 00
Gross number and amount of contracts on foot or at any time during 1898....	152,930	218,090,640 71
Deductions:		
Contracts matured in 1898	788	\$ 1,290,220 00
" lapsed in 1898	13,759	16,854,780 00
Total deductions extended	14,507	18,145,000 00
Net contracts on foot at 31st December, 1898.....	138,343	199,945,640 71

III. FUNERAL BENEFITS.

Number of members died in 1898, 12.

Total amount of Funeral Benefits paid, \$600.00.

IV. SICK BENEFITS.

Number of members who received Sick Benefits in 1898, 189

Total amount of benefits paid, \$11,994.10

Number of weeks' sickness experienced, 993.

V. ASSETS

Actual Cash on hand 31st December, 1898	\$ 8,094 21
Bonds, etc.....	587 183 80
Cash in Commercial Bank, Port Huron.....	165 422 22
First National Bank, Port Huron.....	20,000 00
Port Huron Savings Bank	20,000 00
" "	91 94
Dues and assessments called, but not yet payable.....	150,000 00
Total assets Life Insurance fund	\$868,576 00
" Sick and Funeral fund	33,317 22
" General fund	53,868 90
Total assets	<u>\$950,792 17</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$ 30,900 15
" " in process of adjustment.....	123,800 00
" " resisted	47,000 00
" other liabilities.....	16,418 02
Total liabilities.....	<u>\$218,118 17</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1898.
—No information.

Assessments were made monthly in 1898.

Twelve assessments were made during the year 1898, 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 1898 :

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.

No changes were made in the organization or management during the year 1898 in relation to Insurance Certificates or Benefits.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario 31st December, 1898, 10,363.

Number of members in Ontario who died during 1898, 67.

Amount of Death Benefits paid to Ontario members during 1898, \$83,130.00.

Amount of disability benefits paid in 1898, \$3,700.00.

VIII. CASH RECEIPTS.

Cash Balances from 1897 (not extended)	\$452,341 02
Cash received during 1898 :	
Application fees	\$18,275 13
Assessments	1,751,687 97
Dues	4,989 90
Charter fees and supplies	60,006 53
Interest	16,087 91
All other sources. (Sick and Funeral Fund, etc)	35,175 82
Total cash receipts	<u>\$1,836,223 26</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Commission	\$37,605 56
Law costs.....	10,244 08
Registration fees	809 81
Investigation of claims	106 90
Percentage paid State great camps	65,561 40
Expenses of building account.....	2,295 24
Supplies bought	17,716 11
Travelling expenses.....	5,065 17
Rent, light, heat and taxes.....	2,762 67
Salaries officers', auditors' fees	17,101 72
Clerk hire.....	19,603 86
Printing official journal	17,787 34
Printing, stationery, etc	8,822 43
Postage, telegrams and express	9,040 64
Premium for guarantee of lodge officers	75 00
Other management expenses	1,722 75
Total expenses of management	\$216 320 48

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	1,207,967 17
Disability claims	46,984 42
Advanced payments returned.....	1,098 39
Sick and accident benefits	11,994 10
Funeral benefits	800 00
Gratuities to distressed members	2,607 55
Total expenditure.....	\$1,487,772 11

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1898.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1898, 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. Sargant, 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	190,569 23
“ real estate	50,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto	32,490 65
All other assets	2,150 00
Total assets	<u>\$291,543 21</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 15th, 1898.

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 1898 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

Certain changes were, during 1898, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

No. of members in Ontario, 4,399.

No. of members in Ontario who died in 1898, 35.

Amount of benefits paid during the year, \$29,060.00.

CASH RECEIPTS.

Cash balance from 1897 (not extended)..... \$2,577 08

Cash received during 1898 from :

Travelling certificates	\$40,300 00
Honorary "	3,690 00
Duplicate "	64 00
Interest "	10,397 77
Accident Insurance.....	615 00
Rentals.....	1,818 00
British Canadian Loan Co. Debentures.....	10,000 00
Bracebridge Debentures.....	104 52
Burk's Falls "	166 71
Port Hope "	165 94
Huntsville "	452 27
Total receipts	\$67,774 21

CASH EXPENDITURE.

Amount paid during 1898 :

(a) *Expenses of Management.*

Agencies	575 26
Papers and periodicals	77 18
Auditors and scrutineers.....	325 00
Treasurer	200 00
Actuary	250 00
Legal charges	230 56
Non resident directors.....	294 00
Sundries	152 03
Travelling expenses.....	400 00
Printing and advertising.....	414 10
Stationery and postage	457 14
Secretary's salary.....	1,800 00
Assistant's "	416 00
Petty cash	131 77
Wages	445 50
Lighting	85 75
Taxes and insurance, etc.....	419 16
Water	525 72
Heating	138 90
Other expenses.....	289 47
Total expenses of management	\$7,627 54

(b) *Miscellaneous Payments.*

Mortuary benefits	29,060 00
Accident bonuses.....	1,173 10
Balance in Dominion Bank	32,490 65
Total expenditure	\$70,351 29

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

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, 1898, were as follows :

Robert Coates, President London.
 Alfred Robinson, Secretary London.
 Joseph Roach, Treasurer London.

I. CURRENCY OR 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, 1898. \$788,544 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, 1897	886	784,996 00
Add contracts taken during 1898, new or renewed	77	68,222 00
Added for increased membership		1,399 00
Gross number and amount of contracts on foot at any time during 1898	963	854,917 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898	7	6,125 00
“ lapsed	68	60,248 00
Total deductions	75	66,373 00
Net contracts on foot 31st December, 1898	888	788,544 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Bonds, debentures, securities	\$7,900 00
Cash on deposit to Society's credit, not drawn against, in the following banks :	
Huron and Erie Savings and Loan Company, London	3 885 15
Dominion Savings and Investment Society, London	2,099 98
Total assets	<u>\$13,885 13</u>

VI. LIABILITIES.

Amount of claims supposed, or reported or adjusted	\$875 00
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VII. MISCELLANEOUS.

No actions or proceedings instituted or prosecuted by or against the Society during 1898.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1898.

The books of the Society were audited twice during 1898, viz.: 9th June and 8th 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 1898 are as follows: John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1898.

No changes were made during 1898 in the Constitution and Laws in relation to Insurance Certificates or Benefits

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$8,524 01
Cash received during 1898 from :	
Application fees	\$69 00
Dues	905 00
Assessments	8,143 55
Assessments in advance	103 15
Interest and dividends.....	500 52
Total cash receipts	<u>\$9,721 22</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

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	169 90
Postage telegrams and express	190 20
Premium for guarantee of lodge officers	10 00
Total expenses of management	<u>\$1,135 10</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	6,125 00
Investments	5,000 00
Grsd total expenditure	<u>\$12,260 00</u>

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

E. Parnell, Jr., Grand President	London.
C. A. Hodgetts, M.D., Grand Vice-President	Toronto.
F. B. Cumberland, Past Grand President	Toronto.
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, 1898 \$2,977,750 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, 1897	2,823	\$ ^{c.} 2,862,750 00
Contracts taken during 1898	181	218,000 00
Gross number and amount on foot at any time during 1898	3,004	3,080,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898	23	24,000 00
“ lapsed in 1898	67	74,000 00
“ cancelled	3	3,000 00
Disability claims . . . . .	..	2,000 00
Total deductions extended	93	103,000 00
Net contracts on foot 31st December, 1898	2,911	2,977,750 00

No. of certificate holders, 2,615.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of 14,098. One hundred and three members of the Society died during 1898.

The total amount of funeral benefits paid in 1898 was \$9,200 00.

Seventy-two members' wives died during 1898 and the amount paid in respect thereof was \$3,475.00.

Thirty-nine children died during 1898 and the amount paid in respect thereof was \$547.50 ; juvenile lodge, \$15.00.

The total amount of cash standing to credit of fund at 31st December, 1898, was \$4,267.58.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1898, 1,942.

The total amount of benefits paid during 1898 : Subordinate Bodies, \$22,830.93 ; Juvenile Branch, \$417.05.

Number of weeks' sickness experienced in 1898 was 8,155.

Amount paid for medical attendance during 1898 was, Subordinate Bodies, \$15,976.63 ; Juvenile Branch, \$417.59.

Total amount of cash standing to credit of fund at 31st December, 1898 : Subordinate Bodies, \$72,593 43 ; Juvenile Branch, \$2,339.32.

V. ASSETS

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages.....	\$3,000 00	.....	.....
Cash value of Bonds, Securities, etc.	300 00	.....	.....
Actual cash on hand 31st December, 1898..	958 98	\$7,277 15	\$346 91
Cash on deposit in the following banks :			
Imperial Bank, Toronto	22,613 28	.....	.....
Sundry banks, Sundry places .....	.....	65,316 28	1,992 41
Interest.....	45 00	.....	.....
Total asset, Insurance Fund ..	\$22,542 10		
" " Sick and Funeral Fund.....	82,245 33		
Total assets, General Fund....	4,138 30		
Aggregate of all other assets	7,075 72	.....	.....
Total assets	\$33,992 98	\$72,593 43	\$2 339 32

VI. LIABILITIES.

	Grand Body.	Subordinate Bodies.
Amounts of claims admitted by Society	\$1 000 00	
" supposed or reported	500 00	
" other liabilities	545 01	4,599 41
Total liabilities.....	\$2 045 01	5,999 41

VII. MISCELLANEOUS.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1898, payable 1st of each month.

The books and accounts were duly audited on February 18th, 1899.

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, 10,246.

Number of certificate holders in Ontario, 2,286.

Number of members in Ontario who died during 1898, 75.

Amount of death benefits paid to Ontario members in 1898, \$7,050.00.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended), Grand Lodge, \$26,316.25 ; Subordinate, \$66,850.32.

Application fees.....	\$	706 50
Initiation fees, registration (F. Ben.)		877 60
Assessments: Funeral, \$11,070.07 ; Beneficiary, \$29,579 71..		40,663 78
Per capita tax and levies		5,464 18
Fines		4 00
Charter fees.....		60 50
Supplies sold		2,369 93
Interest		761 54
Premiums for guarantee of lodge officers		194 81
All other sources.....		929 34
Total receipts	\$	<u>52,032 18</u>
Receipts by Subordinate Branches	\$	84,831 59
" Juvenile Branches.....		1,516 58

CASH EXPENDITURE.

Cash paid during 1898 for :—

(a) Expenses of Management.

	Grand Body.		Subordinate Bodies.	Juvenile Branch.	
	\$	c.	c.	\$	c.
Commission	254	50			
Law costs	829	37			
Registration fee	25	00			
Interest	125	40			
Expenses of Annual Meeting	275	30			
Supplies bought	1,571	16			
Travelling expenses	668	11			
Rent, light, heat and taxes	300	00			
Managing officers' salaries, etc.	1,600	00			
Clerk hire	997	80			
Official Journal	1,382	01			
Printing, stationery and advertising ..	748	64			
Postage, telegrams and express	653	89			
Premiums for guarantee of lodge officers ..	40	00			
Other management expenses	182	52			
Total expenses of management	9,653	70	19,732	10	384 66
<i>(b) Miscellaneous Expenditure.</i>					
Life insurance payments	26,000	00			
Funeral benefits	13,237	50			
Sick benefits			22,830	93	417 05
Medical attendance	398	25	15,976	63	417 59
Expenditure other than foregoing	1,078	37			
Total expenditure	50,367	82	58,539	66	1,219 30

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Alex. Fraser, Grand Chief..... Toronto.
John A. McLean, Grand Chieftain Guelph.
Alex. Hay, Grand Treasurer..... Thornbury.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bldg. Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or
Funeral Benefits \$ 4,770,500 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, 1897		4,940	4,284,000 00
Add contracts taken during 1898, new and renewed		1,101	894,000 00
Gross number and amount of contracts on foot at any time during 1898		6,041	5,198,000 00
Deductions :			\$ c.
Contracts matured in 1898.....	38		35,000 00
" lapsed in 1898	460		392,500 00
Total deductions extended	498	427,500 00	
Net contracts on foot 31st December, 1898..		5,543	4,770,500 00

III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the Subordinate Camps.
Thirty-eight members died in 1898.

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	\$20,565 53
“ Dominion Bank, Guelph	903 95
Toronto General Trust Company	40,000 00
Bank of Hamilton	7,367 17
Dues called, but not yet payable	3,870 09
Aggregate amount of all other assets	725 00
	<hr/>
Total assets	\$73 431 74
	<hr/> <hr/>

VI LIABILITIES.

Amount of claims admitted by Society	\$1,000 00
“ all other liabilities	1,360 48
	<hr/>
Total liabilities	\$2,360 48
	<hr/> <hr/>

VII. MISCELLANEOUS.

One action was instituted by Society during 1898, 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 1898, payable 1st day of each month.

The Society accounts were audited 31st December, 1898. 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 1898 were Alex. McMillan, E. A. Maclaurin, Toronto.

No changes were made during 1898 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898. No information.

Number of members in Ontario died during 1898, 38.

Amount of death benefits paid to Ontario members during 1898, \$35,000.00.

VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended), \$52,792.19.

Cash received during 1898 from :

	Grand Camp.	Subordinate Camps.
Initiation fees .....	.....	\$1,361 48
Dues .....	.....	1,279 60
Assessments	\$46,201 73	.....
Per capita tax	4,813 78	.....
Certificates .....	.....	237 50
Charter fees	839 00	.....
Supplies sold	1,828 33	.....
Interest	1,996 33	.....
All other sources .....	.....	3,392 21
Total cash receipts	\$55,679 17	\$6,290 79

IX. CASH EXPENDITURE.

Cash paid during 1898 :

(a) Expenses of Management :

Organizing	\$2,098 16	.....
Fraternal Association	40 00	.....
Per capita tax .....	.....	\$4,813 78
Registration fee	25 00	.....
Law costs	202 64	.....
Interest	136 10	.....
Supplies bought	476 65	1,828 33
Travelling expenses	101 40	.....
Salaries, officers and auditors' fees	2,014 06	.....
Rent, light, heat and taxes	116 66	.....
Committees	127 15	.....
Printing, stationery and advertising	407 75	.....
Postage, telegrams and express	470 73	.....
Premiums for guarantee of lodge officers .....	.....	.....
Other management expenses	97 50	.....
Total expenses of management	6,313 80	6,642 11

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	35,000 00	.....
Sick benefits, etc .....	.....	2,290 19
Expenditure by other than the foregoing .....	.....	8,026 96
Total expenditure	\$41,313 80	\$16,959 26

GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Alex. Douglas, Grand President Toronto.
 F. H. Woods, 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 485.

Two members died in 1898.

Total amount of Funeral Benefits paid during 1898, \$200.

No members' wives died during 1898.

Total cash standing to credit of fund 31st December, 1898, \$446.64.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Amount of Sick Benefits paid in 1898, \$308.00.

No. of weeks' sickness experienced in 1898, 112.

Amount paid for medical attendance during 1898, \$412.27.

Total cash standing to credit of Sick Benefit Fund, \$332.46.

ASSETS.

Cash on hand 31st December, 1898	\$446 64
Dues and assessments due and unpaid	118 40
Other assets	388 84
Total assets	\$953 88

LIABILITIES — None.

MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1898, payable March, June, September and December.

The Society's accounts were duly audited 18th June, 1898.

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 1898 : J. S. Robinson, Toronto ;
F. H. Woods, Toronto.

No changes were made in 1898 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 1897 (not extended).....	\$373 46
Cash received during 1898 from :	
Assessments	\$342 54
Per capita tax and levies	171 26
Charter fees	15 00
Supplies sold	35 45
Total	<u>\$564 25</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$ 3 00
Expenses of annual meeting	64 00
Supplies bought	99 95
Travelling expenses	10 00
Rent	9 50
Salaries	89 85
Printing	8 77
Postage	6 00
Total expenses of management	<u>\$291 07</u>

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	308 00
Grand total	<u>\$799 07</u>

PROVINCIAL GRAND ORANGE LODGE, OF ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 28TH FEBRUARY, 1899.

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, 1898, were as follows :

D. M. Jermyn, Grand Master.....	Warton.
John McMillan, Deputy Grand Master.....	Toronto.
William Wilson, Junior Deputy Grand Master	Brantford.
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 sixty-six members of the Society died during 1898.
Total amount of funeral benefits paid in 1898 in respect of deceased members, \$665.62.

SICK BENEFITS.

Number of members who received sick benefits during 1898, 190.
Total amount of benefits paid in 1898 in respect of sick members, \$2,190.24.
Amount paid for medical attendance during 1898, \$2,746.17.

ASSETS.

Actual amount cash on hand 31st December, 1898	\$ 48 76
Cash on deposit Bank of Toronto, Toronto.....	1,475 80
Total.....	<u>\$1,524 56</u>

LIABILITIES.—None.

MISCELLANEOUS

The Society's accounts were audited March 11th, 1898 and March 6th, 1899.

Names and addresses of the Auditors for 1898: John Hewitt, Toronto; T. C. McAvoy, Balsam.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1897 (not extended).....	\$1,486 60	
Cash received during 1898 from :		
Per capita tax and levies.....	\$1,891 30	.....
Interest and dividends.....	18 65	.....
	<hr/>	<hr/>
Total.....	<u>\$1,909 95</u>	<u>.....</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$25 00	.....
Expenses of annual meeting	8 40	.....
Rent, light, heat and taxes.....	50 60	.....
Managing officers' salaries	570 00	.....
Official journal.....	205 00	.....
Printing, stationery and advertising	79 10	.....
Postage, telegrams and express	132 24	.....
	<hr/>	<hr/>
Total expenses of management	<u>\$1,069 74</u>	<u>.....</u>

(b) Miscellaneous Expenditure.

Per capita tax and levies other than for management.....	596 00	.....
Funeral Benefits.....		665 62
Sick Benefits		2,190 24
Medical attendance		2,746 17
Expenses other than foregoing.....	205 00	.....
	<hr/>	<hr/>
Total.....	<u>\$1,870 74</u>	<u>\$5,602 03</u>

**SOCIETE DES ARTISANS CANADIEN FRANCAIS DE LA CITE DE
MONTREAL.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Montreal, Que.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, \$5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

T. A. Grothe, President	115	St. Frs. Xavier, Montreal.
Jos. Thebault, 1st Vice-President	“	“
A. Lambert, 2nd Vice-President	“	“
J. G. W. McGowan, Secretary	“	“
Henri Roy, Treasurer	“	“
H. Maille, Director	“	“
M. Deschamps, Director	“	“
Domina Gagni, “	“	“
Thos. Moll, “	“	“
Gregoire Leveille, “	“	“
Theophile Goulet, “	“	“
E. C. Ranger, “	“	“

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1897	12,561	\$ 12,497,800 00
Add contracts taken during 1898, new or renewed	961	961,000 00
Gross number and amount of certificates on foot at any time during 1898	13,522	13,458,800 00
Deductions .		
Contracts matured in 1898	86	\$ 82,771 43
Lapsed	656	659,028 57
Total deductions extended	742	741,800 00
Net contracts on foot at 31st December, 1898	12,780	12,717,000 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body and Branches. The Supreme body is responsible in case the Branches are short of money.

There were paid in 1898 Sick Benefits to 930 members by Supreme Body and 900 by Branches.

Amount paid for Sick Benefits, \$20,819.55 by Supreme Body and \$18,260.71 by Branches.

The number of weeks' sickness experienced in 1898 not given.

V. ASSETS.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Loans	185,365	25		
Deposit with Ontario Government	5,000	00		
Actual cash on hand (other than in bank) held by the Treasurer.....	2,009	43		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:				
Hochelaga Bank, Montreal, Que.....	12,085	29		
Jacques Cartier Bank, Montreal, Que.....	43	37		
Le Banque du Peuple, ".....	2,491	75		
All other Banks in Canada and United States.....			10,364	88
Dues and assessments due unpaid	20,718	81		
Interest	1,390	00		
Reserve Fund (not extended)	\$100,431	25		
Sick and General Funds (not extended).....	146,386	78		
All other assets	3,760	95	5,194	98
Totals	233,714	85	15,559	86

VI. LIABILITIES.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Amount of all liabilities.....	1,966	29	490	39
Totals	1,966	29	490	39

VII. ACTIONS OR PROCEEDINGS INSTITUTED BY OR AGAINST SOCIETY DURING 1898.

Style of Action or Proceeding.	Subject of Action or Proceeding.	Court.	Amount Claimed.	Defence if Society Defendant.	Decision, if any.
Claims of benefits.	Claiming benefits not due	Circuit ...	50 30	J. B. Dubois vs. Societe des Artisans, deft.	Action dismissed.
" dues ...	Society claiming amount of his debt.....	" ...	10 75	Society vs. P. Archambeault, deft.....	Paid debt & costs.
" " ...	Society claiming amount of his debt.....	" ...	12 25	Society vs. Isaac Gregoire, deft.....	Paid debt & costs.
" " ...	Society claiming amount of his debt.....	" ...	29 05	Society vs. R. St. Denis, deft.....	Judgment rend'r'd with costs.
" " ...	Society claiming amount of his debt.....	" ...	20 40	Society vs. P. Batalon, deft.....	Has paid debt and costs.
" " ...	Society claiming amount of his debt.....	" ...	27 85	Society vs. L. Rivet, deft.....	Judgment rend'r'd 27/6, '98.
" " ...	Society claiming amount of his debt.....	" ...	24 90	Society vs. N. Quesnel, deft.....	Has partly paid debt.
" " ...	Society claiming amount of his debt.....	" ...	17 30	Society vs. F. Beauchamp, deft.....	Judgment 15/6, '98
" " ...	Society claiming amount of his debt.....	" ...	32 45	Society vs. N. de Repentigny, deft.	Paid debt & costs.
Claims of benefits.	Claiming benefits not due	Superior .	480 00	J. Joliceur vs. Society, deft.	No judg't rend'd.
" " ...	" " "	" .	216 00	Alex. Papineau vs. Society, deft.....	" "

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898, and were payable the 20th of each month.

The Society's accounts were duly audited monthly and semi-annually.

The following books of record and account are kept : Special Ledgers.

Names and post office addresses of the Auditors for 1898 were as follows : N. Thearet, Montreal ; N. Lapointe, Montreal ; E. Langevin, Montreal.

No changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, at 31st December, 1898, 632.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, \$5,800.00.

VIII. CASH RECEIPTS

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Cash balances from 1897 (not extended)	\$25,400	71		
Medical fees (paid by members).....	210	50	622	60
Assessments.....	47,961	15	47,602	62
Per capita tax and levies.....	35,782	80	36,499	21
Initiation fees	1,341	50	2,358	55
Certificates	51	90	83	70
Supplies sold, badges, etc.	11	40	97	80
Interest	7,442	63		
All other sources	635	05	987	67
Total cash receipts	\$93,426	93	\$88,252	15

IX. CASH EXPENDITURE.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Cash paid during 1898 for :				
<i>(a) Expenses of Management.</i>				
Commissions on collections of assessments.....	2,775	76	1,208	38
Law costs	480	10		
Expenses annual meeting	167	80		
Travelling expenses, official visits, etc	1,613	96	1,945	82
Taxes, rent, light and heat.....	1,151	89	2,038	15
Salaries, officers' and auditors' fees.. ..	4,965	70	3,885	97
Clerk hire				
Official journal	1,449	04		
Printing, stationery and advertising	807	18	916	35
Postage, telegrams and express.....	593	33	424	23
Registration fee and incorporation.....	1,484	81		
Supplies bought	911	00	864	98
Total expenses of management.....	16,400	57	11,283	88
<i>(b) Miscellaneous Expenditure.</i>				
Life insurance claims	82,771	43		
Sick benefits.....	20,819	55	18,260	71
Medical fees	375	50	486	00
Expenditure other than foregoing	565	17	272	60
Total expenditure	\$120,932	22	\$30,303	19

CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Philip De Gurchy, 72 King Street East,
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, 1898, were as follows :

Thomas H. Cannon, High Chief Ranger.....	Chicago.
Aime Talbot, High Vice-Chief Ranger	Quebec.
Theo. B. Thiele, High Secretary	Chicago.
Thomas J. Callen, High Treasurer	Milwaukee.
Thomas F. O'Malley, Medical Examiner.....	Chicago.

I. CURRENCY IN INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1898.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, \$70,052,500.00.

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.
			\$ c.
Contracts in force 31st December, 1897		55,403	57,240,500 00.
Add contracts taken during 1898, new or renewed.....		14,100	15,524,000 00.
Gross number and amount of contracts on foot at any time during 1898		69,503	72,764,500 00.
		Number.	Amount.
Deductions:			\$ c.
Contracts matured in 1898	430	455,000	00
Contracts suspended, 1898	} 2,242	2,257,000	00
Contracts cancelled in 1898			
Contracts resigned, 1898.....			
Total deductions extended.....	2,572	2,712,000	00
Net contracts on foot at 31st December, 1898		2,672	2,712,000 00.
		66,831	70,052,500 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	\$68,549 00
National Exchange, "	11,268 05
First National Bank, "	25,868 10
Marshal & Ilsley Bank, "	7,126 53
Dues and assessments due and unpaid	11,464 41
Amount of all other assets	40,667 21
	\$164,943 30
Less outstanding cheques	155 25
Total assets	\$164,788 05

VI. LIABILITIES

Amount of claims supposed or reported	\$49,500 00
“ “ admitted	500 00
“ “ resisted	2,000 06
“ all other liabilities	2,010 52
	<hr/>
Total liabilities.....	\$54 010 52
	<hr/> <hr/>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898 in Ontario.—None.

Assessments are made monthly, and are payable within forty days of call.

Twelve such assessments were made during the year 1898.

The Society's books were audited February 10th, 1898, and July 10th, 1898.

Books kept by Society: Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1898 were as follows: J. J. Sloan, Chicago; J. E. Meany, Manitowoc, Wis.; F. X. Bilodeau, Montreal.

No changes were made during 1898 in the organization or management of the Society in relation to insurance certificates.

No changes were made during 1898 in the constitution or rules of the Society.

Number of certificate holders in Ontario 31st December, 1898, 4,780.

Number of members in Ontario who died during 1898, 26.

Amount of death benefits paid to Ontario members during 1898, \$27,000.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)..... \$69,734 21

Cash received during 1898 from:

Assessments	\$486,343 19
Per capita tax and levies	25,443 53
Charter fees	9,225 00
Supplies sold.....	13,553 90
	<hr/>

Total receipts

	\$534,565 62
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Commission to organizers of new courts	\$6,950 00
Law costs	2,685 09
Registration fees	467 32
Supplies bought	7,295 80
Travelling expenses.....	353 10
Rent, light, heat, taxes	1,602 00
Salaries, officers' and auditors' fees.....	6,227 50
Clerk hire	7,260 12
Official journal.....	7,988 20
Printing, stationery, advertising, postage	757 74
Postage, telegrams and express	3,015 75
Premium for guarantee of H. C. Treasurer	400 00
Other management expenses	832 59
	\$45,835 21

(b) Miscellaneous.

Life insurance claims	437,000 00
Expenditure other than the foregoing	3,808 19
	\$486 643 40

PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS
OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

Executive Officers of the Society at 31st December, 1898, were as follows :

Wm. Ray, President.....	Toronto.
Will M. Moylan, Vice-President.....	Toronto.
Thomas Callaghan, Secretary.....,	Toronto.
Frank Hallman, Treasurer.....	Toronto.
J. J. Coughlin, Trustee	Stratford.
J. H. Frank, Trustee	Woodstock.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society ; total membership, 380.

Three members of the Society died during 1898, 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 1898, 39.

Total amount of benefits paid during 1898, \$439.03.

Number of weeks' sickness experienced in 1898, 118.

Amount paid for medical attendance, 1898, \$252.75.

Balance to credit of fund, 31st December, 1898, \$668.16.

ASSETS.—No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898.

The following books are kept . Cash book and ledger.

Names and post office address of the auditors for 1898 : Frank Hallman, Toronto ;
T. K. Haffey, Toronto.

CASH RECEIPTS.

Cash receipts during 1898 :

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees		\$124 00	\$62 50
Dues		1,056 80	272 44
Per capita tax	31 80		
Fines		1 00	
At Home			52 90
Badges			1 00
Refund for Rent of Hall			1 50
Interest and dividends		16 30	4 55
Total receipts	\$31 80	\$1,198 10	\$394 89

CASH EXPENDITURE.

Cash paid during 1898 :

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax		\$120 39	\$5 30
Charter fees			5 00
Registration fee	3 00		
Fuel, light, rent, etc.		203 25	51 75
Supplies bought		11 45	2 80
Salaries, officers' and auditors' fees		42 00	4 20
Printing, stationery		12 10	
Postage and stationery		20 50	4 70
Total expenses of management	\$3 00	\$409 69	\$73 75

(b) Miscellaneous Expenditure.

Funeral Benefits		50 00	
Sick Benefits		337 03	102 00
Medical attendance		183 00	69 75
Gratuities to distressed members		8 00	
.....	\$3 00	\$987 72	\$245 50

GRAND BRANCH OF THE EMERALD BENEFICIAL ASSOCIATION OF
CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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, 1898, \$29,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1898	235	31,150 00
Add contracts taken during 1898, new	24	2,600 00
Gross number and amount of certificates on foot at any time during 1898	259	33,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts lapsed in 1898	49	3,900 00
Contracts matured in 1898	3	350 00
Total deductions extended	52	4,250 00
Net contracts on foot at 31st December, 1898	207	29,500 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

Number of members who received Sick Benefits in 1898, 39.

Amount of Benefits paid in 1898 in respect of sick members, \$442.74.

Number of weeks' sickness experienced in 1898, 111.

Amount paid for medical attendance during 1898, \$155.57.

Amount standing to credit of Sick Benefit Fund, 31st December, 1898, \$250.87.

V. ASSETS.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1898..	\$ 150 00	\$162 77	\$35 90	\$ 348 67
Cash in bank	1,000 50	138 10	....	1,138 60
Assessments unpaid.....	45 11	116 92	7 10	169 13
Other assets	224 80	481 50	9 00	715 30
Totals	<u>\$1,420 41</u>	<u>\$899 29</u>	<u>\$52 00</u>	<u>\$2,371 70</u>

VI. LIABILITIES.

Aggregate amount of liabilities..... \$129 00 \$55 14 \$184 14

VII. MISCELLANEOUS.

Assessments are made monthly at fixed rates and are payable on the first of each month.

Twelve such assessments were made during 1898.

The Society's accounts were audited May 30th, August 19th, November 7th, 1898, February 28th, 1899.

The following books of account are kept: Minute, register, ledger and record of claims.

The names and addresses of the auditors for 1898 were as follows: J. McCarthy, James Howell.

Number of members in Ontario at 31st December, 1898, 200.

Number of members in Ontario who died during 1898, 2.

Amount of Death Benefits paid to Ontario members during 1898, \$350.00.

VIII. CASH RECEIPTS.

	Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1897 (not extended):			
Grand Branch.....	\$1,126 78		
Subordinate Branches.	365 55		
Cash received during 1898 from :			
Initiation fees.....		\$19 00	....
Dues.....	\$368 72	427 25	\$21 32
Per capita tax and levies.....	179 48	567 02	22 90
Supplies sold.....	12 42	.....	.....
Interest.....	24 50	2 79	.....
Other sources.....	.....	70 35	6 00
Total receipts.....	<u>\$585 12</u>	<u>\$1,086 41</u>	<u>\$50 22</u>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :			
Per capita tax and levies for management	\$11 05	\$86 45	\$5 88
Registration.....	3 00	.....	.....
Supplies bought.....	.....	13 60	.....
Rent, light, heat and taxes.....	.....	140 50	7 50
Salaries, officers' and auditors' fees.....	71 00	37 55	.....
Printing, stationery and advertising.....	13 55	5 00	.....
Postage, telegrams and express.....	12 06	3 40	.....
Premiums for guarantee of lodge officers.....	18 75	.....	.....
Other management expenses.....	3 50	.....	.....
Total expenses for management.....	<u>\$132 91</u>	<u>\$286 50</u>	<u>\$13 38</u>

Miscellaneous Expenses.

Life insurance claims.....	350 00	.....	.....
Per capita tax, other than for management.....	.....	40 80	.....
Sick benefits.....	.....	436 74	6 00
Medical attendance.....	.....	140 57	15 00
Gratuities to distressed members.....	50 00	5 30	.....
Other expenditures (detailed in memo.).....	28 49	108 67	7 05
Totals.....	<u>\$561 40</u>	<u>\$1,018 58</u>	<u>\$41 43</u>

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 1ST DECEMBER, 1898

Head Office, 160-164 Queen West, Ottawa.

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1898, were as follows :

Charles Castonguay, President.....Ottawa.
 W. Charlebois, Recording Secretary.....Ottawa.
 J. N. Rattey, Treasurer.....Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 464.

Three members of the Society died in 1898.

Total amount of Funeral Benefits paid in respect of deceased members was \$1,500.

Number of members' wives deceased in 1898, 3.

Amount of Funeral Benefits paid in respect of deceased wives, \$225.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898,
 \$2,365.51.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1898, 68.

Amount of Sick Benefits paid in 1898, \$1,322.03.

Number of weeks' sickness experienced in 1898, 330½.

Amount paid for medical attendance during 1898, \$220.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st,
 \$1,894.69.

ASSETS.

Actual cash on hand at 31st December, 1898	\$1 82
Cash on deposit in La Banque Nationale, Ottawa	4,258 58
Dues and assessments due and unpaid.....	411 00
Other assets.....	326 00
Total assets	<u>\$4 997 40</u>

LIABILITIES — No information.

 MISCELLANEOUS.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1898 were as follows: A. Clouthier and Joseph Bigras, Ottawa.

No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1898.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$12 58
Cash received during 1898 from :	
Application fees	57 00
Initiation fees	52 00
Dues	2,993 00
Supplies sold	15 20
Rent	60 00
Interest and dividends	63 75
All other sources	70 75
	<hr/>
Total receipts	<u>\$3,261 70</u>

CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee ..	\$3 00
Rent, light, heat and taxes	90 75
Managing officers' salaries, etc.	12 50
Printing, stationery and advertising	14 00
Postage, telegrams and express	73
	<hr/>
Total expenditure for management	<u>\$140 98</u>

Miscellaneous Expenditure.

Funeral benefits	325 00
Benefits to widows and orphans	1,500 00
Sick benefits	1,322 03
Medical attendance	320 00
Other expenditure	84 70
	<hr/>
Grand total	<u>\$3,492 71</u>

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Oliver Durocher, President Ottawa.

F. X. Talbot, Secretary-Treasurer Ottawa.

MOVEMENT OF INSURANCE CERTIFICATES.

			Number.	Amount.
Contracts in force 31st December, 1897			1,438	\$ 1,339,975 00
Add contracts taken during 1898, new or renewed			391	189,500 00
Gross number and amount of certificates on foot at any time during 1898			1,799	1,519,475 00
	Number.	Amount.		
Deductions :				
Contracts matured in 1898	17	\$ 14,020 00		
Lapsed	202	202,000 00		
Total deductions extended	219	216,020 00	219	216,020 00
Net contracts on foot at 31st December, 1898			1,580	1,303,455 00

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 1,580.

Seventeen members died in 1898.

Amount of benefits paid in respect of deceased members, \$14,020.00.

Eight members' wives died in 1898.

Amount of benefits paid in respect of deceased wives \$675.

Amount to credit of funeral fund 31st December, 1898, \$18,402.82.

SICK BENEFITS

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1898, 159.

Amount of sick benefits paid, \$5,441.30.

Number of weeks' sickness experienced during 1898, 1,088 $\frac{2}{3}$.

Amount paid for medical attendance, \$125.

ASSETS.

Cash value of real estate, less encumbrances	\$5,500 00
Actual cash on hand (Treasurer)	652 17
Cash on deposit to the Society's credit in the following chartered banks :	
Le Banque Nationale, Ottawa	5 000 00
Roman Catholic Episcopal Corporation	400 00
Dues and assessments called, but not yet payable	549 93
Dues and assessments due by members who received one tenth of their certificates	2,138 00
Interest	207 29
Total assets Insurance Fund	\$18,402 82
General Fund	3,437 54
All other assets	3,527 97
	<hr/>
Total assets	<u>\$21,840 36</u>

LIABILITIES.

Amount of claims admitted	\$500 00
Amount of claim supposed or reported	1,000 00
Other liabilities	3,255 49
	<hr/>
Total liabilities	<u>\$4,755 49</u>

MISCELLANEOUS

No actions were instituted against the Society during 1898.

Assessments are made monthly.

Twelve assessments were made during 1898.

Certain changes were made in the organization and management of the Society during 1898, and also in the constitution and rules.

The accounts were audited weekly during 1898.

Names and addresses of auditors : F. R. E. Campèau, J. H. Laperriere and A. Allard, Ottawa.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$10,755 52
Application fees.....	\$1,493 00
Dues (subordinates \$859.87	6,203 40
Assessments	12,551 44
Per capita tax and levies.....	380 20
Degrees and cards	81 80
Supplies sold	58 35
Rent	76 00
Interest and dividends.....	365 11
All other sources (detailed in memo.).....	3,658 60
Total receipts	\$24,867 90

CASH EXPENDITURE

(a) Expenses of Management.

Commission	\$1,240 89
Law costs.....	42 00
Investigation of claims	10 76
Interest.....	38 75
Registration fees.....	10 00
Supplies bought.....	290 07
Expenses of annual meeting	351 64
Travelling expenses.....	133 75
Rent, light, heat and taxes.....	287 93
Officers' salaries	1,428 80
Clerk hire.....	45 00
Official Journal.....	261 21
Printing, stationery and advertising	214 31
Postage, telegrams and expenses.....	64 39
Premiums for guarantee of lodge officers.....	45 0
Other expenses.....	71 30
Total expenses of management.....	\$4,535 80

(b) Miscellaneous Expenditure.

Life insurance claims	14,020 00
Sick benefits.....	5,441 30
Medical attendance	125 00
Gratuities to distressed members	81 06
Expenses other than the foregoing.....	1,613 00
Total expenditure.....	\$25,816 16

UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 108 Sparks Street, Ottawa.

Organized 10th June, 1893 ; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- James Logan, Grand President Ottawa East, Ont.
- John Hogan, 1st Vice-President Hintonburg.
- J. W. Tricky, 2nd Vice-President Sudbury.
- H. F. McKenny, Grand Secretary 108 Sparks street, Ottawa.
- 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, 1898 \$161,000.00

II. MOVEMENTS IN INSURANCE CERTIFICATES.

	Number.	Amount.												
Contracts in force 31st December, 1897	347	\$ 347,000 00												
" taken during 1898	16	16,000 00												
Gross number and amount of certificates on foot at any time during 1898	363	363,000 00												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="border: none;">Number.</th> <th style="border: none;">Amount.</th> </tr> </thead> <tbody> <tr> <td style="border: none;">Deductions ;</td> <td style="border: none; text-align: center;">\$ c.</td> </tr> <tr> <td style="border: none;">Contracts matured in 1898</td> <td style="border: none; text-align: right;">2 2,000 00</td> </tr> <tr> <td style="border: none;">Lapsed</td> <td style="border: none; text-align: right;">200 200,000 00</td> </tr> <tr> <td style="border: none;">Total deductions extended</td> <td style="border: none; text-align: right;">202 202,000 00</td> </tr> <tr> <td style="border: none;">Net contracts on foot at 31st Dec., 1898</td> <td style="border: none; text-align: right;">161 161,000 00</td> </tr> </tbody> </table>	Number.	Amount.	Deductions ;	\$ c.	Contracts matured in 1898	2 2,000 00	Lapsed	200 200,000 00	Total deductions extended	202 202,000 00	Net contracts on foot at 31st Dec., 1898	161 161,000 00	
Number.	Amount.													
Deductions ;	\$ c.													
Contracts matured in 1898	2 2,000 00													
Lapsed	200 200,000 00													
Total deductions extended	202 202,000 00													
Net contracts on foot at 31st Dec., 1898	161 161,000 00													

IV. ASSETS.—No Information.

V. LIABILITIES.—No Information.

VI. MISCELLANEOUS.

Assessments are made at each death.

Two assessments were made during 1898.

The Society's accounts were audited 7th September, 1898, and 20th March, 1899.

Names and addresses of auditors: A. C. Whittier, L. G. Morgan, Ottawa.

No changes were made during 1898 in the organization or management of the Society.

VII. CASH RECEIPTS.

Cash balances from 1897 (not extended)	\$1,417 46	
Dues		\$2,343 35
Assessments		303 50
Supplies sold		23 05
Interest		7 00
		<hr/>
Total receipts		\$2,676 90
		<hr/> <hr/>

VIII. CASH EXPENDITURES.

Cash paid during 1898 for:

Law costs	\$ 88 22
Registration	10 00
Annual meeting	136 65
Supplies bought	112 15
Travelling expenses	1,021 45
Salaries, officers' and auditors' fees	1,280 00
Printing, stationery and advertising	371 35
Postage, telegrams and express	129 73
Rent, etc	3 00
	<hr/>

Total expenses for management	\$3,152 55
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Miscellaneous Expenditure.

Life insurance claims	608 00
Other payments	110 00
	<hr/>
Totals	\$3,870 55
	<hr/> <hr/>

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, 193 Albert Street, Ottawa, Ont.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

J. Bullman, President	Ottawa.
H. A. Fellows, 1st Vice-President	Ottawa.
H. Pennington, 2nd 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, 334.

One member of the Society died during 1898, and payments were made in respect of funeral benefits amounting to \$620 00.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-three members received sick benefits during 1898, amounting to \$578.

Number of weeks' sickness experienced during 1898, 207.

Amount paid for medical attendance in 1898, \$311 63.

ASSETS.

Bank balances	\$1,363 42
In hands of Treasurer.....	23 34
All other assets	98 00
Total assets	<u>\$1,484 76</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made for the purposes of life insurance at the death of a member. One such assessment was made during 1898.

The Society's books were duly audited in May, 1898.

Names and post office addresses of the auditors for 1898 were as follows; F. Gallagher, A. Wilson, Ottawa.

 CASH RECEIPTS

Cash received during 1898 from :

Initiation fees, etc	\$18 75
Dues	935 50
Assessments	524 60
Fines	14 45
All other sources	15 60
	<hr/>
Total receipts	<u>\$1,508 90</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee.....	\$3 00
Rent, light, heat and taxes.....	50 00
Salaries, officers' and auditors' fees.....	91 00
Printing, stationery, etc.....	32 23
	<hr/>
Total expenses of management.....	\$176 23

(b) Miscellaneous Expenditure.

Funeral benefits	620 00
Sick benefits.....	578 00
Medical attendance.....	311 63
Gratuities to distressed members	6 00
All other expenditure	8 98
	<hr/>
Total expenditure	<u>\$1,700 79</u>

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Ottawa, Ont.

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1898, 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 55.
One member died during 1898, and Funeral Benefits amounting to \$51.00 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received benefits . 1898, 13.
Amount of benefits paid in 1898 in respect of sick members, \$102.00.
Number of weeks' sickness experienced in 1898, 77.
Amount paid for medical attendance, none.
Amount of cash to credit of fund 31st December, 1898, \$83.72.

ASSETS.

Amount to credit of Sick Benefit Fund, \$83.72.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member. One assessment was made during 1898.

The books of the Society were audited in 1898.

Names and post office addresses of the Auditors for 1898 were as follows: William Wagoner, W. Ogilvie, C. Mullen.

 CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$44.22
Cash received during 1898, from :	
Application fees	\$2 00
Dues	134 00
Assessments	61 00
	<hr/>
Total receipts	\$197 00
	<hr/> <hr/>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$ 3 00
Printing	1 25
Postage, telegrams and express	25
	<hr/>
Total expenses of management	\$4 50

(b) Miscellaneous Payments.

Funeral benefits	51 00
Sick benefits	102 00
	<hr/>
Total expenditure	\$157 50
	<hr/> <hr/>

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, 1898.

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, 1898, 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, 1898, \$1,125,000 0

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, 1897.....			1,009	\$ 1,176,450 00
Add contracts taken during 1898 new or renewed.....			30	25,000 00
Gross number and amount of contracts on foot at any time during 1898.....			1,039	1,201,450 00
	Number.	Amount.		
Deductions:				
Contracts matured in 1898.....	15	\$ 26,700 00		
“ lapsed in 1898.....	39	49,250 00		
“ surrendered.....	1	250 00		
“ reduced.....		500 00		
Total deductions extended.....	55	76,450 00	55	76,450 00
Net contracts on foot at 31st December, 1898.....			984	1,125,000 00

III. AND IV. FUNERAL AND SICK BENEFITS —None.

V. ASSETS.

Boston Bank, Boston.....	\$3,868 94
Total assets.....	\$3 868 94

VI.—LIABILITIES.—None.

VII.—MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made the last of each month. Twelve were made in 1898.

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 1898 was E. H. Hopkins, 343 E 119th street, New York City.

No changes were made during 1898 in the organization or management of the Society.

Number of certificate holders in Ontario 31st December, 1898—81.

Number of members in Ontario who died during 1898—4.

Amount paid for death benefits in Ontario during 1898—\$7,900

VIII. CASH RECEIPTS.

Cash balance for 1897 (not extended)	\$2,145 38
Cash received during 1898 from :	
Dues	\$ 1,250 00
Assessments	32,237 21
Total cash receipts	<u>\$33,487 21</u>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Commission	\$ 18 00
Registration fee	23 00
Annual meeting	172 19
Supplies bought	25 00
Travelling expenses	249 20
Rent light, heat and taxes	240 00
Salaries, officers' and auditors' fees	2,642 00
Clerk hire	334 00
Official journal	70 00
Printing, stationery and advertising	75 77
Postage, telegrams and express	700 24
Chief medical examiner	14 25
Total expenses of management	<u>\$4,563 65</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	26,700 00
Other expenditure	500 00
Total expenditure	<u>\$31,763 65</u>

THE MERCHANTS' LIFE ASSOCIATION*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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 V. c. 32

The Executive Officers of the Society at the 31st December, 1898, were as follows

Hon. John Dryden, President Toronto.

Emerson Coatsworth, 1st Vice-President Toronto.

R. S. Williams, 2nd Vice-President Toronto.

J. G. Howorth, Secretary-Treasurer Toronto.

Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1897	476	645,700 00
Add contracts taken during 1898, new or renewed	248	275,850 00
Gross number and amount of contracts on foot at any time during 1898	724	921,550 00
	Number.	Amount.
Deductions :		
Contracts cancelled in 1897	164	\$ 185,000 00
Total deductions extended	164	185,000 00
Net contracts on foot at 31st December, 1898	550	736,550 00

FUNERAL BENEFITS.

One member died during the year 1898. Funeral benefits paid, \$100 00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1898, 13.

Amount paid for sick benefits in 1898, \$211.05.

Number of weeks' sickness experienced during 1898, 42½.

*This Association has, under the statutory provision on that behalf, made a voluntary deposit of \$5,000.

ASSETS

Actual cash on hand	\$5,000 00
Cash in Imperial Bank, Toronto.....	2,933 03
Premiums called but not yet payable.....	3,140 00
Total assets	\$11 073 03

LIABILITIES.

Amount resisted, \$2,000.00.

MISCELLANEOUS.

Assessments. No information.

The books were audited 6th Jan., 1899.

The following books of record and account are kept. No information.

Names and post office addresses of the Auditors for 1898. Messrs. Clarkson & Cross.

Changes made during 1898 in the organization in relation to insurance certificates or benefits. No information.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$2,493 55
Cash received during 1898 from :	
Application fees	\$ 12 50
Premiums	13,537 86
Cash from guarantors	3,477 85
Total receipts.....	\$17,028 21

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Charter fees	\$1,045 60
Commission	5,774 04
Interest.....	673 08
Petty cash.....	120 81
Rent, light, heat and taxes.....	358 26
Travelling expenses.....	77 25
Officers' salaries	4,724 95
Clerk hire.....	262 50
Printing, stationery and advertising	332 51
Postage, telegrams, etc.....	118 20
Other expenses (detailed in memos.)	443 36
Total expenses of management.....	\$13,930 56

(b) Miscellaneous Payments.

Life insurance claims	1,700 00
Funeral benefits	100 00
Sick benefits.....	211 05
Medical attendance	617 12
Total expenditure	\$16,558 73

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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, 1897		146	14,600 00
Add contracts taken during 1898, new or renewed			
Gross number and amount of contracts on foot at any one time during 1898		146	14,600 00
	Number.	Amount.	
Deductions :		\$ c.	
Contracts matured in 1898	4	400 00	
Total deductions extended	4	400 00	4 400 00
Net contracts on foot			142 14,200 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$692 39

LIABILITIES.—None.

MISCELLANEOUS

Assessments for the purpose of life insurance certificate are made when found necessary.

One assessment was made during 1898.

The accounts of the Society were audited on the 8th 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 1898 : W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$735.81
Cash received during 1898 from :	
Assessments	\$139 00
Interest and dividends	23 33
	<hr/>
Total receipts	\$162 33
	<hr/>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Commission	\$28 20
Registration fee	3 00
Printing, stationery and advertising	7 50
Postage, telegrams and express	4 10
	<hr/>
Total expenses of management	\$42 80

(b) Miscellaneous Expenditure.

Life insurance claims	400 00
	<hr/>
Total expenditure	\$442 80
	<hr/>

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 56-58 Pine Street, New York, City.

Organized 7th March, 1883; incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

- Millard F. Smith, M. E. Grand Commander New York, N.Y.
- Francis Houghtaling, V. E. Grand Chancellor New York, N.Y.
- Frank H. Reeve, V. E. Grand Almoner New York, N.Y.
- Leopold Leo, 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, 1898, \$4,760,500.00.

MOVEMENTS IN CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits—*

	Number.	Amount.
Contracts in force 31st December, 1897	3,788	\$ 4,818,000
Add contracts taken during 1898, new or renewed	285	351,000
Gross number and amounts of contracts on foot at any time during 1898	4,073	5,169,000
	Number.	Amount.
Deductions:		\$
Contracts matured in 1898 by death	36	43,000
“ lapsed, 1898	293	365,500
Total deductions extended	329	408,500
Net contracts on foot 31st December, 18 8	3,744	4,760,500

 III. AND IV. FUNERAL AND SICK BENEFITS.

36 members died during 1898.

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 :

Hamilton Trust Co., New York City	\$375 12
Knickerbocker Trust Co., New York City	6,368 96
Hide and Leather Bank, New York City	1,491 91
Dues and assessments called, but not yet payable	5,060 00
“ “ due and unpaid on certificates in force	1,736 48
Total assets	<u>\$14,492 47</u>

VI. LIABILITIES.

Amount of claims admitted	\$333 33
“ “ supposed or reported	11,000 00
“ “ resisted	4,000 00
Total	<u>\$15,333 33</u>

VII. MISCELLANEOUS.

Actions or proceedings were instituted or prosecuted by or against the Society during 1898.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty assessments were made during 1898.

The accounts of the Society were audited in September, 1898.

Books of record or account kept by the Society : Cash books, ledgers, and registers for several departments.

Names and post office addresses of the auditors for 1898 : Julius E. Klinge, Brooklyn, N.Y. ; C. P. Selden, Schenectady, N.Y. ; H. T. Cashman, Lockport, N.Y. ; B. L. Schmidt, New York City.

Number of certificate holders in Ontario, at 31st Dec., 1893, 119.

Number of members in Ontario who died during 1898, 1.

Amount of death benefits paid to Ontario members during 1898, \$2,000.

VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended	\$8,992 90
Cash received during 1898 from :	
Application fees	\$214 50
Assessments	50,421 54
Per capita tax and levies	3,303 44
Charter fees	25 00
Supplies sold	305 87
Fines	25 60
Total receipts.....	<u>\$54 295 95</u>

IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management

Organizing expenses	\$179 00
Expenses of annual meeting	101 15
Travelling expenses	209 04
Rent, light, heat and taxes	350 02
Salaries, officers' and auditors' fees	1,764 98
Printing, stationery, advertising, etc	755 25
Postage, telegrams, etc	310 00
Registration fees	17 75
Other expenses (detailed in memo).....	189 00
Total expenses of management.....	<u>\$3,876 19</u>

(b) Miscellaneous.

Life insurance claims	51,266 67
Total expenditure.....	<u>\$55,112 86</u>

IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Angus McDonald, President	Toronto.
James Cummings, First Vice-President	Hamilton.
Miss M. Harding, Second Vice-President	Toronto.
J. J. Flanagan, Secretary	Toronto.
J. H. Barber, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1898, was 244.

Three members of the Society died during 1898.

Total amount of Funeral Benefits paid during 1898, \$300.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898, \$645.73.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Thirty-six members of the Society received Sick Benefits during 1898.

Total amount of benefits paid in 1898, \$515.

Total amount paid for medical attendance in 1898, \$240.01.

Number of weeks' sickness experienced in 1898, 128.

ASSETS.	Grand Body.	Subordinate Bodies.
Actual cash on hand, Treasurer's hands, December 31, 1898 ..	\$ 31 50	\$ 204 05
Cash in Bank of Commerce, Paris		84 50
“ Bank of Hamilton		30 25
“ Home Savings, Toronto	645 73	210 30
All other assets		995 50
Total assets	\$ 677 23	\$ 1,524 60

LIABILITIES.	Grand Body.	Subordinate Body.
Total Liabilities	\$	\$ 10 55

MISCELLANEOUS.

Four assessments were made during the year 1898, payable 1st January, April, July and October.

The Grand Branch books were audited July 3rd, 1898.

Local Branch books were audited January, April, July, October.

Names and addresses of Auditors for 1898 were as follows: H. Hayes, Hamilton; Patrick Shea, Toronto.

CASH RECEIPTS.

Cash balances from 1897 (not extended).....		\$410 97
Cash received during 1898 from :	Grand Body.	Subordinate Bodies.
Dues		\$1,107 30
Initiation fees.....		96 75
Assessments, death.....	\$ 261 25	227 00
Per capita tax	53 65	21 50
Rent		112 50
Supplies sold	13 05	.....
Interest and dividends	18 30	5 40
All other sources.....		442 45
Total receipts.....	\$ 346 25	\$ 2,006 90

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Per capita tax for management	\$	Grand Body.	Subordinate Bodies.
Registration fee		3 00	.....
Supplies bought.....			13 05
Travelling expenses.....			36 00
Rent, light, heat and taxes.....			490 73
Salaries	50 00		11 00
Printing, stationery, advertising	9 50		29 30
Postage and express.....	1 00		3 75
Law costs.....	1 50		.....
Total expenses of management.....	\$ 65 00		\$ 637 48

(b) Miscellaneous Expenditure.

Per capita tax		261 25
Funeral benefits.....	300 00	.....
Sick benefits.....		515 00
Medical attendance		240 C1
Gratuities to distressed members		38 75
Expenditure other than foregoing.....	17 25	196 28
Total expenditure.....	\$ 382 25	\$ 1,888 77

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882 ; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31st December, 1898, 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, 1897	258
New contracts taken during 1898	13
	<u>271</u>
Deductions :	
Contracts surrendered in 1898	1
" matured in 1898	1
" cancelled in 1898	1
	<u>3</u>
Net endowment contracts on foot 31st December, 1898	<u>268</u>

ASSETS.

Cash value of real estate	\$24,200 00
Mortgages	30,764 00
Rents	291 00
Cash on deposit in Imperial Bank, Toronto	2,402 07
" City Treasury	63,626 78
Interest due and accrued	1,191 98
Total assets	<u>\$122 475 83</u>

LIABILITIES.

Claims admitted by the Society	\$779 16
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MISCELLANEOUS.

No action was instituted against the Society in 1898.

Twelve assessments were made during the year 1898, the first day of each month.

The Society's accounts for the year 1898 were duly audited on the 17th day of February, 1899.

The books of account and record are : Pensioner's Ledger and Minute Book.

The auditors for 1898 were Richard Lee and Geo. S. McLean, Toronto.

No changes were made during the year 1898 in the Constitution and Rules of the Society in relation to assessments and pensions.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	
Fines and stoppages	\$ 1,255 89
Law costs	53 46
Rent	890 27
Interest and dividends	3,791 28
Other sources	445 19
Total receipts	\$16,436 09

CASH EXPENDITURE.

(a) Expenses of Management.

Law costs	\$ 53 46
Registration fee	3 00
Officers' salaries	55 00
Printing, stationery and advertising	9 65
Total expenses of management	\$121 11

Miscellaneous Expenditure.

Life insurance claims other than endowment	333 56
Pensions	2 554 82
Taxes	394 83
Refund, sick stoppages	236 54
Other than foregoing	233 60
Total expenditure	\$3,874 46

HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDIN 31ST DECEMBER, 1898.

Head Office, Hamilton, Ont.

Organized 8th December, 1890 ; incorporated, 13th February, 1891.

The Executive Officers of the Society on 31st December, 1898, were as follows :

Ian McKenzie, Chairman	Hamilton.
John Timson, Secretary	Hamilton.
David Coulter, Committeeman	Hamilton.
James Barron, "	Hamilton.
Alfred Moore, "	Hamilton.
William Hawkin, "	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 1898, nil.
 No member of the Society died during 1898.

ASSETS.

Cash value of mortgages	\$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton	5,768 46
Interest due (since paid)	150 00
Total	\$10,918 46

LIABILITIES.—None.

MISCELLANEOUS.

An action was instituted against the Society during 1898 by Eliza Miller and others to recover \$1,294.97. Judgment for defendants ; decree reversed in Divisional Court and judgment given for plaintiffs ; on appeal to Court of Appeals judgment was given to the plaintiffs with interest.

Twenty two assessments were made during 1898.

The books of record for purpose of Insurance Certificates are Members' Register, etc.

The accounts for the year 1898 were duly audited on 4th February, 1899.

Names and addresses of Auditors : Samuel H. Kent and Walter Anderson, Hamilton.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$7,103 34	
Dues from members, fines and deductions		\$1,223 16
Donations.....		7 50
Interest on mortgage and bank		544 12
		<hr/>
Total receipts		<u>\$1,774 78</u>

CASH EXPENDITURE.

Law costs.....		\$1,492 33
Registration fee.....		3 00
Salaries, auditors services		16 00
Olerk hire.....		3 00
Printing		2 00
		<hr/>
Total expenses of management		1,516 33
Benefits to widows and orphans with interest		1,593 33
		<hr/>
Grand total		<u>\$3,109 66</u>

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Police Headquarters, London.

Organized 1st January, 1887 ; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Robt. Adams, Chairman London.
 Robert Egleton, Secretary London.
 W. T. Williams, Treasurer London.

ASSETS.

Bonds, debentures, etc.	\$10,000 00
Cash on deposit in Huron and Erie Savings Bank	3,181 12
Total assets	<u>\$13,181 12</u>

LIABILITIES.— None.

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1898.

A percentage is deducted from salaries monthly. The Society's accounts were audited 27th January, 1899. The books of record or account kept are: ledger and journal. No. of members, 37.

Names and addresses of auditors for 1898 : John Pope and William Rider, London. .

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$5,797 73	
Assessments		768 08
Interest and dividends		470 51
All other sources (donations).....		550 00
Total receipts.....		<u><u>\$1,788 59</u></u>

CASH EXPENDITURE.

Expenses of Management.

Registration.....		\$3 00
Total expenses of management		<u>\$3 00</u>
Benefits to widows and orphans.....		1,171 04
Pension paid.....		231 16
Total expenditure		<u><u>\$1,405 20</u></u>

DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 60½ Gerrard Street, Toronto, Ont.

Organized 7th November, 1890 ; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1898, were as follows :

Adelia Harris, Grand President Aylmer.
 Edward W. Trump, Grand Past President St. Thomas.
 Eliza Cripp, Grand Vice-President London.
 Joseph Shone, Grand Treasurer 814 Yonge St., Toronto.
 Leonard George Cross, Grand Secretary 604 Gerrard St. E., Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge ; total membership, 1,622.

Six members of the Society died during 1898, and Funeral Benefits amounting to \$300.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$2,199.42.

SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1898, Subordinate Bodies, 193.

Total amount of benefits paid during 1898, Subordinate Bodies, \$2,122.87.

Number of weeks' sickness experienced in 1898, by Subordinate Bodies, 771.

Amount paid for medical attendance during 1898, Subordinate Bodies, \$1,609.14.

Total amount cash standing to credit of Sick Benefit Fund of Subordinate Bodies at 31st December, 1898, \$3,611.48.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash on hand as per audit statement	\$ 298 15	. . . . .
Cash on deposit, not drawn against, in Bank of Montreal, Toronto	1,901 27	. . . . .
Other banks . . . . .	. . . . .	\$3,611 48
All other assets . . . . .	. . . . .	1,167 97
Total assets	\$2,199 42	\$4,779 45

LIABILITIES.

Aggregate amount of all liabilities	\$12 74
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MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1898.—None.

Assessments for the purposes of life insurance were made quarterly during 1898.

Four such assessments were made during 1898, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 6th February, 1899.

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 1898 are as follows: C. F. Smith, Whitby; H. M. Riddiford, Toronto; O. Swanston, Toronto.

Number of members in Ontario at 31st December, 1898, 1,237.

Number of members who died during 1898, five.

Amount of death benefits paid to Ontario members during 1898, \$250 00.

CASH RECEIPTS.

Cash balance from 1897 (not extended):

Grand body	\$1,823 07
------------------	------------

Cash received during 1898 from:

	Grand Body.	Subordinate Bodies.
Application fees	\$ 53 75	\$ 71 75
Initiation fees		206 27
Dues		5,771 71
Degrees and cards	406 28	
Per capita tax and levies	535 35	
Supplies sold	173 26	
Interest	37 07	
Premiums for guarantee of lodge officers	4 38	
Total receipts	\$1,210 09	\$6,049 73

CASH EXPENDITURE.

Cash paid during 1898 for:

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Per capita tax and levies		
Registration fee	\$10 00	\$53 75
Expenses of Annual Meeting	42 15	
Supplies bought	76 23	
Travelling expenses	6 70	
Salaries, auditors' and officers' fees	184 59	
Postage, telegrams and express	73 89	
Printing, stationery and advertising	87 45	
Premium for guarantee of lodge officers	10 00	
Other management expenses	42 28	
Total expenses of management	\$533 34	\$53 75

(b) Miscellaneous.

Funeral benefits	300 00	
Sick "		2,122 87
Medical attendance		1,609 14
Total	\$833 34	\$3,785 76

THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 152 Dovercourt Road, Toronto.

Organized 21st September, 1886 ; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Gowan, President	Toronto.
W. E. Meredith, Recording Secretary	“
James Lydon, Treasurer	“
Ed. Ferris, Trustee	“
B. Raymond, Trustee	“
J. Walford, Trustee	“

FUNERAL AND SICK BENEFITS.

Total membership of Society, 73.

Funeral and Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1898, 10.

Total amount of Sick Benefits paid during the year 1898, \$234.

Number of weeks' sickness experienced, 39.

Medical attendance, \$108.

Amount of cash standing to credit of Sick Benefit Fund, \$4,564.34.

ASSETS.

Cash on hand as per auditors statement	\$ 36 24
Canada Permanent Building Society, Toronto	2,500 00
Home Savings Loan Society, Toronto	2,028 10
Aggregate amount of all other assets	229 40
Totals ..	\$4,793 74

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1898, and January, 1899.

Auditors for the year 1898 : W. J. Obermer, C. O. Rockwood and Charles Fairhead Toronto.

 CASH RECEIPTS.

Application fees	\$25 00
Initiation fees	20 00
Dues, etc	432 75
Supplies sold	11 75
Interest and dividend	166 59
All other sources	249 50
	<hr/>
Total receipts	<u>\$905 59</u>

CASH EXPENDITURE,

(a) Expenses of Management.

Registration	\$ 3 00
Rent, light, heat and taxes	23 75
Salaries, officers' and auditors' fees	35 00
Printing, stationery and advertising	10 90
Postage, telegrams, etc	6 38
Other management expenses detailed in memo	29 30
	<hr/>
Total expenses of management	\$108 33

(b) Miscellaneous Expenditure.

Per capita tax to Grand Lodge	17 50
Sick benefits	234 00
Medical attendance	108 00
Other expenses	20 10
	<hr/>
Total expenditure	<u>\$487 93</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER
1898.

Head Office, Toronto, Ontario.

Organized 2nd December, 1837 ; incorporated in Ontario, 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

A. E. Harding, President.....	Toronto.
John W. Gray, Secretary	Toronto.
D. Schmidt, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 137.
One member died during 1898, and funeral benefits amounting to \$25 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

One member received sick benefits during 1898.

Amount of benefits paid in 1898 in respect of sick members, \$15.00.

Five weeks' sickness was experienced in 1898.

Amount of cash to credit of fund, 31st December, 1898, \$1,302.01.

ASSETS.

In the hands of Treasurer	Nil.
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Imperial Bank, Toronto	\$1,302 01
Dues and assessments	85 00
Other assets	240 59
Total assets	\$1,627 60

LIABILITIES.—None.

MISCELLANEOUS.

Dues are payable monthly by the members. Twelve assessments made during 1898. The books of the Society were audited in June and December of 1898.

Names and post office addresses of the Auditors for 1898 were as follows: A. E. Coates and J. B. Alderson, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$735 68
Initiation fees and dues	\$446 67
Interest.....	14 38
Other sources	150 00
Total	<u>\$611 05</u>

CASH EXPENDITURE.

Expenses of Management.

Sundries	\$1 72
Total expenses of management	<u>\$1 72</u>

Miscellaneous Expenses.

Funeral benefits	25 00
Sick benefits.....	15 00
Donations	2 00
Total expenses.	<u>\$44 72</u>

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas Graydon, Chairman	Toronto.
Jno. Thompson, Secretary	Toronto.
R. T. Oady, Treasurer.....	Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1897	159
Add contracts taken in 1898	8
<hr/>	
Gross number on foot at any time during 1898	167
Contracts matured	2
<hr/>	
Net contracts on foot at 31st December, 1898.....	165

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	\$26,497 48
<hr/>	
Total.....	\$26,497 48
<hr/> <hr/>	

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898. Assessments are made monthly, and are payable on the first day of each month. The books were duly audited during 1898 by the Corporation Auditors.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$23,926 18
Cash received during 1898 from :	
Assessments	\$2,240 69
Interest	982 51
Donations as under :	
Metropolitan Railway Co.....	\$ 30 00
Kemp Manufacturing Co	25 00
Parker Dye Works	20 00
Michie & Co	50 00
R. H. Howard & Co	25 00
Miss Passmore	10 00
St. Lawrence Foundry Co.....	50 00
Bertram Engine Co.....	50 00
Bursar of Central Prison	100 00
Left by Visitor at Bay Street Fire Hall	1 00
	361 00
Total receipts	\$3,584 20

CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee	\$ 3 00
Total expenses of management.....	\$ 3 00
<i>Miscellaneous Expenditure.</i>	
Insurance claims paid.....	1,009 95
Total expenditure	\$1,012 95

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Queen street west, Toronto.

Organized 27th February, 1888 ; incorporated in Ontario 12th March, 1888.

The Executive Officers at the 31st December, 1898, were as follows :

D. A. G. Glionna, President	Toronto.
G. Damele, Vice-President	"
M. A. Glionna, Secretary	"
R. Laraio, Financial Secretary	"
R. V. Glionna, Treasurer	"
N. Lobraccio,	} Executive Committee
G. Glionna,	
D. D'Alesandro,	
D. Alberti,	

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The membership at 31st December, 1898, 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 1898, 15.

Total amount of Sick Benefits paid in 1898, \$196 81.

Number of weeks' sickness experienced in 1898, 65½.

Amount paid for medical attendance during 1898, \$45.00.

Amount standing to credit of fund 31st December, 1898, \$989.70.

ASSETS.

Actual cash on hand December 31st, 1898	\$14 62
Cash on Deposit in Government Savings Bank, Toronto.....	921 95
Interest.....	23 13
	<hr/>
Total assets	<u>\$989 70</u>

LIABILITIES.—None.

The books of the Society were audited on March 6th, 1899, by W. B. Rogers and A. Grossi, of Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$974 02
Cash received during 1898, from :	
Application fees	\$ 3 00
Dues	266 50
Supplies sold.....	12 49
	<hr/>
Total receipts ..	<u>\$281 99</u>

CASH EXPENDITURE.

Cash paid during 1898, for :	
Registration fee	\$3 00
Rent, light, heat and taxes.....	9 00
Officers' salary	6 00
Printing, postage, etc	6 50
	<hr/>
Total expenses of management	\$24 50

(b) Miscellaneous Expenditure.

Sick benefits.....	196 81
Medical attendance	45 00
	<hr/>
Total expenditure.....	<u>\$266 31</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

John Motz, President..... Berlin.
 Andrew Englert, Vice-President..... Berlin.
 I. Haller, Recording Secretary Berlin.
 Joseph Fuhrman, Financial Secretary Berlin.
 W. J. Motz, Treasurer Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 204.
 One member of the Society died during 1898.
 Amount paid for Funeral Benefits during 1898, \$25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Thirty-six members received Sick Benefits during 1898 amounting to \$393.
 Number of weeks' sickness experienced during 1898, 99.
 Amount paid for medical attendance, \$54.50.
 Total amount of cash standing to the credit of the General Fund from which benefits are paid, \$631.40.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch).....	\$631 40
Other assets.....	17 70
	<hr/>
Total.....	<u>\$649 10</u>

LIABILITIES.

Amount of all liabilities.....	\$1 00
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 MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

The Society's books were duly audited for 1898 on 8th January, 1899.

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 1898 were as follows : Rev. Jos. Schweitzer and Louis Lang, Berlin.

CASH RECEIPTS.

Cash balance for 1897	£468 50
Cash received during 1898 for :	
Initiation fees	\$20 00
Dues	580 25
Per capita tax	7 75
Supplies sold	3 00
All other sources	55 50
	<hr/>
Total receipts	<u>\$666 50</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	\$3 00
Rent, light, heat and taxes	15 00
Officers' salaries	15 00
Printing and advertising	50
Postage, telegrams and express	1 10
	<hr/>
Total expenses of management	\$34 60

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick Benefits	393 00
Medical attendance	54 50
Other expenditure	13 50
	<hr/>
Total expenditure	<u>\$520 60</u>

GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Hamilton, Ont.

Organized 1st May, 1863, incorporated in Ontario, 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

G. W. Bartmann, President	Hamilton.
Charles Hitzroth, Vice-President	"
M. Obermeier, Recording Secretary	"
George Bartmann, Corresponding Secretary	"
Ernest Faustmann, Treasurer	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 25.

Two members died during 1898.

Total amount paid in 1898 in respect of deceased members, \$200 00.

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 1898, 5.

Amount of benefits paid in 1898 in respect of sick members, \$95 50.

Number of weeks' sickness experienced in 1898, 32½.

Amount paid for medical attendance, \$27.50.

ASSETS.

In hands of Treasurer	\$12 00
Cash on deposit to Society's credit, not drawn against in the following banks :	
Hamilton Provident and Loan Society	504 78
Total	<u>\$516 78</u>

LIABILITIES — None.

MISCELLANEOUS.

No assessments were made during 1898.

The books of the Society were audited 7th March, 1899.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the Auditors for 1898 were as follows: John Westpfahl.

Certain changes were made during the year 1898 in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

RECEIPTS.

Cash balance from 1897 (not extended).....	\$671 28	
Dues		\$144 50
Fines		1 00
Interest.....		22 00
All other sources		36 00
Total		<u>\$203 50</u>

EXPENDITURE.

(a) Expenses of Management.

Registration fee		\$3 00
Rent, light, heat and taxes.....		32 00
Total expenses of management		<u>\$35 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits		200 00
Sick benefits.....		95 50
Medical attendance		27 50
Total expenditure		<u>\$358 00</u>

ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Amherstburg, Ontario.

Organized 14th May, 1894, incorporated in Ontario, 25th, November, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. H. Robidoux, 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. Membership—38.

One member died during 1898, and \$25 were paid as Funeral Benefits.

Number of members who received Sick Benefits in 1898, 12.

Total amount paid for Sick Benefits in 1898, \$158 00.

Number of weeks' sickness experienced 1898, 43.

Balance to credit of Fund 31st December, 1898, \$41.00.

ASSETS.

Cash on hand 31st December, 1898	\$41 00
Total assets	<u>\$41 00</u>

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited 3rd January, 1899.

Names and address of auditor for 1898, Jno. B. Robidoux, L. Bertrand, Amherstburg.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$22 00	
Dues		\$147 00
Total		<u>\$147 00</u>

CASH EXPENDITURE.

(a) *Expenses of Management*

Registration fee	\$ 3 00
Rent, light, heat, taxes	15 00
Other expenses	18 00
Total expenses of management	<u>\$36 00</u>

(b) *Miscellaneous Expenditure.*

Sick Benefits	158 00
Funeral Benefits	25 00
Other expenses	5 20
Total expenditure	<u>\$224 20</u>

FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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, 1897	361	
Add contracts taken during 1898, new or renewed	23	
		384
Gross number on foot at any time during 1898		384
Contracts matured in 1898	5	
“ lapsed in 1898	4	
“ cancelled in 1898	58	
		67
Total deductions	67	67
		317
Net contracts on foot 31st December, 1898		317

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1898	\$12 04
Cash on deposit in Canadian Bank of Commerce, Toronto	1,062 01
	1,074 05
Total assets	\$1,074 05

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

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.

Five assessments were made during 1898.

The Society's accounts were duly audited for 1898 on 22nd January, 1899.

The books of record or account kept for purposes of insurance certificates or benefits are : Certificate register or account, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1898 : W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 187.

Number of members in Ontario who died during 1898, three.

Amount paid as death claims to Ontario members, \$997.

VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended)	\$582 07
Application fees	\$1 00
Assessments	1,944 00
Per capita tax and levies	187 55
Supplies sold	82
Interest	21 18
Total receipts	<u>\$2,154 55</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	\$3 00
Printing, stationery and advertising	5 25
Postage, telegrams and express	18 32
Total expenses of management	<u>26 57</u>

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowment	1,636 00
Total expenditure	<u>\$1,662 57</u>

TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS.

(MANCHESTER UNITY.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 32 Northcote Avenue, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Geo. M. Gardner,	Provincial Grand Master	.....	Toronto.
James Blain,	“ Deputy Grand Master	.....	Toronto.
Wm. A. Dunn,	“ Corresponding Secretary	.....	Toronto.
W. H. Davis,	“ Past Grand Master	.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, membership of which at 31st of December, 1898, was 181.

One member died in 1898.

The amount of Funeral Benefits paid in 1898 was \$100.00.

No members' wives died in 1898.

Amount paid in 1898 in respect of deceased wives, nil

Total cash to credit of Funeral Fund at 31st December, 1898, \$2,289.75

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and District Lodges.

Number of members who received sick benefits in 1898, 37.

Total amount of benefits paid in 1898 in respect of sick members, \$419.21.

Number of weeks' sickness experienced in 1898, 106 $\frac{1}{2}$.

Amount paid for medical attendance during 1898, \$179.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1898, \$1,395.41.

ASSETS.

	District.	Subordinates.
	\$	\$
Cash value of mortgages	\$	\$
Cash on hand	0 25	.....
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :		
Canadian Bank of Commerce (Branch) Toronto		252 03
Molsons Bank, Toronto Junction		249 33
Dominion Bank (branches)	2,474 71	1,209 63
All other assets .....		.....
Total assets.....	<u>\$ 2,474 96</u>	<u>\$ 1,710 99</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—No information.

The Society's books were duly audited for 1898 on 31st January, 1899.

The following books of record and account are kept for purposes of insurance certificates or benefits : Cash book, ledger, quarterly report sheets.

Names and addresses of the Auditors for 1898 were as follows : Thos. Honey, Robt. Heath, Jno. Willmott.

CASH RECEIPTS.

	District.	Subordinates.
	\$	\$
Cash balance from 1897.....	\$3,277.65	
Initiation fees.....	\$	\$ 55 00
Dues		1,450 34
Funeral levies.....	354 81	.....
Supplies sold .....		.....
Interest	49 40	25 56
Sale of property	550 00	.....
Total receipts.....	<u>\$ 954 21</u>	<u>\$ 1,530 90</u>

CASH EXPENDITURE.

(a) Expenses of Management.

	District.	Subordinates.
Per capita tax and levies	\$	\$ 116 55
Commission . . . . .	. . . . .	10 50
Settlement <i>re</i> James Mathers	50 00	
Supplies bought . . . . .	. . . . .	32 86
Rent, light, heat and taxes	10 70	87 25
Salaries	70 17	96 70
Printing, stationery and binding . . . . .	. . . . .	8 85
Postage, telegrams and express	52 46	21 02
Premiums for guarantees of lodge officers . . . . .	. . . . .	10 00
Total expenses of management	\$ 183 33	\$ 383 73

(b) Miscellaneous Expenditure.

Funeral Benefits	100 00	
Sick Benefits	24 00	395 21
Medical attendance . . . . .	. . . . .	179 68
Gratuities to distressed members . . . . .	. . . . .	18 00
Total expenditure	\$ 307 33	\$ 976 62

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 12 Seaton Street, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1898, were as follows :

L. V. Dusseau, President Toronto.
 Ulric Renaud, Secretary 12 Seaton Street, Toronto.
 Joseph Roy, Treasurer Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 90. No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Ten members received Sick Benefits during 1898.

Thirty-two weeks of sickness were experienced during 1898, and Sick Benefits to the amount of \$96.00 were paid.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, was \$528.90.

ASSETS.

Cash in Union Bank	\$528 90
Total assets	<u>\$528 90</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday in each month.

The Society's accounts were audited 15th December, 1898.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the auditors for 1898 : J. L. Lefebvre and R. Archambault, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$479 40
Cash received during 1898 from :	
Dues	\$177 50
Initiation fees	30 00
Total receipts	<u>\$207 50</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

a Expenses of Management.

Registration fee	\$ 3 00
Supplies bought	50
Salaries	24 00
Rent, light, heat, etc	19 50
Total expenses of management	<u>\$ 47 00</u>
Sick benefits	96 00
Gratuities to distressed members	15 00
Total expenditure	<u>\$158 00</u>

ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Formosa, Ontario.

Organized 6th March, 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1898, were as follows

Christian Weiler, President	Formosa.
John Zimmer, Vice-President	Formosa.
Joseph D. Kuntz, Secretary	Formosa.
Frank Oberle, Treasurer	Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 65.

Amount paid for Funeral Benefits, nil.

Number of members who received Sick Benefits in 1898, 8.

Number of week's sickness experienced during 1898, 35 weeks.

Amount of Benefits paid in 1898 to sick members, \$104.72.

Total amount of cash to credit of Fund 31st December, 1898, \$151.70.

ASSETS.

Actual cash on hand 31st December, 1898	\$151 70
Dues and assessments due and unpaid	15 75
Total assets	<u>\$167 45</u>

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts of the Society were duly audited 6th January, 1899.

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 1898 were : Alois Weiler, Anthon Oppermann, Martin Meyer, Jun.

 CASH RECEIPTS

Cash balances from 1897 (not extended)	\$117 30	
Initiation fees		\$ 5 00
Dues		146 00
Arrears		10 50
Interest and dividends		4 06
Other sources		81 38
		<hr/>
Total receipts		<u>\$246 94</u>

CASH EXPENDITURE.

Registration fee		\$ 3 00
Rent, light, heat and taxes		10 00
Salaries		10 00
Postage, telegrams and express		94
		<hr/>
Total expenses of management		<u>\$23 94</u>

Miscellaneous Expenditure.

Sick benefits		104 72
Other expenditure		2 50
		<hr/>
		<u>\$131 16</u>

LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Wellington Street, Chatham.

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Miss Mary Cullum, R.W.G. Mistress ..	Toronto.
Mrs. Phoebe Hoey, D.G. Mistress ..	Hamilton.
Mrs. Annie Perkins, Junior R.D.G. Mistress ..	Toronto.
Mrs. Maggie Longmoore, Grand Secretary ..	Chatham.
Mrs. Mariah Yeates, Grand Treasurer ..	Sarnia.
Mrs. O. Pearson, Grand Chaplain ..	St. Thomas.
Miss E. Harris, Grand Lecturer ..	Montreal, Que.
Mrs. A. E. Hughes, Grand Dir. of Ceremonies ..	Montreal, Que.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Lodges, with a membership of 387.

Five members died during 1898.

Total amount of funeral benefits paid during 1898.—None.

SICK BENEFITS

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits during 1898, 8.

Total amount of benefits paid in 1898, \$59.00.

Number of weeks' sickness experienced in 1898, 29.

Amount paid for medical attendance in 1898, \$105.48.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank .....	.....	\$408 23
“ treasurer's hands	\$35 49	197 09
Total assets	<u>\$35 49</u>	<u>\$605 32</u>

LIABILITIES.

Aggregate amount of liabilities

None.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1897 (not extended) ..	\$102 80	\$197 09
Cash received from :		
	Grand Lodge.	Subordinate Lodges.
Application fees ..	.....	\$ 23 75
Initiation fees ..	.....	32 00
Dues ..	.....	369 56
Per capita tax and levies ..	\$48 60	.....
Interest and dividends ..	.....	10 62
Supplies sold ..	21 19	.....
Assessments ..	.....	8 00
Charter fees ..	11 00	.....
All other sources ..	.....	261 07
	<hr/>	<hr/>
Total receipts ..	\$80 79	\$705 00

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee ..	\$ 3 00	.....
Expenses of annual meeting ..	48 80	.....
Rent ..	.....	\$208 50
Postage ..	.....	8 36
Travelling expenses ..	5 75	.....
Salaries ..	.....	4 00
Other expenses ..	3 00	189 95
	<hr/>	<hr/>
Total expenses of management ..	\$60 55	\$410 81

(b) Miscellaneous Expenditure.

Sick benefits ..	.....	59 00
Medical attendance ..	.....	105 48
	<hr/>	<hr/>
Grand totals ..	\$60 55	\$575 29

 UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 184 Hughson Street North, Hamilton.

 ———
 Organized 30th August, 1881 ; incorporated 18th July, 1893.
 ———

The Executive Officers of the Society at the 31st December, 1898, were as follows :

James Ailles, Grand Master	Mimico.
Richard Ailles, Deputy Grand Master	Hamilton.
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, 1898, was 152. No information as to number or amount of Funeral Benefits.

Total cash standing to credit of general fund from which all benefits are paid, \$201.50.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1898, 2.

Amount of benefits paid in 1898, \$9 50

Number of weeks' sickness experienced in 1898, 3.

Amount paid for medical attendance, \$36 00

ASSETS.

Cash in hands of Grand Treasurer	\$ 10 98
Other assets	613 80
	<hr/>
Total assets	\$624 78
	<hr/> <hr/>

LIABILITIES.

Total liabilities	\$228 5
	<hr/> <hr/>

MISCELLANEOUS.

The accounts of the Society were audited 10th August, 1898.

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 1898: Richard Ailles, Hamilton; Jos. Omond, Hamilton, W. B. Harper, Hamilton.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Per capita tax and levies	\$20 65	
Supplies sold	7 75	
	<hr/>	
Total receipts	\$28 40	
	<hr/> <hr/>	

CASH EXPENDITURES.

(a) Expenses of Management.

Loan	\$13 50
Registration fee	3 00
Supplies bought	3 00
Postage, telegrams and express	4 04
Rent, etc	2 00
	<hr/>
Total expenses of management	\$25 54

(b) Miscellaneous Expenditure.

Sick Benefits by Subordinate Lodges		\$ 9 50
Medical attendance by Subordinate Lodges		36 00
	<hr/>	<hr/>
Total expenditure	\$25 54	\$45 50
	<hr/> <hr/>	<hr/> <hr/>

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875 ; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

William Fitzgerald, Grand Master.....	Toronto.
Nicholas Ingram, Grand Secretary.....	Port Perry.
E. H. Purdy, Grand Treasurer.....	Port Perry.
W. J. Wright, Grand Counsellor.....	Brockville.
Miss Sarah Jane Latimer, Secretary Orphanage Board ...	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1898, was 4,046.

Total number of members who died during 1898, 30.

Amount of Funeral Benefits paid in respect of deceased members in 1898, \$2,500.

Cash standing at credit of Funeral Fund at 31st December, 1898, \$393 91.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1898, 37.

Amount of benefits paid in 1898 in respect of sick members, \$226 58.

Number of weeks' sickness experienced in 1898, 93½.

Amount paid for medical attendance, \$665.46.

ASSETS

	Grand Body.	Subordinates.
Real estate, less incumbrance.....	\$1,000 00	\$660 00
Actual cash in hands of Treasurers.....	41 02	559 50
Western Bank, Port Perry.....	641 01	60 82
Commerce Bank, Port Perry.....	1,051 06	88 70
Imperial Bank, Toronto.....	.....	324 89
Dominion Bank, Belleville.....	.....	500 42
Dues and Assessments called but not yet paid.....	408 06	1,159 60
Interest on bank deposit.....	21 79	20 98
Other assets.....	1,344 59	4 016 79
Total assets.....	\$4,507 53	\$7,391 70

LIABILITIES.

Aggregate amount of all liabilities.....	\$194 25	\$452 87
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MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Fifteen assessments were made during the year 1898, payable in 30 days from date of issue.

The books and accounts were duly audited on June 8th, 1898.

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 1898, J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry; W. A. Ringer, Picton, Ont.

Certain changes were made in the Constitution and Rules during 1898 and are filed herewith.

Number of members in Ontario at 31st December, 1898, 3,252

Number of members in Ontario who died during 1898, 25.

Amount of death benefits paid to Ontario members in 1898, \$2,300.

CASH ASSETS

Cash balances from 1897, Grand Body	\$1,578 59.	
Cash received during 1898 from :		
Application fees	Grand Body.	Subordinates.
Initiation fees		\$198 25
Dues		210 20
Assessments		4,429 08
Per capita tax and levies	2 552 20	
Fines	1,235 78	
Cards and Degrees		9 50
Charter fees		291 85
Supplies sold	228 00	
Rent	232 65	
Interest	35 00	
All other sources	21 99	20 98
	2,144 33	791 49
Total receipts	<u>\$6,449 75</u>	<u>\$5,951 35</u>

CASH EXPENDITURE.

(a) Management Expenses.

Charter fees		\$228 00
Per capita tax		2 307 18
Commission	145 00	
Registration fee	25 00	
Interest	87 50	
Annual meeting	13 00	
Supplies bought	746 84	454 04
Travelling expenses	91 20	
Rent, light, etc	26 75	1 056 06
Salaries, officers' and auditors' fees	908 00	
Clerk hire	3 50	
Printing, stationery and advertising	208 05	
Postage, telegrams and express	209 84	
Premiums for guarantee of lodge officers	15 00	
Other expenses		778 19
Total management expenses	<u>\$2,479 68</u>	<u>\$4 823 47</u>

(b) Miscellaneous Expenditure.

Funeral benefits	2,500 00	
Benefits to widows and orphans	177 76	14 00
Sick benefits		226 58
Medical attendance		665 46
Distressed members		80 10
Expenditure other than foregoing	1,137 81	279 16
Total receipts	<u>\$6 295 25</u>	<u>\$6 088 77</u>

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 25 Grant Street, Toronto.

Organized 7th February, 1873 ; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. Lightfoot, Pastor	Toronto.
W. Isaac, Sub-Pastor	Toronto.
W. H. Langstone, Treasurer	Toronto.
W. H. Henley, Scribe	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 36.

One member's wife died during 1898 and funeral benefits were paid amounting to \$25.

Total amount of cash standing to credit of fund 31st December, 1898, \$685.65.

SICK BENEFITS.

Five members received sick benefits during 1898 amounting to \$31.99.

Number of weeks' sickness experienced in 1898, 13 2 7.

Amount paid for medical attendance during 1898, \$12.00.

Total amount of cash standing to credit of fund 31st December, 1898, \$685.65.

ASSETS.

Actual cash on hand 31st December, 1898	\$66 36
Deposited in Home Savings Bank, Toronto	640 00
Total assets Sick and Funeral Fund.....	\$685 65
Total assets General Fund	20 71
	<hr/>
Total assets	\$706 36

LIABILITIES.—None.

MISCELLANEOUS

The Society's accounts were audited July 8th, 1898, January 11th, 1899.

The following books of account are kept : Record of sickness and death.

The names and post office addresses of the auditors for 1898 : J. W. Haynes, J. R. Aylett, W. Lightfoot, all of Toronto.

 CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$609 72
Cash received during 1898, from :	
Initiation fees	\$5 00
Dues	188 13
Interest and dividends	20 80
	<hr/>
	\$213 93
	<hr/> <hr/>

CASH EXPENDITURE.

Expenses of Management.

Cash paid during 1898 for :	
Insurance	\$2 30
Rent, light, heat and taxes	15 00
Managing officers' salaries, etc.	13 50
Printing, stationery and advertising	8 25
Postage	4 44
Other sources	4 81
	<hr/>
	\$48 30

Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick Benefits	31 99
Medical attendance	12 00
	<hr/>
	\$117 29
	<hr/> <hr/>

RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

Organized 1st March, 1896 ; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1898, 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 24. No member died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. One member received Sick Benefits during 1898.

Number of weeks' sickness experienced during 1898, 2, and Sick Benefits to the amount of \$5.00 were paid.

Amount paid for medical attendance during 1898, \$23.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, \$71.54.

ASSETS.

Cash on deposit in Traders' Bank, Toronto \$72 57

LIABILITIES.—None.

MISCELLANEOUS.

When were the Society's accounts audited ?—No information.

The book of record kept is a member's ledger.

Names and addresses of the Auditors for 1898 : Geo. Edwards, F.C.A., Toronto ; W. C. Eddis, F.C.A., Toronto.

RECEIPTS.

Cash Balance from 1897 (not extended)	\$26 55
Cash received during 1898 from :	
Dues	\$11 35
Assessments	74 09
Interest	59
	<hr/>
Total receipts	<u>\$86 03</u>

EXPENDITURE.

Cash paid during 1898 for :	
Registration fee	\$3 00
Printing, stationery, advertising	2 00
Rent, etc	2 75
Postage, etc	1 58
Other expenditure	2 00
	<hr/>
Total expenditure for management	\$11 33
Sick Benefits	5 00
Medical attendance	23 68
	<hr/>
Total	<u>\$40 01</u>

THE OFFICERS', WIDOWS' AND ORPHANS FUND OF THE BANK OF
BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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.	\$60,781 69
Total assets	\$60,781 69

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1898, on the 11th 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 1898 were as follows : H. B. Mac-
Kenzie, Bank of B. N. A., Montreal ; A. P. Hazen, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$51,224 85
Cash received during 1898 from :	
Interest	\$2,751 21
Subscriptions from married members, and fees from unmarried members	3,766 46
Donation from Bank	3,885 27
Total receipts	<u>\$10,402 94</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$3 00
Benefit to widows and orphans	815 60
Medical attendance	27 50
Total expenditure.....	<u>\$846 10</u>

TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 55 Yonge Street Arcade, Toronto.

Organized in 1844, incorporated in Ontario 13th September, 1894.

— — — — —

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. W. Dower, President	Toronto.
E. J. Howe, Treasurer	Toronto.
Jas. Wilson, Cor.-Secretary	Toronto.
W. G. Fowler, Financial Secretary	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 475.

Eleven members died in 1898.

Amount of Funeral Benefits paid in 1898, \$1,211.70.

Total cash standing to credit of Funeral Fund, 31st December, 1898, \$430.62.

SICK BENEFITS

Number of members who received Sick Benefits in 1898, 37.

Amount of Sick Benefits paid in 1898, \$573.00.

Number of weeks' sickness experienced in 1898, 191.

ASSETS.

Bank balance	\$692 47
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LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898 on 30th April, 31st July and 30th October.

Names and addresses of Auditors for 1898 were as follows : B. Cairns, A. Mawson, J. H. Williams.

Books kept for purposes of Benefit Fund. Treasurer and Financial Secretary's ledgers.

No changes were made in the rules relating to Sick Benefits.

CASH RECEIPTS.

Application fees	\$ 212 00
Dues	2,842 77
Fines, etc	107 20
Interest	26 79
Supplies sold	55
Other sources	664 77
Total receipts.	\$3,854 08

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax, etc	\$1,775 35
Registration fee	3 00
Rent, light, etc	93 50
Salaries	220 00
Printing	4 00
Postage, stationery	132 00
Premium for guarantee of lodge officers	8 00
Other expenses	291 69
Total management expenses.	\$2,527 54

(b) Miscellaneous Expenditure.

Sick benefits	573 00
Funeral benefits	1,211 70
Total expenditure.	\$4,312 24

OTTAWA TYPOGRAPHICAL UNION 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Organized, 1867 ; incorporated, November, 1895.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Jas. C. Reynolds, President	Ottawa.
R. Mackell, Secretary-Treasurer	"
W. T. Byrnes, Rec. Secretary	"
J. A. Murphy, Corresponding Secretary	"
James A. McCann, Chairman Sick Relief Fund.....	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.

Total membership of the Local, 230.

Two members of the Society died in 1898.

Total amount of Funeral Benefits paid, \$320.

SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.

Twenty members of the Society received Sick Benefits during 1898.

Total amount of benefits paid in 1898, \$296.

Number of weeks' sickness experienced in 1898, 94.

Total amount of cash standing to credit of Sick Fund, \$373.20.

ASSETS.

Cash on deposit in Bank of Ottawa	\$373 20
---	----------

LIABILITIES.—None.

 MISCELLANEOUS.

No proceedings were instituted by or against the Society in 1898.

The Society's accounts were audited January, 1899.

Names and addresses of the Auditors for 1898 are: F. H. Consitt and Mitchell Cobban, both of Ottawa.

No changes were made in the organization or management of the Society during 1898.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$353 60
Cash received during 1898 from :	
Assessments	\$302 40
Total	<u>\$302 40</u>

CASH EXPENDITURE.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits	\$320 00
Sick Benefits	296 00
Total	<u>\$616 00</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885 ; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1898, were as follows :

J. A. Opland, President	Toronto.
H. S. Scott, Vice-President	Toronto.
T. Jeffrey, Secretary-Treasurer	Toronto.
A. Thomson,	
W. Emmerton,	}
E. M. Meehan,	
T. Johnston,	
	Trustees
	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 66.

One member died during 1898, and the amount of funeral benefits paid was \$100.00

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$330.56.

SICK BENEFITS.

Number of members who received Sick Benefits in 1898, 9.

The total amount of benefits paid in 1898, \$167.50.

Number of weeks' sickness experienced in 1898, 29.

The total amount paid for medical fee was *nil*.

ASSETS.

Actual amount of cash on hand 31st December, 1898, \$330.56.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 29th, 1898.

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 1898 were J. Horner, J. A. Masterson, *The Globe*.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$429 14
Cash received during 1898 from :	
Initiation fees	\$ 1 00
Dues	127 15
Interest and dividends	127 25
	<hr/>
Total	<u>\$255 40</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

Expenses of Management.

Registration fee	\$ 3 00
Rent, light, heat and taxes	7 73
Managing officers' salaries, etc	75 00
Postage	75
	<hr/>
Total expenses of management	\$86 48

Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits.	167 50
	<hr/>
Grand totals.....	<u>\$353 98</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

M. M. Fitzhenry, President.....	Toronto.
J. Barber, Vice-President.....	Toronto.
H. Balson, Secretary-Treasurer.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
 No member of the Society died during 1898.
 Amount of Funeral Benefits paid in 1898, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1898, 16.
 Amount of benefits paid in 1898, \$230.00.
 Number of weeks' sickness experienced during 1898, 62.
 Balance to credit of Fund, \$353.80.

ASSETS.

Cash in hands of Secretary-Treasurer	\$ 9 01
Cash in Imperial Bank.....	344 79
Total	\$353 80

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898.

The accounts of the Society were audited December 31st, 1898.

The books of account kept by the Society are : Cash book and record book.

Names and addresses of Auditors of accounts for 1898 : A. Lockhart, W. Sheehan.

Assessments are made weekly, and are payable each Saturday.

No changes were, during 1898, made in the Constitution and Rules in relation to insurance certificates.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$377 22	
Initiation fees and dues	\$ 219 45	
Interest	9 78	
Total receipts	\$ 229 23	

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$ 3 00	
Salaries	5 00	
Printing, etc.	7 65	
Total expenses of management	\$ 15 65	

(b) *Miscellaneous Expenditure.*

Sick benefits	230 00	
Rebate to members	7 00	
Total expenditure	\$ 252 65	

BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

C. H. Whitelock, President	Hamilton.
Thos. Halcro, Vice-President	Hamilton.
W. J. Whitelock, Rec. and Cor. Secretary	Hamilton.
Henry Robinson, Treasurer	Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 115.

One member of the Society died during 1898.

Amount paid for Funeral Benefits, \$100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Total amount of benefits paid in 1898, \$98.00.

Number of weeks' sickness experienced in 1898, 32 4-6.

ASSETS.—No information.

LIABILITIES.—No information.

MISCELLANEOUS.

The Society's books were audited during 1898 on July 13th, and January 12th, 1899.

Names and addresses of Auditors for 1898, were as follows: J. G. Muir, T. Halcro Richard Ailles, J. Seaman, W. Halcro.

Books of account kept by Society are: Sick register, order book on Treasurer.

CASH RECEIPTS

Cash balance from 1897 (not extended).....	\$327 52	
Cash received during 1898 from :		
Other sources		912 10
Total receipts.....		<u>\$912 10</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) *Expenses of Management.*

Registration fee.....		83 00
Rent, light, heat and taxes.....		170 00
Managing officers' salaries, and auditors fees.....		78 00
Other expenses.....		586 33
Total expenses of management		<u>837 33</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits.....		100 00
Sick benefits.....		98 00
Total expenditure.....		<u>\$1,035 33</u>

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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.
A. H. Moore,	} Executive Council
W. Hinchley,	
A. Montgomery,	
J. C. Waldon,	
	Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Total number of members who received Sick Benefits in 1898, 11.

Total amount of benefits paid in 1898 in respect of sick members, \$206.85.

Number of weeks' sickness experienced in 1898, 51½.

Amount paid for medical attendance during 1898, \$49.50.

Amount standing to credit of Sick Benefit Fund 31st December, 1898, \$479.68.

ASSETS.

Cash in Bank of Commerce 31st December, 1898 \$479 68

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1898 on January 28th, 1899.

Names and addresses of auditors for 1898 were as follows: P. Langley, E. Leonard,
P. Hastings.

CASH RECEIPTS.

Cash balance 31st December, 1897	\$228 10	
Application fees		\$ 22 00
Initiation fees		35 50
Dues		308 60
Interest		4 96
Other sources		289 65
Total receipts		<u>\$660 71</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax.....	\$ 12 67
Registration fee	3 00
Supplies, stationery.....	33 01
Officers' salaries	39 00
Rent, light, heat and taxes.....	16 50
Printing	8 50
	<hr/>
Total cost of management	\$112 68

(b) Miscellaneous Expenditure.

Sick benefits.....	206 85
Medical attendance	49 50
Other expenditure	40 10
	<hr/>
Total expenditure.....	<u>\$409 13</u>

CIGARMAKERS' INTERNATIONAL UNION No. 27.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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 1898, were as follows :

R. Habersstock, 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 132.

Two members of the Society died during 1898.

Total amount of funeral benefits paid during 1898, \$600.00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-nine members received sick benefits during 1898, amounting to \$513.40.

Number of weeks' sickness experienced during 1898, 102½.

ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co.....	\$800 10
Cash on hand	96 28
Total	<u>\$896 38</u>

LIABILITIES.—None.

MISCELLANEOUS.

One assessment was made in 1898.

The books and accounts were audited monthly during 1898.

Names of auditors : G. Jones, J. Slidders, F. Hough, all of Toronto.

CASH RECEIPTS.

Cash balance from 1897 (Not extended).....	\$124.75
Cash received during 1898 from :	
Initiation fees	\$81 50
Dues	1,926 30
Assessments	125 75
Fines ..	2 50
Loans collected	225 40
Assistance from other Unions	500 00
Other sources	1 60
Total receipts	<u>\$2,863 05</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Per capita tax or levies for management	\$17 00
Registration fee	3 00
Discount on money received	75
Supplies ..	59
Rent, fuel, light and taxes	61 55
Salaries, officers' and auditors' fees	275 81
Printing, stationery and advertising	129 02
Postage, telegrams and express	10 40
Other expenses	50
Total expense of management	<u>\$498 62</u>

(b) Miscellaneous Expenditure.

Funeral benefits	600 00
Loans to travelling members	165 00
Out of work benefits	314 00
Sick benefits	513 40
Total expenditure	<u>\$2,091 42</u>

CIGARMAKERS' UNION No. 55, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office for Ontario, 156 Rebecca St., Hamilton.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Eli Prenail, President	Hamilton.
J. Fletcher, Vice-President.....	"
Sam'l Wyrztz, Recording Secretary.....	"
Thomas O'Dowd, Financial Secretary	"
J. Schrader, Treasurer	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the International Union.

One members' wife died in 1898. Amount paid in respect of deceased wife, \$40 00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Twelve members of the Society received Sick Benefits during 1898, amounting to \$310.00.

Number of weeks' sickness experienced in 1898, 62.

Amount of cash to credit of fund at 31st December, 1898, \$461.72.

ASSETS.

No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited at the end of each month during 1898.

The books kept are day book, ledger and receipt book.

Names and post office addresses of the Auditors for 1898 :—D. J. Walsh, J. Schwartz and Saml. Wyrztz, Hamilton.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$101 62
Received during 1898 from :	
Initiation fees	\$ 55 50
Dues	1,001 20
Assessments	64 50
Fines	16 00
Loans collected	89 50
Total receipts.....	<u>\$1,226 70</u>

CASH EXPENDITURE.

Cash paid for:

(a) Expenses of Management.

Registration fee	\$ 3 00
Supplies bought.....	5 60
Travelling expenses.....	62 15
Managing officers' salaries and officers' and auditors' fees	127 25
Rent	25 00
Postage	7 58
Stationery.....	4 05
Total expenses of management	<u>\$234 63</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	40 00
Sick benefits	310 00
Out of work benefits	209 50
Total expenditure.....	<u>\$794 13</u>

CIGARMAKERS' UNION No 59, BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

W. H. Crawford, President..... Brantford.
 John Haskett, Treasurer..... Brantford.
 F. Mather, Secretary Brantford.

FUNERAL BENEFITS

Funeral benefits are undertaken by the Society. One member died during 1898, and amount of benefits paid was \$200.

SICK BENEFITS.

Number of members who received sick benefits during 1898, 4.
 Total amount of benefits paid in 1898, \$108.55.
 Number of weeks' sickness experienced in 1898, 21½.

ASSETS.

Cash on hand 31st December, 1898	\$ 11 19
Cash on deposit in Royal Loan and Savings Co. Bank.....	143 57
	<hr/>
Total.....	\$154 76

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1898 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 1898 : J. O'Reilly, Jas. Davison, A. Crandall.

No changes were made in 1898 in the organization or management of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$32.71
Initiation fees	\$ 9 00
Dues	233 70
Assessments	35 20
Supplies sold	18 24
Interest and dividends	1 36
All other sources.....	243 00
	<hr/>
Total receipts	\$540 50
	<hr/> <hr/>

CASH EXPENDITURE.

Expenses of Management.

Cash paid during 1898 :	
Law costs	\$ 0 50
Registration fee	3 90
Expense of meeting	8 82
Rent, light, heat and taxes	25 00
Managing officers' salaries, auditors' fees	28 67
Printing, stationery and advertising	10 68
Postage, telegrams and express	7 02
Other management expenses	6 86
	<hr/>
	\$ 90 55

Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	108 55
All other expenditure	19 35
	<hr/>
Grand totals	\$418 45
	<hr/> <hr/>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

Robert Hunter, President	Toronto.
Arthur Purdy, 1st Vice-President.....	Toronto.
Thomas Derose, 2nd Vice-President.....	Toronto.
Robt. Thomson, Secretary.....	Toronto.
James Gray, Treasurer	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1898, was 960.

Eight members died during 1898.

Total amount of Funeral Benefits paid in 1898 in respect of deceased members,
\$475.75.

Five members' wives died in 1898.

Amount of Funeral Benefits paid in 1898 in respect of deceased wives, \$150.

Funeral and Sick Benefits are paid out of the General Fund.

Amount at the credit of the General Fund at 31st December, 1898, \$369.34.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Two hundred and ninety-seven members received Sick Benefits during 1898.

Total amount of Sick Benefits paid in 1898, \$2,262.80.

Number of weeks' sickness experienced in 1898, 798½.

Nothing was paid out for medical attendance during 1898.

ASSETS.

Dominion Bank, Toronto	\$369 34
Total assets	\$369 34

 LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in 1898 in the organization or management.

Assessments are made every four weeks, while the funds are under \$600.

Twelve assessments were made during 1898.

The accounts were audited July, 1898, January, 1899.

The following books are kept : Cash book for expenditure, ledgers for receipts.

The names and post office addresses of the Auditors for 1898 were John Brown, Toronto ; James Wilkie, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended	\$521 79
Cash received during 1898 from :	
Assessments	\$2,801 75
Interest	5 10
	<hr/>
Total receipts	\$2,806 85
	<hr/> <hr/>

CASH EXPENDITURE.

Cash paid during 1898 for :	
Law costs	\$ 0 75
Registration fee (renewal)	10 00
Secretary's salary	60 00
	<hr/>
Expenses of management	\$ 70 75

Miscellaneous Expenditure.

Funeral Benefits	625 75
Sick Benefits	2,262 80
	<hr/>
Total expenditure	\$2,959 30
	<hr/> <hr/>

**THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF
THE CITY OF BRANTFORD.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1898, 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, 1898, was 644.

Two members of the Society died in 1898.

Funeral Benefits were paid in 1898 amounting to \$48.00.

No members' wives died during 1898.

Nothing was paid in 1898 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Ninety-seven members received Sick Benefits in 1898.

Total amount of Sick Benefits paid in 1898, \$1,259.05.

Number of weeks' sickness experienced in 1898, 331 $\frac{2}{3}$.

Total amount to the credit of the Sick Benefit Fund at December 31st, 1898, \$343.50.

ASSETS.

Cash value held in bonds.....	\$500 00
“ deposited in Standard Bank, Brantford.....	343 50
Other assets.....	15 00
	<hr/>
Total assets.....	<u>\$858 50</u>

LIABILITIES.

Amount of claim admitted by Society.....	\$48 00
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 MISCELLANEOUS.

Ten assessments were made in 1898 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1898 were audited January 16th, 1899.

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 1898 were as follows: Jno. Campbell, Chas Warren, Brantford.

No changes were made in 1898 in the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$413 25
Cash received during 1898 from :	
Assessments	\$1,271 80
Interest	20 00
Refunds	19 65
Total receipts	<u>\$1,311 45</u>

CASH EXPENDITURE.

Expenses of Management.

Law costs (affidavits)	\$ 50
Registration fee	10 00
Officers' and auditors' fees.....	40 00
Printing, stationery, etc	4 00
Total expenses of management.....	<u>\$54 50</u>

Miscellaneous Expenditure.

Funeral benefits	48 00
Sick benefits.....	1,278 70
Total expenditure	<u>\$1,381 20</u>

POSTAL BENEFIT ASSOCIATION.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.
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, 1898, were as follows :

W. E. Lemon, President	Toronto.
H. S. Allen, Treasurer	Toronto.
T. D. Gould, Secretary	Toronto.
J. Callahan,	} Executive Committee
J. Rutherford,	
W. H. Canniff,	
M. E. Hynes,	

FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 67
 No members of the Society died in 1898.

Total amount of funeral benefits paid in 1898, *nil*.

Cash in funeral benefit fund 31st December, 1898, \$263 50.

SICK BENEFITS.—None.
ASSETS.

Cash in Treasurer's hands	\$ 2 19
Cash on deposit in Imperial Bank	270 13
Dues and assessments due and unpaid	74 25
	\$346 57
Total	\$346 57

LIABILITIES.—None.
MISCELLANEOUS.

Assessments are made once a month.

Twelve such assessments were made during 1898.

The Society's accounts were duly audited on the 18th February, 1899.

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 1898 : 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.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$133 30
Cash received during 1898 from :	
Initiation fees	\$ 12 50
Assessments	127 50
Interest.....	4 79
Other sources	20
	<hr/>
Total.....	\$144 99
	<hr/> <hr/>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$3 00
	<hr/>
Total.....	\$3 00
	<hr/> <hr/>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF
SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, 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 31.
No members died during 1898, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
One member received sick benefits during 1898, amounting to \$6.00.
Number of weeks' sickness experienced in 1898, 2.

ASSETS.—\$446.65.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$458 02	
Application fees.....		\$2 00
Dues		88 00
Total receipts		<u>\$90 00</u>

CASH EXPENDITURE.

Cash paid during 1898, for:

(a) *Expenses of Management.*

Per capita tax or levies.....	\$4 45
Registration fee	3 00
Rent, light, heat and taxes.....	24 00
Expenses of annual meeting	1 00
Postage, telegrams and express.....	35
Total.....	<u>\$32 80</u>

(b) *Miscellaneous Expenditure.*

Sick benefits.....	6 00
Total expenditure.....	<u>\$38 80</u>

GRAND UNITED ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Windsor, Ont.

Organized 7th December, 1853 ; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thos. E. Taylor, District Master	London.
Jas. F. Reid, District Deputy Master	Windsor.
R. L. Dunn, District Secretary, Box 194	Windsor.
W. H. Bazie, District Treasurer.....	Chatham.
J. Washington Montgomery, District Director.....	Chatham.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1898, was 185.

Two members died in 1898.

Amount of benefits paid in respect of deceased members, \$80.00.

SICK BENEFITS.

Sick benefits are undertaken by the local lodges.

Ten members received Sick Benefits during 1898.

Amount of Sick Benefits paid, \$185.00.

Number of weeks' sickness experienced during 1898, 60.

GENDRON MANUFACTURING CO'S EMPLOYEES MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890 ; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1898, were as follows :

- M. W. Dusseau, President Toronto.
- J. D. Baron, Secretary, 245 Sackville Street Toronto.
- W. D. Vogal, Treasurer Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 225.
 One member died during 1898.
 Amount paid for funeral benefits, \$25.00.
 Total amount to credit of the Fund, \$25.00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Sixty nine members of the Society received sick benefits during 1898, amounting to \$1,043.06.
 Number of weeks' sickness experienced in 1898, 233.
 Amount paid for medical attendance, \$136.85.
 Total amount to credit of Sick Benefit Fund, \$36.97.

ASSETS.

Cash deposited with Treasurer	\$36 97
Cash in Dominion Bank (Sherbourne and Queen)	25 00
Total	<u>\$61 97</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep \$200 in hand.
 Fifty-two such assessments were made during 1898, payable weekly.
 The Society's accounts were audited May 1st and November 1st, 1898.
 Names and addresses of the Auditors of accounts for 1898 : J. J. Neander and W. Fraser, Toronto.

Cash balance from 1897 (not extended)..... \$176 77

CASH RECEIPTS.

Cash received during 1898 :

Dues	\$987 95
Assessments	136 85
	<hr/>
Total receipts	<u>\$1,124 80</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee	\$ 3 00
Salaries of officers	26 00
Printing	5 44
Law costs	25
	<hr/>
Total expenses of management	<u>\$34 69</u>

(b) Miscellaneous Payments.

Funeral benefits	25 00
Sick benefits	1,043 06
Medical attendance	136 85
	<hr/>
Total expenditure	<u>\$1,239 60</u>

DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

R. W. Cleghorn, President, Dominion Express Toronto,
 John Blackhall, Secretary-Treasurer " "

SICK BENEFITS.

Sick Benefits are undertaken by the Association.

Twenty-six members received Sick Benefits in 1898, amounting to \$346.06.

Number of weeks' sickness experienced in 1898, 56 6-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, \$655.82.

ASSETS.

Cash in Home Savings and Loan Company, Toronto	\$906 46
Cash in Canadian Bank of Commerce	278 45
	<hr/>
Total assets	<u>\$1,184 91</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 1898.

The Society's books were duly audited on January 9, 1899.

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 1898 were as follows : D. Barron, W. C. Jex and F. W. Branscombe.

CASH RECEIPTS.

Amount of cash on hand 1897	\$655.82
Cash received during 1898 from :	
Dues	\$915 50
Interest and dividends.....	9 30
Total receipts	<u>\$924 80</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration	\$ 3 00
Salaries, officers' and auditors' fees.....	18 75
Printing, stationery and advertising	22 90
Guarantee for Secretary-Treasurer.....	5 00
Total expenses of management.....	<u>\$49 65</u>

(b) Miscellaneous Payments.

Sick benefits	346 06
Total expenditure.....	<u>\$395 71</u>

**COBBAN MANUFACTURING CO'S EMPLOYEES' MUTUAL BENEFIT
SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto.

—

Organized 19th January, 1889 ; incorporated in Ontario, 4th July, 1894.

—

The Executive Officers of the Society at the 31st December, 1898, were as follows :

T. Sanford, President	Toronto.
Geo. Green, 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, 1898, 125.

Twenty-one members received sick benefits during 1898, amounting to \$226.30.

Number of weeks' sickness experienced in 1898, 66.

ASSETS.

Cash on deposit in Home Savings, at Toronto	\$100 00
Interest	5 90
Totals	\$105 90

LIABILITIES — None.

MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 20th, 1898.

Twelve assessments were made during 1898, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of Auditors for 1898 were as follows : F. Butt, R. P. Vincent,
B. Alderson.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$100 53
Cash receipts for 1898 :	
Application fees and dues	\$392 80
Interest	5 90
Total	<u>\$398 70</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	\$15 00
Registration fee	3 00
Printing	6 00
Other expenses	15 94
Total expenses of management	<u>\$39 94</u>

(b) Miscellaneous Expenditure.

Sick benefits	226 30
Divided as dividends	132 67
Total expenditure	<u>\$398 91</u>

HEINTZMAN & CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 117 King Street West, Toronto, Ont.

— — —
Organized and incorporated 19th December, 1885.
— — —

The Executive Officers of the Society at 31st December, 1898, were as follows :

A. Hartmann, President	Toronto.
R. Dodd, Vice-President.....	Toronto.
Wm. Ray, Treasurer.....	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.
H. Libby.....	Toronto.
J. O'Toole.....	Toronto.
H. Ramore.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 128.

One member died in 1898.

Funeral Benefits paid in 1898, \$50.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898,
\$117.26.

SICK BENEFITS.

Sick Benefits are undertaken by the Society¹

Number of members of the Society who received Sick Benefits during 1898, 21,
amounting to \$520.00.

Number of weeks' sickness experienced in 1898, 96.

Total amount to credit of General Fund, from which all claims are paid, \$117.26.

 MISCELLANEOUS.

Dues are collected monthly.

Twelve assessments were made during 1898.

The Society's accounts for 1898 were audited on the 23rd January, 1899.

Names and addresses of the Auditors of accounts for 1898: W. H. May, James Ray, Toronto.

Certain changes were made during 1898 in the organization and management and in the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

Cash balances from 1897 (not extended).....	\$201 51
Cash received during 1898 :	
Initiation fees and monthly dues	\$554 30
Total receipts	<u>\$554 30</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Registration fee.....	\$3 00
Supplies bought	10 00
Salaries, officers' and auditors' fees.....	20 00
Printing	9 75
Total expenses of management	<u>\$42 75</u>

(b) Miscellaneous Payments.

Funeral benefits	50 00
Sick benefits.....	520 00
Other expenditures	25 80
Total expenditure.....	<u>\$638 55</u>

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 262 Front Street East, Toronto.

Organized 2nd day July, 1890 ; incorporated in Ontario 10th day March, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Harry Ley, President	Toronto.
John Campbell, Vice-President	Toronto.
N. Christie, Treasurer	Toronto.
Jno. Nicholson, Secretary	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 88.
One member died during 1898, and \$30 funeral benefits were paid.

SICK BENEFITS.

Thirty-three members received sick benefits during 1898.
Total amount of sick benefits paid during 1898, \$474.54.
Number of weeks' sickness experienced during 1898, 59.
Amount paid for medical attendance during 1898, \$165.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1898, \$82.07.

ASSETS.

Actual cash on hand 31st December, 1898..... \$82 07

LIABILITIES.—None.

 MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898.

The books of the Society were duly audited December 31st, 1898.

The following books of record are kept : Secretary's Cash Book, Treasurer's Cash Book.

The names and addresses of the Auditors for 1898 were as follows : S. Coruthers, Thos. Hern, J. V. Phipps, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$129 33
Cash received during 1898 from :	
Assessments	\$664 45
Interest	1 30
	<hr/>
Total	<u>\$665 75</u>

CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee	\$3 00
Expenses of annual meeting	2 82
Officers' salaries, etc	16 65
Other expenses	1 00
	<hr/>
Expenses of management	\$23 47
<i>Miscellaneous Expenditure.</i>	
Funeral benefits	30 00
Sick benefits.....	474 54
Medical attendance	165 00
Gratuities to members.....	20 00
	<hr/>
Grand totals	<u>\$713 01</u>

THE ANDERSON FURNITURE COMPANY, LIMITED, EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Woodstock, Ont.

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. J. Beattie, President.....	Woodstock.
Benj. Hobson, Vice-President.....	"
Thomas Milburn, Secretary.....	"
T. J. McBeath, Treasurer.....	"

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which is 276.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-five members received Sick Benefits during 1898, amounting to \$560.75.

Number of weeks' sickness experienced during 1898, 214.

Amount paid for medical attendance, \$202.00.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	\$163 16
Total.....	<u>\$163 16</u>

MISCELLANEOUS.

Books kept by the Society : Cash book, minute book and members' roll

The books of the Society were audited on July 14, 1898, and 5th January, 1899.

Names of auditors : N. B. Davidson and A. J. Kirkpatrick.

LIABILITIES.—None.

 RECEIPTS.

Cash balance from 1897 (not extended).....	\$166.51	
Assessments		\$964 49
Donations		10 00
Profits from employees' excursion		31 27
		<hr/>
Total		<u>\$1,005 76</u>

CASH EXPENDITURE.

Registration fee		\$ 3 00
Expenses of annual meeting		16 60
Salary of Secretary		20 00
Rent		4 50
		<hr/>
Total management expenses		\$44 10
Sick Benefits.....		560 75
Medical attendance		202 00
Gratuities to members.....		29 75
Refund to employees		6 00
		<hr/>
Total expenditure		<u>\$842 60</u>

HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

A. M. Hobberlin, President Toronto.
 A. E. Herington, Secretary-Treasurer Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

RECEIPTS.

Assessments	<u>\$75 40</u>
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EXPENDITURE.

Medical attendance	<u>\$75 40</u>
Total expenditure	<u>\$75 40</u>

All management expenses are paid by the firm.

HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

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, 1898, were as follows :

W. R. Simmons, President	Toronto.
Jno. R. Gray, Secretary	Toronto.
Samuel Griggs, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at the 31st December, 1898, 90.

Four members died during 1898, and Funeral Benefits to the amount of \$174.50 were paid.

ASSETS.

Cash on deposit in Bank of Commerce at Toronto	\$1,012 65
Total	<u>\$1,012 65</u>

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited in July and December, 1898.

Names and addresses of auditors for 1898, were as follows : J. Kelly, T. Robinson, Toronto.

CASH RECEIPTS.

Cash balance from 1897 (not extended)	\$869 76	
Initiation fees and dues		492 51
Supplies sold		10 40
All other sources		50 09
Special collections, etc		277 27
Total		<u>\$830 27</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Commission	\$49 65
Salaries, officers' and auditors' fees	51 00
Supplies bought	241 25
Registration fee	3 00
Travelling expenses	7 03
Official Journal	7 50
Printing and postage	19 00
Rent, light, etc.	35 00
Postage, etc	25 24
Total expenses of management	<u>\$438 67</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	174 50
Gratuities to distressed members	10 00
Other expenditure	64 25
Total expenditure	<u>\$687 42</u>

ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 45 King Street East, Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Dow, President	Hamilton.
John Skerritt, Treasurer	"
John Gardner, Secretary	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 53.

Three members died 1898, and \$240 were paid as Funeral Benefits.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898
\$660.71.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit	\$660 71
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LIABILITIES.—None.

RECEIPTS.

Initiation receipts	\$ 13 00
Dues	242 90
Interest	21 17
All other sources	32 85
Total receipts	\$309 92

CASH EXPENDITURE.

Registration fee	\$ 3 00
Supplies bought	6 80
Travelling expenses	2 70
Salaries	12 00
Rent	13 00
Printing and postage	5 49
Other management expenses	42 10
	<hr/>
Total management expenses	\$ 85 09
Funeral benefits	240 00
Medical attendance	51 00
	<hr/>
Total expenditure	<u>\$376 09</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 466 Eastern Ave., Toronto, Ont.

Organized 10th March, 1890 ; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Jordan, President Toronto.
 Joseph Beare, Treasurer Toronto.
 E. J. Hopkings, Secretary Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. No information regarding number of deaths or amount of Funeral Benefits paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members, 76.
 Number of members who received Sick Benefits in 1898, 20.
 Amount of Benefits paid in 1898, \$267.79.
 Amount paid for medical attendance, \$63.72.
 Total amount of cash standing to credit of fund, \$791.29.

ASSETS.

	Subordinate Bodies.
Cash on hand as per auditors' statement	\$102 21
Cash in Dominion Bank	504 80
Cash in Bank of Commerce	184 28
	<hr/>
Total assets	\$791 29
	<hr/>

LIABILITIES.—No Information.

MISCELLANEOUS.

The accounts of the Society were duly audited for 1898 on January 5th, 1899.
 Names and addresses of the auditors for the year 1898 : T. Hilton, R. Parks,
 Toronto.

CASH RECEIPTS.

Cash balance from 1897 : Supreme Body, \$30.18 ; Subordinate Bodies, \$682 50.

Cash received during 1898 from :	Subordinate Body.
Initiation fees	\$ 6 50
Dues	324 85
Interest	6 30
All other sources	299 45
Total receipts	\$637 10

CASH EXPENDITURE.

Cash paid during 1898 for :

Managing officers' salaries and officers' and auditors' fee.....	\$ 25 60
Supplies bought	2 90
Rent, etc	42 75
Law costs.....	2 15
Printing	7 10
Premiums for guarantee of Lodge officers.....	1 45
Other expenses.....	5 00
Total expenses of management	\$ 86 95

(b) Miscellaneous.

Per capita tax	20 25
Sick benefits.....	267 79
Medical attendance	63 72
Gratuities to distressed members	5 00
Other expenditure	83 60
Total expenditure	\$527 31

THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Corner Simcoe and King Streets, Toronto.

Organized 2nd day January, 1898 ; incorporated 6th January, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas Gadsby, President	Toronto.
Wm. Sauquin, Vice-President	"
Joseph Green, Treasurer	"
Wm. Carson, Secretary	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 100.
No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Fifteen members received Sick Benefits during 1898.
Total amount of Sick Benefits paid during 1898, \$90.31.
Number of weeks' sickness experienced during 1898, 33½.
Amount paid for medical attendance during 1898, \$96.05.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1898, \$137.32.

ASSETS.

Actual cash on hand 31st December, 1898	\$137 32
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LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.
Twelve such assessments were made during the year 1898.
The Society's books were duly audited in July and December, 1898.
The following books of record and account are kept for the purposes of Sick Benefits : Journal and cash books.
The names and post office addresses of the Auditors for 1898 were as follows : Wm. Hunt, W. Caddell and J. McDonagh, all of Toronto.

CASH RECEIPTS.

Cash received during 1898 from :

Dues	\$335 33
Total receipts	<u>\$335 33</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) *Expenses of Management.*

Registration	\$3 00
Salaries, officers' and auditors' fees	3 60
Printing, stationery and advertising	8 15
Charter fee	3 00
Supplies bought	3 00
Total expenses of management	<u>\$20 75</u>

(b) *Miscellaneous Payments.*

Sick benefits	90 31
Medical attendance	96 05
Total expenditure	<u>\$207 11</u>

ONTARIO BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Head Office, Toronto, Ont.

Organized 31st May, 1898 ; incorporated 31st May, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- Fred H. Pim, Grand President Toronto.
- Wm. J. Graves, Grand Vice-President Toronto.
- W. S. Harrison, Grand Secretary-Treasurer Toronto.
- R. C. Graves, Superintendent Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 63. No members of the Society died during 1898.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. One member received Sick Benefits during 1898, amounting to \$20.00. Number of weeks' sickness experienced during 1898, 5. Amount paid for medical attendance, \$31.45.

ASSETS.

Cash on hand \$42.16

LIABILITIES.—None.

MISCELLANEOUS.

Books kept by the Society—cash book, individual ledger and members' roll.

The books of the Society were audited on February 1st, 1899. Names of auditors : J. L. Skerrow, J. N. Ansley, both of Toronto.

RECEIPTS.

Assessments	<u>\$77 70</u>
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CASH EXPENDITURE.

Expenses of Management.

Law costs.....	\$1 00
Registration fee.....	6 00
Printing, stationery, etc	<u>8 54</u>
Total expenses of management.....	\$15 54

Miscellaneous Expenditure.

Sick benefits.....	<u>20 00</u>
Total expenditure	<u>\$35 54</u>

UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855 ; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Mary Ann Anderson, President.....	Chatham.
Isabella Hunton, Vice-President.....	“
Sarah E. Burton, Secretary.....	“
Annie M. Robinson, Treasurer	“

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1898, 43.

One member died during 1898, and \$29 Funeral Benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fourteen members of the Society received sick benefits during 1898.

Total amount of benefits paid in 1898, \$76.00.

Number of weeks' sickness experienced in 1898, 42.

Total amount of cash standing to credit of Sick Fund.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	\$400 00
“ Chatham Loan and Savings Company....	100 00
Cash on hand	19 85
	\$519 85

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required

Society's books were duly audited December 29th, 1898.

Names and addresses of Auditors for 1898 were as follows : Mary Anderson, Sarah E. Burton, A. Robinson.

CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$2.07	
Initiation fees		\$10 00
Dues		73 11
Interest.....		12 00
All other sources.....		36 92
		<hr/>
Total.....		<u>\$132 03</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Registration expenses.....		\$15 00
Printing and postage.....		92
Other management expenses		10 85
		<hr/>
Total expenses of management		\$26 77

(b) Miscellaneous Expenditure.

Funeral benefits		29 00
Sick benefits.....		76 00
		<hr/>
Total expenditure.....		<u>\$131 77</u>

ANCIENT ORDER OF HIBERNIANS, ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

Head Office, 83 Wellington Avenue, Toronto.

Organized 24th September, 1888 ; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. Duffy, Provincial President	Toronto.
G. I. Handly, Vice Provincial President	St. Thomas.
Hugh McCaffery, Provincial Secretary	Toronto.
John McCarty, Provincial Treasurer	St. Catharines.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of subordinate 861, auxiliary 202.

Three members of the Society died during 1898.

The total amount of funeral benefits paid during 1898, was \$150.00.

Total amount standing to credit of combined Sick and Funeral Benefit Fund, \$2,765.06 ; Auxiliary Bodies, \$483.74.

SICK BENEFITS.

Number of members who received sick benefits in 1898 : Subordinate bodies, 94 ; Auxiliary bodies, 18.

Total amount of sick benefits paid during 1898 : Subordinate bodies, \$1,579.00 ; Auxiliary bodies, \$186.00.

Number of weeks' sickness experienced in 1898 : Subordinate bodies, 315 ; Auxiliary, bodies, 62.

Amount paid for medical attendance during 1898 : Subordinate bodies, \$542.15 ; Auxiliary bodies, \$157.35.

ASSETS.—No information,

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly.

Twelve assessments were made during the year 1898, payable within 90 days.

The books and accounts were duly audited on 22nd May, 1898. Accounts of Local Divisions are audited quarterly.

The books of record and account kept by the Society are, day book, ledger and Financial Secretary's book.

Names of auditors for 1898 : M. J. Lynch, Kingston ; Geo. Duffy, Toronto and Jos. Rutledge, Toronto.

A system of Insurance has been adopted but is not yet in force.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary.
Cash balance from 1897 (not extended).....		\$1,971 68	
Cash received during 1897 from :			
Application fees		\$308 00	\$120 00
Initiation fees .....		.....	119 00
Dues		2,941 45	514 95
Interest		148 56	18 93
Assessments .....		.....	20 55
Per capita tax and levies	156 89	.....	200 00
Supplies sold		23 83	126 42
All other sources		687 45	141 66
Total	<u>\$156 89</u>	<u>\$4,109 39</u>	<u>\$1,261 51</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee.....	\$10 00	.....	.....
Per capita tax or levies	\$230 66	\$16 55
Rent, light, heat and taxes..	534 12	100 11
Managing officers' salary and auditor's fees	15 50
Interest.....	186 95	.....
Printing, stationery and advertising	19 92
Postage, telegrams and express	3 48
Expenses of annual meeting..	52 00	.....	111 73
Supplies bought	44 88	.....	192 14	17 13
Total expense of management	<u>\$44 88</u>	<u>\$62 00</u>	<u>\$1,143 87</u>	<u>\$284 42</u>

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	.....	100 00	50 00
Sick benefits.....	.....	.....	1,579 00	186 00
Medical attendance .....	.....	.....	542 15	157 35
Total	<u>\$44 88</u>	<u>\$62 00</u>	<u>\$3,365 02</u>	<u>\$677 77</u>

ORANGE YOUNG BRITON LODGE No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Thos. Evans, Worshipful Master	Ottawa.
Alfd. Scarfe, Deputy Master	Ottawa.
W. J. Kissick, Secretary	Ottawa.
Samuel Crooks, Treasurer	Ottawa.

FUNERAL BENEFITS.

No information.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Six members of the Society received sick benefits during 1898.

Total amount of benefits paid in 1898, \$36.00.

Number of weeks' sickness experienced in 1898, 13.

Total amount of cash standing to credit of Sick Fund, \$167.82.

MISCELLANEOUS.

The Society's books were audited for 1898 on January 20th, 1899.

Names and addresses of auditors for 1898 were as follows : Ed. Ashe and Jno. Carleton, Ottawa.

The amount of sick benefits was changed from \$2.50 to \$3.00 weekly.

 CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$16 78
Cash received during 1898 from :	
Dues	\$97 00
Initiation fees.....	7 00
Supplies sold.....	15 15
Certificate.....	1 00
Concert	28 15
	<hr/>
Total receipts	<u>\$148 30</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) Expenses of Management.

Per capita tax or levies for management.....	\$19 20
Registration fee.....	3 00
Supplies bought.....	49 95
Travelling expenses.....	12 60
Rent, light, heat and taxes.....	20 00
Printing	1 50
Official journal.....	3 00
	<hr/>
Total expenses of management.....	<u>\$109 25</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	38 70
Gratuities to distressed members	10 00
	<hr/>
Total expenditure.....	<u>\$157 95</u>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Government Buildings, Ottawa.

Organized January, 1872 ; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Major O. 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, 1898, \$51,800.00.

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, 1897	263	\$ c. 52,600 00
Add contracts taken during 1898, new and renewed		1,800 00
Gross number and amount of contracts on foot at any time during 1898 ...	272	54,400 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898.....	9	1,800 00
“ lapsed in 1898	4	800 00
Total deductions extended	13	2,600 00
Net contracts on foot 31st December, 1898	259	51,800 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash in Government Savings Bank, Toronto	\$2,061 53
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VI. LIABILITIES.

Amount of claim resisted (since settled)	\$200 00
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VII. MISCELLANEOUS

Actions or proceedings instituted or prosecuted by or against the Society during 1898: One; settled for \$100.

The Society's books were duly audited on 27th January, 1899.

Names and post office addresses of the Auditors for 1898 were as follows: T. M. Boville, Richard Devlin, W. B. A. Hill,

VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended)	\$2,372.22
Dues	\$1,486 23
Interest and dividends	65 48
Total receipts	<u>\$1,551 81</u>

IX. CASH EXPENDITURE.

Registration fee	\$3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	9 50
Total expenses of management	<u>\$62 50</u>

Miscellaneous Expenditure.

Life insurance claims	1,800 00
Total expenditure	<u>\$1,862 50</u>

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 30 Queen Street West, Toronto, Ont.

Organized 2nd August, 1896 ; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Joseph Cohen, President	Toronto.
Joseph Harris, Past President.....	Toronto.
Joseph Harris, Secretary	Toronto.
M. Halpein, Treasurer	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 49. One member of the Society died in 1898, and \$15 paid for funeral benefits.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1898, 2.
 Amount of benefits paid in 1898, \$9.
 Number of weeks' sickness experienced in 1898, 3.
 Amount paid for medical attendance, none.
 Total amount of cash standing to credit of the Society, \$37.

ASSETS.

Cash in Imperial Bank	\$37 00
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LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1898 on November 14th.

Names and post office addresses of the Auditors for 1898 : Joe Cohen and J. Brady.

VIII. CASH RECEIPTS.

Cash received during 1898 from :

Application and initiation fees	\$	11 00
Dues		46 50
Other sources		11 45
		<hr/>
Total receipts	\$	<u>68 95</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	\$	3 00
Printing, stationery and advertising		7 35
Postage, telegrams, express.....		5 60
Rent		10 00
		<hr/>
Total expenses of management	\$	<u>25 95</u>

(b) Miscellaneous Expenditure.

Funeral benefits		15 00
Sick benefits		9 00
		<hr/>
Total expenditure	\$	<u>49 95</u>

COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

Date of application for registry, 18th August, 1899,

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 19th day of August, 1899, 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 Brantford, Ont. Suits by or against the Society may be brought in the name of the Cockshutt Plow Company Relief Association.

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 of the Society, so far as it relates to the insurance contracts.

VERITY PLOW COMPANY RELIEF ASSOCIATION.

Date of application for registry, 26th August, 1899.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 6th day of September, 1899, 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 Brantford, Ont. Suits by or against the Society may be brought in the name of the Verity Plow Company Relief Association.

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 of the Society, so far as it relates to the insurance contracts.

W. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY

Date of application for registry, 28th November, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of January, 1899, 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 W. & J. G. Greey's Employes' Mutual Sick 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.

THE GEORGE DUFFY BENEFIT ASSOCIATION.

Date of application for registry, 10th November, 1898.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 16th day of November, 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 George Duffy Benefit Association.

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 and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES :

SHOWING

Life Insurance ; Sick and Funeral Benefits ; Membership ; Assets and Liabilities :

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st Decem-ber, 1898.		No. of insurance cer-tificates in force any-where at 31st Decem-ber, 1898.		Amount of insurance in force anywhere at 31st Decem-ber, 1898.		Amount of insurance benefits paid in 1898 in Ontario.		Amount of disability benefits paid in 1898 in Ontario.		Assets in Ontario at 31st Decem-ber, 1898.		Liabilities in Ontario reported at 31st Dec-ember, 1898.		Total assets anywhere.		Total liabilities any-where.	
	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢	£	¢
Chosen Friends, Grand Council Canadian Order	16,018	16,130	19,552,730 00	95	121,000 00	30,233 10	195,633 75	16,030 57	195,633 75	195,633 75	16,030 57	195,633 75	16,030 57	195,633 75	195,633 75	16,030 57	195,633 75	16,030 57
Commercial Travellers' Assn. of Canada (30th Novem-ber)	4,329	1,339	788,544 00	35	6,125 00	5,125 00	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21	291,343 21
Commercial Travellers' M. E. Socy. of West-Ont.	888	888	29,500 00	7	350 00	350 00	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13	13,885 13
Federal Beneficial Assn. Grand Branch	200	207	29,500 00	7	350 00	350 00	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41	1,420 41
Federated Letter Carriers	187	317	1,290,500 00	6	5,500 00	5,500 00	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36	59,224 36
Foresters, Ancient Order	13,550	1,081	31,727,500 00	103	107,788 00	107,788 00	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46	10,918 46
Foresters, Canadian	22,310	30,789	70,022,500 00	235	27,000 00	27,000 00	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22	135,914 22
Foresters, Catholic	1,780	66,831	18,086,500 00	86	83,130 00	83,130 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Hamilton Polices B. Fund	50	11,030	100,180,500 00	1	2,000 00	2,000 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00	86 00
Home Circles, Order of Canadian	11,030	162,252	1,700,500 00	1	2,000 00	2,000 00	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20
Knights of the Macalees, Supreme Tent	10,363	51,527	14,200 00	4	4,000 00	4,000 00	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12	13,181 12
Knights of Pythias	1,163	3,711	736,550 00	2	7,000 00	7,000 00	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41	59,226 41
Knights of St. John and Malta	151	112	2,261,350 00	22	11,300 00	11,300 00	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78	18,530 78
London Police Benefit Fund	37	142	13,820,500 00	53	61,500 00	61,500 00	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47	170,122 47
Mutual Masonic Compact	112	161	1,865,000 00	7	7,000 00	7,000 00	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19	11,379 19
Merchants Life Association	562	500	161,000 00	2	2,000 00	2,000 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00	1608 00
Oddfellows, Canadian Order	3,796	3,164	337,819,000 00	33	91,403 22	91,403 22	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49	70,363 49
Oddfellows Relief Association	7,690	10,362	10,114,300 00	37	38,800 00	38,800 00	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98	33,392 98
Orange Grand Lodge of B. A.	65,000	1,865	12,717,000 00	23	24,000 00	24,000 00	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74	73,431 74
Railroad Trackmen, United Brotherhood	161	161	2,477,750 00	58	35,000 00	35,000 00	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69	21,169 69
Royal Arcanum	3,219	189,184	1,770,500 00	13	11,800 95	11,800 95	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48
Royal Templars of Temperance	8,298	6,618	1,125,000 00	1	7,900 00	7,900 00	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20
Societe des Artisans	622	12,780	2,477,750 00	1	2,000 00	2,000 00	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20
Sons of England	10,246	2,911	1,303,455 00	13	11,800 95	11,800 95	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48	26,497 48
Sons of Scotland	5,543	3,543	1,303,455 00	1	7,900 00	7,900 00	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20
Sons of Temperance	81	384	63,122,500 00	2	333 56	333 56	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63
St. Joseph, Union of, Ottawa	1,304	1,580	63,122,500 00	235	1,303,311 73	1,303,311 73	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06	2,156,346 06
Toronto Firemen's B. Fund	165	165	1,099,149,539 71	975	1,303,311 73	1,303,311 73	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63
Toronto Polices B. Fund	268	268	63,122,500 00	1	7,900 00	7,900 00	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20	1,402 20
United Workmen, Ancient Order	33,965	35,180	63,122,500 00	235	1,303,311 73	1,303,311 73	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63
Totals	226,142	624,015	1,099,149,539 71	975	1,303,311 73	1,303,311 73	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63	42,456 63

Short Name of Society.

TABLE II.—SICK AND FUNERAL BENEFITS.—Continued.

Short name of Society.	No. of members reported at 31st December, 1898.	No. of members who died during 1898. (* Members' children, ** Members' wives.)	Amount paid for funeral benefits. († For members' children, ** For members' wives.)	No. of members sick during 1898.	No. of weeks' sickness experienced in 1898.	Amount paid for sick benefits during 1898.		Amount paid for medical attendance.		Amount paid for special relief.		Assets at 31st December, 1898.		Liabilities at 31st December, 1898.	
						£	¢	£	¢	£	¢	£	¢	£	¢
Home Circles, Canadian Order of, Grand Body*	244	3	300 00	102	494	1,976 00						677 23			
Irish Catholic Benevolent Union, Grand Body				36	128	515 00		240 01	38 75			1,524 00		10 55	
Irish Catholic Benevolent Union, subordinate Bodies				15	65	106 81		45 00				989 70			
Italian Benevolent Society	50	12	600 00	189	993	1,660 00			2,607 35						
Knights of the Maccabees		9	529 65	119	436	1,550 83		778 93	180 90			22,601 84		136 85	
Knights of Pythias, Subordinate Lodges	255	11	50 00	24	84	337 63		198 50	22 00						
Knights of St. John, R. C. Union, Subordinate Comys	115	1		15	31	102 00		69 75							
Auxiliary														35 49	
Grand Body	387	5		8	29	59 00		105 48		10 00		605 32			
Subordinate				4	13	36 00									
Loyal Orange Young Briton Lodge No. 33			2,500 00							177 76		1,507 53		194 25	
Loyal True Blue Association, Grand Body	4,046	30		37	93	226 58		665 46	494 10			7,301 70		452 87	
Subordinate Body				15	33	90 31		96 65						137 32	
Macdonald Manufacturing Co.'s Employees' L. Society	100	5	**150 00	297	798	2,262 80			19 65			369 34			
Massey-Harris (Toronto) Employees' M. B. Society	960	8	475 75	97	331	1,259 65						858 50		48 00	
Massey-Harris (Brandon) Relief Association	644	2	48 00												
Mutual Masonic Company				16	62	230 00									
Metu dist Book and Pub. Employees' B. Society	117	1	100 00	13	13	211 65		617 12							
Merchants' Life Association		17	**340 00												
Obdellows, Canadian Order, Grand Lodge*		25	1,000 00												
Subordinate Lodges				380	1,380	1,010 00		2,661 94	354 82			20,798 89		1,689 14	
Grand United Order	185	2	80 00	10	60	185 00				211 90					
Independent Order, Grand Lodge														2,617 40	635 02
Subordinate Lodges	23,635	179	7,685 06	2,495	17,556	53,372 79		6,797 39	16,036 92			967,676 74		13,345 82	
Independent Order M. Unity, Grand Lodge			100 00											2,474 46	
Subordinate	182	1		37	106	395 21		179 68	18 00			1,710 99		42 16	
Ontario Benefit Society	63			1	5	20 00									
Orange Grand Lodge Ontario West, Grand Lodge				190		2,190 24		2,746 17	205 00			1,524 56			
Subordinate Lodges	22,000	166	665 62												
Ottawa Typographical Union No. 102				53	207	578 00		311 63	6 00			1,484 76		346 57	
Ottawa Unity Protestant Benefit Society	334	1	620 00												
Postal Benefit Association	67														

† W. & O.

* Included in membership shown in Table I.

APPENDIX

TO DIVISION C OF THE REPORT (1899) OF THE INSPECTOR OF INSURANCE AND REGISTRAR OF FRIENDLY SOCIETIES FOR THE PROVINCE OF ONTARIO.

A. O. U. W. OF ONTARIO *vs.* A. O. U. W. OF MANITOBA.

Right of Extra-Provincial Friendly Societies to Registry under Section 60 (6) of the Ontario Insurance Act. (R.S.O., 1897, c. 203.)

- I. JUDGMENT OF THE REGISTRAR OF FRIENDLY SOCIETIES. (31st October, 1898.)
 - II. ON APPEAL, JUDGMENT OF THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE, DISMISSING THE APPEAL. (1st March, 1899.)
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BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

Re GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN OF MANITOBA AND
NORTHWEST TERRITORIES.

A.O.U.W. OF ONTARIO vs. A.O.U.W. OF MANITOBA.

Application for Registration under the Ontario Insurance Act.

Clute, Q.C., and Phippen for Applicants; Aylesworth, Q.C., *contra.*

JUDGMENT.

[31st October, 1898.]

THE REGISTRAR OF FRIENDLY SOCIETIES:—

1. This is an application for registry as a friendly society under section 60 (6) of the Ontario Insurance Act, R.S.O. 1897, c. 203. The application is made in the name of the Grand Lodge of the Ancient Order of United Workmen of Manitoba and Northwest Territories.

2. The application is opposed by the friendly society which was incorporated and stands registered under the name of The Ancient Order of United Workmen of the Province of Ontario. For shortness, the two societies may be designated respectively as *the Manitoba Society* and *the Ontario Society*.

3. The Ontario Society takes the following objections to the present application :

(i) That, while the ostensible applicant is the Manitoba Society, the real applicant is the Supreme Lodge of the Ancient Order of United Workmen,—an unincorporated society having its head office at Meadville in the State of Pennsylvania.—For shortness, this last society may be designated *the United States Society*.

(ii) That, by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba.

(iii) That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act inasmuch (as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act,

(iv) That the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an

infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

4. The first objection goes to the *bona fides* of the application, and alleges that the United States Society, which has no status to apply for registry in its own name, is the real applicant, while using the name of the Manitoba Society. In support of this contention the Ontario Society has put in (Exhibit 30) the printed official report of the proceedings of the United States Society's 26th regular meeting June 21st to July 1st, 1898. From the evidence it appears that, by voluntary co-operation, relations both financial and fraternal formerly existed between the Ontario Society and the United States Society. These relations were severed on the 25th June, 1897, (Exhibit 27, p. 2769; Exhibit 30, p. 33). The Ontario Society attempted to part on friendly terms; and for this purpose addressed a memorial to the United States Society (Exhibit 30, pp. 28-9) in which the following passages occur:

"The Grand Lodge deemed it desirable and expedient to memorialize the Supreme Lodge to the end that the sought for separation may take place without irritation on either side, and in a cordial spirit pave the way to preserving some measure of fraternal intercourse and association."

"It may be well, however, in addition, to call the attention of the Supreme Lodge to a predominating feature of the situation, and which has a prevailing influence with the Grand Lodge. To the statutory laws of Ontario the Grand Lodge is compelled to look for direction, and which prevail to the exclusion of any authority derived or exercised by the Supreme Lodge. This accounts for some friction in the past, and with a prospect of a greater divergence in the future."

The Memorial ends with an offer to continue fraternal relations on a basis somewhat similar to the Masonic Grand Jurisdictions. The United States Society refused these overtures, and by a "proclamation" and a series of circulars (Exhibit 30 pp. 32 to 35) attempted to disorganize and break up the Ontario Society. The Ontario Society had been duly incorporated as a benefit society under the laws of this Province in 1879, and had enjoyed that status for eighteen years. The United States Society is a voluntary association not even incorporated in its own State (Exhibit 30, p. 81 and p. 489); and never recognized by or even known to our law; yet it assumed by proclamation to dissolve a society incorporated by this Province and to place the members of the corporation under interdict: Exhibit 30, pp. 33 et seq.

5. The courts in the United States had already on various occasions rebuked such pretensions; so that the United States Society was without excuse. In *Lamphere v. Grand Lodge (Michigan) A.O.U.W.* (47 Mich 429; 19 Ins. L.J. 767), this same Supreme Lodge had levied an assessment upon the members of the Grand Lodge of Michigan; Lamphere, one of those members, refused to pay it; thereupon the Grand Lodge of

Michigan suspended him. Lamphere applied for a mandamus to compel his reinstatement. The Supreme Court of Michigan granted the mandamus, saying :

“The relator [Lamphere] is not liable to pay the assessment. It is not competent for the respondent [The Grand Lodge of Michigan] to subject itself or its members to a foreign authority in this way. There is no law of the State which would subject a corporation created and existing under the laws of this State to the jurisdiction and control of a body existing in another State, and in no manner under the control of our laws. The attempt of the respondent [The Grand Lodge of Michigan] to do this is an attempt to set aside and ignore the very laws of its being. A mandamus will therefore issue as prayed.”

In another case where, for “insubordination,” the charter was revoked, the New York Court of Appeal remarked : “There has been a divorce, but that is quite different from a death” : *Wells v. Monihan* 129, N. Y. 161.

6. At the meeting of the United States Society, held at Asbury Park, New Jersey, June 21st to July 1st, 1898, the Supreme Master Workman, W. S. Robson, brought before the Supreme Lodge (Exhibit 30, pp. 62 et seq.) the severance by the Ontario Grand Lodge of relations with the Supreme Lodge, and denounced such secession as “treason” and the seceders as “traitors ;” and recommended amendments to be made to the constitution for the trial and punishment of such offenders. This part of the Supreme Master Workman’s report was referred to the “Committee on Good of the Order,” and the committee made a report (Exhibit 30, p. 361-2) which is remarkable for its energy of expression. One extract will suffice :

“What punishment is adequate for such arch traitors to their oaths, to their brothers and to the community in which they live ? They should not only be expelled from the Order, but their names should go down in infamy second only to Judas Iscariot, who betrayed the Master for thirty pieces of silver. The same ignoble selfishness that placed self before ‘The Almighty’ is the incentive to-day that would actuate the advocate of secession in this Order. We have found by fatal experience that to temporize with those whose ambitions lead them to advocate secession only leads to disaster. It is not the humble member, whose fertile brain conceives the plan to violate all his obligations, but it is the leader, or he who wants to lead ; it is the ambitious, who controls or wants to control. Treason, like all noisome and putrid emanations, is found at the top.”

7. Another matter touching the Ontario Grand Lodge was brought before the Supreme Lodge by Master Workman Robson in his address, viz., the position of Saratoga Lodge situate at Rat Portage, Ontario : Exhibit 30, p. 63, also *Ibid*, p. 377-380. Saratoga Lodge was instituted at Rat Portage by the Ontario Society (Exhibit 30, p. 376) : That part of Ontario was then sparsely settled and difficult of access ; and when the Manitoba Society was organized as a Grand Lodge (Aug. 24th, 1892) : (Exhibits No. 21 p. 5 ; No. 25, p. 1383) Saratoga Lodge was, for more convenient administration, temporarily annexed to the Manitoba Society. That this arrangement was only by consent of the

Ontario Society is evident from the very first clause in the Grand Lodge constitution of the Manitoba Society itself, where it is enacted that the Manitoba Society—

“Shall have jurisdiction over all lodges and members of the A. O. U. W. in the Province of Manitoba and Northwest Territories and, *with the consent of the Grand Lodge of Ontario, such lodges of the Province of Ontario as may be adjacent to Manitoba and desire to be so included:*” Constitution 1892, s. 1 (Exhibit 4, p. 5); Constitution 1896, s. 1 (Exhibit 12, p. 9).

Difficulties soon began to arise from the Manitoba Lodge exercising jurisdiction in Ontario; at a meeting of the Ontario Society held on the 15th February, 1893, the following report of the Committee on Laws was adopted (Exhibit 25, pp. 1557-8) —

“Re Saratoga Lodge No. 29, Rat Portage: Your Committee recommend that the action of the G. M. W. be approved, under the circumstances, and would suggest that he be requested to communicate with the G. M. W. of Manitoba, with the view of having the said Lodge transferred to the jurisdiction of this Grand Lodge, as it is not desirable to have lodges in the Province of Ontario owing allegiance to another Grand Lodge.”

In 1893 correspondence passed between the Ontario and Manitoba Societies respecting this matter. (Exhibit 26, pp. 1634 *et seq.*) The Saratoga Lodge having petitioned for the continuance of the *status quo*, a report of the Committee on Laws was adopted on the 21st February, 1894, at the Grand Lodge meeting of the Ontario Society; recommending that the petition of Saratoga Lodge “be granted in accordance with their expressed wish, but without prejudice to the right of the Grand Lodge to exclusive jurisdiction within the boundaries of the Province of Ontario, including the said territory”: Exhibit 26, p. 1821.

8. In 1897 the Ontario Society severed relations with the United States Society, but the Manitoba Society continued its relations with the United States Society as before. At the next Grand Lodge meeting of the Ontario Society (16th February, 1898,) the anomalous position of Saratoga (Rat Portage) Lodge was again brought up: Exhibit 31, p. 45-6, when the Grand Master Workman, F. W. Unitt, made the following recommendations:

“During the past year circumstances have entirely changed our relationship both to the Supreme Lodge and to the Grand Lodge of Manitoba; and as I am advised that under the Insurance Act of Ontario the Lodge at Rat Portage cannot legally exist except under the registry of the Grand Lodge of Ontario, and as I think we should not allow the Supreme Lodge to exercise control over any portions of this Province as it might lead to trouble and confusion in the future, therefore I recommend that the Grand Master Workman be instructed to recall Rat Portage Lodge from the jurisdiction of Manitoba; and, in event of their refusal to render allegiance to this Grand Lodge, then he be empowered to establish a Lodge of our Order in that town, and to deal with our brethren of Rat Portage Lodge in a liberal manner by accepting the members in good standing without examination and grading them at the age they entered the order, thus placing them in the same position as our own members at the time of the adoption of the graded assessments.”

These recommendations were approved by the Ontario Society, and the Grand Master Workman was empowered to take the action recommended": Exhibit 31, p. 286.

9. Saratoga Lodge having failed within the time allowed to affiliate with the Ontario Society, that Society established a new lodge at Rat Portage and addressed a circular to the individual members of the former lodge, offering upon the above basis to receive them as insured members of the Ontario Society. Several of the members accepted the offer and affiliated with the new lodge at Rat Portage. In all this the Ontario Society was strictly within its legal rights; and on the other hand neither the Manitoba Society nor the United States Society had in Ontario any status whatever: Exhibit 30, p. 378.

10. At the meeting of the United States Society held at Asbury, New Jersey, on the 21st June, 1898, the Supreme Master Workman (W. S. Robson) in his report (Exhibit 30, p. 63) brought up the case of Saratoga Lodge at Rat Portage; and, after referring to the fact that unregistered societies were prohibited by the law of Ontario, proceeded as follows:—

"My representatives present at the Grand Lodge session of Manitoba had their attention called to the matter; and, after advising with counsel, recommended that, in order to protect said lodge, the Supreme Lodge should attempt to register the Grand Lodge of Manitoba in Ontario. I have had some correspondence with the attorneys, and, while I felt authorized to pay registration fee, I did not think I had authority to deposit the \$5,000 required. So that I have advised the attorneys to prepare all things for registration and await your action in regard to said deposit. The lodge in question telegraphed me for assurance of protection; and I replied in effect that the Supreme Lodge never had, and, in my opinion, never would refuse to protect a loyal lodge, regardless of expense. Upon the faith of this they refused Ontario's proposition, and to-day remain loyal to the Supreme Lodge.

"I recommend that this Supreme Body take steps at once to protect said Subordinate Lodge, and, if necessary, that the said deposit be made."

This portion of the report was referred to a "Special Committee on Ontario." The Committee reported at length (Exhibit 30, pp. 378-380), and their report was adopted (Exhibit 30, p. 401). After referring to sections 83 (1), (2) and 60 (6) of the Ontario Insurance Act their report says (Exhibit 30, p. 379):

"Since this matter was called to the attention of the Supreme Master Workman, a lodge of the Clandestine Jurisdiction of Ontario has been instituted in Rat Portage, and it is evidently the intention of that organization to occupy the territory. The members of Saratoga Lodge have resisted every temptation to join the rebels; and, as one of their number recently wrote to Supreme Foreman Sessions, they are 'very decided to remain loyal to the Supreme Lodge.'

"As you have been informed by the Supreme Master Workman, everything necessary for the registration of the Grand Lodge of Manitoba and the Northwest Territories in Ontario has been done with the exception of making the deposit of five thousand dollars, and this deposit, if made at all, must be made before next Thursday.

“The sole question for the Supreme Lodge to determine is this: Shall we authorize the deposit of five thousand dollars with the Provincial Treasurer of Ontario, in order to protect a loyal lodge beset by rebels, and asking our assistance? The members of your Committee, after ascertaining the facts in the case, were not long in deciding how they would cast their votes. They believe that the money so deposited would be well spent. It would not only protect Saratoga Lodge, but it would afford the opportunity for the organization of other loyal lodges in Ontario, and it might bring back to our standard many who are not altogether satisfied with the Clandestine Jurisdiction.

“The Committee therefore recommend the adoption of the following resolution:

“Resolved, That five thousand dollars be, and the same is hereby appropriated for the deposit required by law to enable the Grand Lodge of Manitoba and the Northwest Territories to carry on the work of the A. O. U. W. *as a branch of and subject to the Supreme Lodge.*

“Resolved, That the Supreme Master Workman and the Supreme Recorder be, and they are hereby authorized and instructed to procure a license for said Grand Lodge to carry on said work, and for that purpose make said deposit with the Provincial Treasurer of Ontario, or other proper officer, as required by law, on or before June 30th, 1898, and, as soon thereafter as practicable, to substitute for said deposit interest-bearing bonds or securities.”

11. The above report was adopted on the 25th June, 1898 (Exhibit 30, p. 401); and three days afterwards an application for registry in the name of the Manitoba Society was filed with the Registrar of Friendly Societies for Ontario and, a bank deposit receipt for \$5,000 was tendered. The United States Society decides that registration under the Ontario law must be had, takes the steps for that purpose, pays the registration fee and appropriates out of its own funds \$5,000 for the deposit (Exhibit 30, pp. 63-4, 378-380, 401).

The conclusion seems irresistible that the real applicant is the United States Society; and that the name of the Manitoba Society is put forward merely to give a color of law to the transaction. In this matter it would seem that the United States Society is carrying out a new line of policy which was deliberately adopted at that general meeting of the 21st June, 1898. In his report the Supreme Master Workman (Exhibit 30, pp. 81-2) said:

“This Supreme Lodge surrendered its ‘legal entity’ years ago, and as an unincorporated association it stands to-day as the supreme power, asserting its rights against the protected corporate bodies of the various States. Our legal department has been sadly neglected. Under the inspiration of fraternity we have been marching on, never dreaming that in gathering power and strength we should so protect ourselves that this same power could always be well directed.”

He also said:

“In my opinion, the relation of the Supreme and its Grand Lodges should be fixed beyond cavil and dispute; and the legal existence of this body as the Supreme power should be established in every State, Province and Territory where this Order exists. It may be

said that this will cost something. That is true; but so do all things cost that are worth having, and in my opinion it will cost less than the Iowa litigation; the most important, yet up to this hour, the most useless lesson of our history."

This part of the Report was referred to a Committee who approved of the above recommendations and the Committee's report was adopted: Exhibit 30 pp. 429, 444.

12. The second objection taken by the Ontario Society is that by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba. The Manitoba Society was on the 7th June, 1893, incorporated under the statute of Manitoba, 40 Victoria, chapter 25, by filing on that day a declaration in the office of the Prothonotary of the Court of Queen's Bench at Winnipeg: Exhibit 3. The opening paragraphs of the Declaration are as follows (Exhibit 2):—

"We the undersigned persons, being members of the Grand Lodge of the Ancient Order of United Workmen of the Province of Manitoba and Northwest Territories, *the same being a branch of and subject to the Supreme Lodge of the Ancient Order of United Workmen of America*, do hereby declare that it is the desire and determination of said Grand Lodge to be incorporated under and according to the provisions of 40 Victoria, Chapter 25, section 1 and subsequent sections, being an Act for the incorporation of Charitable, Benevolent and Saving Associations, for the mutual protection by means of contributions, subscriptions, donations or otherwise against all casualties caused by disease, inevitable accidents or death with the view of helping the afflicted, or the widows and orphans of deceased members."

"The name of the Association is the 'Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories.'"

13. By the document just cited the Manitoba Society declares itself to be "*a branch of and subject to*" The United States Society; so that, at the very threshold, this Declaration again raises the question whether the Province of Ontario, in dealing with the present application for registry, is dealing with the Manitoba Society, or with the United States Society. The determinations and transactions of the United States Society cited (in paragraphs 4, 6, and 9 to 12 *supra*) clearly show that the United States Society claims and exercises the right of dealing with the Manitoba Society in the same way that the Manitoba Society deals with its own subordinate lodges. In other words the relation is that of principal and agent: *Borgraefe v. Knights of Honor*, 22 Mo. App. 127, at 141-2 (this case was cited and approved in *Wells v. I.O.F.*, 17 O.R. at 326); *Bacon on Ben. Societies* 2nd Ed. sec. 148 citing cases; *Joyce on Insurance* (1897) sec. 407. By its charter the Manitoba Society expressly declared itself to be a branch of and subject to a foreign society which itself had no legal status or entity even in the state of its domicil: Exhibit 30 pp. 81, 429. The Manitoba Society thus, instead of being an autonomous Provincial corporation, made itself simply the incorporated agency of a foreign unincorporated society which permits its Provincial agencies to become incorporated only when the local law compels: *Const. of U. S. Society 1895* (Exhibit 29) p. 34, s. 41.

14. Now assuming for the moment that there exists in Manitoba the reciprocal law required by section 60 (6) of the Ontario Insurance Act, would the Manitoba (incorporated) agency of a foreign society have status under that clause to apply for the registration of either the agent society or the principal society? I think not. The Act 53 Victoria, chapter 39 (0) by sections 9 and 10 stopped, as from the 10th March, 1890, the further creation in Ontario of corporations for the transaction of life insurance on the assessment system. Then, in 1892, the Insurance Corporations Act 55 V. c. 39 (0), while prohibiting unregistered societies, admitted to registry such life assessment societies, foreign and domestic, as having been in active operation in Ontario on the 10th March, 1890, entered their applications before the 1st July, 1892, and obtained registry before the 1st January, 1893: Secs. 3, 10, 12, 27. Then the door was shut. In 1897, 60 Vic. c. 36, s. 60 (6),—now continued by R.S.O. 1897, c. 203, s. 60 (6),—was passed for the obvious intent of promoting certain reciprocal legislation and safeguards between the Provinces of Canada, whereby Ontario might authorize within its domain societies created by the reciprocating Province and operated under strict statutory provisions of that Province. Upon the face of the enactment itself it is clear that S. 60 (6) is a convention strictly limited to those Provinces of Canada which pass the necessary legislation; and is not to be extended to societies beyond the confines of Canada, even though they come from other parts of the British Empire itself. If Manitoba is the reciprocating Province, then the society applying for registry must *bona fide* be a friendly society of Manitoba; not a friendly society of Pennsylvania having a branch or agency in Manitoba. Section 63 (2) of the Ontario Insurance Act indicates some of the tests to be used in deciding whether a society is to be treated as domestic or foreign:

“(2) No society applying for registry or renewal of registry by virtue of its incorporation under any Act of Ontario shall be deemed to be entitled to registry on the Friendly Society Register unless its head office is situated and maintained in Ontario, and unless the Secretary and Treasurer are *bona fide* residents of the Province. 60 V. c. 36, s. 63.”

In the case of the present applicant society, it describes itself as “a branch of, and subject to” the United States Society. The head office of the applicant society is therefore at Meadville, Pennsylvania, which is also the address of the Secretary; the present Treasurer resides at Albany, N. Y.: Exhibit 30, p. 580; Cf. *Jones vs. Scottish Accident Ins. Co.*, 17 Q.B.D. 421. The first of the two resolutions of the United States Society appropriating the \$5,000 for purposes of the registration deposit in Ontario expressly says (*supra* par. 10) that it is to enable the Manitoba Society “to carry on the work of the A. O. U. W. as a branch of and subject to the Supreme Lodge.” And by the second resolution (*supra* par. 10) the two chief executive officers of the United States Society are “authorized and instructed to procure a license for said Grand Lodge [meaning the Manitoba Society,] to carry on said work, and for that purpose to make said deposit with the Provincial Treasurer of Ontario, or other proper officer as required by law, on or before June 30th, 1893, and as soon thereafter as practicable to substitute for the said deposit interest bearing bonds or securities.” (Exhibit 30, pp. 379, 380; the resolutions were adopted at p. 401.) The words last cited clearly show that the legal as well as the beneficial

ownership of the \$5,000 is to remain in the United States Society. The whole series of documents now in evidence show conclusively that the United States Society is the real applicant; and that the nominal applicant is an incorporated Manitoba agency of the United States Society. Section 60 (6) of the Ontario Insurance Act has, I think, no application whatever to Provincial agencies of foreign societies.

15. Then as to limitations of area imposed upon the Manitoba Society either by the law of Manitoba or by the Constitution of the Society itself. The present Statute law of Manitoba relating to this matter is said to be contained in Section 4 of 57 V. c. 2 (M),—“The Charitable Associations Act.” Section 4 is as follows:

“4. Any institution or association so incorporated may, from time to time, have or establish and maintain any number of branches or subordinate lodges thereof in the Province to promote the objects thereof.”

Do the words “in the Province” prohibit the establishment and maintenance of lodges by the Manitoba Society in other Provinces; or are the words thrown in simply through the desire of the Manitoba Legislature to avoid all appearance of reaching beyond its own jurisdiction? Section 1 of the Act so amends Section 3 of Chapter 17 of the Revised Statutes of Manitoba as to grant incorporation to Societies already established in Great Britain and or in the other Provinces of Canada. Suppose that a society operating for many years in England, but unincorporated there, took out incorporation in Manitoba: was it intended that the Manitoba incorporation should debar the Society from maintaining its existing lodges in England, or from establishing new lodges there? That can hardly have been intended. I therefore read the Manitoba Statute as enabling a society incorporated thereunder to establish and maintain lodges in that Province; but as not disabling the corporation from establishing and maintaining lodges in a foreign jurisdiction, if the foreign jurisdiction will permit the corporation to do so. It is of course well settled law that a corporation can have no legal existence beyond the boundaries of the jurisdiction by which it was created. It exists only in contemplation of law and by force of the law; and where the law ceases to operate, and is no longer obligatory, the corporation can have no existence. But, by comity, a domestic corporation unless forbidden by the law of its being, may operate by agents in a foreign jurisdiction: Story, Conflict of Laws, sec. 565; 2 Kent's Com. 6th Ed., p. 264; Dutch West India Co. v. Var. Moses, 1 Str. 611; Bank of Augusta v. Earle, 13 Peters 588, per Taney, O.J.; Christian Union v. Yount, 101 U.S. 356; Howe Machine Co. v. Walker, 35 U.C.R. 37; C.P.R. v. Western Union Tel. Coy., 17 S.C.R. 165; Morawetz on Priv. Corp., 2nd Ed., secs. 360-1; Lindley on Coy. Law, 5th Ed., 910.

In the case of the Manitoba Society its own constitution (Exhibit 12, p. 9, s. 1), as already cited (par. 6 *supra*), expressly makes any operation whatsoever of the Society in Ontario dependent on the assent of the Ontario Society, which assent has now been withdrawn. So section 13, subsection 3, of the Manitoba Society's Constitution (Exhibit 12, p. 12, limits the Manitoba Society to establish subordinate lodges “within its bounds.” If there were no other difficulties in the way of the Manitoba Society's application to be registered in Ontario, the above provisions in its own constitution seem to be prohibitive.

16. The third objection taken by the Ontario Society is that the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, inasmuch as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

A careful reading of that statutory provision in connection with the general scheme of the Ontario Insurance Act will, I think, make it plain that the intention was to lay the basis for a convention between the Provinces of Canada whereby, by virtue of uniform statutory requirements and safeguards, any friendly society answering those statutory tests may extend its operations from its native Province to any one of the other Provinces which, by reciprocal legislation, has brought itself within the convention. The latter Province may for shortness be described as the "reciprocating Province."

17. At the outset it is obvious that, in order to enable an incorporated society to operate in a foreign jurisdiction, two independent consents are requisite: (1) the consent of the home or creative jurisdiction, and (2) the consent of the foreign jurisdiction. Each of these consents may be given on terms. For example, the home or creative jurisdiction may consent only on the terms that, in its foreign as well as in its home business, the society shall not undertake certain dangerous kinds of insurance at all; shall not insure more than \$3,000 on any single life; and may impose certain other terms which the experience of assessment life insurance societies shows to be absolutely essential. In such societies any recklessness or hazardous business abroad endangers every mutual policy holder at home. Now, though the home jurisdiction may consent to the foreign business only upon such an undertaking given by the society, it is obvious that the terms cannot be effectively enforced in a foreign jurisdiction except by the co-operation of the foreign jurisdiction. In other words it is necessary that the consent of the foreign jurisdiction to admit the society shall be on the same terms. Then these terms should be matter of statutory enactment. It is not enough that the terms form part of the Society's constitution for the time being. Nor is it sufficient that the Provincial Government make a Departmental regulation by Order-in-Council. Express statute law is necessary for the protection alike of the society and of all the Provinces interested in that society's operation. Combining these two necessities, viz, that the terms shall be set out in the public general law of the reciprocating Province, and shall be at least equivalent to the terms specified in section 60 (6) of the Ontario Insurance Act, that section enacts:—

"When and so long as any other Province of Canada, by virtue of reciprocal law, admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit."

Then follow the specific terms in articles lettered (a) to (g).

18. The Province of Quebec has already entered the convention, and has (in 1898) passed the necessary reciprocal law in the Act 61 Victoria, chapter 39 (Q). Section 3

of that Act sets out the requisite specific terms in articles lettered (a) to (g) corresponding respectively to the articles in the Ontario statute. This action on the part of the Province of Quebec shows conclusively what construction the Legislature of that Province placed upon section 60 (6) of the Ontario Insurance Act. The effect of the Provinces passing these reciprocal provisions will be, of course, that an insurance society in extending its business beyond its native Province will be secured in its rights; and at the same time will be continued to be governed by the law of its native Province.

19. It has not been shown that the Legislature of Manitoba has yet passed the reciprocal law required by the Ontario Insurance Act. The following Acts of Manitoba have been cited in argument as having more or less relation to this question:—

- (1). 1891, Revised Statutes of Manitoba, c. 17—Charitable Associations.
- (2). 1891, Revised Statutes of Manitoba, c. 24—Foreign Corporations.
- (3). 1892, 55 Vic. c. 4 (M)—Foreign Corporations.
- (4). 1893, 56 Vic. c. 5 (M)—Foreign Corporations.
- (5). 1894, 57 Vic. c. 2 (M)—Charitable Associations.
- (6). 1894, 57 Vic. c. 13 (M)—Insurance Companies.
- (7). 1895, 58 and 59 Vic. c. 21 (M) amending No. 6—Insurance Companies.
- (8). 1895, 58 and 59 Vic. c. 4 (M)—Disallowed.
- (9). 1897, 60 Vic. c. 2 (M)—Disallowed.
- (10). 1897, 60 Vic. c. 10 (M)—Amending No. 6 as to Insurance Companies.
- (11). 1898, 61 Vic. c. 25 (M)—Amending No. 6 as to Insurance Companies.
- (12). 1898, 61 Vic. c. 9 (M)—Foreign Corporations.

Nos. 2, 3 and 4 were repealed by No. 7, sec. 18; and by No. 8, sec. 17. But Nos. 7 and 8 were disallowed; and Nos. 2, 3 and 4 are treated as thereby revived.

Section 3 of No. 6 appears to have the effect of exempting benefit insurance societies from the operation of the Insurance Acts above numbered 6, 7, 10 and 11.

There therefore remain to be considered Statutes No. 1, 2, 3, 4, 5 and 12. Of these Statutes, No. 1 is chapter 17 of the Revised Statutes of Manitoba, 1891, and is entitled "An Act respecting Charitable, Benevolent and Saving Associations." This is an Act for enabling domestic organizations of the character described therein to become incorporated. Then No. 5, 57 Vic. (1894) c. 3 (M) by section 1 so amends section 3 of chapter 17 of the Revised Statutes as to enable societies already established elsewhere in Canada, or in Great Britain, to take incorporation to Manitoba. (Cf. Par. 15 *Supra*)

20. The right thus given by Manitoba to a foreign corporation to reincorporate under the Manitoba law is of course an entirely different matter from the inter-provincial legislation contemplated by section 60 (6) of The Ontario Insurance Act. I do not understand the present applicants to argue that this feature in the Manitoba law satisfies the requirements of the section, or helps the present application. At all events such an argument could not prevail. Reincorporation in a foreign jurisdiction sets up a completely different set of relations; and unless the society thus reincorporated expressly

incorporates as a branch or agency of the foreign corporation, the effect is to create a wholly independent domestic corporation : *Bulkeley v. Schultz* L. R. 3 P. C. 764 ; *Bateman v. Service* L. R. 6 App. Ca. at 391-2 ; Cf. *Morawetz Priv. Corp.* 2nd Ed., Secs. 991 to 1,001.

The following Statutes of Manitoba, all relating to foreign corporations, remain :—

No. 2, 1891, Revised Statutes of Manitoba, c. 24.—Foreign Corporations.

No. 3, 1892, 55 Vic. c. 4 (M).

No. 4, 1893, 56 V. c. 5 (M).

No. 12, 1898, 61 Vic. c. 9 (M).

The section upon which the applicants rely is R. S. M. (1891) c. 24, s. 2, as amended by 55 Vic. c. 4 (M) s. 1, and by 61 Vic. c. 9 (M) s. 1. The text as amended is as follows :—

“ 2 (1). Any company, institution or corporation duly incorporated under the laws of Great Britain or Ireland, or of the Dominion of Canada, or of the late Province of Canada, or of any of the Provinces of Canada, or of any State of the United States of America or of any other foreign state or country duly authorized to carry out or effect any of the purposes or objects to which the legislative authority of the Legislature of Manitoba extends, may obtain a license from the Lieutenant-Governor-in-Council authorizing it to carry on its business within the Province of Manitoba on compliance with the provisions of this Act, and said company, institution or corporation shall thereupon have the same powers and privileges in Manitoba as if the same were incorporated under the provisions of a statute of the Province of Manitoba ; provided, however, that the Lieutenant-Governor-in-Council may restrict such license in any manner that may seem desirable.”

Sub-section 2 exempts certain corporations connected with religious denominations.

Sub-section 3 (added by 61 V. c. 9, s. 1) is as follows :—

“ 3. This section shall not apply to any company which has been authorized or empowered by any statute of this Province to carry on its business within the Province of Manitoba, and it is hereby declared that neither this Act nor chapter 38 of 46 and 47 Victoria, was intended to apply to such companies.”

61 Victoria c. 9 (M), s. 4, added to the principal Act (R. S. M. c. 24) a new section numbered 20 respecting the annual returns to be made by companies and corporations licensed under the Act :—

“ 20. Every company, institution or corporation licensed under this Act shall annually transmit on or before the fifteenth day of March in each year, to the Provincial Secretary a statement verified by the oath of the principal agent for the Province of Manitoba, setting forth the capital stock of the company, the amount of stock subscribed and the amount paid in upon such stock : and as to the business of the said company, institution or corporation in the Province of Manitoba the amount invested in mortgage, the estimated value of real estate under mortgage, the number of acres of farm lands under mortgage, and such other details as the Provincial Secretary may require ; and the said statement shall be made up to the end of the last preceding fiscal year of the company's business. Every company making default in complying with this section shall incur a

penalty of twenty dollars every day during which default continues ; and every director, manager, agent or secretary who shall knowingly and wilfully authorize or permit such default shall incur the like penalty."

21. The section last cited seems to show that the class of corporations intended to be covered by the Act were companies having a joint stock capital, and corporations transacting business as land companies, or as loan or investment companies. The annual statement required by this section would not be applicable at all to an insurance benefit society. And it is admitted by the applicants that, though foreign insurance benefit societies are transacting business in Manitoba, not one of them has ever been licensed or has applied for license under this Act. Very possibly the inclination of those societies is *quiesca non movere*. But, assuming that this Foreign Corporations Act of Manitoba is applicable to friendly societies, and that a foreign friendly society can be licensed thereunder, does a general and miscellaneous licensing Act of that kind satisfy the requirements of section 60 (6) of the Ontario Insurance Act? This latter Act prescribes the precise terms upon which the foreign society is to be admitted : and thus, on the one hand, protects the the society against variable, unreasonable or arbitrary terms ; and, on the other hand, secures to the public certain specified safeguards. Under the Manitoba Act the issue of any license, and the terms and continuance of the license if issued, are entirely at the discretion of the Executive Government of the day. In the Province of Quebec the Legislature had in 1896 passed an Act, 59 Victoria, chapter 34, for the admission into that Province of foreign friendly societies upon the terms set out in that Statute. But when, in 1897, the Legislature of Ontario passed the provisions now in question, the Legislature of Quebec clearly recognized that even the Quebec Act of 1896, though admitting friendly societies, was not "reciprocal law" in the sense required by section 60 (6) of the Ontario Insurance Act ; and therefore, in 1898, the Quebec Legislature enacted 61 Victoria c. 39, which embodies, term for term, the terms specified in the Ontario Act.

The law of Manitoba does not appear to me to answer the requirements of the Ontario Insurance Act.

22. The applicants for registry have put very strongly the alleged hardship that will fall upon Saratoga Lodge at Rat Portage if registry of the Manitoba society is refused. The circumstances under which that lodge was temporarily annexed to the Manitoba society have been already stated. (Par. 7 *supra*). By this mis-step Saratoga Lodge became an agency of an unregistered friendly society. That this constituted a gross breach of the Ontario Insurance Act is admitted by even the United States society: Exhibit 30, pp. 378-9. It is in evidence (Exhibit 31, pp. 45, 286) that the Ontario society at its legislative session of 1893 (February 16, 17) made provision for taking over all the members of Saratoga Lodge without medical examination and as at their age when they entered that lodge. It is further in evidence that certificates of the Ontario society have already been issued to all members of Saratoga Lodge who applied for them. To this it is replied that certificates will be void if issued to any whose age exceeds the limit

prescribed by the Ontario society's constitution. But the legislative body that enacted that constitution has also expressly authorized these special contracts to be made with the members of Saratoga Lodge, so that the Ontario Society would be clearly estopped from denying or disputing the validity of these certificates. There need, I think, be no apprehension upon this head; and, on the other hand, it must be remembered that the transaction of business by the Manitoba society in Ontario was wholly illegal; so that the certificates of that society could not be enforced in the courts of Ontario at all events.

Then it is said that the rates of monthly assessments levied by the Ontario society are graded according to the age of the member's entry into the society, whereas under the certificates issued to the members of Saratoga Lodge by the Manitoba society the rates of assessment were the same no matter what the certificate holder's age.

The Manitoba society cannot reasonably plead for the continuance in Ontario of a system which only three months ago in a memorial presented to the United States society (at its session of June 21 to July 1, 1898, Exhibit 30, pp. 295-6) they themselves said "is not an equitable one," and unsafe, and prayed might be abolished. The Committee on Good of the Order, to whom the Manitoba memorial was addressed, say (Exhibit 30, pp. 446-7) that they:

"Report it back with the recommendation that the prayer of the memorial be not granted. The memorial in effect asks for a severance of the financial relations of the Jurisdiction of Manitoba and North-West Territories from the Supreme Lodge, setting forth in their reasons for such action that both the level and classified plans are *inequitable, unpopular and will not afford the protection the Order promises.*"

The report of the committee was adopted (Exhibit 30, p. 463) and the prayer of the Manitoba memorial was accordingly refused; but, that relief was refused to the Manitoba society by the United States society is surely no reason for continuing to impose such a system upon a lodge in Ontario.

The present applicant's plea for the continuance of the system is consistent on the supposition that the real applicant is the United States society; but such a plea can hardly be made to consist with the memorial of the Manitoba society.

23. The fourth and last objection taken by the Ontario Society is, that the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

That section is as follows:—

"73. No corporation shall be registered under a name identical with that under which any other existing corporation is registered, or so nearly resembling such name as to be likely, nor shall be registered under any other name, likely in the opinion of the Registrar, to deceive the members, or the public as to its identity; and no registered corporation shall be registered under a new or a different name except upon proof that such new or different name is authorized by law. 60 V. c. 36, s. 73."

The corporate name of the Ontario Society is "The Ancient Order of United Workmen of the Province of Ontario": Exhibits 23, 24, 33. The corporate name of the Manitoba Society is "The Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories": Exhibits 1, 2, 3, 4, 12.

For the Ontario Society Mr. Aylesworth has urged with a great deal of force that the general short title of the Ontario Society is "The United Order of Ancient Workmen" or simply "The Workmen"; and that if another society was registered having as part of its name the words "The United Order of Ancient Workmen" there would be such a resemblance, as in the language of the section, would be "likely to deceive the members or the public as to its identity." On the other hand, Mr. Clute and Mr. Phippen point out that there are now on the register various societies of Foresters,—the Ancient Order of Foresters, the Independent Order of Foresters, the Canadian Order of Foresters, and the Catholic Order of Foresters. But these societies have really only one characteristic word of their names in common; whereas in the present case the whole characteristic phrase "Ancient Order of United Workmen" is common to both names, the names being afterwards distinguished by certain topographical words superadded. And further in the case of the Foresters, the various societies had long been in operation in Ontario when the registration Act of 1892 went into force, so that the public had become trained to distinguish them, and the societies had acquired in Ontario a vested right in their then names. But the case is different when an extra-Provincial society applying for the first time to be registered, asks to be registered in a name that is very largely identical with the registered name of a society which eighteen years ago was incorporated in that name under the law of Ontario; and which was registered in that name under the law of Ontario six years ago, being nine months before the Manitoba Society was incorporated; and which for eighteen years has been to the public of Ontario *the* Society of The Ancient Order of United Workmen: Exhibits 1, 2, 3, 23, 24, 33. In such a case, in the United States, as well as throughout the the British Empire, the court of the jurisdiction will protect the corporation which, according to the law of that jurisdiction, first acquired the actual possession and user of the name there. This principle was successfully invoked by the A.O.U.W. United States society itself in *Grand Lodge A.O.U.W. of Iowa v. Graham et al* (Iowa Supreme Court 1896), 65 N. W. Rep. 637; Cf. *People ex rel. Home Life Ins. Co. v. Home Life Assurance Co.* (Mich. S. C. 1896) 69 N. W. Rep. 653; *Supreme Court Independent O. F. (Canada) v. Supreme Court United O. F.* (Wis. Sup. Ct. 1896) 53 N. W. Rep. 1011; *Supreme Lodge K. of P. v. Improved Order K. of P.* (Mich. S. C. 1897) 71 N. W. Rep. 470; 4 *Detroit Legal News* 269.

24. The applicants argue that a corporation, if registered at all, must be registered in its existing corporate name or collective name, and in none other. That is by no means the case. Section 73 of the Ontario Insurance Act expressly negatives that proposition. Two corporations having identical names may apply simultaneously to be registered. In that case it would be a direct breach of the Act to register them both. The Registrar may refuse to register either of them until the decision of a competent court has determined the legal status of the applicants: *The Queen v. The Registrar of Friendly Societies*, L.R.

7 Q B. 741. If through inadvertence, two corporations are registered under the same name, then the proper course is for the corporation last registered to obtain a change of corporate name : Lindley's Coy. Law 5th Ed. 112 3 ; Thring's Coy. Law 5th Ed: pp. 143 4. And the corporate name must be changed by competent authority, not by mere by-law of the corporation itself : The Queen v. Registrar of Joint Stock Cos. 10 Q.B (A. & E N.S.) 839, *Re Sheffield, &c. Fire and Life Ins. Co.*

As, however, the present application fails upon other grounds, it is unnecessary to pursue further the question of corporate name.

25 Upon the whole matter therefore I find and determine as follows :—

(i). That the United States Society is the real applicant in these proceedings ; that the United States Society has no status to make the application ; and that the name of the Manitoba Society is used to give an apparent legal status to the application.

(ii). That the Manitoba Society by reason of the limitations contained in its own constitution cannot legally undertake or transact business in the Province of Ontario.

(iii). That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, because there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

The application for registry is refused.

Given in triplicate under my hand and the seal of my office this thirty-first day of October, A.D. 1898.

(Signed) J. HOWARD HUNTER, (Seal)

Registrar of Friendly Societies.

IN APPEAL TO THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE.

RE ANCIENT ORDER OF UNITED WORKMEN :

CLUTE, Q C. and PHIPPEN for appellants :

AYLESWORTH, Q C. for the respondents.

The oral judgment of Divisional Court, delivered Wednesday, 1st March, 1899.

SIR W. R. MEREDITH, C. J. :—This case has been very fully, and I think I may add very ably argued on the part of the appellants ; but it seems to me that one difficulty that the Registrar found to stand in the way of the registration of this Society has been

not displaced by what has been said, that is the one dealt with under the third head by Mr. Clute, that of reciprocal legislation in the Province of Manitoba, within the meaning of sub-section 6 of section 60, which provides that, when and so long as any other province of Canada by virtue of reciprocal law admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit; and then there is a provision that no applicant under this clause shall be admissible to registry unless certain conditions have been complied with.

It is unnecessary to express any opinion as to whether, where the reciprocal law of the other Province is more favorable to the foreign societies than is the law of Ontario to foreign societies, the subsection applies; but it seems to me to be clear that, with regard to this case, the law of Manitoba cannot be said to be reciprocal law admitting to that Province societies upon the like terms as mentioned in section 60.

The Manitoba Act provides in effect that a foreign society or company may be admitted to that Province upon such terms and conditions as the Executive Government of the Province may determine. It seems to me that, when that is stated to be the effect of it, it is perfectly clear that that is not as favorable as the terms contained in the Ontario Act which no doubt imposed conditions which are precedent to the right to register. The applicant has in Ontario the right on showing that it conforms to these conditions to be admitted. In the Province of Manitoba the applicant has no right to be admitted unless, in the particular case the executive chooses to admit it, and then only upon such terms as the executive chooses to exact.

It seems to me that that clearly can not be said to be as favorable, if one may use that term, as the provisions of the Ontario Act.

It is argued that, at present, the practice prevailing in Manitoba is more favorable than that obtaining in Ontario. But that is not what the Legislature has required. The Legislature has required that the law shall be reciprocal admitting on like terms, and it does not suffice that the practice is so if the law permits a different practice to be adopted at the will of the executive.

I think the appeal must be dismissed.

ROSE, J. :—The careful preparation that has marked the argument in this case has made its presentation very interesting. I have been much struck by the force of the arguments which have been addressed to the Court on all the points; and have admired the ingenuity of counsel in suggesting what would not have occurred to me as a possible answer to the position taken on subsection 6 of section 60.

As to all other points I should have required further consideration, and possibly should not have found my mind adverse to what was pressed upon us; but upon that subsection I have no doubt, entirely agreeing with what the learned Chief Justice has said, and think that no reciprocal law has been passed by the Province of Manitoba; and on that ground this company is not entitled to the benefit which it desires from registration in this Province. I agree in thinking that the appeal must be dismissed.

THE CHIEF JUSTICE :—This appeal will be dismissed with costs.

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 16th October, 1899 :

PAGE 3.—Index A : Dominion Licensees standing registered at the 16th October, 1899, 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 16th October, 1899, 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 16th October, 1899, 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 16th October, 1899.

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 35 ...	Ætna Insurance Company of Hartford, Connecticut ...	1283	Fire and Inland Marine Insurance	May 1..	April 30
A 4 ...	Ætna Life Insurance Company of Hartford, Conn.....	1252	Life Insurance	" ..	" 30
A 3 ...	Alliance Assurance Company ..	1230	Fire Insurance	" ..	" 30
A 37 ...	American Surety Company of New York.....	1249	Guarantee Insurance.....	" ..	" 30
A 50 ...	American Fire Insurance Company	1288	Fire Insurance.....	" ..	" 30
A 16 ...	Atlas Assurance Company . . .	1298	Fire Insurance.....	" ..	" 30
A 31 ...	Boiler Inspection and Insurance Company of Canada	1240	Steam Boiler Insurance.....	" ..	" 30
A 41 ...	British Empire Mutual Life Assurance Company	1281	Life Insurance.....	" ..	" 30
A 18 ...	British American Assurance Company, Toronto	1220	Fire and Inland Marine Insurance	" ..	" 30
A 45 ...	British and Foreign Marine Insurance Company (Limited).	1217	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.	1296	Fire Insurance.....	" ..	" 30
A 40 ...	Canada Accident Assurance Company	1226	Accident and Plate Glass Insurance	" ..	" 30
A 4 ...	Canada Life Assurance Company, Toronto	1236	Life Insurance.....	" ..	" 30
A 44 ...	Canadian Order of the Woodmen of the World	1262	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation.....	" ..	" 30
A 46 ...	Canadian Railway Accident Insurance Company	1241	Accident Insurance	" ..	" 30
A 50 ...	Canadian Fire Insurance Company	1287	Fire Insurance.....	" ..	" 30
A 28 ...	Commercial Travellers' Mutual Benefit Society	1251	Life Insurance on the Assessment Plan.....	" ..	" 30
A 6 ...	Commercial Union Assurance Company (Limited)	1244	Fire, Ocean, Inland Marine and Life Insurance.....	" ..	" 30
A 6 ...	Confederation Life Association of Canada	1234	Life Insurance.....	" ..	" 30
A 39 ...	Connecticut Fire Insurance Company of Hartford, Conn	1270	Fire Insurance	" ..	" 30
A 30 ...	Covenant Mutual Life Association	1238	Life Insurance on the Assessment Plan.....	" ..	" 30

INDEX A: Dominion Licensees, &c — *Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 30 ...	Dominion Burglary Guarantee Company (Limited).....	1258	Burglary Guarantee Insurance.	May 1 ..	April 30
A 27 ...	Dominion of Canada Guarantee and Accident Insurance Company	1261	Guarantee, Accident and Sickness Insurance	" ..	" 30
A 29 ...	Dominion Life Insurance Company	1297	Life Insurance.....	" ..	" 30
A 29 ...	Dominion Plate Glass Insurance Company	1291	Plate Glass Insurance	" ..	" 30
A 22 ...	Edinburgh Life Assurance Company	1232	Life Insurance	" ..	" 30
A 45 ...	Employers' Liability Assurance Corporation (Limited)	1250	Guarantee and Accident Insurance	" ..	" 30
A 16 ...	Equitable Life Assurance Society of the United States	1268	Life Insurance	" ..	" 30
A 13 ...	Federal Life Assurance Company of Canada	1253	Life Insurance	" ..	" 30
A 56 ...	Fireman's Fund Insurance Company	1229	Ocean-Marine Insurance	" ..	" 30
A 49 ...	Grand Council of the Catholic Mutual Benefit Association of Canada	1215	Life Insurance on the Assessment Plan	" ..	" 30
A 43 ...	Great West Life Assurance Company	1248	Life Insurance	" ..	" 30
A 15 ...	Guarantee Company of North America	1225	Guarantee Insurance	" ..	" 30
A 14 ...	Guardian Fire and Life Assurance Company (Limited)	1259	Fire Insurance	" ..	" 30
A 38 ...	Hartford Fire Insurance Company, Hartford	1242	Fire Insurance.....	" ..	" 30
A 33 ...	Home Life Association of Canada	1218	Life Insurance on the Assessment Plan.....	" ..	" 30
A 34 ...	Imperial Insurance Company of London, England.....	1264	Fire Insurance	" ..	" 30
A 47 ...	Imperial Life Assurance Company of Canada.....	1219	Life Insurance	" ..	" 30
A 33 ...	Insurance Company of North America	1227	Fire and Inland Marine Insurance	" ..	" 30
A 9 ...	Lancashire Insurance Company.	1231	Fire Insurance.....	" ..	" 30
A 52 ...	Law Union and Crown Insurance Company	1374	Fire Insurance	July 1 ..	" 30
A 9 ...	Liverpool and London and Globe Insurance Company	1292	Fire and Life Insurance	May 1 ..	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 24 ...	Lloyd's Plate Glass Insurance Company	1294	Plate Glass Insurance	May 1....	April 30
A 25 ...	London Assurance Corporation, England	1235	Fire, Life and Inland Marine Insurance	"	" 30
A 41 ...	London Guarantee and Accident Company, Limited	1254	Guarantee and Accident Insurance	"	" 30
A 10 ...	London and Lancashire Fire Insurance Company	1256	Fire Insurance	"	" 30
A 23 ...	London and Lancashire Life Assurance Company	1299	Life Insurance	"	" 30
A 26 ...	London Mutual Fire Insurance Company	1213	Fire Insurance	"	" 30
A 25 ...	London Life Insurance Company	1274	Life Insurance	"	" 30
A 35 ...	Manchester Assurance Company	1286	Fire Insurance	"	" 30
A 60 ...	Manheim Insurance Company..	1284	Ocean-Marine Insurance.....	"	" 30
A 27 ...	Manufacturer's Life Insurance Company	1277	Life Insurance	"	" 30
A 28 ...	Mercantile Fire Insurance Company	1255	Fire Insurance	"	" 30
A 42 ...	Metropolitan Life Insurance Company of New York	1243	Life Insurance	"	" 30
A 11 ...	Mutual Life Insurance Company of New York	1273	Life Insurance	"	" 30
A 40 ...	Mutual Reserve Fund Life Association of New York	1224	Life Insurance on the Assessment plan	"	" 30
A 38 ...	National Assurance Company of Ireland	1237	Fire Insurance	"	" 30
A 51 ...	National Life Assurance Company of Canada	1389	Life Insurance	June 28 ..	" 30
A 18 ...	New York Life Insurance Company	1269	Life Insurance	May 1....	" 30
A 15 ...	North American Life Assurance Company	1267	Life Insurance	"	" 30
A 34 ...	North British and Mercantile Insurance Company	1275	Fire and Life Insurance	"	" 30
A 8 ...	Northern Assurance Company..	1235	Fire Insurance	"	" 30
A 47 ...	Northern Life Assurance Company of Canada	1222	Life Insurance.. ..	"	" 30
A 36 ...	Norwich and London Accident Insurance Association	1216	Accident Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 37 ...	Norwich Union Fire Insurance Society	1233	Fire Insurance	May 1....	April 30
A 24 ...	Ocean Accident and Guarantee Corporation, Limited	1223	Accident and Sickness Insurance	"	" 30
A 46 ...	Ontario Accident Insurance Company	1293	Accident and Sickness Insurance	"	" 30
A 32 ...	Ontario Mutual Life Assurance Company	1247	Life Insurance	"	" 30
A 26 ...	Phoenix Insurance Company of Brooklyn	1278	Fire and Inland Marine Insurance	"	" 30
A 10 ...	Phoenix Assurance Company of London	1246	Fire Insurance	"	" 30
A 39 ...	Phoenix Insurance Company, Hartford, Conn.	1279	Fire Insurance	"	" 30
A 32 ...	Provident Savings Life Assurance Society	1290	Life Insurance	"	" 30
A 13 ...	Quebec Fire Assurance Company	1282	Fire Insurance	"	" 30
A 11 ...	Queen Insurance Company of America	1280	Fire Insurance	"	" 30
A 61 ...	Reliance Marine Insurance Company (Limited)	1261	Ocean-Marine Insurance	"	" 30
A 7 ...	Royal Insurance Company	1271	Fire and Life Insurance	"	" 30
A 48 ...	Royal Victoria Life Insurance Company	1260	Life Insurance	"	" 30
A 49 ...	Scottish Amicable Life Assurance Society	1239	Life Insurance	"	" 30
A 17 ...	Scottish Union and National Insurance Company	1228	Fire Insurance	"	" 30
A 5 ...	Standard Life Assurance Company, Scotland	1212	Life Insurance	"	" 30
A 43 ..	Star Life Assurance Society of England	1263	Life Insurance	"	" ..
A 31 ...	Sun Insurance Office, London, England	1221	Fire Insurance	"	" 30
A 22 ...	Sun Life Assurance Company of Canada	1272	Life Insurance	"	" 30
A 48 ...	Supreme Court of the Independent Order of Foresters	1257	Assessment Life, Disability and Sickness Insurance	"	" 30
A 21 ...	Temperance and General Life Assurance Company of North America	1289	Life Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Concluded.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 54 ...	Thames and Mercy Marine Insurance Company (Limited)..	1230	Ocean-Marine Insurance	May 1 ...	April 30
A 21 ...	Travellers' Insurance Company of Hartford, Conn.....	1245	Life and Accident Insurance .	" ..	" 30
A 20 ...	Union Mutual Life Insurance Company of Maine.....	1265	Life Insurance	" ...	" 30
A 12 ...	Union Assurance Society, London, England.....	1276	Fire Insurance	" ...	" 30
A 58 ...	Union Marine Insurance Company (Limited).....	1211	Ocean-Marine Insurance.....	" ...	" 30
A 19 ...	United States Life Insurance Company	1266	Life Insurance	" ...	" 30
A 51 ...	Victoria-Montreal Fire Insurance Company.	1300	Fire Insurance	" 29...	" 29
A 8	Western Assurance Company, Toronto	1214	Fire, also Ocean and Inland Marine Insurance.....	" 1...	" 30.

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COMPANIES SO
OF PUBLICATION

Page report	Name of Company.	System.	Head Office.	President.
	Algoma Mutual.....	Mutual.....	Sault Ste. Marie.....	Thomas Nott.....
B 103	Amherst Island.....	Mutual.....	Stella.....	A. W. Hitchens.....
†	Anglo-American.....	Stock.....	Toronto.....	S. F. McKinnon.....
B 230	Ayr Farmers'.....	Mutual.....	Ayr.....	Robert McCraw.....
B 147	Bancroft Mutual.....	Mutual.....	Bancroft.....	Fred'k Mullett.....
B 97	Bav of Quinte Agricultural.....	Mutual.....	Pictou.....	Thomas Wellbanks..
B 51	Berlin Mutual.....	Mutual and Stock	Berlin.....	D. Hibner.....
B 191	Bertie and Willoughby Farmers'	Mutual.....	Ridgeway.....	R. McCredie.....
B 155	Blanshard.....	Mutual.....	St. Mary's.....	W. F. Sanderson.....
B 123	Blenheim, North.....	Mutual.....	Chesterfield.....	T. Lockhart.....
B 226	Brant County Farmers'.....	Mutual.....	Paris.....	Joseph McIntyre.....
B 145	Bruce West Farmers'.....	Mutual.....	Kincardine.....	A. Campbell.....
B 236	Canadian Millers'.....	Mutual.....	Hamilton.....	Wm. Snider.....
B 197	Caradoc Farmers'.....	Mutual.....	Mount Brydges.....	Wm. Young.....
B 243	Clinton Township.....	Mutual.....	Beamsville.....	Jacob Michner.....
B 171	Culross.....	Mutual.....	Teeswater.....	Thos. Allison.....
B 167	Dereham and West Oxford.....	Mutual.....	Mount Egin.....	W. Nancekiveil.....
B 215	Dominion Mutual.....	Mutual.....	Owen Sound.....	Jesse Trull.....
B 199	Dorchester North and South.....	Mutual.....	Harrietsville.....	S. Charlton.....
B 111	Downie.....	Mutual.....	St. Paul's.....	D. McIntosh.....
B 159	Dufferin Farmers'.....	Mutual.....	Shelburne.....	Wm. Dynes.....
B 95	Dumfries N. and Waterloo S.....	Mutual.....	Galt.....	G. H. Mulholland.....
B 189	Dunwich Farmers'.....	Mutual.....	Wallacetown.....	P. J. McCallum.....
B 119	Easthope, South, Farmers'.....	Mutual.....	Tavistock.....	Werner Youngblut..
B 56	Economical.....	Cash Mutual.....	Berlin.....	J. Fenrell.....
B 193	Ekfrid.....	Mutual.....	Melbourne.....	J. Watterworth.....
B 125	Elma Farmers'.....	Mutual.....	Atwood.....	John R. Hammond..
B 127	Eramosa.....	Mutual.....	Rockwood.....	David Rea.....
B 207	Erie Farmers'.....	Mutual.....	Selkirk.....	Nicholas Riecheld..
B 25	Equity Fire.....	Stock.....	Toronto.....	Arch Campbell, M.P.
B 3	Excelsior Life.....	Joint Stock.....	Toronto.....	E. F. Clarke, M.P..
B 9	Farmers' and Traders'.....	Stock.....	St. Thomas.....	J. H. Still.....
B 169	Farmers' Central.....	Mutual.....	Walkerton.....	James Tolton.....
B 218	Farmers' Union.....	Mutual.....	Lindsay.....	Johnston Ellis.....
B 59	Fire Insurance Exchange.....	Mutual and Stock	Toronto.....	Fred'k Wyld.....
B 151	Formosa.....	Mutual.....	Formosa.....	Andrew Wachter.....
B 149	Germania Farmers'.....	Mutual.....	Lot 3, con. 8, Tp. Nor-	
B 99	Glengarry Farmers'.....	Mutual.....	manby.....	Adam Keller.....
B 63	Gore District.....	Cash Mutual.....	Lochiel.....	D. C. Campbell.....
B 211	Grand River.....	Mutual.....	Galt.....	James Young, Hon..
B 105	Grenville Patron.....	Mutual.....	York.....	Robert Johnston.....
B 143	Giev and Bruce.....	Mutual.....	Spencerville.....	Joseph Scott.....
B 135	Guelph Township.....	Mutual.....	Hanover.....	Wm. Little.....
B 133	Halton Union Farmers'.....	Mutual.....	Lot 27, div. A, Guelph tp.	R. Shortreed.....
B 107	Hamilton Township.....	Mutual.....	Acton.....	John Ramsay.....
B 67	Hand-in-Hand.....	Mutual and Stock	Gold Springs.....	E. A. Hoskin.....
B 179	Hay Township Farmers'.....	Mutual.....	Toronto.....	Larratt W. Smith,
B 117	Hopewell Creek.....	Mutual.....		D. C. L.....
B 173	Howick Farmers'.....	Mutual.....	Zurich.....	John Sherritt.....
B 187	Howard Farmers'.....	Mutual.....	New Germany.....	Wm. J. Malloy.....
B 175	Howard Farmers'.....	Mutual.....	Corrie.....	John R. Miller.....
B 209	Kent and Essex.....	Mutual.....	Ridgetown.....	Henry Buller.....
B 31	Keystone Fire.....	Joint Stock.....	Romney.....	Robert Wilkie.....
			St. John, N.B.....	Hon. A. F. Randolph

* Algoma Mutual Fire Insurance Company was licensed on 13th June, 1899, to insure only on the
 † Anglo-American Fire Insurance Company was licensed on 16th March, 1899, for the transaction of
 s Chief Agent and

LICENSED AND AUTHORIZED TO TRANSACT BUSINESS AT THE DATE
OF THIS REPORT.

Post office.	Vice-President.	Post office.	Secretary.	Post office.
McLennan	Charles Young	Richard's Landing	H. N. Young	Sault Ste. Marie.
Emerald	Wm. Ailen	Stella	T. J. Folley	Stella.
Toronto	Thomas Long	Toronto	A. Dean	Toronto.
Princeton	Wm. Oliver	Ayr	Joseph Wrigley	Ayr.
Bancroft	Robt. Lancaster	Bronson	John Jackson	Bancroft.
Milford	G. Nelson Rose	Waupoose	C. H. Widdifield	Picton.
Berlin	J. R. Stouffer	Berlin	F. C. Brown	Berlin.
Chippewa	Wm. Vanalstine	Crowland	H. N. Hibbard	Ridgeway.
Rannock	Thomas Egglett	St. Mary's	P. S. Armstrong	St. Mary's.
Walmer	A. Bean	Bright	Geo. Middlemas	Bright.
Mohawk	Wm. Roldick	Brantford	Wm. Turnbull	Paris.
Lorne	Thomas Hardie	Kincardine	J. H. Fleming	Kincardine.
Waterloo	James Goldie	Guelph	Seneca Jones	Hamilton.
Mount Brydges	W. S. Wild	Calder	W. E. Sawyer	Mount Brydges
Tintern	J. H. 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	Messley	D. D. York	Harrietsville.
Avonbank	Samuel Rankin	Fairview	Peter Smith	Sebringville.
Granger	Vickers Bates	Horning's Mills	James Brown	Melancthon.
Lynden	B. E. Krupp	New Dundee	Wm. Deans	Gait.
Dutton	D. Thomson	Cowal	W. A. Galbraith	Iona Station.
Tavistock	Leonard Schaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	George Irving	Berlin	W. H. Schmaltz	Berlin.
Glencoe	John McCallum	Glencoe	A. P. McDougald	Melbourne.
Moncton	James Donaldson, sr.	Atwood	Robert Cleland	Listowel.
Fergus	James W. Benham	Rockwood	Hugh Black	Rockwood.
Fisherville	John Bradford	Pt. Maitland	Edwin Hoover	Selkirk.
Toronto	Thos. Crawford, M.P.P.	Toronto	W. Greenwood Brown	Toronto.
Toronto	S. J. Parker	Owen Sound	E. Marshall	Toronto.
St. Thomas	J. Campbell	St. Thomas	D. E. Galbraith	St. Thomas.
Walkerton	Heary 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	Julus Noil	Formosa.
Ayton	Adam Pletsch	Alsfeldt	George Hopf	Moltke.
Laggan	Wm. Rankin	Dalkeith	V. G. Chisholm	Lochiel.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Empire	H. E. Harrison	Blackheath	F. A. Nelles	York.
Prescott	Henry Morgatroyd	Mainsville	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.
Harpley	Justice Mellick	Zurich	Henry Eilber, M.P.P.	Crediton.
Yatton	Jos. L. Broham	Weissenburg	Anton Frank	New Germany.
Jamestown	E. Bryans	Jamestown	Wm. S. McKecher	Wroxeter.
Selton	James Serson	Morpeth	E. D. Mitton	Ridget wn.
Blenheim	Thomas Siddle	Wheatley	Thos. C. Renwick	Romney.
Fredericton, N. B.	Alfred Markham	St. John, N.B.	Malcolm Gibbs	Toronto.

premium note plan fire risks other than mercantile and manufacturing.
general fire insurance. Government deposit \$25,000.
attorney for Ontario.

REGISTER OF PROVINCIAL LICENSEES INCLUDING ALL

Page report.	Name of Company.	System.	Head Office.	President.
B 205	Lambton Farmers'	Mutual	Watford.	Arch'd McIntyre
B 222	Lanark.	Mutual	Perth.	Wm. Lees
B 109	Lennox and Addington	Mutual	Napanee	B. C. Lloyd
B 181	Lobo Township.	Mutual	Coldstream	W. H. Coverhill
B 177	London Township Farmers'	Mutual	Arva.	E. Roberts
B 165	McGillivray	Mutual	West McGillivray	Wm. L. Corbett.
B 129	McKillop.	Mutual	Lot 17, con. 5, McKillop Township.	John B. McLean.
B 220	Maple Leaf.	Mutual	Columbus	Wm. Smith
B 35	Merchants' Fire	Stock.	Toronto.	Hon. G. E. Foster, M.P.
B 224	Midland	Mutual	Uxbridge.	Wm. H. Hamilton
B 71	Millers' and Manufacturers'	Stock Mutual	Toronto.	James Goldie
B 137	Nichol.	Mutual	Fergus	Wm. Taylor
B 161	Nissouri Farmers'	Mutual	Kistore	Wm. Gerrie
B 183	Norfolk Farmers'	Mutual	Simcoe.	G. H. Chrysler
B 203	Oneida Farmers'	Mutual	Oneida.	James Downey
	*Ottawa Fire	Joint Stock	Ottawa.	
B 139	Otter.	Mutual	Norwich	John Popham.
B 141	Oxford Farmers'	Mutual	Embro	Columbus Ross.
B 101	Peel and Maryborough.	Mutual	Dryton	W. T. Whele.
B 239	Peel County Farmers'	Mutual	Brampton	George Cheyne.
B 15	People's Life	Cash	Toronto	W. W. Ogden, M.D.
B 75	Perth	Cash Mutual	Stratford	Wm. Davidson
B 131	Pushinch	Mutual	Ab-rfoyle	Wm. Rae.
B 42	Queen City.	Joint Stock	Toronto.	Hugh Scott.
B 232	Renfrew Farmers'	Mutual	Renfrew	John McGregor.
B 245	Saltfleet and Bimbrook	Mutual	Elfrida	A. D. Lee.
B 228	Scott	Mutual	Sandford	John Thompson.
B 163	Simcoe County.	Mutual	Keenanville.	G. C. Morrow.
B 201	Southwold Farmers'	Mutual	Shedden	D. Turner
	†Standard Mutual	Mutual	Markham	P. R. Hoover.
B 153	Sydenham	Mutual	Owen Sound.	Jas. Gardner
B 185	Townsend Farmers'	Mutual	Waterford.	Oscar McMichael.
B 113	Usborne and Hibbert	Mutual	Farquhar.	J. Essery.
B 234	Victoria	Mutual	Hamilton.	Geo. H. Mills.
B 175	Walpole Farmers'	Mutual	Jarvis.	Robert Miller.
B 78	Waterloo.	Cash Mutual	Waterloo.	Geo. Randall.
B 115	Waterloo, North, Farmers'	Mutual	Wat-rluo	Val. Otterbein.
B 121	Wawanosh, West	Mutual	Dungannon	J. Ballantyne.
B 82	Wellington	Mutual and Stock	Guelph	Geo. Sleeman.
B 213	Westminster Township.	Mutual	Westminster.	J. Thorncroft.
B 157	Williams, East	Mutual	Nairn.	David Sutherland.
B 135	Yarmouth	Mutual	New Sarum	W. G. Sanders.
B 241	York Mutual.	Mutual and Stock	Toronto.	Wm. J. Hill, M.P.P.

* Ottawa Fire Insurance Company was licensed on 30th September, 1899, for the transaction

† Standard Mutual Fire Insurance Company was licensed on 18th January, 1899, to insure only on

COMPANIES AUTHORIZED TO TRANSAOT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Napier	Albert Duncan	Petroha	W. G. Willoughby ..	Walnut.
Fallbrook	Samuel Wilson	Harper	Geo. Ritchie	Perth.
Napanee Mills.	T. F. Aylsworth	Odessa	M C Bogart	Napanee.
Yanneck	John Ferguson	Ferguson	J. Marsh	Coldstream.
Bobcaygeon	Samuel Wheaton	The Grove	Edward Dann	Bryanston.
Brinsley	John D. Drummond ..	Ailsa Craig	Wm. Fraser	W. McGillivray
Kippen	Thos. Fraser	Brucefield	W. J. Shannon	Seaforth.
Columbus	Hon. J. Dryden, M. P. P.	Brooklin	Wm. Purves	Columbus.
Ottawa	E. Coatsworth, jr., LL. B	Toronto	J. H. C. Durham	Toronto.
Uxbridge	Geo. F. Bruce	Beaverton	J. E. Gould	Uxbridge.
Guelph	J. L. Spink	Toronto	Hugh Scott	Toronto.
Fergus	Chas. Nicklin	Ponsonby	James Beattie	Fergus.
Ingersoll	Wm. Whetstone	Lakeside	E. J. Pearson	Kintore.
Port Dover	John Murphy	Silver Hill	T. A. Moore	Simcoe.
Willowgrove	W. S. Dunnet	Clanbrassil	David Kett	Willowgrove.
Burgessville	Wm Schell	Woodstock	H. Van Valkenburg ..	Norwich.
Embro	Robert McLeod	Bennington	James Munro	Embro.
Goldstone	James Duncan	Drayton	James McEwing	Drayton.
Brampton	D. H. Mar-hall	Snelgrove	L. Cheyne	Brampton.
Toronto	Newton Cossitt	Brockville	Thos. Joffe	Toronto.
Stratford	Wm. Mowat	Stratford	Charles Packert	Stratford.
Arkell	Joseph Little	Hespeler	James Scott	Aberfoyle.
Toronto	Thos. Walmsley	Toronto	Thos. Walmsley	Toronto.
Renfrew	Duncan Stewart	Renfrew	Frank Leonard	Renfrew.
Stony Creek	Wm. Martin	Binbrook	Geo. Spera	Elfrida.
Uxbridge	G. A. Smith	Sandford	Wm. Nelson	Uxbridge.
Keenansville	James Brett	Allison	Jos. Wright	Beeton.
West Magdala	Angus McLarty	St. Thomas	H. B. Reesor	Markham.
Meaford	W. Armstrong	Anna	James Cochran	Owen Sound.
Waterford	James Thomson	Bloomsburg	S. Cunningham	Waterford.
Exeter	Wm. P. Skircow	Fullarton	Thos. Cameron	Farquhar.
Hamilton	R. H. Bain	Hamilton	W. R. Stuart	Hamilton.
Nanticoke	R. E. Kenne ly	Hamilton	W. R. Stuart	Hamilton.
Waterloo	Jas. B. Wilson	Jarvis	Geo. Millar	Jarvis.
Heidelberg	John Shu	Waterloo	Frank Haight	Waterloo.
Pine River	Jacob C. Hallman	Br-slan	Levi Stauffer	Waterloo.
Guelph	Finlay Anderson	Belgrave	John M. Roberts	Longannon.
Lambeth	John L. Hobson	Guelph	John Davidson	Guelph.
Nairn	Daniel McPherson	Glanworth	Jones Elliott	Wilton Grove.
St. Thomas	D. J. Donaldson	S. rathroy	Wm. McCallum	Fern Hill.
Toronto	W. L. Vansyckle	Dexter	W. H. Elliott	New Sarum.
Toronto	J. D. Evans	Islington	James G. Witgar	Toronto.

of General Fire Insurance. Government Deposit, \$25,000.

the premium note plan, Fire Risks other than Mercantile and Manufacturing.

INDEX C.—Friendly Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 16th October, 1899

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, 1899.	Ends, 1900.
C 179.	Anderson Furniture Co. Employees' Benefit Society.	1895	Woodstock.	Thos. Milburn	646	Sick and funeral benefits.	July 1.	June 30.
C 182.	Army and Navy Veterans, Toronto.	1888	Toronto.	John R. Gray	624	Insurance against sickness and death.	"	"
C 183.	Army and Navy Veterans, Hamilton.	1889	Hamilton.	John Gardner	599	Sick and funeral benefits.	"	"
C 141.	Bank of British North America W. and O. Fund.	1891	Montreal.	A. C. Skelton	579	Insurance against death.	"	"
C 151.	Bricklayers' and Masons' Union, No. 1, of Ontario.	1881	Hamilton.	W. J. Whitelock	571	Sick and funeral benefits.	"	"
C 88.	Canada Atlantic Railway Employees' Sick and Disability Society.	1894	Ottawa.	W. D. F. McEwen	632	Sick and funeral benefits.	"	"
C 11.	Chosen Friends, Canadian Order of.	1882	Hamilton.	W. F. Montague	577	Insurance against sickness and disability or death.	"	"
C 197.	Civil Service Mutual Benefit Society.	1872	Ottawa.	W. J. Lynch	647	Insurance against sickness and death.	"	"
C 155.	Cigarmakers' Union, No. 27, Toronto.	1869	Toronto.	J. Pamplon	636	Sick, funeral and out of work benefits.	"	"
C 157.	Cigarmakers' Union, No. 55, Hamilton.	1869	Hamilton.	Thomas O'Dowd	613	Sick, funeral and out of work benefits.	"	"
C 159.	Cigarmakers' Union, No. 59, Brantford.	1886	Brantford.	F. Mather	633	Sick, funeral and out of work benefits.	"	"
C 173.	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society.	1888	Toronto.	C. V. Rippon	612	Sick and funeral benefits.	"	"
C 201.	Cockshut Plow Company Relief Association.	1899	Brantford.	David Richardson	648	Sick and funeral benefits.	"	"
C 51.	Commercial Travellers' Association of Canada.	1874	Toronto.	James Sargent	578	Insurance against accident and death.	"	"
C 53.	Commercial Travellers' Association of Western Ontario.	1885	London.	Alfred Robinson	575	Insurance against death.	"	"
C 107.	Daughters and Maids of England.	1890	Toronto.	L. G. Cross	626	Sick and funeral benefits.	"	"
C 171.	Donnison Expressmen's Sick Benefit Association.	1889	Toronto.	John Blackhall	601	Insurance against sickness and death.	"	"
C 76.	Emerald Beneficial Association, Grand Branch of.	1874	Toronto.	William Lane	620	Insurance against sickness and death.	"	"
C 122.	Federated Letter Carriers.	1891	Toronto.	Alex. McMorde	596	Insurance against sickness and death.	"	"
C 3.	Foresters, Ancient Order of.	1871	Toronto.	W. Williams	583	Insurance against sickness and death.	"	"
C 24.	Foresters, Canadian Order of.	1879	Brantford.	Thomas White	557	Insurance against sickness and death.	"	"

C 70.	Foresters, Catholic Order of.....	1883	Chicago.....	Theo. B. Thiele.....	586	Insurance against sickness and death.....	"
C 109.	Gendron Manufacturing Co's Em- ployees' Mutual Benefit Society.....	1890	Toronto.....	J. D. Baron.....	569	Sick and funeral benefits.....	"
C 202.	George Duffy Benefit Association.....	1898	Toronto.....	Frank Gilmore.....	617	Sick and funeral benefits.....	"
C 119.	German Benevolent Society.....	1881	Hamilton.....	G. Bartmann.....	629	Insurance against sickness and death.....	"
C 147.	Globe Printing Co's Employees' Benefit Society.....	1885	Toronto.....	T. Jeffrey.....	621	Sick and funeral benefits.....	"
C 104.	Hamilton Police Benefit Fund.....	1891	Hamilton.....	John Timson.....	568	Insurance against death, also life-time benefits.....	"
C 175.	Heintzman & Co's Employees' Benefit Society.....	1885	Toronto.....	A. S. Consterdine.....	585	Insurance against sickness and death.....	"
C 193.	Hibernians, Ancient Order of.....	1888	Toronto.....	Hugh McCaffrey.....	628	Insurance against sickness and death.....	"
C 181.	Hobbslin Bros. Co. Benefit Society.....	1897	Toronto.....	A. E. Herrington.....	586	Sick and funeral benefits.....	"
C 14.	Honie Circles, Canadian Order of.....	1884	Toronto.....	J. M. Foster.....	638	Insurance against sickness and death, also life-time benefits (including endow- ments).....	"
C 100.	Irish Catholic Benevolent Union.....	1883	Toronto.....	J. J. Flanagan.....	634	Insurance against sickness and death.....	"
C 115.	Italian Benevolent Society.....	1888	Toronto.....	D. A. G. Ghionna.....	574	Insurance against sickness and death.....	"
C 47.	Knights of the Maccabees, Supreme Tent.....	1883	Port Huron.....	G. J. Siegle.....	607	Insurance against sickness and death.....	"
C 28.	Knights of Pythias, Supreme Lodge.....	1861	Nashville.....	R. L. C. White.....	622	Insurance against sickness and death.....	"
C 74.	Knights of St. John, R. C. Union of.....	1893	Toronto.....	Thos. Callaghan.....	603	Insurance against sickness and death, also life-time benefits.....	"
C 97.	Knights of St. John and Malta.....	1875	Toronto.....	John A. Cowan.....	564	Sick and funeral benefits.....	"
C 131.	Ladies' Orange Benevolent Association.....	1895	Chatham.....	Mrs. Longmoore.....	615	Insurance against death, also life-time benefits.....	"
C 106.	London Police Benefit Fund.....	1877	London.....	R. Birrell.....	581	Sick and funeral benefits.....	"
C 195.	Loyal Orange Young Edition Lodge, No. 33.....	1895	Ottawa.....	W. J. Kissick.....	623	Insurance against sickness and death.....	"
C 135.	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram.....	606	Sick and funeral benefits.....	"
C 187.	Macdonald Manufacturing Company's Employees' Benefit Society.....	1897	Toronto.....	W. Carson.....	635	Sick and funeral benefits.....	"
C 161.	Masses-Harris (Toronto) Employees' Mutual Benefit Society.....	1883	Toronto.....	Robert Thompson.....	612	Insurance against sickness and death.....	"
C 163.	Masses-Harris (Brantford) Relief Assn Mutual Music Compact.....	1885	Brantford.....	Percy Gregory.....	614	Insurance against death.....	"
C 95.	Mutual Music Compact.....	1877	St. Catharines.....	Levi Yale.....	591	Sick and funeral benefits.....	"
C 149.	Methodist Book and Publishing House Employees' Benefit Society.....	1895	Toronto.....	Henry Eakson.....	645	Insurance against sickness and death.....	"
C 93.	Merchants' Life Association.....	1889	Toronto.....	Jas. G. Howarth.....	619	Insurance against sickness and death.....	"
C 31.	Oddfellows, Canadian Order of.....	1882	Toronto.....	Robert Fleming.....	642	Insurance against sickness and death.....	"
C 168.	Oddfellows, Grand United Order of.....	1852	Windsor.....	R. L. Dunn.....	617	Insurance against sickness and death.....	"
C 17.	Oddfellows, Independent Order of.....	1855	Toronto.....	J. B. King.....	616	Insurance against sickness and death.....	"
C 124.	Oddfellows, Independent Order, M. U. Oddfellows' Relief Assn.....	1887	Toronto.....	G. M. Gardner.....	562	Insurance against disability or death.....	"
C 21.	Oddfellows' Relief Assn.....	1874	Kingston.....	R. Meek.....	605	Sick and funeral benefits.....	"
C 189.	Ontario Benefit Society.....	1898	Toronto.....	W. S. Harrison.....			"

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 1899.	Ends 1900.
C 64.	O nange Grand Lodge, Ontario West	1881	Toronto	William Lee	613	Insurance against sickness and death	July 1	June 30
C 53.	O nange Grand Lodge of P. A.	1890	Toronto	J. S. Leighton	572	Insurance against death	"	"
C 145.	Ottawa Typographical Union No. 102.	1867	Ottawa	R. Mackell	600	Sick and funeral benefits	"	"
C 86.	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	589	Insurance against sickness and death	"	"
C 165.	Postal Benefit Association, Toronto	1891	Toronto	T. D. Gould	611	Insurance against death	"	"
C 84.	Railroad Trackmen, United Brotherhood of	1893	Ottawa	H. F. McKeeney	639	Insurance against sickness and death	"	"
C 139.	Reliance Benefit Order	1895	Toronto	A. S. Stewart	598	Sick and funeral benefits	"	"
C 38.	Royal Arcanum	1877	Boston	W. O. Robson	563	Insurance against sickness and death	"	"
C 42.	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	565	Insurance against sickness and death, also life-time benefits	"	"
C 137.	Sanctuary Robin Hood, A. O. S.	1878	Toronto	W. H. Henley	631	Sick and funeral benefits	"	"
C 66.	Société des Artisans Canadien Français de la Cité, Montreal	1876	Montreal	Henri Roy	592	Insurance against sickness and death	"	"
C 55.	Sons of England	1877	Toronto	John W. Carter	573	Insurance against sickness and death	"	"
C 62.	Sons of Ireland	1890	Toronto	Thomas Rooney	584	Insurance against sickness and death	"	"
C 59.	Sons of Scotland	1876	Toronto	D. M. Robertson	567	Insurance against death	"	"
C 90.	Sons of Temperance (Grand Division of Canada West)	1849	Whitby	W. H. Bewell	561	Insurance against sickness and death, also life-time benefits	"	"
C 117.	St. Boniface Benefit Society	1892	Berlin	A. Fuhrman	593	Sick and funeral benefits	"	"
C 79.	St. Jean Baptiste Society, Ottawa	1887	Ottawa	Chas. Castonguay	641	Insurance against sickness and death	"	"
C 127.	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	U. Renaud	570	Sick and funeral benefits	"	"
C 129.	St. Joseph Aid Society (Formosa)	1887	Formosa	J. D. Kuntz	618	Insurance against sickness and death	"	"
C 81.	St. Joseph (Union of), Ottawa	1863	Ottawa	F. X. Talbot	590	Insurance against sickness and death	"	"
C 177.	St. Lawrence Foundry Employees' Society	1890	Toronto	J. A. Nicholson	625	Sick and funeral benefits	"	"
C 121.	St. Luke Sick Benefit Society	1891	Annerssburg	L. Berrand	644	Sick and funeral benefits	"	"
C 109.	Theatrical Mechanics, Toronto	1886	Toronto	W. E. Meredith	602	Insurance against sickness and death	"	"
C 113.	Toronto Firemen's Benefit Fund	1891	Toronto	John Thompson	604	Insurance against sickness and death, also life-time benefits	"	"
C 111.	Toronto Hebrew Benevolent Society	1898	Toronto	Louis Raskind	582	Sick and funeral benefits	"	"
	Toronto Musical Protective Association	1887	Toronto	Jno. W. Gray	627	Sick and funeral benefits	"	"

C 192.	Toronto Police Benefit Fund	1882	Toronto	Charles Seymour	610	Insurance against death, also life-time benefits	"
C 185.	Toronto Civic Employees' Benevolent Association	1888	Toronto	E. J. Hopkins	608	Insurance against sickness and death	"
C 153.	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Thomas Hogg	640	Insurance against sickness and death	"
C 143.	Toronto Typographical Union No. 91	1844	Toronto	James Wilson	580	Insurance against sickness and death	"
C 191.	United Daughters of Chatham	1855	Chatham	Sarah E. Burton	595	Sick and funeral benefits	"
C 8.	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	576	Insurance against death	"
C 133.	United Protestant Benevolent Association	1881	Hamilton	James Harper	594	Insurance against sickness and death	"
C 201.	Verity Plow Company Relief Association	1899	Brantford	N. W. Creech	650	Sick and funeral benefits	Sept. 7.
G 167.	Victoria Lodge No. 7, Good Samaritans	1862	Hamilton	Annie Gwyder	630	Sick and funeral benefits	July 1.
C 202.	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	Jos. Hough	609	Sick and funeral benefits	"
C 199.	Young Men's Hebrew Association	1896	Toronto	Joseph Harris	619	Sick and funeral benefits	July 1.

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